

# The Effect Of Work

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**Submission date:** 22-Nov-2022 01:48PM (UTC+0700)

**Submission ID:** 1961069489

**File name:** The\_Effect\_Of\_Work.pdf (750.74K)

**Word count:** 8350

**Character count:** 44589

## THE EFFECT OF WORK MOTIVATION AND WORK ENVIRONMENT ON PERFORMANCE MEDIATED BY JOB SATISFACTION

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**Abstract**—This study is to determine the effect of work motivation and work environment on performance mediated by job satisfaction, which was conducted at PT. Maybank Indonesia Finance, research respondents are employees of the Credit Marketing Officer. Total population 360 employees. Sampling of 78 respondents. Data collection is primary data source and secondary data source. Data analysis using SmartPLS-SEM (Partial Least Square–Structural Equation Modeling) software. The results of the study that there is no significant effect of work motivation on performance, there is a significant effect of work environment on performance, there is a significant effect of work motivation on job satisfaction, there is a significant effect of work environment on job satisfaction, there is a significant effect of job satisfaction on performance, there is a significant effect of job satisfaction in mediating work motivation on performance, there is a significant effect of job satisfaction in mediating the work environment on performance.

**Keywords**— *Work Motivation, Work Environment, Job Satisfaction, Performance.*

### 1. Introduction

Performance is basically one of the key factors in the function of maintaining employees in the company in order to develop the company effectively and efficiently. With performance, it is expected to be able to act as a driving force and impetus for employees to show optimal abilities and expertise. There are many factors that affect employee performance such as work motivation and work environment, because in its continuity it will also affect the job satisfaction of an employee in the company. This is in line with the opinion of Mangkunegara, (2011), which states that an employee who has high satisfaction in his work has a better performance in carrying out his duties than those who are dissatisfied with his work. Therefore, every company must be able to provide work motivation and provide a good work environment for its employees, so that a high level of job satisfaction can be achieved.

Motivation is the forces that exist within employees that initiate and direct behavior. The problem of work motivation is often experienced by every company, in this case on the aspect of work motivation. While in the work environment, every company must be able to provide comfort so that the employee still feels cared for in terms of infrastructure and psychological needs, this is done so that the employee is not stressed in carrying out his work.

Regarding the problems that often occur above, there are several factors that affect the work environment such as physical factors, biological factors and psychological factors, not to mention the current condition, which is the covid-19 pandemic, which results in employees becoming increasingly pessimistic about carrying out their duties. In this condition, the impact that is felt is the Credit Marketing Officer's employees, because the current condition has had an impact and resulted in a decline in company sales, not least in this case the annual report of PT. Maybank Indonesia Finance Year 2020 which stated that sales from employees of Credit Marketing Officer PT. Maybank Indonesia Finance experienced a decline due to three main obstacles at the moment, including the decline in national sales due to the COVID-19 pandemic, and the decline in consumer purchasing power, as well as increasingly fierce business competition. These three phenomena are evidenced by the sales performance growth rate which decreased slightly in sales from

employees of Credit Marketing Officer PT. Maybank Indonesia Finance 2020, the data of which is listed in Table 1 below:

**Table 1**  
**Performance Growth at PT. Maybank Indonesia Finance 2020**

Description	2020	2019
<b>Four-Wheel Vehicle Financing (In Units)</b>		
New Car	23.722	45.263
Used Car	561	502
<b>Total</b>	<b>24.283</b>	<b>45.765</b>
<b>Four-Wheel Vehicle Financing (In Billion Rupiah)</b>		
New Car	5.334	9.429
Used Car	170	181
<b>Total</b>	<b>5.504</b>	<b>9.610</b>
<b>Heavy Equipment and Industrial Machinery Financing (In Units)</b>		
Heavy Equipment and Industrial Machinery	1.575	865
<b>Heavy Equipment and Industrial Machinery Financing (In Billion Rupiah)</b>		
Heavy Equipment and Industrial Machinery	208	280

Source: Annual Report of PT. Maybank Indonesia Finance Year (2020).

Based on Table 1, above, it can be seen that overall there was a decrease in the performance growth of four-wheeled vehicle financing, both in units and in rupiah, while in heavy equipment and industrial machinery there was an increase in the unit count, but in rupiah it decreased. So when viewed from the impact of the above phenomenon, then overall it can be said that the growth in performance at PT. Maybank Indonesia Finance in 2020 experienced degradation.

Then on the basis of the three phenomena mentioned above, there was a decrease in quantity also in the work environment at PT. Maybank Indonesia Finance which can be seen in the growth of the work environment at PT. Maybank Indonesia Finance which in its site is related to the existing facilities and infrastructure at PT. Maybank Indonesia Finance, further details can be seen in Table 2, as follows:

**Table 2**  
**Work Environment Growth at PT. Maybank Indonesia Finance 2020**

Description	2020	2019
<b>Direct Ownership</b>		
Building	8.975	11.577
Building Infrastructure	2.028	0
Office Equipment	541	396
Computers and Electronics	1.138	1.615
Office Inventory	95	355
Motor Vehicle	1.348	3.175
<b>Total</b>	<b>14.125</b>	<b>17.118</b>

Source: Annual Report of PT. Maybank Indonesia Finance Year (2020).

