

The Effect of Motivation and Work Environment on Employee Performance with Work Discipline as An Intervening Variable at Bca Kelapa Gading

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KEYWORDS

Motivation, work environment, work discipline, employee performance.

ABSTRACT

This study aims to analyze the effect of motivation and work environment on employee performance with work discipline as an intervening variable at BCA Kelapa Gading. This research was conducted using the PLS-SEM method with the SmartPLS 4.0 program. This study applied a quantitative research design with a survey approach. The number of respondents in this research was 100. The research variables included motivation (X1), work environment (X2), work discipline (Z), and employee performance (Y). The results of this research show that motivation has no significant effect on employee performance, while the work environment has a significant effect on employee performance. Work discipline has a positive and significant effect on employee performance. However, work discipline does not play a mediating role in the relationship between work motivation and employee performance, although it has been proven to be a partial mediating variable in the relationship between work environment and employee performance. This study highlights the practical importance of creating a supportive work environment and enforcing discipline policies to sustain performance improvements in the banking sector. The findings suggest that management should prioritize environmental interventions over motivation-based strategies alone. Future research should expand across multiple branches and incorporate objective performance metrics to validate these findings and explore additional mediating variables that may influence the motivation–performance relationship.

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Introduction

In today's era of globalization, companies face increasingly complex challenges in global business competition. Globalization not only creates opportunities for companies to expand their market share internationally, but also requires adaptation to more stringent global standards. Companies must now compete not only at the local level but also internationally, meeting diverse demands related to quality standards, work ethic, and operational performance aligned with global principles (Dacey, Baillarger, et al., 2019; Dacey, Criscitiello, et al., 2019; Iriani et al., 2023; Ranjan, 2017; Susanto & Riance, 2021; Vila et al., 2015).

High employee performance is not solely the result of qualified individuals; it also depends on how effectively a company manages and develops the potential of each employee (Cai et al.,

2019; Ntshebe et al., 2022). Therefore, Miuзу (2019) asserts that organizations need to establish a structured human resources management strategy that covers recruitment, training, development, and career management, all focused on enhancing employee competence and motivation.

A company's success in facing the challenges of globalization is influenced by various factors, with the quality of its human resources being among the most significant (Lina, 2018). Human resources are essential to company operations, working alongside other elements such as capital, machinery, technology, and materials. Without qualified and competitive human resources, companies may struggle to execute business strategies effectively, impacting competitiveness and overall growth (Chapman et al., 2018; Delery & Roumpi, 2017; Pham, 2020; Widyanty et al., 2020).

The presence of human resources (HR) within a company plays a strategic and crucial role in achieving organizational goals. HR is not only a component of company assets but also a fundamental factor determining operational success and the accomplishment of the company's vision and mission. Therefore, HR management must be conducted professionally and structurally to optimize each employee's potential (Ahmad, 2019).

According to Daya (1996), HRM is the process of achieving organizational goals through the utilization of people or individuals within the organization. This concept emphasizes that achieving organizational objectives depends not only on capital, technology, or strategy, but is also greatly influenced by the quality and performance of those who drive the organization. Consequently, companies must ensure that HRM is effectively implemented and aligned with established business strategies (Mothafar et al., 2022).

Bangun (2015) defines performance as the work results achieved by an individual based on predetermined job requirements or standards. Thus, performance is measured not only by results but also by how well the individual meets established expectations in accordance with their duties and responsibilities. Each employee has unique potential, and management must adjust motivational approaches to help individuals achieve their best performance. One strategy companies can utilize to improve employee performance is motivation. Both internal and external motivation play important roles in encouraging individuals to act, work, and strive for specific goals. Intrinsic motivation arises from within, such as the desire to grow, achieve, and find personal satisfaction. Conversely, extrinsic motivation comes from external factors, such as awards, salaries, bonuses, or allowances.

Motivation, training, and discipline are three crucial and interrelated factors in enhancing employee performance. Motivation, whether intrinsic or extrinsic, drives employees to pursue company objectives; effective training enhances employee skills and professionalism. However, both motivation and training need to be tailored to employees' specific needs to yield optimal results (Bellue et al., 2023; Zhang et al., 2024). Discipline is also critical for maintaining order and ensuring compliance with set standards. Regular evaluations of motivation, training, and discipline, alongside the creation of a comfortable and transparent work environment where every employee feels appreciated and has a meaningful role, are necessary for achieving organizational goals. Objective performance evaluations and open communication between supervisors and subordinates

also increase employee confidence, productivity, and loyalty (Murali et al., 2017). Thus, balancing the fulfillment of employee needs with the achievement of organizational objectives is paramount to a company's future success and growth.

To ensure that all employees understand and comply with company regulations, it is essential for businesses to conduct regular socialization, including onboarding for new staff and routine internal training (Kumar & Pandey, 2017). This process ensures employees comprehend the expectations placed upon them and the consequences of any violations. Managers and supervisors should model discipline when complying with regulations, serving as examples for their teams. Bellizzi & Hasty (2000) found that disciplined supervisors positively influence their subordinates. Nevertheless, even with effective socialization and supervisor discipline, it is vital for discipline to originate from within each employee. Therefore, companies should embed discipline values through a transparent system of rewards and sanctions and foster a work environment that promotes responsibility rather than fear.

