

The Effect of Work Discipline and Work Environment on Employee Commitment at PT BPR Mitra Daya Mandiri Cileungsi Branch

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Abstract

This study analyzes the influence of work discipline and work environment on employee commitment at PT BPR Mitra Daya Mandiri Cileungsi Branch. The research problem is grounded in the company's production realization, which did not reach the expected targets during 2020-2024. This condition indicates that internal human resource issues require deeper managerial attention. The study used a quantitative survey approach involving 67 employees as respondents. Primary data were collected using a five-point Likert scale questionnaire and were analyzed through instrument testing, classical assumption testing, multiple linear regression, partial testing, simultaneous testing, and coefficient of determination analysis. The findings show that work discipline has a positive and significant effect on employee commitment, while the work environment also has a positive and significant effect. Simultaneously, both variables significantly affect employee commitment. The regression model produces an R Square value of 0.719, meaning that 71.9 percent of the variation in employee commitment can be explained by work discipline and work environment. The work environment is the more dominant variable based on the standardized beta coefficient. These findings imply that employee commitment in a branch banking context is shaped not only by rule compliance and responsible work behavior, but also by daily work experiences, workplace comfort, social relations, safety, and managerial support. Therefore, the company needs to strengthen discipline consistently while improving the physical and non-physical work environment.

1. Introduction

The success of an organization is not determined only by capital, technology, facilities, and business strategy. It is also determined by the organization's ability to manage human resources in a consistent and sustainable way. Employees are the main actors who translate organizational plans into daily operational activities. For this reason, the quality of work behavior, discipline, workplace comfort, and commitment must be treated as strategic issues in human resource management. In a competitive business environment, companies cannot depend only on formal targets. They also need employees who are willing to comply with rules, maintain service quality, and contribute to the long-term goals of the organization.

Employee commitment is important because it reflects attachment, loyalty, and willingness to remain part of an organization. Employees with strong commitment tend to show responsibility, involvement, and concern for organizational performance. Raharjo, Masahere, and Widodo (2023) explain that organizational commitment can become a strategy for improving employee performance and loyalty. This means that commitment is not merely an individual attitude. It is a managerial outcome that must be built through policies, supervision, work climate, and organizational support.

Low employee commitment may appear in several forms, such as absenteeism, weak compliance with rules, low work involvement, slow responses to organizational needs, and a higher intention to leave the

organization. These conditions can disturb productivity and reduce service quality. In financial institutions, the effect can become more serious because banking operations demand accuracy, trust, confidentiality, professionalism, and consistent service to customers. Employees who are not fully committed may find it difficult to maintain the level of discipline and responsibility required in banking activities.

PT BPR Mitra Daya Mandiri Cileungsi Branch is one of the organizational contexts in which employee commitment deserves attention. Rural banking activities require employees to work carefully in administration, credit services, customer communication, reporting, and internal coordination. Tanti, Setiawan, and Hutomo (2022) show that the condition of BPR performance needs to be understood carefully, especially because banking institutions are connected to public trust and financial service stability. Therefore, employee commitment in this context is not only related to internal human resource management. It is also related to the ability of the branch to maintain service reliability and operational sustainability.

The empirical phenomenon found at PT BPR Mitra Daya Mandiri Cileungsi Branch shows that production realization during 2020-2024 did not reach the company's targets. In 2020, realization reached 85 percent. In 2021, realization decreased to 80 percent. In 2022, realization increased slightly to 82 percent, but in 2023 it decreased again to around 75 percent. In 2024, realization reached 79 percent. These figures indicate that the branch needs to examine internal factors that may influence employee contribution and organizational achievement.

The failure to achieve targets cannot automatically be interpreted as a result of employee behavior alone because external market conditions, competition, customer purchasing power, and economic changes may also influence company performance. However, internal human resource factors remain important to analyze because employees directly execute operational targets. If work discipline is weak, employees may not use working time effectively, may ignore procedures, or may show inconsistent responsibility. If the work environment is not supportive, employees may experience discomfort, weak motivation, and low attachment to the organization.

