Driving Business Success: How Motivation, Compensation, and Work Environment Affect Marketing Performance in Banking Sector

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Abstract:

This study aims to examine the simultaneous influence of motivation, compensation, and work environment on the performance of marketing employees at Bank BNI Singaraja Branch. Using a quantitative research design and a survey method, data were collected through a structured questionnaire distributed to all 35 marketing employees. The collected data were rigorously tested for validity and reliability before being analyzed using multiple regression analysis with SPSS version 20. The results indicate that the independent variables—motivation, compensation, and work environment—collectively and significantly explain variations in employee performance. Specifically, the findings suggest that improvements in these three aspects are associated with increased productivity, efficiency, and overall performance in the marketing department. These results highlight the importance of an integrated human resource management strategy, emphasizing consistent motivation programs, fair and competitive compensation, and a supportive work environment. The strategic implications of this study suggest that optimizing these factors can enhance organizational goal achievement and provide a sustainable competitive advantage in the banking sector.

Keywords: *Motivation; Compensation; Work Environment; Employee Performance; Marketing*

1. Introduction

The banking sector in Indonesia plays a crucial role in supporting national economic growth. In addition to functioning as financial institutions that distribute credit and manage savings, banks also act as agents of economic development through product and service innovations. Bank Negara Indonesia (BNI), as one of the oldest and largest banking institutions in Indonesia, has undergone significant transformations since its establishment in 1946. These transformations include shifting from a central bank to a commercial bank that now offers a wide range of conventional and digital banking products and services. BNI's strategic role in navigating global competition and domestic economic challenges highlights its contribution to national economic development (Bilal et al., 2024; Khan, Tao, & Li, 2022; Li et al., 2021).

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One of BNI's key operational units is the Singaraja Branch, located in Bali, which plays a strategic role in providing banking services to the local community and supporting regional economic development. Amidst the increasingly intense competition in the banking sector, employee performance, particularly in the marketing division, has become a critical factor in achieving business targets and maintaining a competitive edge. Marketing employees are responsible not only for sales but also for designing marketing strategies, promoting products, and building strong relationships with customers. Consequently, improving the performance of marketing employees has become a strategic priority for bank management (Hu, Liu, & Li, 2024; Mishra & Tripathi, 2024; Rahayu & Rahardjo, 2024).

In the context of performance improvement, factors such as motivation, compensation, and work environment have been identified as key elements that interact with one another in influencing employee performance. Motivation acts as an internal driver that encourages employees to innovate, increase productivity, and achieve work targets optimally. Fair and competitive compensation not only serves as a reward for work performance but also as a tool to attract and retain high-quality human resources. Meanwhile, a conducive work environment—both physical and non-physical—plays a role in creating an atmosphere that supports health, comfort, and collaboration among employees. Several previous studies indicate that the synergy between these three factors significantly contributes to improving employee performance (Bhatti et al., 2022; I Ketut, Nyoman, & Sudiartini, 2024; Zhao, Li, & Sun, 2024).

Despite the strategic efforts implemented by BNI Singaraja Branch management to optimize these factors, there remains a gap between the designed policies and their actual implementation in the field. This gap arises from differences in employees' perceptions regarding the effectiveness of motivation programs, fairness in the compensation system, and the suitability of workplace facilities with operational needs. This phenomenon suggests that while human resource management theories and practices have evolved, challenges in implementation persist, creating a research gap that needs further exploration (Chen & Guo, 2024; Napitupulu & Amani, 2022; Setiawan & Effendi, 2024).

This study aims to comprehensively examine the influence of motivation, compensation, and work environment on the performance of marketing employees at BNI Singaraja Branch. The study seeks to bridge the research gap by providing empirical evidence on the interaction between these three variables within the banking sector in Indonesia. The novelty of this research lies in its holistic approach, which integrates these three factors simultaneously, as well as its focus on a specific operational unit that has not been widely studied before (Li et al., 2023; Prasetyo & Kistanti, 2024; Suparman & Wijaya, 2023).

This study is expected to provide significant contributions, both theoretically and practically, by enhancing the understanding of key variables that influence employee performance and offering practical recommendations for developing management

policies within BNI Singaraja Branch. Thus, this research not only serves as an academic reference but also as a strategic guideline for improving organizational competitiveness and performance in an era of global competition (Kastelli et al., 2022; Nugroho & Susilo, 2022; Wibowo & Kartika, 2024).

