

The Effect of Work Environment, Organizational Culture, and Motivation on Employee Performance Through Job Satisfaction at PT Bank Central Asia Tbk Surabaya Region

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Abstract— Employee performance is an important asset of a company. Performance can be affected by several factors. However, the researcher focuses on the effect of work environment, organizational culture, and motivation on the performance of employees who are intervened by job satisfaction. Many previous studies have examined employee performance using some of these variables, but the researcher wants to prove it in banking companies that have many complex work rules that may stress their employees and interfere with their performance. Researchers took 100 employees of operational services at PT Bank Central Asia Tbk Surabaya Region. The data analysis of this study used SEM PLS version 3. Based on the results of the processed data, it was found that the work environment (X1) had a significant effect on job satisfaction (Z) and employee performance (Y), organizational culture had a significant effect (X2) on job satisfaction (Z) and employee performance (Y), motivation (X3) has no effect on job satisfaction (Z) but has a significant effect on employee performance (Y), and job satisfaction (Z) has a significant effect on employee performance (Y).

Keywords— Work environment, organizational culture, motivation, job satisfaction, employee performance.

I. BACKGROUND

Employee performance is an important asset of a company. Especially for companies that focus their business units in the service sector. The dependence of companies engaged in this service sector is very high regarding employees who work for the company. Therefore, good employee performance is needed for the company. One of the companies engaged in service providers is PT Bank Central Asia Tbk. This company is engaged in the banking sector. Since its establishment in 1957, PT. Bank Central Asia is still the largest bank in Indonesia and Southeast Asia. PT Bank Central Asia has the slogan 'Always By Your Side', which means PT Bank Central Asia provides various conveniences of banking transactions for its customers by creating many facilities, both digital and non-digital. So therefore, PT BCA employees are required to work swiftly and quickly in serving customers and completing work within the company so that PT BCA employees are known to be fast in handling various kinds of complaints that their customers have. PT BCA certainly has its own way of making the performance of all its employees run well and optimally.

Performance is one of the determining factors for the success of an organization or company. Every organization or company, whether profit-oriented or non-profit, in carrying out its programs, will direct and utilize all its assets to achieve company goals. According to the concept of an ideal organizational system, the activity or work of an organization is a collectivity so that in every completion of a series of jobs an employee is required to work together, are interrelated and will not break away from other employees in the organization.

Several factors that can affect employee performance based on previous research include; Chandra & Priyono (2016) in their research concluded that the Work Environment. and Job

Satisfaction has a significant effect on employee performance. Johnson & Nandy (2015) stated that Job Satisfaction and Motivation have a positive effect on Employee Performance, Future Financial Performance, and Customer Results. Research conducted by Pawirosumarto, Bachelor & Gunawan (2016); Ridwan (2015); Ridwan (2017) states that Organizational Culture and Work Environment have a positive and important effect on Job Satisfaction. Thus, organizational culture, work environment and job satisfaction have a positive effect on employee performance.

In Prabowo's research, Noermijati & Irawanto (2018) concluded that motivation has a significant influence on employee performance and job satisfaction. Job satisfaction has a significant influence in mediating employee motivation and performance (Ramli, 2017b; Ramli & Yudhistira, 2018). Motivation has a significant influence on employee performance and job satisfaction. Motivation has a significant influence on employee performance and job satisfaction. Job satisfaction has a significant influence in the mediation between work motivation and employee performance. This explains that work motivation can have an effect on employee performance if it is supported by employee job satisfaction (Ramli, 2018).

Based on some of the explanations above, the authors are interested in conducting research conducted at different companies and with different business backgrounds in terms of testing the positive influence of organizational culture, job satisfaction, motivation, and work environment on employee performance at PT Bank Central Asia Surabaya Region.

II. THEORETICAL BASIS

Work environment

According to Sedarmayanti (2015) states that the types of work environment are divided into two, namely:

- a. The physical work environment is all physical conditions that exist around the workplace that can affect employees either directly or indirectly.
- b. The non-physical work environment is all work conditions related to work relationships, both relationships with superiors and relationships with fellow co-workers, or with subordinates. This non-physical work environment is also a group of work environments that cannot be ignored. Companies should be able to reflect conditions that support cooperation between superiors, subordinates and those who have the same position in the company. The conditions that should be created are a family atmosphere, good communication and self-control

This study focuses on the non-physical environment because in the workplace that most often affects work intensity is the non-physical environment described above. Therefore, the indicators of the non-physical work environment according to Stefano in Fath (2015):

