

The Role of Discipline, Motivation, and Job Satisfaction in Strengthening Human Capital for the Digital Economy

Muhammad Iqbal Fakhri Nur Amni^a, Fahmi Kurniawan^b, Tri Bodroastuti^c, Retno Ginanjar^d, Wenny Ana Adnanti^{e,*},

^a [Management], [STIE Widya Manggala], [Semarang], [Indonesia]

^b [Management], [STIE Widya Manggala], [Semarang], [Indonesia]

^c [Management], [STIE Widya Manggala], [Semarang], [Indonesia]

^d [Management], [STIE Widya Manggala], [Semarang], [Indonesia]

^e [Management], [STIE Widya Manggala], [Semarang], [Indonesia]

*Corresponding author. E-mail address: wennyadnanti@widyamanggala.ac.id

ARTICLE INFO

A B S T R A C T

**Article
history:
Received**
May 2025

Accepted
July 2025

Keywords
*Work Discipline,
Motivation, Job
Satisfaction*

This study aims to analyze employee performance in term of work discipline, motivation, and job satisfaction at PT Asuransi Central Asia and its subsidiaries, Consolidated Semarang. The primary focus is to evaluate how these three factors contribute to strengthening human capital in the context of digital transformation. A descriptives research method was employed, involving a total population 40 respondents selected using a saturated sampling technique. The findings reveal that employees demonstrate a strong awareness of the importance of work discipline and consistently apply it in their daily tasks. Moreover, the motivation provided by the company is perceived as adequate and positively influences job satisfaction. Job satisfaction is found to meet both qualitative and quantitative standards, ultimately enhancing individual and organizational performance. These results highlight that work discipline, motivation, and job satisfaction are essential components in optimizing human capital to meet the challenges and seize opportunities in the evolving.

1. Introduction

Employee performance is a crucial factor in determining an organization's success. Sedarmayanti (2011) states that performance is the result of work that can be concretely proven and measured against established standards. Wibowo (2013) also emphasizes that performance is directly related to achieving outcomes and the effective and efficient execution of work. At PT Asuransi Central Asia and Subsidiaries, Consolidated Semarang, challenges exist in achieving optimal performance targets. Initial observations show that aspects such as work discipline, motivation, and job satisfaction have not yet reached the expected levels. There are still employees who lack discipline, have low work motivation, and express dissatisfaction with various aspects of their jobs, such as salary, workload, and job-skill alignment.

Work discipline is a vital foundation for ensuring order and compliance with company rules. Work motivation serves as an internal drive that pushes individuals to achieve work goals. Meanwhile, job satisfaction reflects positive feelings toward one's work and plays a key role in fostering employee loyalty and productivity.

The object of this research is PT Asuransi Central Asia and Subsidiaries, Consolidated Semarang, an insurance company. The selection of employee performance as a variable is based on information from the HR management, which stated that the company has not yet achieved optimal performance according to the targets set. This condition reflects ongoing challenges in achieving ideal performance, particularly in meeting overall performance targets.

Table 1. Employee Performance Data

No	Performance Indicator	Actual Score (%)	Standard Weight (%)
1	Quality of Work Results	15	20
2	Quantity of Work Results	14	15
3	Employee Independence	8	10
4	Employee Discipline	8	10
5	Work Effectiveness & Efficiency	7	10
6	Integrity & Responsibility	3	5
7	Self-Development	3	5
8	Technical Knowledge & Expertise	8	10
9	Cooperation	7	10
10	Capability	4	5
Total		77%	100%

Source: 2021 Annual Report

The 2021 internal company data indicates that employee performance has not yet reached the predetermined target, with a total achievement of only 77% out of the 100% standard. This highlights the need to evaluate and improve the factors affecting performance.

2. Theoretical Review

2.1 Employee Performance

Employee performance is the result achieved by an individual in carrying out duties according to specified standards and criteria within a certain time period (Mangkunegara, 2016). Sedarmayanti (2015) adds that performance is the result of the management process—both individual and organizational—that must be demonstrable and measurable. Wibowo (2013) states that performance encompasses the achievement of work results evaluated based on organizational standards.