For instance, *BCA KCU Kelapa Gading*, recognized for its strict discipline in employee management, develops performance through training, motivation, and rigorous performance evaluations. The company both rewards employees with high performance and discipline and issues sanctions for rule violations. This approach aims not only to enhance employee performance but also to maintain service quality. Recognition of employee creativity and adaptability further encourages excellent service. Accordingly, robust discipline, targeted training, and transparent evaluation processes are crucial for achieving optimal performance and sustaining the company's reputation over time.

Data reveal a notable decline in multiple performance indicators at *BCA KCU Kelapa Gading*, such as customer satisfaction dropping from 97% in the second half of 2023 to 95% in the first half of 2024, and an increase in customer complaints from 4.3 to 4.5 in the same period. This downward trend reflects service quality challenges requiring prompt attention, especially regarding compliance with Standard Operating Procedures (SOP), which saw violations rise from -3 to -5. Additionally, the number of debtors reduced from 70 to 53, highlighting the need for better marketing and service strategies. Uneven employee performance and low motivation are the primary causes of suboptimal results, with some employees failing to meet their targets. Overall, total performance scores of 96 and 93 fall short of the "Exceed Expectation" rating, which demands at least 120, resulting in an assessment of merely adequate.

Mangkunegara & Octorend (2015) assert that employee performance is shaped by two main factors: ability and motivation. Ability involves the knowledge, skills, and competencies required to complete tasks, while motivation refers to the inner drive compelling employees to work effectively and accomplish optimal results. Motivation is critical for fostering productivity in a work environment where employees are challenged to continually improve. Insufficient motivation prevents maximum performance, even when abilities are sufficient. Companies must, therefore, review motivational practices, provide appropriate incentives, create supportive environments, and ensure employees feel respected and encouraged in their career paths.

In addition to motivation, work discipline is a vital determinant of employee performance.

Juliyanti & Onsardi (2020) identify discipline as a key to company success. Without strong discipline, employee performance will be limited, regardless of their motivation (Ferawati, 2017). Discipline encompasses adherence to SOPs, punctuality, and accountability in task completion. Improving both discipline and motivation requires fair systems of reward and punishment and adequate training to give employees a shared understanding of the company's standards. Optimal employee performance is thus achieved through a mix of suitable motivation, discipline, and training.

At *BCA KCU Kelapa Gading*, employee performance has declined as noted by decreased customer satisfaction, increased complaints, and fewer debtors. These trends reflect issues in HR management, particularly around motivation, work environment, and discipline. Suboptimal motivation, a less supportive environment, and uneven discipline are suspected to be the main contributors to the decline.

Unlike previous studies that examined motivation and environment separately (Adha et al., 2019; Dewi & Trihudyatmanto, 2020), this research integrates both variables with work discipline as a mediator in a banking context, analyzing how discipline mediates the effects of environmental and motivational factors on performance. This approach offers a more holistic view of the complex interplay between these variables in service-oriented industries, where both internal motivation and external environment play vital roles. Moreover, this study applies PLS-SEM analysis (Hair et al., 2019; Dash et al., 2022), employing advanced statistical methods suitable for probing intricate mediation models with multiple predictors, thus achieving methodological rigor beyond simple correlation or regression analyses traditionally used.

Accordingly, this study examines the effect of motivation and work environment on employee performance—with work discipline as an intervening variable—at *BCA KCU Kelapa Gading*, aiming to address questions about the impact of motivation and environment, and the mediating role of discipline. The research is limited to employees of the *BCA KCU Kelapa Gading* Business Development unit, focusing on motivation, work discipline, work environment, and performance, excluding other variables. It was conducted from June to August 2024, applying a closed questionnaire reliant on respondents' subjective perceptions, and included only permanent staff within the Business Development division, with path analysis used to examine relationships among the variables. The study is expected to yield academic insights into the effect of motivation and work environment on performance and the role of discipline as a mediating factor, while also providing practical recommendations for *BCA KCU Kelapa Gading* management in formulating strategies to enhance performance via motivation optimization, improved working conditions, and strengthened discipline. Hence, these findings should help create a more conducive work environment, foster greater employee contributions, and drive the attainment of better business outcomes.

Method

The study, entitled “The Effect of Motivation on Employee Performance with Work Discipline as an Intervening Variable at *BCA KCU Kelapa Gading*,” was conducted from June to

August 2024 using a quantitative approach and survey method on employees of the BCA KCU Kelapa Gading Business Development unit. Data were analyzed from all employees—staff to managers—totalling 100 people, making this research a census study designed to provide thorough and accurate insights into employee motivation and performance at the branch.

Total sampling was applied, meaning every member of the population was included as a respondent, resulting in more comprehensive and representative findings. Data collection was conducted online through questionnaires distributed via Google Form. Primary data were obtained directly from the questionnaires, while secondary data were sourced from other relevant company information.

Before data collection, the study obtained ethical clearance and ensured that all participants provided informed consent. Respondents were informed about the purpose of the research, the voluntary nature of participation, the confidentiality of their responses, and their right to withdraw at any time. All data were collected anonymously, stored securely, and accessible only to the research team. Participation did not affect employees' work status or evaluations.

The research instruments comprised four structured questionnaires, each using a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree) to measure the main variables. The motivation variable used indicators adapted from Hasibuan (2019), while the work environment variable utilized indicators from Rahmawati & Damayanti (2023). Work discipline was measured using indicators based on Chusnah & Purwanti (2020), and employee performance was assessed using indicators from Mangkunegara & Octorend (2015). Descriptive and path analysis techniques were employed to examine the relationships among the variables.