Work discipline is one of the factors suspected to influence employee commitment. Discipline refers to employee behavior that is in line with organizational rules, procedures, and work standards. Wicara (2022) explains that work discipline is closely related to organizational culture and employee compliance with rules. Nawir, Bachtiar, and Afifah (2024) also emphasize that discipline can be observed through indicators such as punctuality, obedience to regulations, responsibility, and the use of working time. In a banking organization, discipline is essential because mistakes, delays, and non-compliance may affect administrative accuracy and customer trust.

Work discipline should not be understood only as punishment or strict supervision. In a more constructive view, discipline is a form of work order that helps employees understand expectations and maintain consistency. Discipline allows employees to coordinate their tasks, respect time, follow procedures, and take responsibility for the results of their work. When discipline becomes part of daily behavior, employees may feel more connected to the organization because they understand their role in achieving collective goals.

In addition to discipline, the work environment is also an important factor in shaping employee commitment. The work environment includes physical aspects, such as facilities, lighting, air circulation, security, workspace arrangement, and equipment. It also includes non-physical aspects, such as relationships with colleagues, relationships with supervisors, communication, teamwork, and the general atmosphere of the workplace. Hulu, Lahagu, and Telaumbanua (2022) explain that the work environment can influence employee productivity, while Nurhandayani (2022) shows that the work environment is related to employee performance through comfort, satisfaction, and workload conditions.

A supportive work environment can provide employees with a positive daily work experience. Employees who feel safe, respected, supported, and comfortable are more likely to develop a sense of belonging to the organization. Conversely, a less supportive environment can reduce enthusiasm and weaken emotional attachment. For a BPR branch, the work environment is especially important because employees often interact directly with customers and must maintain accuracy in administrative tasks. A crowded, uncomfortable, or socially tense workplace can make it harder for employees to perform consistently.

Previous studies have shown a relationship between work discipline, work environment, and organizational commitment. Widhiatmoko, Prayekti, and Kirana (2022) found that the work environment, work discipline, and motivation influenced employee commitment. Susita, Muslimah, and Waspodo (2023) also found that work discipline and work environment influenced organizational commitment both partially and simultaneously. Nevertheless, previous findings do not always show the same dominant factor. Some research emphasizes discipline as the main driver, while other research shows that the work environment has a stronger influence.

This difference creates a research gap that needs to be examined in a specific organizational context. A branch banking organization may have different characteristics from manufacturing companies, public institutions, and general service organizations. In a BPR branch, employees work under service pressure, administrative requirements, performance targets, and customer trust. Therefore, it is important to identify whether commitment is more strongly influenced by discipline or by the quality of the work environment in this specific context.

Based on these considerations, this study aims to analyze the effect of work discipline on employee commitment, analyze the effect of the work environment on employee commitment, and analyze the simultaneous effect of work discipline and work environment on employee commitment at PT BPR Mitra Daya Mandiri Cileungsi Branch. The study is expected to provide practical input for branch management and contribute to human resource management studies, especially in the context of rural banking institutions.

Table 1. Production Target Realization at PT BPR Mitra Daya Mandiri Cileungsi Branch, 2020-2024

Year	Realization
2020	85%
2021	80%
2022	82%
2023	75%
2024	79%

Source: Company data summarized in the study.

2. Literature Review and Hypothesis Development

2.1 Employee Commitment

Employee commitment refers to the psychological attachment and willingness of employees to remain part of an organization and contribute to its goals. In human resource management, commitment is often associated with loyalty, responsibility, emotional involvement, and a desire to support the organization. Raharjo, Masahere, and Widodo (2023) describe commitment as an important strategy for improving performance and loyalty. This view places commitment as a bridge between organizational policy and employee behavior.

In practice, employee commitment can be seen from several indicators. Employees who are committed usually show pride in the organization, willingness to maintain membership, responsibility toward organizational objectives, and readiness to give additional effort when needed. In the context of PT BPR Mitra Daya Mandiri Cileungsi Branch, employee commitment is important because branch operations depend on employee consistency in serving customers, following procedures, and supporting business targets.