- a. Work procedures
is a series of work implementation procedures that are arranged sequentially, so that a work sequence is formed gradually in completing a job.
- b. Working Standard
is a task, function or behavioral requirement set by an employer as a goal to be achieved by an employee.
- c. Supervisor's Responsibilities
It is the responsibility of a supervisor to arrange employee duties so that they can be carried out effectively and fairly.
- d. Task Clarity
i.e. the extent to which the job requires the completion of all pieces of work intact and recognizable by employees.
- e. Reward System
A reward system or reward system is a program used to recognize individual employee achievements, such as the achievement of goals or projects or the use of creative ideas.
- f. Employee Relations
namely the harmonious relationship with co-workers and without mutual intrigue among fellow co-workers.

Organizational culture

According to Umi, et al (2015) Organizational culture is a norm and values that are formed and applied by the company to influence the characteristics or behavior in leading its employees to be able to do tasks on time and guide employees in achieving organizational goals.

According to Umi, et al (2015) organizational culture indicators can be measured in several ways, namely as follows:

- a. Norm
Norms are unwritten rules, which are accepted by group members. Norms tell what should and should not be done under certain circumstances or situations. Norms are motivating, committed, and improve high-performing employees.
- b. Dominant Value
Dominant Values are the main values that exist in the organization that are accepted by members of the organization. Value is also an effective desire, awareness or

desire that guides the behavior of how an employee is able to have high efficiency and high quality.

- c. Rule
Rules are written rules, procedures, policies that have been agreed upon and must be obeyed and carried out by all employees within an organization.
- d. Organizational Climate
Organizational climate is a delivery of openness or feelings of an employee in the atmosphere of the work environment, which is useful for evaluating all problems that exist in the work environment so that organizational goals are achieved.

Motivation

The word motivation in the Big Indonesian Dictionary (2008) has the understanding as an impulse that arises in a person consciously or not to take action with a specific purpose. According to Mc. Donald (Sardiman 2007), states that motivation is a change in energy in a person which is characterized by the emergence of feeling and preceded by a response to the existence of a goal.

Indicators of work motivation according to George and Jones (2005), indicators of work motivation include:

- a. The direction of behavior (direction of behavior)
The behavior that a person chooses at work. By looking at motivation, leaders want to ensure that the direction of behavior of their subordinates is useful for the organization.
- b. Level of effort
How hard employees work to show the behavior they choose is not enough for the organization to motivate employees to show behavior that is useful for the company, companies also need to motivate employees to work hard in this behavior.
- c. Level of persistence (level of persistence)
When faced with a dead end how hard the employee will show the behavior he chose well?

Job satisfaction

Job satisfaction is a feeling about the achievement and success of a worker in his work. This is generally considered to be a direct link between productivity and personal well-being. Job satisfaction implies enthusiasm and happiness with one's job. Job satisfaction is the main ingredient that leads to recognition, income, promotion and achievement of other goals that lead to a feeling of fulfillment of desires (Kaliski, 2007), Job satisfaction can also be defined as the extent to which a worker is satisfied with the rewards he gets when he leaves his job, especially in terms of intrinsic motivation (Statt, 2004).

Luthans (2006) revealed that there are a number of job satisfaction indicators, namely:

- a. The work itself
Job satisfaction itself is the main source of satisfaction
- b. Wages
Wages and salaries are known to be significant, but cognitively complex and a multidimensional factor in job satisfaction
- c. Promotion Opportunity
Promotions are likely to have different effects on job satisfaction because promotions take a number of different forms and have multiple rewards.

d. Supervision

Supervision is another important source of job satisfaction. There are two dimensions of supervisory style that affect job satisfaction. The first is employee-centered and the other dimension is participation or influence, as illustrated by managers enabling people to participate in decision-making.

e. Work colleague

Co-workers or team members who are cooperative are the simplest sources of job satisfaction for individual employees.

f. Working Condition

The effect of the work environment on job satisfaction is the same as the effect of the work group. If all goes well, there is no job satisfaction problem.

Employee performance

Wirawan (2009) said that performance is the output produced by the functions or indicators of a job or a profession within a certain time. According to Moehariono (2012) performance is a description of the level of achievement of the implementation of a program of activities or policies in realizing the goals, objectives, vision and mission of the organization as outlined through the strategic planning of an organization.