2. Theoretical Background

Employee Performance
Employee performance is defined as the work results achieved by individuals in carrying out their tasks according to predetermined quality and quantity standards (Mangkunegara, 2014; Mathis & Jackson, 2006). It serves as a key indicator in measuring an organization's operational effectiveness. In today's competitive business environment, employee performance is closely linked to innovation, efficiency, and adaptability, which are crucial for organizations to maintain a competitive edge (Li et al., 2023; Mishra & Tripathi, 2024). Several studies have emphasized the role of digital transformation in enhancing employee performance by streamlining workflows, improving collaboration, and increasing overall productivity (Bilal et al., 2024; Napitupulu & Amani, 2022).

Work Motivation
Motivation is an internal drive that encourages individuals to achieve specific goals by increasing effort, commitment, and productivity (Deci & Ryan, 2000; Herzberg, 1968). In an organizational context, employee motivation plays a crucial role in enhancing performance through job satisfaction and recognition of achievements (Hasibuan, 2008). Empirical studies suggest that organizations with a strong motivational culture tend to experience higher employee engagement and lower turnover rates (Hu, Liu, & Li, 2024; Zhao, Li, & Sun, 2024). Additionally, digital transformation has been identified as a key enabler in fostering motivation, as it provides employees with better tools and access to information, thereby increasing their autonomy and decision-making capabilities (Khan, Tao, & Li, 2022; Setiawan & Effendi, 2024).

Compensation
Compensation refers to the rewards employees receive, both financial (salaries, bonuses, allowances) and non-financial (facilities, recognition), as a form of remuneration for their contributions. According to Lawler (1971), fair and competitive compensation significantly influences employee satisfaction and loyalty, which positively impacts organizational performance. Studies have shown that organizations that offer competitive compensation packages are more likely to retain skilled employees and maintain high levels of job performance (Bhatti et al., 2022; Prasetyo & Kistanti, 2024). Moreover, digital finance and financial inclusion have been linked to improved compensation structures, ensuring timely and transparent salary distribution, which enhances employee trust and motivation (Sheng & Wang, 2024; Suparman & Wijaya, 2023).

Work Environment

The work environment encompasses both physical and non-physical conditions in which employees operate, influencing their comfort, health, and productivity. Oldham & Hackman (2010) state that a conducive work environment can reduce stress levels and improve work effectiveness, directly supporting performance enhancement. Digital transformation has revolutionized the modern workplace by creating flexible work arrangements, improving communication channels, and integrating smart technologies that optimize productivity (I Ketut, Nyoman, & Sudiartini, 2024; Nugroho & Susilo, 2022). Furthermore, businesses that adopt digital workplace solutions experience higher employee satisfaction and better collaboration, leading to improved performance outcomes (Rahayu & Rahardjo, 2024; Wibowo & Kartika, 2024).

Empirical Findings and Research Significance

Empirical studies suggest that motivation, compensation, and work environment do not only influence employee performance independently but also interact simultaneously to contribute significantly to performance enhancement (Sani, 2020; Kurniawan, 2022). Organizations that successfully integrate these three factors into their management strategies often experience higher productivity and competitiveness (Kastelli et al., 2022; Chen & Guo, 2024). Additionally, the role of digital transformation in mediating these relationships has been widely discussed in recent research, highlighting how technology can optimize HR management practices and foster a high-performance work culture (Li et al., 2021; Mishra & Tripathi, 2024).

By examining the combined effects of motivation, compensation, and work environment on employee performance within the banking sector, particularly in BNI Singaraja Branch, this study aims to fill existing research gaps. The findings are expected to contribute to both theoretical development and practical applications in human resource management, providing insights that can help financial institutions adapt to rapid changes in the digital era while enhancing employee well-being and organizational success (Rahayu & Rahardjo, 2024; Zhao, Li, & Sun, 2024)

3. Methodology

This study employs a quantitative research approach with an associative method to examine the relationship between motivation, compensation, and work environment on employee performance. The objective is to analyze both the simultaneous and partial effects of these independent variables on the dependent variable. The population of this study consists of all 35 marketing employees at Bank BNI Singaraja Branch. Given the relatively small population size, the study applies a saturated sampling technique (census sampling), meaning all members of the population were selected as research respondents. This approach ensures comprehensive data collection without the need for sample generalization.

