

Analysis on the Influence of Individual Capacity and Work Environment on Employees' Work Satisfaction with Motivation as Intervening Variable at Bumiputera 1912 Mutual Life Insurance, Medan Branch Office

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ABSTRACT

Companies are in desperate need of resources and one of them is human resources which are the only resources that have reason, feelings, desires, abilities, skills, knowledge, encouragement, power, and work. All potential human resources are very influential on the efforts of the organization in achieving its objectives. This study aims to determine and analyze the influence of individual abilities, work environment and motivation on job satisfaction. The sampling technique used was proportional random sampling. The research population was all permanent employees of Bersana Bumiputera 1912 Life Insurance which was spread in the city of Medan. Total population of 142 people and a sample of 104 people. Analysis methods and techniques are multiple regression using path analysis. The results of the first substructure study indicate that individual abilities and work environment simultaneously have a positive and significant effect on motivation. Partially there is a direct positive and significant influence on individual abilities and work environment on motivation. The results of the second substructure study show that individual abilities, work environment and motivation simultaneously have a significant effect on job satisfaction. Partially there is a significant positive direct influence on individual ability to job satisfaction and positive and indirect influence on the work environment and motivation on job satisfaction. The results also show that there is an indirect influence on the individual's ability to work satisfaction through motivation, and the work environment on job satisfaction through motivation but the direct coefficient of influence is greater, the actual influence is direct influence.

Keywords: Individual Ability, Work Environment, Motivation, Job Satisfaction

INTRODUCTION

Employee job satisfaction is one of the important aspects that need to be considered by company leaders to improve the quality of the performance of their employees. According to Dhermawan et al (2012), job satisfaction is a driving factor in increasing employee performance which in turn will contribute to improving organizational performance. Dhermawan et al (2012) also stated that job satisfaction is a general attitude of an individual towards

work where someone with a high level of job satisfaction shows a positive attitude towards work. According to Marihot (2009) job satisfaction is a pleasant or unpleasant emotional state in which employees view their work. Job satisfaction is one of the important elements in organizing, this is because job satisfaction can affect work behaviors such as laziness, diligence or other productive or having some kind of very important behavior in the organization of the company.

If job satisfaction can be fulfilled then employees will tend to have enthusiasm at work and conversely job dissatisfaction will lead to high levels of employee indiscipline, ignoring work and negative actions that can harm the company. Job satisfaction is enjoyed in work, outside work, and a combination of internal and external work (Kartika and Thomas, 2010). Job satisfaction is basically individual, which is an evaluation that describes a person for feeling happy or unhappy, satisfied or dissatisfied in work (Rivai, 2005).

Life Insurance Together with Bumiputera 1912 or commonly known as AJB Bumiputera 1912 is one of the companies engaged in insurance services and includes the oldest and leading insurance company that stands in Indonesia, as well as being the only mutual company in the country. One of the main problems in

human resources is how best to achieve employee job satisfaction

The problem that occurs in AJB Bumiputera 1912 is that employee job satisfaction is relatively low. This can be seen from the attitude of employees who often ignore jobs such as late entering work hours, returning to work earlier than the specified working hours, even often absent employees work on weekdays. This is very contrary to research conducted by Dian Mardiono and Supriyatin (2014), where in the study it was stated that with internal motivation and encouragement from the company and planting good work discipline, it makes employees work responsibly and feel satisfied with the results of his work. So that the phenomenon that occurred in the company AJB Bumiputera 1912 was an indication of job neglect by employees and a low sense of job satisfaction for employees of AJB Bumiputera 1912.

Table 1.1 Attendance and Absence of AJB Bumiputera Employees In 2017

No	Month	Attendance	Absence %			Total
		%	Pain	Permit	Without	
1	January	97,14	1,47	1,47	1,47	4,41
2	February	97,08	2,26	3,76	0,75	6,77
3	March	98,57	0,72	1,45	0,72	2,90
4	April	98,56	0,00	2,19	1,46	3,65
5	May	97,06	0,76	4,55	2,27	7,58
6	June	97,83	0,74	2,96	1,48	5,19
7	July	97,14	0,74	1,47	2,21	4,41
8	August	97,14	0,00	1,47	2,94	4,41
9	September	95,74	1,48	0,74	2,96	5,19
10	October	95,65	2,27	3,03	2,27	7,58
11	November	98,58	0,00	0,72	1,44	2,16
12	December	97,84	1,47	2,21	0,74	4,41
	Average					4,89

Based on the data in Table 1.1 it can be seen the level of attendance and absenteeism of employees in 2017. It can be seen that the average employee absence rate reached 4.89 percent. Mudiarta (2001) states that the average employee absenteeism of 2-3 percent per month can still be tolerated, but absences of more than 3 percent illustrate the poor condition of the company's organization.

