

THE EFFECT OF WORK ENVIRONMENT, MOTIVATION, AND WORK CULTURE ON EMPLOYEE PERFORMANCE THROUGH JOB SATISFACTION AS INTERVENING VARIABLES IN PT. BANK TABUNGAN NEGARA (PERSERO) TBK

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Abstract. The research was conducted to see the effect of work environment, motivation, and work culture on employee performance through job satisfaction as an intervening in at PT. Bank Tabungan Negara (PERSERO) TBK. The research method used is descriptive quantitative by collecting data and testing hypotheses and providing conclusions from the results of the study using a questionnaire. Respondents in this study were employees who worked at PT. Bank Tabungan Negara (PERSERO) TBK Batam Branch, totaling 124 respondents. Path coefficient calculation using SEM test assisted by AMOS version 24.0. To determine the direct and indirect effect between variables, it is seen from the results of the calculation of the path coefficient and to determine the significance. Changes in job satisfaction are influenced by the work environment, motivation, and work culture by 16.5%, and the rest is influenced by other factors not examined in this study by 27.3%. Meanwhile, changes in employee performance are influenced by the work environment, motivation, and work culture by 3%, and the rest is influenced by other factors not examined in this study.

Keywords: work environment; motivation; work culture; job satisfaction and employee performance.

INTRODUCTION

Banks are financial institutions that function as financial intermediaries between parties who have excess funds and those who lack funds. Through the bank, the extra funds can be channeled to parties who need funds and provide benefits for both parties. PT Bank Tabungan Negara is one of the four state-owned banks owned by the State. Bank BTN is engaged in banking financial services and its form of business is a Limited Liability Company. Bank BTN is a bank that prioritizes business in the mortgage sector (House Ownership Credit), Bank BTN already has a brand image in the community as a state-owned bank that specifically serves homeownership loans (KPR) has now begun to be competitive with other banks that have been involved in home loans too. Facing many competing banks, Bank BTN is required to work hard to maintain its existence and attract the attention of more customers. The achievement of the company's target, which is to collect as many funds as possible from the community, must be fully supported by the high achievement of the performance of its employees. Employees in a company are one of the most important assets. The company will not be able to develop or achieve the targets that have been set without employees with good performance, especially companies in the service sector ([Siburian et al., 2020](#)). The phenomenon that occurs in the field is that the work assessment of permanent employees of Bank BTN Batam Branch Office is not yet optimal. Based on the performance report at Bank BTN Batam Branch Office, it can be seen from the decline in performance each year.

Negative factors that can reduce

employee performance, including the decreased desire of employees to achieve work performance, decreased absenteeism, lack of punctuality in completing work so that they do not comply with regulations, and work programs that are not achieved. The achievement of agency goals and the ability to compete will depend on the good and bad of the human resource development program implemented by the agency. One of the efforts that need to be made by the agency is to improve employee performance by providing a comfortable work environment ([Vanesa et al., 2019](#)).

The work environment for employees will have no small influence on the course of the agency's operations which will then affect the employees so that directly or indirectly will be able to affect the productivity of the agency. A good and satisfying work environment for employees will certainly improve the performance of employees and also have a significant contribution in improving performance ([Vanesa et al., 2019](#)).

In addition to the work environment, motivation is also indicated to influence employee performance. The mental attitude of employees who are proactive and positive towards work situations is what strengthens their work motivation to achieve maximum performance. Maintaining employee motivation is important because it is an encouragement to do something that is energy. So if the motivation is high, the performance is also high along with the increase in the motivation.

Bank BTN have accuracy and targets are things that must be considered by

employees. Therefore, the efforts made by Bank BTN to motivate employees to improve employee performance. The compensation system implemented by Bank BTN is a good motivation for employees when the company provides compensation following the employee's work. At Bank BTN the compensation system is in the distribution of bonuses. The amount of bonus that will be obtained by employees depends on the amount of profit obtained by Bank BTN.

