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The Influence of Compensation, Job Satisfaction, and Work Culture on Employee Performance Through Work Motivation AS AN Intervening Variable

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Abstract: The purpose of this study is to determine the influence of compensation, job satisfaction, and work culture on employee performance through work motivation as an intervening variable at Bank XYZ. The research method used a saturated sample, where the population under study was all employees of Bank XYZ with a total of 120 respondents. Statistical analysis was conducted using Smart PLS 3.2 software and the results are as follows: 1) Compensation has a positive and significant effect on work motivation with a p-Value of 0.002. 2) Compensation has a positive and significant effect on Employee Performance with a p-Value of 0.000. 3) Job Satisfaction has a positive and significant effect on Work Motivation with a p-Value of 0.000. 4) Job Satisfaction does not have a positive and significant effect on Employee Performance with a p-Value of 0.210. 5) Work Culture has a positive and significant effect on Work Motivation with a p-Value of 0.006. 6) Work Culture has a positive and significant effect on Employee Performance with a p-Value of 0.003. 7) Work Motivation has a positive and significant effect on Employee Performance with a p-Value of 0.005. As for the indirect hypotheses: 8) Compensation on Employee Performance through the mediation of Work Motivation obtains a p-Value of 0.037. 9) Job Satisfaction on Employee Performance through the mediation of Work Motivation obtains a p-Value of 0.015. 10) Work Culture on Employee Performance through the mediation of Work Motivation obtains a p-Value of 0.050.

Keyword: Compensation, Training, Job Satisfaction, Work Culture, Work Motivation, Employee Performance

INTRODUCTION

PT Bank XYZ's performance is determined by the results of its employees' performance achievements. This includes achieving employee targets, including achieving Third Party Funding figures and Loan Disbursement. This is in accordance with the opinion of (Mangkunegara, 2017) that the quality and quantity of work performance achieved by an employee in carrying out his duties is in accordance with the responsibilities given to him. And

according to (Sutrisno, 2016) performance is the result of employee work seen from the aspects of quality, quantity, working time and cooperation to achieve the goals set by the organization. There are differences with this opinion based on the facts in the field that some employees cannot achieve the targets set by the company.

The achievement of PT Bank XYZ's annual targets in the period 2019 - 2022 each year experienced a fluctuating or fluctuating amount in the amount of funding and lending achievements, in 2019 showed the amount of funding achievement of 80% and lending 90%, in 2020 there was a decrease in funding 50% lending 55%, in 2021 there was a slight increase in funding 65% lending 77% and in 2022 there was an increase again in funding 85% lending 95%. Period 2019 - 2022 The performance of PT Bank XYZ employees showed less than optimal performance, not achieving the targets set by the company both in terms of Funding and Lending. This less than optimal employee performance is reflected or can be measured as a failure to achieve existing targets. Achievement of performance goals is the accumulation of individual performance achievements of all employees in such a way that when staff performance increases, company performance also increases and vice versa. Therefore, researchers intend to find problems related to Employee Performance that can cause the company's targets not to be achieved. Employee performance is influenced by several important factors such as compensation, job satisfaction, work culture, and work motivation. Compensation such as salary and its sequels have a crucial role in encouraging employees to work well. Fair and adequate compensation can increase employee motivation, satisfaction, and loyalty to the company. (Hasibuan, 2002) states that compensation is all income in the form of money or goods directly or indirectly received by employees as compensation for services given to the company. According to (Panggabean, 2002) Compensation is often also called an award and can be defined as any form of award given to employees as a reward for their contributions to the organization.

METHOD

This study uses a quantitative approach, with a causal relationship between the independent and dependent variables. Data techniques and testing using the Structural Equation Model (SEM) and the Smart PLS 3.2 application. Sampling using a saturated sampling technique where all members of the population are used as a sample of 120 respondents. Data collection in this study is in the form of a questionnaire. This study uses three independent variables, namely Compensation (X1), Job Satisfaction (X2), and Work Culture (X3), with Employee Performance (Z) as the dependent variable, and Work Motivation (Y) as the intervening variable.