Can be seen in Table 2, above, then overall or the total growth of the work environment of PT. Maybank Indonesia Finance in 2020, experienced a decline, because the total work growth in 2019 was 17,118, experiencing a decline in 2020 to 14,125. As a result of the impact of the above phenomena, it is very influential on work motivation at PT. Maybank Indonesia Finance, which also experienced degradation, where work motivation includes employee actuation which is visualized in the form of employee training and also includes recognition of employees which is visualized in the form of the employee's work status. Therefore, for more details, see the growth of work motivation at PT. Maybank Indonesia Finance, can be seen in Table 3, below:

**Table 3**  
**Growth of Work Motivation at PT. Maybank Indonesia Finance 2020**

Description	2020	2019
Employee Training	1.871	3.632
Employee Status	804	1.019

Source: Annual Report of PT. Maybank Indonesia Finance Year (2020).

From Table 3, it is stated that there is a degradation of work motivation experienced by PT. Maybank Indonesia Finance, which includes work motivation including training provided to employees and employee work status, both of which in 2020 experienced a decline. Then due to the above phenomenon, it also has an impact on employee job satisfaction at PT. Maybank Indonesia Finance, where the measurement of job satisfaction growth is measured through salaries, allowances, incentive remuneration and others given to employees. Therefore, to see the growth rate of job satisfaction at PT. Maybank Indonesia Finance can be seen in Table 4, below:

**Table 4**  
**Job Satisfaction Growth at PT. Maybank Indonesia Finance 2020**

Description	2020	2019
Salaries and Allowances	62.601	69.666
Remuneration	19.778	29.763
Incentive Allowance	9.212	16.601
Other	24.281	23.440
<b>Total</b>	<b>115.872</b>	<b>139.470</b>

Source: Annual Report of PT. Maybank Indonesia Finance Year (2020).

Based on Table 4, it is known that the growth of job satisfaction at PT. Maybank Indonesia's total growth decreased or experienced degradation, because the results obtained on the growth of job satisfaction in 2019 amounted to 139,470 and decreased to 115,872 in 2020. With the data described above related to the variables of work motivation, work environment and performance as well as job satisfaction at PT. Maybank Indonesia Finance, then in the current condition PT. Maybank Indonesia Finance has experienced a decline or has experienced degradation in several of the variables described above. So we need an effective research to increase the variables of work motivation, work environment and performance as well as job satisfaction at PT. Maybank Indonesia Finance, so look forward to PT. Maybank Indonesia Finance will be able to better plan performance strategies and human resource management for the company's progress.

Every organization really needs to pay attention and review the human resources who work in the organization, especially things that affect the effort to achieve the company's goals, namely increasing employee job satisfaction. One of the important factors that affect employee job satisfaction is to provide an understanding of aspects of work motivation and work environment such as appreciation to employees. With the award as a motivator as well as driving comfort at work, the relationship between employees and the company will be well established. So that employees themselves will try to improve work performance because they are valued by the company. Based on the description that has been described above, the researcher is interested in conducting a study with the title "The Effect Of Work Motivation And Work Environment On Performance Mediation By Job Satisfaction (Study Of Credit Marketing Officer Pt. Maybank Indonesia Finance)"

## 2. Literature Review

### Work Motivation

According to Veithzal Rivai (2011), motivation is a condition that has an effect on generating, directing and maintaining behavior related to the work environment. Based on the opinions of the experts above, it can be seen that work motivation is a feeling that creates an impulse from within a person or employee to work as optimally as possible for the achievement of organizational or company goals as well as the fulfillment of employee needs.

The purpose of motivation according to Kadarisman (2012) in essence the purpose of providing work motivation to employees is to change employee behavior according to the company's wishes, increase passion and morale, improve work discipline, improve work performance, increase a sense of responsibility, increase a sense of responsibility and increase work motivation, productivity and efficiency, as well as fostering employee loyalty to the company. According to Sardiman (2007), work motivation has several functions including the following:

1. Encouraging people to act, motivation in this case is the driving force of every activity to be carried out.
2. Determine the direction of action, namely towards the goal to be achieved, so that motivation can provide direction and activities that must be carried out in accordance with the formulation of its objectives.



3. Selecting actions, namely determining what actions must be done that are appropriate in order to achieve the goal, by setting aside actions that are not useful for that purpose.

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The types of motivation can be grouped into two types according to Hasibuan (2006), which are as follows:

1. Positive motivation (positive incentives), managers motivate subordinates by giving prizes to those who perform well. With this positive motivation, the morale of subordinates will increase, because humans generally like to accept things that are fine.
2. Negative motivation (negative incentives), managers motivate subordinates by giving punishment to those whose work is not good (low performance). By motivating this negative employee morale in a short time will increase, for fear of being punished.