Commitment is also closely related to the employee's perception of how the organization treats its members. When employees perceive that the organization provides clear rules, fair treatment, comfortable facilities, and supportive relationships, they may feel more respected and valued. This condition can strengthen attachment to the organization. On the other hand, when employees experience unclear rules, poor facilities, unsafe conditions, or weak social support, their commitment can decline even if they continue to work formally in the organization.

2.2 Work Discipline

Work discipline is the willingness and ability of employees to comply with organizational rules and carry out work responsibilities according to expected standards. It includes punctuality, obedience to regulations, effective use of working time, proper use of office facilities, and responsibility for assigned tasks. Wicara (2022) states that discipline is related to employee behavior that follows organizational rules and procedures. Nawir, Bachtiar, and Afifah (2024) identify several indicators of work discipline that can be used to evaluate employee behavior in the workplace.

Discipline is not only a formal mechanism for controlling employees. It is also a behavioral foundation for creating reliability in organizational activities. In a branch banking institution, employees must process transactions, prepare documents, communicate with customers, and coordinate with colleagues according to procedures. When discipline is weak, work processes may become delayed, inconsistent, and vulnerable to errors. This can reduce the branch's ability to achieve targets and maintain customer trust.

Work discipline can strengthen employee commitment because disciplined employees are more likely to internalize organizational expectations. When employees are accustomed to working according to rules, they tend to understand the importance of their role in the organization. They may also feel more responsible for organizational outcomes. Therefore, discipline can be interpreted as a factor that connects individual behavior with organizational commitment.

Previous research supports this relationship. Susita, Muslimah, and Wasposito (2023) found that work discipline had a significant influence on organizational commitment. Widhiatmoko, Prayekti, and Kirana (2022) also showed that work discipline contributed to employee commitment together with work environment and motivation. These findings support the assumption that higher work discipline is associated with stronger employee commitment.

2.3 Work Environment

The work environment refers to the conditions surrounding employees while they carry out their tasks. It includes the physical environment, such as workspace, lighting, air circulation, facilities, security, and equipment. It also includes the non-physical environment, such as communication, relationships with colleagues, relationships with supervisors, cooperation, and workplace atmosphere. Hulu, Lahagu, and Telaumbanua (2022) explain that the work environment is related to employee productivity because the environment can support or disturb employee activities. Nurhandayani (2022) also highlights that the work environment is an important factor in shaping employee performance.

A comfortable work environment can create positive feelings and reduce unnecessary obstacles in daily work. Employees who have adequate facilities can complete their tasks more efficiently. Employees who have good relationships with colleagues and supervisors can coordinate work more smoothly. A safe and comfortable workplace can also reduce stress and help employees focus on service quality. These conditions can encourage employees to develop stronger commitment to the organization.

The non-physical work environment is especially relevant in organizations with intensive interpersonal interaction. In a BPR branch, employees need cooperation between operational, administrative, marketing, and service functions. If communication is poor or relationships are not harmonious, employees may find it difficult to coordinate work and maintain enthusiasm. In contrast, a supportive social environment can strengthen a sense of belonging and encourage employees to remain loyal to the organization.

The work environment is expected to influence employee commitment because commitment grows from daily experiences in the workplace. When employees experience comfort, support, security, and respect, they may evaluate the organization more positively. This positive evaluation can increase emotional attachment and willingness to contribute. Therefore, the work environment may become a stronger factor than discipline, especially when employees perceive the workplace as part of their social and professional identity.

2.4 Conceptual Framework and Hypotheses

This study places work discipline and work environment as independent variables and employee commitment as the dependent variable. Work discipline is expected to influence commitment because

disciplined behavior reflects employee compliance, responsibility, and consistency in supporting organizational goals. The work environment is expected to influence commitment because it shapes employee comfort, social relations, and emotional experience at work.

The conceptual logic of this study is that employee commitment is not created by a single factor. It is shaped by the interaction between individual work behavior and organizational conditions. Discipline helps employees work in an orderly and responsible manner, while a supportive environment helps employees feel comfortable, safe, and valued. When both factors are present, employees may develop stronger loyalty and willingness to contribute to the company.