This happens is one of the effects of employee indiscipline which will lead to high levels of indiscipline in work. Companies must be able to unite the perceptions or perspectives of employees in

order to achieve organizational goals. Robbins (2006) states that employee job satisfaction is very important for organizations because there is clear evidence that dissatisfied employees more often ignore their work. Mangkunegara (2005) states that job satisfaction associated with absenteeism (attendance) means that employees who are less satisfied tend to be high in absence.

The employee attendance level can also illustrate how the employees are motivated to work. So that often the employees / employees are motivated to do their job well, will improve the quality and

job satisfaction desired, because the strong weak drive or motivation of one's work will determine the size of job satisfaction (Mardiono and Supriyatin, 2014).

The study conducted by Jurkeiwick in Wardani (2014) compares between employees and supervisors of the public and private sectors to give different results. Public sector employees are more likely to be motivated by their work because of the stability and security of working in the future as a major influential factor. Whereas for private sector employees their motivation to work is strongly influenced by the high salary they earn and the opportunity to reach a higher level. At the supervisor level, the motivation of employees in working for public institutions is influenced by their involvement in contributing to making important decisions.

Ability means the capacity of an individual to perform various tasks in a job (Sedarmayanti, 2004). Ability is also a dimension of superior behavior of someone who has the skills and knowledge in completing and being responsible for a job.

The phenomenon that occurs is where the employee's knowledge of the existing application system supports the execution of the task. Employees who are converted to the part where they have to understand the application, must make adjustments and have to ask questions with previous employees. The way and technique for understanding the application is different from the others, between one part and another application is different and only a few employees have the ability to understand all the applications in the company.

To support the implementation of existing tasks, each employee must always have a good capacity for what has become his duty every day by having to be equipped with an understanding of system applications within the company. Other conditions the work given to employees at the time of completion is relatively long, this has become much complained by customers.

If the ability of low employees will use more time and effort than high-ability employees to complete a job. Thus, employees who have adequate capabilities will be able to complete their work well in accordance with the time or target set in the work program. This happens because employees can devote all their abilities in carrying out the tasks for which they are responsible. According to Anidar and Sri (2015), however interested a person is to do something, the employee will not be able to do it if he does not have the skills and skills needed. The level of ability (ability) will affect not only the quality and work performance, but also job satisfaction and morale in order to maintain their work.

D Among the many factors that determine the success of employees in carrying out their work, the employee work environment factor is one of the factors that need attention. Employees who work in physical and non-physical work environments that are good and healthy, directly or indirectly contribute to the improvement of their work motivation and will greatly affect the work satisfaction of the employees themselves. An unsatisfactory work environment can reduce morale and ultimately reduce employee work productivity (Dhermawan et al, 2012).

Problem arising in the work environment of AJB Bumiputera 1912 in terms of facilities and infrastructure, the work unit was still found with limited facilities, for example the existing computer was outdated and the speed of the computer was still far from what was expected and also found an old model computer that still used a monitor tubes, file cabinets that are not adequate so that many archives are scattered, the appearance of room layout that is not yet modern, is believed to also cause low work motivation and influence on employee job satisfaction. In addition, the arrangement of workspace has not been well organized, so it is less comfortable to work with busy work and high workloads, so that employees are often distracted from their work concentration.

The work environment and the ability of employees to complete a job that is their responsibility is an important factor that influences the achievement of an organization's goals. Someone who works in a healthy work environment, both directly and indirectly contributes to increasing his work motivation. While the ability of an employee to complete his duties properly can make a person work properly and responsibly. This is also the conclusion of the study by Susetyo et al (2014) that the work environment has an influence on positive job satisfaction.

