

The Influence of Work Motivation, Work Discipline, and Work Environment on Employee Performance at Bank Mandiri Taspen

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This study aims to analyze the effect of Work Motivation, Work Discipline, and Work Environment on Employee Performance at Bank Mandiri Taspen Medan, both partially and simultaneously. This study used a quantitative approach with a causal associative research design. The population as well as the sample consisted of all 30 employees of Bank Mandiri Taspen Medan, using a saturated sampling technique (census). Data were collected through questionnaires and analyzed using multiple linear regression analysis with the assistance of SPSS version 26. The partial test results showed that Work Motivation had a positive and significant effect on Employee Performance (t-count = 2.522; sig. = 0.018), Work Discipline had a positive and significant effect on Employee Performance as the most dominant variable (t-count = 3.293; sig. = 0.003), and Work Environment had a positive and significant effect on Employee Performance (t-count = 2.361; sig. = 0.026). Simultaneously, these three variables had a significant effect on Employee Performance (F-count = 102.393; sig. = 0.000) with an Adjusted R² value of 0.913, indicating that the three variables were able to explain 91.3% of the variation in Employee Performance. The regression equation obtained was: $Y = -0.776 + 0.361X_1 + 0.426X_2 + 0.238X_3$. This study concludes that improving motivation, strengthening discipline, and creating a conducive work environment are strategic keys to improving employee performance at Bank Mandiri Taspen Medan.

Keywords: Work Motivation, Work Discipline, Work Environment, Employee Performance, Bank Mandiri Taspen Medan.

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1. Introduction

Human resources (HR) are a very important factor in determining the success of an organization, especially in service companies that emphasize service quality in their activities (Tambun et al., 2026). In management studies, employee performance is viewed as the work results achieved by an individual in carrying out the duties and responsibilities assigned to them in accordance with the standards and targets set by the organization (Tantriana et al., 2026). Therefore, effective human resource management is essential for companies in order to achieve organizational goals efficiently and effectively (Kerli et al., 2026).

The banking sector is one of the business fields that highly depends on employee performance because it is directly related to customer trust and satisfaction. Employee performance in banking is not only assessed based on technical skills, but also on work discipline, work motivation, and the ability to work in a dynamic work environment. Banks with high-performing employees are more capable of providing excellent service, maintaining customer loyalty, and improving the company's competitiveness.

Bank Mandiri Taspen Medan Branch Office is a banking institution that focuses on serving retired civil servants, military personnel, and police officers. The characteristics of these customers require employees

to demonstrate high levels of accuracy, patience, and responsibility in providing services. Therefore, employee performance becomes an important factor in supporting operational activities and achieving company targets (Siregar, 2025). However, based on preliminary internal case study data, employee performance has not fully shown optimal results in accordance with the work targets established by the company.

Employee performance is considered not optimal when actual work achievements do not match the targets planned by the company. Based on the internal case study at Bank Mandiri Taspen Medan Branch Office, the company sets monthly work targets related to work-hour effectiveness, service punctuality, and the completion of daily operational tasks. In practice, there are still cases of employee tardiness and ineffective use of working hours. This condition has resulted in reduced productive working hours and hindered the achievement of monthly work targets optimally (Tambunan, 2023).

In addition to work discipline, work motivation is also an important factor affecting employee performance. Work motivation refers to internal and external drives that influence employees' willingness to work optimally. Based on the case study, there are differences in the level of enthusiasm and responsibility among employees in achieving the company's targets. This indicates a gap between the level of work motivation expected by management and the actual employee performance in the field (Tambunan et al., 2024).

The work environment also plays a role in determining employee performance levels. The work environment referred to in this study focuses more on the non-physical work environment, such as task distribution, work relationships, and task replacement mechanisms (back-up systems) when employees are absent. Based on the case study data, the back-up system has not been functioning optimally, causing an accumulation of workload for other employees, which potentially reduces work effectiveness and service quality provided to customers.

Based on the results of previous studies, there are differences in research findings (research gaps) regarding the influence of work motivation, work discipline, and work environment on employee performance. These differences indicate that the three variables remain relevant issues for further investigation, particularly in the banking sector such as Bank Mandiri Taspen Medan Branch Office. The following are findings related to the research gaps concerning the influence of work motivation, work discipline, and work environment on employee performance.

