

The Effect Of Work Environment And Work Motivation On Employee Performance With Job Satisfaction As An Intervening Variable: Case Study on Bank Indonesia Employees

Okky Dwiyono^{1*}, Lie Liana²

STIKUBANK University, Semarang, Indonesia

* Corresponding Author: okydwiyono7041@mhs.unisbank.ac.id

Article History

Received: 04-08-2026

Revised: 03-09-2026

Published: 30-09-2026

Keywords: *Environment Work, Motivation Work, Performance Employee Satisfaction Work*

ABSTRACT

This study aims to analyze the influence of the work environment and work motivation on employee performance, with job satisfaction serving as an intervening variable. The study population consists of 5,397 Bank Indonesia employees. A sample of 140 respondents was selected using the formula by Hair et al. (2010). Purposive sampling was employed, with criteria requiring respondents to be permanent employees with a tenure of more than one year. Data were processed using SPSS software (version 22). Data analysis techniques included respondent and variable descriptions, validity and reliability tests, F-tests, R-squared (R^2) tests, and hypothesis testing (t-tests). Mediation analysis was conducted using the Sobel test. The results indicate that the work environment and work motivation have a positive and significant effect on job satisfaction; the work environment, work motivation, and job satisfaction have a positive and significant effect on employee performance; Job satisfaction mediates the effect of the work environment on employee performance, and job satisfaction mediates the effect of work motivation on employee performance.

INTRODUCTION

Improving organizational performance is based on the quality of human resources (HR). The higher the quality of human resources, the better the work results will be. Kasmir (2020) explains that improving the quality of human resources (HR) managed professionally through good work motivation, discipline, and competence is a crucial key to achieving company goals and improving employee performance. Expected performance is achieved when employees have well-managed abilities/expertise, knowledge, and motivation. In this context, employee performance is an indicator of organizational success, and the resulting performance can certainly influence organizational success. However, achieving the desired performance certainly faces obstacles that can actually lead to decreased performance, even in institutions such as Bank Indonesia.

Bank Indonesia, a financial institution under the auspices of the central government, pays close attention to employee performance. The current performance decline, characterized by a 4% decline in employee performance compared to the previous year, is certainly a cause for concern. The primary factor contributing to this decline is the introduction of new policies and regulations regarding career paths and the shift to a grade system. In 2020, Bank Indonesia issued new regulations regarding employee promotions, which are expected to improve employee performance. This grade system serves as a promotion method from executive level to assistant governor. This system prioritizes promotions based on the employee's *Qscore* (achievement, education level, and assignments elsewhere), employee K3 (maturity, leadership, and contribution), and achievements in competitions (*change agent*). This system, of course, creates open competition for all employees.

This policy is one of Bank Indonesia's strategies to improve employee performance by motivating employees through accelerated promotions offered each semester. This acceleration has shown significant results for younger employees, but for senior employees, it creates unhealthy competition, resulting in decreased employee performance. The majority of the performance decline is among senior employees with over 15 years of service. This open competition allows new employees with between 4 and 6 years of service to achieve the same or even higher rank as employees with over 15 years of service. This creates jealousy and weakens the performance of some employees who cannot compete with the very high work volume. This policy also increases job stress and high workloads, leading to an increase in employees opting for early retirement.

Synthetically, the decline in performance among some employees in an increasingly open promotional competition can be understood through key organizational determinants, namely the work environment, work motivation, and job satisfaction. Performance targets are cultivated within employees, forming a sense of self-efficacy. If the work environment and work motivation are supportive, performance achievement will be easier. Organizations with a positive and comfortable work environment and work motivation will provide job satisfaction for employees, leading to improved performance. Firmansyah & Putri (2022) explain that good working conditions will help reduce boredom and fatigue, thus improving employee performance. Therefore, an analysis is needed to improve employee performance, which will certainly impact organizational performance. Mangkunegara (2019) defines employee performance as the quality and quantity of work completed by an employee in carrying out their obligations according to the tasks assigned to them. Based on field conditions, several factors can influence employee performance, including the work environment, work motivation, and job satisfaction.

A conducive work environment that provides a sense of security enables employees to perform optimally. Dinata & Candra (2024) explains that the decline or increase in employee performance is often influenced by the conditions of the work environment. Furthermore, Budiasa (2021) defines the work environment as everything around employees while working , both physical and non-physical . In practice, an environment that employees prefer encourages more effective use of work time and reduces work obstacles so that performance increases, while an inadequate environment has the potential to decrease performance. There is research support from Lisa *et al.* (2023), Ariansy & Kurnia (2022), Firdaus *et al.* (2024), Gunawan *et al.* (2023), Heriyanto *et al.* (2024), Tun Huseno (2018); Kurniawan *et al.* (2023), Rahmawati *et al.* (2023), Siagian & Khair (2018), and Solihatun *et al.* (2021) , Lasmana *et al.*

(2023), and Fadilah *et al.* (2023) stating that the work environment influences performance. However, research conducted by Fatimah & Pujianto (2023) and Nabawi (2019) stated that the work environment has a negative effect on performance.

Another factor influencing performance is work motivation. Fransiska & Tupti (2020) explain that high performance is linked to high motivation, so in the work context, motivation is a crucial factor in driving someone to achieve performance. Hasibuan (2019) explains that motivation is the driving force that creates work enthusiasm, enabling individuals to work effectively, integratedly, and achieve job satisfaction. Open competition that results in decreased employee performance certainly requires motivation. Through high motivation, employees are encouraged to strive to improve their performance. Research conducted by Firdaus *et al.* (2024), Gunawan *et al.* (2023), Tun Huseno (2018), Rahman *et al.* (2025), Rahmawati *et al.* (2023), Wardiansyah *et al.* (2018), and Solihatun *et al.* (2021) states that work motivation influences employee performance. However, research conducted by Lisa *et al.* (2023) and Safitri (2022) stated that work motivation does not affect employee performance.

