The Impact of Culture, Environment, Discipline, and Job Satisfaction on Employee Performance at PT Pegadaian Surabaya

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Article Info	Abstract
	This study aims to determine the influence of work culture, work environment, work discipline, and job satisfaction on employee performance using the Resource-Based View theory approach. The design of this study is quantitative associative. The population of this study were employees of PT Pegadaian, Regional Office XII Surabaya. With the aid of the Smart PLS 3.0 application, the data analysis method employed the Structural Equation Model (SEM) PLS (Partial Least Square) approach. The results of the data analysis show that: (1) Work culture has a positive and significant effect on work discipline . (2) The work environment has a positive and significant effect on job satisfaction . (3) Work discipline has a positive and significant effect on job satisfaction . (4) Job satisfaction has a positive and significant effect on employee performance . (5) Work culture does not influence job satisfaction through work discipline as an intervening variable . (6) Work discipline influences performance through job satisfaction as an intervening variable . (7) The work environment influences employee performance through job satisfaction as an intervening variable . (8) Work culture influences employee performance through work discipline and job satisfaction as intervening variables . The implication of this research is that companies can identify important organizational resources, namely work discipline, work environment, work culture and understand the relationship between resources to create optimal performance improvement strategies.

INTRODUCTION

Human Resources (HR) are important company assets that need to be managed well so that they can provide optimal contributions to the company. Positive HR contributions can be shown from superior performance, high commitment, good teamwork, customer orientation, integrity and good work ethics.

PT Pegadaian (Persero) is one of the companies engaged in the financial sector. This PT was founded in 1901 and has a vision to become the most valuable financial company in Indonesia and to become the main choice of financial inclusion agents for the community. While the mission of PT Pegadaian is https://www.pegadaian.co.id/profile/visi-misi :

1. Providing optimal benefits and profits for all stakeholders by developing core business.
2. Expanding the reach of MSME services through Ultra Micro synergy to improve value propositions for customers and stakeholders.
3. Providing service excellence with a focus on customers:

   - Simpler and more digital business processes
   - Reliable and changing information technology
   - Robust risk management practics
   - Professional human resources with a good performance culture

PT Pegadaian has established a corporate culture that must always be studied, understood, internalized, and implemented by all pawnshop personnel, namely the AKHLAK spirit (Trusted, Competent, Harmonious, Loyal, Adaptive and Collaborative). This culture provides an identity for all pawnshop employees. In addition, the implementation of this culture can raise employee commitment and strengthen teamwork in an organization. Each individual (employee) has a different cultural background in working. However, employees must be able to adapt to the culture in the workplace. In general, the definition of work culture is a pattern of values, attitudes, behavior, results of ideas and works including all instruments, work systems, technology and language used by employees while working in the company [1] .

The goal of developing a company's work culture is to alter the attitudes and actions of its current workforce in order to boost output and performance and meet upcoming difficulties.

The work culture of each employee forms an organizational culture that plays an important role in improving the quality of performance of all employees. In addition, work culture forms the identity of an organization, including the values, norms, and behaviors adopted by employees. Several experts give meaning to work culture as a concept based on a view of life as values that become traits, habits and

also drivers that are cultivated in a group and reflected in attitudes that become behavior, ideals, opinions, views and actions that are manifested as work [2] . Work culture is generally a philosophical statement, can function as a binding demand on employees because it can be formally implemented in the form of company regulations and provisions [3] . Culture is a habit that is applied in carrying out work activities in the workplace [4] . The actualization of employee work culture is measured based on the following indicators: 1) Understanding the meaning of work; 2) Attitude towards work or what is done; 3). Attitude towards the work environment; 4) Attitude towards time; 5) Attitude towards the tools used for work; 6) Work ethic; 7) Behavior when working or making decisions [5] .