RESULTS AND DISCUSSION

Results of Respondent Characteristics Data Description

This study, data collection was conducted by distributing online questionnaires in the form of a google form sent to 120 respondents. Respondent characteristics based on gender consisted of 78 male respondents or 65% of all respondents. Female gender as many as 42 respondents or 35%. Respondents based on age consisted of 21-38 years where the productive age occurs at that age. At the age of 27 and 33 years there were the largest number of respondents, namely 11 respondents each or 9.2%. While the smallest number of respondents were at the ages of 23,25,28 and 35 years as many as 4 respondents each or 3.3. Respondents based on length of service consisted of <1 year, namely 15 respondents or 12.5% of all respondents. Length of service 1-5 years as many as 70 respondents or 29.2% of all respondents. Length of service > 5 years as many as 35 respondents or 58.3% of all respondents. Based on these data, it is known that the majority of respondents in this study have worked for 1 – 5 years.

Convergent Validity

Convergent validity is a test of construct validity. An indicator is said to have good validity if it has a loading factor value greater than 0.7. While the loading factor of 0.6 can still be maintained for models that are still in the development stage. The following is a table showing the loading factor values in detail in the model.

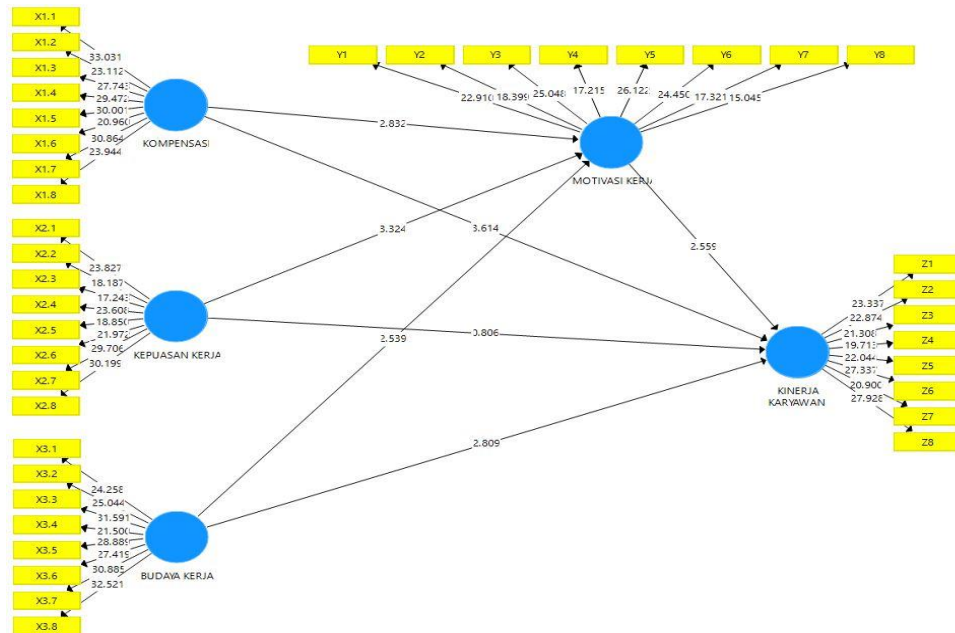


Figure 1. Loading Factor

Tabel 1. Loading Factor

Konstruk	Loading Factor	R Kritis	Kriteria (<i>Loading Factor</i> \geq 0,7)
X1.1	0,870	0,7	Valid
X1.2	0,814	0,7	Valid
X1.3	0,843	0,7	Valid
X1.4	0,842	0,7	Valid
X1.5	0,861	0,7	Valid
X1.6	0,831	0,7	Valid
X1.7	0,851	0,7	Valid
X1.8	0,838	0,7	Valid
X2.1	0,826	0,7	Valid
X2.2	0,799	0,7	Valid
X2.3	0,808	0,7	Valid
X2.4	0,834	0,7	Valid
X2.5	0,826	0,7	Valid
X2.6	0,809	0,7	Valid
X2.7	0,827	0,7	Valid
X2.8	0,848	0,7	Valid
X3.1	0,842	0,7	Valid
X3.2	0,830	0,7	Valid
X3.3	0,866	0,7	Valid