Employees with high job satisfaction can deliver maximum performance results. Paparang *et al.* (2021) explain that job satisfaction significantly influences employee performance measurement. Furthermore, Hasibuan (2019) defines job satisfaction as a pleasant emotional state felt by employees regarding their work. Employees who are satisfied with their work have a psychological attachment to the fact that they are capable of delivering good results. In other words, employees who are satisfied with their work will strive to deliver their best performance as a form of self-esteem for being able to work as expected. Research results from Fajri *et al.* (2022), Paparang *et al.* (2021), Rivaldo & Ratnasari (2020), Salsabilla & Suryawan (2022), Siagian & Khair (2018), Solihatun *et al.* (2021), Steven & Prasetio (2020), and Sugiono *et al.* (2022) show that job satisfaction influences employee performance. However, research conducted by Ariansy & Kurnia (2022), Fauziek & Yanuar (2021), and Nabawi (2019) shows the opposite, namely that job satisfaction does not affect employee performance.

Nurhandayani (2022) in her research explains that the work environment is one of the factors of job satisfaction. Budiasa (2021) defines that the work environment is everything that is around employees while working, both physical and non-physical. Good and conducive work environment conditions will provide comfort in working and improve interpersonal relationships so that it can increase job satisfaction. Research conducted by Ariansy & Kurnia (2022), Irma & Yusuf (2020), Jasmine & Edalmen (2020), Lesmana & Rivaldo (2023), Rahmawati *et al.* (2023), Siagian & Khair (2018), Solihatun *et al.* (2021), Lisa *et al.* (2023) and Yuliantini & Santoso (2020) stated that the work environment influences job satisfaction. However, research conducted by Fatimah & Pujianto (2023) stated that the work environment has a negative and insignificant effect on job satisfaction.

Similar to the work environment, high work motivation plays a psychological role in employees as a driving force, thus creating job satisfaction. This is in line with research conducted by Heriyanto *et al.* (2024), Rahmawati *et al.* (2023), Safitri (2022), Solihatun *et al.* (2021), Sugiono *et al.* (2022), Lisa *et al.* (2023), Wardiansyah *et al.* (2024), and Yuliantini & Santoso (2020), which states that work motivation influences job satisfaction. However, research conducted by Rustandi *et al.* (2024) and Manurung *et al.* (2023) states that work motivation does not influence job satisfaction.

The work environment and motivation do not always have a direct impact on performance, but can be through the contribution of job satisfaction. A good work environment will provide job satisfaction for employees, which in turn can improve performance results. This is in line with research conducted by Ariansy & Kurnia (2022), Hanafi & Yohana (2017), Putri & Rambe (2022), Ramadhi *et al.* (2024), and Solihatun *et al.* (2021) that job satisfaction mediates the influence of the work environment on performance. However, the results of research conducted by Siagian & Khair (2018) show that job satisfaction does not mediate the influence of the work environment on performance. Furthermore, high work motivation will be a driving force for employees in carrying out work activities, thus becoming a driver for increasing job satisfaction, which will subsequently affect the resulting performance. This is in line with research conducted by Niati *et al.* (2024), Pratiwi & Safitri (2022), Ramdhani *et al.* (2025), Solihatun *et al.* (2021), Sugiono *et al.* (2022) and Syahidin *et al.* (2022) found that job satisfaction mediates the influence of work motivation on performance. However, research conducted by Hidayat (2021) showed that job satisfaction does not mediate the influence of work motivation on performance.

Based on the support of previous research and the research gap contained therein related to the relationship between the work environment, work motivation, job satisfaction and performance, research will be conducted to analyze the influence of the work environment and work motivation on employee performance with job satisfaction as an intervening variable.

The Influence of Work Environment on Job Satisfaction

Research results conducted by Ariansy & Kurnia (2022), Irma & Yusuf (2020); Jasmine & Edalmen (2020), Lesmana & Rivaldo (2023), Rahmawati *et al.* (2023), Siagian & Khair (2018), Solihatun *et al.* (2021), Lisa *et al.* (2023) and Yuliantini & Santoso (2020) stated that the work environment has a positive and significant influence on job satisfaction. Based on the results of this study, the following can be formulated:

H1: Work environment has a positive and significant effect on job satisfaction.

The Influence of Work Motivation on Job Satisfaction

Research conducted by Heriyanto *et al.* (2024), Rahmawati *et al.* (2023), Safitri (2022), Solihatun *et al.* (2021), Sugiono *et al.* (2022), Lisa *et al.* (2023), Wardiansyah *et al.* (2024), and Yuliantini & Santoso (2020) states that work motivation has a positive and significant effect on job satisfaction. Based on the results of this study, the following can be formulated:

H2: Work motivation has a positive and significant effect on job satisfaction.

The Influence of Work Environment on Employee Performance

Research conducted by Lisa *et al.* (2023), Ariansy & Kurnia (2022), Firdaus *et al.* (2024), Gunawan *et al.* (2023), Heriyanto *et al.* (2024), Tun Huseno (2018); Kurniawan *et al.* (2023), Rahmawati *et al.* (2023), Siagian & Khair (2018), and Solihatun *et al.* (2021), Lasmana *et al.* (2023), and Fadilah *et al.* (2023) states that the work environment has a positive and significant effect on performance. Based on the results of this study, it can be formulated:

H3: The work environment has a positive and significant influence on employee performance.

The Influence of Work Motivation on Employee Performance

Research conducted by Firdaus *et al.* (2024), Gunawan *et al.* (2023), Tun Huseno (2018), Rahman *et al.* (2025), Rahmawati *et al.* (2023), Wardiansyah *et al.* (2018) and

Solihatun *et al.* (2021) stated that motivation has a positive and significant influence on employee performance. Based on the results of this study, the following can be formulated:

H4: Work motivation has a positive and significant effect on employee performance.

