

**THE INFLUENCE OF WORK FROM HOME AND WORK DISCIPLINE ON  
EMPLOYEE PERFORMANCE WITH JOB SATISFACTION AS  
AN INTERVENING VARIABLE AT PT. BNI (PERSERO) TBK  
SUDIRMAN PEKANBARU BRANCH**

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**Abstract**

Banks are institutions that play a mediating role in collecting and distributing funds. To carry out this main function, banking management really needs maximum employee performance. Employee performance achievements are influenced by other factors, which in this research only look at the influence of implementing the Work From Home (WFH) policy and work discipline on job satisfaction, the direct influence of employee performance, the influence of job satisfaction on employee performance, the direct influence of WFH and work discipline on performance and the influence of WFH and work discipline on performance through employee job satisfaction at PT Bank BNI (Persero), Tbk Pekanbaru Branch. To achieve the research objectives, primary and secondary data are required which are obtained using questionnaires, interviews, observations and research files. The sample for this research was 80 employees and the data analysis tool was carried out using SEM (Structural Equation Model) which was processed using the SmartPLS version 3.00 program package. The results of this research conclude that the application of WFH and work discipline has a significant effect on employee job satisfaction, the application of WFH policies does not have a significant effect on employee performance, job satisfaction has a significant effect on employee performance, there is an influence of the implementation of WFH policies and work discipline on performance through job satisfaction of PT employees Bank BNI (Persero), Tbk Pekanbaru Branch.

***Keywords: Performance, Job Satisfaction, WFH, Work Discipline***

**1. INTRODUCTION**

Currently, many companies are implementing various plans to gain profits, so that the company continues to grow and develop in the future. Likewise with companies operating in the financial sector such as banks. Bank leaders must improve the quality of Human Resources (HR) because it is very necessary for employees to have attitudes and behavior that are able to provide good service to customers. Job satisfaction can increase productivity, reduce turnover and increase attendance, reduce accidents, reduce work stress and reduce protests from labor unions. Flexibility, trust, life balance between work, social life, and the losses that must be accepted such as lack of trust, additional costs and also multitasking of employees of different genders are certainly interesting phenomena to study so that the development of the WFH concept becomes broader and contributes to increasing HR work productivity in organizations (Krasulja, Vasiljevic-Blagojevic & Radojevic, 2015).

The Ministry of Finance issued Ministry of Finance Decree Number: 223/KMK.01/2020, concerning the Implementation of Flexible Working Space within the Ministry of Finance and Circular Letter Number: 22/MK.1/2020, concerning the Work System of the Ministry of Finance during the Transition in the New Normal Order (Pradipta, Pradnyana, & Raharjo, 2020). This Circular regulates the work system during the transition period in the new normal order that is productive and safe from COVID-19 which includes

general guidelines, guidelines for implementing Work From Office (WFO), guidelines for implementing Flexible Working Space (FWS) through the Work From Home (WFH) mechanism ), guidance on attendance and reporting assignments, guidance on improving Information and Communication Technology (ICT) security, guidance on worshipping in public places/offices and other guidance.

Implementing the WFH policy for employees is currently one of the efforts to deal with the impact of Covid-19 at PT. BNI (Persero) Tbk Sudirman Pekanbaru Branch. As WFH was implemented during the Covid-19 pandemic, various problems emerged, one of which was whether the employee performance that had been determined could be achieved. Because employee performance problems can be seen from various aspects, such as for employees to complete their work even though they have to work from home, can they do it according to Work Standards/System Operational Procedures (SOP), on time and with a sense of responsibility as a form of commitment to the organization (Agustian & Aziz, 2020). Not to mention, there is still an opinion that WFH is the same as taking leave, so performance is low because the available time is not used as it should.

2021 is very dynamic, there was a spike in positive Covid-19 cases which peaked in July 2021. This condition was also followed by the implementation of Community Activity Restrictions (PPKM). BNI's performance achievement in 2021 is a positive result of the disciplined efforts of management and all BNI people who always work together to accelerate digital transformation and also face the negative impact of PPKM in the context of controlling the Covid-19 pandemic. From here we can understand the problems and efforts to achieve success in order to maintain organizational stability. This WFH concept must of course be followed by an awareness of work discipline, for the company it will guarantee the maintenance of order and smooth implementation of tasks and a pleasant working atmosphere will be obtained for employees so that it will increase morale in carrying out work.

Fitrian and Rahmad, (2021) show that work discipline has a significant and positive effect on work ability. A positive and significant relationship indicates that increasing work discipline will lead to increased work ability. Therefore, to improve work performance, it is important for policy makers to improve employee work discipline. Different from previous research, this time the researchers will assess the influence of WFH and the level of work discipline on employee performance and answer how this affects employee performance by using job satisfaction as a mediating variable. Apart from that, there is also a gap in several studies that show the effect of WFH on employee performance. Sriyaningsih, Martini and Said (2021) stated that there is no significant influence from Work From Home on employee performance. Meanwhile, the results of research from Kitagawa, et al. (2021) in their research shows that WFH causes a decrease in productivity due to poor communication between workers and clients and inadequate WFH management. Apart from that, YouGov & USA Today (Schrotenboer, 2020), also stated their findings that working from home can actually reduce worker productivity by 25%. This is different from previous research (Susilo, 2020, Fitrian, Hidayati, and Maria, 2021) which shows that WFH increases employee comfort, satisfaction and motivation which then improves employee performance.

