



DOI: <https://doi.org/10.38035/dijms.v7i3.6236>  
<https://creativecommons.org/licenses/by/4.0/>

## The Effect of Incentives and Work Environment Through Job Satisfaction on Employee Performance at The Jambi Bank of Regional Development Bangko Branch Office

Muhammad Dhani Kurniawan<sup>1</sup>, M. Zahari<sup>2</sup>, Sudirman Sudirman<sup>3</sup>

<sup>1</sup> Batanghari University, Jambi, Indonesia, email. [ghanikurniawann123@gmail.com](mailto:ghanikurniawann123@gmail.com)

<sup>2</sup> Batanghari University, Jambi, Indonesia, email. [m.zaharims@gmail.com](mailto:m.zaharims@gmail.com)

<sup>3</sup> Batanghari University, Jambi, Indonesia, email. [sudirman@unbari.ac.id](mailto:sudirman@unbari.ac.id)

Corresponding Author: [ghanikurniawann123@gmail.com](mailto:ghanikurniawann123@gmail.com)<sup>1</sup>

**Abstract:** The effectiveness of banking organizations in the face of competition and rising service demands is largely dependent on employee performance. The purpose of this study is to assess how incentives and the workplace affect job satisfaction, how job satisfaction affects performance, how incentives and the workplace affect performance, and how incentives and the workplace influence employee performance through job satisfaction. The Jambi Bank of Regional Development's Bangko Branch Office served as the site of this study. This study included both principal and supplemental data. There were 57 responders in the study sample. Saturated sampling was the method utilized. Both quantitative and descriptive analysis were used in this investigation. Path study using the Partial Least Square (PLS) method was employed in the quantitative study. Software called SmartPLS 3.0 helped with data processing. The findings demonstrated that job satisfaction was positively and significantly impacted by rewards and the workplace. Employee performance was positively and significantly impacted by incentives and the work environment. Employee performance was significantly impacted by job satisfaction, while employee performance was not significantly impacted by job satisfaction incentives. ASN performance was significantly and favorably impacted by motivation. At the Jambi Bank of Regional Development's Bangko Branch Office, employee performance was positively and significantly impacted by the work environment through job satisfaction. These results highlight how crucial equitable reward programs and a positive workplace are to raising bank employee satisfaction and productivity.

**Keyword:** Incentives, Work Environment, Job Satisfaction, Employee Performance, Banks.

### INTRODUCTION

The impact of motivation on ASN performance was both positive and significant. At the Bangko Branch Office of the Jambi Bank of Regional Development, employee performance was positively and significantly impacted by the work environment through job satisfaction. These results highlight how crucial equitable reward programs and a positive workplace are to raising employee satisfaction and productivity at banks. Therefore, all organizations need to

continuously improve the quality of their existing talent to ensure the effectiveness of their services. Improving quality is also one way for employees to focus on achieving company goals. Therefore, qualified employees are needed to effectively achieve organizational goals.

Companies that want to carry out their duties and functions effectively must implement sound human resource management. Human resource management plays a crucial role and function in every organization and is a tool for achieving desired goals and facilitating organizational achievement, ensuring maximum efficiency and effectiveness (Siagian, 2016).

Enhancing employee performance is a business approach used to achieve corporate objectives through process implementation. This is due to the fact that an organization's advancement is contingent upon the performance of its personnel. As per to Mangkunegara (2017), performance, also known as work achievement, is the amount and quality of work that a person completes in order to fulfill their given tasks. When workers at a company are very spontaneous, inventive, and creative, their performance improves (Sutrisno, 2016).

The increasingly competitive banking industry demands that every bank have high-performing human resources. Bank employees are required not only to possess technical competence but also to possess adequate motivation and job satisfaction to provide optimal service to customers. Employee performance is one of the main indicatives of an organization's success in achieving its stated goals (Mangkunegara, 2017).

One factor influencing employee performance is incentives. Incentives are a form of additional reward given to employees for work performance that exceeds standards (Hasibuan, 2019). Incentives are a crucial element in HRD as part of a reward system for high-performing employees. Incentives can be financial (bonuses, performance allowances, commissions) or non-financial (recognition, awards, development opportunities). Providing appropriate incentives is believed to increase employee motivation, which in turn can improve productivity and performance. In the banking environment, where targets and work pressure are quite high, incentives are often used to maintain employee trust and dedication.

Employee behavior and attitudes are greatly influenced by the workplace in addition to rewards. Employee productivity will increase in a welcoming, secure, and encouraging work environment (Sedarmayanti, 2018). Fryson's (2024) research demonstrates how the workplace affects worker performance. Employee performance is not always directly impacted by incentives and the workplace, though. In order to explain how these two elements affect performance, job satisfaction frequently acts as an intermediary construct. As per to Robbins and Judge (2017), workers who are content with their jobs typically do better than those who are not.

