

The Influence of Work Discipline, Motivation and Work work-life balance on Employee Engagement at PT Bank Syariah Indonesia (BSI) KCP Buah Batu

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Abstract

This research aims to analyze the influence of work discipline, motivation, and work-life balance on employee engagement at Bank Syariah Indonesia (BSI) KCP Buah Batu 2, using quantitative research methods and descriptive and verification analysis approaches. The primary data was obtained through pre-surveys, questionnaires, document collection, and interviews with Bank Syariah Indonesia (BSI) KCP Buah Batu 2 employees. The research sample was taken using a non-probability sampling method, namely the assessment sample technique, which resulted in 31 people employees as the population and research sample. The results of the regression analysis show that work discipline, motivation, and work-life balance have a significant effect on employee engagement. The coefficient of determination shows a value of 0.699 or 69.9%, which means that overall, the variables of work discipline, motivation and work life balance simultaneously contribute 69.9% to employee engagement. In comparison, 30.1% is influenced by other factors.

Keywords: Work Discipline, Motivation, Work-Life Balance, Employee Engagement

JEL CODE: J24, M12, J28

1. Introduction

Bank Syariah Indonesia (BSI) is the largest financial institution in Indonesia that operates based on Islamic sharia principles. Founded in 2021, BSI is the result of a merger of three state-owned Sharia banks: Bank Syariah Mandiri, BNI Syariah, and BRI Syariah. This merger aims to strengthen the sharia banking industry and increase sharia financial inclusion in Indonesia. As the largest Sharia bank, BSI provides financial services according to Sharia principles, such as savings, financing, and investment. BSI also supports the development of the Sharia economy, in line with the government's vision of making Indonesia a global Sharia financial center. Employee Engagement at Bank Syariah Indonesia (BSI) KCP Buah Batu 2 can be seen through attendance data reflecting their discipline and attendance level. High employee engagement reduces employee absenteeism significantly (Nugroho, 2024). Factors such as work-life

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balance and satisfaction with company policies were found to play an important role in increasing engagement.

Table 1 Data on employee attendance at Bank BSI Buah Batu 2 for the period September - November 2024

No	Month	Number of employees	Working days	Employees are late	Total
1.	September	31	25	5	5
2.	October	31	26	11	11
3.	November	31	26	8	8

Based on Table 1, the employee attendance level of Bank Syariah Indonesia (BSI) KCP Buah Batu 2 in the period September to November 2024 is still less than optimal. This can be seen from the increasing number of employees who are late for work every month. The set entry time is 08.00 WIB, but many employees arrive after 08.05 WIB. In September, 5 employees were recorded as being late, in October 11 employees, and in November 8 employees. Companies need to immediately improve regulations to improve work discipline which will have an impact on employee engagement.

The causes of employee engagement can be influenced by work discipline and motivation that occurs at Bank Syariah Indonesia (BSI) KCP Buah Batu 2. It can be seen from table 1 above that employees who are often late and do not complete tasks on time, this causes inefficiency at work and a lack of motivation. This can reduce the level of employee engagement. Based on research (Vallennia, 2020) that consistently applied work discipline reduces the level of unauthorized absences. This phenomenon is supported by conducting a pre-survey of 31 employees as supporting data.

Table 2 Recapitulation of Pre-Survey Results of 31 Employees of Bank Syariah Indonesia KCP Buah Batu 2 Regarding Employee Engagement

No	Statement	Number of employees	Answer	
			Percentage Yes	Percentage No
1	I feel enthusiastic when carrying out my daily work.	31	42%	58%
2	I rarely feel tired at work, even though my job is very busy.	31	32,2%	67,8%
3	I feel proud of the work I do and the contribution I make to the company.	31	35,5%	64,5%
4	I feel that my work has a clear purpose and has a positive impact on the organization.	31	48,3%	51,7%
5	When working, I don't feel like I lose time when doing the tasks I do.	31	22,5%	77,5%
6	I felt so involved in my work that it was difficult to separate myself from the task at hand.	31	48,3%	51,7%
Average			38%	62%

Based on Table 2 Pre-Survey Results of 31 Employees of Bank Syariah Indonesia (BSI) KCP Buah Batu 2 regarding Employee Engagement, 62% of employees answered no and 38% answered yes. It can be seen that most of the employees feel lost with their work. As many as 77.5% of employees answered that they felt they had lost sense of time during their current job. Employees of Bank Syariah Indonesia (BSI) KCP Buah Batu 2 also feel very involved in their work, so it is difficult for them to separate themselves from the task at hand.