Furthermore, in order to achieve effective work results, companies must continue to innovate and make new breakthroughs to improve the performance of their employees as much as possible. In implementation, so that employee performance can be continuously improved to achieve its goals, the company needs to look at the discipline of its employees. Because discipline is the key to a company's progress. It needs to be emphasized first that in creating discipline, an organization must look at various activities regarding the tasks given to its employees. Below you can see the number of employees of PT. BNI (Persero) Tbk Sudirman Pekanbaru Branch from 2017-2021 as in Table 1. From Table 1 it can be seen that the number

of employees at PT. BNI (Persero) Tbk Sudirman Pekanbaru Branch during the 2017-2021 period showed an increasing trend. As for the policy implemented by the leadership when on leave, illness or permission, the company will replace the employee's temporary position by placing another employee to replace the vacant position, so that service to customers is not disrupted

**Table 1: Number of Employees PT. BNI (Persero) Tbk Sudirman Pekanbaru Branch 2017-2021 Period**

No	Year	Number of Employees			Amount
		The Beginning of The Year	Enter	Go Out	
1	2017	97	3	4	96
2	2018	95	2	5	96
3	2019	90	4	6	88
4	2020	87	6	8	85
5	2021	89	6	10	80

**Source: PT Bank Negara Indonesia (Persero) Tbk Sudirman Branch**

The problem formulation of this research is as follows:

1. Is there an influence of the WFH policy on employee job satisfaction
2. Is there an influence of work discipline on employee job satisfaction
3. Is there an influence of the WFH policy on employee performance
4. Is there an influence of work discipline on employee performance
5. Is there an influence of job satisfaction on employee performance
6. Does the WFH policy have an indirect effect on employee performance which is mediated by job satisfaction
7. Does work discipline have an indirect effect on employee performance which is mediated by job satisfaction?

## 2. THEORITICAL REVIEW

The Work From Home scheme is part of the concept of working remotely (telecommuting) which is actually nothing new in the world of work and city planning, in fact it has been known since the 1970s as an effort to overcome traffic jams from home to office and back every day. According to Konradt, Schmook, and Malecke (2000) stated that WFH is a way of working initiated by an organization which is carried out wholly or partly outside a conventional office with the help of telecommunications media. In implementing the Work From Home work pattern, of course there are several indicators, as stated by Timbal and Mustabat in Farrel Kathleen (2017), there are indicators for the implementation of Work From Home, namely:

1. Flexible work environment, meaning that an employee has the opportunity to have a flexible work environment which contains how, when and where the employee is involved in completing his work.
2. Stress disorders, meaning that there is a limitation in a person's ability to carry out burdens that are too large, usually due to an overlap between life problems and daily disturbances.
3. Closeness to family means that the family plays an important role for employees to support all work activities.
4. Travel time, meaning the need for time to reach a certain distance
5. Health and balance, meaning there needs to be a focus on the health that will be experienced by employees who work from home

6. High creativity and productivity, meaning that new ideas are developed to solve a problem at work
7. Separation of home and office work means the ability to separate family and work matters

Meanwhile, for company/organization leaders, several obstacles that may arise include (1) some leaders have difficulty adapting, especially leaders who tend to lack trust in their subordinates; (2) in work that requires a high intensity of group collaboration, it is necessary to arrange meeting schedules which will be troublesome; (3) types of work that require direct contact with customers only allow for limited free working, it is not possible to be away from the office all the time. Meanwhile, when only some workers can work remotely, this will create a sense of injustice among workers. (4) some workers cannot work without supervision. Meanwhile, Overmyer (2011) concluded from the results of his research on the implementation of remote work in 4 (four) government institutions in the United States that the key to success is based on (1) the commitment of top leaders; (2) similarity of views among the leaders; (3) formulating policies that accommodate the expectations, roles and responsibilities of the parties, as well as the organization's mission; (4) training for leaders and employees; (5) employee eligibility mapping; (6) internal initiatives to address change; (7) performance management that is measurable, easy to understand, achievable, and supports institutional goals; (8) communication between superiors, employees and work teams remains as easy as when working in the office; (9) documentation of agreements, and easy-to-reach guidance; (10) protection of data and information security; (11) reducing costs; (12) ease of registration process.

According to Hasibuan (2016), work discipline is defined as when employees always come and go home on time, do all work well, comply with all company regulations and applicable social norms. Discipline is a mental attitude that is reflected in the actions or behavior of individuals, groups or communities, in the form of obedience (obedience) to regulations set by the government or ethics, norms and rules that apply in society for certain purposes. According to Rivai (2015), the measure of work discipline for employees has several aspects, namely:

1. Attendance, this includes the arrival of employees to work, the punctuality of employees arriving at work each day, and the full duration of work according to the specified time.
2. Compliance with work regulations, this concerns employees' understanding of work regulations and following the work guidelines set by the company.
3. Adherence to work standards, this can be seen through the extent of employee responsibility entrusted to them, and employees who work in accordance with their functions and duties.
4. High level of alertness, employees who have a high level of alertness will always be careful, calculating and thorough in their work, and always use things effectively and efficiently.
5. Ethical work, namely showing good attitudes and behavior at work, employee politeness and honesty and mutual respect between fellow employees

For several aspects described above, the researcher chose to use aspects according to Rivai (2015), as a reference used to measure work discipline among employees at BNI (Persero) Tbk Sudirman Pekanbaru Branch. Rivai (2015), mentions five aspects, namely attendance, compliance with work regulations, compliance with work standards, high level of alertness, and ethical work. Regulations are very necessary to provide guidance and counseling for employees in creating good rules and regulations in the company. With good rules, employee morale, work morale, efficiency and effectiveness will increase. This will support the achievement of company, employee and community goals. It is clear that it is difficult for a company to achieve its goals if employees do not comply with the company's regulations.