The word "job satisfaction" refers to an employee's enjoyment or contentment with their work, encompassing tasks, pay, working conditions, interpersonal connections, and other organizational elements. As per to Indrasari (2017), contented workers are typically more devoted, driven, creative, and have lower absenteeism or turnover rates. As a result, job satisfaction is a mediating or intervening construct between external elements like incentives, the work environment, and performance, in addition to being a direct influencing construct.

Improving employee performance is still a problem for the Jambi Provincial Government's state-owned Jambi Bank of Regional Development, Bangko Branch Office. These difficulties include disparities in how employees view incentives and workplace conditions, which may have an impact on job satisfaction levels and, in turn, performance inequalities. However, there hasn't been much empirical study done up to this point that thoroughly examines how job satisfaction and incentives affect employee performance at the Jambi Bank of Regional Development, Bangko Branch Office. As a result, this research is crucial because it offers a solid scientific foundation for developing human resource management strategies that are more sustainable and successful. The study's goals are to describe employee performance, job satisfaction, incentives, and the workplace. to examine how the workplace and incentives affect job satisfaction. To examine how job happiness,

incentives, and the workplace affect output. To examine how incentives and the workplace affect employee performance through job satisfaction.

**METHOD**

The study's subjects were workers at the Bangko Branch Office of the Jambi Bank of Regional Development. In this study, both principal and supplemental data were used. As per to Sugiyono in Sudirman et al. (2020), supplemental data is details that has been published, used by the organization, or documented, while principal data is details that the researcher personally obtains from original sources. Incentives (X1) and the workplace (X2) are independent (exogenous) constructs used in this study, whereas job satisfaction (Y) is a mediating construct and performance (Z) is a dependent (endogenous) construct.

The population of the study consisted of all 57 workers at the Bangko Branch Office of the Jambi Bank of Regional Development. As per to Arikunto (2012), the entire sample is collected if the population is smaller than 100. However, if there are more than 100 individuals, 10–15% or 20–25% of the population may be taken. Because there were only 100 responders in the study, the entire population was used as a sample. The sample procedure used was saturated sampling, sometimes referred to as the census method. As per to Sugiyono (2018), saturated sampling is a sampling technique that employs each member of the population as a sample. To collect the data, a Likert scale-based questionnaire was employed. Validity and reliability tests were conducted to ensure the quality of the study instrument. The data analysis method used was path analysis utilizing the Partial Least Squares (PLS) approach. The SmartPLS 3.0 software facilitated data processing.

**RESULTS AND DISCUSSION**

**Descriptive Research Constructs**

The responses of respondents to each indicative construct under investigation were examined using descriptive analysis of the research data. The following table displays the answers to questionnaires given to 57 respondents about incentives, work environment, job satisfaction, and staff performance at the Jambi Bank of Regional Development, Bangko Branch Office:

**Table 1. Results of Descriptive Analysis Per Construct**

No	Constructs	Item	Total Score	Range Scale	Category
1	Incentives (X1)	7	1634	1356,6 – 1675,7	High
2	Work environment (X2)	12	2849	2325,6 – 2872,7	Good
3	Job satisfaction (Y)	9	2138	1744,2 – 2154,5	Satisfied
4	Employee performance (Z)	14	3342	2713,2 – 3351,5	High