Work culture has a positive and significant effect on employee performance [2] . The more relevant the work culture is to the needs of the organization in competition, the better the employee performance will be. Work culture often changes because there are many factors that affect its condition. The results of the study [6] , describe several factors that can shape and influence work culture, including: leadership, values and motivation. Service-oriented leadership will instill values and work motivation strategies that focus on providing excellent service to all customers. One form of implementing a positive work culture is to foster a work environment that supports employee enthusiasm. Creating a conducive and comfortable work environment is a form of non-financial compensation for employees that can increase job satisfaction [7] . The work environment is an important factor that must be considered by the company because it can affect employee performance [8] , [1] , [9] . The work environment in the company is divided into two dimensions, namely the physical work environment and the non-physical work environment. Indicators for measuring the physical work environment include: 1) lighting or light, 2) air circulation, 4) noise, and 4) decoration. The non-physical work environment includes: 5) the feeling of being able to continue working at the company, 6) working relationships between superiors and subordinates, 7) working relationships between co-workers. In addition to the work environment, another factor that affects employee performance is work discipline. The findings of earlier research, which indicated that work discipline has a substantial impact on employee performance to a certain extent, support this. [1] , [10] . Work Discipline is an employee's obedience to the rules or

regulations that apply in the company based on awareness, not coercion. Employee work discipline is a form of high commitment to the company. Employee discipline can be measured through employee attitudes in being on time, following company rules, and showing a professional attitude in all matters. Every company needs an effective strategy to realize work discipline for all employees. Employee discipline is a form of training that aims to improve and shape employee knowledge, attitudes and behavior so that they are able to work cooperatively with other employees and improve their work performance [11] . The capacity to perform consistently, conscientiously, in compliance with relevant regulations, and without breaking established rules is known as work discipline

[12] . The work environment and work discipline simultaneously affect employee performance [13] . According to Hasibuan (2013:194), indicators of work discipline consist of: 1) Always arriving and leaving on time, 2) Doing all work well, 3) Complying with all organizational regulations and applicable norms.

Job satisfaction is a psychological atmosphere and feelings of a person that are relative in perceiving their work or aspects contained in the work. Employee job satisfaction is measured based on five indicators, namely: 1) Salary. 2) Promotion opportunities. 3) Coworkers. 4) The work itself, 5) Supervision. By using this indicator, it is proven that job satisfaction has a positive and significant effect on employee performance [14] . Performance, according to Kasmir (2016:182), is the outcome of labor and work behavior attained in fulfilling the duties and obligations assigned within a specific time frame.

. Employee performance is measured based on Fadel, (2009) who put forward several indicators used to measure employee performance, namely: 1). Understanding of duties, 2). Innovation, 3) Work speed, 4) Work accuracy, 5) Cooperation.

Resource Based View) theory provides a powerful framework for understanding how a company's internal resources can be a source of competitive advantage. Resources that *are* unique and valuable *,* rare *,* inimitable *,* and non - *substitutable* , whether in the form of physical assets, intangible assets, or capabilities *,* are the key to a company's success. Corporate culture is an intangible asset, the work environment is a physical asset, work discipline and satisfaction are capabilities that can improve employee performance if managed properly.

Based on the background that has been described, we formulate the research hypothesis as follows:

1. Work culture influences the work discipline of PT Pegadaian Surabaya employees.
2. The work environment influences the job satisfaction of PT Pegadaian Surabaya employees.
3. Work discipline influences the job satisfaction of PT Pegadaian Surabaya employees.
4. Job satisfaction affects the performance of PT Pegadaian Surabaya employees.
5. Work culture influences employee job satisfaction at PT Pegadaian Surabaya through work discipline as an intervening variable.
6. Work discipline influences the performance of PT Pegadaian Surabaya employees through job satisfaction as an intervening variable.
7. The work environment influences the performance of PT Pegadaian Surabaya employees through job satisfaction as an intervening variable.
8. Work culture influences the performance of PT Pegadaian Surabaya employees through work discipline and job satisfaction as intervening variables.