Another factor that supports performance is the work culture in the organization. A culture that grows to be strong can spur the organization towards better development (Ekhsan et al., 2019). In organizations, the implementation of culture is manifested in the form of behavior, meaning that the behavior of individuals in the organization will be colored by the work culture and discipline concerned. Based on the values possessed by the Indonesian nation or society, culture is processed in such a way, so that it becomes new values that become management attitudes and behavior in facing new challenges.

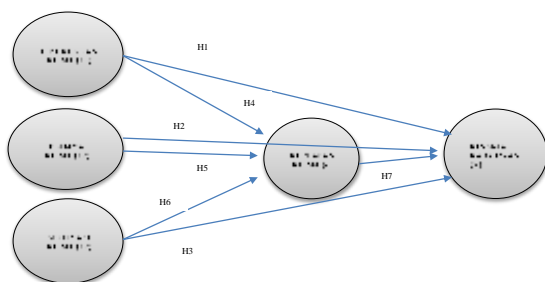


Figura. 1 Research Model

Working Environment

According to (Sedarmayanti & Pd, 2001) the work environment defines the overall tools and materials encountered,

the surrounding environment in which a person works, work methods, and work arrangements both as individuals and as groups. Meanwhile, Saydam (2000) in (Vanesa et al., 2019), which defines the work environment as the entire work infrastructure that is around employees who are carrying out work that can affect the implementation of the work itself.

Motivation

Motivation is the most important element in improving the quality of human resources (HR), this is evidenced by the quality of human resources in a good company that will be very helpful in company activities. If the motivation has been carried out optimally, the company's activities will be easily carried out. (Siburian et al., 2020) in another sense motivation is a term used to indicate the existence of several drives, desires, needs, and strengths of the company that are motivating employees, meaning that the company is doing something to satisfy the motives, needs, and desires of the employees so that employees will do something that is the desire and purpose of the company.

Work Culture

According to (Asril et al., 2019) asserts that this work culture consists of two main things that need to be considered, namely not only in the form of habits, values, and beliefs but including this category are things to do and things to think about.

Job Satisfaction

Job satisfaction is the overall result of the degree of liking or disliking of workers towards various aspects of their work (Can

[& Yasri](#), 2016). Satisfaction is not visible and tangible but can be realized in a work result. One very important issue is encouraging employees to be more productive. In principle, every company always expects its employees to work optimally to increase profits and help accelerate the achievement of other organizational goals. Meanwhile, according to ([Ekhsan et al.](#), 2019) states that with job satisfaction an employee can feel whether his job is fun or unpleasant to do. Job Satisfaction Has 3 components, namely Value, Importance of Value, and Perception. Factors that affect employee job satisfaction according to Malay SP ([Hasibuan & Hasibuan](#), 2016) are fair remuneration or compensation, employee placement, workload, work atmosphere, and environment, leadership attitudes, and work attitudes.

Employee Performance

State by ([Suryani et al.](#), 2020) performance is the output produced by the functions or indicators of a job or a profession within a certain time. According to ([Husain](#), 2013) the factors that affect employee performance are divided into two, namely internal factors such as intelligence, skills, motivation, individual physical conditions, and so on; and external factors such as regulations, changes in work location, and so on.

Based on the background and description above, the authors are interested in researching with the title "The Effect of Work Environment, Motivation and Work Culture on Employee Performance Through Job Satisfaction as an Intervening Variable at PT. Bank

Tabungan Negara (PERSERO) TBK".

METHODS

Research method uses a causal model survey method using path analysis techniques. Based on the reasons this study aims to confirm the theoretical model with empirical data. This study attempts to test the hypothesis used where this study will take a sample from a population and use a questionnaire as the main data collector.

Research Population and Sample

The population in this study were employees who worked at PT. State Savings Bank (PERSERO) TBK Batam Branch Office, totaling 151 people regardless of strata and specific fields of work. The sampling technique is the method used to determine the sample, several methods can be used and for this study, the census method (examined all populations) was used ([Siburian et al.](#), 2020). This method was used because, in this study, the sample size was adjusted to the analytical model used, namely the Structural Equation Model (SEM). According to ([Umar](#), 2010), states that the minimum SEM of 100 subjects is 20-25 latent variables, 4-5 the number of observed variables (question items).