Table 1. Variable Operationalization and Indicator Coding

Variable	Source	Indicators	Measurement Scale
Motivation (M)	Adapted from Hasibuan (2019)	M1-M5: Achievement needs, recognition, responsibility, advancement, personal growth	Likert 1-5
Work Environment (WE)	Adapted from Rahmawati & Damayanti (2023)	LK1-LK5: Physical conditions, equipment, interpersonal relationships, organizational climate, work-life balance	Likert 1-5
Work Discipline (WD)	Adapted from Chusnah & Purwanti (2020)	DK1-DK5: Compliance with rules, punctuality, task completion, procedure adherence, responsibility	Likert 1-5
Employee Performance (EP)	Adapted from Mangkunegara & Octorend (2015)	KK1-KK5: Work quality, quantity, efficiency, timeliness, goal achievement	Likert 1-5

The data analysis technique uses the PLS (Partial Least Square) method in model measurement and structural modeling, where t-statistics are used to test hypotheses, and multiple linear regression analysis is used to test the effect of independent variables on dependent variables. Hypothesis testing was conducted using t-tests and F-tests to determine the partial and overall effects of independent variables on dependent variables, and the coefficient of determination (R^2) was used to measure the ability of independent variables to explain dependent variables in the

regression model, with an R^2 value close to one indicating a better model in explaining the variation of dependent variables.

Results and Discussion

This study uses the Partial Least Square (PLS) approach as an analysis technique to test the research model that has been developed, using SmartPLS version 4.0 software. The PLS technique was chosen because of its flexibility in processing data with small sample sizes and its ability to handle models with reflective and formative indicators. Based on Ghozali (2016), model evaluation in PLS analysis is divided into two main stages, namely measurement model evaluation (outer model) and structural model evaluation (inner model). These two stages of evaluation are necessary to ensure that the constructed model has a good level of validity and reliability and can accurately predict the causal relationships between latent variables.

In the first stage, the measurement model (outer model) is evaluated to assess how well the indicators used can represent the latent variables being measured. The validity of the indicators is tested using two approaches, namely convergent validity and discriminant validity. Convergent validity is evaluated by looking at the Factor Loading value (> 0.70), Average Variance Extracted (AVE) (> 0.50), and composite reliability (> 0.70). The higher these values are, the better the research instrument is at measuring the concept that should be measured. In addition, discriminant validity is tested using cross loading values between indicators to ensure that each indicator more strongly measures the intended variable than other variables (Jogiyanto and Abdillah, 2009). Reliability was tested by looking at Cronbach's Alpha and composite reliability values, where a value of more than 0.70 indicates that the indicator is consistent in measuring the same concept.

After the measurement model has been declared valid and reliable, the next step is to evaluate the structural model (inner model), which aims to see how strongly the independent variables explain the dependent variables and predict the causal relationships between latent variables. The structural model is evaluated using several criteria, namely the R-squared (R^2) value, the Stone-Geisser Q-square (Q^2) prediction value, and the effect size (f^2) value. The R^2 value is used to measure the percentage of variance in the dependent variable that can be explained by the independent variables in the model. This value shows how much influence exogenous variables have on endogenous variables, with the interpretation criteria that an R^2 value of 0.75 is considered high, 0.50 is moderate, and 0.25 is low (Hair et al., 2017). To assess the predictive power of the model, the Q^2 value calculated using the blindfolding method is used. A Q^2 value greater than 0 indicates that the model has good predictive relevance.

In addition, bootstrapping is performed to obtain the T-statistic value used in hypothesis testing. Bootstrapping is a resampling method used to evaluate the stability of estimation parameters. A T-statistic value greater than 1.96 at a significance level of 5% ($p\text{-value} < 0.05$) indicates that the proposed hypothesis has a statistically significant relationship. If the T-statistic value is below this criterion, then the hypothesis cannot be accepted and the relationship between latent variables is considered insignificant.

In this study, the structural model (inner model) was evaluated using the R^2 value to measure the contribution of independent variables in explaining dependent variables, and Q^2 to assess the predictive power of the model. With the help of SmartPLS version 4.0 software, the evaluation was carried out to ensure that the model used in this study was of good quality and suitable for further hypothesis testing. The visualization of the PLS model scheme also helped in understanding the

complexity of the relationships between latent variables, so that the analysis results could be interpreted more easily and accurately.

Validity and Reliability Test

Validity and reliability testing are important steps in Partial Least Square (PLS) analysis to ensure that the research instruments used can measure the intended concepts consistently and accurately. In the context of using SmartPLS 4.0, validity is tested through two main approaches, namely convergent validity and discriminant validity. Convergent validity is assessed using Loading Factor values (> 0.70), Average Variance Extracted (AVE) (> 0.50), and composite reliability (> 0.70), which indicate how well the indicators reflect the latent variables being measured. Meanwhile, discriminant validity is assessed by seeing whether the indicators have higher cross loadings on the measured variables compared to other variables, as well as using the Heterotrait-Monotrait Ratio (HTMT) (< 0.90). To ensure measurement consistency, reliability tests were conducted by looking at Cronbach's Alpha and composite reliability values, where values above 0.70 indicate that the indicators have good internal consistency. Through validity and reliability tests, SmartPLS 4.0 can help researchers evaluate the quality of model measurements before proceeding to hypothesis testing and structural model analysis.