METHODS

This research is a type of quantitative research with descriptive methods. The population of this study were all employees of PT. Pegadaian KANWIL XII Surabaya, namely in the Regional Office, Area Office, and Branch Office and Branch Service Unit (UPC / UPS). The sample in this study was 115 employees with details of 50 employees working in the Regional Office, 35 people in the Area Office, 10 people in the Branch Office, 20 people in the Branch Service Unit (UPC / UPS). The sampling technique used Multistage Sampling, namely a method of drawing samples in stages or stages by combining two or more different sampling methods, namely the *proportional cluster random sampling technique* and the *purposive sampling technique* .

The primary data collection technique was carried out by distributing questionnaires with 15 question indicators. The measurement scale in this study used a Likert scale of 1 - 5. The data analysis technique used *the Structural Equation Model* (SEM) PLS (*Partial Least Square*) approach with the help of the Smart

PLS 3.0 application. The PLS approach aims to predict dependent variables by involving many independent variables. The research model undergoes evaluation in two phases: the measurement model (outer model) and the structural model (inner model). **Table 1** presents the model evaluation criteria.

Table 1. Research Model Evaluation Criteria

Model Evaluation	Criteria
Outer Model	
Convergent Validity	Loading factor value > 0.70
Average Variance Extracted (AVE)	AVE value > 0.5
Composite Reliability (CR)	Composite reliability value > 0.70
Discriminant Validity	Cross loading value > 0.70
Inner Model	
R-Square	R-Square value 0.75 (strong), 0.50 (moderate), 0.25 (weak)
Significance test (hypothesis testing)	p-value < 0.05
Effect Size	Effect Size Value 0.35 (strong), 0.15 (moderate), 0.02 (weak)

Source: Processed data (2024)

RESULTS AND DISCUSSION

A. Descriptive Statistical Analysis

statistical analysis explain the characteristics of the research respondents which are presented in Table 2.

Table 2. Respondent Profile

Respondent Characteristics		Total Respondents	
Description	Group	Amount	Percentage
Gender	Man	69	60%
	Woman	46	40%
Age	< 20 years	10	8.7%
	20-29 years	31	27 %
	30-39 years	32	27.8%
	40-49 years	26	23 %
	> 50 years	16	13.9%
Years of service	< 1 year	22	19.1
	13 years old	52	45
	4 – 6 years	41	35.7

Source: Processed data (2024)

B. Outer Model Test

The outer model testing uses four measurement criteria, namely: Convergent Validity, Average Variance Extracted (AVE), Composite Reliability (CR), and Discriminant Validity. The results of the Convergent Validity Test of Model 1 are presented in Figure 1.
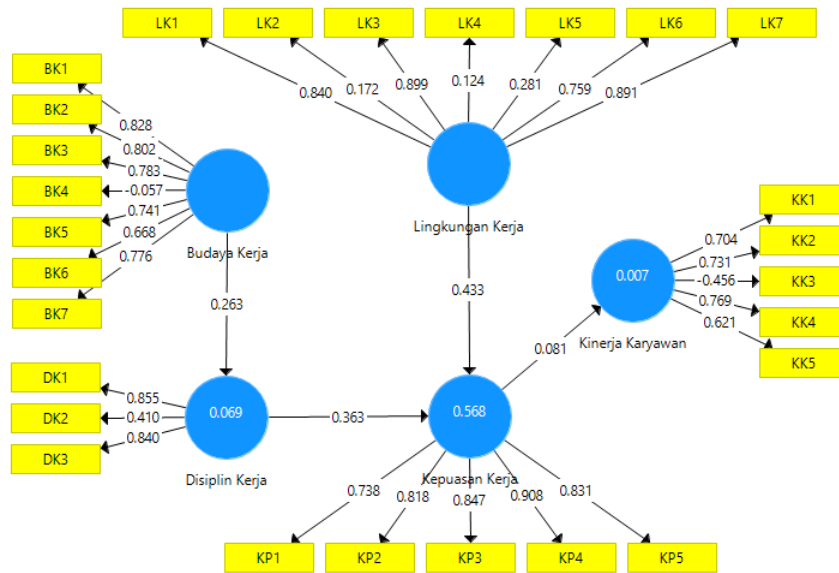
Figure 1. Results of Convergent Validity Test of Model 1

Source: Processed data (2024)

The results of the convergent validity test on outer model 1 show several indicators that do not meet the criteria of a good model. This information is presented in table 3 of the outer loadings matrix.