Data Collection Techniques

Collection techniques used the measurement of variables using a questionnaire instrument. Each employee respondent was given five questionnaire instruments to be a source of measurement for the variables studied. Data were collected using the questionnaire method, namely by providing a list of questions or

questionnaires to the respondents. The reason for using this method is that the research subject is the person who knows best about himself, and the statements given by the subject are true and reliable. Answers to the list of questions that must be filled out by respondents are made using a Likert scale, which ranges from 1 to 5, where a value of 1 is a statement of strongly disagree and a value of 5 is a statement of strongly agree.

MSI (Method Of Successive Interval)

Data obtained from the results of the questionnaire distribution is Likert data, so for further analysis, the measurement must be raised to a higher measurement scale to an interval scale. For this reason, it uses MSI (Method of Successive Intervals Thurstone [\(Edwards & Thurstone, 1952\)](#) which is a procedure for placing each object into an interval.

Research Instruments

An instrument is a tool because it fulfills academic requirements, it can be used as a tool to measure an object or collect data about a variable. In research, the instrument is defined as a tool to collect data on research variables for research needs. The instrument of this research is using a questionnaire.

RESULTS AND DISCUSSION

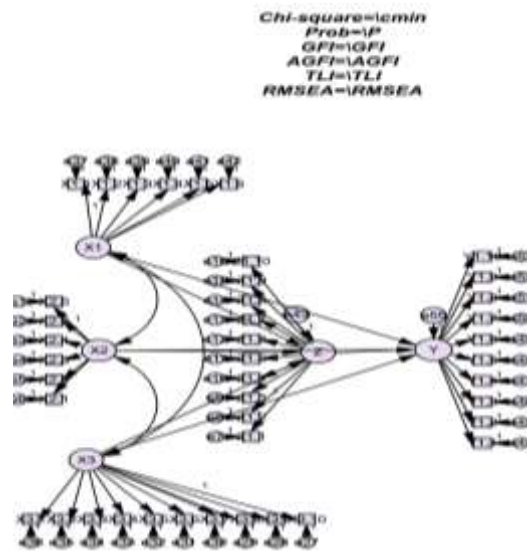


Figure 2. Full Model of Work Environment Variables, Motivation, Work Culture Employee Performance and Job Satisfaction

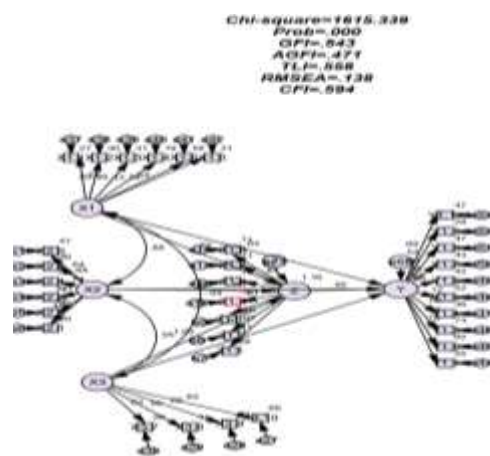


Figure 3. Full Model (After Drop)

Table 1. Regression Weight of Work Environment, Motivation, Work Culture, Job Satisfaction and Employee Performance

			Estimate	S.E.	C.R.	P	Label
Job satisfaction	<---	Work culture	0.872	0.158	5.533	***	Par_20
Job satisfaction	<---	Motivation	0.106	0.198	0.533	0.594	Par_36
Job satisfaction	<---	Work environment	-0.436	0.335	-1.301	0.193	Par_38
Employees performance	<---	Work environment	0.934	0.663	1.408	0.159	Par_33
Employees performance	<---	Job satisfaction	0.726	0.482	1.506	0.132	Par_34
Employees performance	<---	Work culture	-0.401	0.34	-1.18	0.238	Par_35
Employees performance	<---	Motivation	-0.57	0.398	-1.432	0.152	Par_37