Table 1. Differences in Previous Research Findings Related to Employee Performance

Positive & Significant Research Findings	Negative / Non-Significant Research Findings
Researchers found that higher motivation (internal & external) significantly increases bank employees' performance, driven by their need for achievement (Saputra, 2023; Utama, 2024)	High motivation does not have a significant impact on performance if it is not coupled with technical skills, or if it is undermined by an unfair incentive system (Ramadhan, 2022; Wijaya, 2025)
Classical HRMS theory states that discipline (working hours compliance) is the primary determinant of performance. Punctual employees ensure optimal service productivity (Handoko, 2023; Lestari, 2024)	Other studies indicate that time discipline (physical attendance) does not guarantee the quality of work output. Employees might arrive on time but engage in cyberloafing (using personal phones/procrastinating during service hours), (Pratama, 2023; Siregar, 2025)

Positive & Significant Research Findings	Negative / Non-Significant Research Findings
A harmonious working relationship and solid team coordination (backup system) are proven to create emotional comfort that enhances employee work efficiency (Kusuma, 2024; Wardani, 2025)	Recent research found that a non-physical environment with overly intense teamwork demands actually decreases performance because it triggers interpersonal conflicts and unequal workload distribution (Hidayat, 2023; Fitriani, 2024)

In the work motivation variable, several studies state that work motivation has a positive and significant effect on employee performance because both internal and external encouragement can improve employees' enthusiasm, responsibility, and achievement of work targets. However, other studies show that work motivation does not always have a significant effect on performance if it is not supported by employees' technical skills and a fair reward system. This condition is relevant to the phenomenon occurring at Bank Mandiri Taspen Medan Branch Office, where differences in the level of enthusiasm and responsibility among employees in completing their work are still found. This means that although some employees have high work motivation, performance achievement has not been fully optimal due to other factors affecting work effectiveness.

In the work discipline variable, human resource management theory explains that work discipline is the main factor determining the success of employee performance. Employees who arrive on time and comply with work regulations are considered capable of improving service productivity. However, other research findings indicate that attendance discipline does not necessarily reflect good performance quality. Employees may arrive on time but may not use working hours effectively due to procrastination or engaging in non-work-related activities during working hours. This phenomenon is consistent with the condition at Bank Mandiri Taspen Medan Branch Office, which still faces issues of employee tardiness and ineffective use of working hours, resulting in operational work targets not being achieved optimally.

Furthermore, in the work environment variable, several studies show that harmonious working relationships and good team coordination can enhance employees' emotional comfort and work effectiveness. However, other studies found that a non-physical work environment that demands excessive teamwork can actually trigger interpersonal conflicts and unequal workload distribution among employees. This problem is also evident at Bank Mandiri Taspen Medan Branch Office, particularly in the back-up work system, which has not functioned optimally when employees are absent. As a result, there is an accumulation of work on certain employees, potentially reducing work effectiveness and the quality of service provided to customers.

Based on the explanation above, it can be concluded that there are still gaps in previous research findings as well as real phenomena occurring in the work environment of Bank Mandiri Taspen Medan Branch Office. Therefore, research on the influence of work motivation, work discipline, and work environment on employee performance is important to obtain clearer empirical evidence regarding the factors that influence employee performance in the banking sector.

2. Method

This research was conducted at Bank Mandiri Taspen located on Jalan Adam Malik Medan, North Sumatra, with the research period from July 2025 to April 2026. This study uses a quantitative approach with a survey method as the primary source of data collection. Based on its level of explanation, this research is classified as a causal associative study, which aims to determine the cause-and-effect relationship between the independent variables (work motivation, work discipline, and work environment) and the dependent variable (employee performance). The population in this study consists of all employees of Bank Mandiri

Taspen Medan, totaling 30 people; therefore, the entire population is used as the sample through a saturated sampling technique (census). The data collection technique used in this study is a questionnaire, which is distributed to all respondents to obtain relevant research data.

3. Results And Discussion

Respondent Analysis

Table 2. Respondent Description Results

	Category	Percentage
Gender	Male	60.0
	Women	40.0
Age Distribution of Respondents	20-30 Years	33.0
	31-40 Years	43.0
	41-50 Years	17.0
	>50 Years	7.0
Education	High School/Vocational School	13.0
	D1/D3	17.0
	S1	19.0
	S2	7.0

Based on Table 2, the characteristics of respondents at Bank Mandiri Taspen Medan Branch Office can be described from three aspects: gender, age, and education level. From the gender distribution, the majority of respondents are male (60%), while female respondents account for 40%. This indicates that the workforce composition is still dominated by male employees, which may be influenced by job characteristics in the banking operational sector that require high mobility and technical responsibility.