Table 3. Outer Loadings Matrix Model 1

Indicator	Work Culture	Work Discipline	Work environment	Job satisfaction	Employee performance
BK 1	0.828				
BK 2	0.802				
BK 3	0.783				
BK 4	0.057				
BK 5	0.741				
BK 6	0.668				
BK 7	0.776				
DK 1		0.855			
DK 2		0.410			
DK 3		0.840			
LK 1			0.840		
LK 2			0.172		
LK 3			0.899		
LK 4			0.124		
LK 5			0.281		
LK 6			0.759		
LK 7			0.891		
KP 1				0.738	
KP 2				0.818	
KP 3				0.847	
KP 4				0.908	
KP 5				0.831	
KK 1					0.704
KK 2					0.731
KK 3					0.456
KK 4					0.769
KK 5					0.621

Source: Processed data (2024)

Some indicators marked in red must be removed to obtain a good model. After the process of removing invalid indicators, the second model is produced as presented in Figure 2.
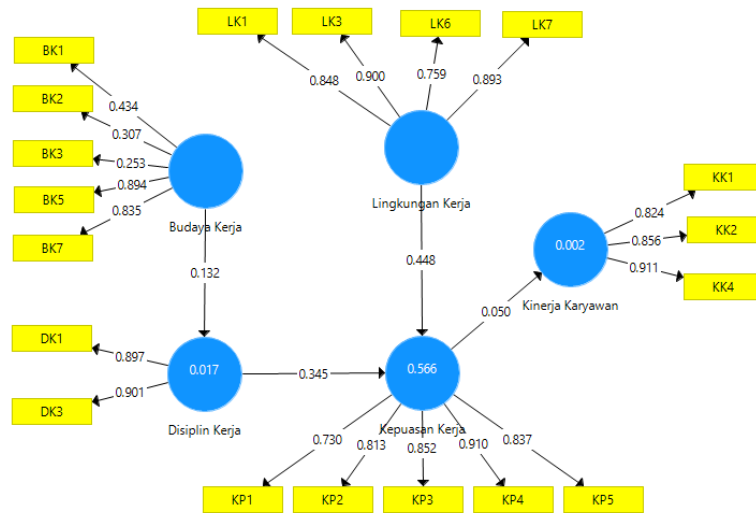

Figure 2. Results of Convergent Validity Test of Model 2

Source: Processed data (2024)

The results of the convergent validity test on outer model 2 show several indicators that do not meet the criteria of a good model. This information is presented in table 4 of the outer loadings matrix.

Table 4. Outer Loadings Matrix Model 2

Indicator	Work Culture	Work Discipline	Work environment	Job satisfaction	Employee performance
BK 1	0.434				
BK 2	0.307				
BK 3	0.253				
BK 5	0.894				
BK 7	0.835				
DK 1		0.897			
DK 3		0.901			
LK 1			0.848		
LK 3			0.900		
LK 6			0.759		
LK 7			0.893		
KP 1				0.730	
KP 2				0.813	
KP 3				0.852	
KP 4				0.910	
KP 5				0.837	
KK 1					0.824
KK 2					0.856
KK 4					0.911

Source: Processed data (2024)