Based on the theoretical explanation and previous empirical studies, this research proposes three hypotheses. First, work discipline has a positive and significant effect on employee commitment. Second, the work environment has a positive and significant effect on employee commitment. Third, work discipline and work environment simultaneously have a significant effect on employee commitment at PT BPR Mitra Daya Mandiri Cileungsi Branch.

Table 2. Operational Definition of Research Variables

Variable	Definition	Indicators
Work Discipline (X1)	Employee compliance and consistency in carrying out work according to rules and standards.	Punctuality, obedience to rules, use of working time, use of office facilities, responsibility.
Work Environment (X2)	Physical and non-physical conditions that support employees in performing their work.	Work facilities, relations with colleagues, relations with supervisors, security, comfort, workplace atmosphere.
Employee Commitment (Y)	Employee attachment, loyalty, and willingness to contribute to organizational goals.	Pride, loyalty, emotional attachment, intention to stay, responsibility, willingness to contribute.

Source: Developed from the research instrument.

3. Research Method

This research used a quantitative approach with a survey method. A quantitative approach was chosen because the study aimed to test the effect of independent variables on a dependent variable using numerical data obtained from respondents. The survey method was considered appropriate because the researcher needed to collect standardized responses from employees regarding work discipline, work environment, and employee commitment.

The object of this research was employee commitment at PT BPR Mitra Daya Mandiri Cileungsi Branch. Employee commitment was analyzed through two independent variables, namely work discipline and work environment. The research design was causal because it examined whether changes in work discipline and work environment were associated with changes in employee commitment.

The population of this study consisted of all employees of PT BPR Mitra Daya Mandiri Cileungsi Branch. The number of respondents used in the analysis was 67 employees. Because the respondent number represented the employees involved in the research context, the data could provide a focused description of human resource conditions in the branch. However, the findings should still be interpreted within the boundaries of the branch context.

Primary data were collected through a questionnaire. The questionnaire used a five-point Likert scale ranging from strongly disagree to strongly agree. This scale allowed respondents to express their perceptions in a structured form. The work discipline variable was measured through indicators of punctuality, obedience to regulations, use of working time, use of office facilities, and responsibility. The work environment variable was measured through indicators of work facilities, relationships with colleagues, relationships with supervisors, security, comfort, and workplace atmosphere. The employee commitment variable was measured through indicators of pride, loyalty, emotional attachment, intention to stay, responsibility toward the company, and willingness to contribute.

Before hypothesis testing, the instrument was tested through validity and reliability analysis. Validity testing was conducted to ensure that each statement item measured the intended variable. Reliability testing was conducted using Cronbach's Alpha to examine the consistency of the instrument. An instrument is generally considered reliable when the Cronbach's Alpha value is above 0.70. In this study, all variables met the reliability criterion.

Classical assumption testing was then conducted before multiple linear regression analysis. The normality test was used to determine whether the residuals were normally distributed. The multicollinearity test was used to ensure that the independent variables did not have excessive correlation with each other. The heteroscedasticity test was used to examine whether the residual variance was constant across predicted values. These tests were necessary to support the appropriateness of the regression model.

The data analysis technique consisted of validity testing, reliability testing, normality testing, multicollinearity testing, heteroscedasticity testing, multiple linear regression, partial testing, simultaneous testing, and coefficient of determination analysis. The regression model used in this study was $Y = a + b_1X_1 + b_2X_2 + e$. In this model, Y represents employee commitment, X1 represents work discipline, X2 represents work environment, a represents the constant, b1 and b2 represent regression coefficients, and e represents error.

The decision criteria in hypothesis testing were based on significance values and comparison between calculated and table values. A variable was considered to have a significant effect when the significance value was below 0.05 and the calculated statistic exceeded the relevant table value. The coefficient of determination was used to measure the proportion of employee commitment variation that could be explained by work discipline and work environment.