Apart from complaints regarding the lack of employee engagement, researchers also found several other complaints from Bank Syariah Indonesia (BSI) KCP Buah Batu 2 employees. One was regarding work discipline such as decreasing employee attendance levels and employees arriving late to the office. From table 1, it can be seen that there are still many employees who commit violations in carrying out agency regulations with a high number of delays made by employees every month. The most violations occurred in October 2024, when as many as 11 people were late. This shows poor discipline and must be corrected immediately. Discipline is a crucial variable in HRM. Discipline itself influences various variables, one of which is performance. (Bramantri & Arie Hendra Saputro, 2024; Saputro & Muttaqin, 2023), and job satisfaction (Bilady et al., 2024; Rosmiati et al., 2023) which is an output that is widely discussed in various studies. In this research, discipline is thought to influence Employee Engagement under several studies which state that Work Discipline influences Employee Engagement (Syafitri & Iryanti, 2022).

In the context of Bank Syariah Indonesia (BSI), work discipline is very important to ensure that all sharia banking processes run in accordance with established sharia principles. Bank Syariah Indonesia (BSI), as a sharia-based financial institution, has a series of strict rules in banking operations, including managing customer funds and implementing sharia transactions. Therefore, work discipline is important to ensure productivity and efficiency in the organization. High work discipline can increase productivity and create a positive work environment. However, varying levels of discipline among employees can influence how they carry out their duties and responsibilities. So it can increase a high level of discipline and the results can influence employee engagement.

Another complaint experienced by employees of Bank Syariah Indonesia (BSI) KCP Buah Batu 2 regarding low work motivation can be seen from attendance data which shows that employees who are often late may be due to a lack of motivation. This reflects a lack of encouragement to feel involved in work, thus impacting their time discipline. Based on research (Nurhasanah, 2023) shows that intrinsic motivation such as a sense of responsibility and job satisfaction has a significant effect in reducing employee absenteeism levels. Employees who feel appreciated and have clear work goals tend to be more disciplined in their attendance.

Table 3 Recapitulation of Pre-Survey Results of 31 Employees of Bank Syariah Indonesia (BSI) KCP Buah Batu 2 Regarding Motivation

No	Statement	Number of employees	Answer	
			Percentage Yes	Percentage No
1	I feel motivated to achieve challenging and ambitious goals at work.	31	38,7%	61,3%
2	I feel proud of my achievements at work, especially those that exceed expectations.	31	32,2%	67,8%

No	Statement	Number of employees	Answer	
			Percentage Yes	Percentage No
3	I feel more enthusiastic when I can influence the direction or policy of an organization.	31	45,2%	54,8%
4	I feel appreciated when my contribution can influence important decisions in the organization.	31	29%	71%
5	I feel more motivated when working in a team that has good communication and collaboration.	31	42%	58%
6	I feel more comfortable working when I have a good social relationship with my boss.	31	48,3%	51,7%
7	I feel motivated to have more influence in decision making at work.	31	38,7%	61,3%
Average			39%	61%

Based on Table 3, Pre-Survey Results of 31 Employees of Bank Syariah Indonesia (BSI) Buah Batu 2 Regarding Work Motivation, 61% of employees answered no and 39% answered agree. Employees of Bank Syariah Indonesia (BSI) KCP Buah Batu 2 feel underappreciated for important decisions within the organization. This can result in reduced work enthusiasm and motivation, because they feel that the organization does not recognize their contribution. So it can be seen that 71% of employees feel less appreciated for important decisions in the organization.

From the results of interviews with employees of Bank Syariah Indonesia (BSI) KCP Buah Batu 2, there are work-life balance problems that affect employee engagement, such as limited working time which becomes a challenge when the workload increases, so employees often have to work overtime to complete their tasks. This triggers employee complaints, because work often piles up so that it can interfere with their personal lives and they also feel they cannot fully enjoy their free time. Based on research (Sari, A., & Nugroho, 2021) at a manufacturing company in West Java, it was found that employees with a good work-life balance tend to be more productive and involved in work. Factors such as flexible leave policies, reasonable work hours, and mental health programs increase employee engagement significantly.

Table 4 Recapitulation of Pre-Survey Results of 31 Employees of Bank Syariah Indonesia (BSI) KCP Buah Batu 2 Regarding Work Life Balance

No	Statement	Number of employees	Answer	
			Percentage Yes	Percentage No
1	I feel satisfied with long working hours.	31	25,8%	74,2%
2	I am able to balance my personal life with work.	31	32,2%	67,8%
3	I feel like I can enjoy time with family and friends without the distraction of work.	31	48,3%	51,7%
4	I feel calm/don't feel stressed because work	31	29%	71%

No	Statement	Number of employees	Answer	
			Percentage Yes	Percentage No
	demands support my personal life.			
5	I have a lot of time in social life.	31	35,5%	64,5%
6	I have a lot of time for myself.	31	38,7%	61,3%
	Average		35%	65%

From table 4 it can be concluded that the work and personal lives of Bank Syariah Indonesia (BSI) Buah Batu 2 employees are not balanced. 65% of employees answered no and 35% answered yes. Because work often affects the quality of personal time. Piling up tasks, tight deadlines, and long working hours often make it difficult for them to enjoy time with the people closest to them. So it can be seen that 67.8% of employees feel unable to balance their personal life with work.