Some indicators marked in red must be removed to obtain a good model. After the process of removing invalid indicators, the third model is produced as presented in Figure 3.
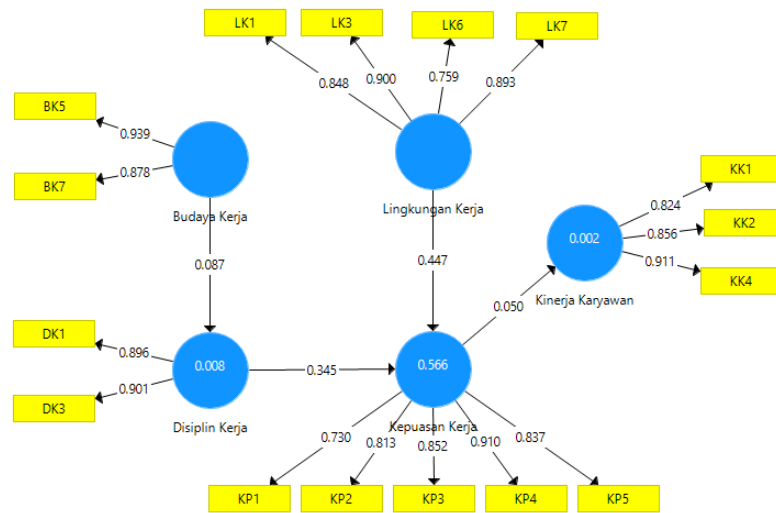
Figure 3. Results of Convergent Validity Test of Model 3

Source: Processed data (2024)

The results of the convergent validity test on outer model 2 no longer have a factor loading value <0.7, this indicates that the model has met convergent validity. This information is presented in table 5 of the outer loadings matrix.

Table 5. Outer Loadings Matrix Model 3

Indicator	Work Culture	Work Discipline	Work environment	Job satisfaction	Employee performance
BK 5	0.939				
BK 7	0.878				
DK 1		0.896			
DK 3		0.901			
LK 1			0.848		
LK 3			0.900		
LK 6			0.759		
LK 7			0.893		
KP 1				0.730	
KP 2				0.813	
KP 3				0.852	
KP 4				0.910	
KP 5				0.837	
KK 1					0.824
KK 2					0.856
KK 4					0.911

Source: Processed data (2024)

The results of AVE and CR values indicate that the model has met convergent validity. This information is presented in table 5 of the matrix.

Table 5. AVE and CR values

Variables	AVE	CR
Work culture	0.827	0.905
Work discipline	0.808	0.894
Work environment	0.726	0.913
Job satisfaction	0.689	0.917
Employee performance	0.747	0.899

Source: Processed data (2024)

The results of the Average Variance Extracted (AVE) test on each latent variable show an AVE value > 0.5 and a Composite Reliability value > 0.70, meaning that the model has met convergent validity. The results of the cross loading value test are presented in table 6.

Table 6. Cross Loading Values

Indicator	Work Culture	Work Discipline	Work environment	Job satisfaction	Employee performance
BK 5	0.939				
BK 7	0.878				
DK 1		0.896			
DK 3		0.901			
LK 1			0.848		
LK 3			0.900		
LK 6			0.759		
LK 7			0.893		
KP 1				0.730	
KP 2				0.813	
KP 3				0.852	
KP 4				0.910	
KP 5				0.837	
KK 1					0.824
KK 2					0.856
KK 4					0.911

Source: Processed data (2024)

The results of the cross loading test on each latent variable show a cross loading value > 0.70, meaning that the model has met discriminant validity.

C. Inner Model Test

The inner model testing uses three measurement criteria, namely: R-Square, Significance test (hypothesis testing), and Effect Size. The results of the R-Square test are presented in table 7.

Table 7. R-Square Value

Variables	R-Square Value	Criteria
Work discipline	0.508	Moderate
Job satisfaction	0.566	Moderate
Employee performance	0.502	Moderate

Source: Processed data (2024)

The results of the hypothesis testing were carried out by looking at the P values presented in table 8.

Table 8. Research Hypothesis Testing

Hypothesis	P Values	Hypothesis Criteria
Work Culture →Work Discipline	0.041	Accepted
Work Environment →Job Satisfaction	0.011	Accepted
Work Discipline →Job Satisfaction	0.035	Accepted
Employee Performance Job Satisfaction→	0.018	Accepted

Hypothesis	P Values	Hypothesis Criteria
Work Culture →Work Discipline →Job satisfaction	0.459	Rejected
Work Discipline →Job Satisfaction →Employee performance	0.046	Accepted
Work Environment →Job Satisfaction →Employee performance	0.027	Accepted
Work Culture →Work Discipline →Job Satisfaction and →Employee Performance	0.819	Rejected

Source: Processed data (2024)

The results of the hypothesis testing were carried out by looking at the P values presented in table 8.