Company discipline is said to be good if the majority of employees comply with existing regulations.

According to Kaswan (2017) job satisfaction is a driver of employee and organizational results because job satisfaction is the result of employees' perceptions of how well their work provides things that are considered important. Furthermore, job satisfaction is a state of positive and negative emotions that originates from an assessment of an employee's work or work experience. Job satisfaction is the way employees feel about their work by generalizing attitudes towards work based on various aspects of their work. Employee attitudes towards work reflect pleasant and unpleasant experiences as well as their hopes for future experiences (Wexley & Yukl, 2003).

Based on the various opinions expressed by several figures above, it can be concluded that job satisfaction is an individual's feeling of satisfaction or enjoyment with the job which is the result of a subjective assessment of aspects of the job which include satisfaction with the job itself, salary received, opportunities for promotion and career development, quality of supervision and relationships with fellow employees. As mentioned above, the definition of job satisfaction is a form of emotional attitude that is pleasant and loves one's work which is shown by work morale, discipline and work performance. According to Hasibuan (2016), the factors that influence job satisfaction as well as indicators used are fair and appropriate remuneration, the severity of the work, the work atmosphere and environment, supporting equipment, the leader's attitude in leadership and the nature of work boredom.

According to Simamora (2013) performance is the level at which employees achieve job requirements. Individual performance describes the extent to which a person has carried out his main duties so that he can produce the results determined by the group or institution (Nasution, 2010). Organizations must believe that to achieve excellence, they need to strive for the highest individual performance. Basically, individual performance will affect team performance and ultimately affect overall organizational performance. Performance dimensions or performance criteria are various elements in the job that are considered to contribute to the overall success of the job implementation. By knowing the performance dimensions of a job, we can develop standards to simplify the performance assessment process. According to Bangun (2012) various dimensions or performance criteria that can be used to evaluate performance are amount of work, quality of work, punctuality, attendance and ability to work together. According to Saunders and Thornhill (2016), hypothesis comes from the words hypo which means doubt and thesis which means true. So a hypothesis is a truth that is still in doubt. A hypothesis includes one proposition in addition to other propositions. Hypotheses can be deduced from other propositions with a more universal level of applicability. Therefore, a hypothesis is the result of rational thinking based on pre-existing theories, postulates, laws, etc.

#### 1. Effect of WFH Policy on Employee Satisfaction

One of the WFH concepts is Flexible Working Time or Flexi Time, which is a work management system that gives employees more freedom in setting their own working hours. Flexi Time adheres to the principle that whatever time employees come in, as long as the work is completed and the time spent meets the number of hours agreed upon in the work agreement. This will have a positive and significant effect on the level of employee satisfaction. Regarding this, the hypothesis used in this research is:

H1: WFH policy has a significant effect on employee job satisfaction

#### 2. The Effect of Work Discipline on Employee Satisfaction

In essence, discipline is an action carried out by employees with an attitude of responsibility for the work they do, emphasizing the occurrence of problems as small as possible, and preventing the development of errors that might occur. By successfully

implementing work discipline, a sense of responsibility and pride in completing work will give rise to feelings of satisfaction for employees. So the hypothesis used in this research is:  
H2: Work discipline has a significant effect on employee job satisfaction

3. Effect of WFH Policy on Employee Performance

Several research results show that respondents reported increased productivity due to free time and reduced distractions. Meanwhile, concerns that without adequate supervision could reduce productivity have proven to be unfounded. The message captured from the Okta survey results is that employees want freedom (flexibility) in choosing when to work from home according to their needs (Leprince-Ringuet, 2020). This shows the good influence of implementing the WFH policy on employee performance. So the hypothesis used in this research is:

H3: WFH policy has a significant effect on employee performance

4. The Effect of Work Discipline on Employee Performance

Discipline greatly influences the performance of employees and the company, because discipline is a form of training for employees in implementing company rules. The more disciplined the higher the employee's work productivity and company performance. So the hypothesis used in this research is:

H4: Work discipline has a significant effect on employee performance

5. The Effect of Job Satisfaction on Employee Performance

Job satisfaction is an individual's feeling of satisfaction or enjoyment with work which is the result of a subjective assessment of aspects of the job which include satisfaction with the job itself, salary received, opportunities for promotion and career development, quality of supervision and relationships with fellow employees. Employee performance is said to be good if the job satisfaction felt by the employee is also getting better. In other words, good employee performance can be influenced by employee job satisfaction. Thus, job satisfaction in a company is needed to boost employee performance. So the hypothesis used in this research is:

H5: Job satisfaction has a significant effect on employee performance

6. Effect of WFH Policy on Employee Performance through Employee Satisfaction

The WFH policy implements a work from home system using the online work concept with supervision from company superiors. Employees carry out work activities through online media applications, such as: WhatsApp, Telegram, Zoom, Meet Google, and the company's official website. This flexibility will create a feeling of satisfaction for employees which will then have a significant influence on employee performance. So the hypothesis used in this research is:

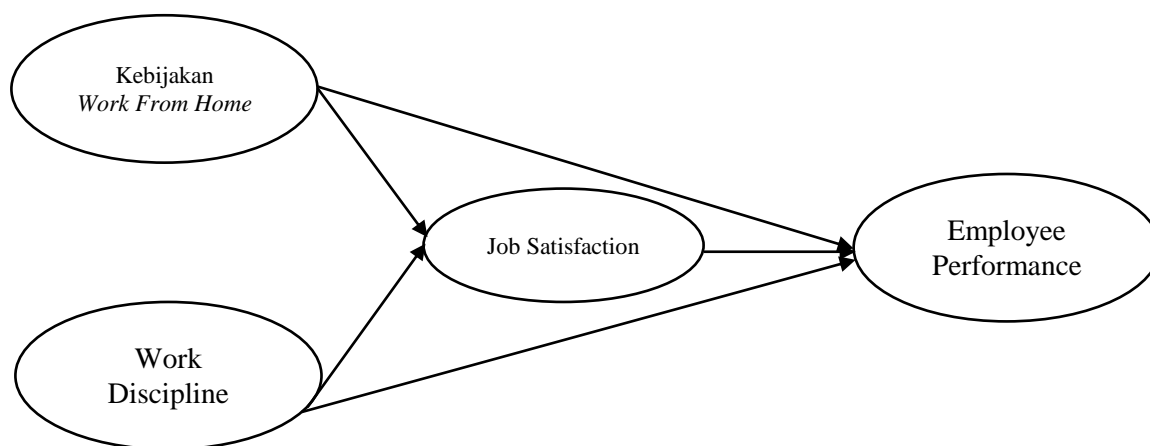
H6: WFH policy has a significant effect on employee performance through job satisfaction

7. The Effect of Work Discipline on Employee Performance through Employee Satisfaction

Work discipline is when employees always come and go home on time, do all work well, comply with all company regulations and applicable social norms. One of the goals of implementing work discipline is to achieve good performance. Then, with employee satisfaction in the workplace, it is hoped that it will improve employee performance. So the hypothesis used in this research is:

H7: Work discipline has a significant influence on employee performance through job satisfaction

Based on the description above, the author describes the framework of thought which will then be used as a guide in this research as follows:



**Figure 1: Research Model**

### 3. METHOD

This type of research is explanatory research, namely research that explains the causal relationship between research variables through hypothesis testing. This research was conducted at PT. BNI (Persero) Tbk Sudirman Pekanbaru Branch which is located at Jalan Sudirman No.119. The research was carried out for 3 months starting in June-August 2022. This research used primary data and secondary data. The data collection techniques used were questionnaires, observation and interviews. The population in this study were all employees of PT BNI (Persero), Tbk, Sudirman Pekanbaru Branch, totaling 80 employees. The sample is part of the population. In this study, all populations were sampled, thus the sampling technique was carried out using the census method or saturated sample.

The research model that will be used in this research is a tiered structural model and to test the proposed hypothesis the SEM (Structural Equation Modeling) analysis technique is used which is operated through the Smart PLS Version 3.00 program. Analyzing research models with SEM can identify the dimensions of a construct and at the same time measure the influence or degree of relationship between factors whose dimensions have been identified. After the theory or theoretical model is developed and depicted in a flow diagram, researchers can begin to convert the model specifications into a series of structural equations as follows:

$$Y_1 = \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y_2 = \beta_3 X_1 + \beta_4 X_2 + \beta_5 Y_1 + e$$

Information :  $Y_2$  = Employee Performance;  $Y_1$  = Job Satisfaction;  $X_1$  = Work form Home

$X_2$  = Discipline;  $\beta_1$  -  $\beta_5$  = Regression Coefficient  $e$  = Error Term

The following are the PLS model assessment criteria used by Chin 1998 in Ghazali (2006).

**Table 2: PLS Assessment Criteria**

Criteria	Explanation
<b>Structural Model Evaluation</b>	
$R^2$ for endogenous variables	The $R^2$ results of 0.67, 0.33 and 0.19 for the endogenous variables in the structural model identify that the moder is "good", "moderate" and "weak".
Estimation of path coefficients	The estimated value for the path relationship in the structural model must be significant. This significant value can be obtained using the bootstrapping procedure.
$F^2$ for effect size	The $F^2$ values of 0.2, 0.15 and 0.35 can be interpreted as whether the later variable predictors have a weak, medium or large influence on the structural level
<b>Evaluation of the Reflective Measurement Model</b>	
Loading factor	The loading factor value is 0.70

<i>Composite Reliability</i>	Composite reliability measures internal consistency and the value must be above 0.60
<i>Average Variances Extracted</i>	The Average Variances Extracted (AVE) value must be above 0.5
<i>Validitas Deskriminan</i>	The square root value of AVE must be greater than the correlation value between later variables.
<i>Cross loading</i>	It is another measure of discriminant validity. It is expected that each block of indicators will have a higher loading for each latent variable measured compared to the indicators for other latent variables.
<b>Evaluasi Model Pengukuran Fromatif</b>	
<i>Signifikansi nilai weight</i>	The estimated value for the formative measurement model is significant. The level of significance was assessed using a bootstrapping procedure
<i>Multicolinearitas</i>	The manifest variables in the block must be tested for multicol. The variance inflation factor (VIF) value can be used to measure this. A VIF value above 10 indicates that there is multicol.