Employees who do not have work life balance can experience a negative impact on employee engagement. High work demands interfere with time with family, causing employees to lose emotional attachment to work. The stress and tension that arises reduces their commitment and enthusiasm for the organization.

2. Literature Review

2.1 Human Resource Management

According to (Siswanto, 2021), human resource management includes planning, organizing, coordinating, implementing and supervising various aspects of employment to achieve organizational goals. (Hasibuan, 2017) adds that management is the art of managing the relationships and roles of the workforce so that they are effective and efficient in supporting the goals of the company, employees and society. (Robbins S. P. & Coulter M., 2015) defines management as the process of coordinating work activities to be effective and efficient through other people. (Mathis R. L. & Jackson J. H., 2017) calls it a formal system for managing human talent in an organization to achieve goals.

2.2 Employee Engagement

(Luthans, 2016) defines employee engagement as the involvement of organizational members in physical, cognitive and emotional roles when carrying out their duties. According to Kruse in (Yuniatin, 2015), employee engagement is a condition where employees are emotionally committed to the organization and its goals. (Lodahl, T. M. & Kejner, 2014) stated that employee engagement reflects the extent to which someone considers their work important and how involved they are in that work.

2.3 Work Discipline

According to Singodimedjo in (Sutrisno, 2019), discipline is a person's willingness to comply with applicable norms, which influences the achievement of company goals. (Hasibuan, 2017) states that work discipline is awareness and willingness to comply with agency regulations and social norms.

2.4 Motivation

Motivation is the energy that encourages employees to achieve organizational goals (Siswanto,

2021). Motivation is a process that influences a person's strength, direction and persistence in achieving goals (Robbins & Judge, 2022). Motivation as a way to direct the potential of subordinates to work productively. Herzberg in (Priansa, 2014) sees motivation as an external factor that influences behavior, while Robbins defines it as the willingness to try hard to achieve organizational goals, while meeting individual needs.

2.5 Work-Life Balance

Work life balance is a person's ability to balance work responsibilities with personal life (Ganapathi, 2016). Work life balance is the ability to balance work demands with personal and family needs, so that individuals can carry out their roles both inside and outside the organization well (Schermerhorn, 2015:12).

2.6 Framework Of Thinking

This framework explains the relationship between research variables through three levels of theory: Grand Theory, Middle Theory, and Applied Theory. Grand Theory represented by Human Resource Management according to (Mangkunegara, 2021), provides a broad conceptual framework for workforce management in achieving organizational goals. Middle Theory narrows its focus by outlining operational functions such as procurement, development, remuneration, and workforce maintenance. This function was stated by (Mangkunegara, 2021).

Applied Theory which focuses on the variables of work discipline, motivation, and work life balance provides practical applications of previous theories. Work discipline based on Singodimedjo's views in (Sutrisno, 2019), relates to compliance with norms that influence company goals. Motivation according to (Mangkunegara, 2021), is the energy that encourages employees to achieve organizational goals. Work life balance as explained by (Schermerhorn, 2015), refers to an individual's ability to balance work demands and personal needs. These three variables interact with each other and contribute to increasing employee engagement, which is defined by (Luthans, 2016) as physical, cognitive and emotional involvement in work roles.

The following is a research model that describes the influence of the independent variable on the dependent variable :