Table 3. Research Hypotheses

Code	Hypothesis Statement
H1	Work discipline has a positive and significant effect on employee commitment.
H2	The work environment has a positive and significant effect on employee commitment.
H3	Work discipline and work environment simultaneously have a significant effect on employee commitment.

Source: Developed from the research framework.

4. Results

4.1 Instrument Testing

The instrument testing showed that all statement items in the work discipline, work environment, and employee commitment variables were valid. The calculated correlation value of each indicator was higher than the r table value of 0.2404. The work discipline variable had calculated r values ranging from 0.837 to 0.946. The work environment variable had calculated r values ranging from 0.805 to 0.902. The employee commitment variable had calculated r values ranging from 0.718 to 0.915. These results indicate that each item was able to measure the variable it represented.

The reliability test also showed that all variables had Cronbach's Alpha values above 0.70. The work discipline variable had a Cronbach's Alpha value of 0.973. The work environment variable had a Cronbach's Alpha value of 0.950. The employee commitment variable had a Cronbach's Alpha value of 0.933. These results indicate that the questionnaire had a high level of internal consistency and could be used for further analysis.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Number of Items	Description
Work Discipline (X1)	0.973	8	Reliable
Work Environment (X2)	0.950	8	Reliable
Employee Commitment (Y)	0.933	8	Reliable

Source: Primary data processed by the author.

4.2 Classical Assumption Testing

The classical assumption testing showed that the regression model met the requirements for analysis. The normality test produced an Asymp. Sig. value of 0.200, which was greater than 0.05. This result indicates that the residuals were normally distributed. The normality assumption was therefore fulfilled and the regression model could be continued to the next tests.

The multicollinearity test showed that the tolerance value for work discipline and work environment was 0.372, while the VIF value was 2.685. The results indicate that multicollinearity did not occur because the tolerance value was above 0.10 and the VIF value was below 10. This means that both independent variables could be included in the model without causing serious multicollinearity problems.

The heteroscedasticity test using a scatterplot showed that the data points were spread randomly and did not form a specific pattern. This result indicates that the model did not experience heteroscedasticity symptoms. Therefore, the regression model was considered appropriate for analyzing the effect of work discipline and work environment on employee commitment.

Table 5. Multicollinearity Test Results

Variable	Tolerance	VIF	Description
Work Discipline (X1)	0.372	2.685	No multicollinearity
Work Environment (X2)	0.372	2.685	No multicollinearity

Source: Primary data processed by the author.

4.3 Multiple Linear Regression

The multiple linear regression analysis produced a constant value of 5.709, a work discipline coefficient of 0.215, and a work environment coefficient of 0.571. Therefore, the regression equation obtained in this study was $Y = 5.709 + 0.215X_1 + 0.571X_2$. The coefficients of both independent variables were positive, meaning that improvements in work discipline and work environment were followed by improvements in employee commitment.

The coefficient of work discipline was 0.215. This means that when work discipline increases by one unit, employee commitment is predicted to increase by 0.215 units, assuming the work environment remains constant. The coefficient of the work environment was 0.571. This means that when the work environment increases by one unit, employee commitment is predicted to increase by 0.571 units, assuming work discipline remains constant. The coefficient of the work environment was larger than the coefficient of work discipline, indicating a stronger direct contribution in the regression model.

Table 6. Multiple Linear Regression Results

Model	B	Std. Error	Beta	t	Sig.
Constant	5.709	2.136	-	2.673	0.010
Work Discipline (X1)	0.215	0.094	0.248	2.284	0.026
Work Environment (X2)	0.571	0.097	0.638	5.873	0.000

Source: Primary data processed by the author.

4.4 Partial, Simultaneous, and Determination Tests

The partial test showed that work discipline had a calculated t value of 2.284, which was higher than the t table value of 1.998, with a significance value of 0.026. Because the significance value was below 0.05, work discipline had a positive and significant effect on employee commitment. Thus, the first hypothesis was accepted.