Source: 2025, processed principal data

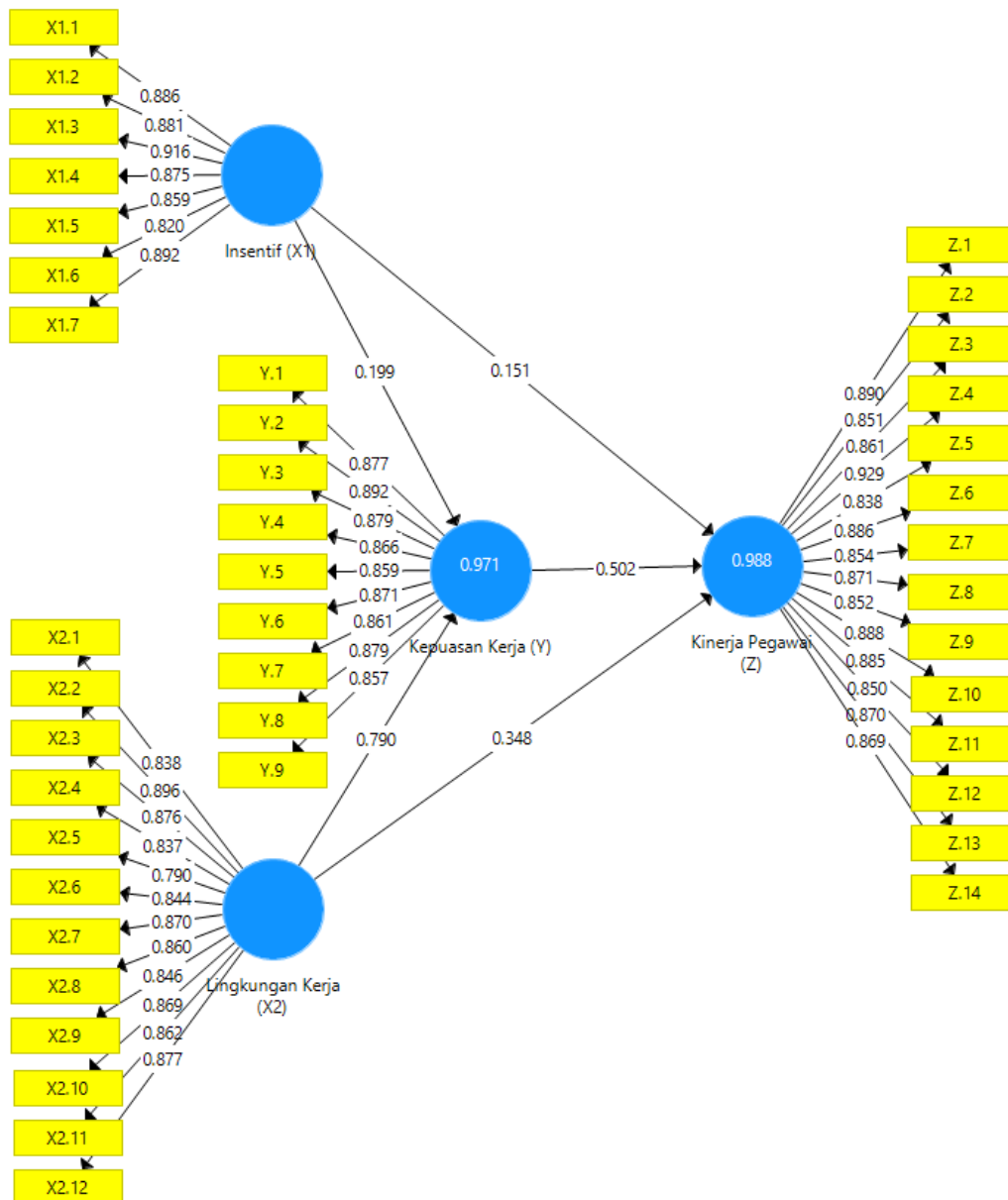
The results of the survey demonstrate that all employees have a positive perception of incentives, the work environment, job satisfaction, and employee performance. The overall scores for incentives, work environment, and job satisfaction were 1634 (high), 2849 (good), and 2138 (satisfied), respectively. 3342 was the high employee performance construct.

**Measurement Model Test (Outer Model)**

**a. Convergent Validity Test**

**1) Loading Factor**

The following figure displays the outcomes of the preliminary research model computations using SmartPLS 3.0 software:



**Figure 1. Outer Loading**

As per to the outer loading results displayed in Figure 1, every indication for each research construct—Incentives (X1), Work Environment (X2), Job Satisfaction (Y), and Employee Performance (Z)—has loading worths above 0.7, showing great strength in measuring their respective constructs. As a gauge of convergent validity, the ideal outer loading worth is more than 0.70. All of the study's indicatives are therefore considered valid and statistically significant in their depiction of the hidden constructs being examined.

**2) Average Variance Extracted (AVE)**

Convergent validity at the construct level can also be demonstrated using the average variance extracted (AVE). If the AVE worth is more than 0.50, convergent validity is considered to have been satisfied, As per to the measurement model (outer model). These are the worths of AVE:

**Table 2. Average Variance Extracted Worths**

Constructs	AVE Worth	Description
Incentives (X1)	0,768	Valid
Work environment (X2)	0,732	Valid
Job satisfaction (Y)	0,759	Valid
Employee performance (Z)	0,759	Valid

Source: Data Processing with Smart PLS Version 3.0 (2025)

Because all of the constructs—Incentives (X1), Work Environment (X2), Job Satisfaction (Y), and Employee Performance (Z)—have AVE worths larger than 0.5, Table 2 shows that the AVE worths for each construct or indication in the research constructs can be considered authentic. This suggests that the constructs have successfully completed the validity test's convergent stage.

**b. Validity of Discriminants Test**

The Validity of Discriminants test uses cross-loading worths to ensure that each latent construct's concept is distinct from the other constructs. An indicative is considered to achieve Validity of Discriminants if the cross-loading worth for its construct is greater than 0.7 or the largest when compared to the other constructs. The Validity of Discriminants test results are listed below:

**Table 3. Cross-Loading**

Item	Incentives (X1)	Work Environment (X2)	Job Satisfaction (Y)	Employee Performance (Z)
X1.1	0,886	0,828	0,807	0,816
X1.2	0,881	0,848	0,845	0,851
X1.3	0,916	0,868	0,856	0,865
X1.4	0,875	0,884	0,883	0,877
X1.5	0,859	0,849	0,854	0,867
X1.6	0,820	0,823	0,823	0,828
X1.7	0,892	0,861	0,863	0,870
X2.1	0,816	0,838	0,833	0,835
X2.2	0,865	0,896	0,893	0,893
X2.3	0,860	0,876	0,872	0,862
X2.4	0,821	0,837	0,804	0,815
X2.5	0,766	0,790	0,789	0,787
X2.6	0,807	0,844	0,810	0,818
X2.7	0,840	0,870	0,860	0,870
X2.8	0,845	0,860	0,857	0,855
X2.9	0,813	0,846	0,821	0,822
X2.10	0,856	0,869	0,849	0,873
X2.11	0,841	0,862	0,849	0,844
X2.12	0,856	0,877	0,864	0,871
Y.1	0,826	0,859	0,877	0,861
Y.2	0,875	0,882	0,892	0,893
Y.3	0,868	0,879	0,879	0,879
Y.4	0,843	0,845	0,866	0,855
Y.5	0,857	0,870	0,859	0,871
Y.6	0,825	0,852	0,871	0,852
Y.7	0,828	0,850	0,861	0,856
Y.8	0,844	0,861	0,879	0,868
Y.9	0,822	0,816	0,857	0,825
Z.1	0,864	0,870	0,873	0,890
Z.2	0,828	0,852	0,823	0,851
Z.3	0,864	0,856	0,872	0,861
Z.4	0,904	0,908	0,924	0,929

Item	Incentives (X1)	Work Environment (X2)	Job Satisfaction (Y)	Employee Performance (Z)
Z.5	0,806	0,825	0,826	0,838
Z.6	0,849	0,866	0,868	0,886
Z.7	0,847	0,859	0,853	0,854
Z.8	0,835	0,863	0,867	0,871
Z.9	0,830	0,830	0,851	0,852
Z.10	0,870	0,891	0,882	0,888
Z.11	0,875	0,882	0,857	0,885
Z.12	0,832	0,835	0,862	0,850
Z.13	0,866	0,868	0,854	0,870
Z.14	0,818	0,847	0,862	0,869

Source: Data Processing with Smart PLS Version 3.0 (2025)

Table 3 shows that the cross-loading worths of all the study constructs' indicatives are greater than 0.7. These findings suggest that the indicatives used in this study have good Validity of Discriminants when composing their constructs because all of the indicatives had cross-loading worths higher than those of the other constructs.

**c. Reliability Test**

To find out how reliable a measurement tool is for usage, a composite reliability test is performed. If a construct's loading worth is more than 0.70, it is deemed reliable (Hair et al., 2012). The following table displays the composite reliability and Cronbach's Alpha worths for each construct:

**Table 4. Composite Reliability**

Construct	Composite Reliability	Description	Cronbach Alpa	Description
Incentives (X1)	0,959	Dependability	0,949	Dependability
Work environment (X2)	0,970	Dependability	0,967	Dependability
Job satisfaction (Y)	0,966	Dependability	0,960	Dependability
Employee performance (Z)	0,978	Dependability	0,976	Dependability

Source: Data Processing with Smart PLS Version 3.0 (2025)

Based on Table 4, the results of the composite reliability and Cronbach's alpha tests indicate that all constructs can be considered reliable because they have composite reliability worths greater than 0.70. This means that all constructs can be considered reliable and trustworthy, and the research data can be used to produce optimal research.

**Structural Model Test (Inner Model)**

The direct effects worth, often referred to as the path coefficient in SEM PLS analysis, reveals the structural model worth in this investigation. The hypothesis is then tested by measuring the coefficients of the path between constructs to ascertain the strength and relevance of the link.

**1) R Square**

The model's capacity to explain the variance in the dependent constructs is gauged by the coefficient of determination (R<sup>2</sup>). The combined capacity of exogenous latent constructs to predict endogenous construct constructs is measured by the coefficient of determination. In other words, the coefficient shows how much of the variance in the endogenous construct can be accounted for by all relevant external constructs. This criterion is adjusted based on how many exogenous construct constructions there are. The R-square estimation using SmartPLS 3.0 is displayed in Table 5:

**Table 5. R-Square Worth**

Construct	R-Square
Job satisfaction (Y)	0,971
Employee performance (Z)	0,988

Source: Data Processing with Smart PLS Version 3.0 (2025)

The R-square worths for employee performance and job satisfaction are 98.8% and 97.1%, respectively, in the table. These findings show that job analysis and promotion have a significant impact on competency. In a similar vein, job analysis and promotion are thought to have a significant impact on worker performance.

**2) Q-Square**

As per to Ghazali & Latan (2015), a model is deemed to have predictive relevance if its Q-square worth is higher than 0 (> 0). Using the following formula, the predictive relevance worth is determined:

$$Q^2 = 1 - (1 - R1^2) (1 - R2^2)$$

$$Q^2 = 1 - (1 - 0,971^2) (1 - 0,988^2)$$

$$Q^2 = 1 - (1 - 0,943) (1 - 0,976)$$

$$Q^2 = 1 - (0,057)(0,024)$$

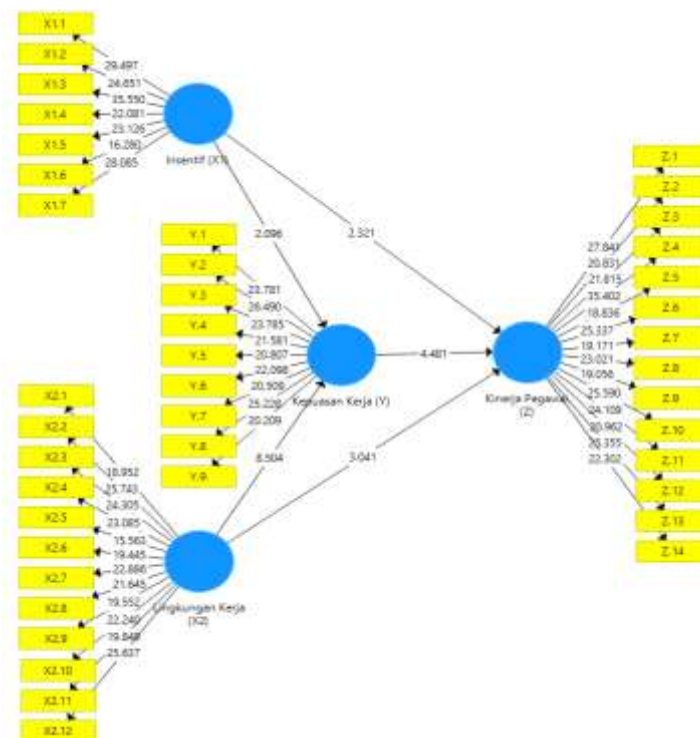
$$Q^2 = 1 - 0,001$$

$$Q^2 = 0,999$$

Since the worth of 0.999 is more than 0, the Q-square calculation result in this study was 0.999, suggesting that the model properly describes the endogenous constructs.

**Structural Model**

The direct effects worth, or path coefficient, in SEM-PLS analysis can be used to determine the structural model worth in this investigation. The hypothesis was then tested and the importance and strength of the association were ascertained by measuring the coefficients of the path between the constructs.



**Figure 2. Bootstrapping**

### Hypothesis Testing

A importance level of  $\alpha = 0.05$  is used to compare the p-worths of the coefficients of the path in order to test hypotheses regarding the impact of exogenous constructs on endogenous constructs. If the p-worth is less than or equal to 0.05 ( $p\text{-worth} \leq 0.05$ ) or if the t-table worth is 1.96, the test is deemed highly significant. The hypothesis can be rejected or accepted based on the following criteria: if the t-statistic is greater than estimated t, it is rejected; if it is less than calculated t, it is accepted.

The Bootstrapping results (Coefficients of the path) can be analyzed for both direct and indirect impacts in order to address the study's hypotheses:

#### a. Direct Effect

The Direct Effect is a test to determine the direct relationship between constructs.

**Table 6. Direct Effect**

Direct Effect	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Worths
Incentives (X1) -> Job satisfaction (Y)	0,199	0,191	0,095	2,096	<b>0,037</b>
Work environment (X2) -> Job satisfaction (Y)	0,790	0,798	0,093	8,504	<b>0,000</b>
Incentives (X1) -> Employee performance (Z)	0,151	0,146	0,065	2,321	<b>0,021</b>
Work environment (X2)-> Employee performance (Z)	0,348	0,352	0,114	3,041	<b>0,002</b>
Job satisfaction (Y) -> Employee performance (Z)	0,502	0,502	0,112	4,481	<b>0,000</b>

Source: Data Processing with Smart PLS Version 3.0 (2025)

The results of the direct effect test can be explained as follows:

#### 1. The Effect of Incentives on Job Satisfaction

The hypothesis test's findings show that the incentive construct and job satisfaction have a link with a t-statistic of  $2.096 > 1.96$  and a P-worth of 0.037, which is less than 0.05 ( $0.037 < 0.05$ ), supporting hypothesis H1. These findings show that incentives significantly and favorably affect job satisfaction. Thus, raising incentives will boost employees' job happiness.

#### 2. The Effect of the Work Environment on Job Satisfaction

The hypothesis test findings show that the link between the work environment construct and job satisfaction has a t-statistic of  $8.504 > 1.96$  and a P-worth of 0.000, which is less than 0.05 ( $0.000 < 0.05$ ), supporting hypothesis H1. As per to these findings, job happiness is significantly and favorably impacted by the workplace. This implies that a better workplace will have a big impact on job satisfaction.

#### 3. The Effect of Incentives on Employee Performance

As per to the hypothesis test results, a t-statistic of  $2.321 > 1.96$  and a P-worth of 0.021, which is less than 0.05 ( $0.021 < 0.05$ ), show a relationship between incentive constructs and employee performance. Consequently, hypothesis H1 is approved. This finding suggests that employee performance is significantly and favorably impacted by incentives. This implies that raising incentives will have an impact on worker performance.

#### 4. The Effect of Work Environment on Employee Performance

A t-statistic of  $3.041 > 1.96$  and a P-worth of 0.002, which is less than 0.05 ( $0.002 < 0.05$ ), show that work environment characteristics and employee performance are related, As per to the hypothesis test results. Hypothesis H1 is therefore approved. This finding suggests that employee performance is significantly and favorably impacted by the workplace. Thus, an employee's performance is influenced by their work environment.