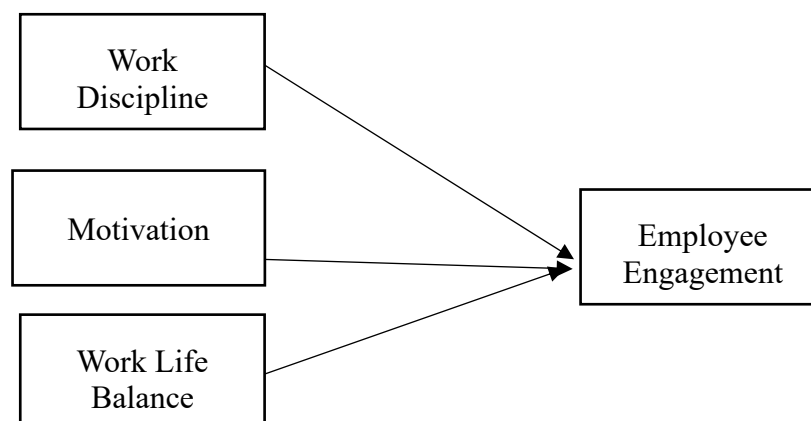


Figure 1 Research Model

Source: Author's Processed Data, 2025

2.7 Hipotesis

1. Work discipline influences employee engagement.
2. There is an influence of Motivation on Employee Engagement.
3. There is an influence of Work Life Balance on Employee Engagement.
4. There is an influence of Work Discipline, Motivation, and Work-Life Balance on Employee Engagement.

2.8 Previous Research

In conducting this research, this research was also motivated by previous research related to this research problem as a reference. Research references really help researchers understand everything from formulating problems to solving them.

Table 5 Results of Previous Research

Title	Writer	Research result	Equality	Difference
The Influence Of Compensation On Work Discipline And Impact Against It Product Employee Work Activities At Pt. Global Future View Branch Bandung	Aditya Yudanegara Gurawan Dayona Feby Mega Pratiwi (2017)	Research result this is pointing That's Compensation Influences work discipline and work productivity among employees	Research equation this is work discipline, motivation	The difference in this research is that there is no Work Life Balance and Employee Engagement
The Influence Of Training And The Defender Bangan Career To Employee Enga Gement At Pt Andalan Finance Indonesia	Gurawan Dayona Nur Rinawati (2016)	The results of this research indicate that training and development Career development influences Employee Engagement	What this research has in common is Employee Engagement	The difference in this study is that there is none Work discipline, motivation and work life balance
The Influence Of Organizational Culture And Work Motivation On Performance Employees At Cv. Jaya Abadi Together	Hj. M A Hamda Roni Enka Riyani (2017)	Research result this is pointing It is clear that organizational culture and motivation influence employee performance	The equation of this research is Motivation	The difference in this study is that there is none Work discipline, Work Life Balance and Employee Engagement
The Influence Of	Muhamad	Research result	What this	The

Title	Writer	Research result	Equality	Difference
Motivation And Work Discipline To Employee Performance	Ekhsan (2019)	this is pointing That's Motivation and Berpe Work Discipline influences employee performance	research has in common is Work Discipline and Motivation	difference in this study is that there is none Work Life Balance and Employee Engagement ment
The Influence Work-Life Balance Towards rganizational Commitment On Hybrid Lecturer Working	Alifia Nissa Choeriyah Ayu Tuty Utami (2023)	Research result This shows that Work Life Balance has an Influence on the Organizational Commitment of Hybrid Working Lecturers	The equation for this research is Work Life Balance	The difference in this research is that there is no Work Discipline, Motivation and Employee Engage ment

Data Source: Processed by the Author, 2025

3. Research Method

3.1 Types of research

The research method used by researchers is a quantitative method with a descriptive and verification approach. Quantitative research is a method based on the philosophy of positivism (Sugiyono, 2020). This method is used to conduct research on certain populations or samples, by collecting data through research instruments. Data analysis is carried out quantitatively or statistically, and the aim is to test a predetermined hypothesis.

This research uses a descriptive and verification approach. The descriptive approach aims to describe the object or research results. According to (Sugiyono, 2020), the descriptive method functions to provide an overview of the object being studied using data or samples that have been collected, without carrying out analysis or drawing general conclusions..

The descriptive method according to (Sugiyono, 2020) is "Research carried out to determine the value of independent variables, either one or more variables (independent) without making comparisons or connecting one variable with another variable. (Sugiyono, 2020) also states that, "The verification method is defined as research carried out on a certain population or sample with the aim of testing a predetermined hypothesis." Descriptive and verification research in this research was carried out to determine the description and answer the problem formulation related to the influence of work discipline, motivation and work life balance on employee engagement at PT Bank Syariah Indonesia (BSI) KCP Buah Batu 2.