LITERATURE REVIEW

Individual ability

Ability in general can be interpreted as competence. Ability will underlie the ability to work in a company that ultimately this ability will determine the good and bad performance of a person, it will also be related to whether or not someone is satisfied with his job. Sedarmayanti (2004) describes the ability of individuals where ability (ability) refers to an individual's capacity to carry out various tasks in a job. While Gibson (2002), defines ability as the potential possessed by someone to do work or tasks so that the results achieved are as expected. So, the results of a job will be determined by the ability of an employee. Sedarmayanti (2004) suggests that, the overall abilities of an individual are essentially composed of two factors: intellectual ability and physical ability.

Intellectual ability

Intellectual ability is the ability needed to carry out mental activities. IQ tests for example, are designed to ensure a person's general intellectual ability. Work imposes different demands on actors to use intellectual abilities. In the last decade, the meaning of intelligence has evolved and been understood to be better when broken down into four sub-sections; cognitive, social, emotional and cultural. The multi-intelligence method is felt to be more comprehensive in the discussion of intellectual abilities. According to Robbins

in Sedarmayanti (2004) there are 7 dimensions that make up intellectual ability:

1. Numerical intelligence is the ability to count quickly and precisely
2. Verbal understanding is the ability to understand what is read or heard
3. Perceptual speed is the ability to recognize similarities and visual differences quickly and accurately
4. Inductive reasoning is the ability to recognize a logical sequence in one problem and its pemecahaanya
5. Deductive reasoning is the ability to use logic and assess the implications of an argument
6. Visualization of space is the ability to imagine how an object would appear if the position in the room was changed.
7. Memory is the ability to hold back and remember past experience

Physical Ability

Physical ability is the ability to carry out tasks that demand stamina, skills, strength, and similar characteristics. Every individual has different abilities. Healthy and strong individuals have the opportunity to accomplish tasks and obligations properly. According to Robbins in Sedarmayanti (2004) there are nine basic physical abilities which consist of: strength factors (dynamic, body, static and exposure), factors of flexibility / flexibility (range and dynamic), and other factors (body coordination, balance, and stamina).

Work Environment

Employee work performance and satisfaction in work are strongly influenced by the work environment where the employee is active. According to Anies (2005) a humane and sustainable work environment will be a driving force for excitement and work efficiency. Whereas the work environment that exceeds the tolerance of human ability does not only reduce work productivity, but also causes the occurrence of illness or work accidents. Nitisemito (2001) describes the work environment is everything that is around employees who can influence themselves in carrying out the tasks assigned.

Working with the body and a healthy, safe and comfortable environment is what all employees want. The physical environment of the workplace and organizational environment is very important in influencing social, mental and physical in the lives of employees. A healthy workplace environment can have a positive influence on employee health, such as increasing employee morale, decreasing absenteeism and increasing productivity. Conversely, workplaces that are less healthy or unhealthy (often exposed to substances that are harmful to health) can increase morbidity and accidents, low quality of health of employees, increased health costs and many other negative effects (occupational safety and health)

The work environment is very influential on employee work productivity where employees will not be able to do the work as expected without being supported by a supportive work environment. The convenience of employees in carrying out their daily work depends very much on the environment in which they work. If there are things that interfere with the environment in which the employee works directly, it will have a negative impact on the concentration of the work of the employees which ultimately affects the job satisfaction of the employee.

Physical work environment is all physical conditions that exist around the workplace that can affect employees both directly and indirectly. The physical work environment can be divided into two categories:

- a. Environment that is directly related to employees (such as: work center, chairs, tables and so on).
- b. Intermediate environment or general environment can also be called a work environment that affects human conditions, for example: temperature, humidity, air circulation, lighting, noise, mechanical vibration, odor, color, and so on.

Able to minimize the influence of the physical environment on employees, the first step is to study humans, both about physical and behavioral behavior and then used as a basis for thinking about the appropriate physical environment. Non-physical work environment is all the circumstances that occur relating to work relationships, both relationships with superiors and peer relationships, or relationships with subordinates. This non-physical environment is also a work environment group that cannot be ignored. In to principle, individual employees are motivated to carry out their duties depending on the strong motives that influence them. Employees are human beings and creatures who have innerneeds that are overwhelming. These needs arouse the motives that underlie individual activities. Motivation questions how to direct the power and potential of subordinates, so that they want to work together productively successfully achieving and realizing the goals that have been determined. Danim (2004) states that, motivation is defined as every power that arises from within an individual to achieve certain goals or benefits in the world of work or in the court of life in general.