In work motivation, according to Winardi (2001), there are three indicators of motivation that lead to the achievement of certain goals, namely:

1. Desire, when someone has a desire, his motivation is motivated to do a job so that it is achieved as he wants.
2. Needs, someone has a high motivation when someone needs. When someone needs something, for example salary, compensation, the job will be motivated to do a good job.
3. A sense of security, someone will try to do something also due to fear when the person does not do something so the motivational reason arises because when someone does something he feels safe in this case is the mastery of competencies such as qualifications determined by the company.

### Work Environment

The work environment is everything that is around employees that affects themselves such as the surrounding environment, work methods and work arrangements used to carry out work. Defining the work environment is the overall tools and materials encountered, the surrounding environment in which a person works, his work methods, and work arrangements both as individuals and as groups. (Ita Kusumastutia, et al, 2019). Based on the above understanding, it can be understood that the work environment is all forms that exist around employees at work, both physical and non-physical, directly or indirectly, which can affect themselves and their work at work, for optimal achievement in the work targets that have been set.

According to Ishak and Tanjung (2003), the benefits of the work environment are to create work passion, so that productivity and work performance increase. Meanwhile, the benefit of working with motivated people is that the work can be completed correctly, which means that the work is completed according to the correct standard and within the specified time scale. According to Agus Ahyari, (2002), the work environment has five functions, namely increasing company productivity, improving the quality of employee work, reducing the rate of accidents that occur, increasing employee enthusiasm, and reducing production costs.

According to Sedarmayanti quoted by Nela Pima Rahmawanti, et al. (2014), said that there are two types in the work environment, including the physical work environment, which can be interpreted as all the circumstances that exist around the workplace, which can affect employee performance. While the non-physical work environment is all conditions that occur related to work relationships, both with superiors and with fellow co-workers, or with subordinates. According to Parlinda and Wahyudin in Jerry M. Logahan, et al., (2012), the indicators of the work environment are as follows:

1. Work equipment is everything that is in the company which includes work support facilities and infrastructure, such as computers, typewriters, and others.
2. Service to employees is everything related to company services to employees, for example the provision of places of worship, health facilities.
3. Working conditions are everything in the company that is in physical form, for example space, temperature, lighting, air ventilation.
4. Personal relationships are everything that exists in the company related to interpersonal relationships, such as cooperation between employees and superiors.

### Performance

Performance is the result of work that can be achieved by a person or group of people in the organization, in accordance with their respective authorities and responsibilities in an effort to achieve the goals of the organization legally, not violating the law and in accordance with morals and ethics. (Ita Kusumastutia, et al, 2019). From the above understanding, it can be concluded that performance is the result of an employee's work from the process of completing his duties which in achieving this task is carried



out with a full sense of responsibility with the aim of realizing and implementing the vision and mission of a company. According to Kasmir (2016), mentioning that in practice performance is divided into two types, namely individual performance and organizational performance. Individual performance is the performance produced by a person, while organizational performance is the overall performance of the company. According to Simanjuntak (2005), there are three factors that affect employee performance, namely individual factors, namely the ability and skills to do work, and organizational support factors, in carrying out their duties, employees need organizational support where they work, as well as management support factors, company performance and performance. everyone is also very dependent on the managerial ability of the management or leaders, either by building a safe and harmonious work system and industrial relations, as well as by developing the competence of workers.

Resources owned by the company such as capital, methods and machines cannot provide optimum results if they are not supported by human resources who have optimum performance. (Claudia Madali and Eka Desy Purnama, 2014). Performance aspects according to Mangkunegara (2010) that employee performance is the result of work in quality and quantity achieved by an employee or employee in carrying out their duties, namely the results of work, how someone gets something he does, and discipline, is accuracy in carrying out tasks, how a person completes his work in accordance with the demands of the time required, as well as responsibility and cooperation, is how a person can work well even in the presence and absence of supervision. According to Robbins (2006) performance indicators can be measured through, namely as follows:

1. Quality (Quality), performance is measured by employee perceptions of the quality of the work produced where the work process approaches the point of perfection.
2. Quantity (Amount), the number of targets that are expected to exceed the set targets, the resulting production can be in the form of completed activity cycles.
3. Punctuality, certain jobs have been given time to complete the work and the level of activity completed at the beginning of time and maximize the time available for other activities.
4. Effectiveness, the level of use of organizational resources such as manpower, money, technology. Maximized by increasing returns in resource use.
5. Efficiency, measuring the degree of suitability of output income by using the lowest possible cost.

### Job Satisfaction

According to Handoko in Sutrisno (2016), job satisfaction is a pleasant or unpleasant emotional state for employees to view their work. Job satisfaction reflects a person's feelings towards his job. This can be seen in the positive attitude of employees towards work and everything that is encountered in the work environment. From the above understanding, it can be concluded that job satisfaction is an attitude of understanding and responding to, as well as reactions to employee behavior regarding their views on their work, which in practice is reflected in the employee's behavior, by assessing the good and bad and happy or not happy with the job. According to Hasibuan (2000), job satisfaction can be divided into three types, namely:

1. Types of Job Satisfaction in Work, job satisfaction in work is job satisfaction that is enjoyed at work by obtaining praise for work, placement, treatment, and a good working environment.
2. Types of Job Satisfaction Outside of Work, satisfaction outside of work is employee job satisfaction that is enjoyed outside of work with the amount of remuneration to be received from the results of their work.
3. Types of Job Satisfaction Combination of Inside and Outside of Work, job satisfaction combined inside and outside of work is job satisfaction that reflects a balanced emotional attitude between remuneration and work execution.