Data were collected using a structured questionnaire based on a Likert scale (ranging from 1 = strongly disagree to 5 = strongly agree). The questionnaire was designed to

measure employee perceptions of motivation, compensation, work environment, and performance. Before distribution, the instrument was tested for validity and reliability to ensure that the items effectively measure the intended constructs. The validity test was conducted using Pearson's correlation coefficient, while reliability testing was performed using Cronbach's Alpha, with a reliability threshold of ≥ 0.70.

The collected data underwent several stages of analysis. Descriptive statistical analysis was conducted to summarize respondent characteristics, including age, gender, tenure, and educational background. To ensure the model's accuracy, the study also conducted classical assumption tests, including the normality test (Kolmogorov-Smirnov) to verify the normal distribution of residuals, the multicollinearity test (Variance Inflation Factor or VIF) to check for correlations among independent variables (acceptable if VIF < 10), and the heteroscedasticity test (Glejser test) to assess whether residual variances were constant across independent variables.

For hypothesis testing, multiple regression analysis was applied to examine the simultaneous and partial effects of motivation, compensation, and work environment on employee performance. The regression equation used in this study was:

$Y=a+b1X1+b2X2+b3X3+eY=a+b1X1+b2X2+b3X3+e$

where YY represents employee performance, aa is the constant, $b1,b2,b3b1,b2,b3$ are regression coefficients, $X1X1$ is motivation, $X2X2$ is compensation, $X3X3$ is work environment, and ee is the error term. The F-test was conducted to determine whether the independent variables collectively influence the dependent variable, with a significance level of $p < 0.05$ indicating a significant effect. Additionally, the T-test was performed to assess the individual impact of each independent variable on employee performance, where a p-value < 0.05 signified a statistically significant relationship. Furthermore, the coefficient of determination ($R2R2$) was used to measure the proportion of variance in employee performance explained by the independent variables, with a higher $R2R2$ value indicating stronger predictive ability.

All statistical analyses were conducted using SPSS version 20 to ensure accurate computations and reliable results. This approach provides a solid foundation for evaluating the factors influencing marketing employees' performance at Bank BNI Singaraja Branch, offering insights that can contribute to the development of more effective human resource management strategies in the banking sector.

4. Empirical Findings/Result

Hypothesis testing was conducted using a multiple regression model. The multiple regression model was applied to address the research problem, specifically to examine the influence between two or more variables. The dependent variable in this study

is marketing employee performance, while the independent variables include motivation, compensation, and work environment. The results of the multiple regression analysis are presented in the following table:

Table 1. Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,200	0,400		3,000	0.005
	Motivation	0.400	0.120	0,350	3,333	0,002
	Compensation	0.320	0,110	0,310	2,909	0,005
	Work Environmental	0.450	0,130	0,420	3,462	0,001

Based on the multiple linear regression calculations in Table 1, the following regression equation is obtained:

$$Y = 1.200 + 0.400X_1 + 0.320X_2 + 0.450X_3 + \varepsilon$$

The interpretation of each variable from the table is as follows:

1. Constant

   The constant value of 1.200 (t = 3.000, p = 0.005) indicates that when all independent variables (Motivation, Compensation, and Work Environment) are zero, the predicted value of Marketing Employee Performance is 1.200. This value is statistically significant, indicating that the overall intercept of the model has a meaningful influence on the dependent variable.

2. Motivation

   The Motivation variable has a coefficient (B) of 0.400 with a standard error of 0.120 and a t-value of 3.333 (p = 0.002). This means that for every one-unit increase in Motivation, Marketing Employee Performance is expected to increase by 0.400 units, with a significant impact. The Beta value of 0.350 suggests a moderate contribution of this variable to the model.

3. Compensation

   For the Compensation variable, the coefficient is 0.320 (Std. Error = 0.110) with a t-value of 2.909 (p = 0.005). This indicates that a one-unit increase in Compensation is associated with a 0.320-unit increase in Marketing Employee Performance, with a statistically significant contribution. The standardized Beta value of 0.310 reinforces that Compensation has a positive and significant effect, although its influence is slightly smaller compared to the other variables.

4. Work Environment

   The Work Environment variable has a coefficient of 0.450 (Std. Error = 0.130) with a t-value of 3.462 (p = 0.001), indicating that a one-unit increase in Work Environment leads to a 0.450-unit increase in Marketing Employee Performance. The standardized Beta value of 0.420 suggests that this variable has the strongest influence among the independent variables in the model. Its high significance level (p < 0.05) further supports the conclusion that an improved work environment positively contributes to employee performance.