Hasibuan (2016) states that, motivation is the provision of driving force, which creates excitement for one's work, so that they are willing to cooperate, work effectively and integrated with all their efforts to achieve satisfaction. Robbins and Coulter (2007) state that motivation is the process of being willing to do a high level of effort to achieve organizational goals, which are conditioned by the ability of the business to satisfy individual needs.

2.2.3.1 Factors Affecting Motivation

Motivation in a person is not a stand-alone indicator. Motivation itself arises as a result of interactions that occur within individuals. Danim (2004) states that there are several factors that influence motivation:

1. Administrator leadership style.
Leadership with an authoritarian style

makes workers become depressed and indifferent at work.

2. Individual attitudes. There are individuals who are static and some are dynamic. Likewise, there are individuals who are highly motivated and some are low-motivated. Situations and conditions outside of the individual influence the motivation. But the most decisive is the individual himself.
3. The work situation, work environment, distance and facilities available generate motivation, if the requirements are met. However, if these requirements are not considered, it can reduce motivation. People can work well if the supporting factors are met. Conversely, workers can become frustrated if the supporting factors they want are not available.

Parrek (2005) states that there are 6 (six) indicators commonly used to measure work motivation:

1. Work performance, which is something a manager wants to achieve under a difficult work environment. For example, in completing a task that is limited by a tight deadline that must be met, a worker can complete the task with satisfactory results.
2. Influence, which is an effort made to maintain an idea or argumentation as a form of the strong influence that wants to be invested in others. Suggestions or ideas that are accepted as a form of participation from a worker will foster motivation, especially if these ideas or thoughts can be followed by others who can be used as a new method of work and the results are positive and felt better.
3. Control, namely the level of supervision carried out by superiors against their subordinates. To foster motivation and a great attitude of responsibility from subordinates, a superior can provide opportunities for his subordinates to work alone as long as the work allows and fosters participation.
4. Dependence, namely the needs of subordinates to people who are in their

work environment, both to fellow workers and to superiors. The presence of suggestions, ideas or ideas from superiors to subordinates that can help them understand a problem or how to solve problems will be a positive motivation.

5. Development, namely the efforts made by the organization against workers or by superiors to their subordinates to provide opportunities to increase their potential through education or training. This development can be a powerful motivator for employees. In addition to the development that concerns the career career certainty. The definition of development meant here also concerns the method of work used. The change in work methods that is felt better because it helps the completion of tasks is also a motivation for workers.
6. Affiliation, which is the urge to connect with people on a social basis. Openness of people who are in a work environment that allows relationships between individuals to work well, helping each other's personal problems will be a positive motivation from workers.

2.2.3.2 Motivation Theories

a. Maslow's Needs Theory Maslow's

theory is often called the hierarchy of needs theory. Because it concerns human needs, then this theory is used to show someone's needs that must be fulfilled so that he is motivated to work. He also thinks that the needs at the low level must be met or at least sufficiently fulfilled before the needs at the higher levels become motivating. The hierarchy of Maslow's needs in Robbins (2006) in question is:

1. Physical needs, namely the needs needed to maintain a person's survival, such as eating, drinking, housing and so on.
2. Security needs, is the need for security from threats, feel safe from the threat of accidents and safety in doing work
3. Social needs, the need for friends, loved ones, and love and accepted in the

association of employee groups and their environment.

4. The need for self-esteem, is the need for self-esteem, from employees and the surrounding community.

5. The need for self-actualization, is the need for self-actualization by using skills, abilities, skills, and optimal potential to achieve work performance that is very satisfying or extraordinary that is difficult for others to achieve.

b. Two Factor Theory from Herzberg

Herzberg in Hasibuan (2010) states that people in carrying out their work are influenced by two factors which are needs, namely:

1. Maintenance Factors

Also referred to as the need for health or the need for maintenance. Maintenance factors are related to the nature of humans who want to obtain physical peace and health. Health needs are ongoing needs because these needs will return to zero after being met. For example, hungry people will eat, then eat again, then eat and so on. These maintenance factors are not a motivation for employees, but are a must that must be given by leaders to them, for the sake of health and employee satisfaction.

2. Motivation factors

It is a motivating factor that concerns a person's psychological needs, namely the feeling of being perfect in doing work. This motivational factor is related to personal appreciation that is directly related to work.

The concept of hygiene is also called the theory of two factors, namely:

a. Content = satisfiers Job:

1) Achievement achieved (achievement) is the need to obtain achievements in the field of work handled. Someone who has a desire to achieve as a need for "need" can encourage him to reach the goal.