There are five factors that can affect job satisfaction according to Kreitner and Kinicki (2001), namely the fulfillment of needs (Need Fulfillment), satisfaction is determined by the level of job characteristics providing opportunities for individuals to fulfill their needs. Then the difference (Discrepancies), satisfaction is a result of meeting expectations, and the achievement of Value (Value Attainment), satisfaction is the result of the perception of work providing fulfillment of important individual work values. Furthermore, equity (Equity), satisfaction is a function of how fairly individuals are treated at work, as well as genetic components (Genetic Components), job satisfaction is a function of personal traits and genetic factors. There are several indicators in job satisfaction, which according to Hariandja (2002), classifies these indicators, as follows:

1. Salary, the amount of payment received by a person due to the implementation of work whether it is in accordance with the needs and is felt to be fair.
2. The work itself, the content of the work a person does will have a satisfying element.
3. Colleagues, friends with whom someone always interacts in carrying out work. A person can find his co-workers very pleasant or unpleasant.
4. Supervisor, someone who always gives orders or instructions in the implementation of work. The boss's ways can be unpleasant for someone or pleasant it can affect job satisfaction.
5. Promotion, the possibility that someone can develop through promotion. A person can feel that there is a great possibility to be promoted or not, the promotion process is open or not. This can also affect a person's level of job satisfaction.
6. Work Environment, Physical and psychological environment. The physical environment includes temperature, the atmosphere of the workplace, while the psychological includes work time, rest time.
- 7.

### Conceptual Framework

Based on the concepts and theories above, a conceptual framework is created, which the author can describe systematically the flow of thought, therefore the conceptual framework of this research can be explained in Figure 1, below, as follows:

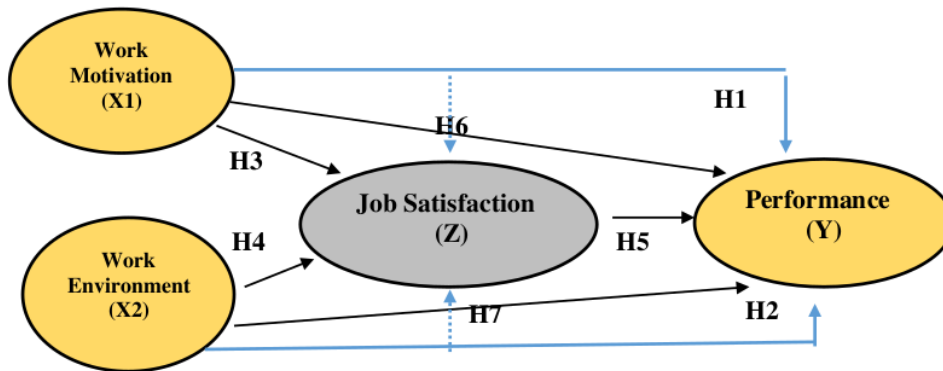


Figure1. Conceptual Framework

### Hypothesis Development

Based on the results of the study of the conceptual framework above, several hypotheses were developed in this study, including H1: There is an influence on work motivation on performance. H2: There is an influence on the work environment on performance. H3: There is an influence on work motivation on job satisfaction. H4: There is an influence on the work environment on job satisfaction. H5: There is an influence on job satisfaction on performance. H6: There is an effect of job satisfaction in mediating work motivation on performance. H7: There is an effect of job satisfaction in mediating the work environment on performance

### 3. Method

The object of this research lies in several variables, namely work motivation and work environment and performance, as well as job satisfaction, while the subjects in this research are Credit Marketing Officer Employees at PT. Maybank Indonesia Finance. The time in this study, which outlines the composition of the research from Chapter I-Chapter V, was carried out in the period January 2021-March 2022. As for the location of this research, it was carried out at PT. Maybank Indonesia Finance which consists of several branch offices and representative offices in major cities in Indonesia. The population in this study are Credit Marketing Officer Employees at 17 branch offices of PT. Maybank Indonesia Finance as mentioned above, as representing PT. Maybank Indonesia Finance Nationally, so that the population in this study was 360 employees of Credit Marketing Officer PT. Maybank Indonesia Finance.

According to Arikunto, (2006), states that the research sample is part or representative of the population being studied, thus the sample is part of the population that has certain characteristics or conditions to be



studied and can represent the entire population. Based on this explanation, this study uses a non-probability sampling technique, which according to Sugiyono (2015), a non-probability sampling technique is sampling that does not provide equal opportunities for each element or member of the population that can be selected as a sample and obtained through intentional sampling by means of purposive sampling, by using purposive sampling, is a sampling method with certain considerations. The sample results in this study were 78 respondents from a total population of 360 Credit Marketing Officer Employees at PT. Maybank Indonesia Finance.