The Influence of Job Satisfaction on Employee Performance

Research by Fajri *et al.* (2022), Paparang *et al.* (2021), Rivaldo & Ratnasari (2020), Salsabilla & Suryawan (2022), Siagian & Khair (2018), Solihatun *et al.* (2021), Steven & Prasetio (2020), and Sugiono *et al.* (2022) proves that job satisfaction has a positive and significant effect on employee performance. Based on results study This so can formulated :

H5: satisfaction Work influential positive and significant to performance employee

Influence Environment Work on Employee Performance mediated Satisfaction Work

Research results by Ariansy & Kurnia (2022), Hanafi & Yohana (2017), Putri & Rambe (2022), Ramadhi *et al.* (2024) and Solihatun *et al.* (2021) proves that a supportive work environment can increase job satisfaction, which ultimately has a positive impact on overall employee performance. Based on results study This so can formulated :

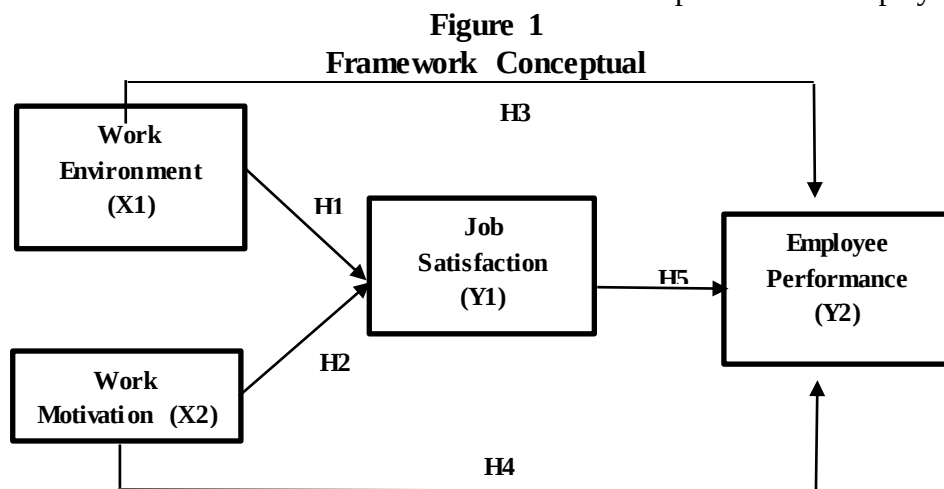
H6: Satisfaction Work mediate influence environment Work to performance employee.

Influence Motivation Work on Employee Performance mediated Satisfaction Work

Research results by Niati *et al.* (2024), Pratiwi & Safitri (2022), Ramdhani *et al.* (2025), Solihatun *et al.* (2021), Sugiono *et al.* (2022) and Syahidin *et al.* (2022) explains that motivated employees tend to feel satisfied with their work and this condition has an indirect impact on improving performance.

Based on results study This so can formulated :

H7: Satisfaction Work mediate influence motivation Work to performance employee .



RESEARCH METHODS

Study This including in type *Explanatory research* . Research objectives This For analyze influence environment work and motivation Work to performance employee with satisfaction Work as variables *intervening* . Population in study This is Bank Indonesia employees totaling 5397. The sample size was 140 respondents according to Hair *et al.*'s (2010) theory. The sampling technique used *purposive sampling* with the criteria of permanent employees and employee service period of more than 1 year. Data tabulation used scale Likert 5, and the analysis used that is using SPSS software version 22. Data testing

includes descriptive testing respondents, description variables, validity test, reliability test, R2 test, F test, t test and mediation test use *Sobel test*.

DATA ANALYSIS AND DISCUSSION

Respondent Description

Table 1. Respondent Description

Criteria	Category	Amount	Percentage
Gender	Woman	1	0.7%
	Man	139	99.3%
Age	20–30 years	1	0.7%
	31–40 years	70	50.0%
	41–50 years	60	42.9%
	>50 years	9	6.4%
Education	High School	1	0.7%
	Bachelor degree)	91	65.0%
	Masters (S2)	48	34.3%
Years of service	1–10 years	48	34.3%
	11–20 years	35	25.0%
	21–30 years	49	35.0%
	>30 years	8	5.7%
Rank	Manager	10	7.1%
	Assistant Manager	21	15.0%
	Administrator	56	40.0%
	Staff	53	37.9%

Source: data processed in 2025

Based on the data in Table 1, it is known that the majority of respondents were male, namely 139 people (99.3%). Most were in the 31–40 years age range (50.0%), followed by 41–50 years age (42.9%). In terms of education, the majority of respondents were Bachelor's (S1) graduates, as many as 91 people (65.0%), and Master's (S2) graduates, as many as 48 people (34.3%). The respondents' length of service was dominated by groups with 21–30 years of experience (35.0%) and 1–10 years (34.3%). Meanwhile, in terms of position, the majority of respondents were in administrator positions (40.0%) and staff (37.9%).

Variable Description

work environment variable (X1) has a *mean value* of 4.28, which indicates that respondents tend to agree with the 7 existing indicators. The work motivation variable (X2) has a *mean value* of 4.28. 4.35, which indicates that respondents tend to agree with the 7 existing indicators. The job satisfaction variable (Y1) has a *mean value* of 4.31, which indicates that respondents tend to agree with the 4 existing indicators. The employee performance variable (Y2), with a *mean value* of 4.31 which shows that respondents tend to agree with the 10 existing indicators.