3.2 Operational Variables

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Table 6 Operational Variables

Variable	Variable Concept	Indicator	Scale
Employee Engagement (Y)	Employee engagement is a positive psychological condition where employees feel involved, enthusiastic and committed to their work. Employees who are fully involved in work show high energy, enthusiasm and focus, which in turn can improve their performance and well-being, and have a positive impact on the organization (Schaufeli, W. B., & Bakker, 2016)	a. Employee readiness to work b. Physical strength to complete work c. Mental strength in completing work d. An employee's strong involvement with their work e. Feel the meaning of his work f. Enthusiastic in completing his work g. Always concentrate fully h. Always feel late or lost in completing work	Ordinal
Work Discipline (X1)	Discipline is an attitude of a person's readiness and readiness to obey and comply with everything that applies in the organization. According to (Sutrisno, 2019:96)	a. Employee compliance regarding work hours b. Employee compliance with applicable SOP c. Employee compliance with the values and norms that apply in the agency d. Compliance with instructions from leadership even outside the job description	Ordinal
Motivation (X2)	Motivation is the drive or desire within an individual to achieve a goal, which arises from a strong need or desire to achieve something. McClelland stated that motivation can be influenced by various factors, and he emphasized more on the concepts of the need for achievement (need for achievement), the need to relate to other people (need for affiliation), and the need for power (need for power) according to David McClelland in (Suryana, 2013:50)	a. The desire to achieve high results b. Ability to accept challenges c. The urge to influence or control others d. The desire to be a leader or decision maker e. Establish harmonious relationships with other people f. Avoids conflict and seeks social acceptance	Ordinal

Variable	Variable Concept	Indicator	Scale
<i>Work Life Balance</i> (X3)	According to (Pangemanan, S. S., 2017) work life balance refers to conditions in which individuals can manage and balance work demands with other needs and activities in their personal lives. This includes time management, psychological engagement, and the level of satisfaction felt both in work and life outside of work. In other words, work-life balance refers to a person's ability to achieve an adequate balance between work and personal life, which in turn can improve the individual's overall well-being.	a. Working time balance level b. Ability to balance work time with rest time c. Balance level of employee involvement during work d. Balance level of commitment to completing work with personal life e. Feel satisfied with work time and personal life f. Work life does not interfere with the enthusiasm of personal life	Ordinal

Source: Author's Processed Data, 2025

4. Findings and Discussions

4.1 Validity Test

Table 7 Validity Test Results

Statement	r-Count	r-Table	Information
I feel very excited when I start work every day.	0,481	0,355	VALID
I don't feel tired easily even though I work for a long time or face hard physical work.	0,547	0,355	VALID
I can manage stress well when facing tight deadlines.	0,439	0,355	VALID
I feel proud to be part of the company where I work.	0,529	0,355	VALID
I feel that my work provides valuable experiences in my life.	0,681	0,355	VALID
I feel enthusiastic when working on new tasks at my job.	0,497	0,355	VALID
I am able to maintain full concentration while doing my assignments.	0,497	0,355	VALID
I always focus until I lose track of time while working.	0,838	0,355	VALID
I always try not to be late for work.	0,521	0,355	VALID
I always follow the instructions in the SOP to maintain the quality of work.	0,798	0,355	VALID
I always comply with the values and norms in the workplace.	0,509	0,355	VALID
I feel it is important to obey instructions from the leadership even though the task is not part of my responsibilities.	0,441	0,355	VALID

Statement	r-Count	r-Table	Information
I always try to give my best in every task I do.	0,779	0,355	VALID
I am always ready to accept new challenges at work.	0,530	0,355	VALID
I feel that I can motivate my colleagues to achieve higher goals.	0,405	0,355	VALID
I feel interested in taking on a leadership role in a team.	0,414	0,355	VALID
I feel building supportive relationships with others in the workplace is important.	0,727	0,355	VALID
I try always to maintain positive social relationships with coworkers, even if that means avoiding arguments.	0,753	0,355	VALID
I can manage my work time well between work and personal life.	0,441	0,355	VALID
I feel I can manage my time between work and rest effectively throughout the work day.	0,535	0,355	VALID
I feel fully involved in the tasks I perform while working.	0,727	0,355	VALID
I can manage my work time well so that I can enjoy my personal life.	0,411	0,355	VALID
I feel that I have enough time for personal activities even though I have a busy job.	0,602	0,355	VALID
I feel less stressed because of work so I can still enjoy my personal time with passion.	0,547	0,355	VALID

Source: Author's Processed Data, 2025

Based on the table data above, with 8 questions from 1 to 8 on the Employee Engagement variable (Y), 4 questions from 9 to 12 on the Work Discipline variable (X1), 6 questions from 13 to 18 on the Motivation variable (X2), 6 questions from 19 to 24 in the Work Life Balance (X3) variable shows that all calculated r results are greater than the r table so it can be concluded that all questionnaire statements are declared valid and can be used as research analysis.

4.2 Reliability Test

Table 8 Reliability Test Results

Number of Statements	Cronbach's Alpha	Condition	Information
24	0,907	0,6	Reliable

Source: Author's Processed Data, 2025

Based on the reliability analysis results, this instrument had 24 statements. The resulting Cronbach's Alpha value was 0.907, exceeding the minimum requirement, 0.6. Therefore, this instrument is declared reliable.