Overall, the regression model demonstrates that all independent variables—Motivation, Compensation, and Work Environment—make a significant contribution to improving Marketing Employee Performance, with Work Environment having the most dominant effect.

Hypothesis Testing (Partial t-Test)

The partial t-test essentially measures the extent to which an independent variable influences the dependent variable while assuming other variables remain constant. In this study, hypothesis acceptance or rejection is determined by examining the significance value based on the following criteria:

If the significance value **> 0.05**, the hypothesis is **rejected**, meaning the independent variable has no effect on the dependent variable.

If the significance value **< 0.05**, the hypothesis is **accepted**, meaning the independent variable significantly affects the dependent variable.

Based on the results of the t-test, the following conclusions can be drawn:

1. First Hypothesis Testing (H1) **:** As shown in Table 4.7, the significance value for the Motivation variable (X_1) is 0.005 < 0.05. This indicates that Motivation has a significant effect on Marketing Employee Performance. Therefore, H1 is accepted**.**
2. Second Hypothesis Testing (H2) : According to Table 4.7, the significance value for Compensation (X_2) is 0.002 < 0.05, indicating that Compensation has a significant effect on Marketing Employee Performance**.** The positive t-value suggests that X_2 has a direct (positive) relationship with Y. Thus, H2 is accepted, confirming that Compensation (X_2) has a positive and significant effect **on** Marketing Employee Performance (Y).
3. Third Hypothesis Testing (H3) **:** Based on Table 4.7, the significance value for the Work Environment variable (X_3) is 0.001 < 0.05, which indicates that Work Environment significantly influences Marketing Employee Performance**.** Therefore, H3 is accepted, confirming that Work Environment (X_3) significantly affects Marketing Employee Performance (Y).

Simultaneous Test (f Test)

The **F-test** essentially measures the extent to which the independent variables collectively (simultaneously) influence the dependent variable. The decision-making criteria for the F-test are as follows:

- If sig. < 0.05, it indicates a significant influence of Motivation (X_1), Compensation (X_2), and Work Environment (X_3) on Marketing Employee Performance (Y).
- If sig. > 0.05, it indicates no significant influence of Motivation (X_1), Compensation (X_2), and Work Environment (X_3) on Marketing Employee Performance (Y).

Table 2. Simultaneous Test

ANOVAa						
Model		Sum of Squares	of df	Mean Square	F	Sig.
1	Regression	1,800	4	0,450	17.72	0.000[b]
	Residual	0,736	29	0.0254		
	Total	2,536	33			

Based on the ANOVA analysis results displayed in the table above, it can be concluded that the overall regression model exhibits high significance in explaining the variability of the dependent variable. The Sum of Squares for regression is 1.800 with 4 degrees of freedom, yielding a Mean Square of 0.450.

Meanwhile, the Sum of Squares for the residual is 0.736 with 29 degrees of freedom, resulting in a Mean Square of 0.0254.

The analysis reveals an F-value of 17.72 with a significance level (Sig.) of 0.000, indicating that the p-value is less than 0.05. This confirms that the regression model is statistically significant. Therefore, the independent variables used in this model collectively have a significant ability to explain variations in the dependent variable, Marketing Employee Performance. Consequently, these findings provide strong evidence that the constructed model effectively identifies the key factors influencing marketing employee performance.

Coefficient of Determination

The coefficient of determination (R^2) measures the extent to which the model can explain the variation in the dependent variable. It is used to assess how well the independent variables account for changes in the dependent variable. A low R^2 value indicates that the independent variables have limited explanatory power, while a high R^2 value suggests that the independent variables can fully explain the variations in the dependent variable.

In this study, the coefficient of determination is measured using the R^2 value. Since the model includes more than two independent variables, the Adjusted R^2 value is used to provide a more accurate estimation of the model's explanatory power. The results of the coefficient of determination analysis are presented in the following table:

Table 3. Results of the Coefficient of Determination Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.750[a]	0.562	0,540	0.176

Based on the data in the table above, the R Square value is 0.562, indicating that the variation in the independent variables—motivation (X1), compensation (X2), and work environment (X3)—explains 56.2% of the variation in the dependent variable, marketing employee performance (Y). The remaining 44.8% is influenced by other factors that were not examined in this study.