5. The Effect of Job Satisfaction on Employee Performance

With a t-worth of  $4.481 > 1.96$  and a P-worth of  $0.000$ , less than  $0.05$  ( $0.000 < 0.05$ ), the hypothesis test findings show that there is a statistically significant correlation between job satisfaction and employee performance. Hypothesis H1 is so accepted. As per to these findings, employee performance is positively and significantly impacted by job satisfaction. This implies that employee performance will rise in tandem with job happiness.

**b. Indirect Effect**

The indirect effect is a test to determine the indirect relationship between constructs. The indirect relationship can be seen in the table below:

**Table 7. Indirect Effect**

<i>Indirect Effect</i>	<b>Original Sample (O)</b>	<b>Sample Mean (M)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics ( O/STDEV )</b>	<b>P Worths</b>
Incentives (X1) -> Job satisfaction (Y)-> Employee performance (Z)	0,100	0,101	0,062	1,618	<b>0,106</b>
Work environment (X2) -> Job satisfaction (Y)-> Employee performance (Z)	0,397	0,396	0,080	4,952	<b>0,000</b>

Source: Data Processing with PLS, 2025

The results of the indirect effect test can be explained as follows:

1. The Effect of Incentives on Employee Performance Is Mediated by Job Satisfaction  
 With work satisfaction as the mediating construct, the hypothesis test findings demonstrate that the link between incentive constructs and employee performance has a t-statistic of  $1.618 > 1.96$  and a P-worth of  $0.106$ , more than  $0.05$  ( $0.106 > 0.05$ ), rejecting hypothesis H1. These findings show that work happiness acts as a mediator between incentives and employee performance.
2. The Effect of Work Environment on Employee Performance Is Mediated by Job Satisfaction  
 With job satisfaction as the intervening construct, the hypothesis test findings demonstrate that the link between work environment constructs and employee performance has a t-statistic of  $4.952 > 1.96$  and a P-worth of  $0.000$ , less than  $0.05$  ( $0.000 < 0.05$ ), thereby rejecting hypothesis H1. These findings suggest that employee performance is positively and significantly impacted by the work environment, which is mediated by job satisfaction.

**Discussion**

**Overview of Incentives, Work Environment, Job Satisfaction, and Employee Performance**

Incentives were classified as high based on respondents' answers to all study criteria. The workplace was rated as favorable. This suggests that, while there is definitely room for improvement, the workplace generally promotes worker comfort and safety.

Additionally, job satisfaction was deemed satisfactory. This result shows that workers are content with most parts of their jobs, especially when it comes to job autonomy, although further research is still needed on the annual bonus component. The performance of the employees was rated as high. This outcome shows that workers are competent and capable of performing their jobs as effectively as possible in compliance with organizational goals and requirements.

### **The Effect of Incentives on Job Satisfaction**

As per to the findings, rewards significantly and favorably affect job satisfaction. This result is consistent with Bahari et al. (2019), who discovered that incentives have a major impact on job satisfaction. The Jambi Bank of Regional Development's Bangko Branch Office's reward structure, which promotes a feeling of justice and acknowledges employee efforts, has an impact on job satisfaction. Both monetary and non-monetary incentives are thought to be appropriate for the work and duties that employees perform. Employee satisfaction at work increases as a result of the organization's increased sense of gratitude.

### **The Influence of the Work Environment on Job Satisfaction**

The study's findings show that factors related to the workplace significantly and favorably affect job satisfaction. This result runs counter to studies by Ada et al. (2023) and Ismail et al. (2021), which discovered that job satisfaction was not significantly impacted by the workplace.

Because a favorable work environment gives employees a sense of security and comfort when performing their daily activities, the work environment has an impact on job satisfaction. Employees may operate at their best without major disruptions when their workspace is kept tidy, well-organized, and equipped with sufficient facilities. Happiness and contentment with their employment are strongly influenced by this physical ease.

Job satisfaction is significantly influenced by non-physical characteristics of the workplace as well, such as interactions between coworkers and between superiors and subordinates. Open communication, respect for one another, and harmonious working relationships all contribute to a pleasant work environment. Under these circumstances, workers experience a sense of belonging and contentment with their workplace since they are welcomed as members of the company.

### **The Effect of Incentives on Employee Performance**

The study's findings show that incentive factors significantly and favorably affect employee performance. This result is consistent with studies by Bahari et al. (2019) and Aditya et al. (2021), which discovered that incentives had a major impact on worker performance.

Because incentives are a major motivator that boosts employee zeal and dedication to work, they have an impact on employee performance. Bonuses, commissions, and pay based on work output and duties encourage workers to meet company goals. This motivates workers to perform more efficiently, attentively, and with an emphasis on attaining the best outcomes.

