

The Strategic Role Of Job Satisfaction In Improving Employee Performance Through Strengthening Motivation (A Study Of Private Banking In Bandung City)

Peran Strategis Kepuasan Kerja Dalam Meningkatkan Kinerja Karyawan Melalui Penguatan Motivasi (Studi Pada Dunia Perbankan Swasta Di Kota Bandung)

Abdul Azis¹, Zulganef²

Universitas Widyatama^{1,2}

abdul.4298@widyatama.ac.id¹, zulganef@widyatama.ac.id²

**Corresponding Author*

ABSTRACT

This study aims to analyze the influence of work motivation on employee performance with job satisfaction as a mediating variable among frontliners at Bank OCBC NISP in Bandung. The background of this study is based on the fluctuations in frontliner performance in achieving monthly targets, which indicates the importance of internal factors such as motivation and job satisfaction in supporting the achievement of optimal performance. This study uses a quantitative method with an explanatory research approach. A sample of 141 respondents was selected proportionally from a population of 218 frontliners. The data analysis technique used is path analysis with the help of SPSS software. The results show that work motivation has a positive and significant effect on employee job satisfaction and performance. Job satisfaction also has a significant effect on performance. The Sobel test shows that job satisfaction significantly mediates the relationship between motivation and employee performance. These findings indicate that increasing work motivation, both through financial and non-financial incentives, must be accompanied by the creation of a supportive work environment to achieve optimal levels of satisfaction and performance. This study provides practical implications for banking management in designing strategies to increase employee productivity through motivational approaches and job satisfaction.

Keywords: Work Motivation, Job Satisfaction, Employee Performance.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh motivasi kerja terhadap kinerja karyawan dengan kepuasan kerja sebagai variabel mediasi di kalangan frontliner di Bank OCBC NISP di Bandung. Latar belakang penelitian ini didasarkan pada fluktuasi kinerja frontliner dalam mencapai target bulanan, yang menunjukkan pentingnya faktor internal seperti motivasi dan kepuasan kerja dalam mendukung pencapaian kinerja optimal. Penelitian ini menggunakan metode kuantitatif dengan pendekatan penelitian eksplanatori. Sebanyak 141 responden dipilih secara proporsional dari populasi 218 karyawan lini depan. Teknik analisis data yang digunakan adalah analisis jalur dengan bantuan perangkat lunak SPSS. Hasil menunjukkan bahwa motivasi kerja memiliki pengaruh positif dan signifikan terhadap kepuasan kerja dan kinerja karyawan. Kepuasan kerja juga memiliki pengaruh signifikan terhadap kinerja. Uji Sobel menunjukkan bahwa kepuasan kerja secara signifikan memediasi hubungan antara motivasi dan kinerja karyawan. Temuan ini menunjukkan bahwa peningkatan motivasi kerja, baik melalui insentif finansial maupun non-finansial, harus disertai dengan penciptaan lingkungan kerja yang mendukung untuk mencapai tingkat kepuasan dan kinerja yang optimal. Penelitian ini memberikan implikasi praktis bagi manajemen perbankan dalam merancang strategi untuk meningkatkan produktivitas karyawan melalui pendekatan motivasi dan kepuasan kerja.

Kata Kunci: Motivasi Kerja, Kepuasan Kerja, Kinerja Karyawan.

1. Introduction

The Indonesian banking industry has shown significant growth in recent years. According to data from the Indonesian Banking Statistics (Indonesian Banking Statistics) as of November 2024, total loans disbursed by commercial banks reached IDR 7,717,257 billion.

Investment loans dominated, accounting for 48.42%, followed by working capital loans at 27.91%, and consumer loans at 23.67%. Meanwhile, third-party funds collected by commercial banks reached IDR 8,835,901 billion. Banking performance indicators show a Capital Adequacy Ratio (CAR) of 26.93% and a Loan-to-Deposit Ratio (LDR) of 87.54%, indicating aggressive lending. This demonstrates that human resource performance in the banking sector is correlated with bank productivity and operational efficiency. Along with technological advancements, digital banking has become a primary focus in the transformation of financial services. The Financial Services Authority (OJK) issued Regulation No. 21 of 2023 concerning Digital Services by Commercial Banks, which came into effect on December 22, 2023. This regulation replaces Regulation No. 12/POJK.03/2018 and aims to encourage banks to develop digital services while addressing risk management, customer data security, and consumer protection.