Validity Test Results

Table 2. Validity Test Results

Variables	Validity Test	
	<i>KMO and Bartlett's test</i>	<i>Component matrix</i>
Environment Work	0.871	>0.4
Motivation Work	0.856	>0.4
Satisfaction Work	0.810	>0.4
Employee performance	0.919	>0.4

Source: data processed in 2025

Based on Table 2, it can be shown that the KMO of the work environment, motivation, job satisfaction, and performance is greater than 0.5, thus it can be concluded that the sample adequacy is met. The *component matrix* value of 7 work environment indicators, 7 motivation indicators, 4 job satisfaction indicators, and 10 performance indicators obtained a value of more than 0.4, thus it can be concluded that all indicators are valid.

Reliability Test Results

Table 3. Reliability Test Results

Variables	Reliability Test	
	<i>Cronbach's Alpha</i>	Criteria
Environment Work	0.897	>0.7
Motivation Work	0.937	>0.7
Satisfaction Work	0.871	>0.7
Employee Performance	0.946	>0.7

Based on table 3, it can be shown that *the Cronbach's alpha* for work stress, workload, job satisfaction and *turnover intention* are said to be reliable or consistent with a *Cronbach's alpha value* > 0.7.

Multiple Linear Regression Analysis

Table 4. Results of Multiple Linear Regression Analysis

Model	Independent Variables	Anova		Adjusted R2	Standardized Coefficients		Information
		F	Sig		Beta	Sig	
Model I: $Y = 0.414X_1 + 0.496X_2 + e$							
Model I: Environment Work and Work Motivation on Job Satisfaction	Work environment	190,495	0,000	0.732	0.414	0,000	Hypothesis 1 Accepted
	Work motivation				0.496	0,000	Hypothesis 2 Accepted
Model II: $Y = 0.205X_1 + 0.200X_2 + 0.515Y_1 + e$							
Model II: The Influence of Work Environment, Work Motivation, and Job Satisfaction on Employee Performance	Work environment	133,973	0,000	0.742	0.205	0.008	Hypothesis 3 Accepted
	Work motivation				0.200	0.014	Hypothesis 4 Accepted
	Job satisfaction				0.515	0,000	Hypothesis 5 is accepted

Source: processed data, 2025

Based on table 4, the test results for Model I can be seen:

- a. In the F test results, the sig value of $0.000 < 0.05$ means that this model is declared *fit* or suitable for further analysis.
- b. The results of the coefficient of determination test obtained an *Adjusted R²* value of 0.732 which means that the work environment and work motivation variables are able to explain 73.2% of the job satisfaction variable, while the remaining 26.8% is explained by other variables outside the model.
- c. H1: Work environment has a positive effect on job satisfaction.
A sig value of $0.000 < 0.05$ and a beta value of 0.414 mean that the work environment has a positive effect on job satisfaction. Thus, hypothesis 1 is accepted.
H2: Work motivation has a positive effect on job satisfaction.
A sig value of $0.000 < 0.05$ and a beta value of 0.496 indicate that workload has a positive effect on job satisfaction. Thus, hypothesis 2 is accepted.

Based on table 4, the test results for Model II can be shown:

- a. In the F test results, the sig value is $0.000 < 0.05$, meaning that this model is declared *fit* or suitable for further analysis.
- b. The results of the coefficient of determination test obtained an *Adjusted R²* value of 0.742 which means that the variables of work environment, work motivation, and job satisfaction are able to explain employee performance by 74.2%, while the remaining 25.8% is explained by other variables outside the model.
- c. H3: The work environment has a positive influence on employee performance .
A sig value of $0.008 < 0.05$ and a beta value of 0.205 indicate that the work environment has a positive effect on employee performance. Therefore, hypothesis 3 is accepted.
H4: Work motivation has a positive effect on employee performance.
A sig value of $0.014 < 0.05$ and a beta value of 0.200 indicate that work motivation has a positive effect on employee performance. Therefore, hypothesis 4 is accepted.
H5: Job satisfaction has a positive effect on employee performance
A sig value of $0.000 < 0.05$ and a beta value of 0.515 indicate that job satisfaction has a positive effect on employee performance. Therefore, hypothesis 5 is accepted.

Mediation Test Results

H6: Work environment influences employee performance mediated job satisfaction

Table 5. Sobel Test Results 1

Indirect influence of work environment on employee performance				
Information	Value	se	Z	Sig
Effect	0.4844	0.0647	7.49	0,000

Source: data processed in 2025

Based on table 5, it is known that the sig value of the indirect influence of the work environment variable on the employee performance variable mediated by job satisfaction is $0.000 < 0.05$, meaning that job satisfaction mediates the work environment on employee performance. Thus, hypothesis 6 is accepted.

H7: Work motivation influences employee performance mediated job satisfaction

Table 6. Sobel Test Results 2

The indirect influence of work motivation on employee performance				
Information	Value	se	Z	Sig
Effect	0.5258	0.0724	7.26	0,000

Source: data processed in 2025

Based on table 6, it is known that the sig value of the indirect influence of the work motivation variable on the employee performance variable mediated by job satisfaction is $0.000 < 0.05$, meaning that job satisfaction mediates work motivation on employee performance. Thus, hypothesis 7 is accepted.

Discussion

Work Environment Has a Positive and Significant Influence on Job Satisfaction

The research results show that the work environment has a positive and significant impact on job satisfaction. This finding indicates that the better the work environment perceived by employees, the higher their level of job satisfaction. A conducive work environment can create a comfortable working atmosphere, enabling employees to perform their duties optimally without experiencing significant obstacles.

These results are supported by the characteristics of respondents, who were dominated by employees aged 31–40 years (50%) and 41–50 years (42.9%), with a work experience of 21–30 years (35%) and 1–10 years (34.3%). These characteristics indicate that most respondents are of productive age and have considerable work experience. This experience allows employees to better understand organizational culture, establish good working relationships with colleagues and superiors, and adapt to the work environment. These conditions make the work environment one of the important factors influencing employee job satisfaction levels.