2) Recognition is the need to obtain recognition from the leader for the work or work that has been achieved.

3) The work itself (the work itself) is the need to be able to actively handle work according to interests and talents.

4) Responsibility is the need to obtain responsibility in the field of work handled.

5) The development of the individual potential (the possibility of growth) is the need to obtain a career increase.

MATERIAL AND METHODS

Method of Collecting Data

This research is causality research, which is research that aims to determine the effect of independent variables on the dependent variable. This determines the effect of independent variables on the dependent variable. This study examines the effect of individual ability and work environment on job satisfaction with motivation as an intervening variable in the Life Insurance of Bumiputera 1912 Medan Branch. This research was conducted on all employees at the Bumiputera 1912 Joint Life Insurance branch office in Medan, where the number of employees was 142 people with the sampling technique with Slovin formula so that the number of employees who sampled was 104 people. In this study the type of data used is primary data. Primary data is data obtained by field surveys that use all original data collection methods.

Data Analysis Method

Data analysis method used in this study is multiple linear regression analysis (multiple regression analysis). The multiple regression equation model used to test hypotheses is:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Where:

Y = Managerial Performance

X1 = Budget Preparation Participation

X2 = Delegation of Authority in Budget Preparation

β_1 = Budgeting Participation Coefficient

β_2 = Coefficient of Delegation of Authority in Budget Preparation

a = Constants

e = Error

Residual Test (Moderating)

$$Z = \alpha + \beta_1 X_1 + \beta_2 X_2 + e \dots\dots\dots(1)$$

$$|e| = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n + e \quad (2)$$

Which :

Z = work motivation

α = Constants

β_1 = Budgeting Participation Coefficient

β_2 = Coefficient of Delegation of Authority in Budget Preparation

X₁ = Budget Preparation Participation

X₂ = Delegation of Authority in Budget Preparation

Y = Managerial Performance

|e| = Absolute Residual

e = Error

Hypotheses test with multiple regression analysis, testing the classic assumption test needs to be done. Classic assumption tests include normality test, multicollinearity test, and heteroscedasticity test. (1) Normality can be tested by statistical tests using the Jarque-Bera test (J-B). In this study, the probability level used is $\alpha = 0.05$, the data said to have been normally distributed if the significance value is greater than 0.05. (2) Multicollinearity tested using a correlation value approach if there is a high correlation between independent variables, i.e. above 0.8, this is an indication of multicollinearity (3) heteroscedasticity test is done by testing Glejser where the entire Prob value (Probability) <0.05 , which means there are symptoms of heteroscedasticity. Conversely, if all Prob values are >0.05 , which means there are no symptoms of heteroscedasticity. (4) Test autocorrelation using the Durbin-Watson test. The statistical value of the Durbin-Watson test ranged between 0 and 4. The statistical value of the Durbin-Watson test smaller than 1 or greater than 3 indicated autocorrelation problems.

Research hypothesis testing is carried out through (1) the test of the coefficient of determination (adjusted R²), where the coefficient of determination is between zero and one which means that the value close to one means that the independent variables provide almost all the information needed to predict the dependent variable. (2) Statistical test F (Simultaneous Significance

Test) where if the Significant value is <0.05 , H_a is accepted and H₀ is rejected, and (3) statistical test t (Partial Significance Test) where if t counts $>t$ table or sig value. <0.05 , then H_a is accepted.

RESULT

Normality Test

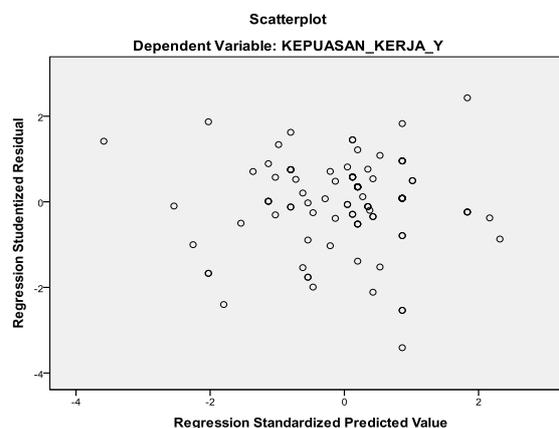
The results of testing the normality of the data on individual ability variables and work environment obtained by normal test results with One-Sample Kolmogorov-Smirnov Test found that the data has been normally distributed as evidenced by Asymp numbers. Sig. (2-tailed) = 0.133 greater than 0.05.

