The Influence of Work Environment and Work Discipline on Employee Performance at PT Mandiri Utama Finance Medan Branch

Mustika Hariyati, Eli Delvi Yanti, Yohny Anwar

Abstract

This study aims to determine the effect of work environment and work discipline on employee performance at PT Mandiri Utama Finance Medan Branch, both partially and simultaneously. The population in this study were all employees at PT Mandiri Utama Finance Medan Branch, totaling 102 people. The number of samples taken was 50 respondents. Determination of the number of samples used in this study was determined using the Slovin formula because the population was more than 100. This study was conducted from 2025. Data collection was carried out using a questionnaire to produce primary-quantitative data which was then processed with SPSS version 25 with multiple linear regression methods. The results of the study showed that partially, the work environment had a significant effect on employee performance with a t-value of $2.262 >$ t-table 1.676 and a significance of $0.000 < 0.05$. Work discipline also had a significant effect with a t-value of $2.153 >$ t-table 1.676 and a significance of $0.000 < 0.05$. Simultaneously, both variables have a significant effect on employee performance with a calculated F value of $224.343 >$ Ftable 3.03 and a significance of $0.001 < 0.05$. The results of the coefficient of determination test are81.8%Employee performance can be determined and explained by the work environment and work discipline. The remaining $100\% - 81.8\% = 18.2\%$ is explained by factors outside of these variables.

Keywords: Work Environment, Work Discipline, Performance

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Introduction

Human Resources are a strategic asset that plays a role in determining the success and sustainability of an organization.(Yanti, 2022)Good HR management cannot be separated from employees who are expected to perform as well as possible in order to achieve organizational goals.(Silaswara et al., 2021)Companies are not only required to have financial capital and advanced technology, but also to be able to manage human resources effectively. Therefore, human resource management is not merely about filling positions, but also encompasses coaching, development, and the creation of supportive working conditions.(Busro, 2018). Employee performance is one of the crucial factors in determining the success of an organization, including in the financial sector such as PT. Mandiri Utama Finance (MUF) Medan Branch as a subsidiary of PT. Bank Mandiri (Persero) Tbk which operates in the multipurpose financing sector which has proven its performance, amidst increasingly tight competition in the financing industry, PT. Mandiri Utama Finance Medan as a national financing company, in its operations, the Company relies heavily on employee performance in providing fast, accurate, and high-quality financial services, which directly depend on the optimal performance of its employees. PT. Mandiri Utama Finance is a financing company registered and supervised by the Financial Services Authority (OJK). However, achieving high performance does not just come, but is influenced by various internal and external factors, several problems were found that resulted in a mismatch between performance targets and work realization in the field, in indications of problems at PT Mandiri Utama Finance Medan Branch shows that there are still several problems related to the work environment and employee work discipline. Some employees still show a low level of discipline, such as late arrivals, irregularities in completing tasks, and a lack of concern for applicable work standards. The office work environment is also less than optimal, with examples such as inefficient workspace layout, unstable room temperatures, and a need for improved cleanliness. These conditions have the potential to impact work comfort and lead to decreased employee performance. Research shows that employee performance is influenced by various factors, including the work environment and work discipline. According to(Siagian & Ningrum, 2023)states that performance is the work results achieved by a person or group of people in a company, according to their respective authorities and responsibilities in an effort to achieve organizational goals, not violating the law and not contrary to morals and ethics. Employee performance is a major asset in the organizational field to encourage company progress and increase the number of customers, so it is necessary to discipline each employee more such as attendance or presence on time, carrying out tasks and responsibilities on time, serving customers patiently, providing input to customers if the product chosen is still less than satisfactory. This can increase progress within the company and can motivate employees to improve service to customers.

According to (Mangkunegara, 2017) the influence of the work environment is the entirety of the tools and materials encountered, the surrounding environment where a person works, the work method and the work arrangement both as an individual and a group. According to (Afandi, 2018) states that the work environment is something that exists in the workers' environment that can influence them in carrying out their duties such as temperature, humidity, ventilation, lighting, noise, cleanliness of the workplace and the adequacy or inadequacy of work equipment.