Source: Output IBM SPSS AMOS 24(2021)

To see the Working Environment (X1), Motivation (X2), Work Culture (X3), job satisfaction (Z), the Employee Performance (Y) may be made of structural equation model as follows:

1. The effect of the work environment variable on the job satisfaction variable has a standardized estimate (regression weight) of -0.436 with Cr (Critical ratio = -1.301 seconds with t-count value) of -1.301 at probability = 0.193. The value of CR -1.301 < 2.00 and probability = 0.193 < 0.05 indicates that the effect of the work environment variable on the job satisfaction variable is negative and not significant.
2. The influence of the motivation variable on the job satisfaction variable has a standardized estimate (regression weight) of 0.106, with Cr (Critical ratio = identical to the t-count value) of 0.533 at probability = 0.594. The CR value of 0.533 < 2,000 and Probability = 0.594 > 0.05 indicates that the influence of the motivation variable on the job satisfaction variable is positive and not significant.
3. The influence of the work culture variable on the job satisfaction variable has a standardized estimate (regression weight) of 0.872 with Cr (Critical ratio = identical to the t-count value) of 5.533 at probability = ***. The value of CR = 5.533 > 2,000 and Probability = *** < 0.05 indicates that the influence of the work culture variable on the job satisfaction variable is positive and significant.
4. The effect of work environment variables on employee performance

variables has a standardized estimate (regression weight) of 0.934 with Cr (Critical ratio = identical to the t-count value) of 1.408 at probability = 0.159. The CR value of 1.408 < 2.00 and probability = 0.159 > 0.05 indicates that the effect of the work environment variable on the employee performance variable is positive and not significant.

5. The effect of motivational variables on employee performance variables is standardized estimate (regression weight) of -0.57, with Cr (Critical ratio = identical to the t-count value) of -1.432 at probability = 0.152. CR value -1.432 < 2,000 and Probability = 0.152. > 0.05 indicates that the influence of the motivation variable on the employee performance variable is negative and not significant.
6. The influence of work culture variables on employee performance variables has a standardized estimate (regression weight) of -0.401, with Cr (Critical ratio = identical to the t-count value) of -1.18 at probability = 0.238 CR value -1.18 < 2,000 and Probability = 0.238 > 0.05 indicates that the influence of work culture variables on employee performance variables is negative and not significant.
7. The effect of job satisfaction on employee performance variables has a standardized estimate (regression weight) of 0.726, with Cr (Critical ratio = identical to the t-count value) of 1.506 at probability = 0.132. The value of CR 1.506 > 2,000 and Probability = 0.132 < 0.05 indicates that the effect of job satisfaction on employee performance

variables is positive and not significant.

Table 2. Squared Multiple Correlations:
(Group number 1 - Default model)

	Estimate
Job Satisfaction	0.165
Employee Performance	0.03

Source: Output IBM SPSS AMOS 24(2021)

Squared Multiple Correlation with each value for job satisfaction = 0.165 for employee performance = 0.030 as shown in Table 4.22 above. According to Ferdinand (2002), the value of Square Multiple Correlation for the job satisfaction variable $R^2 = 0.165$ is identical to R^2 in SPSS of 0.165, the magnitude of the effect is the value of the Square Multiple Correlation for the job satisfaction variable multiplied by $100\% = 0.165 \times 100\% = 16.5\%$. Thus it can be stated that changes in job satisfaction are influenced by the work environment, motivation, and work culture by 16.5% and the rest is influenced by other factors not examined.

Goodness Of Fit Analysis

Based on the test criteria, Chi-square (χ^2), relative Chi-square (χ^2/df), RMSEA, GFI, AGFI, TLI, and CFI above and the value of Goodness of Fit processing results from AMOS for Windows version 24.0 as shown in the image above, the following table can be made.