#### 4. RESEARCH RESULTS AND DISCUSSION

The results of validity testing are presented in Table 3

**Tabel 3: Hasil Pengujian Validitas**

<b>Konstruk</b>	<b>Indikator</b>	<b>Outer-Loading</b>	<b>AVE</b>	<b>Conclusion</b>
<i>Work From Home</i>	WFH1	0,815	<b>0,731</b>	Valid
	WFH2	0,850		Valid
	WFH3	0,858		Valid
	WFH4	0,844		Valid
	WFH5	0,897		Valid
	WFH6	0,863		Valid
Discipline	D1	0,781	<b>0,690</b>	Valid
	D2	0,850		Valid
	D3	0,851		Valid
	D4	0,839		Valid
	D5	0,095 <sup>a</sup>		<b>Invalid</b>
Job Satisfaction	KK1	0,666 <sup>b</sup>	<b>0,633</b>	Valid
	KK2	0,607 <sup>b</sup>		Valid
	KK3	0,852		Valid
	KK4	0,868		Valid
	KK5	0,880		Valid
	KK6	0,856		Valid
Employee Performance	K1	0,840	<b>0,685</b>	Valid
	K2	0,804		Valid
	K3	0,841		Valid
	K4	0,849		Valid
	K5	0,803		Valid

**Source: Data Processing Results**

From the results of data processing in Table 3, it can be seen that the variables studied, namely WFH, work discipline, job satisfaction and employee performance, have valid instruments, because they have a loading factor value that is higher than 0.6, except for the work discipline variable, there is one instrument. which is invalid is the fifth instrument. This result is strengthened by the AVE value for all variables studied which is greater than 0.4. This



explains that the statements for all variables are valid or accurate. Furthermore, the results of testing the reliability of the instrument for each variable (performance, job satisfaction, WFH and work discipline) obtained CA and CR values as presented in Table 4.

**Tabel 4: Hasil Pengujian Reliabilitas**

<b>Construct</b>	<b>CA</b>	<b>CR</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<i>Work From Home</i>	0,927	0,942	<b>0,855</b>			
Discipline	0,850	0,899	0,282	<b>0,831</b>		
Job Satisfaction	0,878	0,910	0,474	0,456	<b>0,796</b>	
Employee Performance	0,887	0,916	0,088	0,559	0,431	<b>0,828</b>

**Source: Data Processing Results**

From Table 4 it can be seen that the CA and CR values for all variables, namely WFH, work discipline, job satisfaction and employee performance have CA and CR values greater than 0.7. Thus, all the variables studied are reliable in determining each variable. Model fit testing aims to assess the suitability of the model used as an analytical tool in this research. Model Fit test results are as in Table 5

**Table 5: Model Fit Test Results**

	<b>Saturated Model</b>	<b>Estimated Model</b>
<b>SRMR</b>	0.018	0.018
<b>d_ULS</b>	2.698	2.698
<b>d_G</b>	1.144	1.144
<b>Chi-Square</b>	457.087	457.087
<b>NFI</b>	0.688	0.688

**Source: Data Processing Results**

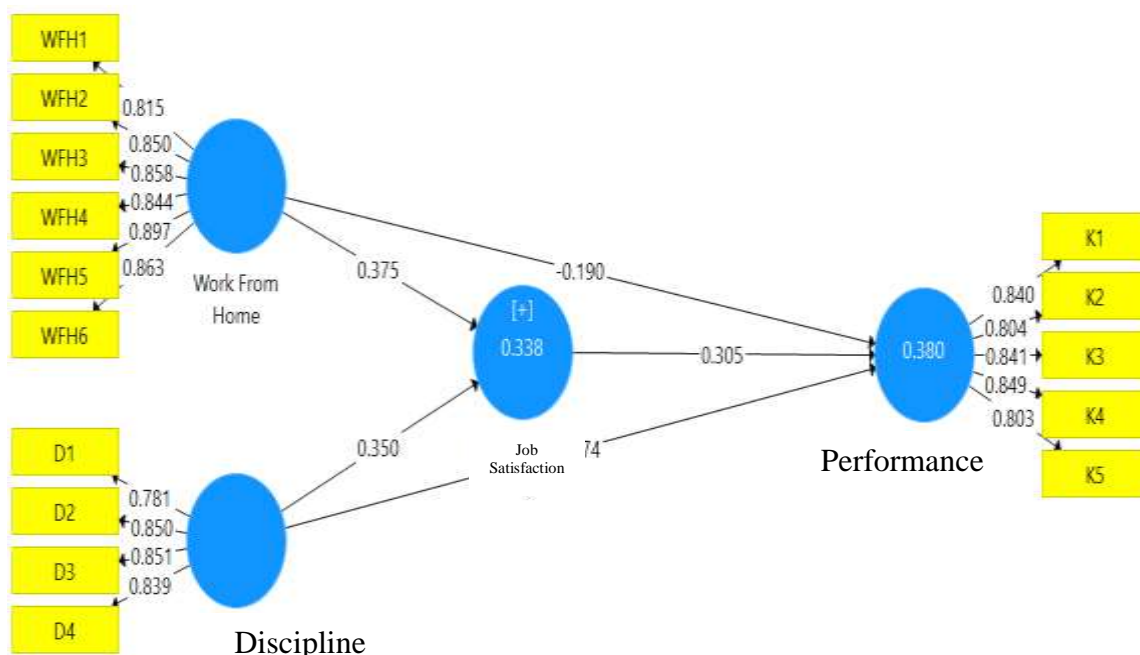
From Table 5 it is known that the SRMR value for the SEM-PLS model in this study is 0.018. This value is lower than 0.1 (critical value for SRMR), so it can be said that the model used as an analytical tool in this research has met the criteria or is appropriate, so the model can be used as a hypothesis testing tool, so the model is said to be suitable for use. as an analysis tool and hypothesis testing tool in this research. The R-square value of this research model can be seen in Table 6 and Figure 2.