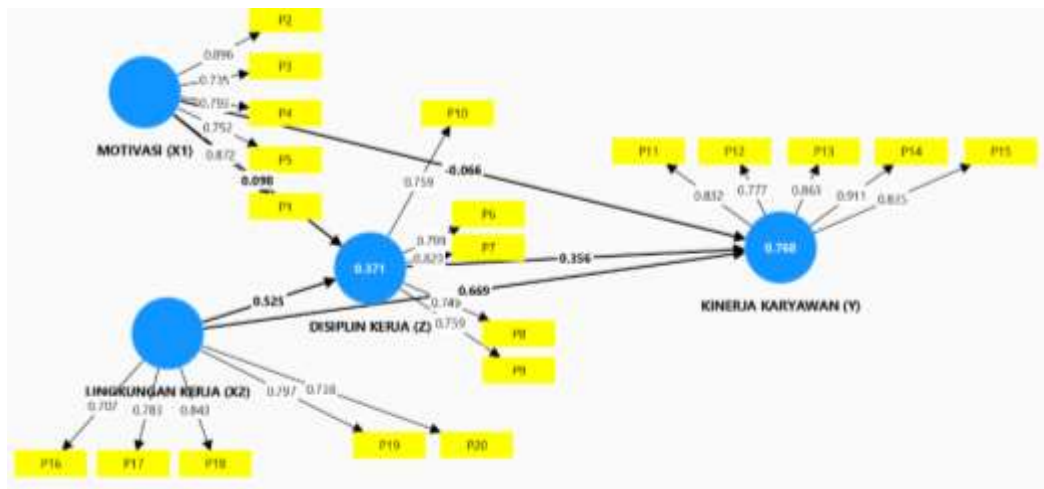


Figure 1. Outer Model

Source: Data processed by researcher (2024)

Convergent Validity

Validity testing in analysis using SmartPLS is conducted to ensure that each indicator used can represent latent variables well. This validity is important because it determines the extent to which the indicators that have been designed are able to measure the abstract concepts that are to be measured, such as motivation, work discipline, employee performance, and work environment. In this study, validity testing using outer loading values aims to examine the relationship between each indicator and the variable it represents. With outer loading values that meet the criteria (> 0.7), it can be concluded that these indicators are truly relevant and capable of accurately explaining

the variables. High validity also indicates that the data used in this study is suitable for further analysis, so that the research results can provide valid and reliable conclusions.

Table 2. Outer Loading

Variable	Indicator	Outer Loading	Description
Motivation	M1	0,872	Valid
	M2	0,896	Valid
	M3	0,735	Valid
	M4	0,793	Valid
	M5	0,752	Valid
Work Discipline	DK1	0,796	Valid
	DK2	0,824	Valid
	DK3	0,757	Valid
	DK4	0,767	Valid
	DK5	0,748	Valid
Employee Performance	KK1	0,837	Valid
	KK2	0,773	Valid
	KK3	0,868	Valid
	KK4	0,908	Valid
	KK5	0,830	Valid
Work Environment	LK1	0,705	Valid
	LK2	0,784	Valid
	LK3	0,849	Valid
	LK4	0,803	Valid
	LK5	0,727	Valid

Source: Primary data processed (2024)

Based on the validity test results using SmartPLS, each variable studied shows that the indicators used have outer loading values above 0.7, which means that all indicators are valid in measuring the variables they represent. For the Motivation variable, the five indicators consisting of M1, M2, M3, M4, and M5 have outer loading values ranging from 0.735 to 0.896. Indicator M2 has the highest value (0.896), while M3 has the lowest value (0.735), but is still valid because it exceeds the minimum limit of 0.7. This shows that the motivation variable is well measured by the five indicators. Similarly, the Work Discipline variable, consisting of DK1 to DK5, shows outer loading values ranging from 0.748 to 0.824. All of these indicators are also declared valid because they are above the threshold of 0.7, which shows that work discipline can be well represented by the five indicators.

Furthermore, the Employee Performance variable, which consists of five indicators (KK1 to KK5), shows excellent validity with outer loading values between 0.773 and 0.908. Indicator KK4 has the highest value, which means that this indicator is very strong in representing employee performance. As for the Work Environment variable, the outer loading values of indicators LK1 to LK5 range from 0.705 to 0.849. Although indicator LK1 has a value close to the minimum limit (0.705), it is still valid and can be used for further analysis. All indicators in the variables of motivation, work discipline, employee performance, and work environment are declared valid, so the results of this validity test support the use of these indicators to measure the variables in the study.