Based on age distribution, the majority of respondents are in the 31–40 years age group (43%), followed by 20–30 years (33%), 41–50 years (17%), and above 50 years (7%). This shows that most employees are in the productive and mature working age category, which is generally associated with higher work experience, stability, and responsibility in performing job duties. Therefore, employees are expected to have sufficient capability to support optimal job performance.

In terms of education level, most respondents hold a bachelor’s degree (S1) at 19%, followed by D1/D3 at 17%, and high school/vocational education at 13%, while a small proportion hold a master’s degree (S2) at 7%. This indicates that the employees generally have an adequate educational background to support their work responsibilities in the banking sector. A higher level of education is expected to contribute to better analytical ability, problem-solving skills, and work performance.

Overall, the respondent characteristics show that the majority of employees are in a productive age group with an adequate educational background and a balanced gender composition. These characteristics support the relevance of the data in analyzing the influence of work motivation, work discipline, and work environment on employee performance.

Validity Test

Table 3. Validity Test

Work Motivation		Work Discipline		Work Environment		Employee Performance	
Pearsons Correlation	Significant	Pearsons Correlation	Significant	Pearsons Correlation	Significant	Pearsons Correlation	Significant
0.365	0,000	0.573	0,000	0.464	0,000	0.442	0,000
0.632	0,000	0.526	0,000	0.479	0,000	0.750	0,000

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Work Motivation		Work Discipline		Work Environment		Employee Performance	
Pearsons Correlation	Significant	Pearsons Correlation	Significant	Pearsons Correlation	Significant	Pearsons Correlation	Significant
0.372	0,000	0.524	0,000	0.391	0,000	0.649	0,000
0.562	0,000	0.469	0,000	0.624	0,000	0.373	0,000
0.599	0,000	0.548	0,000	0.535	0,000	0.403	0,000
0.436	0,000	0.602	0,000	0.541	0,000	0.750	0,000
0.472	0,000	0.526	0,000	0.624	0,000	0.353	0,000
0.510	0,000	0.524	0,000	0.464	0,000	0.385	0,000
0.503	0,000	0.469	0,000	0.479	0,000	0.522	0,000
0.574	0,000	0.602	0,000	0.391	0,000	0.649	0,000

Based on Table 3, above, the results of the validity test of the questionnaire instrument for the variables Work Motivation (X1), Work Discipline (X2), Work Environment (X3), and Employee Performance (Y) show that the Pearson Correlation values are greater than $r_{table} = 0.361$, and the significance values are less than 0.05. Therefore, it can be concluded that all questionnaire items for all variables used are valid.

Reliability Test

Table 4. Reliability Test

Variable	Cronbach's Alpha	N of Items	Standar	Description
Work Motivation (X1)	0,649	10	0,60	Reliabel
Work Discipline (X2)	0,721	10	0,60	Reliabel
Work Environment (X3)	0,662	10	0,60	Reliabel
Employee Performance (Y)	0,709	10	0,60	Reliabel

Based on Table 4, the reliability values of each instrument for the variables Work Motivation, Work Discipline, Work Environment, and Employee Performance are greater than Cronbach's Alpha of 0.60. Therefore, it can be concluded that all variables are reliable and can be used for the research.

Classical Assumption Test

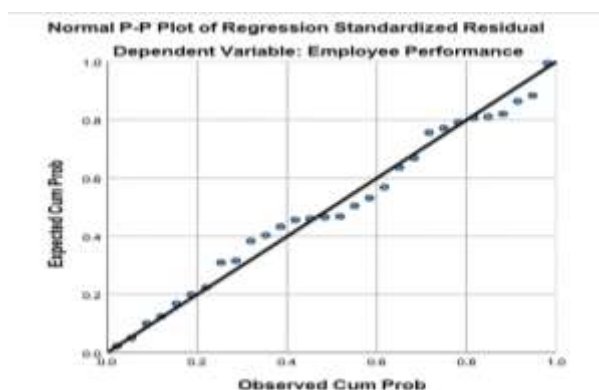


Figure 1. Normal P-P Plot of Regression Standardized Residual

Figure 1. above shows that the data are spread around the diagonal line. This indicates that the regression data in this study are normally distributed. In addition, the distribution pattern does not form a clear deviation away from the diagonal line, which means that the residuals meet the assumption of normality. Therefore, it can be concluded that the normality assumption in this regression model has been fulfilled, and the data are suitable for further analysis using parametric statistical tests.

