

The Effect of Training and Incentives on Work Productivity with Job Satisfaction as a Mediating Variable

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ABSTRACT

Analyzing effect of training on job satisfaction, incentives on job satisfaction, training on work productivity, incentives on work productivity, job satisfaction on work productivity, training on work productivity through job satisfaction, incentives on work productivity through job satisfaction. Quantitative research using PLS4 to measure Likert scale. Samples are 80 PT Bank DKI employees. The results of the findings Training has a significant effect on satisfaction, Incentives have an effect on satisfaction, training does not affect productivity, incentives do not affect productivity, satisfaction affects productivity, training affects productivity through satisfaction, incentives have a significant effect on productivity through satisfaction

INTRODUCTION

The largest and main income in the banking sector is obtained from interest income, where this relies on credit service distribution activities that dominate. High lending to earn interest also needs to be balanced with fund raising. High lending and low funds raised will increase the Company's Loan to Deposit (LDR), where the lower the bank's ability to meet its short-term obligations. To be able to increase fund raising, banks must have productive employees. meeting predetermined targets, whether weekly, monthly or annual targets. Productivity is generally defined as the relationship between real or physical results in the form of goods or services and actual inputs.

Like banks in general, PT Bank DKI also continues to strive to maintain stability and increase its income. In channeling credit funds, it needs to be balanced with third party funds collected. Raising third party funds is the task of all PT Bank DKI employees in attracting customers to use its products and services. However, there is a position of Relationship Manager of Funds & Services or commonly called Funding Officer who has the main duties and responsibilities in finding new and interesting customers to place their funds with Bank DKI. Funding officers fall under the Fund & Transactional Sales Group (PDT). PDT Group provides funding officer productivity report every day. In order to produce optimal work, PDT Group needs to monitor productivity so that the total number of funding officers who are under performing is monitored. This incentive has only been implemented since September 2023, where management hopes that this incentive system can increase satisfaction and encourage marketers to be even more active in achieving their targets. Employee productivity is heavily relied upon in achieving bank goals by

Table 1. Productivity of Funding Officer PT Bank DKI

PRODUKTIVITAS FUNDING OFFICER PT BANK DKI					
Tahun 2021		Tahun 2022		Tahun 2023	
TOTAL KARYAWAN	KARYAWAN UNDER PERFORM	TOTAL KARYAWAN	KARYAWAN UNDER PERFORM	TOTAL KARYAWAN	KARYAWAN UNDER PERFORM
250	159	267	168	246	205

The last three years the number of funding officers who fall into the under perform category has continued to increase even though in 2023 the total number of funding officers of PT Bank DKI has decreased. In 2023, to be precise in September, PT Bank DKI implemented an incentive system for marketers who managed to exceed their targets, but the provision of incentives was not followed by a decrease in the number of marketers who were under performing. On the contrary, the increase in the number of funding officers who under perform defines that the employee's productivity is still not optimal, so it needs to be an important concern to be able to increase the employee's productivity.

Productivity also means a comparison of the results achieved with the total resources used (input), which relates to the mental attitude of productivity among others: spirit, motivation, discipline, creativity, innovation, dynamism, and professionalism. (C. Wijaya & Manurung, 2021). Job satisfaction according (Marnis & Priyono, 2008) is a pleasant emotional attitude and love of work, where it is reflected by work morals, discipline and work performance. If the employee has a low level of job satisfaction then he will see the job as unpleasant or even boring and carry out the job forcibly then will affect the poor work output (Said et al., 2017). Job satisfaction leads to improved performance so that satisfied workers will be more productive (Utomo, 2022). The higher the productivity of employees, the better the performance of the organization (Yunus & Ernawati, 2018) (Iqbal et al., 2019). Training is one of the important internal factors that can affect job satisfaction (Asgarova, 2019) Appropriate training will give satisfaction in work so that productivity will increase and produce maximum jobs. Incentives are intended to reward each employee with a high performance and to encourage employees with a low performance to improve their performance. (Erbasi & Arat, 2012). According to (Ibrahim et al., 2024) giving incentives that match the expectations and workload of employees can bring employee satisfaction. A good incentive program will have a positive impact on employee performance. (Tarigan et al., 2022). (He et al., 2016) (Hanaysha & Tahir, 2016) reveal that training affects job satisfaction. Furthermore, research on Incentives has an influence on job satisfaction (Jamal Ali & Anwar, 2021) (Ibrahim et al., 2024). Incentives affect work productivity in research results (Adewuyi, 2017) (Ogohi Daniel, 2019) (Ruhnama et al., 2021). Research related to the effect of job satisfaction on employee productivity (Tarigan et al., 2022) (Okpo et al., 2021) (Maida et al., 2017). So the purpose of the research are :

1. To Analyze the Effect of Training on Job Satisfaction of Funding Officer PT Bank DKI.
2. To analyze the effect of incentives on job satisfaction of Funding Officer of PT Bank DKI.
3. To Analyze the Effect of Training on the Work Productivity of Funding Officer PT Bank DKI
4. To analyze the effect of incentives on the work productivity of Funding Officer PT Bank DKI.
5. To analyze the effect of job satisfaction on work productivity of Funding Officer of PT Bank DKI.
6. To analyze the effect of training on work productivity through job satisfaction of Funding Officer of PT Bank DKI
7. To Analyze the Effect of Incentives on Work Productivity Through Job Satisfaction of Funding Officer PT Bank DKI

LITERATURE REVIEW

Job training

Training is one of the important internal factors that can affect job satisfaction (Asgarova, 2019). The first element is identifying training needs (Khan et al., 2020). Training is a form of indirect compensation received by employees. Training is also defined as a human resource development effort carried out by the company for its employees. Training is a process to shape and equip employees by increasing their abilities, knowledge and behavior (Kasmir, 2019). According to Sikula in Sopiah & Sangadji (2018) training is a short-term educational process with procedures that are systematically arranged and organized to encourage non-managerial employees to increase technical knowledge and skills to achieve specific goals.