**Table 6: Coefficient of Determination (R-Square)**

	<b>R Square</b>	<b>R Square Adjusted</b>
Job Satisfaction	0.338	0.320
Employee Performance	0.380	0.355

**Source: Data Processing Results**

And in the path model the R-square value can be seen as in Figure 2:



Source: Data Processing Results

Figure 2: Coefficient of Determination (R-Square)

From Table 6 and Figure 1, it can be seen that the R-square value of the path to the dependent variable of employee personnel satisfaction at PT Bank BNI (Persero), Tbk Pekanbaru Branch is 0.338, meaning that the WFH policy and work discipline are able to explain the dependent variable, namely job satisfaction of 33.8. The remaining 66.2% is determined by other variables not included in the research model. Then the R-square value for the performance dependent variable path was 0.380, meaning that the variables WFH policy, work discipline and job satisfaction were able to explain changes in performance of only 37.00% and the remaining 62.00% were determined by other external variables. model. Thus, based on the results of data processing, it can be said that the variables analyzed in this study and the structure of the model are good, meaning that the selection of dependent and independent variables is good, but the moderating variable, namely satisfaction, still plays a weak role in mediating. Results of hypothesis testing in the model pathways are presented in Table 7;

Table 7: Hypothesis Testing Results

Construct	Direct Effect	Indirect Effect	T Test	P-Value	Decision
Work From Home → Job Satisfaction	0,375**		3,772	0,000	Significant
Discipline → Job Satisfaction	0,350**		4,232	0,000	Significant
Work From Home → Employee Performance	-0,190		<b>1,763</b>	<b>0.078</b>	<b>Not Significant</b>
Discipline → Employee Performance	0,474**		4,183	0,000	Significant
Job Satisfaction → Employee Performance	0,305**		2,813	0,005	Significant
Work From Home → Job Satisfaction → Employee Performance		0,114*	2,224	0,025	Significant
Discipline → Job Satisfaction → Employee Performance		0,107*	2,077	0,038	Significant

R <sup>2</sup>	0,338	380			
Obs	80	80			

**Source: Data Processing Results**

### **1. The Effect of WFH on Employee Job Satisfaction**

WFH is an employee's work activity from home. Work from home activities are a company or organization's efforts to ensure employee health safety from the Covid-19 pandemic outbreak in 2021 and comply with government regulations regarding work from home policies (Rakha, 2021). WFH has three stages, namely: planning process, field process, and evaluating work results. The implementation of WFH has five planning concepts, namely: family relationships, professionalism, work balance, use of online media applications, and compliance with government regulations. The advantages and disadvantages of implementing WFH are perceived from three dimensional points of view, namely: economic dimension, technological dimension and social dimension. Employees get five benefits in the economic dimension, namely: freedom in determining working hours, less travel time to the office, reduced petrol costs, avoidance of office politics, and an increase in morale, work commitment, employee satisfaction levels, employee skills, and income.

The implementation of WFH in economic terms has seven disadvantages, namely: there is no direct exchange of knowledge and insights, employee interactions depend on data networks, there are misunderstandings between employees, employee work process steps depend on office social networks, increased household operational costs, no support for a working environment, as well as duplication of work equipment at home and in the office. In terms of technology, employees get the benefits of implementing WFH in the form of receiving information from outside the office. Employees get work support information from various perspectives with a wider range. The implementation of WFH has challenges for employees in terms of technology, namely: internet quality speed according to the area where they live, lack of work support tools, security of company information data can be threatened, the speed of technological development hampers employee work processes, work results are less than optimal, and the emergence of phenomena urban sprawl. Employees get four benefits in the social dimension, namely: personal matters can be resolved quickly, they can minimize stress levels due to road traffic jams, there are no childcare costs, and they can actively contribute to community activities in their home area. In the social dimension, employees feel a level of difficulty in dividing work time with personal interests and work longer hours. If employees carry out work in the office offline, then the employee's working hours are adjusted to the provisions of the company's operational hours. If the employee's work process is carried out at home, the employee's working hours will increase longer (van Doremalen et al., 2021).