Multicollinearity Test

The results of multicollinearity testing aim to examine the effect of independent variables on the dependent variable. Testing using VIF and Tolerance shows that there is no Tolerance value that is less than 0.10 and there is no VIF value that is more than 10. Thus it can be concluded that there is no multicollinearity in the regression model. This means that the two variables have a good regression model of the entire data

Heteroscedasticity Test

Heteroscedasticity test aims to test whether in one regression model there is residual variance inequality from one observation to another observation. From the SPSS Output (Scatterplot) picture that there is no clear pattern, and the points spread above and below the number 0 on the Y axis, the multiple regression model does not have heteroscedasticity.



The results of testing the first hypothesis between variables

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,620	,142		4,376	,000
	KEMAMPUAN_INDIVIDU_X1	,125	,034	,168	3,711	,000
	LINGKUNGAN_KERJA_X2	,719	,040	,822	18,188	,000

a. Dependent Variable: MOTIVASI_Z

Coefficient of Determination (Adjusted R²)

The test results show the coefficient of determination with the R Square value of 0.856 means that the variability of the dependent variable which can be explained by the variability of the independent variable is only 85.6%. So the model is pretty good. While the remaining 14.4% is explained by other variables outside the model which are summarized in the error.

Test Statistic F (Simultaneous Test)

The results of the F statistic test with an F-test value of 300,297 and a P Value (sig) 0,000 is smaller than 0.05, meaning that all the independent variables (Individual Ability and Work Environment) simultaneously / together affect the dependent variable, namely Job Satisfaction at a significance level $\alpha = 5\%$.

Test Statistic t (Partial Test)

The results of the statistical test t show that the value of the variable regression coefficient of individual ability is

3,711. This regression coefficient value has a significant positive effect on the significance level of 0.05 with a P-value of 0.034 smaller than 0.05. The results of this test interpret that individual ability variables have a positive effect on job satisfaction or in other words H1 is rejected, meaning that individual ability variables partially affect the variable job satisfaction at a significance level $\alpha = 5\%$.

Value of the regression coefficient of the work environment variable is 18,188. The value of the regression coefficient has a significant positive effect on the significance level of 0.05 with a P-value of 0.040 smaller than 0.05. The results of this test interpret that the work environment variable has a positive effect on job satisfaction or in other words H2 is accepted, meaning that the work environment variable partially has a significant effect on variable job satisfaction variables at a significance level $\alpha = 5\%$.

The results of testing the second hypothesis between variables

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-,317	,442		-,717	,475
	ABILITY_INDIVIDUAL_X1	,209	,102	,185	2,043	,044
	WORK_ENVIRONMENT_X2	,459	,234	,345	1,964	,052
	MOTIVATION_Z	,377	,285	,247	1,324	,189

a. Dependent Variable: JOB_SATISFACTION_Y

Coefficient of Determination (Adjusted R²)

The test results show the coefficient of determination with the R Square value of 0.497 means that the variability of the dependent variable that can be explained by the variability of the independent variable is only 49.7%. So the model is pretty good. While the remaining 50.3% is explained by

other variables outside the model which are summarized in the error.

Test Statistic F (Simultaneous Test)

The results of F statistical test with F-test value of 32,971 and P Value (sig) 0,000 is smaller than 0,05, meaning that all independent variables (Individual Ability, Work Environment and Motivation) together influence the dependent variable,

namely Job Satisfaction at a significance level $\alpha = 5\%$.

Test Statistic t (Partial Test)

The results of the statistical test t show that the value of the individual capability regression variable coefficient is 2.043. This regression coefficient value has a significant positive effect on the 0.05 level with a P-value of 0.044 smaller than 0.05. The results of this test interpret that individual ability variables have a positive effect on job satisfaction or in other words H1 is rejected, meaning that individual ability variables partially affect the variable job satisfaction at a significance level $\alpha = 5\%$

The value of the regression coefficient of the work environment variable is 1.964. The value of the regression coefficient has a positive and not significant effect on the significance level of 0.05 with a P-value of 0.052 greater than 0.05. The results of this test interpret that the work environment variable has a positive effect on job satisfaction or in other words H2 is accepted, meaning that the work environment variable partially has a positive and not significant effect on variable job satisfaction variables at a significance level $\alpha = 5\%$.