Discriminant Validity

Discriminant validity is an important aspect in evaluating measurement models, which aims to ensure that each latent variable measured is truly unique and distinct from other variables in the research model. This concept is important because if a latent variable does not have good discriminant validity, there is a risk that the variable will overlap with other variables, which can result in inaccurate and unreliable research results. Discriminant validity can be tested through several methods, such as looking at the Fornell-Larcker Criterion value or the Heterotrait-Monotrait Ratio (HTMT) value with a value < 0.90 . With good discriminant validity, the model can ensure that each variable has different characteristics and measures different concepts, so that the research results can provide clearer and more focused information about the relationships between the variables being studied (Sarsted et al., 2017). The results of the discriminant variability test can be seen in the figure below:

Table 3. Heterotrait–Monotrait Ratio (HTMT)

Variable	M	DK	KK	LK
M				
DK	0,804			
KK	0,696	0,943		
LK	0,616	0,761	0,979	

Source: Data processed by researchers (2024)

Based on the results of the discriminant validity test shown through the correlation values between variables, it can be seen that each variable has a correlation with other variables below the square root value of the Average Variance Extracted (AVE) of each variable, which indicates that this model has good discriminant validity. The highest correlation value occurred between the Employee Performance (KK) and Work Environment (LK) variables with a value of 0.979, while the correlation values between the Motivation (M) variable and other variables are lower, namely 0.696 for KK, 0.804 for DK, and 0.616 for LK, indicating that the motivation variable is quite different from the other variables. Thus, it can be concluded that each variable in this model has a unique identity and there is no significant overlap between variables, so these results support the validity of the model used.

Discriminant validity is an important aspect in ensuring that each construct or latent variable in the research model is truly distinct from one another, so that there is no overlap between variables. One method used to measure discriminant validity is by looking at the square root of Average Variance Extracted (AVE). The square root of AVE is used to evaluate how well the indicators in one variable can explain that variable compared to other variables. The recommended square root of AVE value is above 0.5, which indicates that more than 50% of the variance of these indicators can be explained by the measured variable. If the square root of AVE value of a variable is greater than its correlation value with other variables, then that variable can be said to have good discriminant validity. Thus, the use of the square root of AVE helps researchers ensure that each construct in the research model has a clear uniqueness and does not overlap with one another, so that the analysis results are more accurate and can be interpreted more precisely (Yulistiyono et al., 2023). The following are the AVE values in the research produced in the following table:

Table 4. Average Variation Taken (AVE)

Variable	AVE
Motivation (M)	0,659
Work Discipline (WD)	0,607
Employee Performance (EP)	0,713
Work Environment (WE)	0,601

Source: Data processed by researchers (2024)

Based on the Average Variance Extracted (AVE) values in Table 3, it can be seen that all variables used in this study have AVE values above 0.5, which means they meet the convergent validity criteria. The Motivation (M) variable has an AVE value of 0.659, indicating that more than 65.9% of the variance explained by its indicators can be represented by this variable. Similarly, the Work Discipline (DK) variable has an AVE value of 0.607, Employee Performance (KK) has an AVE value of 0.713, and Work Environment (LK) has an AVE value of 0.601. These AVE values indicate that each variable is able to explain a significant amount of variance from its indicators, so it can be said to have good validity in measuring the construct it represents. With these results, it can be concluded that all variables in this research model have met the convergent validity requirements, making them suitable for further analysis.

Composite Reliability

Reliability testing is an important step in data analysis to ensure that the indicators used can consistently measure the constructs or latent variables they represent. One method used to measure reliability is composite reliability, which shows how well the indicators in a variable can provide stable and consistent results. The recommended composite reliability value is above 0.70. If the composite reliability value of a construct meets this criterion, then the construct can be said to have good reliability, which means that all indicators in the variable work synergistically and consistently in explaining the latent variable they represent. Thus, this reliability test is important to ensure that the research results are reliable and have high consistency in measuring the variables studied. The following are the outer model results showing the composite reliability of each construct:

Table 5. Composite Reliability

Variables	Composite Reliability
Motivation (M)	0,888
Work Discipline (WD)	0,847
Employee Performance (EP)	0,905
Work Environment (WE)	0,834

Source: Data processed by researchers (2024)

Based on the composite reliability test results for each variable, it can be seen that all variables in this study have a composite reliability value above 0.70, which means that they meet the criteria for good reliability. The Motivation (M) variable has a composite reliability value of 0.888, indicating a very high level of consistency in the measurement of its indicators. Similarly, the Work Discipline (DK) variable with a value of 0.847, Employee Performance (KK) of 0.905, and Work Environment (LK) of 0.834 also show similar results, indicating that all indicators in each variable can be relied upon to measure the construct they represent consistently. Thus, these

results confirm that all variables in the model have adequate reliability, making them suitable for use in further analysis.

Cronbach Alpha

Reliability testing is very important in ensuring that the constructs or latent variables in a study have good internal consistency, so that each indicator used is really able to measure the variable accurately and stably. In addition to using composite reliability values, reliability testing can also be strengthened by calculating Cronbach's Alpha values. This method measures the extent to which the indicators in a variable correlate with each other. A variable can be said to be reliable if Cronbach's Alpha value is more than 0.7. If these values are met, then all indicators in the variable work consistently and can provide stable results. The use of Cronbach's Alpha as a composite reliability supporter helps ensure that each construct used in the research model has an adequate and trustworthy level of reliability to explain the latent variables being measured. The following is the Cronbach alpha value of each variable:

Table 6. Cronbach Alpha

Variables	<i>Cronbach Alpha</i>
Motivation (M)	0,869
Work Discipline (WD)	0,839
Employee Performance (EP)	0,899
Work Environment (WE)	0,833

Source: Data processed by researchers (2024)

Based on the reliability test results using Cronbach's Alpha values, all variables in this study have values above 0.7, indicating that these variables meet the criteria for good reliability. The Motivation (M) variable has a Cronbach's Alpha value of 0.869, which indicates a very high level of internal consistency. The Work Discipline (DK) variable shows a value of 0.839, which also indicates that the indicators used are able to measure this variable consistently. Similarly, the Employee Performance (KK) variable has a Cronbach's Alpha value of 0.899, and the Work Environment (LK) variable has a value of 0.833. These results show that all variables in the research model have strong reliability, so it can be said that each indicator used works synergistically in representing the variables measured. Therefore, the high Cronbach's Alpha value supports the conclusion that these measurement results can be relied upon for further analysis.