Furthermore, the descriptive analysis results show that the work environment variable obtained an average score of 4.28, which is included in the high category. This indicates that respondents assessed the work environment conditions as supportive of work performance, both physically and non-physically. This work environment includes the availability of work facilities, a comfortable workspace, harmonious relationships with coworkers, good relationships between superiors and subordinates, and effective cooperation in completing work. These conditions provide a sense of security, comfort, and appreciation, thus encouraging increased employee job satisfaction.

This finding aligns with the research findings of Ariansy & Kurnia (2022), Irma & Yusuf (2020), Jasmine & Edalmen (2020), Lesmana & Rivaldo (2023), Rahmawati *et al.* (2023), Siagian & Khair (2018), Solihatun *et al.* (2021), Lisa *et al.* (2023), and Yuliantini & Santoso (2020). states that the work environment has a positive and significant influence on job satisfaction

Work Motivation Has a Positive and Significant Influence on Job Satisfaction

These results are supported by the characteristics of respondents, who were predominantly employees aged 31–40 years (50%), had a bachelor's degree (S1) at 65%, and most held administrative positions (40%). These characteristics indicate that the majority of respondents are in a productive career phase with sufficient competencies to develop their potential. At this stage, employees are generally oriented towards achieving success, career development, and improving their competencies, making work motivation a significant factor influencing job satisfaction levels.

Furthermore, the descriptive analysis results show that the work motivation variable obtained an average value of 4.35, which is included in the high category. This indicates that most employees have good work motivation, which is reflected in the desire to achieve, confidence in their abilities, satisfaction with work achievements, the desire to maintain

achievements, the willingness to develop themselves, and the support from family and social environment. This condition indicates that employees are not only driven by external factors, but also have an intrinsic drive to provide the best performance. When the needs for achievement, recognition, and self-development are met, employees will feel higher satisfaction with their work.

This finding is supported by Heriyanto *et al.* (2024), Rahmawati *et al.* (2023), Safitri (2022), Solihatun *et al.* (2021), Sugiono *et al.* (2022), Lisa *et al.* (2023), Wardiansyah *et al.* (2024) and Yuliantini & Santoso (2020) stated that work motivation has a positive and significant influence on job satisfaction.

Work Environment Has a Positive and Significant Influence on Employee Performance

The research results show that the work environment has a positive and significant impact on employee performance. This finding indicates that the better the work environment perceived by employees, the higher their performance. A conducive work environment can support employees in carrying out their tasks effectively, thus optimally achieving organizational goals.

These results are supported by the characteristics of the respondents, who were predominantly employees aged 31–40 years (50%), with 21–30 years of service (35%), and mostly held administrative (40%) and staff (37.9%) positions. These characteristics indicate that the majority of respondents had work experience and a good understanding of Bank Indonesia's work procedures. This experience facilitates employees in utilizing the available work environment to increase productivity, maintain work quality, and complete tasks according to established targets.

The descriptive analysis also showed that the work environment variable obtained an average score of 4.28, which is included in the high category. This indicates that respondents assessed the work environment at Bank Indonesia as supportive of work performance, both physically and non-physically. The work environment in question includes a comfortable building, complete work equipment, supporting facilities, harmonious relationships with colleagues, good relationships between superiors and subordinates, and cooperation between employees. These conditions allow employees to work with greater focus, minimize distractions during work, and increase the effectiveness of task completion.

Based on the performance indicators used in this study, a positive work environment contributes to improved work quality, punctuality in completing tasks, decision-making skills, teamwork, and employee initiative in completing tasks without having to wait for instructions from superiors. Thus, the work environment not only provides a comfortable work environment but also contributes to optimal employee performance.

This research is in line with Lisa *et al.* (2023), Ariansy & Kurnia (2022), Firdaus *et al.* (2024) Gunawan *et al.* (2023), Heriyanto *et al.* (2024), Tun Huseno (2018); Kurniawan *et al.* (2023), Rahmawati *et al.* (2023), Siagian & Khair (2018), and Solihatun *et al.* (2021), Lasmana *et al.* (2023), and Fadilah *et al.* (2023) who stated that the work environment has a positive and significant effect on performance.

Work Motivation Has a Positive and Significant Influence on Employee Performance

The research results show that work motivation has a positive and significant impact on employee performance. This finding indicates that the higher an employee's work motivation, the higher their performance. Work motivation is the driving force that drives

employees to perform their tasks optimally, increase productivity, and achieve organizational targets.

These results are supported by the characteristics of respondents who are dominated by employees aged 31–40 years (50%), have a Bachelor's degree (S1) at 65%, and most hold administrative positions (40%) and staff (37.9%). These characteristics indicate that the majority of respondents are in a productive career phase and have adequate competence in carrying out their duties. In addition, the majority of respondents have a work period of 21–30 years (35%), which indicates that they have sufficient work experience to be able to manage motivation to drive improved performance quality. Long work experience also encourages employees to continue to maintain achievements, improve competence, and provide the best contribution to the organization.

The descriptive analysis results show that the work motivation variable obtained an average value of 4.35, which is included in the high category. This indicates that Bank Indonesia employees have strong work motivation, which is reflected in the desire to achieve, satisfaction with the work results that have been achieved, confidence in their abilities, the desire to continue to develop competence, and the support from family and social environment. This high motivation encourages employees to work with more discipline, responsibility, and strive to complete work effectively and efficiently, thereby improving the quality and quantity of work results.

Based on the performance indicators used in this study, high work motivation contributes to improved work quality, punctuality in completing tasks, decision-making skills, teamwork, and the emergence of employee initiative in completing tasks without having to wait for direction from superiors. Thus, work motivation not only drives work enthusiasm but also plays a crucial role in producing optimal employee performance.

