

**ANALISIS PENGARUH INSENTIF, LINGKUNGAN KERJA, DAN MOTIVASI  
TERHADAP KINERJA GENERAL BANKER PT. BANK MANDIRI  
(PERSERO) TBK. (STUDI PADA GENERAL BANKER BANK MANDIRI  
REGION VIII/ JAWA 3)**

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ARTICLE INFO	ABSTRACT
<b>Accepted</b> : 02-08-2023	Bank Mandiri is part of a state-owned banking business where every Tituntun employee has the skills to offer financial services to consumers and provide consultations on bank products and services tailored to the needs and preferences of individual customers. So with this, the researcher wants to observe the performance of the general Banker at PT. Bank Mandiri (Persero) Tbk looks at the influence of incentives given to employees, the work environment, and motivation to further improve performance in doing work. This study aims to investigate and analyze how incentives, work environment, and motivation play a major role in improving the performance of Bank Mandiri in the Commercial Bank section of Region VIII / Java 3. This research uses path analysis with the help of the SPSS Version 25 application. The results show that seen from the first equation and the second equation variable X1 (Incentives), variable X2 (Work Environment and Motivation (Z) influence the Performance variable (Y).
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## Introduction

In the process of building a business network, PT. There are around 2000 branch offices nationwide owned and operated by Bank Mandiri (Persero) Tbk. A project initiated to face changes in digital technology in the banking sector is being carried out by Bank Mandiri to provide the best service for its customers (Yusril, 2020). This effort is in the form of digital transformation carried out through smart branches or digital branches. The idea of Smart Branch is a financial service that is connected with digital technology and aims to make the banking experience simpler, more practical, and safer for institutional clients (Afifah, 2017). Through the implementation of the Smart Branch concept, Bank Mandiri educates qualified individuals to offer financial services to consumers and provides advice on bank products and services tailored to the needs and preferences of individual customers (Supriadi et al., 2023). These people are known as general bankers (Susan, Gakure, Kiraithe, & Waititu, 2012). A General Banker is required to have a good appearance, knowledge of bank products and services, and the ability to explain financial information clearly and easily understood by customers. In addition, the General Banker is responsible for establishing positive relationships with customers and meeting sales targets set by the bank. Due to fierce competition in the business world, every company must be able to adjust its conditions to the circumstances and changes that occur (Suryani, 2017). This also applies to banks that need to be responsive in creating

strategies to win competition and maintain their business. Employee performance is one of the most important factors in achieving these goals. Employee performance can be characterized by their behavior or whatever they do. According to (Nur, 2021) quoted in Onukwube (2010), work performance is a behavior that can be assessed in terms of how much it adds to organizational effectiveness. According to (Wahyuni, 2015), employee performance is an indication of financial or other results of employees that have a direct relationship with organizational performance and success. In addition, (Can & Yasri, 2016) said that employee performance is directly related to organizational achievement. According to research by Xanthopoulou et al., personnel in management roles, including upper, middle, and lower management, contribute greatly to overall performance. In the context of performance within an organization, employee performance is defined as the degree to which a member of the organization contributes to the achievement of organizational goals. Employee performance is critical to the success of an organization because employees serve as an important part of the success mechanism that the organization relies on. According to (Rajagukguk, 2017), work performance is a behavior that can be assessed in terms of how much it adds to organizational effectiveness. In a similar vein, (Saputri, Hidayati, & Lestari, 2020) define work performance as an individual's work performance after expending effort. This definition is found in Jaafar et al. (2006). According to Guest (2001), employee engagement refers to actions and outcomes performed or brought about by workers that are related to and contribute to organizational goals. According to this definition, work performance is directly related to the extent to which an employee can complete the tasks that have been allocated to him as well as the extent to which the tasks that have been solved contribute to the achievement of goals. organizational goals (Syahputra & Tanjung, 2020). Performance on the job is not a single, cohesive concept but rather a multidimensional concept that includes more than one type of behavior. According to (Nugraha & Tjahjawati, 2017), the majority of companies can assess employee performance by analyzing the amount of production, quality of output, timeliness of output, and labor productivity.