The partial test also showed that the work environment had a calculated t value of 5.873, which was higher than the t table value of 1.998, with a significance value of 0.000. Because the significance value was below 0.05, the work environment had a positive and significant effect on employee commitment. Thus, the second hypothesis was accepted. Based on the standardized beta value, the work environment had a more dominant influence because its beta value of 0.638 was higher than the beta value of work discipline, which was 0.248.

The simultaneous test showed an F calculated value of 81.842, which was higher than the F table value of 3.14, with a significance value of 0.000. This means that work discipline and work environment simultaneously had a significant effect on employee commitment. Therefore, the third hypothesis was accepted.

The coefficient of determination showed an R value of 0.848, indicating a very strong relationship between the independent variables and the dependent variable. The R Square value was 0.719. This result means that 71.9 percent of the variation in employee commitment could be explained by work discipline and work environment, while the remaining 28.1 percent was explained by other variables outside this research model.

Table 7. F Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1465.501	2	732.750	81.842	0.000
Residual	573.007	64	8.953	-	-
Total	2038.507	66	-	-	-

Source: Primary data processed by the author.

Table 8. Coefficient of Determination Results

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.848	0.719	0.710	2.99220

Source: Primary data processed by the author.

5. Discussion

5.1 The Effect of Work Discipline on Employee Commitment

The results show that work discipline has a positive and significant effect on employee commitment. This finding means that the better the employee's compliance with rules, use of working time, punctuality, and responsibility for tasks, the stronger the employee commitment to the organization. In practical terms, disciplined employees are more likely to understand organizational expectations and carry out their work with consistency.

This finding is theoretically reasonable because discipline functions as a mechanism that directs employee behavior toward organizational standards. Employees who are accustomed to working in an orderly manner can more easily internalize the values and goals of the organization. In addition, discipline can reduce work uncertainty because employees know what must be done, when it must be completed, and how work should be carried out. This clarity can strengthen the employee's sense of responsibility and attachment to the organization.

The finding is consistent with Wicara (2022), who explains that work discipline is related to behavior that follows organizational rules and procedures. It is also in line with Susita, Muslimah, and Wasposito (2023), who found that work discipline had a significant effect on organizational commitment. These findings confirm that discipline is not only relevant for performance outcomes, but also for the formation of employee loyalty and organizational attachment.

In the context of PT BPR Mitra Daya Mandiri Cileungsi Branch, work discipline is very important because banking activities require accuracy, compliance, and consistency. Employees must follow service procedures, maintain customer data, complete administrative tasks, and coordinate with colleagues. When employees are disciplined, the organization can maintain smoother operations and reduce the possibility of errors or delays. These positive conditions may make employees feel more involved in the organization's success.

However, discipline should not be applied only through punishment. If discipline is interpreted merely as sanctions, employees may comply formally but fail to develop genuine commitment. A constructive discipline approach is needed. The company should combine clear rules, fair supervision, coaching, feedback, and appreciation for employees who consistently show responsible behavior. This approach can make discipline a source of organizational order rather than a source of fear.

The relatively smaller standardized beta value of work discipline compared to the work environment does not mean that discipline is unimportant. It means that discipline contributes to commitment, but the daily environmental experience felt by employees may have a stronger role in this branch context. Therefore, management still needs to maintain employee discipline while also improving the workplace atmosphere and support system.

5.2 The Effect of Work Environment on Employee Commitment

The results also show that the work environment has a positive and significant effect on employee commitment. This finding means that better facilities, more harmonious work relationships, stronger security, greater comfort, and a more supportive workplace atmosphere are followed by higher employee commitment. The work environment becomes an important foundation because it directly shapes employee experience every day.

This finding supports Hulu, Lahagu, and Telaumbanua (2022), who explain that the work environment can influence employee productivity. It also supports Nurhandayani (2022), who shows that the work environment is related to employee performance. Although these studies discuss different outcome variables, the logic is consistent. Employees who work in a supportive environment are more likely to feel comfortable, motivated, and willing to contribute to organizational goals.