The indicators in measuring employee performance according to Afandi (2018), include:

a. Quality of work

All kinds of units of measure related to the quality or quality of the work that can be expressed in numerical measures or other numerical equivalents.

b. Efficiency in carrying out tasks.

Diversify resources wisely and in a cost-effective manner.

c. Work discipline

Obey applicable laws and regulations

d. Initiative

Ability to decide and do the right thing without having to be told, able to find what should be done with something around, trying to keep moving to do some things even though the situation is getting more difficult

e. Accuracy

The level of suitability of the work measurement results, whether the work has achieved its goals or not

f. Leadership

The process of influencing or setting an example by the leader to his followers in an effort to achieve organizational goals

g. Honesty

One of human nature that is quite difficult to apply.

h. Creativity

Mental processes that involve generating ideas or those involving generating ideas.

III. RESEARCH METHODS

Research subject

a. Population

The population in this study were employees of PT Bank Central Asia Surabaya Region who were in the operational service division, amounting to 250 people.

b. Sample

This study uses purposive sampling technique in determining the number of samples. The number of samples in this study was determined using the purposive sampling formula from Zainudin (2002), namely:

$$n = \frac{Z^2 a/2 * p(1-p)N}{d^2(N-1) + Z^2 a/2 * p(1-p)}$$

Description:

n = Sample size

Z²a/2 = Z value on the degree of confidence 1 – a/2 (1.96)

p = Proportion of things studied (0.55)

d = Confidence level or

desired precision (0,1)

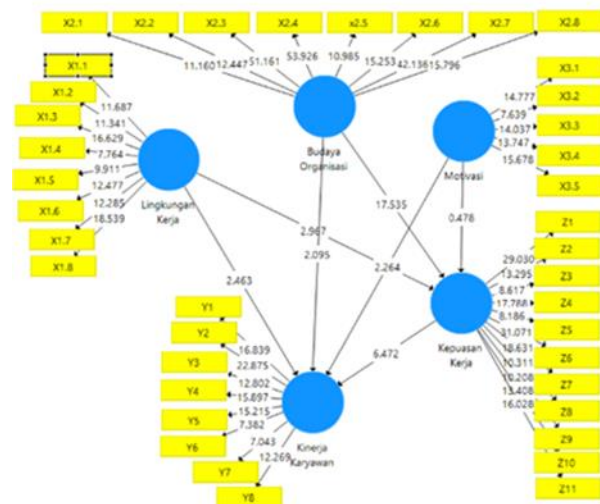
N = Total population

So, the calculation is obtained as follows:

$$n = \frac{238.08}{2.97} = 80.16$$

However, the researchers rounded the sample to 100 respondents in order to reduce the risk of the questionnaire not returning.

IV. CONCEPTUAL FRAMEWORK



Research Hypothesis

- H1: The work environment affects job satisfaction at PT. Bank Central Asia Tbk Surabaya Region
- H2: Work environment affects employee performance at PT Bank Central Asia Tbk Surabaya Region
- H3: Organizational culture affects job satisfaction at PT Bank Central Asia Surabaya Region
- H4: Organizational culture affects employee performance at PT Bank Central Asia Surabaya Region
- H5: Motivation affects job satisfaction at PT Bank Central Asia Tbk Surabaya Region
- H6: Motivation affects employee performance at PT Bank Central Asia Tbk Surabaya Region
- H7: Job satisfaction affects employee performance at PT Bank Central Asia Tbk Surabaya

V. ANALYSIS AND RESEARCH RESULTS

Research Data

The type of data used in this study is primary data, which is obtained directly from the original source in the form of a questionnaire, the data from this study is quantitative data in the form of numbers and analyzed using statistics, quantitative data analysis used in this study is descriptive statistical analysis using SPSS software. v25. This study uses the outer model and inner model testing which is used to analyze the research hypothesis using SmartPLS v3 software.

Test Outer Model

Load Factor Measurement Table >0.7

INDICATOR	X1	X2	X3	Z	Y	NOTE:
1	0.842	0.774	0.767	0.871	0.801	Valid
2	0.863	0.793	0.608	0.816	0.876	Valid
3	0.865	0.905	0.735	0.751	0.815	Valid
4	0.825	0.918	0.727	0.868	0.742	Valid
5	0.823	0.730	0.754	0.716	0.838	Valid
6	0.836	0.895		0.857	0.608	Valid
7	0.603	0.784		0.855	0.679	Valid
8	0.863			0.782	0.805	Valid
9				0.727		Valid
10				0.818		Valid
11				0.871		Valid

Source: Processed by Researchers, 2021

The measurement items of Work Environment, Organizational Culture, Motivation, Job Satisfaction, and Employee Performance on average < 0.70 then the measuring item has a good level of validity. However, there are indicators whose value is >0.70, namely the 7th working environment indicator which is 0.603, the motivation of the 2nd indicator which is 0.608, and employee performance on indicators 6 and 7 which are 0.608 and 0.679, respectively.