Multicollinearity Test

Table 5. Uji Multikolinearitas

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-.776	2.520		-.308	.761		
Work Motivation	.361	.143	.324	2.522	.018	.182	5.486
Work Discipline	.426	.129	.473	3.293	.003	.146	6.869
Work Environment	.238	.101	.217	2.361	.026	.354	2.826

a. Dependent Variable: Employee Performance

Based on Table 5, the multicollinearity test results show that all independent variables Work Motivation, Work Discipline, and Work Environment do not indicate any serious multicollinearity problems in the regression model. This is evidenced by the tolerance values for Work Motivation (0.182), Work Discipline (0.146), and Work Environment (0.354), all of which are above the threshold of 0.10. In addition, the Variance Inflation Factor (VIF) values for Work Motivation (5.486), Work Discipline (6.869), and Work Environment (2.826) are still within the acceptable range below 10, although Work Discipline shows a relatively higher VIF compared to the other variables. Therefore, it can be concluded that there is no severe multicollinearity among the independent variables, and the regression model is appropriate for further analysis.

Heteroscedasticity Test

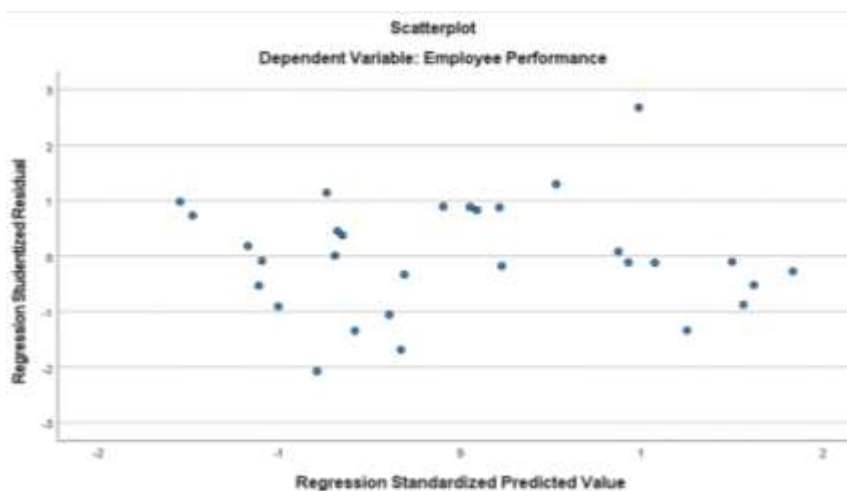


Figure 2. Scatterplot of Heteroscedasticity Test

This shows that the regression model's residual variance is constant (homoscedastic), which means that as shown in Figure 2, the dots are randomly scattered without forming any specific or identifiable pattern, and they are well-distributed above and below the 0 line on the Regression Studentized Residual (Y) axis. Based on these graphical results, it can be concluded that heteroscedasticity is not present, thereby making the regression model highly qualified and valid to predict employee performance based on the independent variables.

Multiple Linear Regression Test

Table 6. Multiple Linear Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-.776	2.520		-.308	.761		
Work Motivation	.361	.143	.324	2.522	.018	.182	5.486
Work Discipline	.426	.129	.473	3.293	.003	.146	6.869
Work Environment	.238	.101	.217	2.361	.026	.354	2.826

a. Dependent Variable: Employee Performance

Based on Table 6, the results of the multiple linear regression analysis show that the regression equation obtained is $Y = -0.776 + 0.361X_1 + 0.426X_2 + 0.238X_3$, where Y represents Employee Performance, X_1 represents Work Motivation, X_2 represents Work Discipline, and X_3 represents Work Environment. The constant value of -0.776 indicates that if Work Motivation, Work Discipline, and Work Environment are assumed to be zero, then Employee Performance would decrease by 0.776 units. Furthermore, Work Motivation has a positive and significant effect on Employee Performance ($\beta = 0.361$; $t = 2.522$; $sig. = 0.018$), meaning that an increase in motivation will improve employee performance.

Work Discipline also shows a positive and significant effect and is the most dominant variable ($\beta = 0.426$; $t = 3.293$; $sig. = 0.003$), indicating that better discipline leads to higher performance. Similarly, Work Environment has a positive and significant effect on Employee Performance ($\beta = 0.238$; $t = 2.361$; $sig. = 0.026$), meaning that a more conducive work environment will enhance employee performance. Overall, all independent variables significantly influence Employee Performance and contribute positively to improving it.