Konstruk	Loading Factor	R Kritis	Kriteria (<i>Loading Factor</i> \geq 0,7)
X3.4	0,836	0,7	Valid
X3.5	0,864	0,7	Valid
X3.6	0,830	0,7	Valid
X3.7	0,843	0,7	Valid
X3.8	0,847	0,7	Valid
Y1	0,845	0,7	Valid
Y2	0,814	0,7	Valid
Y3	0,844	0,7	Valid
Y4	0,809	0,7	Valid
Y5	0,834	0,7	Valid
Y6	0,845	0,7	Valid
Y7	0,814	0,7	Valid
Y8	0,809	0,7	Valid
Z1	0,817	0,7	Valid
Z2	0,823	0,7	Valid
Z3	0,816	0,7	Valid
Z4	0,807	0,7	Valid
Z5	0,825	0,7	Valid
Z6	0,838	0,7	Valid
Z7	0,847	0,7	Valid
Z8	0,859	0,7	Valid

Table 2. Average Variance Extracted Value

Laten	Average Variance Extracted (AVE)	R kritis	Kriteria (<i>AVE</i> \geq 0.5)
Compensation (X1)	0,712	0,5	Valid
Job satisfaction (X2)	0,676	0,5	Valid
Work Culture (X3)	0,714	0,5	Valid
Work motivation (Y)	0,684	0,5	Valid
Employee performance (Z)	0,688	0,5	Valid

Based on the table, it can be seen that all loading factors have a value of more than 0.7. So it can be concluded that based on each construct in the study has good validity. Furthermore, the average variance extracted (AVE) test will be carried out to further strengthen the results of convergent validity with the criteria if the AVE value > 0.5, then the construct used in the study is valid.

Reliability Test

Table 3. Cronbach's Alpha and Composite Reliability Values

Latent Variables	Cronbach's Alpha	Composite Reliability
Compensation (X1)	0,942	0,952

Latent Variables	Cronbach's Alpha	Composite Reliability
Job Satisfaction (X2)	0,931	0,943
Work Culture (X3)	0,943	0,952
Work Motivation (Y)	0,934	0,945
Employee Performance (Z)	0,935	0,936

Based on table 1.3, it can be seen that all latent constructs have a Cronbach's alpha value of more than 0.7, this indicates that the latent constructs have good reliability. In addition, the composite reliability value of all latent constructs has a value greater than 0.70. Based on the Cronbach's alpha and composite reliability values obtained, it shows that the model has good reliability.

R Square Test

Tabel 1. R Square Test

	R Square	Connection
Employee Performance	0,734	Strong
Work Motivation	0,721	Strong

From the results of Table 1.4, it can be seen that the R-Square for the Employee Performance variable is 0.734 and Work Motivation is 0.721. The values obtained explain that the level of Employee Performance can be explained by the variables in this study by 73.4% while the remaining 26.6% is influenced by other variables outside this research model. The R Square value for Work Motivation is 0.721, the value obtained explains that the level of Work Motivation can be explained by the variables in this study by 72.1% while the remaining 27.9% is influenced by other variables outside this research model.

F Square Test

Looking at the f Square value. The f Square value of 0.02 indicates a small rating, Effect Size 0.15 indicates a medium rating and Effect Size 0.35 indicates a large rating. Based on the test results with SmartPLS 3.2, the following F Square results were obtained:

Tabel 5. F Square Test

	Work Culture	Job satisfaction	Employee performance	Compensation	Work motivation
Work Culture			0,075		0,075
Job satisfaction			0,007		0,087
Employee performance					
Compensation			0,102		0,082
Work motivation			0,083		

Hypothesis Testing (Bootstrapping)

Hypothesis testing in this study was carried out using path coefficient, t-value, and p-value.