Performance Indicators (Sutrisno in Hamali, 2018):

- Work quantity
- Work quality
- Job knowledge
- Initiative
- Mental agility

2.2 Work Discipline

Work discipline reflects an employee's awareness and willingness to comply with company regulations and applicable social norms (Handoko, 2016). According to Rivai (2015), discipline is also a managerial tool to influence behavior and enhance awareness of the importance of following organizational rules.

Discipline Indicators (Handoko, 2016):

- Goals and capabilities
- Leadership role modeling
- Fairness and sanctions
- Human relations

2.3 Work Motivation

Motivation is an internal drive within a person that causes them to act to achieve certain goals (Rivai, 2015). Robbins and Judge (2014) describe motivation as a process that explains the intensity, direction, and persistence of a person's efforts.

Motivation Indicators (Wibowo in Hamali, 2018):

- Energize (provides energy)
- Encourage (provides encouragement)
- Exhort (presses or motivates)

2.4 Job Satisfaction

Job satisfaction is a positive emotional attitude toward one's job that arises from evaluating the working conditions (Robbins and Judge, 2014). Hasibuan (2012) states that job satisfaction reflects work morale, discipline, and employee achievement.

Factors Affecting Job Satisfaction (Hasibuan, 2012):

- Fair compensation
- Proper placement
- Work environment
- Leadership
- Promotion opportunities

Job Satisfaction Indicators (Handoko, 2012):

- Compensation (salary, bonus, incentives)
- Work environment (colleagues, atmosphere)
- Career (promotion)

Table 2. Previous Studies

No	Researcher	Title	Main Findings
1	Hilmawan (2019)	The Influence of Work Discipline, Motivation, and Job Satisfaction on Performance	All three variables have a significant positive influence
2	Fitrianto (2020)	The Influence of Motivation, Discipline, and Job Satisfaction on Performance	The three variables are simultaneously significant
3	Trisna Levita (2019)	The Influence of Discipline, Motivation, and Job Satisfaction on Performance	Motivation and work discipline significantly influence performance

3. Analysis and Discussion

Respondent Characteristics Based on Gender

The characteristics of respondents based on gender can be shown in the following table:

Table 3. Respondent Characteristics Based on Gender

Gender	Number	Percentage
Male	24	60%
Female	16	40%
Total	40	100%

Source: Processed Primary Data, 2023

Based on Table 3, the total number of respondents used as a sample in this study was 40 employees of PT. Asuransi Central Asia And Subsidiaries, Consolidated Semarang, selected randomly. Of this total, 24 individuals (60%) were male employees and 16 individuals (40%) were female employees. This composition indicates that the majority of employees in the company are male.

Based on Age

The characteristics of respondents based on age are presented in the following table:

Table 4. Respondent Characteristics Based on Age

Age	Number	Percentage
27–33	10	25%
34–40	18	45%
41–47	7	17.5%
>48	5	12.5%
Total	40	100%

Source: Processed Primary Data, 2023

Based on Table 4, it can be seen that the employees of PT. Asuransi Central Asia And Subsidiaries, Consolidated Semarang fall within the age range of 27–33 years as many as 10 individuals (25%), 34–40 years as many as 18 individuals (45%), 41–47 years as many as 7 individuals (17.5%), and above 48 years as many as 5 individuals (12.5%).

Based on the Last Education Level

The characteristics of respondents based on their last education level are presented in the following table

Table 5. Characteristics of Respondents Based on Last Education Level

Last Education Level	Number	Percentage
Senior High School (SMA)	5	12.5%
Diploma 1 (D1)	2	5.0%
Diploma 3 (D3)	1	2.5%
Bachelor's Degree (S1)	31	77.5%
Master's Degree (S2)	1	2.5%
Total	40	100%

Source: Processed Primary Data, 2023

Table 5 shows that based on the latest education level, the majority of employees at PT. Asuransi Central Asia And Subsidiaries, Consolidated Semarang are Bachelor's degree (S1) graduates, totaling 31 people (77.5%). Meanwhile, there are 5 employees (12.5%) with a Senior High School (SMA) education, 2 employees (5.0%) with a Diploma 1 (D1), 1 employee (2.5%) with a Diploma 3 (D3), and 1 employee (2.5%) with a Master's degree (S2). Thus, it can be concluded that most employees have a Bachelor's degree educational background.