Hypothesis Testing

Direct Influence

Based on the results of the path coefficient analysis, the variables tested have a direct influence on other variables with varying levels of significance. The results show that work discipline has a significant direct influence on employee performance with a coefficient of 0.356 (p-value 0.000). Similarly, the work environment is proven to have a significant effect on both work discipline (coefficient 0.525, p-value 0.000) and employee performance (coefficient 0.669, p-value 0.000). However, the effect of work motivation on work discipline and employee performance was not significant, with p-values of 0.521 and 0.500, respectively.

Table 7. Path Coefficient Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	t statistic (O/STDEV)	P values	Description
Work Discipline on Employee Performance (H3)	0.356	0.350	0.065	5.483	0.000	Hypothesis Not Rejected
Work Environment on Work Discipline (H5)	0.525	0.534	0.140	3.744	0.000	Hypothesis Not Rejected
Work Environment on Employee Performance (H2)	0.669	0.673	0.092	7.295	0.000	Hypothesis Not Rejected
Motivation on Work Discipline (H4)	0.098	0.098	0.152	0.642	0.521	Hypothesis Rejected
Motivation on Employee Performance (H1)	-0.066	-0.065	0.099	0.674	0.500	Hypothesis Rejected

Source: Data processed by researchers

From this data, it can be concluded that workplace factors contribute most significantly to improving employee discipline and performance. Meanwhile, the influence of work motivation, both direct and indirect, on other variables cannot be proven in this study. These results illustrate that improving the work environment and increasing discipline are key to improving employee performance, while motivation-based approaches need to be reviewed for their effectiveness in this context.

Indirect Influence

The analysis results show that work discipline successfully mediates the influence of the work environment on employee performance with a coefficient value of 0.187 and a p-value of 0.001. With a t-statistic value of 3.471, which is greater than 1.96, this hypothesis is accepted. This indicates that a conducive work environment not only has a direct impact on improving employee performance, but also indirectly through increased work discipline. This means that work discipline is an important factor in strengthening the relationship between the work environment and employee performance.

Conversely, work discipline was unable to mediate the effect of work motivation on employee performance. This can be seen from the coefficient value of 0.035 with a p-value of 0.528 and a t-statistic of only 0.631, which is below the significance threshold of 1.96. This hypothesis is rejected, indicating that work motivation, either directly or through work discipline, does not have a significant impact on employee performance. These results suggest that work motivation requires a different approach to be more effective in driving performance.

Table 8. Specific Indirect Effects Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	t-statistic (O/STDEV)	P values	
Discipline mediates the influence of the work environment on employee performance	0.187	0.185	0.054	3.471	0.001	Hypothesis Not Rejected
Discipline mediates the influence of work motivation on employee performance	0.035	0.036	0.055	0.631	0.528	Hypothesis Rejected

Source: Data processed by researchers

From these two results, it can be concluded that work discipline mediation is more effective when combined with work environment factors than with work motivation. This shows the importance of creating a supportive work environment to encourage discipline and ultimately improve employee performance.

Discussion

Motivation Significantly Affects Employee Performance at BCA KCU Kelapa Gading

High motivation is one of the main factors that drives employee performance at BCA KCU Kelapa Gading. When employees are highly motivated, they will be more enthusiastic in completing tasks, strive to deliver the best results, and achieve the targets set by the company. This is supported by Herzberg's motivation theory, which states that intrinsic motivation, such as recognition for achievements, self-development, and a sense of responsibility, can significantly improve employee performance. At BCA KCU Kelapa Gading, motivated employees tend to work with high enthusiasm and are able to complete their work more efficiently. These results are also consistent with research conducted by (Hasibuan & Silvy, 2019), which shows that motivation has a positive correlation with employee productivity.

With a negative coefficient of -0.066, a t-statistic value of 0.674 that is smaller than 1.96, and a p-value of 0.500 that is greater than 0.05, the hypothesis stating that work motivation has a significant effect on employee performance is rejected. This shows that in the context of this study, work motivation does not have a significant effect on employee performance. Employee performance is not directly influenced by the level of motivation possessed by employees.

Based on these results, it can be concluded that other factors, such as work discipline, work environment, or even individual factors, may play a greater role in determining employee performance levels. Therefore, companies need to find other more effective approaches to improve employee performance, rather than relying solely on increasing work motivation.

In addition, research by (Ainanur & Tirtayasa, 2018) reveals that motivation plays an important role in shaping proactive employee attitudes. High motivation makes employees dare to take initiative, seek innovative solutions, and be more responsive to the needs of the company and customers. In the context of BCA KCU Kelapa Gading, this can be translated into employees' efforts to provide better service, such as handling customer complaints quickly, maintaining transaction accuracy, and contributing positively to the team. When motivation is maintained, employees not only work to fulfill their obligations, but also focus on achieving higher results.

Therefore, motivation is an important element that management needs to pay attention to in order to maintain optimal employee performance.