1. Work culture influences the work discipline of PT Pegadaian Surabaya employees.

   As a result of the data analysis, a p-value of 0.041, which is less than 0.05, indicates that the first hypothesis is accepted. Therefore, it can be concluded that the work culture positively and significantly influences employee work discipline at PT Pegadaian Surabaya. A strong work culture can encourage the formation of high work discipline. A strong and positive work culture can be considered a unique intangible resource for PT Pegadaian Surabaya. A culture that emphasizes the importance of discipline, responsibility, and cooperation will create an environment conducive to disciplined behavior. The results of this study are supported by the results of previous studies which state that work culture has a significant effect on work discipline [15] .

2. The work environment influences the job satisfaction of PT Pegadaian Surabaya employees.

   Based on the results of data analysis, a p-value of 0.011>0.05 was obtained so that the second hypothesis was accepted. It can be concluded that the work environment has a significant positive effect on employee job satisfaction at PT Pegadaian Surabaya. A good work environment can increase job satisfaction and reduce stress levels, thereby increasing productivity. A work environment that supports employees to complete daily tasks will provide job satisfaction to employees. Employee job satisfaction can be increased by having a good work environment [16] . Job satisfaction can be created if there is a match between employee skills and abilities in the work that must be done.

3. The job satisfaction of employees at PT Pegadaian Surabaya is affected by work discipline.

   The data analysis revealed a p-value of 0.035, which is less than 0.05,

leading to the acceptance of the first hypothesis. Therefore, it can be concluded that work discipline positively and significantly impacts employee job satisfaction at PT Pegadaian Surabaya.High work discipline can increase job satisfaction. Disciplined employees tend to have a high sense of responsibility and feel more satisfied with their achievements. Disciplined employees tend to get recognition and appreciation from superiors and co-workers, which in turn increases their sense of satisfaction. Good work discipline helps employees achieve organizational targets and goals, thereby providing a sense of accomplishment and satisfaction.

4. The performance of employees at PT Pegadaian Surabaya is influenced by job satisfaction.

According to the data analysis results, the p-value is 0.018, which is less than 0.05, leading to the acceptance of the fourth hypothesis. This indicates that there is a significant positive relationship between job satisfaction and employee performance at PT Pegadaian Surabaya. When an employee's job satisfaction level increases, so does the likelihood of them exhibiting strong performance.Employees who are satisfied with their work tend to have higher intrinsic motivation. They work not only because of demands, but also because they feel their work has meaning and provides personal satisfaction. Satisfied employees are more likely to identify with the organization's goals. They feel that their contributions are valuable to the company's success.

5. Work culture influences employee job satisfaction at PT Pegadaian Surabaya through work discipline as an intervening variable.

Based on the results of data analysis, a p-value of 0.459 > 0.05 was obtained, so the fifth hypothesis was rejected . It can be concluded that work culture does not affect employee job satisfaction at PT Pegadaian Surabaya through work discipline as an intervening variable. Work Culture is a set of shared values, norms, and assumptions held by members of an organization, including PT Pegadaian Surabaya. This culture shapes the way of working, communicating, and interacting on a daily basis in the work environment. Organizational culture at PT Pegadaian Surabaya emphasizes the importance of discipline, integrity, and responsibility, so that employees tend to be more motivated to comply with rules and procedures. This culture can increase employee engagement, loyalty, and commitment, which will ultimately impact performance rather than satisfaction . While high job satisfaction

will strengthen a positive culture for the organization. Work Discipline is obedience to the rules, procedures, and standards that have been established in the organization. Work discipline reflects employee commitment to their duties and responsibilities. Positive work culture encourages high work discipline. High work discipline will increase employee job satisfaction of PT Pegadaian Surabaya .