According to Arikunto (2002), suggests that research data sources are sources of data needed for research that can be obtained, either directly or indirectly related to the object of research. Therefore, the data sources used are primary data and secondary data. The data analysis technique used first is descriptive analysis, which according to Arikunto (2013), is carried out by classifying it into an interval scale, then calculating the number of scores, calculating the average score, and determining the variables in the ranking, then determining the interval class on a continuum starting from the lowest to the highest, then the scores of each variable can be categorized into predicates or categories. Both data analysis with SmartPLS-SEM 3.0. (Partial Least Square Modeling), which, according to Ghazali and Latan (2015), is carried out by the steps of designing a measurement model and a structural model, then constructing a path diagram, and then estimating the measurement model and structural model, then evaluating the measurement model and structural model, after that the hypothesis test (Resampling Bosotstraping) was carried out and the mediating effect was carried out.

#### 4. Result And Discussion

##### Descriptive Characteristics of Respondents

Based on descriptive characteristics, the age of respondents is dominated by the age of 20-30 years with a total of 40 people or a percentage of 51.28%, this is because most of the respondents aged 20-30 years are productive periods, so that it also encourages respondents to more motivated to do their job. Then based on the descriptive gender characteristics of the respondents, it was dominated by the male sex with a total of 72 people or the percentage was 92.30%, this is because the male gender has more power and is agile in completing work. Furthermore, based on the descriptive characteristics of the respondent's latest education, it is dominated by the latest graduate education with a total of 65 people or the percentage is 83.33%, so that this will certainly affect work motivation and performance, because a person's level of education will also affect the values he adheres to, how to thinking, perspective and even perception of a problem.

Based on the descriptive characteristics of the respondent's work unit, it is dominated by work units of Credit Marketing Officer employees with a total of 78 people or the percentage is 100%, this is because the subjects studied in this study are devoted only to Credit Marketing Officer employees. Then descriptively the characteristics of the respondent's branch/representative offices are dominated by branch/representative offices from Central Jakarta with a total of 11 people or the percentage is 14.10%, this is because the Central Jakarta branch/representative office is one of the branch/representative offices that has many Credit Marketing employees. Officer, on the other hand because Jakarta is also the capital of the State. Furthermore, descriptive characteristics of respondents' length of work are dominated by >2 years, with a total of 55 people or the percentage is 70.51% this is because most of the employees have become permanent employees.

##### Descriptive Respondents Response

That the results of the average value of respondents' responses to the work motivation variable (X1) is 4.42, this shows that most of the respondents stated that the indicators in work motivation (X1) have been rated very high by the respondents. Then the results of the average value of respondents' responses to the work environment variable (X2) is 4.31, this shows that most of the respondents stated that the indicators in the work environment (X2) have been rated very high by the respondents. Furthermore, for the results of the average value of respondents' answers to the job satisfaction variable (Z) of 4.43, this shows that most of the respondents stated that the indicators in job satisfaction (Z) have been rated very high by respondents, and the results of the average score Respondents' responses to the performance variable (Y) were 4.32, this indicates that most of the respondents stated that the indicators in performance (Y) had been rated very high by the respondents.

##### Measurement Model Evaluation

The evaluation of the first measurement model was carried out by Convergent Validity to determine the validity of each indicator on the latent variable. Convergent Validity has a condition that each indicator has an outer loading value of > 0.7. However, basically the value of 0.5-0.6 is still acceptable, because it is an

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early stage of testing. Therefore, to find out the value of Convergent Validity in this study, it can be seen in Table 5, below:

**Table 5**  
**Convergent Validity Results**

Indicator	Job Satisfaction (Z)	Performance (Y)	Work Environment (X2)	Work Motivation (X1)	Information
X1.1.				0.958	Valid
X1.2.				0.958	Valid
X1.3.				0.983	Valid
X2.1.			0.752		Valid
X2.2.			0.868		Valid
X2.3.			0.868		Valid
X2.4.			0.826		Valid
Y1.		0.693			Valid
Y2.		0.835			Valid
Y3.		0.859			Valid
Y4.		0.896			Valid
Y5.		0.930			Valid
Z1.	0.930				Valid
Z2.	0.859				Valid
Z3.	0.863				Valid
Z4.	0.791				Valid
Z5.	0.868				Valid
Z6.	0.983				Valid

Source: Author's data results from SmartPLS-SEM 3.0. (Partial Least Square Modeling), (2021).