The work environment in this study includes both physical and non-physical aspects. Physical aspects are related to facilities, workspace comfort, lighting, air circulation, safety, and equipment. Non-physical aspects are related to relationships with colleagues, relationships with supervisors, communication, and workplace atmosphere. Both aspects are important because employee commitment is formed not only through material facilities, but also through social interaction and emotional experience.

The work environment became the more dominant variable compared to work discipline. This result can be understood because employee commitment is strongly influenced by how employees experience their workplace. Employees may comply with rules because they are required to do so, but commitment grows more deeply when employees feel comfortable, respected, and supported. A supportive environment can

create emotional attachment, while poor conditions can weaken loyalty even when formal discipline is maintained.

For PT BPR Mitra Daya Mandiri Cileungsi Branch, this result provides a clear managerial message. The company should not rely only on rules, attendance monitoring, and target pressure. The company also needs to ensure that employees have adequate facilities, a comfortable work area, supportive communication, and fair supervision. Improvements in these areas can strengthen the sense of belonging and encourage employees to remain committed to the organization.

The social dimension of the work environment should receive special attention. Banking work involves coordination, service, and accuracy. Employees need to communicate smoothly with coworkers and supervisors. If relationships are harmonious, employees can exchange information, help each other, and solve work problems more effectively. This social support can strengthen commitment because employees feel that they are part of a team rather than isolated individuals.

5.3 Simultaneous Effect of Work Discipline and Work Environment

The simultaneous test shows that work discipline and work environment together have a significant effect on employee commitment. This finding indicates that commitment is shaped by a combination of employee behavior and organizational conditions. Discipline provides order and responsibility, while the work environment provides comfort, support, and a sense of belonging. When both factors are present, employee commitment can be strengthened more effectively.

The R Square value of 0.719 shows that work discipline and work environment explain 71.9 percent of the variation in employee commitment. This is a large contribution in the context of behavioral research. It indicates that both variables are highly relevant for understanding employee commitment at PT BPR Mitra Daya Mandiri Cileungsi Branch. However, 28.1 percent of the variation is still explained by other variables not included in the model. These variables may include leadership, job satisfaction, organizational culture, compensation, motivation, career development, and workload.

This finding supports Widhiatmoko, Prayekti, and Kirana (2022), who found that work environment and work discipline contributed to employee commitment. It also supports Susita, Muslimah, and Waspodo (2023), who found that work discipline and work environment had partial and simultaneous effects on organizational commitment. The results of this study strengthen the argument that commitment should be managed through both behavioral control and environmental support.

The practical novelty of this research lies in the finding that the work environment is more dominant in the BPR branch context. This means that although discipline remains significant, management should prioritize workplace improvements when the objective is to increase employee commitment. Such improvements may include facility maintenance, clearer communication channels, supervisor support, conflict prevention, comfort in the workspace, and stronger teamwork. These actions can create a more positive employee experience and support long-term commitment.

The findings are also relevant to the company's target realization problem during 2020-2024. The data show that the branch did not achieve 100 percent realization in any year observed. While the research does not claim that employee commitment is the only cause of target realization, it suggests that commitment-related variables deserve managerial attention. Strengthening discipline and improving the work environment may help create better conditions for employees to support company targets.

From a human resource management perspective, the study shows that employee commitment must be built through balanced policies. Rules are needed, but they must be accompanied by a supportive environment. Supervision is needed, but it should be paired with communication and development. Targets are needed, but they should be supported by facilities and teamwork. This balanced approach can make employees more willing to contribute because they feel that the organization is both structured and supportive.

5.4 Managerial Implications

The first managerial implication is that the company needs to strengthen discipline in a consistent and transparent way. Rules related to attendance, working hours, task completion, use of office facilities, and service procedures should be communicated clearly. Employees should understand not only what the rules are, but also why the rules are important for service quality and organizational performance. Clear communication can reduce misunderstanding and increase voluntary compliance.

The second implication is that supervision should be combined with coaching. Supervisors should not only evaluate mistakes after they occur. They should also guide employees, provide feedback, and help employees improve their work habits. Coaching can make discipline more developmental and less punitive. This is important because the goal of discipline is not only obedience, but also responsibility and commitment.