4.3 Descriptive Analysis

Table 9 Variable interpretation results Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Work Discipline	31	8,00	17,00	13,3548	2,45694
Motivation	31	10,00	26,00	18,6129	4,07167

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Work Life Balance	31	7,00	23,00	11,2581	3,99973
Employee Engagement	31	10,00	30,00	22,4194	5,03835
Valid N (listwise)	31				

Source: Author's Processed Data, 2025

Based on the results of the descriptive test above, we can describe the distribution of data obtained by researchers:

1. Work Discipline Variable (X1), from this data it can be described that the minimum value is 8 while the maximum value is 17, the average value of Work Discipline is 13.3548 and the standard deviation of the Work Discipline data is 2.45694.
2. Motivation variable (X2), from this data it can be described that the minimum value is 10 while the maximum value is 26, the average value of Motivation is 18.6129 and the standard deviation of the Motivation data is 4.0716.
3. Work Life Balance variable (X3), from this data it can be described that the minimum value is 7 while the maximum value is 23, the average value of Competency is 11.2581 and the standard deviation of Competency data is 3.99973.
4. Employee Engagement (Y) variable, from this data it can be described that the minimum value is 10 while the maximum value is 30, the average value is 22.4194 and the standard deviation of Job Satisfaction data is 5.03835.

4.4 Test classical assumptions

a. Normalization test

Table 10 Normalization Test Results One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		31
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,76536202
Most Extreme Differences	Absolute	,086
	Positive	,086
	Negative	-,063
Test Statistic		,086
Asymp. Sig. (2-tailed)		,200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Author's Processed Data, 2025

Based on table 10, it can be seen that the Kolmogorov Smirnov probability value is 0.200. This value exceeds the value of $\alpha = 0.05$, which means that the residual is declared to have a normal contribution at a significance level (α) = 0.05.

b. Multicollinearity Test

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Table 11 Multicollinearity Test Results

Model	Unstandardized Coefficients			
	B	Std. Error	t	Sig.
1 (Constant)	,410	2,968	1,010	,997
Work Discipline	,388	,327	3,638	,001
Motivation	,265	,213	2,504	,002
Work Life Balance	,352	,162	2,809	,002

Source: Author's Processed Data, 2025

Based on table 11, it can be seen that the tolerance value for the Work Discipline variable (X1) is 0.440, the Motivation variable (X2) is 0.377, and the Work Life Balance variable (X3) is 0.671. And the VIF value of Work Discipline (X1) is 2.674, the Motivation variable (X2) is 2.655, and the Work Life Balance variable (X3) is 3.491. All variables show a tolerance value greater than 0.100 and a VIF value greater than 10. It can be concluded that there was no multicollinearity in this study.

c. Heteroscedasticity Test

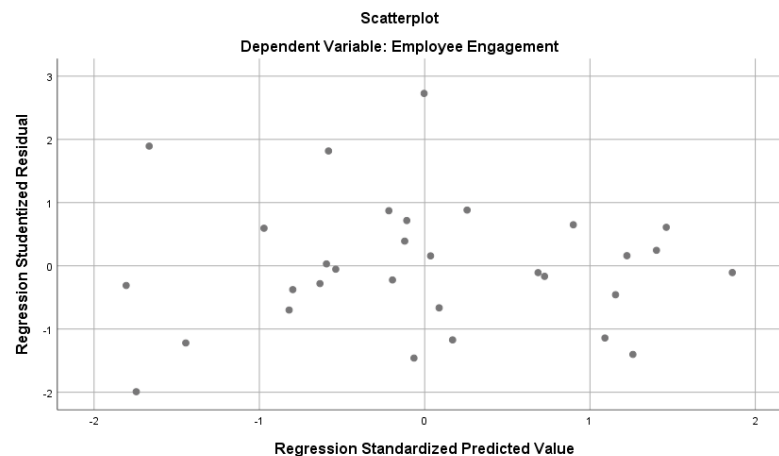


Figure 2 Heteroscedasticity Test Results

Source: Author's Processed Data, 2025

In Figure 2, the results show that the points are distributed irregularly and do not form a structured pattern, with most of the points being around zero. This shows that there is no real heteroscedasticity problem.

4.5 Multiple linear regression analysis

The multiple linear regression analysis test aims to measure the influence of the correlated independent variable (X) on the dependent variable (Y) being tested. The results of multiple linear regression are used to determine the influence of the variables Work Discipline, Motivation, and Work-Life Balance on Employee Engagement. The results of the multiple linear regression analysis in this study can be seen in the following table.