Average Variance Extracted Measurement Table

Variable	Ave	Note:
Work environment	0.674	Valid
Organizational culture	0.658	Valid
Motivation	0.601	Valid
Job satisfaction	0.671	Valid
Employee performance	0.519	Valid

Source: Processed by the Author, 2021

The overall AVE value above > 0.50 indicates the average indicator of the measurement items contained in the variables of work environment, organizational culture, motivation, job satisfaction, and employee performance is above 50%. So the results of this evaluation conclude that the evaluation of the measurement model from the Convergent Validity aspect is fulfilled.

Inner Model Test

In the test of the Inner model or structural model, it is carried out to see the relationship between the constructs, the significance value and the R-square of the research model.

R-square which is called the coefficient of determination which explains how far the endogenous data can be explained by exogenous data. R-square has a value between 0 – 1 with the provision that the closer to the number one, the better. The following table describes the measurement of the R-square value in testing the inner model:

Variable	R Square	Description
Employee performance	0.850	Strong
Job satisfaction	0.857	Strong

Source: Processed by the Author, 2021

The results of the inner model test show that the R-square value of employee performance at PT Bank Central Asia Tbk Surabaya area is 0.850. And job satisfaction is 0.857. The greater the R-square number, the greater the exogenous variable that can explain the endogenous variables so that the better the structural equation.

Path Coefficients

Measurement of Path Coefficient Table

Hypothesis	PC	T-Stats	P-Value	Note:
X1 – Z	0.251	2,967	0.003	Significant
X1 – Y	0.240	2,463	0.014	Significant
X2 – Z	0.733	17,535	0.000	Significant
X2 – Y	-0.219	2.095	0.037	Significant
X3 – Z	0.039	0.478	0.633	Not significant
X3 – Y	0.223	2.264	0.024	Significant
Z – Y	0.770	6.472	0.000	Significant

Source: Processed by the Author, 2021

Based on the table coefficient path / path coefficient is known as follows:

- The effect of work environment on job satisfaction is positive (0.251) and significant with t-statistic (2.96 > 1.96) or p-value (0.003 < 0.05). The hypothesis is accepted.
- The effect of work environment on employee performance is positive (0.240) and significant with t-statistic (2.46 > 1.96) or p-value (0.014 < 0.05). The hypothesis is accepted.
- The influence of organizational culture on job satisfaction is positive (0.733) and significant with t-statistic (17.53 < 1.96) or p-value (0.000 > 0.05). The hypothesis is accepted.
- The influence of organizational culture on employee performance is negative (-0.219) and significant with t-statistic (2.09 < 1.96) or p-value (0.037 > 0.05). The hypothesis is accepted.
- The effect of motivation on job satisfaction is positive (0.039) but not significant with t-statistics (0.47 < 1.96) or p-value (0.633 > 0.05). The hypothesis is rejected.
- The effect of motivation on employee performance is positive (0.223) and significant with t-statistics (2.26 < 1.96) or p-value (0.024 > 0.05). The hypothesis is accepted.
- The effect of job satisfaction on employee performance is positive (0.770) and significant with t-statistics (6.47 > 1.96) or p-value (0.000 < 0.05). The hypothesis is accepted.

VI. DISCUSSION

The Effect of Work Environment on Job Satisfaction

The results of Convergent validity show that the work environment variable is more determined by the indicator that has the largest loading factor, namely the supervisor's responsibility (X1.3 = 8.65%) which shows that the company supervisor arranges employee duties effectively and fairly and conducts evaluations for achieving the goals set by the company. . This is followed by indicators of work standards and relations between employees (X1.2 and X1.8 = 8.63%) which show that the work standards provided by the company are in

accordance with the employee's division and the relationship between employees and other co-workers is harmonious and without mutual intrigue within the company.