The third implication is that the company should improve the physical work environment. Facilities, workspace arrangement, lighting, ventilation, comfort, safety, and equipment should be evaluated periodically. Small improvements in the physical environment can have a meaningful effect on employee comfort. When employees feel that the company cares about their work conditions, they may develop stronger attachment to the organization.

The fourth implication is that the company should strengthen the non-physical work environment. Management should build healthy communication between supervisors and employees, encourage teamwork, prevent unnecessary conflict, and create a respectful workplace culture. Employees need to feel that their voices are heard and that their contributions are recognized. This condition can strengthen employee commitment because employees feel valued as part of the organization.

The fifth implication is that the company should connect employee commitment programs with performance targets. Since the branch has not reached production targets during 2020-2024, human resource improvement should be linked to target achievement. The company can design internal programs such as monthly performance discussions, recognition for disciplined employees, work environment feedback sessions, and team-based problem solving. These programs can help transform the research findings into practical managerial action.

5.5 Theoretical Implications

Theoretically, this research reinforces the view that employee commitment is influenced by both individual behavior and organizational context. Work discipline represents the behavioral side because it reflects compliance, punctuality, responsibility, and consistency. The work environment represents the organizational context because it reflects the physical and social conditions experienced by employees. The significant effect of both variables confirms that employee commitment cannot be explained through one dimension only.

The dominance of the work environment also adds an important insight to human resource management studies. In a service-oriented branch organization, daily workplace experience may have a stronger influence on commitment than formal rule compliance. This does not reduce the value of discipline, but it expands the understanding that commitment is deeply connected to comfort, relationships, and organizational support. Future studies can examine whether the same pattern appears in other BPR branches or different financial institutions.

The findings also support the argument that employee commitment is a practical outcome of organizational management. Commitment is not an abstract attitude that emerges automatically. It is formed through rules, leadership practices, workplace facilities, social interaction, and the perceived support given by the organization. Therefore, studies of employee commitment should continue to examine variables that reflect both control and support mechanisms in the workplace.

6. Conclusions and Suggestions

6.1 Conclusions

This study concludes that work discipline has a positive and significant effect on employee commitment at PT BPR Mitra Daya Mandiri Cileungsi Branch. Employees who are more disciplined in obeying rules,

arriving on time, using working time effectively, using office facilities properly, and carrying out responsibilities tend to have stronger commitment to the organization. This means that discipline is an important behavioral foundation for strengthening employee attachment and loyalty.

The study also concludes that the work environment has a positive and significant effect on employee commitment. The work environment is the more dominant variable compared to work discipline. This finding shows that comfort, facilities, safety, relationships between employees, relationships with supervisors, and workplace atmosphere play a large role in shaping employee loyalty and attachment. Employees are more likely to be committed when they feel supported and comfortable in their workplace.

Simultaneously, work discipline and work environment have a significant effect on employee commitment. The R Square value of 0.719 indicates that 71.9 percent of the variation in employee commitment can be explained by the two independent variables. This result confirms that employee commitment at PT BPR Mitra Daya Mandiri Cileungsi Branch is shaped by a combination of disciplined behavior and supportive organizational conditions.

6.2 Suggestions

Based on the findings, PT BPR Mitra Daya Mandiri Cileungsi Branch should strengthen discipline policies consistently while maintaining a constructive approach. Management should provide clear rules, fair supervision, regular evaluation, and coaching for employees. This approach can improve discipline without creating excessive pressure that may reduce employee commitment.

The company should also prioritize the improvement of the work environment because this variable has the stronger influence on employee commitment. Management can improve facilities, workplace comfort, safety, communication, teamwork, and supervisor support. Periodic employee feedback can be used to identify the most urgent environmental improvements needed by employees.

For future researchers, this study has several limitations. The research used only two independent variables and focused on one branch of the company. Future studies are suggested to add other variables such as leadership, job satisfaction, organizational culture, compensation, motivation, workload, and career development. Future research may also involve several BPR branches or other financial institutions so that the findings have broader generalization.

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