Regression coefficient value of the motivational variable is 1.324. The value of the regression coefficient has a positive and not significant effect on the significance level of 0.05 with a P-value of 0.189 greater than 0.05. The results of this test interpret that the motivation variable has a positive effect on job satisfaction or in other words H2 is accepted, meaning that the motivation variable partially has a positive and not significant effect on the variable job satisfaction variable at a significance level $\alpha = 5\%$.

DISCUSSION

Individual Ability Has Positive and Significant Effect on Motivation

The results of the study prove that there is a direct influence of individual ability on motivation, meaning that the

better the individual's ability will increase the motivation of employee work in AJB Bumiputera 1912. Individual ability is the capacity to carry out tasks in certain jobs. In this study individual abilities include intellectual abilities and physical abilities.

The Work Environment Has a Positive and Significant Effect on Motivation

The results of the study prove that there is a direct influence on the work environment on motivation; this explains that the better the work environment of employees at AJB Bumiputera 1912 will increase employee motivation in working, while the lower work environment of employees will reduce work motivation.

Motivation has a positive and insignificant influence on job satisfaction

The results of the study prove that there is a direct influence of motivation on job satisfaction; this proves that the better motivation can increase employee satisfaction in working otherwise if low motivation can reduce employee satisfaction in work. The results showed that the high motivation of working employees of AJB Bumiputera 1912 could affect employee job satisfaction.

Individual Ability has a Positive and Significant Effect on Job Satisfaction

The results show that there is an indirect effect between individual ability to job satisfaction through motivation which is indicated by the value of the multiplication between path coefficients. Influence in an indirect form can be said as the influence of individual ability variables on job satisfaction through motivation. However, this study shows that the direct influence of individual abilities on satisfaction is greater. From the results of testing hypothesis 1 through hypothesis 7 it can be explained that the indirect effect is smaller than the direct influence. This indicates that the effect that occurs is actually the direct influence of the individual's ability on job satisfaction.

The Work Environment Has a Positive and Insignificant Effect on Job Satisfaction

The results of the study prove that there is a direct influence on the work environment on job satisfaction; this proves that the better the work environment can improve employee satisfaction in working otherwise if a low work environment can reduce employee satisfaction in work.

Individual Ability has a Positive and Significant Effect on Job Satisfaction through Motivation

The results show that there is an indirect effect between individual ability to job satisfaction through motivation which is indicated by the value of the multiplication between path coefficients. Influence in an indirect form can be said as the influence of individual ability variables on job satisfaction through motivation. However, this study shows that the direct influence of individual abilities on satisfaction is greater. From the results of testing hypothesis 1 through hypothesis 7 it can be explained that the indirect effect is smaller than the direct influence. This indicates that the effect that occurs is actually the direct influence of the individual's ability on job satisfaction.

The Work Environment Has a Positive and Significant Effect on Job Satisfaction through Motivation

The results show that there is an indirect effect between the work environments on job satisfaction through motivation which is indicated by the value of the multiplication between path coefficients. Influence in an indirect form can be said to be the influence of work environment variables on job satisfaction through motivation. But this study shows that the direct influence of the work environment on satisfaction is greater.

CONCLUSION

1. The results of the research and discussion provide the following conclusions:

Partially the ability of individuals has a positive and significant effect on the motivation of AJB Bumiputera 1912 employees

2. Partially the work environment has a positive and significant effect on the motivation of employees of AJB Bumiputera 1912.
3. Partially motivation has a positive and insignificant effect on the job satisfaction of employees of AJB Bumiputera 1912.
4. Partially the ability of individuals has a positive and significant effect on the job satisfaction of employees of AJB Bumiputera 1912.
5. Partially the work environment has a positive and insignificant effect on the job satisfaction of employees of AJB Bumiputera 1912.
6. There is a positive and significant indirect effect of the individual's ability on job satisfaction through the motivation of AJB Bumiputera 1912 employees.
7. The individual's ability to have an indirect and positive influence on job satisfaction through the motivation of AJB Bumiputera 1912 employees
8. There is a positive and significant indirect effect of the work environment on job satisfaction through the motivation of AJB Bumiputera 1912 employees.
9. The work environment has a positive and significant indirect effect on job satisfaction through the motivation of AJB Bumiputera 1912 employees

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