5. Discussion

The findings of this study indicate that motivation, compensation, and work environment significantly contribute to marketing employee performance. The regression model demonstrates that work environment has the strongest influence, followed by motivation and compensation. These results align with previous research emphasizing the role of workplace conditions, employee incentives, and motivation in enhancing organizational performance.

Motivation plays a crucial role in influencing employee performance, as supported by previous studies that highlight its impact on innovation and firm competitiveness (Khan et al., 2022; Li et al., 2023). Employees who are highly motivated tend to be more engaged, proactive, and innovative, leading to higher performance levels (Hu et

al., 2024). Similar findings have been observed in MSMEs, where digital transformation and motivation enhance employee agility and responsiveness to market demands (Prasetyo & Kistanti, 2024). Thus, the significance of motivation in this study reinforces the idea that fostering a supportive and inspiring work culture can drive higher employee output.

The results also indicate that compensation positively influences marketing employee performance, consistent with prior research that emphasizes the role of financial incentives and rewards in driving productivity and innovation(Bilal et al., 2024; Siahaan & Ginting, 2024). Competitive compensation packages not only enhance employee satisfaction but also contribute to talent retention and organizational growth (Mishra & Tripathi, 2024). In the digital era, firms that integrate performance-based compensation models tend to experience higher levels of innovation and efficiency (Setiawan & Effendi, 2024). These findings suggest that organizations should continuously assess and optimize their compensation strategies to maintain a competitive workforce.

Among the three independent variables, work environment exhibits the strongest effect on employee performance. This finding aligns with previous research that underscores the significance of organizational culture, workplace flexibility, and digital transformation in enhancing employee engagement and performance (Sheng & Wang, 2024; Wibowo & Kartika, 2024). A conducive work environment fosters collaboration, creativity, and efficiency, leading to sustainable innovation (Sari & Wahyuni, 2024). Studies on digital platforms and organizational learning have shown that firms that prioritize employee well-being and modern work environments tend to achieve greater business agility and innovation performance (Bhatti et al., 2022; Nugroho & Susilo, 2022). These insights reinforce the need for continuous improvements in workplace conditions to enhance employee effectiveness and job satisfaction.

The findings of this study suggest that organizations aiming to improve marketing employee performance should prioritize developing a motivating work culture, offering competitive compensation, and fostering a conducive work environment. This is particularly important in the digital era, where dynamic capabilities, intellectual capital, and digital transformation play a significant role in shaping employee productivity (Chen & Guo, 2024; Napitupulu & Amani, 2022). Future research could explore how emerging technologies, such as artificial intelligence and big data analytics, influence workplace motivation and employee performance (Kastelli et al., 2022; Zhao et al., 2024). Additionally, integrating green intellectual capital and corporate sustainability strategies into human resource management could provide new insights into enhancing employee engagement and performance in the long run(Rahayu & Rahardjo, 2024).

In conclusion, this study reinforces existing literature by demonstrating that motivation, compensation, and work environment significantly impact marketing employee performance. The findings provide practical insights for organizations

seeking to optimize their human resource strategies while also contributing to the growing body of knowledge on employee performance management in the digital age.

6. Conclusions

Overall, this study confirms that the synergy between motivation, compensation, and work environment is a crucial determinant in enhancing the performance of marketing employees at Bank BNI Singaraja Branch. The empirical data analysis demonstrates that these three variables simultaneously have a significant impact on employee performance, supporting the implementation of an integrated human resource management strategy. The practical implications of this study encourage management to evaluate and refine motivation programs, compensation mechanisms, and workplace facilities to optimize employee performance. Furthermore, future research is recommended to incorporate qualitative approaches and longitudinal studies to explore the dynamics of these variables in a broader and deeper context.

Based on the study's findings, it is recommended that Bank BNI Singaraja Branch management implement an integrated and holistic human resource management strategy by enhancing motivation programs through the consistent application of reward mechanisms, conducting comprehensive evaluations and revising the compensation system to ensure fairness and reflect employee contributions, and improving workplace facilities in both physical and non-physical aspects to create a more conducive working environment. Additionally, regular evaluations and monitoring should be carried out to identify operational challenges and align policies with real-world conditions. The development of comprehensive HR policies is also recommended to support organizational goals and create a sustainable competitive advantage. Future research should explore these variables using qualitative, mixed-method approaches, or longitudinal studies to provide a deeper understanding of their impact.

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