Table 3. Evaluation of Goodness of Fit

	Cut of value	Model results	Description
Chi square	Expected small	1,615, 339	good

Relative chi-square (χ^2/DF)	< 3.00	3006. 17528	Marginal fit
Probability	> 0.05	0,000	deficient
GFI	>0,90	0,543	deficient
CFI	>0.94	0,594	deficient
IFI	>0.90	0,600	deficient
NFI	>0.90	0,512	deficient
RMSEA	<0.08	0,138	deficient
RMSR	<0.10	0,067	eficient

Source: Output IBM SPSS AMOS 24(2021)

Paying attention to the cut-of-value and Goodness of Fit values from the model in Table 4.29 above, it can be seen that two criteria are met and one is marginal from the eight criteria used. The criteria that are met are Chi-square (χ^2/df) and RMSR while the marginal ones are Relative Chi-square (χ^2/df). If one or two criteria are met in the Goodness of Fit evaluation, then the above model can be stated as a good model (Sugiharto & Wijono, 2016).

Working Environment Influences Working Satisfaction at PT. Bank Tabungan Negara (PERSERO) TBK Branch Batam

Based on the results from research that was conducted, the influence of the working environment variable to working satisfaction variable is negative and is insignificant. Therefore, the first hypothesis is not proven or rejected. The negative influence of working environment to employees performance means that the employees will feel uncomfortable with the existing working environment, if the environment is not suitable with them and will feel disturbed when they are working, so with their uncomforness they are lazy to work, this could lead to many works cannot

be executed well so their performance can be considered bad. This reality is found onsite that PT. Bank Tabungan Negara (PERSERO) TBK Cabang Batam's employees have a good working environment so the high working professionalism is achieved, as well as the environment around it. This good working relation supports the achievement of PT. Bank Tabungan Negara (PERSERO) TBK Cabang Batam so it creates cooperation between them to achieve working quality that is optimal. According to experts' perspective the negative result and insignificance is caused by the probability of respondents' subjectivity element while answering the instrument such as being incautious, in a rush, reading incompletely, was not concentrating, answered carelessly so it influences the research result's analysis.

Motivation Influences Working Satisfaction at PT. Bank Tabungan Negara (PERSERO) TBK Cabang Batam

Based on the results from the research that was conducted, the influence of motivation variable to working satisfaction variable is positive and insignificant. Therefore, the second hypothesis is accepted but not significant. Based on hypothetical testing, it is proven that motivation has positive influence but is insignificant to working satisfaction. This means that the better motivation is given to the employees, the working satisfaction of employees will increase. This condition is shown by the high level of working satisfaction especially related to their own job and allowance. The better kinship atmosphere in the working, transportation facility, as well as present fare and

performance allowance that are given by the organization cause more satisfaction to their current job ([Sedarmayanti & Pd, 2001](#)).

Working Culture Influences Working Satisfaction at PT. Bank Tabungan Negara (PERSERO) TBK Cabang Batam

Based on the results from the research that was conducted, the influence of the working culture variable to the working satisfaction variable is positive and significant. Therefore, the third hypothesis is proven or accepted. Working culture influences positively and significantly to the working satisfaction variable. The role of culture in influencing employees' behavior becomes very important in a working environment nowadays, the meaning of togetherness that is created by the strong culture ensures that all employees are directed to the same direction, the culture to increase the consistency of employees' behavior. [Robbins & Judge](#) (2013) expresses some important factors that could gain working satisfaction, the first is a job that gives a chance to use creativity, and a feedback how good they are while working, the next factor is how is the condition of employees' works, in terms of personal comfort and the easiness to do their jobs, these things relate closely with the rules and standards that have been determined by the company, meanwhile the rules and those standards are created from organizational culture inside the company itself.

Working Environment Influences Employees Performance Directly at PT. Bank Tabungan Negara (PERSERO) TBK

Cabang Batam

Based on the results from the research that was conducted, the influence of the working environment variable to employees' performance variable is positive and insignificant. Therefore, the fourth hypothesis is accepted but insignificant. With the increase of the working environment means there is an increase in employees' performance at PT. Bank Tabungan Negara (PERSERO) TBK Cabang Batam, so they can handle their jobs based on their assignment from their boss, and their quality can be relied on. If it is seen from research results, the working environment is indeed giving positive influence to increase employees' performance. But the influence's contribution in the result is not significant.