Respondents' Feedback

Results of Work Discipline Analysis

The results of the analysis involving 40 employees working at PT. Asuransi Central Asia And Subsidiaries, Consolidated Semarang can be seen in the following table:

Table 6. Work Discipline

No	Statement	SD	D	N	A	SA	Total	Average
1	I always comply with company regulations	0	0	1	26	13	40	4.68
2	Every mistake will be given a warning	0	0	1	18	21	40	4.50
3	If warnings are ignored, a suspension will be given	0	0	1	26	13	40	4.30
4	Every serious violation will be subject to dismissal sanctions	0	0	6	14	20	40	4.35
Total Average								4.46

Source: Processed Primary Data, 2023

Table 6 presents the feedback of 40 employees from PT. Asuransi Central Asia And Subsidiaries, Consolidated Semarang on four statements related to the work discipline indicator dimension. The first statement, "*I always comply with company regulations*", received the most responses in the "Agree" category (26 respondents), indicating that the majority of employees understand the importance of rule compliance as part of disciplinary behavior. No respondents selected "Disagree" or "Strongly Disagree". The second statement, "*Every mistake will be given a warning*", was most frequently answered with "Strongly Agree" (21 respondents), reflecting strong employee support for warnings as a form of control and coaching to encourage adherence to company standards and regulations. The third statement, "*If warnings are ignored, a suspension will be given*", again showed a dominance of "Agree" responses (26 respondents). This indicates that suspension is understood as a further form of disciplinary action and is positively accepted by employees. The fourth statement, "*Every serious violation will be subject to dismissal sanctions*", received the most

responses in the “Agree” category (20 respondents), signifying that employees support the imposition of firm sanctions on repeated serious offenses.

From the four statements above, it can be concluded that the employees’ awareness and attitude toward work discipline are at a very good level. This aligns with the views of several experts, such as Fathoni (2014), who states that discipline is the awareness and willingness to comply with company rules and prevailing social norms. Rivai (2015) adds that discipline is a managerial communication tool to shape employee behavior to be more obedient to regulations. Meanwhile, Saydam (2013) and Nitisemito (2015) emphasize that discipline reflects a compliant attitude and behavior toward both written and unwritten rules and norms.

Results of Work Motivation Analysis

Table 7. Work Motivation

No	Question	SD	D	N	A	SA	Total	Average
1	The leader is able to set an example for subordinates	0	0	25	5	10	40	3.63
2	Communication among colleagues and superiors is well established	0	0	27	4	9	40	3.55
3	I am interested in challenging work	0	0	22	7	11	40	3.73
4	The company empowers every employee by providing training	0	0	17	12	11	40	3.85
5	The leader is able to coach employees effectively	0	0	19	7	14	40	3.88
6	Every employee needs recognition in the workplace	0	0	21	8	11	40	3.75
7	I am willing to sacrifice time and effort for the progress of the company	0	0	23	4	13	40	3.75
8	The leader is able to inspire employees	0	0	18	11	11	40	3.83
Overall Average								3.75

Source: Processed Primary Data, 2023

Table 7 presents the responses of 40 employees from PT. Asuransi Central Asia And Subsidiaries, Consolidated Semarang regarding work motivation indicators. The data shows that the majority of respondents gave neutral responses to the eight questions, which cover the aspects of leadership by example (exemplify), communication between employees and supervisors (communicate), interest in challenging work (challenge), empowerment through training (empower), guidance by leaders (coach), the need for recognition (recognize), willingness to sacrifice for the company (sacrifice), and inspiration from leaders (inspire). There were no respondents who selected "Strongly Disagree" or "Disagree" for any of these indicators, indicating that employees demonstrate a good level of work motivation.

According to Rivai (2015), motivation is an internal condition that drives individuals to engage in activities to achieve goals. This definition is supported by Robbins and Judge (2014), who describe motivation as a process that determines the intensity, direction, and persistence of efforts toward achieving a goal. Wibowo (2014) adds that motivation is the driving force in a series of human behaviors aimed at achieving specific targets, involving elements of arousal, direction, effort maintenance, intensity, continuity, and having a clear goal.