This study provides an overview of incentives, motivation, and performance of Bank Mandiri Branch Region VIII/Java 3. The objectives of this study are 1) to investigate and analyze whether incentives play a major role in increasing the motivation level of Bank Mandiri Commercial Bank Region VIII/Java 3; 2) to Investigate and conduct whether the work environment influences the performance of Bank Mandiri Commercial Bank Region VIII/Java; 3) Investigate and analyze the effect of motivation on the work performance of Commercial Bank Mandiri Region VIII/Java 3; 4) Investigate and analyze whether incentives assisted by motivation play a major role in increasing the motivation level of Bank Mandiri Commercial Bank Region VIII/Java 3; 5) Investigate and conduct whether the work environment assisted by motivation influences the performance of Commercial Banks Bank Mandiri Region VIII/Java. This study uses data collection by disseminating surveys as an instrument to obtain research data results. Research data will be processed with the SPSS application using Path Analysis. The results show that there is a relationship between the influence of incentives, work

environment, and motivation on the performance of General Banker PT. Bank Mandiri (Persero) Tbk.

### Research Methods

This research uses a quantitative approach by collecting data through a series of instruments to identify data. Using surveys by researching directly makes the data more valid by providing questionnaires to objects or respondents that match the scope to be observed. The respondents involved in this study amounted to 100 respondents. Overall, this research has the potential to make a significant contribution to the development of human resource management and business practices. However, it is necessary to do it carefully and pay attention to various factors that can affect the results of the study.

Participants in this study were all General Bankers working under the supervision of Bank Mandiri Region VIII/Java 3. To determine the sample of this study a saturated sampling method or census. This ensures that the sample is representative of the entire population as a whole. Data collection techniques in this study use Path Analysis Techniques with the initial stages of conducting good data checks on processed data that has been obtained. The initial step by testing test validity and test reliability as initial criteria for the fulfillment of processed data produced is good data to be used as data objects that can be researched. Then the second step is to test classical assumptions to avoid unbiased and consistent data in the resulting regression equation which has accuracy in estimation. The last step is to see the estimated results from the path analysis that has been produced. This study also used SPSS (Statistical Package for the Social Sciences) v25 as a tool to conduct testing.

### Results and Discussion

This research goes through a stage to get good processed data results that can be used as a tool to be described as a good research result that has been described in the previous research methods section. Before testing at the initial stage, researchers carried out a criterion for the respondents studied. The criteria and characteristics that have been determined are as follows.

**Table 1**  
**Characteristic Respondents**

<b>Characteristic</b>	<b>Sum</b>	<b>Percentage</b>
<b>Gender</b>		
<b>Man</b>	38	38%
<b>Woman</b>	62	62%
<b>Sum</b>	100	100 %
<b>Age</b>		
<b>&lt; 25 years</b>	15	15%
<b>25 - 35 years</b>	31	31%
<b>36 - 45 years</b>	44	44%

<b>&gt; 45 years old</b>	10	10%
<b>Sum</b>	100	100 %
<b>Length of Work</b>		
<b>&lt; 5 years</b>	29	29%
<b>5 - 10 years</b>	36	36%
<b>11 - 15 years</b>	27	27%
<b>&gt; 15 years</b>	8	8%
<b>Sum</b>	53	100%

In the table of respondent characteristics, it can be seen that 38% of the total respondents in the study were men, while 62% were women, so the majority of respondents were women. In addition, there was age variation among respondents, with 15% of respondents under the age of 25, while 31% were between the ages of 25 and 35. Furthermore, 44% of respondents were between 36 to 45 years old and 10% were over 45 years old. Therefore, it can be concluded that the majority of respondents are between 36 to 45 years old. The study revealed that the majority of respondents had 5 to 10 years of work experience. The data showed that 36 people or about 36% of the total respondents belonged to the group, which is the highest number compared to other groups. In addition, about 29% of respondents have less than 5 years of work experience, while 27% have worked between 11 to 15 years. Only about 8% of respondents have more than 15 years of work experience. This shows that the majority of respondents have moderate work experience, which is between 5 to 10 years.

The description of the variables of this study can be seen through the results of descriptive analysis as follows.

**Table 2**  
**Hasil Analisis Deskriptif**

<b>Variable</b>	<b>N</b>	<b>Min</b>	<b>Max</b>	<b>Mean</b>	<b>Std. Deviation</b>
<b>Incentives (X1)</b>	100	1	5	3,890	1,134
<b>Work Environment (X2)</b>	100	1	5	3,912	0,995
<b>Motivation (Z)</b>	100	1	5	3,680	0,994
<b>Employee Performance (Y)</b>	100	1	5	3,888	1,045

Based on the descriptive analysis above, it is known that the average value of the Incentive variable (X1) is 3.890 with the lowest value being 1 and the highest being 5. The standard deviation is 1.134. The average value of the Work Environment (X2) is 3.912 with a value of as low as 1, as high as 5, and a standard deviation of 0.995. Meanwhile, the Motivation (Z) variable has an average value of 3.680 with the lowest

value being 1 and the highest being 5. The standard deviation obtained from the analysis of these variables is 0.994. While the Employee Performance variable (Y) is known to have an average value of 3.823 with the lowest value of 1 and the highest of 5, while the standard deviation is 1.045.