According to(Priyono, 2010)The work environment is the conditions surrounding workers when workers perform their duties, which have an influence on workers when carrying out their work in order to carry out operational activities, because the work environment has an important role for workers to complete their tasks and be carried out effectively and efficiently. The work environment is one of the important factors that can influence employee performance and productivity in an organization. This environment includes not only physical aspects, but also non-physical aspects that include a conducive work atmosphere that will create a comfortable work atmosphere, and adequate lighting is very important for employees to avoid fatigue and can carry out their duties optimally. In addition, the cleanliness of the workspace is a vital aspect because a clean environment can prevent the spread of disease and provide a sense of psychological comfort. Other room comforts such as good air circulation, appropriate room temperature, and the availability of facilities that support work also create a work atmosphere that supports employees in carrying out their duties and responsibilities optimally. An unfavorable work environment can cause stress, decreased work enthusiasm, and low levels of employee satisfaction with the work performed.

Besides the work environment, another factor that plays a significant role in improving employee performance is work discipline. According to Hasibuan (2017), discipline is the most important HR function and the key to achieving success because without good discipline, it will be difficult to achieve optimal goals. Work discipline reflects the extent to which employees comply with regulations, work standards, and ethics that apply within the organization. Employees with a high level of discipline will be more responsible for their duties and obligations, work with full commitment, and avoid violating established rules. Conversely, a lack of work discipline can have negative impacts, such as delays, lack of efficiency, and low productivity, which can ultimately hinder the achievement of organizational goals. Work discipline is one of the keys to organizational success and an important factor influencing employee performance and productivity in various companies, including finance and insurance companies. Employee discipline, such as punctuality and compliance with work rules, contributes to the achievement of work targets and optimal productivity.

PT. Mandiri Utama Finance Medan, there is a sustainability report that shows the establishment of a special work unit for the implementation of sustainable finance which indicates attention to internal governance and management including work discipline.Based on this theoretical study, a relationship can be identified between performance, the work environment, and work discipline on employee performance. Therefore, the author is interested in conducting research on "The Influence of Work Environment and Work Discipline on Employee Performance at PT Mandiri Utama Finance, Medan Branch.

Literature Review

2.1 Employee Performance

Employee performance can also be measured using methods including performance evaluations, supervisor assessments, peer feedback, and measurement of achievement of established targets or indicators. Employee performance is the quality and quantity of work achieved by an employee in carrying out their duties in accordance with their assigned responsibilities (Mangkunegara, 2017).

2.2   Work environment

According to (Priyono, 2010)The work environment is the conditions surrounding workers when workers carry out their duties, where these conditions have an influence on workers when carrying out their work in the context of carrying out operational activities, because the work environment has an important role for workers so that they can complete their duties and carry them out effectively and efficiently.

2.3   Work Discipline

According to (Sutrisno, 2021) Work discipline is an employee's awareness and obedience to company regulations and norms so that they can contribute maximally to achieving organizational goals consistently and responsibly.

Research Methodology

3.1   Research Approach

The research approach used in this study is quantitative research. According to(Sugiyono, 2020) Quantitative research methods can be interpreted as research methods that are based on data collection using research instruments, quantitative/statistical data analysis with the aim of testing predetermined hypotheses.

3.2   Population and Sample

Population is a generalization area consisting of objects/subjects that have certain qualities and characteristics that are determined by researchers to be studied and then conclusions drawn.(Sugiyono, 2020)In this study, the population taken by the researcher was all 102 employees of PT. Mandiri Utama Finance Medan.

Meanwhile, according to(Sugiyono, 2018)A sample is a subset of the population and its characteristics. If the population is large and the researcher cannot study everything within the population, for example due to limited funds, manpower, or time, then the researcher can use a sample drawn from the population. Therefore, the sample drawn from the population must be truly representative. The sample size used in this study was determined using the Slovin formula.The sample size that is still tolerable or desired is 10% or 0.1. The number of samples in this study is as follows;

$$n = \frac{102}{1 + 102\,(0{,}1^2)} = \frac{102}{1 + 102\,(0{,}01)} = \frac{102}{1 + 1{,}02} = \frac{102}{2{,}02} = 50{,}5$$

Based on the calculation of the minimum sample size required to represent a population of 102 people with a 10% error rate, 50 respondents were selected. The use of the Slovin formula helps researchers determine the number of respondents rationally and scientifically so that the research results can be accounted for in terms of statistical validity. The data collection technique used was a questionnaire technique, namely by providing or distributing a list of questions to respondents. The data analysis method was carried out using SPSS Version 25.0 with data quality testing, classical assumption testing, multiple linear regression analysis, hypothesis testing, and determination testing.