Results of Job Satisfaction Analysis

Table 8. Job Satisfaction

No	Question	SD	D	N	A	SA	Total	Average
1	The salary I receive is adequate	0	0	7	21	12	40	4.13
2	Work achievements are rewarded with bonuses	0	0	7	15	18	40	4.28
3	Employees receive incentives if they complete work beyond targets	0	0	1	26	13	40	4.30
4	Relationships with coworkers are harmonious	0	0	3	17	20	40	4.43
5	The work atmosphere is conducive	0	0	3	24	13	40	4.25
6	High-performing employees are promoted to higher positions within the company	0	0	5	15	20	40	4.38
Total Average							4.30	

Source: Processed Primary Data (2023)

Table 8 shows the responses from 40 employees of PT. Asuransi Central Asia And Subsidiaries, Consolidated Semarang regarding several indicators of job satisfaction. Six questions were asked, and the majority of employees gave positive responses to all indicators. First, regarding salary, most employees (21 people) felt that the salary they receive is adequate. No one felt their salary was insufficient, indicating that salary is an important factor in their job satisfaction. Second, about bonuses for achievements, the majority strongly agreed that bonuses are important as recognition for hard work. Similar to salary, no one doubted the importance of bonuses in motivating employees.

Third, incentives for employees who complete work beyond targets also received strong support, with 26 employees agreeing. This indicates that incentives are a motivating factor for employees to be more productive. Fourth, relationships among coworkers were also favored. As many as 20 employees strongly agreed that harmonious relationships with coworkers made them feel more satisfied and comfortable at work. Fifth, a conducive work atmosphere was also considered important, with the majority (24 employees) agreeing that a good work environment greatly influences their satisfaction. Finally, regarding promotions for high-performing employees, most (20 employees) strongly agreed that promotion is an important motivation to work, and no one rejected this idea. From these results, it can be concluded that employees have a high awareness of the factors that shape job satisfaction, which is considered very good.

According to Robbins and Judge (2014), job satisfaction is a positive feeling a person has towards their job after evaluating various aspects of that job. Satisfied employees usually experience positive emotions towards their work, while those less satisfied feel the opposite. Handoko (2012) explains job satisfaction as a pleasant emotional state when facing the work environment. Additionally, Martoyo (2012) states that job satisfaction is the meeting point between what employees receive and what they expect. In essence, job satisfaction arises when employees feel that what they receive meets or exceeds their expectations (Moore in Panggabean, 2002).

Employee Performance Analysis Results

Table 9. Employee Performance

No	Question	SD	D	N	A	SA	Total	Average
1	I am able to work according to the quantity targeted by the company	0	0	13	13	14	40	4.03
2	I am able to work according to service quality standards	0	0	16	10	14	40	3.95
3	I have good knowledge of the job	0	0	17	7	16	40	3.98
No	Question	SD	D	N	A	SA	Total	Average
4	As an employee, I am required to have initiative in carrying out work	0	0	20	6	14	40	3.85
5	Instructions from supervisors are clearly received	0	0	13	15	12	40	3.98
6	Instructions given can be received quickly	0	0	16	13	11	40	3.88
7	I am able to adapt myself to the job	0	0	17	9	14	40	3.93
8	I am able to adapt to work situations	0	0	20	9	11	40	3.78

Source: Processed Primary Data, 2023

The table above contains eight questions measuring the responses of 40 employees of PT. Asuransi Central Asia And Subsidiaries, Consolidated Semarang regarding various employee performance indicators. For the first question, "I am able to work according to the quantity targeted by the company," the majority of respondents strongly agree (14 people), indicating that work quantity is considered important. None disagreed or strongly disagreed. For the second question, "I am able to work according to service quality standards," most chose neutral (16 people), meaning work quality is considered moderately important. No one strongly disagreed or disagreed. For the third question, "I have good knowledge of the job," the majority were also neutral (17 people), indicating the level of job knowledge is considered fairly important. No respondents rejected this indicator. In the fourth question, "As an employee, I am required to have initiative in carrying out work," most answered neutral (20 people), indicating that initiative in work is considered relevant. No rejection of this indicator was recorded.