The results of this research prove that implementing WFH can increase employee job satisfaction at PT Bank BNI (Persero) Pekanbaru Branch. This explains that the more the WFH policy is implemented, the more work performance will improve. These results are in line with the results of research conducted by Donny Susilo (2020), who conducted research with the title: Revealing the Effect of Work-From-Home on Job Performance During the Covid-19 Crisis: Empirical Evidence from Indonesia, the results of this research conclude that WFH increasing employee comfort, satisfaction and motivation which then improves employee performance. When employees feel satisfied with their work, they can express something more. With the Work From Home (WFH) program, employees feel satisfied because they have a flexible work environment and time, avoid work stress, are closer to family, save travel time, and have a balance between office work and daily life. The requirement to implement Work From Home (WFH) set by the Government regarding preventing the spread of Covid-19 has

had a positive impact, because companies can implement health protocols well and active cases of Covid-19 have decreased. That way, you will feel satisfied because all employees can implement health protocols and continue to work well. If employees and the company feel satisfied, this will affect work productivity.

## **2. The Influence of Work Discipline on Employee Job Satisfaction**

Work discipline is one of the supporting factors in achieving job satisfaction. Important factors that need to be considered in employee or employee work discipline are punctuality, good use of office facilities, responsibility for the work or office tasks assigned to them and compliance with office regulations. This indicates that employees of PT Bank BNI (Persero), Tbk Pekanbaru Branch need to further improve their discipline in terms of punctuality at work. The work discipline variable influences the job satisfaction of PT Bank BNI (Persero) Tbk Pekanbaru Branch employees, which is shown in the research results that  $t\text{-test} > t\text{-table}$ , where this can indicate that work discipline has an influence on the job satisfaction of PT Bank BNI (Persero), Tbk Branch Pekanbaru.

This is in accordance with the theory, namely that work discipline is an attitude of a person's obedience to the rules or regulations that apply in the organization, namely joining oneself in the organization on the basis of conscience, not an element of coercion (Wursanto, 1987: 147). Based on the regression coefficient which is positive, it shows that there is a positive relationship between work discipline and job satisfaction at PT Bank BNI (Persero), Tbk Pekanbaru Branch. This shows that work discipline is one of the determinants of job satisfaction, because by implementing good work discipline, employees are required to increase accuracy in their work so that errors will be minimized. The lack of work errors will create a sense of satisfaction among the employees of PT Bank BNI (Persero), Tbk, Pekanbaru Branch. So the higher the work discipline applied by the company, the higher the job satisfaction will automatically be created. These results agree with Rizita (2017), Aziz (2016) with research results that work discipline has a significant influence on employee job satisfaction.

## **3. The Effect of WFH on Employee Performance**

Performance is the result of employee work in achieving organizational goals (Fathia, 2021). Hasibuan explained that performance is the process of completing company tasks in accordance with employee responsibilities. Performance can show the quality and quantity achieved by employees. During a pandemic, employee performance is greatly influenced by work facilities and infrastructure, employee stability in operating online applications, and accuracy in collecting work results according to planning. Employee performance is influenced by thirteen factors, namely: work design, knowledge, employee skills, work motivation, leadership style, leadership, personality, organizational culture, job satisfaction, work environment, loyalty, commitment and work discipline (Narande & Kasmir, 2017).

The implementation of the work from home policy was felt by companies including PT Bank BNI (Persero), Tbk Pekanbaru Branch. Management divides work tasks to support the program to limit community activities. Employees are not given freedom in the process of determining working days. In the work from home process, employees must be contactable at all times (stand by call). The division of working days for each employee is differentiated by management. Company management considers the workload factors for each division. When a company needs employees in the process of completing urgent work, employees must be ready to handle work in the office. Even though employees have a work from home work schedule status, employees must comply with the wishes of company leadership. If the employee no longer has a deadline for collecting work results, the employee can work from home. The results of this research cannot prove that there is a significant influence between the implementation of the WFH policy and employee performance. These results contradict

research conducted by Nadya Safirasari Setiawan and Achmad Room Fitrianto (2021) which concluded that working from home had a significant influence on employee performance during the Covid-19 period. Employees feel there is no freedom like working from the office and the lack of effectiveness of implementing work from home. Employees depend on the results of their work on company machines. Employee performance experiences obstacles. Employees cannot complete work quickly.

#### **4. The Influence of Work Discipline on Employee Performance**

Based on the research results, it shows that discipline has a positive and significant effect on the performance of PT Bank BNI (Tbk) Pekanbaru Branch employees. So it can be concluded that if employee work discipline is improved it will have an impact on increasing employee performance in the company. The results of this research are in line with research by Putri et al., (2015) which states that discipline has a significant influence on work productivity. The more disciplined an employee is, the better the employee's performance will be.

From the results of previous research conducted by Putri et al. (2015), with the title the influence of the physical work environment, work stress and work discipline on the performance of employees in the production department of PT. Kimia Farma, Tbk Semarang with the results of work discipline has a significant effect on employee performance, with a simple linear regression test work discipline has a positive influence on performance variables, so that the higher the employee's work discipline the better it is, conversely the lower the employee's work discipline the worse it is. employee performance. The results of this research also support research conducted by Diah Fadhilah (2018) entitled The Influence of Work Discipline, Work Environment and Job Satisfaction on PT Employee Performance. Bank Sumut Syariah (Persero) Tbk. Medan Sharia Branch. The results of his research concluded that work discipline, work environment and job satisfaction simultaneously have a positive and significant effect on employee performance. These results explain that the better the employee's work discipline, the better the employee's performance and vice versa.