Results
4.1 Validity Test

Table 1. Validity Test

Work environment		Work Discipline		Employee performance		rtable
(X1)		(X2)		(Y)		
Item	rhitung	Item	rhitung	Item	rhitung	
X1.1	.717	X2.1	.520	Y. 1	.867	0.30
X1.2	.893	X2.2	.707	Y. 2	.863	0.30
X1.3	.545	X2.3	.690	Y. 3	.822	0.30
X1.4	.708	X2.4	.828	Y. 4	.876	0.30
X1.5	.629	X2.5	.793	Y. 5	.742	0.30
X1.6	.893	X2.6	.540	Y. 6	.863	0.30
X1.7	.893	X2.7	.828	Y. 7	.863	0.30

Source: SPSS v.25 Data Processing Results, 2025.

Based on table 1. above, the calculated r value of the statement items for each variable studied is > 0.30. Thus, it is concluded that all statement items are valid.

4.2 Reliability Test

Table 2. Reliability Test Results

Variables	Cronbach's Alpha	N of Items
Work Environment (X1)	0.876	7
Work Discipline (X2)	0.827	7
Employee Performance (Y)	0.928	7

Source: SPSS v.25 Data Processing Results, 2025

Based on Table 2 above, the Cronbach's Alpha value obtained for each variable is > 0.60. Thus, it is concluded that the questionnaire used in this study is reliable.
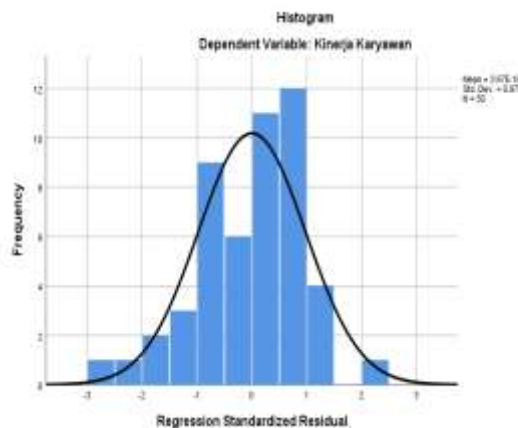
4.3 Normality Test

Figure 1. Results of the Histogram Normality Test
Source: SPSS 25 Processing Results, 2025

Based on the explanation in Figure 1, the results of the normality test indicate that the data is normally distributed, as indicated by a histogram showing a bell-shaped line with no slope to the left or right. The normality test can be seen in the following figure:
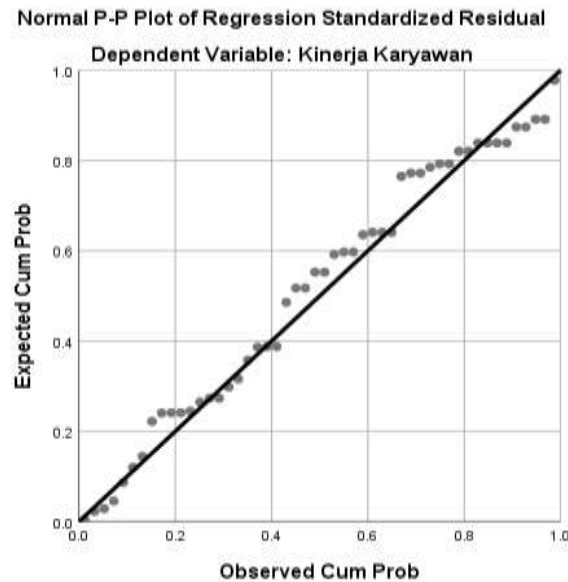
Figure 2. Results of PP Plot Normality Test
Source: SPSS 25 Processing Results, 2025

Based on the explanation in Figure 2, the results of the data normality test using the PP Plot of Regression Standardized Residuals show that the data points for all variables are spread around the diagonal line. This indicates that the data is normally distributed. Based on this figure, it can be concluded that the data results are normally distributed.

Table 3. Kolmogorov-Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		59
Normal Parametersa,b	Mean	.0000000
	Standard Deviation	1.47789637
Most Extreme Differences	Absolute	.083
	Positive	.075
	Negative	-.063
Test Statistics		.063
Asymp. Sig. (2-tailed)		.200c,d

Source: SPSS 25 Processing Results, 2025

Based on table 3. above, the results of data processing, the Kolmogorov Smirnov significance value is 0.200, so it can be concluded that the data is normally distributed, where the significance value is greater than 0.05 ($p = 0.200 > 0.05$).