Based on the results of the analysis above (Table 11), the multiple linear regression model is as follows:

$$\hat{Y} = 0,410 + 0,388 + 0,265 + 0,352$$

Based on the regression equation model, the following can be interpreted :

1. A constant value of 0.410 indicates an average value of the Employee Engagement variable of 0.410 provided that the variable value of work discipline, motivation and work life balance is constant.
2. B1: The regression coefficient value for variable X1 (Work Discipline) is 0.388 or 38.8%, indicating that for every one-unit change in the work discipline variable, Employee Engagement increases by 38.8%.
3. B2: The regression coefficient value for variable X2 (Motivation) is 0.265 or 26.5%, indicating that for every one-unit change in the motivation variable, Employee Engagement increases by 26.5%.
4. B3: The regression coefficient value for variable X3 (Work Life Balance) is 0.352 or 35.2%, indicating that for every one-unit change in the work-life balance variable, Employee Engagement increases by 35.2%. This result is derived from SPSS data analysis.

4.6 Analysis of the Coefficient of Determination

The coefficient of determination test (R^2) measures how much change in the dependent variable (Y) is caused by the independent variable (X). The results of the determination test in this research are shown in the following table.

Table 13 Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,836 ^a	,699	,665	2,91495

Source: Questionnaire results processed

Based on the coefficient of determination test formula, namely $Kd = r^2 \times 100\%$, we get $Kd = 0.699 \times 100\%$, which is 69.9%. In the determination coefficient test table, it can be seen that the R Square value is 0.699, so the influence of the independent variable on the dependent variable simultaneously or together is 69.9%. Meanwhile, the remaining 30.1% is explained by other variables outside the regression model.

4.7 Hypothesis Testing

1. Partial Testing (t Test)

The t test is used with the aim of seeing the partial influence of the service quality and customer satisfaction variables on the dependent customer loyalty variable in multiple linear regression. If $t_{count} > t_{table}$ and the significant value is < 0.05 then the hypothesis is accepted, the independent variable partially influences the dependent variable. The partial significant values obtained based on this research are as follows.

In finding the formula $t_{table} = (a/2; n-k-1) = (0.025; 27)$. So we get t_{table} of 2,051. The results of the calculation of each independent variable on the dependent variable are as follows (Table11):

a. The influence of work discipline on employee engagement

In the work discipline variable (X1), the value $t_{count} (3.638) > t_{table} (2.051)$ and the significant value is $0.01 < 0.05$, so it can be concluded that the hypothesis is accepted,

the work discipline variable partially has significant and influential results on employee engagement at PT Sharia Bank Indonesia (BSI) KCP Buah Batu 2.

b. The influence of motivation on employee engagement

In the motivation variable (X2), the value $t_{count} (2.504) > t_{table} (2.051)$ and the significant value is $0.02 < 0.05$, so it can be concluded that the hypothesis is partially accepted that the motivation variable has significant and influential results on employee engagement at PT Bank Syariah Indonesia (BSI) KCP Buah Batu 2.

c. The influence of work life balance on employee engagement

In the work life balance variable (X3), the value $t_{count} (2.809) > t_{table} (2.051)$ and the significant value is $0.02 < 0.05$, so it can be concluded that the hypothesis is partially accepted that the work life balance variable has significant and influential results on employee engagement in PT Bank Indonesian Sharia (BSI) KCP Buah Batu 2.

2. Simultaneous Testing (F Test)

In the simultaneous test (F test) it is carried out to know all the independent variables, namely work discipline, motivation and work life balance on one dependent variable, namely employee engagement. Together with the significant conditions, if the significant value is < 0.05 then the hypothesis is accepted and if the significant value is > 0.05 then the hypothesis is rejected. Next, using the value F_{table} , it can be obtained from the F distribution table with the formula $F_{table} = (k-1; n-k)$ then $(4-1:31-4)$ we get F_{table} of 2.96. With the condition $F_{count} > F_{table}$.

Table 15 F Test (Simultaneous)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	532.132	3	177.377	20.875	.000b
Residual	229.417	27	8.497		
Total	761.548	30			

Source: Author's Processed Data, 2025

In the F test results table, it is known that the significant value obtained is $0.000 < 0.05$ and $F_{count} (20.875) > F_{table} (2.96)$ so it can be seen that the hypothesis is accepted for the work discipline (X1), motivation (X2) and work life balance variables. (X3) simultaneously and significantly influences the employee engagement variable (Y).