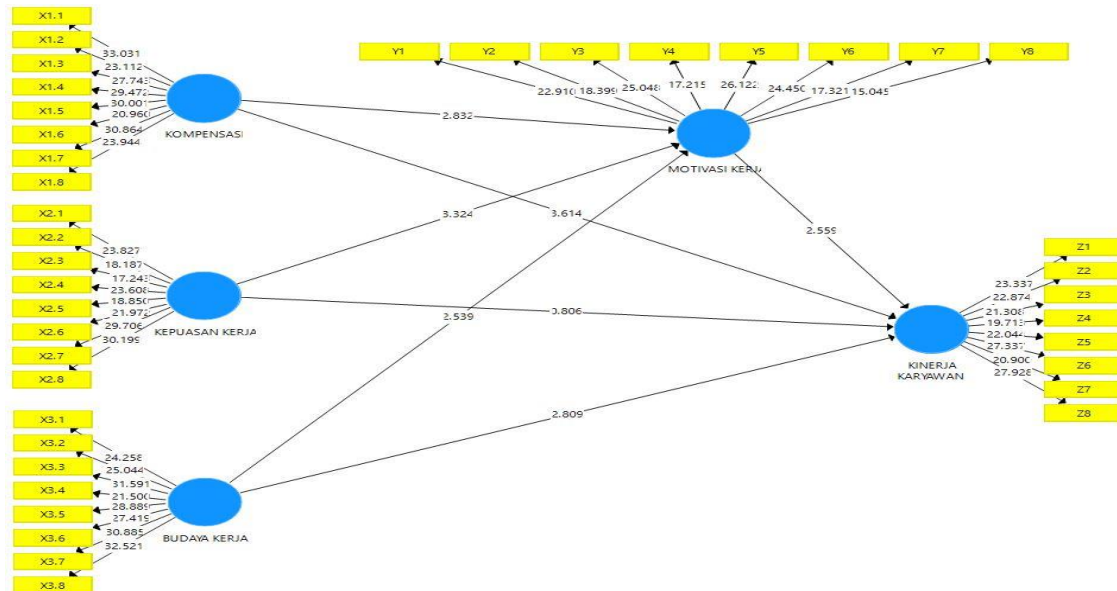


Figure 2. Hypothesis Testing

Direct Effect Hypothesis Test

Significant/insignificant test of direct effect variables:

- If the significance level with p-value < 5% (0.05), then the hypothesis has a positive and significant effect.
- If the significance level with p-value > 5% (0.05), then the hypothesis does not have a positive and significant effect.

Table 6. Direct Hypothesis Test

Hipotesis	Variabel	Original sample (O)	T statistics (O/STDEV)	P values	Keterangan
H1	Compensation -> Work Motivation	0,314	2,832	0.002	Influential
H2	Compensation -> Employee Performance	0,333	3,614	0.000	Influential
H3	Job Satisfaction -> Work Motivation	0,350	3,324	0.000	Influential
H4	Job Satisfaction -> Employee Performance	0,093	0,806	0.210	No effect
H5	Work Culture -> Work Motivation	0,309	2,539	0.006	Influential
H6	Work Culture -> Employee Performance	0,294	2,809	0.003	Influential
H7	Work Motivation -> Employee Performance	0,264	2,559	0.005	Influential

Based on the table above, the results of the hypothesis testing can be described as follows:

H1 : Compensation on Work Motivation gets a P-Value of 0.002, this value meets the requirements of P-Value <0.05. This means that Compensation has a positive and significant effect on Work Motivation.

H2 : Compensation for Employee Performance gets a P-Value of 0.000, this value meets the

- requirements of P-Value <0.05 . This means that Compensation has a positive and significant effect on Employee Performance.
- H3 : Job Satisfaction on Work Motivation gets a P-Value of 0.000, this value meets the requirements of P-Value <0.05 . This means that Job Satisfaction has a positive and significant effect on Work Motivation.
- H4 : Job Satisfaction on Employee Performance gets a P-Value of 0.210, this value does not meet the requirements of P-Value <0.05 . This means that Job Satisfaction does not have a positive and significant effect on Employee Performance.
- H5 : Work Culture on Work Motivation gets a P-Value of 0.006, this value meets the requirements of P-Value <0.05 . This means that Work Culture has a positive and significant effect on Work Motivation.
- H6 : Work Culture on Employee Performance gets a P-Value of 0.003, this value meets the requirements of P-Value <0.05 . This means that Work Culture has a positive and significant effect on Employee Performance.
- H7 : Work Motivation on Employee Performance gets a P-Value of 0.005, this value meets the requirements of P-Value <0.05 . This means that Work Motivation has a positive and significant effect on Employee Performance.

