

## **ABSTRACT**

*This study is motivated by the performance level of employees at Bank Indonesia Semarang which has not optimal. Based on interviews pre - survey indicated issues raised by job satisfaction, loyalty, and the work environment to support the process of employee performance. This study aims to examine and analyze the effect of job satisfaction, job loyalty, and non-physical work environment on the performance of employees of Bank Indonesia Semarang. This study uses three independent variables namely job satisfaction, job loyalty, and non-physical work environment with one dependent variable is the performance of employees.*

*This study is applied toward 50 employees in Bank Indonesia Semarang by spreading questionnaires to collect the data with criteria of respondent minimum 10 years working life. Sampling techniques in this study using purposive sampling method. The data analysis method used in this study include validity, reliability, classic assumption test, multiple linear regression analysis, F test, t test, and the coefficient of determination.*

*Based on the results of t - test and multiple linear regression analysis showed that job satisfaction, job loyalty, and non-physical work environment positive and significant effect on employee performance. The coefficient of determination shows that the performance of employees of Bank Indonesia Semarang influenced by job satisfaction, job loyalty, and non-physical work environment by 74.9% while the remaining 25.1% is influenced by variables - other variables not examined in this study.*

*Keywords : job satisfaction, job loyalty, non-physical work environment, and employee performance*