For the fifth question, "Instructions from supervisors are clearly received," the majority agreed (15 people), showing the ability to receive instructions is considered important. No one rejected it. In the sixth question, "Instructions given can be received quickly," the majority were neutral (16 people), indicating that the speed of receiving instructions is moderately important. No rejection was noted. For the seventh question, "I am able to adapt myself to the job," most answered neutral (17 people), indicating that adapting to the work method is fairly important. No one rejected this indicator. For the eighth question, "I am able to adapt to work situations," the majority were neutral (20 people), indicating the ability to adapt to work situations is considered relevant. No rejection occurred. Overall, all employee performance indicators are regarded as important by respondents, with the majority choosing answers from neutral to strongly agree, and no one rejecting these indicators.

Table 10. Employee Performance Results

PT. Asuransi Central Asia and Subsidiaries, Consolidated Semarang (Based on Discipline, Motivation, and Job Satisfaction Indicators)

No	Indicator	Employee Performance	Description
1	Work Discipline	4.46	Very Good
2	Work Motivation	3.75	Good
3	Job Satisfaction	4.30	Very Good

Source: Processed Primary Data (2023)

Based on Table 10 above, it can be concluded that the work awareness of employees at PT. Asuransi Central Asia and Subsidiaries, Consolidated Semarang, is quite significant in the following aspects:

1. Work Discipline Aspect

The average score of 4.46 for work discipline falls into the *very good* category. This indicates that employees consistently comply with company regulations and perform their duties with a high level of discipline. The enforcement of strict sanctions for any violations also contributes to maintaining such discipline.

2. Work Motivation Aspect

Work motivation, which includes the work system, compensation, and reward provision, received an average score of 3.75, categorized as *good*. The company leadership sets a tangible example through their dedication of time and effort, and actively empowers, guides, and inspires employees, which helps boost work enthusiasm.

3. Job Satisfaction Aspect

Employee job satisfaction also shows a significant impact, with an average score of 4.30, categorized as *very good*. The company actively promotes high-performing employees, provides incentives for achieving targets, and fosters harmonious working relationships among employees.

Suggestions

1. PT. Asuransi Central Asia is advised to implement strict sanctions for employees who commit violations, using a measurable scoring system. For serious offenses, the company may consider termination of employment as a form of disciplinary action. The company should establish clear ethical guidelines and rules of conduct, socialize them to all employees, and form an internal supervisory team responsible for assessing and following up on violations based on predefined severity levels.
2. PT. Asuransi Central Asia needs to improve the quality of communication both among employees and between employees and superiors. Company leaders must serve as role models in communicating openly, fairly, and professionally. This can be achieved by conducting regular effective communication training, forming employee discussion forums, and setting open consultation hours between leaders and staff to foster a healthy and constructive two-way communication culture.

To create job satisfaction, PT. Asuransi Central Asia should provide fair salaries and bonuses that are commensurate with each employee's performance and contribution. Performance evaluations based on Key Performance Indicators (KPIs) should be conducted regularly and transparently. Additionally, a reward system should be developed that considers employee achievements, loyalty, and innovation.