5. Discussion

After all the data has been tested, the next stage is a discussion of the research results. The entire data obtained from respondents for each research variable can be discussed as follows:

1. The Influence of Work Discipline on Employee Engagement

Based on the results of multiple regression, the Work Discipline variable (X1) has a positive multiple regression coefficient of 0.388. If Work Discipline (X1) is increased once, it will increase Employee Engagement (Y) by 0.388. Then the coefficient of determination (R Square) is 0.699, which indicates that changes in Employee Engagement are influenced by Work Discipline by 69.9%. This shows that other factors can increase Employee Engagement at Bank Syariah Indonesia (BSI) KCP Buah Batu 2 by 30.1%. Lastly, testing the hypothesis of the level of significance on the Work Discipline variable (X1), the value $t_{count} (3.638) > t_{table} (2.051)$ and the significant value is $0.01 < 0.05$, so it can be concluded that the hypothesis is accepted, the Work

Discipline variable has partial influence results and significant to Employee Engagement. There are several influences from this variable according to previous research (Karimah Azzahra et al., 2024).

2. The Influence of Motivation on Employee Engagement

Based on the results of multiple regression, the Motivation variable (X2) has a positive multiple regression coefficient of 0.265, this means that if Motivation (X2) is increased once, it will increase Employee Engagement (Y) by 0.265. Then the coefficient of determination (R Square) is 0.699, which indicates that changes in Employee Engagement are influenced by Motivation by 69.9%. This shows that there are still other factors that can increase Employee Engagement at Bank Syariah Indonesia (BSI) KCP Buah Batu 2 by 30.1%. Lastly, testing the hypothesis of the level of significance on the Motivation variable (X2), the value $t_{count} (2.504) > t_{table} (2.051)$ and the significant value is $0.002 < 0.05$, so it can be concluded that the hypothesis is partially accepted. The Motivation variable has partial and significant influence on the results. Employee Engagement. There are several influences from this variable according to previous research (Novianty et al., 2024), (Gustami et al., 2024).

3. The Influence of Work Life Balance on Employee Engagement

Based on the results of multiple regression, the Work Life Balance (X3) variable has a positive multiple regression coefficient of 0.352, this means that if Work Life Balance (X3) is increased once, it will increase Employee Engagement (Y) by 0.352. Then the coefficient of determination (R Square) is 0.699, which indicates that changes in Employee Engagement are influenced by Work Life Balance by 69.9%.

This shows that there are still other factors that can increase Employee Engagement at Bank Syariah Indonesia (BSI) KCP Buah Batu 2 by 30.1%. Finally, testing the hypothesis of the level of significance on the Work Life Balance variable (X3), the value $t_{count} (2.809) > t_{table} (2.051)$ and the significant value is $0.002 < 0.05$, so it can be concluded that the hypothesis is partially accepted for the Work Life Balance variable, there are significant and influential results. to Employee Engagement. There are several influences from this variable according to previous research (Afifah et al., 2024).

4. The influence of work discipline, motivation and work life balance on Employee Engagement

Based on the results of the analysis of the coefficient of determination (R Square) of 0.699, which indicates that changes in Employee Engagement are influenced by service quality by 69.9%. This shows that there are still other factors that can increase Employee Engagement at Bank Syariah Indonesia (BSI) KCP Buah Batu 2 by 30.1%. Based on the results of simultaneous hypothesis testing (F Test), it can be seen that the significant values for the variables Work Discipline (X1), Motivation (X2) and Work Life Balance (X3), simultaneously for Employee Engagement (Y) are $0.000 < 0.05$ and $F_{count} (20,875) > F_{table} (2.96)$ so it can be seen that the hypothesis is accepted that the variables Work Discipline (X1), Motivation (X2) and Work Life Balance (X3) simultaneously and significantly influence the Employee Engagement (Y) variable. There are several influences from this variable according to previous research (Baktiar et al., 2024).

6. Conclusion

Based on the results of descriptive analysis, there is significant variation in the level of

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employee engagement of respondents. Overall, the data shows that respondents have moderate levels of work discipline, motivation, work life balance and employee engagement with quite large variations. Multiple linear regression analysis reveals that work discipline, motivation, and work life balance have a positive and significant effect on employee engagement. These three variables, both individually and together, make a real contribution to increasing the level of employee engagement, with a total contribution of 69.9%.

To increase employee involvement at Bank Syariah Indonesia (BSI) KCP Buah Batu 2, this can be done by strengthening work discipline, motivation, and work-life balance. In terms of discipline, establishing firm and consistent rules, a fair system of rewards and sanctions, and supportive supervision can encourage employees to work more responsibly and efficiently. In the motivation aspect, it is important to create a comfortable work environment, reward achievements, involve employees in decision making, and support their welfare through adequate facilities. Meanwhile, work-life balance can be developed with flexible working hours, reduced workload, mental and physical health support, and a supportive work environment. These steps aim to increase productivity, work morale, and overall employee engagement.

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