In the initial stage, researchers test validity with predetermined data instruments where data on test validity results on each variable will be displayed in the following table.

**Table 3**  
**Hasil Uji Validitas Seluruh Variabel**

No Questionnaire	Calculate r value	Table r value	Information
<b>Incentives (X1)</b>	0,853	0,197	Valid
	0,918	0,197	Valid
	0,743	0,197	Valid
	0,737	0,197	Valid
<b>Work Environment (X2)</b>	0,825	0,197	Valid
	0,753	0,197	Valid
	0,757	0,197	Valid
	0,714	0,197	Valid
	0,644	0,197	Valid
<b>Motivation (Z)</b>	0,823	0,197	Valid
	0,718	0,197	Valid
	0,626	0,197	Valid
	0,780	0,197	Valid
<b>Employee Performance (Y)</b>	0,855	0,197	Valid
	0,810	0,197	Valid
	0,812	0,197	Valid
	0,887	0,197	Valid
	0,825	0,197	Valid

Based on the test results in the table above, the critical value of the table with a significance level of 5% is 0.197. This can be seen from the calculated r value obtained from the entire questionnaire item is greater than the table r value. Therefore, it can be concluded that the questionnaire items used have passed the validity test and are considered suitable for use.

Reliability Testing aims to evaluate the extent to which the measuring instruments used in research are consistent. One way to measure reliability is through the calculation of Cronbach's Alpha coefficient. The results of this calculation can give an idea of the consistency of measuring instruments as shown by the following table.

**Table 4**  
**Reliability Test Results**

<b>Variable</b>	<b>Cronbach's Alpha</b>	<b>Information</b>
<b>Incentives (X1)</b>	0,824	Reliable
<b>Work Environment (X2)</b>	0,789	Reliable
<b>Motivation (Z)</b>	0,893	Reliable
<b>Employee Performance (Y)</b>	0,721	Reliable

Based on the results of reliability testing in the table above, it can be concluded that Cronbach's Alpha value of the entire questionnaire is a higher number than 0.60. This shows that the questionnaires used in this study have good consistency or reliability. In other words, these results show that the questions in the questionnaire are interrelated and reliable in measuring the construct studied.

The second stage in this study is to test the accuracy of the data with the Classical Assumption Test. There are 3 classic assumption tests in this study, namely the normality test, the multicollinearity test, and the heteroscedasticity test.

**Table 5**  
**Normality Test Results**

<b>N</b>	<b>Asymp. Sig. (2-tailed)</b>	<b>Information</b>
<b>100</b>	0,097	Data Normal

The normality test was carried out to determine the distribution of research data. Good data is data that is normally distributed. The normality test of this study used the Kolmogorov-Smirnov Test. The results of the normality test can be seen in table.5 where the significant value of Asymp. The Sig (2-tailed) of the normality test is 0.054. The value is greater than 0.050. Based on these values, it can be concluded that the data used in the study are normally distributed.

The multicollinearity test is an assumption test used to determine the correlation between variables. To qualify for the multicollinearity test, the tolerance value of all independent variables must be greater than 0.10 and the value of the Variance Inflation Factor (VIF) must be less than 10. The following are the results of the multicollinearity test.

**Table 6**  
**Hasil Uji Multikolinearitas**

<b>Coefficients</b>		
<b>No</b>	<b>Model</b>	<b>Collinearity Statistics</b>

		<i>Tolerance</i>	<i>BRIGHT</i>
<b>1</b>	Incentives (X1)	0,745	1,342
<b>2</b>	Work Environment (X2)	0,410	2,439
<b>3</b>	Motivation (Z)	0,372	2,686

The test results show that the tolerance value in all independent variables is greater than 0.10, so that the first condition of the multicollinearity test is met. In addition, the VIF value on all independent variables is also less than 10, so the second condition of the multicollinearity test is also met. Therefore, it can be concluded that there is no multicollinearity problem in the tested model.

The heteroscedasticity test is performed by looking at the Scatterplot image pattern. The test results can be seen in the following figure.