In addition, Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector (UU P2SK) has been enacted, covering various aspects such as banking, capital markets, insurance, and financial technology innovation. This law aims to reform the Indonesian financial industry, including oversight of cryptocurrency assets and savings and loan cooperatives by the OJK. The latest phenomenon in the Indonesian banking industry is the planned sale of a controlling stake in Bank Pan Indonesia (Panin Bank). Several major Southeast Asian banks, such as OCBC from Singapore and CIMB from Malaysia, have submitted bids to acquire the shares. This move reflects foreign investors' interest in Indonesia's economic growth and the potential of its banking sector.

Amidst these dynamics, employee performance is a key factor in the success of bank transformation and growth. Employee motivation and job satisfaction play a crucial role in improving individual and organizational performance. Research by Sutanto and Kurniawan (2018) shows that motivation has a significant influence on employee performance, with job satisfaction acting as a mediating variable. Similarly, research by Rahmawati (2020) found that job satisfaction mediates the relationship between intrinsic motivation and employee performance. According to Robbins & Judge (2018), motivation is a drive directed toward specific goals that can increase individual productivity within an organization. Meanwhile, Mangkunegara (2019) states that employee performance is influenced by intrinsic and extrinsic motivational factors, with job satisfaction being the link that strengthens the relationship between motivation and productivity. Deci & Ryan (2020), in their self-determination theory, state that individuals with high levels of autonomy at work tend to have higher levels of job satisfaction, which impacts performance improvement.

Ghozali (2021) revealed that the relationship between motivation and performance can be analyzed using the Structural Equation Modeling (SEM) method, where job satisfaction is often a mediator in human resource research. Furthermore, Herzberg (2022), in his two-factor theory, stated that job satisfaction is influenced by motivational and maintenance factors, where a lack of motivation can negatively impact employee performance. Sedarmayanti (2023) added that a conducive work environment and adequate incentives can increase employee satisfaction and motivation. According to Nawawi (2024), organizations that implement motivation-boosting strategies through rewarding and recognizing employee hard work tend to have higher levels of job satisfaction, which in turn increases productivity. Handoko (2024) also emphasized the importance of balancing work demands and employee well-being in creating a productive and efficient work environment. Therefore, this study aims to analyze the influence of motivation on employee performance, with job satisfaction as a mediating variable.

Bank OCBC NISP, as part of the OCBC Group Singapore and one of the leading banks in Indonesia, has implemented various strategies to improve the quality of human resources and services to customers. The role of a frontliner at OCBC NISP. Very big in the success of the

achievements that have been owned, namely as one of the Largest National Banks in Indonesia with the peak achievement as Best Bank Service Excellent for ten consecutive times from 2008 to 2017 so that it received the title of service leader from Marketing Research Indonesia (MRI). achievements that have been obtained by Bank Mandiri (Persero) Tbk. Demands a frontliner must provide information as clearly as possible to customers, and must have an attractive appearance, polite, friendly, smiling and full of enthusiasm in dealing with customers.

Table 1. PT. OCBC NISP Bandung Frontliner Target, 2024

Information	Juli	Agustus	Sepetember	Oktober	November	Desember
Number of Frontliners	215	215	210	210	211	218
Monthly FI Point Target	27.931	27.931	27.931	27.931	27.931	27.931
Monthly FI Point Realization	19.457	13.731	14.862	15.089	24.472	20.535
Percentage	69,66	49,16	53,21	54,02	94,78	73,52

Based on Table 1.1, the number of frontliners at OCBC NISP Bandung remained relatively stable from July to December, ranging from 210 to 218. The increase in the number of frontliners in December (218) may indicate additional recruitment or adjustments to human resource strategies to improve service performance. The monthly FI point target remained constant at 27,931 throughout the period, indicating that the company maintains a consistent standard for assessing frontliner performance. However, the actual target achievement fluctuated significantly. The lowest achievement occurred in August (13,731 points) and September (14,862 points), with target achievement percentages of 49.16% and 53.21%, respectively. Thereafter, a gradual increase occurred in October (54.02%), reaching a peak in November (24,472 points or 94.78%). However, in December, the realization decreased again to 20,535 points, with a target achievement percentage of 73.52%.