Coefficient of Determination Test

Table 7. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.960 ^a	.922	.913	2.134	2.222

Based on Table 7, the coefficient of determination test results show that the correlation coefficient (R) is 0.960, indicating a very strong relationship between the independent variables (Work Motivation, Work Discipline, and Work Environment) and the dependent variable (Employee Performance). The R Square value of 0.922 means that 92.2% of the variation in Employee Performance can be explained by the three independent variables included in the model, while the remaining 7.8% is influenced by other variables outside the study. Furthermore, the Adjusted R Square value of 0.913 indicates that after adjustment for the number of predictors, 91.3% of Employee Performance is still explained by the model, showing a strong explanatory power. In addition, the Durbin-Watson value of 2.222 indicates that there is no autocorrelation problem in the regression model, meaning the residuals are independent. Overall, the model demonstrates a very strong level of explanation and is considered suitable for further interpretation.

F Test

Table 8. F Test

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	1398.434	3	466.145	102.393	.000 ^b
Residual	118.366	26	4.553		

Model	Sum of Squares	Df	Mean Square	F	Sig.
Total	1516.800	29			

Based on Table 8, the results of the F-test show that the calculated F value is 102.393 with a significance value of 0.000, which is smaller than 0.05. This indicates that the regression model is statistically significant. Therefore, it can be concluded that Work Motivation, Work Discipline, and Work Environment simultaneously have a significant effect on Employee Performance at Bank Mandiri Taspen Medan Branch Office. In addition, the regression sum of squares (1398.434) is much greater than the residual sum of squares (118.366), indicating that the model has strong explanatory power in describing variations in employee performance. Thus, the overall model is considered feasible and appropriate for further analysis and hypothesis testing.

t-test

Table 9. t-test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-.776	2.520		-.308	.761		
Work Motivation	.361	.143	.324	2.522	.018	.182	5.486
Work Discipline	.426	.129	.473	3.293	.003	.146	6.869
Work Environment	.238	.101	.217	2.361	.026	.354	2.826

a. Dependent Variable: Employee Performance

Based on Table 9, the t-test results show that all independent variables have a positive and significant effect on Employee Performance at Bank Mandiri Taspen Medan Branch Office. Work Motivation has a significant effect on Employee Performance with a t-value of 2.522 and a significance value of 0.018 (< 0.05), indicating that higher motivation leads to better employee performance. Work Discipline shows the strongest and most dominant influence on Employee Performance with a t-value of 3.293 and a significance value of 0.003 (< 0.05), meaning that improved discipline significantly enhances employee performance. Meanwhile, Work Environment also has a positive and significant effect with a t-value of 2.361 and a significance value of 0.026 (< 0.05), indicating that a more conducive work environment contributes to better performance. Overall, it can be concluded that each independent variable individually has a significant contribution to improving Employee Performance.

Discussion

The Effect of Work Motivation on Employee Performance

The results of the partial hypothesis testing show that the calculated t-value (2.522) is greater than the t-table value (2.048), and the significance value is 0.018 < 0.05. These results indicate that Work Motivation has a positive and significant effect on Employee Performance at Bank Mandiri Taspen Medan Branch Office. This finding is in line with the theory of (Hasibuan et al., 2026) which states that motivation is a process that explains an individual’s intensity, direction, and persistence in achieving goals. Employees with high motivation tend to work harder and more persistently in completing their tasks, thereby positively affecting performance. According to (Simanjuntak et al., 2026) high motivation makes employees feel more enthusiastic and satisfied at work, resulting in more optimal work outcomes.

This result is also supported by previous studies conducted by (Sari & Wahyuni, 2022), which found that work motivation has a positive and significant partial effect on employee performance. Similarly, (Napitupulu et al., 2026) found that work motivation has a positive effect on employee performance in banking companies, where fulfilling employee needs ranging from basic needs to self-actualization significantly improves work productivity. In line with this (Sofiyani et al., 2026), in their study in the financial service sector emphasized that both intrinsic and extrinsic motivation contribute to improving employee performance.

The Effect of Work Discipline on Employee Performance

The results of the partial hypothesis testing show that the calculated t-value (3.293) is greater than the t-table value (2.048), and the significance value is $0.003 < 0.05$. These results indicate that Work Discipline has a positive and significant effect on Employee Performance at Bank Mandiri Taspen Medan Branch Office, and it is the most dominant variable among the independent variables ($B = 0.473$). This finding is consistent with the theory of (Susanto et al., 2025), which states that work discipline is an individual's awareness and willingness to comply with all company regulations and applicable social norms. Disciplined employees will be punctual, follow work procedures, and take responsibility for their tasks, thereby directly improving performance (Syaifuddin, Lie, et al., 2024). According to (Sutrisno, 2019) discipline is a key foundation for producing high-quality work.