This finding is supported by Firdaus *et al.* (2024), Gunawan *et al.* (2023), Tun Huseno (2018), Rahman *et al.* (2025), Rahmawati *et al.* (2023), Wardiansyah *et al.* (2018) and Solihatun *et al.* (2021) stated that motivation has a positive and significant influence on employee performance.

Job Satisfaction Has a Positive and Significant Influence on Employee Performance

The research results show that job satisfaction has a positive and significant impact on employee performance. This finding indicates that the higher the level of job satisfaction experienced by employees, the higher their performance. Job satisfaction is one factor that motivates employees to work responsibly, make their best contribution, and strive to optimally achieve organizational goals.

These results are supported by the characteristics of respondents, who were dominated by employees aged 31–40 years (50%), with a bachelor's degree (S1) at 65%, and with a work experience of 21–30 years (35%). These characteristics indicate that the majority of respondents were employees with considerable work experience and adequate competence in carrying out their duties. This work experience allows employees to have a better understanding of organizational culture, work systems, and responsibilities, making it easier to feel satisfied in their work. This satisfaction ultimately encourages employees to maintain and even improve the quality of their performance.

The descriptive analysis also showed that the job satisfaction variable obtained an average score of 4.31, which is included in the high category. This indicates that the majority of employees are satisfied with their jobs, both from a psychological, social, physical, and

financial perspective. Employees feel that organizational policies have provided support for the implementation of work, relationships with superiors and coworkers are well-established, and the organization cares about employee welfare. These conditions create a sense of comfort, a sense of belonging to the organization, and a high commitment to carrying out work.

Based on the performance indicators used in this study, high job satisfaction contributes to improved work quality, punctuality in completing work, decision-making skills, teamwork, and the emergence of initiative in completing tasks without having to wait for instructions from superiors. This indicates that job satisfaction not only impacts positive employee attitudes toward the organization but is also reflected in productive work behaviors oriented toward performance achievement.

This finding is in line with research by Fajri *et al.* (2022), Paparang *et al.* (2021), Rivaldo & Ratnasari (2020), Salsabilla & Suryawan (2022), Siagian & Khair (2018), and Solihatun *et al.* (2021), Steven & Prasetyo (2020), and Sugiono *et al.* (2022). This study proves that job satisfaction has a positive and significant impact on employee performance. Satisfied employees are able to demonstrate more consistent performance and are more responsible in their duties. Thus, job satisfaction has been shown to be a crucial factor supporting improved employee performance.

Job Satisfaction Mediates the Influence of Work Environment on Employee Performance

The research results show that job satisfaction mediates the influence of the work environment on employee performance. This finding indicates that a positive work environment not only directly impacts performance but also increases employee job satisfaction, which in turn impacts performance improvement. Thus, job satisfaction acts as a bridging mechanism between the work environment and employee performance.

These results are supported by the characteristics of respondents, who were predominantly employees aged 31–40 years (50%), with 21–30 years of service (35%), and mostly held administrative (40%) and staff (37.9%) positions. These characteristics indicate that the majority of respondents had sufficient work experience to adapt to the organizational work environment. This experience makes employees more able to feel the benefits of a conducive work environment, whether in the form of adequate work facilities, harmonious working relationships, or support from superiors and colleagues. These conditions ultimately increase job satisfaction, which then encourages employees to deliver more optimal performance.

The descriptive analysis also shows that the work environment variable obtained an average value of 4.28, while job satisfaction obtained an average value of 4.31, both of which are included in the high category. This indicates that the majority of employees assess the work environment at Bank Indonesia as providing comfort in working and able to create satisfaction with the work performed. A work environment supported by adequate facilities, harmonious working relationships, and cooperation between employees provides a sense of security and comfort so that employees feel appreciated by the organization. This feeling develops into job satisfaction which then encourages employees to work more responsibly, maintain the quality of work results, and show higher initiative in completing tasks.

This finding is in line with Ariansy & Kurnia (2022), Hanafi & Yohana (2017), Putri & Rambe (2022), Ramadhi *et al.* (2024) and Solihatun *et al.* (2021). Studies have shown that a

supportive work environment can increase job satisfaction, which ultimately has a positive impact on overall employee performance. This means that without job satisfaction, the work environment's influence on performance will not be fully realized. Thus, job satisfaction has been shown to be an important intermediary in the relationship between the work environment and employee performance.

Job Satisfaction Mediates the Effect of Work Motivation on Employee Performance

The research results show that job satisfaction mediates the influence of work motivation on employee performance. This finding indicates that high work motivation not only directly improves employee performance but also increases job satisfaction, which in turn impacts performance improvement. Thus, job satisfaction acts as a bridging mechanism between work motivation and employee performance.

These results are supported by the characteristics of respondents who are dominated by employees aged 31–40 years (50%), have a Bachelor's degree (S1) at 65%, and most hold administrative positions (40%) and staff (37.9%). In addition, the majority of respondents have a working period of 21–30 years (35%), indicating that they have had quite extensive work experience. These characteristics illustrate that employees have had maturity in their work so that their motivation not only encourages task completion but also fosters satisfaction with the work they do. This satisfaction then encourages employees to make greater contributions by improving the quality and quantity of performance.

The results of the descriptive analysis show that the work motivation variable obtained an average value of 4.35, while job satisfaction obtained an average value of 4.31, both of which are included in the high category. This indicates that most employees have a strong motivation to achieve, develop competence, and achieve organizational goals. When this motivation is accompanied by the fulfillment of psychological, social, physical, and financial needs in the work, employees will experience higher job satisfaction. This condition encourages employees to work with more discipline, responsibility, able to work well together, and show initiative in completing work, resulting in more optimal performance.