The performance of employees at PT Pegadaian Surabaya is affected by work discipline, with job satisfaction serving as an intervening variable. The data analysis yielded a p-value of 0.046, which is less than 0.05, leading to the acceptance of the sixth hypothesis. Thus, it can be concluded that work discipline affects the performance of PT Pegadaian Surabaya employees via job satisfaction as an intervening variable.. High work discipline creates a more orderly, productive and enjoyable work environment. Work discipline can be considered as a *capability* or ability of the organization. Disciplined employees are valuable resources because they can improve efficiency, productivity, and quality of work. High work discipline is also difficult for competitors to imitate, especially if the culture of discipline is already deeply embedded in the organization. High work discipline can create a positive work culture because disciplined employees tend to be more responsible, respect each other, and have a high work ethic.

6. The work environment influences the performance of PT Pegadaian Surabaya employees through job satisfaction as an intervening variable.

Based on the results of data analysis, a p-value of 0.027 < 0.05 was obtained, so the seventh hypothesis was accepted . It can be concluded that the work environment influences the performance of PT Pegadaian Surabaya employees through job satisfaction as an intervening variable. Employee performance is the result of various resources owned by the organization, including human resources (employees). High performance indicates that the organization has succeeded in managing its resources effectively. A comfortable and productive work environment can be considered a physical asset that contributes to employee performance. Satisfied employees tend to pay more attention to detail and strive to produce high-quality work. A positive work environment that makes employees feel satisfied can reduce stress levels. Employees who are not stressed tend to be more productive and effective at work. A conducive work environment can create a positive and productive work atmosphere. A good work environment can be

considered as a unique intangible asset for an organization. A positive work environment can increase work motivation, reduce absenteeism, and improve employee performance. By creating a positive work environment and supporting discipline, PT Pegadaian Surabaya can increase employee job satisfaction and achieve its organizational goals.

7. The work culture impacts the performance of employees at PT Pegadaian Surabaya via work discipline and job satisfaction acting as intervening variables.

According to the data analysis results, a p-value of 0.819, which is greater than 0.05, led to the rejection of the eighth hypothesis. Thus, we can conclude that the work culture does not influence the performance of PT Pegadaian Surabaya employees through work discipline and job satisfaction as intervening variables. Work culture does not By building a positive work culture, organizations can improve employee performance, achieve business goals, and retain their best employees. However, this is not related to improving work discipline and job satisfaction as a strategic step for the company.

Effect size is an indicator of the practical relevance of research findings, reflecting the strength of the correlation, difference, or impact of one variable on another. This metric serves as a complement to the insights provided by the significance test results. Additionally, information regarding effect size can facilitate comparisons of a variable's impact across studies that employ different measurement scales. Effect size is categorized into three levels: small (0.02), medium (0.15), and large (0.35). The following are the results of the effect size test.

Table 9. Effect Size Test

Variables	Work culture	Work discipline	Work environment	Job satisfaction	Employee performance
Work Culture		0.158			
Work Discipline				0.100	
Work environment				0.167	
Job satisfaction					0.197
Employee performance					

Source: Processed data (2024)

Based on the results of the effect size test, it is known that the variables of work culture, work discipline, and job satisfaction have a medium influence (0.158, 0.100, 0.167, 0.197) on employee performance.

CONCLUSION

From the results of the study, the author concludes that the company PT Pegadaian Surabaya needs to understand the relationship between employee satisfaction and performance. In addition, it is important to understand efforts to improve employee job satisfaction because it will strengthen a positive work culture. Job satisfaction can be improved through work discipline . With high discipline will strengthen a positive work culture that has an impact on employee satisfaction and performance.

The Resource-Based View (RBV) theory offers an insightful framework for comprehending the intricate connections among different organizational factors, such as work discipline, work environment, employee performance, and organizational culture. By understanding how unique , valuable resources contribute to organizational success . Companies can develop more effective strategies to achieve organizational goals. This research model has several weaknesses due to weaknesses in building relationships between variables so that they cannot be proven statistically. For example, the fifth and eighth hypotheses. The implications of this study are that companies can identify important organizational resources, namely work discipline, work environment, work culture and understand the relationship between resources to create optimal performance improvement strategies.

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