4.4 Multicollinearity Test

Table 4. Multicollinearity Test

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	15,329	3,927		3,903	.000		
	Work environment	.274	.121	.361	2,262	.028	.577	1,733
	Work Discipline	.240	.155	.248	2,153	.127	.577	1,733

a. Dependent Variable: Employee Performance
Source: SPSS 25 Processing Results, 2025

Based on table 4. above, the tolerance value obtained for each variable is > 0.10 with the VIF value obtained < 10. Thus, it is concluded that the regression model used is free from multicollinearity problems.
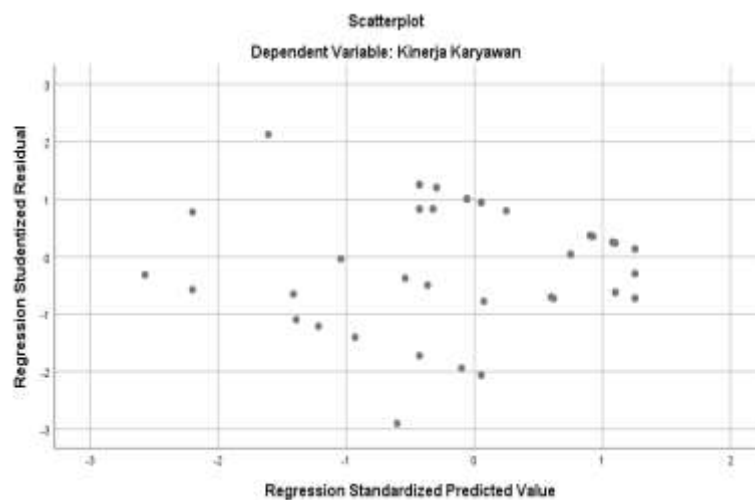
4.5 Heteroscedasticity Test

Figure 3. Results of Heteroscedasticity Scatterplot Test
Source: SPSS 25 Processing Results, 2025

Based on the results in Figure 3, the scatterplot shows that the resulting points are randomly distributed and do not form a specific pattern or trend line. The figure also shows that the data is spread around the zero point. These test results indicate that this regression model is free from heteroscedasticity issues.

4.6 Multiple Linear Regression Analysis

Table 5. Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	15,329	3,927	
	Work environment	.274	.121	.361
	Work Discipline	.240	.155	.248

a.Dependent Variable: Employee Performance
Source: SPSS v.25 Data Processing Results, 2025.

Based on table 5. above, the following equation is obtained:

$$Y = 15.329 + 0.274X1 + 0.240X2 + e$$

From this equation, it can be explained as follows:
1. If everything in the independent variables is considered zero, then the employee performance value (Y) is 17.329.
2. If there is an increase in the work environment by 1, then employee performance (Y) will increase by 0.274.
3. If there is an increase in work discipline of 1, then employee performance (Y) will increase by 0.274.

4.7 Partial Test (t-Test)
Table 6. Partial Test Results (t-Test)
Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	15,329	3,927		3,903	.000
	Work environment	.274	.121	.361	2,262	.028
	Work Discipline	.240	.155	.248	2,153	.127

a.Dependent Variable: Employee Performance
Source: Data processed with SPSS v.25, 2025

Based on Table 6, it is known that:
1. The influence of the work environment on employee performance with a calculated t result of 2.262 > t table 1.676 and a significance of 0.000 < 0.05, then Ha is accepted and H0 is rejected, which states that the work environment partially has a significant influence on employee performance.
2. The effect of work discipline on employee performance with a calculated t result of 2.153 > t table 1.676 and a significance of 0.000 < 0.05, then Ha is accepted and H0 is rejected, which states that work discipline partially has a significant effect on employee performance.

4.8 Simultaneous Test (F Test)
Table 7. Simultaneous Test (F Test)

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1201,999	3	400,666	224,343	.000b
	Residual	101,391	55	1,843		
	Total	1303.390	58			

a. Dependent Variable: Employee Performance
b. Predictors: (Constant), Workload, Organizational Culture, Leadership Style
Source: Data processed with SPSS v.25, 2025

Based on Table 7, the results show that the F count value is greater than F table, which is 224.343 > 3.03, and the significance value is smaller than alpha, which is 0.001 < 0.05, then the regression model can be said that in this study the work environment and work discipline simultaneously have a significant effect on employee performance. Therefore, the previous hypothesis is Accept Ha or the hypothesis is accepted.

4.9 Coefficient of Determination Test (R2)

Table 8. Test of the Coefficient of Determination (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.860a	.822	.818	1.35775

a. Predictors: (Constant), Work Environment, Work Discipline

b. Dependent Variable: Employee Performance
Source: SPSS v.25 Data Processing Results, 2025.

Based on Table 8, the adjusted R Square figure is 0.818, which can be called the coefficient of determination. In this case, it means that 81.8% of employee performance can be obtained and explained by the work environment and work discipline. Meanwhile, the remaining 100% - 81.8% = 18.2% is explained by other factors or variables outside the model, such as work motivation, supervision, facilities, and others.