Motivation Influences Employees Performance Directly PT. Bank Tabungan Negara (PERSERO) TBK Cabang Batam

Based on the results from the research that was conducted, the influence of motivation variable to employees' performance variable is negative and insignificant. Therefore, the fifth hypothesis is rejected. The result of this research is that the motivation variable negatively and insignificantly influences the employees' performance. It means that the less motivation is felt by the employees then there is a decrease in employees' performance of PT. Bank Tabungan Negara (PERSERO) TBK Cabang Batam, otherwise the higher the motivation is felt by the employees then it increases the performance. In this research motivation is seen from five hierarchies of needs which are physiology, safety, social, achievement

and self-actualization. Social needs, safety needs, and physiological needs become the highest measurement for employees' motivation mainly the kinship atmosphere during work, transportation facility to the working site, as well as presence fare and performance allowance influence to employees' performance (Bangun, 2008). This condition is shown with the level of employees' performance mainly related to the ability of communicating and cooperating, punctuality and accuracy when finishing their job. The better the kinship atmosphere while working, as well as transportation facility, presence fare and performance allowance that are given by the corporate causing the more increase in employees' performance in terms of the quality and quantity (Bangun, 2008).

Working Culture Influence Employees Performance Directly at PT. Bank Tabungan Negara (PERSERO) TBK Cabang Batam

Based on the results from the research that was conducted, the influence of the working culture variable to employees' performance variable is negative and insignificant. Therefore, the sixth hypothesis is rejected. The research result shows that in this aspect there are some employees that their ability to adapt is not optimal enough or is in the low category. Meanwhile, what the company expects is with a good ability to adapt the employees are able to adapt spontaneously with its working unit or with other working units. The ability to adapt will influence employees' performance. Most of the employees should have the ability to be flexible during working. But there are some

employees who are not flexible enough, so the aspect of working culture has to be increased (Can & Yasri, 2016).

Working Satisfaction Influences Employees Performance Directly at PT. Bank Tabungan Negara (PERSERO) TBK Cabang Batam

Based on the results from the research that was conducted, the influence of the working satisfaction variable to employees' performance variable is positive and insignificant. Therefore, the seventh hypothesis is proven but insignificant. Based on this research result can be explained that working satisfaction is very needed by an employee to increase their performance individually even though the quality of working satisfaction itself is very relatif or different from each individual, this could lead to an insignificance of working satisfaction and employees' performance at PT. Bank Tabungan Negara (PERSERO) TBK Cabang Batam. This means the higher the working satisfaction of employees then the performance employees increase as well. Employees who are satisfied with their job, allowance received and the chance to improve their skill will show good performance. The more suitable working position and job that is given and the better and punctual the salary is paid and performance allowance is given, as well as the broader the chance that is given to improve will able to increase employees' performance, in terms of the quality and quantity (Can & Yasri, 2016).

CONCLUSIONS

Based on the results of the analysis and

discussion of the influence of the work environment, motivation, and work culture on employee performance through job satisfaction as an intervening variable at PT. State Savings Bank (PERSERO) TBK, the results of this study can be concluded as follows, the effect of the work environment variable on the job satisfaction variable shows that it is negative and not significant. The influence of the motivation variable on the job satisfaction variable shows that it is positive and not significant. The influence of the work culture variable on the job satisfaction variable shows that it is positive and significant. The effect of work environment variables on employee performance variables shows that it is positive and not significant. The influence of motivational variables on employee performance variables shows that it is negative and not significant. The influence of work culture variables on employee performance variables shows that it is negative and not significant (Bangun, 2008). The effect of job satisfaction on employee performance variables shows that it is positive and not significant. Changes in job satisfaction are influenced by the work environment, motivation, and work culture by 16.5%, and the rest is influenced by other factors not examined in this study by 27.3%. Meanwhile, changes in employee performance are influenced by the work environment, motivation, and work culture by 3%, and the rest is influenced by other factors not examined.

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