This performance fluctuation can be caused by various factors, such as operational strategy, employee motivation, or fluctuating demand for banking services throughout the year. The significant increase in November indicates a more effective strategy or higher employee motivation during that period. Therefore, the company needs to evaluate the causes of the low performance in August and September and implement successful strategies in November to maintain consistent performance. Furthermore, the company can consider additional training or incentive schemes to maintain frontline employee motivation in achieving established targets. Amidst these dynamics, employee performance is a key factor in the success of the bank's transformation and growth. Employee motivation and job satisfaction play a crucial role in improving individual and organizational performance. Research by Sutanto and Kurniawan (2018) shows that motivation has a significant influence on employee performance, with job satisfaction acting as a mediating variable. Similarly, research by Rahmawati (2020) found that job satisfaction mediates the relationship between intrinsic motivation and employee performance. However, further research is needed to understand the dynamics of this relationship in the context of the ever-evolving Indonesian banking sector.

2. Literature Review

The Relationship Between Motivation and Employee Performance

Work motivation is a key factor that can drive employees to achieve better performance. Employees with high levels of motivation tend to have greater enthusiasm and commitment to completing their tasks, which ultimately improves their performance. Robbins & Judge (2018) state that work motivation has a positive correlation with employee performance, where motivated employees are more productive. Luthans (2020) and Kanya et al. (2025) adds that intrinsic motivation, such as job satisfaction and organizational

recognition, has a direct impact on increased employee productivity. Herzberg (2021) explains in his two-factor theory that motivational factors such as achievement, responsibility, and job growth contribute to better performance. Hasibuan (2023) emphasizes that strong work motivation can increase employee dedication, thus directly impacting optimal work results.

H1: Motivation has a positive and significant effect on employee performance.

The Relationship Between Motivation and Job Satisfaction

High motivation can also increase employee job satisfaction. Employees who feel motivated tend to be more satisfied with their jobs because they feel rewarded for their efforts. Deci & Ryan (2019), in their theory of intrinsic and extrinsic motivation, state that intrinsic motivation, such as feelings of competence and autonomy at work, contributes significantly to job satisfaction. Ghozali (2020) found that financial and non-financial motivations both play a role in increasing employee job satisfaction in the industrial sector. Mangkunegara (2021) emphasized that a supportive work environment and employee recognition can significantly increase job satisfaction. Sari & Nugroho (2022), in their research in the banking sector, showed that company motivation in the form of compensation and career development contributes to higher levels of job satisfaction.

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

The Relationship between Job Satisfaction and Employee Performance

High job satisfaction can improve employee performance. Employees who are satisfied with their jobs tend to be more enthusiastic, have high loyalty, and strive to achieve better work results. Locke (2018) in his job satisfaction theory states that high levels of job satisfaction can increase employees' internal motivation, thus positively impacting their performance. Kreitner & Kinicki (2020) found that high job satisfaction is closely related to better performance, especially in jobs that require creativity and innovation. Colquitt et al. (2021) explain that job satisfaction can reduce work stress levels and increase employee efficiency in completing their tasks. Sopiah (2023) states that employees who are satisfied with their jobs tend to have high work commitment and are more productive in the long term.

H3: Job satisfaction has a positive and significant effect on employee performance.

The Mediating Role of Job Satisfaction in the Relationship between Motivation and Employee Performance

Job satisfaction acts as a mediating variable in the relationship between employee motivation and performance. This means that high motivation will increase job satisfaction, which ultimately has a positive impact on performance. Judge et al. (2019) stated that job satisfaction is a significant connecting factor between work motivation and improved performance in organizations. Robbins & Coulter (2020) explained that job satisfaction arising from motivation can strengthen the relationship between motivation and performance, thus creating a sustainable effect. Luthans (2022) found that company-provided motivation will improve employee performance more effectively if accompanied by high levels of job satisfaction. Hendri (2024) in his research in the banking industry showed that financial and non-financial motivation can improve employee performance through job satisfaction as a mediator.

H4: Job satisfaction mediates the relationship between employee motivation and performance.

Based on the description of the relationship between these variables, the research paradigm can be explained in the following figure.