Discussion

5.1 The Influence of the Work Environment on Employee Performance
The results show that t count 2.262 > t table 1.676 and significant 0.000 < 0.05, then Ha is accepted and H0 is rejected, which states that the work environment partially has a significant effect on employee performance. A good work environment can improve employee performance in carrying out their duties. The work environment in question includes physical aspects (lighting, temperature, cleanliness, layout, and security) and non-physical aspects (relationships between colleagues, communication, and support from superiors). When employees feel comfortable, safe, and receive social support in the workplace, their motivation and productivity will increase, which ultimately has a positive impact on individual performance. According to Sedarmayanti (2017) who stated that a conducive work environment will create a pleasant work atmosphere and encourage employees to work more optimally. A good work environment can increase work effectiveness, reduce stress levels, and improve interpersonal relationships between employees. Company management needs to pay attention

to work environment factors, both physical and social, in order to create a work atmosphere that supports employee productivity and job satisfaction.

5.2 The Influence of Work Discipline on Employee Performance

The results show thattcount 2.153 > ttable 1.676 and significant 0.000 < 0.05, then Ha is accepted and H0 is rejected, which states that work discipline has a partial significant effect on employee performance. Work discipline is a form of employee compliance with the rules, procedures, and work standards that have been set by the organization. Employees who have high discipline tend to arrive on time, comply with regulations, complete work according to targets, and have high responsibility for the tasks given. This contributes directly to increasing productivity and overall organizational performance. According to Hasibuan (2017) who stated that work discipline is a person's awareness and willingness to comply with all company regulations and applicable social norms. With good work discipline, work implementation will run effectively, errors can be minimized, and organizational goals can be achieved optimally. Work discipline is an important factor in creating orderly and efficient work behavior.

5.3 The Influence of Work Environment and Work Discipline on Employee Performance

The results show that the F valueThe calculated value of 224.343 > 3.03, and the significance value is smaller than alpha, which is 0.001 < 0.05, then the regression model can be said that in this study the work environment and work discipline simultaneously have a significant effect on employee performance. Therefore, the previous hypothesis is Accept Ha or the hypothesis is accepted. The results of this study indicate that a conducive work environment and a high level of work discipline together can improve employee performance. A good work environment from physical aspects such as room comfort, lighting, ventilation, and cleanliness, as well as non-physical aspects such as relationships between colleagues, communication, and leadership support can create a pleasant and productive work atmosphere. High work discipline ensures that employees work in an orderly manner, comply with rules, and carry out tasks according to the set time and standards. According to(Priansa, 2014)which states that employee performance is influenced by various internal and external factors, including the work environment and work discipline. A supportive work environment and good discipline will create synergy that encourages increased effectiveness, efficiency, and work productivity. According to Mangkunegara (2017), performance is the work results achieved by an individual in carrying out assigned tasks based on skill, experience, sincerity, and time. Both the work environment and work discipline are important determinants in creating optimal working conditions for improving these work results.

Conclusion

1. The results of the study showed that the calculated t value was 2.262 > t table 1.676 with a significance value of 0.000 < 0.05, which means that the work environment partially has a significant effect on employee performance. A good work environment, such as lighting, temperature, cleanliness, layout, and security, as well as non-physical ones such as relationships between colleagues, communication, and support from superiors, can increase employee enthusiasm, motivation, and work productivity. When employees feel comfortable, safe, and receive social support at work, they will be more focused and optimal in carrying out their duties, thus having a positive impact on improving individual and organizational performance.

2. Based on the partial test results, the calculated t was 2.153 > t table 1.676 with a significance value of 0.000 < 0.05, which means that work discipline also has a partial

significant effect on employee performance. Work discipline reflects employee compliance and awareness of the regulations, procedures, and work standards set by the company. Employees who have high discipline will work more orderly, arrive on time, complete work according to targets, and have high responsibility for their tasks. Good work discipline can create effective work behavior, reduce error rates, and help the organization achieve its goals more optimally.

3. The results of the simultaneous test (F test) show that the calculated F value is 224.343 > F table 3.03 with a significance value of 0.001 < 0.05, which means that both variables together have a significant effect on employee performance. A conducive work environment creates comfort and social support, while work discipline maintains order and responsibility in work. The synergy between these two factors plays an important role in increasing employee effectiveness, efficiency, and work productivity. Thus, the better the work environment and the higher the employee work discipline, the higher the resulting performance.

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