To increase employee motivation, BCA KCU Kelapa Gading can implement various strategies, such as rewarding outstanding employees, setting clear goals, and developing transparent career paths. When employees see that their hard work is being rewarded, they will feel more valued and motivated to perform better. In addition, open communication between management and employees can also help identify factors that affect individual motivation, so that motivation programs can be tailored to the needs of each employee. Thus, increased motivation will not only have an impact on improved performance, but also create a more positive and productive work environment.

1. Work Environment Significantly Affects Employee Performance at BCA KCU Kelapa Gading

A conducive work environment is one of the important factors that can affect employee performance at BCA KCU Kelapa Gading. A good work environment creates a comfortable and supportive atmosphere that encourages employees to work more effectively. This is in line with research conducted by (Rahmawati & Damayanti, 2023), which found that a supportive physical work environment, such as a tidy workspace, adequate facilities, and a comfortable workplace, can increase employee productivity. A positive work environment also includes social factors, such as harmonious relationships between coworkers, open communication, and support from superiors, which can affect employees' moods and work enthusiasm. At BCA KCU Kelapa Gading, employees who feel comfortable and supported by their environment tend to be more focused and motivated to achieve better performance. We like to reward the employee of the month with a plaque and MAP vouchers, and it is not uncommon for some of them to be given a trip as a reward.

With the highest coefficient of 0.669, a t-statistic value of 7.295 greater than 1.96, and a p-value of 0.000 less than 0.05, the hypothesis that the work environment has a significant effect on employee performance is accepted. These results indicate that the work environment has a strong impact on employee performance. A good work environment, which includes physical, psychological, and social aspects, can significantly improve employee performance. BCA has a good work environment with a good work-life balance, where once a year we hold a team building event for our unit outside the city, as well as holding meals together for each team to improve team building and discuss any obstacles both in the office and in the field.

It is important for companies to create and maintain a positive work environment where employees collaborate within a single unit, receive support from their superiors, and enjoy a work-life balance, including annual TE marketing units, as this directly affects employee motivation, productivity, and job satisfaction. A conducive work environment, with adequate support, good facilities, and an atmosphere that encourages collaboration, will motivate employees to work better and more efficiently. Therefore, companies must focus on creating a work environment that is not only physically comfortable, but also provides motivation and support for employee development.

A good working environment provides comfort and motivates employees to work better. This study supports findings that show that supportive environmental aspects can increase employee efficiency, productivity, and motivation. With a positive environment, employees feel valued and empowered, enabling them to perform at their best. Therefore, companies need to pay attention to and create a supportive working environment to achieve better results in employee performance.

Research conducted by (M. Waskito & Sumarni, 2023) also shows that an unsupportive work environment, such as noisy rooms, non-ergonomic layouts, and poor interpersonal relationships, can cause high work stress and reduce employee performance. This stress hinders employees in

performing their duties properly, reduces work effectiveness, and ultimately affects performance results. At BCA KCU Kelapa Gading, an unsupportive work environment can reduce employees' ability to provide optimal service to customers, thereby affecting the company's operational quality. Therefore, creating a good work environment not only impacts employee well-being but also the company's performance and reputation.

BCA KCU Kelapa Gading can improve the work environment by paying attention to physical comfort and social relationships among employees. For example, by improving the workspace layout, providing adequate support facilities, and creating programs that encourage communication and collaboration among employees. In addition, the company can also provide a special space for comfortable rest, so that employees can reduce stress levels and return to work with greater focus. These efforts will not only improve employee performance, but also create a healthier and more productive work environment. With a conducive work environment, employees will find it easier to reach their maximum potential, which will ultimately have a positive impact on the Company's performance.

2. Work Discipline Has a Significant Impact on Employee Performance at BCA KCU Kelapa Gading

High work discipline will create a regular and efficient work pattern, which will ultimately have a positive impact on performance. When employees work with discipline, they tend to minimize mistakes, complete tasks on time, and follow established procedures. This will make work more effective and reduce unnecessary obstacles. Research by Luthans (2018) states that work discipline is one of the main indicators of good performance, because discipline reflects the professionalism of employees towards their work. At BCA KCU Kelapa Gading, this can be seen from the timeliness of service, the accuracy of the data produced, and compliance with company policies, which ultimately contribute to improved performance.

Based on the results of data analysis, a coefficient of 0.356, a t-statistic value of 5.483 greater than 1.96, and a p-value of 0.000 less than 0.05, the hypothesis stating that work discipline has a significant effect on employee performance is accepted. These results indicate that work discipline has a positive and significant effect on improving employee performance. The higher the level of work discipline, the better the performance shown by employees. These findings indicate that work discipline is an important factor in supporting optimal performance in the workplace.

With these findings, it can be concluded that companies that are able to foster a highly disciplined culture among their employees can achieve better performance results. High work discipline will encourage employees to focus more on their tasks, follow existing procedures, and work efficiently. Therefore, companies need to pay special attention to developing work discipline in order to increase employee productivity.

With work discipline as a mediating variable, the influence of motivation on employee performance becomes stronger and more focused. Discipline connects existing motivation with the actual actions taken by employees, so that high motivation can be translated into structured and productive work behavior. Without work discipline, employee motivation may only be a temporary boost that has no long-term impact on performance. Therefore, companies need to emphasize the importance of discipline as part of a work culture that must be maintained, so that existing motivation is not limited to intentions, but is also realized in tangible achievements.