Then the evaluation of the second measurement model, namely Discriminant Validity, was carried out intended to see the magnitude of the correlation between constructs and their indicators and indicators of other constructs. The value of Discriminant Validity is seen through the cross loading value, where the standard value of Discriminant Validity can be seen from the correlation of the construct with the measurement item which is greater than the size of the other constructs. Therefore, to find out the value of Discriminant Validity, it can be seen in Table 6, below:

**Table 6**  
**Discriminant Validity Results**

Indicator	Job Satisfaction (Z)	Performance (Y)	Work Environment (X2)	Work Motivation (X1)	Information
X1.1.	0.868	0.860	0.655	<b>0.958</b>	Valid
X1.2.	0.856	0.821	0.656	<b>0.958</b>	Valid
X1.3.	0.907	0.865	0.677	<b>0.983</b>	Valid
X2.1.	0.580	0.662	<b>0.752</b>	0.491	Valid
X2.2.	0.595	0.585	<b>0.868</b>	0.505	Valid
X2.3.	0.739	0.719	<b>0.868</b>	0.560	Valid
X2.4.	0.767	0.762	<b>0.826</b>	0.700	Valid
Y1.	0.572	<b>0.693</b>	0.648	0.488	Valid
Y2.	0.772	<b>0.835</b>	0.607	0.817	Valid
Y3.	0.775	<b>0.859</b>	0.689	0.755	Valid
Y4.	0.862	<b>0.896</b>	0.752	0.741	Valid
Y5.	0.892	<b>0.930</b>	0.715	0.806	Valid
Z1.	<b>0.930</b>	0.892	0.715	0.806	Valid
Z2.	<b>0.859</b>	0.803	0.657	0.850	Valid
Z3.	<b>0.863</b>	0.796	0.635	0.724	Valid
Z4.	<b>0.791</b>	0.790	0.646	0.640	Valid
Z5.	<b>0.868</b>	0.719	0.739	0.560	Valid
Z6.	<b>0.983</b>	0.865	0.677	0.907	Valid

Source: Author's data results from SmartPLS-SEM 3.0. (Partial Least Square Modeling), (2021).

The next evaluation of the third measurement model is the Average Variance Extracted (AVE), which is intended to assess the average communality of each latent variable. The value of Average Variance Extracted (AVE), must be above  $> 0.50$ , so it can be said to be Variance. Therefore, to see the value of the Average Variance Extracted (AVE), it can be seen in Table 7, below:

**Table 7**  
**Average Variance Extracted (AVE) Results**

Variable	Score Average Variance Extracted (AVE)	Information
Job Satisfaction (Z)	0.721	Variance
Performance (Y)	0.685	Variance
Work Environment (X2)	0.688	Variance
Work Motivation (X1)	0.934	Variance

Source: Author's data results from SmartPLS-SEM 3.0. (Partial Least Square Modeling), (2021).

Finally, in the fourth evaluation of the measurement model, Composite Reliability is carried out, which is intended to measure the real value of the reliability of a construct. The value of Composite Reliability must be greater than  $> 0.7$ , in order to be said to be Reliable. Therefore, to see the value of Composite Reliability, it can be seen in Table 8, below:

**Table 8**  
**Composite Reliability Results**

Variable	Score Composite Reliability	Information
Job Satisfaction (Z)	0.939	Reliable
Performance (Y)	0.915	Reliable
Work Environment (X2)	0.898	Reliable
Work Motivation (X1)	0.977	Reliable

Source: Author's data results from SmartPLS-SEM 3.0. (Partial Least Square Modeling), (2021).

### Structural Model Evaluation

Evaluation of the structural model in the initial stage was carried out by looking at the R-Square ( $R^2$ ), which was intended to see how much endogenous constructs could be explained by exogenous constructs. The value of R-Square ( $R^2$ ), must meet the criteria of 0.75, which means that the model is strong, the value is 0.50, the model is moderate, and the value is 0.25, the model is weak. For that, knowing the results of the R-Square ( $R^2$ ), can be seen in Table 9, below:

**Table 9**  
**Result of R-Square ( $R^2$ )**

Variable	Score R-Square ( $R^2$ )	Information
Job Satisfaction (Z)	0.895	Strong Model
Performance (Y)	0.925	Strong Model

Source: Author's data results from SmartPLS-SEM 3.0. (Partial Least Square Modeling), (2021).

For the evaluation of the structural model, the second stage, namely Effect Size ( $F^2$ ), was carried out to determine the magnitude of the partial effect in this study, because the Effect Size ( $F^2$ ) value showed the magnitude of the partial effect of each predictor variable/exogenous variable on endogenous variables. The interpretation of the value of Effect Size ( $F^2$ ), must meet the criteria of 0.35, which means the model is strong, the value is 0.15, the model is moderate and the value is 0.02, the model is weak. Therefore, to find out the value obtained in this Effect Size ( $F^2$ ), it can be seen in Table 10, below:

**Table 10**  
**Result Effect Size ( $F^2$ )**

Variable	Job Satisfaction (Z)	Performance (Y)	Work Environment (X2)	Work Motivation (X1)
Job Satisfaction (Z)	-	0.747	-	-
Performance (Y)	-	-	-	-
Work Environment (X2)	0.677	0.106	-	-
Work Motivation (X1)	2.143	0.024	-	-

Source: Author's data results from SmartPLS-SEM 3.0. (Partial Least Square Modeling), (2021).