The results of the study indicate that job satisfaction significantly mediates the relationship between work motivation and employee performance. Employees with high work drive tend to feel satisfied with their jobs. This satisfaction serves as an additional impetus for improving the quality and quantity of performance. High motivation makes employees more enthusiastic in completing tasks. However, if this motivation is not balanced with job satisfaction, the results are not necessarily optimal. When employees feel appreciated and their needs are met, high work enthusiasm will translate into actual performance. The mediation test shows that the indirect effect through job satisfaction is greater than the direct effect of motivation on performance. This indicates that job satisfaction plays a crucial role in channeling positive energy from motivation to work performance.

This research is in line with the findings of Niati *et al.* (2024), Pratiwi & Safitri (2022), Ramdhani *et al.* (2025), Solihatun *et al.* (2021), Sugiono *et al.* (2022), and Syahidin *et al.* (2022). explains that motivated employees tend to be satisfied with their jobs, and this indirectly impacts performance improvement. When motivation is accompanied by job satisfaction, performance consistently improves. Thus, job satisfaction has been shown to be an effective link between employee motivation and performance.

CONCLUSION

Based on the research results, it can be concluded that the work environment has a positive and significant effect on job satisfaction, meaning that the better the work environment, the more job satisfaction will increase. Work motivation has a positive and significant effect on job satisfaction, meaning that employees who have high work motivation will be more satisfied with their work. The work environment has a positive and significant effect on employee performance, meaning that the better and more conducive the work environment is, the more it will improve employee work results. Work motivation has a positive and significant effect on employee performance, meaning that the more employees have high motivation, the more their performance will improve. Job satisfaction has a positive and significant effect on employee performance, meaning that the more employees feel satisfied with their work, the more their work results will improve. Job satisfaction mediates the work environment on employee performance, meaning that a good work environment will increase job satisfaction which will be followed by better performance. Job satisfaction mediates motivation on employee performance, meaning that high motivation will increase job satisfaction which will be followed by better performance.

Based on the highest beta value on the influence on job satisfaction, namely the motivation variable, it can be concluded that motivation makes a major contribution to increasing job satisfaction, where employees who have high motivation will feel more satisfied in their work. Furthermore, based on the highest beta value on the influence on performance, namely job satisfaction, which means that job satisfaction contributes to increasing performance where employees who feel satisfied with their work will improve the performance produced.

BIBLIOGRAPHY

- Ariansy, NI, & Kurnia, M. (2022). The influence of work stress, incentives, and work environment on employee performance with job satisfaction as a mediating variable (an empirical study of PT. Telkom Magelang). *Borobudur Management Review*, 2 (1), 1–23.
- Budiasa, IK (2021). *Workload and human resource performance*. CV. Pena Persada.
- Dinata, VEPC, & Candra, A. (2024). The influence of work environment and work stress on employee performance at the Rajabasa Transportation Agency, Bandar Lampung City. *Journal of Business Administration (JAB)*, 14 (3), 241–249.
- Fajri, C., Amelya, A., Suworo, S., & Sairin. (2022). The influence of job satisfaction and work discipline on employee performance at PT. Indonesia Applicad. *Jiip: Scientific Journal of Educational Sciences*, 5 (1), 369–373. <https://doi.org/10.54371/jiip.v5i1.425>
- Fatimah, S., & Pujiyanto, WE (2023). The influence of religiosity leadership and work environment on employee performance and job satisfaction at McDonald's Gedangan, Sidoarjo. *Scientific Journal of Management and Entrepreneurship (JIMAK)*, 2 (3), 1–14.
- Fauziek, E., & Yanuar, Y. (2021). The effect of job satisfaction on employee performance with job stress as a mediating variable. *Journal of Managerial and Entrepreneurship*, 3 (3), 680. <https://doi.org/10.24912/jmk.v3i3.13155>

- Firdaus, FZ, Manurung, AH, Widjanarko, W., Khan, MA, & Fikri, AWN (2024). The influence of work environment, motivation, remuneration and technology adaptation on improving employee performance at PT. Sentratama Jaya Usaha. *Jurnal Economina* , 3 (2), 411–421.
- Firmansyah, AG, & Putri, RR (2022). The influence of the work environment on employee performance with work enthusiasm as a moderating variable. *ECAF* , 11 (4), 569–578.
- Fransiska, Y., & Tupti, Z. (2020). The influence of communication, workload, and work motivation on employee performance. *Maneggio: Scientific Journal of Master of Management* , 3 (2), 224–234.
- Gunawan, A., Sopandi, E., Salsabila, M., Pangestu, MI, & Assifah, R. (2023). The effect of rewards and punishments on employee performance at PT. Bintang Toedjoe Cikarang. *Journal Management* , 11 (1), 1–9.
- Hair, JF, Black, WC, Babin, BJ, & Anderson, RE (2010). *Multivariate data analysis* (7th ed.). Pearson Education.
- Hanafi, B., & Yohana, C. (2017). The influence of motivation and work environment on employee performance with job satisfaction as a mediating variable at PT BNI Life Insurance. *Journal of Economic and Business Education (JPEB)*, 5 (1), 73–89. <https://doi.org/10.21009/jpeb.005.1.6>
- Hasibuan, MSP (2019). *Management source Power Humans* . Earth of Letters.
- Heriyanto, H., Suhaimi, S., Barusman, ARP, & Miniawati, T. (2024). The influence of work environment and motivation on the performance of employees of the Tanjung Bintang Sub-District, South Lampung Regency. *Innovator: Journal of Business Innovation and Entrepreneurship Ethics*, 9 (2). <http://journal.ubl.ac.id/index.php/innovator>
- Hidayat, A. (2021). The effect of compensation and motivation on employee performance with job satisfaction as an intervening variable. *JMM: Scientific Journal of Master of Management*, 6 (2).
- Huseno, T. (2018). Work environment moderating work motivation on nurse performance at the Embun Pagi Pavilion, Dr. M. Djamil Padang Hospital. *Menara Ekonomi* , 4 (1), 150–159.
- Irma, A., & Yusuf, M. (2020). The influence of the work environment on employee job satisfaction. *Journal of Management* , 12 (2), 253–258.
- Jasmine, I. & Edalmen. (2020). The influence of work environment on job satisfaction with motivation as a mediator. *Journal of Managerial and Entrepreneurship*, 2 (2), 450–460.
- Kasmir. (2020a). *Introduction to accounting* (2nd ed.). Alfabeta.
- Kasmir. (2020b). *Introduction to Accounting* (2nd Edition). Alfabeta.
- Kurniawan, AW, Burhan, I., & Akbar, A. (2023). The influence of work environment and financial compensation on employee job satisfaction at PT. Bantimurung Indah, Maros Regency. *Customs Journal* , 5 (1), 180–193.
- Lesmana, MT, & Rivaldo, D. (2023). Employee performance: The influence of work engagement and remuneration mediated by job satisfaction at PT Perkebunan Nusantara II Bulu Cina-Deli Serdang. *Journal of Management, Business and Organization (JUMBO)*, 7 (3), 497–508.
- Mangkunegara, AP (2019). *Corporate human resource management*. PT Remaja Rosdakarya.