Convergent validity which shows that the job satisfaction variable is determined by the indicator that has the largest loading factor, namely work and working conditions (Z1 and Z11 = 8.71%) which shows that employees are very satisfied with their work because of the work atmosphere that makes them comfortable.

This research supports research conducted by Andreani & Petrik, (2016) which suggests that when leaders can understand the differences of each employee and can reward employees appropriately for doing their jobs, they will feel satisfied because they are rewarded individually. Job satisfaction also refers to the positive feelings that employees can have because their work has important value and is very meaningful to them. So it can be said that job satisfaction is the result of individual interaction with the work environment.

The findings of this study indicate that in establishing a good work environment, companies must pay attention to their leaders so that they can guide employees in running the company by arranging employee duties effectively and efficiently, companies must be able to provide work standards that are in accordance with the employee's work section, and ensure that the relationship between employees is harmonious. These three things can affect employee satisfaction at work, namely that employees can feel if the company chooses quality leaders so that they can guide them by providing rules of behavior within the company and effective ways to get work done quickly and provide satisfactory results so that working conditions like this make them feel comfortable.

Effect of Work Environment on Employee Performance

The results of convergent validity show that the work environment variable is more determined by the indicator that has the largest loading factor, namely the supervisor's responsibility (X1.3 = 8.65%) which shows that the company supervisor composes the employee's duties effectively and fairly and conducts evaluations for achieving the goals set by the company. Followed by indicators of work standards and relations between employees (X1.2 and X1.8 = 8.63%) which indicate that the work standards provided by the company are in accordance with the employee's division and the relationship between employees and other co-workers is harmonious and without mutual intrigue within the company.

Convergent validity which shows that the employee performance variable is determined by the indicator that has the largest loading factor, namely efficiency in carrying out tasks (Y2 = 8.76%) which indicates that employees work wisely and efficiently. Followed by the accuracy indicator (Y5 = 8.38%) which shows that employees rarely make mistakes at work because they are conscientious employees. This is indeed a must for banking employees, especially in the frontliner section, namely customer service.

This research supports research conducted by Parashakti (2019), that the work environment has a significant effect on employee performance. Chandra & Priyono (2015) also stated that a work environment that has a conducive and comfortable

atmosphere makes all employees able to communicate well among themselves and can work together. Situations like this make employees feel satisfied with what they do and have a good impact in terms of employee performance.

The findings of this study indicate that a work environment in which has a good leader will make employees work well too. When they feel comfortable and confident with their leader's orders, they will not feel burdened with work and will concentrate so as to avoid any mistakes. In particular, banking companies such as PT Bank Central Asia Tbk will benefit greatly if their employees have a high level of accuracy and excellent productivity.

The Influence of Organizational Culture on Job Satisfaction

The results of Convergent validity show that the organizational culture variable is more determined by the indicator that has the largest loading factor, namely the dominant value (X2.4 = 9.18% and X2.3 = 9.05%) which indicates that the superiors in the company manage the company well and superiors in the company can guide employees in working efficiently and with quality. Followed by the rule indicator (X2.6 = 8.95%) which shows that the rules for behavior are implemented well by all employees.

The results from convergent validity also show that job satisfaction is determined by job indicators and working conditions (Z1 and Z11 = 8.71%) which indicate that employees are very satisfied with their work because of the work atmosphere that makes them comfortable. Followed by the salary indicator (Z4 = 8.68%) which shows that the salaries of the employees are in accordance with the given job description.

This study supports research conducted by Pawirosumarto, et al. (2017) at Parador Hotels and Resorts, it was found that the results showed that organizational culture had a positive and significant effect on employee job satisfaction, meaning organizational culture is one of the important variables that can increase job satisfaction. Enthusiasm and positive competition at work can affect cooperation between co-workers. In other words, the relationship between co-workers will run well if the company is able to provide positive and aggressive competition between similar companies. The company needs to create a dominant culture that represents the values shared by most of the members which will then make the company unique compared to its competitors. Dominant culture must be built constantly,

The findings of this study indicate that organizational culture has an effect on job satisfaction. An organizational culture that has good work rules can make employees feel satisfied with what they do. PT Bank Central Asia Tbk has very strict work rules but aims to protect employees from all forms of problems, especially in legal matters because work in banking is very risky, both financial and non-financial. The rules that make employees feel comfortable are rules that have clear benefits and are not too complex so that they are easily understood by all members of the company.