#### **5. The Effect of Job Satisfaction on Employee Performance**

The results of this research conclude that job satisfaction has a significant effect on employee performance at PT Bank BNI (Persero), Tbk Pekanbaru Branch, because it has a significantly lower t count alpha. This means that if there is an increase in employee job satisfaction, the employee's performance will increase, and conversely, if there is a decrease in job satisfaction, the employee's performance will also decrease. Job satisfaction is one of the factors that influences employee performance. Several studies have proven that job satisfaction influences individual behavior within the organization. One of them is research by Artadi (2015) on the Influence of Job Satisfaction and Workload on Employee Performance at PT. Merapi Agung Lestari, the results of this research show that job satisfaction has a positive and significant effect on employee performance.

With high job satisfaction, this is certainly good for the organization. Employees who feel satisfied will have high dedication and enthusiasm so that their performance will increase. However, several other studies state that job satisfaction has no effect on employee performance, such as research conducted by Febriana (2015), which examined the influence of job satisfaction on employee performance at PT. Kabepe Chakra 2015, research results show that job satisfaction has no effect on employee performance, it is predicted that there may be other factors that influence job satisfaction on performance which are not examined in this research.

#### **6. The Effect of WFH on Performance Through Employee Job Satisfaction**

The WFH policy implements a work from home system using the online work concept with supervision from company superiors. Employees carry out work activities through online media applications, such as: WhatsApp, Telegram, Zoom, Meet Google, and the company's official website. This flexibility will create a feeling of satisfaction for employees which will then have a significant influence on employee performance. The results of this research prove that there is a significant influence of the WFH variable on performance through employee job satisfaction at PT Bank BNI (Persero), Tbk Pekanbaru Branch. These results explain that implementing the WFH policy can increase employee job satisfaction, because employees can gather with their families, have flexible working hours, reduce work stress and so on. The benefits of increasing job satisfaction can improve the employee's work results. Thus, these results confirm that the job satisfaction variable can mediate the relationship or influence of the WFH policy variable on the performance of PT Bank BNI (Persero), Tbk Pekanbaru Branch employees.

## **7. The Effect of Work Discipline on Performance Through Employee Job Satisfaction**

Work discipline is when employees always come and go home on time, do all work well, comply with all company regulations and applicable social norms. One of the goals of implementing work discipline is to achieve good performance. Then, with employee satisfaction in the workplace, it is hoped that it will improve employee performance. Based on the results of the research and discussion in the previous section, it can be seen that work discipline has a significant effect on employee performance through job satisfaction at PT Bank BNI (Persero), Tbk Pekanbaru Branch. This result was obtained because the calculated  $t$  significance value was lower than the alpha value. This means that if work discipline increases, then job satisfaction will also increase and this result will have an impact on increasing employee performance. The results of this research support research conducted by Diah Fadhillah (2018) who conducted research entitled The Influence of Work Discipline, Work Environment, and Job Satisfaction on PT Employee Performance. Bank Sumut Syariah (Persero) Tbk. Medan Sharia Branch. The results of his research concluded that work discipline, work environment and job satisfaction simultaneously have a positive and significant effect on employee performance. Work discipline is a tool that managers use to communicate with employees so that they are willing to change behavior and as an effort to increase a person's awareness and willingness to comply with all company regulations and applicable social norms (Sutrisno, 2019). Discipline is an attitude of respect for company rules and regulations, which exists within employees, which causes employees to conform voluntarily to company rules and regulations (Hamali, 2016).

## **5. CONCLUSION**

1. Implementation of the WFH policy has been empirically proven to have a positive and significant effect on employee job satisfaction. This is proven by the calculated  $p$ -value  $t$  being lower than alpha, meaning that the more the WFH policy is implemented, the more employee job satisfaction will increase and vice versa.
2. Work discipline has been empirically proven to have a positive and significant effect on employee job satisfaction. This is proven by the calculated  $p$ -value  $t$  being lower than alpha, meaning that the more employee work discipline increases, the more employee job satisfaction will increase and vice versa, the lower work discipline, the lower job satisfaction will be, assuming other factors are constant.
3. The implementation of the WFH policy has not been empirically proven to have a direct effect on employee performance, because the  $p$ -value is greater than the alpha value.

4. 4. Work discipline has been empirically proven to have a direct and significant influence on employee performance, because the p-value is lower than the alpha value. This explains that the more work discipline increases, the more employee performance will increase and conversely, the more work discipline decreases, the more employee performance will decrease.
5. Job satisfaction is proven to have a significant effect on employee performance. This explains that the more employee job satisfaction increases, the more the employee's performance in question will increase and vice versa, if there is a decrease in job satisfaction, employee performance will also decrease.
6. Job satisfaction has been proven to strengthen the influence of implementing WFH policies on employee performance. This means that the more the WFH policy is implemented, the more employee job satisfaction will increase and the impact will increase employee performance. These results confirm that job satisfaction is indeed an intermediate variable or moderating influence between WFH policies and employee performance.
7. Job satisfaction has been proven to strengthen the influence of employee work discipline on employee performance. This means that as work discipline increases, employee job satisfaction will also increase and the impact will increase employee performance and conversely, as employee work discipline decreases, job satisfaction will decrease and the impact will reduce employee performance. These results confirm that job satisfaction is indeed an intermediate variable or moderating influence between work discipline and employee performance

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