- Nabawi, R. (2019). The influence of work environment, job satisfaction, and workload on employee performance. *Maneggio: Scientific Journal of Master of Management*, 2 (2), 170–183. <https://doi.org/10.30596/maneggio.v2i2.3667>
- Niati, A., Ariefiantoro, T., & Widyakto, A. (2024). The role of job satisfaction in mediating compensation and work motivation on employee performance. *BBM (Business & Management Bulletin)*, 10 (1), 103–118. <https://doi.org/10.47686/bbm.v10i1.675>
- Nurhandayani, A. (2022). The influence of work environment, job satisfaction, and workload on performance. *Journal of Digital Economics and Business (EKOBIL)*, 1 (2), 108–110. <https://doi.org/10.58765/ekobil.v1i2.65>
- Paparang, NCP, Areros, WA, & Tatimu, V. (2021). The effect of job satisfaction on employee performance at the PT. Pos Indonesia office in Manado. *Productivity*, 2 (2).
- Pratiwi, ESA, & Safitri, K. (2022). Job satisfaction quality and work motivation mediate the impact of work life on employee performance. *Eqien: Journal of Economics and Business*, 10 (2), 131–136. <https://doi.org/10.34308/eqien.v10i2.625>
- Putri, TF, & Rambe, MF (2022). The role of job satisfaction in mediating the influence of the work environment and career development on employee performance. *Jesya: Journal of Economics and Sharia Economics*, 5 (2), 1348–1363. <https://doi.org/10.36778/jesya.v5i2.738>
- Rahman, R., Chahyono, C., & Djafar, S. (2025). The influence of organizational commitment and motivation on employee performance at PT Ansika Jitama Teknik Makassar. *Journal of Economy Business Development*, 3 (1), 110–117.
- Rahmawati, EE, Rahmawati, F., & Runanto, D. (2023). The influence of work environment and work motivation on employee performance with job satisfaction as a mediating variable. *Volatility: Journal of Management and Business*, 5 (5), 63–83.
- Ramadhi, R., Desti, Y., Andrefson, E., Sarianti, K., & Damayanti, N. (2024). The influence of work ability, work environment and work discipline on employee performance which impacts job satisfaction. *Journal of Business Economics, Management and Accounting (JEBMA)*, 4 (2), 1211–1227.
- Ramdhani, D., Martowinangun, K., Alfiansyah, M., Herlina, H., & Mulyeni, S. (2025). Job satisfaction in mediating work motivation and work discipline on employee performance. *RIGGS: Journal of Artificial Intelligence and Digital Business*, 4 (2), 3571–3576.
- Rivaldo, Y., & Ratnasari, SL (2020). The influence of leadership and motivation on job satisfaction and its impact on employee performance. *Jurnal Dimensi*, 9 (3), 505–515.
- Safitri, AN (2022). The influence of work environment, empowerment, and leadership on employee performance. *Journal of Economics and Business*, 11 (2), 33–44.
- Salsabilla, A., & Suryawan, IN (2022). The influence of job satisfaction, work discipline, and work motivation on employee performance. *AKSARA: Journal of Nonformal Education*, 8 (1), 137–146. <https://doi.org/10.37905/aksara.8.1.137-146.2022>
- Siagian, TS, & Khair, H. (2018). The influence of leadership style and work environment on employee performance with job satisfaction as an intervening variable. *Scientific Journal of Master of Management*, 1 (1), 59–70.
- Solihatun, Darmawan, A., & Bagis, F. (2021). The influence of motivation and work environment on employee performance with job satisfaction as an intervening variable. *Derivative: Journal of Management*, 15 (1).

-
- Steven, HJ, & Prasetyo, AP (2020). The influence of job stress and job satisfaction on employee performance. *Journal of IPTEKS Research* , 5 (1), 78–88.
- Sugiono, E., Nurwulandari, A., & Dining, Y. (2022). Job satisfaction mediates the influence of leadership style, organizational culture, and motivation on employee performance at Bank BTN Jakarta Kuningan branch. *Scientific Journal of Accounting and Finance* , 4 (8).
- Sutrisno, E. (2016). *Human resource management* . Prenadamedia Group.
- Syahidin, Syafii, M., & Sirojuzilam. (2022). The influence of quality of work life, work motivation, and compensation on employee performance at the Transportation Office of Central Aceh Regency and Bener Meriah Regency with job satisfaction as an intervening variable. *JiIP: Scientific Journal of Educational Sciences*, 5 (5), 1610–1617. <https://doi.org/10.54371/jiip.v5i5.616>
- Yuliantini, T., & Santoso, R. (2020). The influence of work environment, work motivation, and work discipline on employee job satisfaction at PT. TravelMart Central Jakarta. *Journal of Oikonomia Management*, 16 (2).