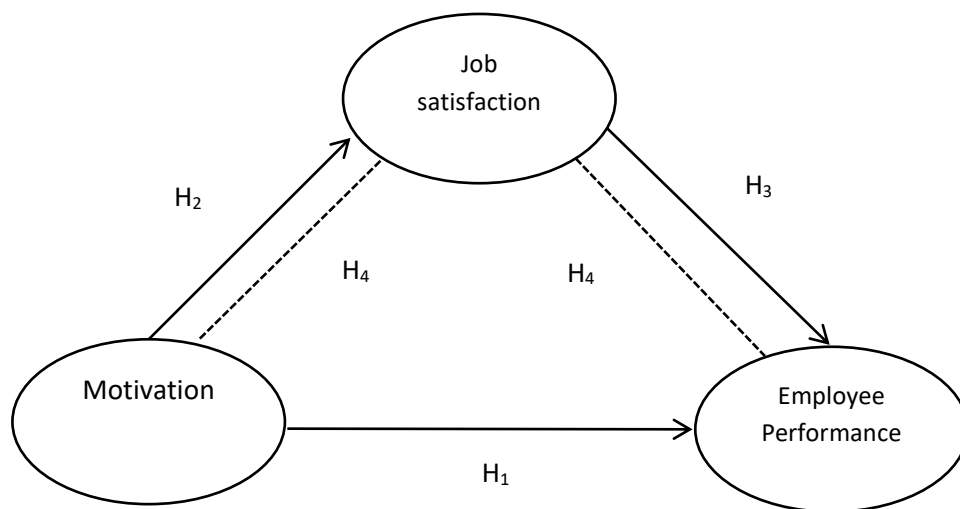


Figure 1. Conceptual framework

3. Research Methods

This study employed an explanatory research design, aiming to examine causal relationships between variables through hypothesis testing. Data were collected through questionnaires distributed to 141 frontline employees at Bank OCBC NISP in the Bandung area, selected proportionally from a population of 218 employees. The study variables included work motivation, job satisfaction, and employee performance. Motivation was measured using the theory of Lala et al. (2024), job satisfaction using the Minnesota Satisfaction Questionnaire (Weiss et al. in Mangkunegara, 2015), and employee performance using Efendi and Sugiono (2021). Data analysis techniques included descriptive analysis to examine the frequency distribution and percentage of respondents' responses, and regression model analysis. Path analysis was then performed to examine the direct, indirect, and total effects between variables and identify the mediating role of job satisfaction. Statistical tests used included the t-test, F-test, R^2 test, and Sobel test to determine the significance of the mediating effect. Data processing was carried out using SPSS software version 25 to obtain accurate results.

4. Results and Discussions

Respondent Demographics

The respondent profile in this study was dominated by women (62%) compared to men (38%), reflecting the predominance of women in frontline positions at Bank OCBC NISP Bandung. In terms of age, the majority of respondents were in the young, productive age range, namely 20–25 years (42%) and 26–35 years (41%). This situation illustrates that the dominant workforce is a younger generation who are adaptable to technological developments and the demands of modern services in the banking sector. This age composition also has implications for the dynamics of motivation and job satisfaction, which can vary based on the experience and career expectations of each age group. In terms of education, the majority of respondents had a bachelor's degree (S1) at 65%, followed by diplomas (31%), while the remainder consisted of high school graduates and a small percentage of postgraduate graduates. This indicates that OCBC NISP prioritizes workers with strong academic and practical backgrounds. Based on length of service, most respondents had a 5–10 year career span (56%), indicating a predominance of experienced, relatively established workers. Groups with less than 5 years of experience (22%) and 10–15 years (21%) add to the diversity of experience levels, while only 1% have worked for more than 15 years.

This combination creates a balance between experience and fresh energy, which is essential for maintaining high performance amidst the dynamics of the banking industry.

Hypothesis Test Results

The results of the study indicate that employee motivation has a significant effect on employee job satisfaction. This is demonstrated by the regression test results in Table 2 below, which yielded a beta coefficient of 0.698 and a significance value of 0.000, which is below the 0.050 error tolerance limit. Furthermore, the R-square value of 0.487 indicates that 48.7% of the job satisfaction variable can be explained by work motivation, with the remainder explained by other factors. This finding confirms that the higher the employee motivation, the higher the level of job satisfaction they experience.

Table 2. Significance Value of Independent Variables on Mediating Variables

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	7.854	3.613		2.174	.031
Motivasi_Karyawan	.812	.071	.698	11.482	.000

a. Dependent Variable: Kepuasan_Kerja_Karyawan

In the second stage of path analysis, it was found that both work motivation and job satisfaction significantly influence employee performance. The beta coefficient value for motivation was 0.303, and for job satisfaction was 0.635, both significant at the 0.000 level. The R Square value of 0.762 indicates that 76.2% of the variation in employee performance can be explained by the combination of motivation and job satisfaction. Meanwhile, the error value (e2) of 0.238 indicates the influence of other external factors that also influence performance.