The Influence of Organizational Culture on Employee Performance

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The result of convergent validity also shows that employee performance is determined by the indicator that has the largest loading factor, namely efficiency in carrying out tasks ($Y2 = 8.76\%$) which shows that employees work wisely and efficiently. Followed by the accuracy indicator ($Y5 = 8.38\%$) which shows that employees rarely make mistakes at work because they are conscientious employees. This is indeed a must for banking employees, especially in the frontliner section, namely customer service.

This study supports research conducted by Umi, et al. (2015) which states that organizational culture has a significant effect on employee performance. The importance of organizational culture in relation to employee performance is reinforced by Robbins (2004)'s statement that in fact, one study of organizational culture suggests that employees in companies with strong cultures are more committed to their companies than employees in companies with weak cultures. Companies with strong cultures will also use their recruiting efforts and outreach practices to build employee commitment. And a growing body of evidence suggests that a strong culture is associated with high organizational performance.

Culture is shaped by the leadership since the company was founded, so the leadership is very important for the continuity of the organizational culture. At PT Bank Central Asia Tbk expect all employees to respect and follow the leadership line so that the company's performance is good. PT Bank Central Asia Tbk has strict provisions for selecting leaders who can oversee branch offices.

The Effect of Motivation on Job Satisfaction

The results of convergent validity show that the motivation variable is determined by the indicator that has the largest loading factor, namely the direction of behavior ($X3.1 = 7.67$) which shows that the behavior of other employees in the company can motivate and improve the performance of respondents. This is followed by an indicator of the level of persistence ($X3.5 = 7.54\%$) which shows that employees are passionate about doing their jobs.

Loading Factor The results from convergent validity also show that job satisfaction is determined by job indicators and working conditions ($Z1$ and $Z11 = 8.71\%$) which indicate that employees are very satisfied with their work because of the work atmosphere that makes them comfortable. Followed by the salary indicator ($Z4 = 8.68\%$) which shows that the salaries of the employees are in accordance with the given job description.

The results of this study state that the hypothesis is rejected, so the results of this study are not in accordance with that stated by Priarso, et al (2018) at PT Gyanura Consulindo that there is

a significant influence between work motivation on job satisfaction of employees of PT. Gynura Consulindo with a contribution of 48.5%. This influence is positive, which means that the better the employee's work motivation, the higher the level of job satisfaction felt by employees. But in reality at PT Bank Central Asia Tbk Surabaya Region, motivation does not have a significant effect on job satisfaction.

It can be interpreted that even though the employees of PT Bank Central Asia Tbk in the Surabaya Region have high enthusiasm at work, this is not the reason they are satisfied with what they get from the company such as salary and a comfortable working atmosphere. But this cannot be equated with all companies because the conditions of employees in each company are different. It can be proven that many previous studies state that motivation has a significant effect on job satisfaction.

The Effect of Motivation on Employee Performance

The results of convergent validity show that the motivation variable is determined by the indicator that has the largest loading factor, namely the direction of behavior ($X3.1 = 7.67$) which shows that the behavior of other employees in the company can motivate and improve the performance of respondents. This is followed by an indicator of the level of persistence ($X3.5 = 7.54\%$) which shows that employees are passionate about doing their jobs.

The result of convergent validity also shows that employee performance is determined by the indicator that has the largest loading factor, namely efficiency in carrying out tasks ($Y2 = 8.76\%$) which shows that employees work wisely and efficiently. Followed by the accuracy indicator ($Y5 = 8.38\%$) which shows that employees rarely make mistakes at work because they are conscientious employees. This is indeed a must for banking employees, especially in the frontliner section, namely customer service.

This study supports the research conducted by Paais and Pattiruhu (2020), that motivation has a significant effect on employee performance. Work motivation according to George and Jones (2012) states that work motivation consists of behavioral direction, level of effort, and level of persistence. The direction of behavior is the choice chosen in work, working through the desire to get the job done and compliance with the rules. The level of effort regarding how hard a person works to work in accordance with the chosen job, is measured by seriousness in working and the desire to be better than before. The level of persistence is how hard the employee will continue to try to carry out the behavior that has been chosen. measured by the desire to develop skills and advance the company as well as persistence in working even though the environment is not supportive. These three things according to the results of the study affect the quality of work, efficiency in carrying out tasks, work discipline, initiative, thoroughness, leadership, honesty, and employee creativity.