Indirect Hypothesis Testing

Table 7. Indirect Hypothesis Test

Hipotesis	Variables	Original sample (O)	T statistics (O/STDEV)	P values	Information
H8	Compensation -> Work Motivation -> Employee Performance	0.083	1.787	0.037	Memediasi
H9	Job Satisfaction -> Work Motivation -> Employee Performance	0.092	2.179	0.015	Memediasi
H10	Work Culture -> Work Motivation -> Employee Performance	0.082	1.616	0.050	Memediasi

Based on the table above, the results of the hypothesis testing can be described as follows:

- H8 : Compensation on Employee Performance through Work Motivation mediation gets a P-Value of 0.037, this value meets the requirements of P-Value <0.05 . This means that Compensation has a positive and significant effect on Employee Performance indirectly or through mediation variables.
- H9 : Job Satisfaction on Employee Performance through Work Motivation mediation gets a P-Value of 0.015, this value meets the requirements of P-Value <0.05 . This means that Job Satisfaction has a positive and significant effect on Employee Performance indirectly or through mediation variables.
- H10 : Work Culture on Employee Performance through Work Motivation mediation gets a P-Value of 0.050, this value meets the requirements of P-Value <0.05 . This means that Work Culture has a positive and significant effect on Employee Performance indirectly or through mediation variables.

Discussion of Research Results

The Influence of Compensation (X1) on Work Motivation (Y)

The results of the statistical analysis show that there is a strong significance between compensation and work motivation at Bank XYZ. This is supported by the generally accepted P-Value value, it can be concluded that compensation has a positive and significant effect on work motivation at Bank XYZ. This means that the greater the amount of compensation given to employees, the higher the level of work motivation possessed by the employees. This positive influence was found at Bank XYZ with several factors, including: Fulfillment of Needs where adequate Compensation can help employees in meeting their living needs such as primary needs (clothing, food, shelter) and secondary needs (recreation, education), Recognition and Awards: Compensation that is given fairly and transparently can also be considered as a form of recognition and appreciation for employee contributions and performance.

The Influence of Compensation (X1) on Employee Performance (Z)

Statistical analysis was conducted to determine the significance of the relationship between compensation and employee performance. The results obtained showed that the relationship between compensation and employee performance at Bank XYZ was statistically significant indicating that there was strong evidence that the relationship between the two variables, based on the results of the analysis, it can be concluded that compensation has a positive and significant effect on employee performance at Bank XYZ. This means that the better the compensation given to employees, the higher the level of performance that can be achieved by employees.

The Influence of Job Satisfaction (X2) on Work Motivation (Y)

Statistical analysis was conducted to assess the significance of the relationship between job satisfaction and employee work motivation at Bank XYZ. The results showed that the relationship between job satisfaction and employee work motivation at Bank XYZ was statistically significant and the relationship between the two variables did not occur by chance, based on the results of the analysis, it can be concluded that job satisfaction has a positive and significant effect on work motivation at Bank XYZ. This means that the higher the level of employee job satisfaction, the higher the level of work motivation that can be achieved by the employee. This positive effect is obtained by several factors, including: Recognition and Appreciation: Employees who are satisfied with their jobs tend to get recognition and appreciation for, Work-Life Balance: Employees who feel they can maintain balance tend to be more motivated to do their jobs well, Supportive Leadership: Job satisfaction is also influenced by factors such as supportive leadership, effective communication, and opportunities for development. When employees feel supported by their leaders and have opportunities to grow and develop, their work motivation tends to increase.

The Influence of Job Satisfaction (X2) on Employee Performance (Z)

Statistical analysis has been conducted to determine whether the relationship between job satisfaction and employee performance at Bank XYZ is statistically significant. The results show that there is no significant relationship between job satisfaction and employee performance, although the P-Value does not reach the level of significance, this does not mean that the relationship between job satisfaction and employee performance is completely absent. Further research or increasing the sample size may provide stronger and more significant results. It is important to evaluate how employee performance is measured in this study. Understanding variability in employee performance measurement can help to detail the relationship between job satisfaction and specific aspects of Employee Performance. The

finding that job satisfaction does not have a positive and significant effect on employee performance may indicate that there are other factors that influence Employee Performance at XYZ Bank. Some possible factors that can explain why job satisfaction does not affect employee performance at XYZ Bank are: Difference in Priorities: Employees may have different priorities in assessing their job satisfaction and performance. An employee may be satisfied with their job but not produce optimal performance, or vice versa. External Factors: There may be external factors that influence employee performance beyond their control, such as changes in the market or company policies, which are not directly related to their level of job satisfaction. Individual Variability: Each individual has different preferences and motivations. Therefore, the same level of job satisfaction does not necessarily result in the same performance among all employees.