Then for the evaluation of the structural model, the third stage, namely Q-Square Predictive Relevance (Q<sup>2</sup>), is carried out to find out how well the observation values generated by the model and the estimation of its parameters are. A Q-Square Predictive Relevance (Q<sup>2</sup>) value greater than >0 indicates that the model has predictive relevance, while a Q-Square Predictive Relevance (Q<sup>2</sup>) value less than <0 indicates that the model lacks predictive relevance. Therefore, to see the results of the Q-Square Predictive Relevance (Q<sup>2</sup>), it can be seen through the calculation of the formula below:

$$Q^2 = 1 - (1 - R^2)$$

$$Q^2 = 1 - (1 - 0.895) (1 - 0.925)$$

$$Q^2 = 1 - (0.105) (0.075)$$

$$Q^2 = 1 - 0.007875$$

$$Q^2 = 0.992185$$

Source: The results of the author's data calculation, (2021).

The last step is the evaluation of the structural model in the fourth stage, namely the Goodness of Fit (GoF), to validate the model as a whole, and to evaluate the measurement model and structural model as well as a simple measurement for the overall model prediction. The Goodness of Fit (GoF) value is between 0 (Zero) to 1 (One), with an interpretation of 0.10, the small category, and 0.25, the medium category, and 0.36, the large category. Therefore, to see the results of Goodness of Fit (GoF), which were obtained in this study, see the results of the calculations below:

$$\sqrt{GoF} = \sqrt{(AVE \times R^2)}$$

$$\sqrt{GoF} = \sqrt{(0.757 \times 0.91)}$$

$$\sqrt{GoF} = 0.68887$$

Source: The results of the author's data calculation, (2021).

#### Hypothesis Testing (Resampling Bootstraping)

To find out the results of testing the hypotheses proposed in this study, the resampling bootstrapping method was carried out, which aims to represent non-parametric for the precision of the estimate. With bootstrapping resampling method in SmartPLS-SEM 3.0. (Partial Least Square Modeling), the decision to accept or reject a hypothesis is based on the significance value of P-Value and T-Statistic value. Acceptance and rejection of the hypothesis in this study is seen from the significant value, which can be seen if the T-Statistic significant value is > 1.96, and the P-Value value is <0.05, or vice versa. Therefore, for the results of hypothesis testing using the resampling bootstrapping method in this study, the results can be seen with Path Coefficients, the results of which are presented in Table 11, as follows:

Table 11  
 Hypothesis Test Results (Path Coefficients)

Variable	Original Sample (O)	Sample Mean (M)	Standart Deviation (STDEV)	T-Statistic ( O /STDEV)	P-Value	Information
Job Satisfaction (Z)-> Performance (Y)	0.773	0.738	0.125	5.860	0.000	Received
Work Environment (X2)-> Job Satisfaction (Z)	0.368	0.364	0.077	4.779	0.000	Received
Work Environment (X2)->						

Performance (Y)	0.159	0.155	0.072	2.222	0.027	Received
Work Motivation (X1) -> Job Satisfaction (Z)	0.654	0.659	0.068	9.630	0.000	Received
Work Motivation (X1) -> Performance (Y)	0.104	0.102	0.109	0.952	0.341	Rejected

Source: Author's data results from SmartPLS-SEM 3.0. (Partial Least Square Modeling), (2021).

#### Mediation Effect Test

To find out the test of the mediating effect in this study, it was carried out in the resampling bootstrapping method on SmartPLS-SEM 3.0. (Partial Least Square Modeling), by knowing Specific Indirect Effects. The test of the mediating effect was carried out to determine simultaneously or directly the mediating variable in connecting or bridging the independent variable and the dependent variable. With this test of the mediating effect, the value that must be obtained is the significance of the T-Statistic  $> 1.96$ , and the P-Value  $< 0.05$ , or vice versa, so that later the mediating variable can be said to mediate other variables. Therefore, to see the effect of the mediating effect in this study, it can be seen from the results of the Specific Indirect Effects value in Table 12, as follows:

**Table 12**  
**Mediation Effect Test Results (Specific Indirect Effects)**

Variable	Original Sample (O)	Sample Mean (M)	Standart Deviation (STDEV)	T-Statistic (IO/STDEV)	P-Value	Information
Work Motivation (X1) -> Job Satisfaction (Z) -> Performance (Y)	0.479	0.486	0.098	4.878	0.000	Received
Work Environment (X2) -> Job Satisfaction (Z) -> Performance (Y)	0.269	0.269	0.072	3.738	0.000	Received

Source: Author's data results from SmartPLS-SEM 3.0. (Partial Least Square Modeling), (2021).

#### Discussion of Research Results

The results of the study on the effect of work motivation on the performance of Credit Marketing Officer employees at PT. Maybank Indonesia Finance does not have a significant effect, so it can be said that every employee is not motivated by the performance results obtained, due to the unstable position of the company, as in the current condition of Covid-19, where the company experienced a decline in overall performance, thus affecting the every side in the company and it puts pressure on employees, because with a decline in the company, it automatically makes the workload of employees higher.

The results of research on the effect of the work environment on the performance of Credit Marketing Officer employees at PT. Maybank Indonesia Finance has a significant effect, so that a conducive, stable, happy and comfortable work environment will make employees feel at home in carrying out their work activities, so that the working time used will be efficient and effective, from this impact will result in maximum employee performance.