This result is also supported by the study of (Nugroho & Kristanto, 2022), which found that work discipline has a positive and significant effect on employee performance in financial institutions. Their study explains that employees' compliance with rules and work standards is a key factor in achieving performance targets. This is also confirmed by (Ramadhan & Astuti, 2023), who found that work discipline is the most dominant factor influencing employee performance in the banking sector, where high discipline in attendance, punctuality, and adherence to standard operating procedures significantly contributes to organizational performance improvement. Similar findings were also reported by (Putra et al., 2024), who emphasized the importance of consistent work discipline implementation in improving employee productivity.

The Effect of Work Environment on Employee Performance

The results of the partial hypothesis testing show that the calculated t-value (2.361) is greater than the t-table value (2.048), and the significance value is $0.026 < 0.05$. These results indicate that the Work Environment has a positive and significant effect on Employee Performance at Bank Mandiri Taspen Medan Branch Office. This finding is in line with (Syaifuddin, Rezeki, et al., 2024), who states that the non-physical work environment includes all conditions related to work relationships, whether with superiors, colleagues, or subordinates. A conducive work environment characterized by mutual respect and collaborative support will create a comfortable atmosphere for employees to work optimally. According to Wursanto in (Faris et al., 2024), the psychological condition of the work environment greatly influences employees' motivation and productivity.

This result is also supported by (Wahyudi & Firmasnyah, 2022), who concluded that a conducive non-physical work environment has a significant effect on employee performance. Similarly, (Nasib et al., 2024) in the banking sector found that good interpersonal relationships among employees and strong managerial support are important factors in improving employee performance. Furthermore, (Kusuma & Dewi, 2024) in their study across various service companies, emphasized that employees who feel comfortable with their work environment especially in terms of communication and social support demonstrate significantly better performance compared to those working in an unconducive environment.

The Effect of Work Motivation, Work Discipline, and Work Environment on Employee Performance

The results of the simultaneous hypothesis testing show that the calculated F-value (102.393) is greater than the F-table value (2.975), and the significance value is $0.000 < 0.05$. These results indicate that Work Motivation, Work Discipline, and Work Environment jointly have a significant effect on Employee Performance at Bank Mandiri Taspen Medan Branch Office. The Adjusted R² value of 0.913 indicates that these three independent variables are able to explain 91.3% of the variation in employee performance. This finding is in line with (Harianto, 2024), who states that employee performance is influenced by various factors, including motivation, discipline, and work environment. These three factors are interrelated and complement each other. Motivation provides internal encouragement, discipline provides structure and consistency, while a conducive work environment provides the external support needed for employees to achieve their best performance.

This result is also consistent with the study conducted by (Siregar & Lubis, 2023) which found that work motivation, work discipline, and work environment simultaneously have a significant effect on employee performance. Similarly, (Honkley et al., 2025) in their study on state-owned banking employees concluded that the combination of these three variables has a strong statistical influence on employee performance, with a very high coefficient of determination, indicating that motivation, discipline, and work environment are critical factors that management must consider in improving organizational performance.

4. Conclusion

Based on the results of the study conducted at Bank Mandiri Taspen Medan Branch Office, it can be concluded that Work Motivation, Work Discipline, and Work Environment have a positive and significant effect on Employee Performance, both partially and simultaneously. Partially, Work Motivation has a positive and significant effect on Employee Performance, indicating that higher motivation leads to better employee performance. Work Discipline also has a positive and significant effect and is the most dominant variable influencing employee performance, showing that consistent adherence to rules, punctuality, and responsibility play a crucial role in improving performance. In addition, Work Environment has a positive and significant effect on Employee Performance, meaning that a conducive working atmosphere and good interpersonal relationships contribute to better employee outcomes.

Simultaneously, Work Motivation, Work Discipline, and Work Environment together have a significant effect on Employee Performance, with a very strong explanatory power as shown by the Adjusted R² value of 0.913. This indicates that 91.3% of employee performance is explained by these three variables, while the remaining 8.7% is influenced by other factors outside the model. Overall, it can be concluded that improving employee performance in banking organizations requires strengthening work motivation, enforcing work discipline, and creating a supportive work environment, as these factors are interrelated and essential in achieving optimal organizational performance.

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