The Influence of Work Culture (X3) on Motivation (Y)

Statistical analysis has been conducted to determine the significance of the relationship between work culture and employee work motivation at Bank XYZ. The results show that the relationship between the two variables, the finding that Work Culture has a positive and significant effect on employee motivation at Bank XYZ. Factors that can explain work culture has a positive effect on work motivation at Bank XYZ are Work culture that encourages collaboration, open communication, and support between coworkers tends to create a pleasant work environment and motivates employees to work more effectively.

The Influence of Work Culture (X3) on Employee Performance (Z)

Statistical analysis has been conducted to evaluate the significance of the relationship between work culture and employee performance at Bank XYZ. The results show that the relationship between work culture and employee performance is statistically significant. Based on the results of the analysis, it can be concluded that work culture has a positive and significant influence on employee performance at Bank XYZ. This means that the work culture implemented by Bank XYZ has a real impact on improving employee performance. Several factors that can explain the positive influence of work culture on employee performance at Bank XYZ are: a work culture that emphasizes commitment to the company's vision, mission, and values, a work culture that encourages collaboration and teamwork, a work culture that pays attention to appreciation and recognition of employee contributions. The work culture at Bank XYZ has a significant role in shaping employee performance and productivity.

The Influence of Motivation (Y1) on Employee Performance (Y)

By conducting statistical analysis, it shows that the relationship between work motivation and employee performance at Bank XYZ is statistically significant. This means that there is strong evidence that work motivation has a significant influence on employee performance. Based on the results of the analysis, it can be concluded that work motivation has a positive and significant effect on employee performance at Bank XYZ. This means that the higher the level of employee work motivation, the higher the performance that can be achieved by the employee. Several factors that can explain why work motivation has a significant effect on employee performance at Bank XYZ are: Employees who have clear goals tend to be more motivated to work hard to achieve those goals, Bank XYZ provides appropriate rewards and recognition to employees who excel tend to have higher levels of work motivation. By realizing that work motivation has a significant effect on employee performance. Therefore, managing work motivation should be the main focus in Bank XYZ's human resource management strategy.

Compensation (X1) on Employee Performance (Z) through Motivation (Y) mediation

Statistical analysis shows that the relationship between compensation and employee

performance through motivation mediation is statistically significant. This shows that there is strong evidence that compensation indirectly affects employee performance through motivation. compensation has a positive and significant effect on employee performance indirectly through the motivation mediation variable at Bank XYZ. This means that the better the compensation given to employees, the higher the level of motivation, which in turn improves employee performance, through motivation mediation, Conducive compensation can trigger an increase in Employee Performance. Some factors that can be found in this relationship are: Fair and adequate compensation can make employees feel appreciated and recognized for their contributions, which in turn increases employee motivation to work harder, Adequate compensation also provides a sense of financial security to employees, which can reduce stress and increase employee motivation to work well, Employees who feel that they are treated fairly in terms of compensation tend to have higher motivation to achieve organizational goals.

Job Satisfaction (X2) on Employee Performance (Z) through the mediation of Motivation (Y)

In the statistical analysis shows that the relationship between job satisfaction and employee performance through motivation mediation is statistically significant. This means that there is strong evidence that job satisfaction affects employee performance through increased motivation. Based on the results of the analysis, it can be concluded that job satisfaction has a positive and significant effect on employee performance indirectly through the motivation mediation variable at Bank XYZ. This means that the higher the level of employee job satisfaction, the higher their level of motivation, which in turn increases their performance.

Work Culture (X3) on Employee Performance (Z) through the mediation of Motivation (Y)

The results of the study show that the P-Value value meets the statistical criteria, but based on these findings, it can be concluded that work culture has a positive and significant influence on employee performance indirectly through the mediation variable of motivation at Bank XYZ. Some aspects of work culture that influence employee motivation and, as a result, their performance include: A work culture that encourages collaboration and teamwork can increase employee motivation to contribute positively to achieving common goals, A culture based on values such as integrity, innovation, and service can inspire employees to improve their performance, A culture that encourages openness and effective communication between management and employees can help build the trust and commitment needed for optimal performance.