BCA KCU Kelapa Gading can strengthen the role of work discipline as a mediating variable by implementing programs that motivate employees while emphasizing the importance of discipline. For example, reward programs for employees with high discipline, transparent career path development, and the implementation of a fair reward and punishment system. With this

strategy, employee motivation is not only fostered, but also directed through good discipline, thereby having a positive impact on long-term performance. Strengthening discipline through motivation can also be done through training that focuses on time management and work management, so that employees can internalize the importance of discipline in achieving performance goals.

3. Work discipline does not mediate the relationship between work motivation and employee performance at BCA KCU Kelapa Gading.

Work motivation plays an important role in improving employee performance. Employees who are highly motivated tend to work harder, have clear goals, and comply with the rules and procedures established by the company. In the workplace, strong motivation encourages employees to arrive on time, complete tasks according to schedule, and follow applicable operational standards. Although work discipline is often considered a factor that can link motivation to employee performance, the results of this study show that this role is not significant.

Based on data analysis, a coefficient of 0.098 was obtained, with a t-statistic value of 0.642, which is smaller than 1.96, and a p-value of 0.521, which is greater than 0.05. Thus, the hypothesis stating that work discipline mediates the relationship between work motivation and employee performance is rejected. These results indicate that although work motivation is an important factor in improving performance, work discipline cannot serve as a bridge to explain this relationship. This means that an increase in work motivation does not necessarily result in higher work discipline and an impact on improved employee performance.

These findings are in line with research by (M. Waskito & Sumarni, 2023) which states that work discipline does not play a significant mediating role in the relationship between work motivation and employee performance. This indicates that there are other factors that are more dominant in influencing employee performance, such as job satisfaction, organizational culture, or other individual aspects that contribute more to employee performance. Therefore, companies need to consider more comprehensive strategies in managing human resources by not only focusing on work motivation, but also other factors that directly influence employee discipline and performance.

In addition, a good working environment also has a significant impact on employee motivation and performance. A supportive environment can increase efficiency, productivity, and employee well-being. With a positive working environment, employees will feel valued and more motivated to perform at their best. Therefore, companies should create comfortable and supportive working conditions so that employees can work optimally.

In this study, work discipline as an intervening variable did not have a significant effect on the relationship between work motivation and employee performance. With a coefficient of 0.035 and a t-statistic value of 0.631, as well as a p-value greater than 0.05, the hypothesis stating that work discipline mediates the relationship between work motivation and employee performance cannot be accepted. This shows that work motivation is not sufficient to improve performance solely through increased work discipline. Therefore, other factors need to be considered to ensure that employees can achieve optimal performance.

Research by (Chusnah & Purwanti, 2020) states that intrinsic motivation, such as a sense of responsibility, appreciation for achievements, and satisfaction at work, can increase employee discipline. When employees feel intrinsically motivated, they will strive to work more disciplined, because they consider work as part of their self-development. However, in the context of this study, high intrinsic motivation is not sufficient to make work discipline the primary mediator in improving employee performance. Therefore, companies may consider other approaches, such as

training programs, recognition of employee performance, and incentive systems that are more effective in encouraging employees to achieve better performance.

4. Work Discipline Mediates the Relationship Between Work Environment and Employee Performance at BCA KCU Kelapa Gading.

A good working environment, such as comfortable workspaces, supportive facilities, and positive social relationships, will encourage employees to work with greater discipline. When employees feel comfortable at work, they will be more motivated to arrive on time, comply with rules, and carry out their duties in accordance with established procedures. Research conducted by (Chusnah & Purwanti, 2020) shows that a good working environment can improve employee discipline, because a supportive environment creates a greater sense of ownership and responsibility for the work they do. At BCA KCU Kelapa Gading, creating a supportive working environment can be a key strategy in improving work discipline, which will ultimately have a positive impact on employee performance.

The analysis results show that work discipline mediates the relationship between the work environment and employee performance at BCA KCU Kelapa Gading, with a coefficient of 0.525, t-statistic of 3.744, and p-value of 0.000, indicating that a good work environment can improve work discipline, which in turn contributes to improved performance. A supportive work environment, with adequate facilities and a comfortable atmosphere, plays an important role in encouraging employees to be more disciplined in carrying out their duties, thereby creating higher productivity.

In addition, this study also emphasizes that an unfavorable work environment can reduce employee discipline and performance, as revealed in a study by Azizah et al. (2020). Therefore, companies need to improve the physical and non-physical aspects of the work environment and implement reward programs for employees who demonstrate high discipline. By creating a work environment that is free from distractions and supportive, companies can improve work discipline, which ultimately contributes to better performance and optimal productivity.

Conclusion

The results of the study indicate that work motivation does not have a significant effect on employee performance at BCA KCU Kelapa Gading, with work discipline and work environment playing a more significant role in determining employee performance levels. A comfortable and supportive work environment has been shown to increase motivation and productivity, making it important for management to continue optimizing these aspects. Work discipline also has a significant positive effect on performance, with disciplined employees being more productive and accurate. However, work discipline does not act as a mediating variable in the relationship between work motivation and performance, whereas it functions as a partial mediating variable between the work environment and performance. Therefore, companies are advised to improve the work environment, instill a culture of discipline through a fair reward and punishment system, and provide time management training to improve employee performance. Future researchers are encouraged to consider other variables that may influence employee performance, while other organizations are advised to integrate all three variables—motivation, work environment, and work discipline—simultaneously to achieve optimal results.

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