Table 3. Significance Value of Dependent Variables

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	8.798	2.163		4.067	.000
Employee Motivation	.303	.058	.303	5.222	.000
Employee Job Satisfaction	.547	.050	.635	10.951	.000

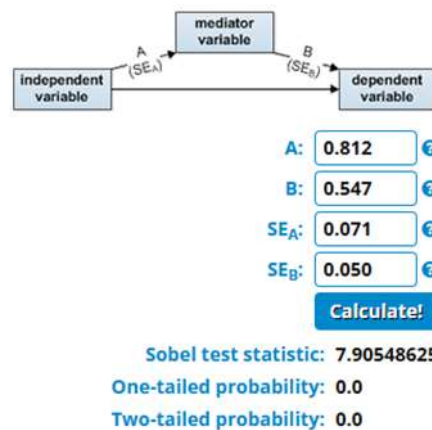
a. Dependent Variable: Kinerja_Karyawan

Furthermore, the path analysis results indicate an indirect effect of motivation on performance through job satisfaction, with a value of 0.443 (the product of 0.698 x 0.635). This indirect effect is smaller than the direct effect of job satisfaction on performance (0.635), but still indicates a significant mediating role. This means that job satisfaction is not only influenced by motivation but also acts as an important intermediary in improving overall employee performance.



Figure 2. Path Analysis Test Results

To strengthen these findings, a Sobel test was conducted to test the significance of the mediation effect. The test results showed that the calculated t value of 0.000 was smaller than the t table (1.665) and the probability value was $0.000 < 0.050$, indicating that job satisfaction significantly mediates the relationship between work motivation and employee performance. Thus, the results of this study confirm that motivation contributes directly and indirectly to improved performance, through the path of job satisfaction as a strong and significant mediating variable.



The results of this study indicate a strong and significant relationship between work motivation, job satisfaction, and employee performance, in line with the research problem formulation and objectives. The main issue raised is the fluctuation in performance of Bank OCBC NISP Bandung's frontliners, as evidenced by the failure to achieve monthly point targets in several months, particularly in August and September. This condition indicates inconsistency in work performance, which could be closely related to psychological factors such as low motivation or job satisfaction. Therefore, this study precisely examines how employee motivation influences performance, both directly and indirectly through job satisfaction as a mediating variable. In terms of respondent demographics, the majority of employees in the sample were female (62%) and young (83%) aged 20–35. This age group is theoretically more easily influenced by motivational factors such as career development, recognition, and a positive work environment. Furthermore, 65% of respondents had a bachelor's degree, and most had 5–10 years of service (56%), indicating they were quite experienced but still actively seeking self-development. This condition supports the test results that motivation has a significant effect on job satisfaction, as individuals in this age and educational background

category generally have high expectations for career advancement and a supportive work environment.

The findings of the path analysis and Sobel test further strengthen the evidence that job satisfaction plays a significant mediator in the relationship between motivation and performance. With an indirect effect coefficient of 0.443 and a significant Sobel test result ($p < 0.05$), it can be concluded that job satisfaction is an important channel for translating motivation into actual performance. This is particularly relevant to the work dynamics of frontline employees who deal directly with customers and are required to maintain service quality at all times. Therefore, companies need to strengthen factors that drive motivation, such as compensation, recognition, career development, and creating a pleasant work environment, to ensure optimal and consistent employee satisfaction and performance levels.

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5. Conclusion

Based on the results of a study conducted on 141 frontliners at Bank OCBC NISP Bandung, it can be concluded that work motivation has a positive and significant influence on employee performance, both directly and indirectly through job satisfaction as a mediating variable. Statistical test results indicate that motivation directly contributes to improved performance ($\beta = 0.303$) and also significantly influences job satisfaction ($\beta = 0.698$). Meanwhile, job satisfaction also proved to have a direct and significant effect on employee performance ($\beta = 0.635$). The high R-square value (76.2%) indicates that the combination of motivation and job satisfaction explains a significant portion of the variation in employee performance, indicating that these two variables are crucial for human resource management in the banking sector. Furthermore, the Sobel test indicates that job satisfaction significantly mediates the relationship between work motivation and performance, with a significance

value <0.05 . This means that employee motivation will produce more optimal results when accompanied by a high level of job satisfaction. These findings reinforce previous theories such as those by Robbins & Judge, Herzberg, and Deci & Ryan, which emphasize the importance of intrinsic and extrinsic factors in shaping productive work behavior. Therefore, Bank OCBC NISP management is advised to strengthen its motivation system, through compensation, career development, and improving the quality of the work environment, to increase employee satisfaction and ultimately, sustainable performance.

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