The results of the study on the effect of work motivation on job satisfaction of Credit Marketing Officer employees at PT. Maybank Indonesia Finance has a significant effect, so it can be said that high work motivation in a person is marked by the emergence of a desire to obtain satisfactory work results in carrying out their work, because motivation is basically providing job satisfaction to employees with the hope that employees will work and have better productivity at work which in the end the work of an employee will get better.

The results of the study on the effect of the work environment on job satisfaction of Credit Marketing Officer employees at PT. Maybank Indonesia Finance has a significant effect, because a comfortable work environment can make it easier to do work assignments. Employees prefer a work environment that is not dangerous or troublesome and that temperature, light, noise, and other environmental factors should not be extreme. In addition, employees prefer to work close to home, with clean and relatively modern facilities, with adequate tools when they work.

The results of the study on the effect of job satisfaction on the performance of Credit Marketing Officer employees at PT. Maybank Indonesia Finance has a significant effect, because job satisfaction will be achieved if the employee's needs are met in the work itself, because job satisfaction is an emotional state of





asure or positive emotion that comes from the employee's assessment of the job or the employee's experience. With high job satisfaction, it will improve the performance of employees, therefore there should be a reciprocal relationship between performance and job satisfaction. On the one hand, it can be said that job satisfaction leads to increased performance, because satisfied employees will be more productive.

The results of the study on the effect of job satisfaction in mediating work motivation on the performance of Credit Marketing Officer employees at PT. Maybank Indonesia Finance has a significant effect, because with the fulfillment of all needs or desires in employees, a feeling of satisfaction will be created, and employees with a high level of satisfaction will automatically be motivated to work harder, so that later the work carried out can achieve the desired goals. company, so that the stability of performance will be more conducive and maintained, even better.

The results of the research on the effect of job satisfaction in mediating the work environment on the performance of Credit Marketing Officer employees at PT. Maybank Indonesia Finance has a significant effect, because with a guaranteed work environment, employees in carrying out activities with a sense of pleasure and full of love for the work they are carrying out, so that it will affect the sense to improve performance quickly and precisely, with this it will directly affect increase self-confidence in the work achieved, meaning that there is individual job satisfaction and will always appreciate himself, will be able to carry out the tasks assigned by the company.

## 5. Conclusion

Based on the results of research obtained on the Effect of Work Motivation and Work Environment on Performance Mediated by Job Satisfaction (Study of Credit Marketing Officer PT. Maybank Indonesia Finance), it can be concluded several things, including that there is no significant effect on work motivation on performance employees of Credit Marketing Officer at PT. Maybank Indonesia Finance, this is evidenced by the T-Statistic value obtained at 0.952 and the P-Value value obtained at 0.341, thus, it can be concluded that the lack of work motivation given to employees will reduce the performance of Credit Marketing Officer employees at PT. Maybank Indonesia Finance.

Then that there is a significant influence on the work environment on the performance of Credit Marketing Officer employees at PT. Maybank Indonesia Finance, this is evidenced by the T-Statistic value obtained at 2.222 and the P-Value value obtained at 0.027, so it can be concluded that the better the work environment will improve the performance of the Credit Marketing Officer employees at PT. Maybank Indonesia Finance.

Next, that there is a significant influence on work motivation on job satisfaction of Credit Marketing Officer employees at PT. Maybank Indonesia Finance, this is evidenced by the T-Statistic value obtained at 9.630 and the P-Value value obtained at 0.000, so it can be concluded that the higher the level of motivation for employees, the higher the job satisfaction felt by employees. Credit Marketing Officer at PT. Maybank Indonesia Finance.

Furthermore, that there is a significant influence on the work environment on job satisfaction of Credit Marketing Officer employees at PT. Maybank Indonesia Finance, this is evidenced by the T-Statistic value obtained at 4.779 and the P-Value value obtained at 0.000, so it can be concluded that the better the work environment, the higher the job satisfaction felt by Credit Marketing Officer employees at PT. Maybank Indonesia Finance.

Then that there is a significant influence on job satisfaction on the performance of Credit Marketing Officer employees at PT. Maybank Indonesia Finance, this is evidenced by the T-Statistic value obtained at 5.860 and the P-Value value obtained at 0.000, so it can be concluded that the higher the job satisfaction, the higher the performance level of the Credit Marketing Officer employees at PT. Maybank Indonesia Finance.

Furthermore, that there is a significant effect on job satisfaction in mediating work motivation on the performance of Credit Marketing Officer employees at PT. Maybank Indonesia Finance, this is evidenced by the T-Statistic value obtained at 4.878 and the P-Value value obtained at 0.000, so it can be concluded that job satisfaction has a role in linking work motivation to the performance of Credit Marketing Officer employees at PT. Maybank Indonesia Finance.

Finally, that there is a significant effect on job satisfaction in mediating the work environment on the performance of Credit Marketing Officer employees at PT. Maybank Indonesia Finance, this is evidenced by the T-Statistic value obtained at 3.738 and the P-Value value obtained at 0.000, so it can be concluded that job satisfaction has a role in linking the work environment to the performance of Credit Marketing Officer employees at PT. Maybank Indonesia Finance.

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