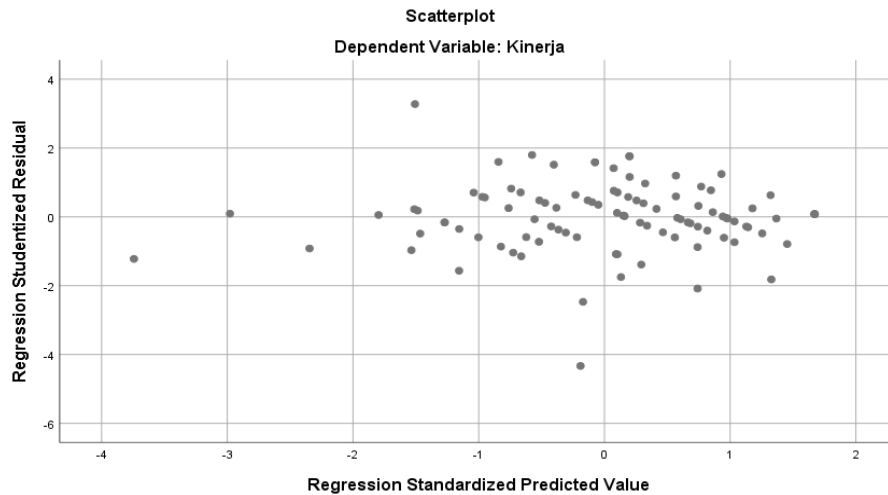


Figure 1 Heteroscedasticity Test Results

The figure above shows that the dots spread randomly above and below the number 0. Given that the data is scattered without forming a special pattern, it can be concluded that there are no symptoms of heteroscedasticity in the research data.

At the last stage of this research, namely testing with path analysis, the regression results obtained are as follows.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.428	1.508		-.284	.777
	Insentif	.246	.077	.219	3.202	.002
	Lingkungan Kerja	.767	.077	.675	9.896	.000

a. Dependent Variable: Motivasi

Figure 2 Results of Regression Analysis Model 1

Referring to the results of multiple linear regression analysis between independent variables and dependent variables, the regression equation can be arranged as follows.

$$\text{MOTIVATION} = -0.428 + 0.246X_1 + 0.767X_2(1)$$

Based on the regression equation, it can be concluded that a constant value of -0.428 indicates the value of the variable Motivation (Z) without being influenced by independent variables. The regression coefficient ( $\beta_1$ ) value of 0.246 indicates the influence of the Incentive variable (X1) on Motivation (Z). The value of the regression coefficient ( $\beta_3$ ) of 0.767 indicates the influence of the Work Environment variable (X2) on Motivation (Z).

The t-test is used to determine the partial influence between the variables studied. It can be seen from Fig.2 that the significance value of the variable X1 (Incentive) is 0.002 and the significance value of the variable X2 (Work Environment) is 0.000. Both significance values are smaller than the established significance level, which is 0.05. Thus, it can be concluded that partially, the variables Incentive (X1) and Work Environment (X2) have a significant influence on Motivation (Z).

The F test is a test that aims to determine the simultaneous influence between variables. Here are the test results.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1078.383	2	539.192	81.770	.000 <sup>b</sup>
	Residual	639.617	97	6.594		
	Total	1718.000	99			

a. Dependent Variable: Motivasi  
 b. Predictors: (Constant), Lingkungan Kerja, Insentif

Figure 3 F Model 1 Test Results



In Figure 3 it is known that the calculated F value is 81.770 with a significance of 0.000 or  $< 0.05$ . These results mean that the variables Incentive (X1) and Work Environment (X2) simultaneously have a significant effect on Motivation (Z).

The coefficient of determination is a magnitude that shows the simultaneous influence of variables. The test results can be seen as follows.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.792 <sup>a</sup>	.628	.620	2.56788

a. Predictors: (Constant), Lingkungan Kerja, Insentif

Figure 4 Results of Coefficient Determination Model 1

Berdasarkan uji koefisien determinasi yang ditunjukkan pada gambar.4 di atas, diketahui nilai Adjusted R Square adalah 0,620. Nilai tersebut berarti bahwa variabel Insentif (X1) dan Lingkungan Kerja (X2) dapat memprediksi perubahan Motivasi (Z) sebesar 62%, sedangkan 38% sisanya dipengaruhi oleh variabel lain yang tidak diteliti.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.349	.986		1.369	.174
	Insentif	.342	.053	.412	6.468	.000
	Lingkungan Kerja	.245	.072	.293	3.413	.001
	Motivasi	.222	.066	.302	3.351	.001