Additionally, incentives offer praise from superiors, rewards, promotions, or other forms of recognition for employee performance. Employee confidence and pride in their work are boosted by this acknowledgment, which motivates them to give their best effort. Workers become more proactive in creating work schedules, finishing assignments on schedule, and offering suggestions and ideas that advance the company. As a result, incentives not only boost motivation but also immediately lead to better employee performance, which is demonstrated by the caliber of job output, productivity, and capacity for teamwork to accomplish organizational objectives.

### **The Influence of the Work Environment on Employee Performance**

Employee performance is positively and significantly impacted by work environment characteristics, As per to research findings. These findings are consistent with studies by Rahim, Syech, and Zahari (2017) and Suryani (2018), which discovered that employee performance is positively and significantly impacted by the workplace.

The ability of a favorable work environment to provide a cozy, secure, and encouraging workplace for employees to carry out their responsibilities to the best of their abilities accounts for the impact of the work environment on employee performance. Good cooperation is

fostered by harmonious working relationships, mutual respect, and concern among colleagues, which makes it possible to perform tasks effectively and efficiently. Employees are more calm, focused, and passionate about reaching predetermined goals in this setting. Therefore, increased productivity, timeliness, and the capacity to work together to accomplish company objectives are all closely correlated with a positive work environment.

### **The Influence of Job Satisfaction on Employee Performance**

Employee performance and job happiness are positively and significantly correlated, As per to the study's findings. This result is consistent with studies by (Marbun, 2022) and (Umamy et al., 2021) that found a positive and substantial relationship between job satisfaction and employee performance.

The degree of job satisfaction that employees experience, which cultivates a favorable attitude toward their work and the organization, has an impact on employee performance. Higher levels of work motivation, a strong dedication, and a willingness to put up their best effort to finish duties and obligations are characteristics of satisfied employees. This motivates workers to put in more effort and focus on attaining the best possible work outcomes. Employees can utilize their knowledge, talents, and work abilities in this positive psychological state, which leads to more effective, efficient, and long-lasting performance.

### **The Effect of Incentives on Employee Performance Through Job Satisfaction**

Because incentives are still not a major component in determining employee pleasure at work, research findings show that incentives have little effect on employee performance through job satisfaction. Employee job satisfaction is more impacted by other elements like the work environment, connections with superiors and coworkers, job security, and ease in doing tasks, even though incentives have been offered and seen as beneficial. Because of this circumstance, incentives are unable to considerably raise job happiness, which eventually affects employee performance.

Additionally, rather than being rewards with long-term motivating worth, incentives received by employees are typically seen as a right or a regular aspect of the job. Incentives no longer offer a significant psychological boost to raise job satisfaction as a result. Regardless of whether incentives are raised or not, employees still carry out their responsibilities in accordance with organizational norms, hence job satisfaction methods do not significantly alter performance. As a result, incentives do not indirectly affect employee performance through job satisfaction since job satisfaction's function as a mediating construct is diminished.

### **The Influence of the Work Environment on Employee Performance Through Job Satisfaction**

As per to research findings, job satisfaction is one way that the workplace affects employee performance. This is because a comfortable, secure, and peaceful workplace can help people execute their jobs. Employees that have harmonious working relationships, respect for one another, and a sense of social responsibility at work feel appreciated and welcomed by the company. These emotions encourage high levels of job satisfaction, which boosts workers' motivation and concentration on finishing tasks, which eventually affects output.

Additionally, workers can perform their daily tasks more easily when there are sufficient work facilities, a tidy workspace, enough illumination, and a guarantee of safety in the workplace. Employees can perform at their best in a comfortable workplace because it lowers stress and weariness. The contentment that results from these encouraging work environments motivates workers to raise the caliber, timeliness, and productivity of their job in compliance with company requirements.

## CONCLUSION

Overall, respondents' opinions of the four factors—incentives, work environment, job satisfaction, and staff performance—at the Jambi Bank of Regional Development's Bangko Branch show positive synergy. As per to the survey results. High incentives, a positive work environment, and contented staff all contribute to excellent performance.

The study's findings also demonstrate that employee job happiness and performance are positively and significantly impacted by incentives and the workplace. This scenario implies that if workers receive incentives at work, their happiness with completing their tasks efficiently and in accordance with protocols will increase, leading to better performance. In the meantime, the relationship between the work environment and job happiness and employee performance implies that an atmosphere that is conducive to task completion would boost employee contentment, which will result in more efficient and concentrated work, ultimately enhancing performance.

This research needs to be followed up to examine other factors that can influence performance levels more comprehensively. This is crucial for the banking industry, particularly the Bangko Branch of the Jambi Bank of Regional Development, to understand the various aspects that contribute to improved performance in providing quality services. Further research could also explore other constructs such as service transparency, utilization of details technology, and employee commitment, which have the potential to have a significant impact. Thus, the results obtained will provide material for a more comprehensive evaluation in efforts to improve employee performance going forward.