CONCLUSION

Based on the results of the analysis and discussion conducted in the previous chapter, the following conclusions were obtained:

1. The influence of compensation on motivation at Bank XYZ is an important aspect in human resource management. From the results of the research conducted, it is known that compensation has a positive and significant influence on the level of motivation of employees at Bank XYZ. This is also supported by the results of respondents' answers who have a high index with the Salary and incentive indicators. This means that the greater the amount of salary and incentives given to employees, the higher the level of work motivation possessed by employees.
2. Compensation at Bank XYZ has a very important role in determining employee performance. Based on the results of the analysis, it can be concluded that compensation has a positive and significant effect on employee performance at Bank XYZ. This is also

- supported by the results of respondents' answers who have a high index with the Salary and incentive indicators. This means that the better the compensation given to employees, the higher the level of performance that can be achieved by employees.
3. Job satisfaction is one of the key factors that influence the level of employee work motivation in an organization. In the context of Bank XYZ, it is important to understand the relationship between job satisfaction and work motivation. Based on the results of the analysis, it can be concluded that job satisfaction has a positive and significant effect on work motivation at Bank XYZ, this is also supported by the results of respondents' answers who have a high index with the Education indicator. This means that the higher the level of employee job satisfaction with the education obtained, the higher the level of work motivation that can be achieved by the employee.
 4. The study on the influence of Job Satisfaction on Employee Performance at XYZ Bank provides valuable insights. Although the P-Value obtained does not meet the requirements, the evaluation of these findings still contributes to further understanding of the relationship between Job Satisfaction and Employee Performance. Although the P-Value does not reach the level of significance, this does not mean that the relationship between job satisfaction and employee performance is completely absent. Further research or increasing the sample size may provide stronger and more significant results.
 5. Research on the influence of Work Culture on employee motivation at Bank XYZ provides significant results, with a qualified P-Value. work culture has a positive effect on work motivation at Bank XYZ, this is also supported by the results of respondents' answers who have a high index with the indicator of workplace tidiness. This means that the higher the level of employee work culture on workplace tidiness, the more it will support employee motivation, also a work culture that encourages collaboration, open communication, and support between colleagues tends to create a pleasant work environment and motivates employees to work more effectively.
 6. This study aims to investigate the influence of work culture on employee performance at Bank XYZ. With statistical results meaning that work culture has a positive and significant effect on employee performance at Bank XYZ, this is also supported by the results of respondents' answers who have a high index with the indicator of workplace tidiness. This means that the higher the level of employee work culture on workplace tidiness, the more it will support employee motivation and a work culture that emphasizes commitment to the company's vision, mission, and values, a work culture that encourages collaboration and teamwork, a work culture that pays attention to the appropriateness of treatment for employee contributions
 7. Motivation for Employee Performance gets a qualified P-Value. This means that Motivation has a positive and significant effect on Employee Performance and is reinforced by the finding that employees who have clear goals tend to be more motivated to work hard to achieve those goals, Bank XYZ provides appropriate awards and recognition to employees who excel tend to have a higher level of work motivation. Compensation for Employee Performance through Motivation mediation gets a qualified P-Value. This is also supported by the results of respondents' answers who have a high index with the Assessment Suitability indicator. This means that the higher the level of employee work motivation for the suitability of the assessment, the more it will support employee motivation. Another thing means that Compensation has a positive and significant effect on Employee Performance indirectly or through mediation variables. Good compensation covers various aspects, such as physical security, social support, and clarity of rules. Through motivation mediation, conducive compensation can trigger increased employee performance.
 8. The effect of compensation on employee performance through motivation mediation at Bank XYZ shows that there is strong evidence that compensation indirectly affects

- employee performance through motivation. Compensation has a positive and significant effect on employee performance indirectly through the motivation mediation variable at Bank XYZ. This means that the better the compensation given to employees, the higher the level of motivation, which in turn improves employee performance.
9. The effect of job satisfaction on employee performance through motivation mediation at Bank XYZ. In conducting statistical analysis shows that the relationship between job satisfaction and employee performance through motivation mediation is statistically significant. This means that there is strong evidence that job satisfaction affects employee performance through increased motivation.
 10. The influence of work culture on employee performance through motivation mediation at Bank XYZ. The results of the study showed that the right P-Value value met the statistical criteria, but based on these findings, it can be concluded that work culture has a positive and significant influence on employee performance indirectly through the motivation mediation variable at Bank XYZ. Some aspects of work culture that affect employee motivation and, as a result, their performance include: A work culture that encourages collaboration and teamwork can increase employee motivation to contribute positively to achieving common goals.

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