a. Dependent Variable: Kinerja

Figure 5 Results of Regression Analysis Model 2

In the results of regression analysis between independent variables and dependent variables, the regression equation can be arranged as follows:

$$\text{PERFORMANCE} = 1.349 + 0.342X1 + 0.245X2 + 0.222Z \quad (2)$$

Based on the regression equation, it can be concluded that a constant value of 1.349 indicates the value of the Performance variable (Y) without being influenced by independent and mediated variables. The value of the regression coefficient ( $\beta_1$ ) of 0.342 indicates the influence of the Incentive variable (X1) on Performance (Y). The regression coefficient ( $\beta_3$ ) value of 0.245 indicates the influence of the Work Environment variable (X2) on Performance (Y). The regression coefficient ( $\beta_4$ ) value of 0.222 indicates the influence of the Motivation (Z) variable on Performance (Y).

The t-test is used to determine the partial influence between the variables studied. Based on the test results in Figure 4.7 above, it is found that the significance value of the variable X1 (Incentive) is 0.002, the significance value of the variable X2 (Work Environment) is 0.000, and the significance value of the variable Z (Motivation) is 0.001. The significance value of all these variables is smaller than the established significance level, which is 0.05. Thus, it can be concluded that partially, the variables Incentive (X1) and Work Environment (X2) mediated by Motivation (Z) have a significant influence on Performance (Y). The F test is a test that aims to determine the simultaneous influence between variables. Here are the test results.

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	660.296	3	220.099	78.126	.000 <sup>b</sup>
	Residual	270.454	96	2.817		
	Total	930.750	99			

a. Dependent Variable: Kinerja  
 b. Predictors: (Constant), Motivasi, Insentif, Lingkungan Kerja

Figure 6 F Model 2 Test Results

Referring to the test above, it is known that the calculated F value is 81.770 with a significance of 0.000 or < 0.05. These results mean that the variables Incentive (X1) Work Environment (X2) and Motivation (Z) simultaneously have a significant effect on Performance (Y).

The coefficient of determination is a magnitude that shows the simultaneous influence of variables. The test results can be seen as follows.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.842 <sup>a</sup>	.709	.700	1.67846

a. Predictors: (Constant), Motivasi, Insentif, Lingkungan Kerja

Figure 7 Results of Coefficient Determination Model 2

Based on the coefficient of determination test shown in Figure 4.9 above, it is known that the Adjusted R Square value is 0.700. The value means that the variables Incentive (X1) and Work Environment (X2) mediated by Motivation (Z) can predict changes in Performance (Y) by 70%, while the remaining 30% is influenced by other variables that are not studied. An increase in the value of the coefficient of determination indicates that motivation has a significant role in influencing performance.

## **Conclusion**

This study concludes that partially, Incentives and Work Environment influence Performance. This means that good incentives and work environments can improve the performance of a person or organization. In addition, Motivation also plays an important role in this relationship. Good motivation can increase the effect of Incentives and Work Environment on Performance. Nevertheless, keep in mind that these conclusions are based only on the information provided and more detailed research may be needed to obtain more precise and accurate conclusions. In addition, other factors can affect the relationship between the variables studied, such as external environmental factors and other variables that are not measured in the study.

In addition, the test results can also be used to provide recommendations for practitioners or organizations. By knowing that Incentives, Work Environment, and Motivation affect Performance, practitioners or organizations can improve employee or organizational performance by increasing Incentives, improving Work Environment, and increasing Motivation. For example, practitioners can provide better incentives to high-achieving employees, provide employee training and development to improve their skills and knowledge and provide employees with opportunities to participate in decision-making and provide input to organizational policies. In addition, practitioners can also improve the work environment by providing good facilities, providing adequate social support, and creating a conducive and pleasant working atmosphere. In terms of motivation, practitioners can increase employee motivation through various ways, such as giving awards or praise for achievements achieved, providing opportunities for development and career, and providing support and recognition for employee contributions. By increasing Incentives, Work Environment, and Motivation, it is expected that employee or organizational performance can increase, which in turn can bring benefits to the organization and the employees themselves. In conclusion, this study shows that Incentives, Work Environment, and Motivation have a significant influence on Performance. A good work environment can also increase employee motivation and performance because employees feel comfortable and supported at work. In addition, motivation is also an important factor in improving performance, because motivated employees tend to be more productive, creative, and passionate at work.

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