REFERENCES

- [1] Aprianty, Lenny dan Aan Khurosani. 2018. Analisis Disiplin kerja dan Budaya Organisasi terhadap Kinerja Karyawan serta Komitmen Organisasi Sebagai Variabel Intervening (Studi Empirik Karyawan Bank BTN Cabang Cilegon, Banten). *Jurnal Universitas Tirtayasa*
- [2] Dessler, Gary, 2014. Manajemen Sumber Daya Manusia. Penerbit Indeks, Jakarta
- [3] Fathoni, Abdurahman. 2014. Manajemen Sumber Daya Manusia. Jakarta : Pt. Rineke Cipta Flippo, Edwin B. 2010. *Manajemen Personalialia Jilid 1 & 2 Edisi Ke-6*. Jakarta; Erlangga
- [4] Ghozali. 2016. *Aplikasi Analisis Multivariate Dengan Program IBM SPSS*. Semarang: Badan Penerbit Universitas Diponegoro.
- [5] Handoko, T Hani. 2016. *Manajemen Sumber Daya Manusia. Edisi II*. Yogyakarta: BPFE
- [6] Hasibuan, J. S., & Silvya, B. (2019, December). Pengaruh Disiplin Kerja dan Motivasi Terhadap Kinerja Karyawan. In *Prosiding Seminar Nasional USM* (Vol. 2, No. 1, pp. 134-147).
- [7] Hasibuan, Malayu. 2012. *Manajemen Sumber Daya Manusia*. Jakarta: Bumi Aksara.
- [8] Hasyim, M. A. N., Maje, G. I. L., & Priyadi, S. A. P. (2020). Pengaruh Motivasi dan Disiplin Kerja Terhadap Kinerja Karyawan PT. Kahatex. *Jesya (Jurnal Ekonomi dan Ekonomi Syariah)*, 3(2), 58-69.
- [9] Hilmawan, I. (2019). Pengaruh disiplin kerja, motivasi kerja dan kepuasan kerja terhadap kinerja karyawan pada pt. buana centra swakarsa cilegon banten. *Rekaman: Riset Ekonomi Bidang Akuntansi dan Manajemen*, 3(3), 167-177.
- [10] Luthans, Freed. 2013. *Perilaku Organisasi. Edisi Sepuluh*, PT. Andi: Yogyakarta.
- [11] Mangkunegara, Anwar Prabu. 2016. Manajemen Sumber daya manusia. Bandung:PT. Remaja Rosdakarya.
- [12] Martoyo, Susilo. 2012. *Manajemen Sumber Daya Manusia*. Jogjakarta: PT BPFE – Jogjakarta
- [13] Mathis, R. L., and J. H. Jackson. 2016. *Human Resource Management. Edisi 10 Jilid 3*. Salemba Empat. Jakarta.
- [15] Panggabean, Mutiara S. 2007. *Sumber Daya Manusia*. Jakarta : Ghalia Indonesia
- [16] Pasaribu, S. E. (2019). Pengaruh Motivasi, Kompetensi, Dan Lingkungan Kerja Terhadap Kinerja. *Maneggio: Jurnal Ilmiah Magister Manajemen*, 2(1), 89-103.
- [17] Porter, Michael E. 2014. Strategi Bersaing (Competitive Strategy). Tangerang : KArisma Publishing Group
- [18] Prawirosentono, Suyadi. 2015. Manajemen Sumber Daya Manusia Kebijakan Kinerja Karyawan. Yogyakarta: BPFE.
- [19] Rivai, Veithzal dan Sagala, Ella Jauvani. 2009. *Manajemen Sumber Daya Manusia untuk Perusahaan dari Teori ke Praktik*. Jakarta: PT Raja Grafindo
- [20] Rivai. 2015. *Manajemen Sumber Daya Manusia Untuk Perusahaan*. Cetakan pertama. Jakarta: PT. Grafindo Persada
- [21] Robbins SP, dan Judge. 2014. *Perilaku dan Manajemen Organisasi*, Erlangga, Bogor: Erlangga
- [22] Saydam, Gouzali. 2013. *Manajemen Sumber Daya Manusia: Suatu Pendekatan Mikro*. Jakarta: Djambaran Sedarmayanti. 2011. *Manajemen Sumber Daya Manusia, Reformasi Birokrasi Dan Manajemen Karyawan Negeri Sipil (Cetakan Kelima)* Bandung : PT. Refika Aditama
- [23] Sedarmayanti. 2015. *Manajemen Sumber Daya Manusia, Reformasi Birokrasi Dan Manajemen*

Karyawan Negeri Sipil (Cetakan Kelima) Bandung : PT. Refika Aditama

- [24] Siagian, Sondang P. 2015. *Manajemen Sumber Daya Manusia*. Jakarta: Cv. Alfabeta Sugiyono.
- 2014. *Statistika Untuk Penelitian*. CV Alfabeta. Bandung
- [25] Sutrisno, Edi. 2016. *Manajemen Sumber Daya Manusia Edisi Pertama*. Jakarta: Kencana Prenada Media Group
- [26] Tarjo. 2020. Pengaruh Budaya Organisasi, Motivasi Kerja, Kepuasan Kerja dan Komitmen Organisasi terhadap Kinerja Karyawan. *Jurnal riset Teknologi dan Inovasi Pendidikan*.
- [27] Wibowo. 2014. *Manajemen Sumber Daya Manusia*. Jakarta : PT. Elex Media Komputindo
- [28] Wirawan. 2015. *Budaya dan Iklim Organisasi*. Jakarta. Salemba