These operational service employees at PT Bank Central Asia Tbk Surabaya Region have tenacity and enthusiasm in their work so that it has a good impact on their performance. An example is when a Teller or Customer Service is passionate about serving customer transaction needs, making the customer

feel well served and warmly welcomed by the frontliner. This will improve customer relationships with BCA and make the company the most favored bank by the public.

The Effect of Job Satisfaction on Employee Performance

The results from convergent validity also show that job satisfaction is determined by job indicators and working conditions ($Z1$ and $Z11 = 8.71\%$) which indicate that employees are very satisfied with their work because of the work atmosphere that makes them comfortable. Followed by the salary indicator ($Z4 = 8.68\%$) which shows that the salaries of the employees are in accordance with the given job description.

The result of convergent validity also shows that employee performance is determined by the indicator that has the largest loading factor, namely efficiency in carrying out tasks ($Y2 = 8.76\%$) which shows that employees work wisely and efficiently. Followed by the accuracy indicator ($Y5 = 8.38\%$) which shows that employees rarely make mistakes at work because they are conscientious employees. This is indeed a must for banking employees, especially in the frontliner section, namely customer service.

This study supports the research conducted by Nawaz, et al (2012) which found that job satisfaction has an impact on employee performance. It is concluded from this study that aspects of job satisfaction such as salary, promotion, job safety and security, working conditions, job autonomy, relationship with co-workers, relationship with supervisor, and nature of work significantly affect the level of job satisfaction among Pakistani autonomous medical institutions. The difference with this study is in the indicators of job satisfaction, which consist of work, salary, promotion opportunities, supervision, co-workers, and working conditions.

At PT Bank Central Asia Tbk Surabaya Region, the employees are satisfied with what the company provides, starting from the salary, promotions, and a conducive work atmosphere that makes employees feel comfortable while working and makes them satisfied that they are part of the company. Their satisfaction has an impact on their performance. This is what makes PT Bank Central Asia Tbk known to have frontliners with excellent performance.

VII. CONCLUSIONS AND SUGGESTIONS

Conclusion

1. A work environment in which has a good leader will make employees work well too. When they feel comfortable and confident with their leader's orders, they will not feel burdened with work and will concentrate so as to avoid any mistakes.
2. Organizational culture has a positive and significant effect on job satisfaction but has a significant negative effect on employee performance. An organizational culture that has good work rules can make employees feel satisfied with what they do. PT Bank Central Asia Tbk has clear work rules that are not too complex and therefore easy to understand by all members of the company. At PT Bank Central Asia Tbk expect all employees to respect and follow the leadership line so that the company's performance is

good. PT Bank Central Asia Tbk has strict provisions for selecting leaders who can oversee branch offices.

3. Motivation in this study has an insignificant effect on job satisfaction but has a significant positive effect on employee performance. This is shown by the employees of PT Bank Central Asia Tbk Surabaya Region who, although they have high enthusiasm for work, but that is not the reason they are satisfied with what they get from the company such as salary and a comfortable working atmosphere. These operational service employees at PT Bank Central Asia Tbk Surabaya Region have tenacity and enthusiasm in their work so that it has a good impact on their performance.
4. Job satisfaction has a positive and significant influence on employee performance. At PT Bank Central Asia Tbk Surabaya Region, the employees are satisfied with what the company provides, starting from the salary, promotions, and a conducive work atmosphere that makes employees feel comfortable while working and makes them satisfied that they are part of the company. Their satisfaction has an impact on their performance. This is what makes PT Bank Central Asia Tbk known to have frontliners with excellent performance.

Suggestion

1. The company is expected to consider matters relating to employee performance, including:
 - a. In the work environment, the company Tbk should really pay attention to the leaders in all branches if they are able to create a comfortable environment for employees.
 - b. In organizational culture, the company can consider always reminding employees about the company's vision and mission. So that they understand how to behave in the company so that the company's productivity can run as desired.
 - c. On employee motivation, companies can provide many forms of appreciation so that they are even more enthusiastic at work. Not only awards, but also forms of praise will make an employee feel that his work is appreciated by the company.
 - d. To create employee job satisfaction, companies can create a conducive work environment and organizational culture.
 - e. To be able to improve employee performance, the company can see the results of this study by paying attention to the variables that can affect employee performance.
2. Future researchers are expected to use other independent variables that are thought to significantly affect employee performance. Further researchers can also conduct re-examination to PT Bank Central Asia in other regions to prove the results of this study which may be on motivational variables that can affect job satisfaction because the results of this study found that motivation did not significantly affect job satisfaction.

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