## REFERENCE

- Ada, K. B., Putra, I. B. U., & Amerta, I. M. S. (2023). Peran Kepuasan Kerja Dalam Memediasi Pengaruh Kepemimpinan Dan Lingkungan Kerja. *3*(2), 298–311.
- Aditya, K. P., Suryani, N. N., & Mustika, I. N. (2021). Pengaruh Insentif Finansial Dan Kepuasan Kerja Terhadap Kinerja Karyawan Pada Cv. Cellular World Teuku Umar Denpasar. *Emas*, *2*(2), 159–169. <http://ejournal.unmas.ac.id/index.php/emas/article/view/1737>
- Arikunto, Suharsimi. 2012. *Prosedur Penelitian Suatu Pendekatan Praktek*, Edisi Revisi. Rineka Cipta.
- Bahari, I. A., Umar, A., & Kadir, I. (2019). Pengaruh Kompetensi Dan Insentif Terhadap Kinerja Melalui Kepuasan Kerja Pegawai Dinas Kesehatan Kabupaten Bulukumba. *YUME: Journal of Management*, *2*(3), 1–17.
- Fryson. (2024). Pengaruh Promosi Jabatan Dan Lingkungan Kerja Terhadap Kinerja Pegawai Dimediasi Komitmen Organisasi Pt Pelindo Regional III Sampit. *Jurnal Bina Bangsa Ekonomika*, *17*(2), 1214–1225.
- Ghozali, I., & Latan, H. (2015). *Partial Least Squares Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0*. Badan Penerbit, Universitas Diponegoro Semarang.
- Hair, J. F., Sarstedt, M., Ringle, C. M., & Mena, J. A. (2012). An assessment of the use of partial least squares structural equation modeling in marketing research. *Journal of the academy of marketing science*, *40*(3), 414–433.
- Hasibuan, M. S. P. (2019). *Manajemen Sumber Daya Manusia*, Edisi Revisi. Bumi Aksara.
- Indrasari, M. (2017). *Kepuasan Kerja dan Kinerja Pegawai*. Indomedia Pustaka.
- Ismail, T., Firdaus, A., Sundarta, H. M. I., & Jibriel Avessina, D. M. (2021). Pengaruh Lingkungan Kerja Dan Motivasi Kerja Terhadap Kepuasan Kerja Karyawan Pt. Federal International Finance Cabang Bogor. *Jibriel Avessina*, *4*(3), 294–304. <http://ejournal.uika-bogor.ac.id/index.php/MANAGER>
- Mangkunegara, A.A.P. (2017). *Manajemen Sumber Daya Manusia Perusahaan*. Bandung:

Rosdakarya.

- Marbun, H. S. (2022). Peran Mediasi Motivasi Kerja Pada Pengaruh Komitmen Organisasi Dan Lingkungan Kerja Terhadap Kinerja Pegawai Pada Kantor Dinas Ketahanan Pangan Dan Peternakan Provinsi Sumatera Utara. *Jesya (Jurnal Ekonomi & Ekonomi Syariah)*, 5(1), 572–585. <https://doi.org/10.36778/jesya.v5i1.635>
- Rahim, A., Syech, S., & MS, M. Zahari. (2017). Pengaruh Lingkungan Kerja Dan Kompetensi Terhadap Motivasi Kerja Serta Dampaknya Terhadap Kinerja Pegawai Pada Dinas Pendidikan Kabupaten Tanjung Jabung Timur. *J-MAS (Jurnal Manajemen Dan Sains)*, 2(2), 133. <https://doi.org/10.33087/jmas.v2i2.25>
- Robbins, S. P., & Judge, T. A. (2017). *Organizational Behavior* (17th ed.). New Jersey: Pearson Education.
- Sedarmayanti. (2018). *Sumber Daya Manusia dan Produktivitas Kerja*. Penerbit Mandar Maju.
- Siagian, S. (2016). *Manajemen Sumber Daya Manusia*. Bumi Aksara.
- Sudirman, Osrita Hapsara, dan M. Zahari. 2020. *Metodologi Penelitian Kuantitatif*. Yogyakarta: Magnum Pustaka Utama
- Sugiyono. (2018). *Metode Penelitian Kuantitatif Kualitatif dan R&D (Edisi Kedu)*. Alfabeta.
- Suryani, A. (2018). Pengaruh Kemampuan Kerja dan Lingkungan Kerja Terhadap Kinerja Karyawan Universitas Batanghari Jambi. *Prosiding Seminar Nasional AIMI*, 207–215
- Sutrisno. (2016). *Manajemen Sumber Daya Manusia*. Prenadamedia Group.
- Umamy, S. H., Hana, S. W. L., & Puspitasari, N. (2021). Pengaruh Persepsi Dukungan Organisasi Terhadap Kinerja Tenaga Kependidikan Universitas Muhammadiyah Jember Melalui Kepuasan Kerja Sebagai Variabel Intervening. *Jurnal Penelitian Ipteks*, 6(2), 97–102.
- Zahari, M. Dkk. 2022. *Manajemen SDM (Strategi organisasi bisnis modern)*. Nusa Tenggara Barat: Seval Literindo Kreasi.