Incentives

According to Sinambela (2017) incentives are elements or rewards that employees get depending on their performance. Incentives try to meet the needs of their employees, so that employees can work more actively and enthusiastically in accordance with company expectations. Providing incentives can increase enthusiasm at work (Brink et al., 2021). Hasibuan (2017) incentives are additional rewards given to employees who are able to exceed above standard performance. The exchange of financial and non-financial incentives can be an important predictor of employees' perceived satisfaction with their jobs. (Hassi, 2019)

Job satisfaction

Job satisfaction is an important factor that must be formed in the work environment. Because, job satisfaction will have an impact on one's work productivity (Said et al., 2017). According to Robbins and Judge in (Anggita & Purba, 2015) job satisfaction is a positive feeling about work as a result of evaluating the character of the job. Job satisfaction is defined as a pleasant feeling that arises from the perception that work fulfills important work values. Job satisfaction is related to the attitude of employees towards the job itself, the work situation, cooperation between leaders and fellow employees. Job satisfaction is the feeling of a worker or employee related to his job, namely feeling happy or unhappy, as a result of the individual's assessment of his job. (Onsardi & Fintahiasari, 2022)

Work productivity

Productivity is one of the important aspects of work culture, employee productivity contributes to the company's ability to win competition among industries. (Abdelwahed & Doghan, 2023) (Singh & Chaudhary, 2022). Work productivity usually increases if employees are always present, do their jobs well, are able to work hard, and also never leave. Employee productivity can decrease if the employee is unable to compete with other employees, is often absent, does work carelessly. (Wahyuningsih, 2018). Some studies reveal that employee productivity is related to organizational performance, the higher employee productivity, the better organizational performance. (Yunus & Ernawati, 2018) (Iqbal et al., 2019). Work productivity is a very important factor, because labor productivity has a big role in determining the success or failure of a company in achieving its goals.



Figure 1. Conceptual Framework

Hypothesis

1. H1: Training affects job satisfaction
2. H2: Incentives affects job satisfaction
3. H3: Training affects Work Productivity
4. H4: Incentives affects Work Productivity
5. H5: Job Satisfaction affects Work Productivity
6. H6: Training affects Work Productivity with job satisfaction as mediating variable
7. H7: Incentives affects Work Productivity with job satisfaction as mediating variable

METHODOLOGY

The population of PT Bank DKI are 246 employees, but the sample are 80 funding officer of PT Bank DKI obtained from the rounding results of the slovin formula with an error rate of 10 percent through questionnaire (quantitative research). According to Sugiyono (2017) quantitative research is a type of research that is based on the philosophy of positivism, where this type is used to research on a particular population and sample, data collection using research instruments, data analysis is quantitatively or statistically, and has hypotheses to be tested. This research uses quantitative research methods because the data will be processed and measured to find out how much the influence of training and the working environment on the work productivity funding officer PT Bank DKI with job satisfaction as a mediation variable. This quantitative method uses a likert scale, according to Sugiyono (2017), likert is used to measure attitudes, opinions and perceptions of a person or group of people about social phenomena. The Likert scale has a range from very positive to very negative, typically words like: very agree, agree, disagree, very disagree. To explain or confirm the result, it is calculated in SmartPls. According to Rahadian (2019) PLS (Partial Least Square) is a variance-based structural equation analysis (SEM) that can simultaneously perform testing of measurement model and testing of structural model. Ghozali (2018) stated that SEM PLS analysis usually consists of two submodels namely the measurement model (outer model) and the structural model (inner model). The purpose of using PLS is to make predictions, i.e. predict interconstructive

relationships, obtain latent variable values. The research object are described as table below.

Table 2. Research Object

	Category	Respondent	Percentage
Work Unit	Balaikota	13	16,25%
	Bandung	2	2,50%
	Gresik	2	2,50%
	Juanda	5	6,25%
	Kebayoran Baru	9	11,25%
	Lampung	1	1,25%
	Matraman	15	18,75%
	Otista	2	2,50%
	Permata Hijau	4	5,00%
	Pintu Besar Selatan	6	7,50%
	Semarang	1	1,25%
	Slamet Riyadi	1	1,25%
	Tanjung Priok	3	3,75%
	Walikota Jakarta Barat	6	7,50%
	Walikota Jakarta Pusat	5	6,25%
	Walikota Jakarta Selatan	1	1,25%
	Walikota Jakarta Timur	3	3,75%
Walikota Jakarta Utara	1	1,25%	
	Total	80	100,00%
Age	21 - 25 years	33	41,25%
	26 - 30 years	29	36,25%
	31 - 35 years	18	22,50%
	Total	80	100,00%
Gender	Female	43	53,75%
	Male	37	46,25%
	Total	80	100,00%
Education	S1	76	95,00%
	S2	4	5,00%
	Total	80	100,00%
Grade	contract	38	47,50%
	5	20	25,00%
	6	14	17,50%
	7	8	10,00%
	Total	80	100,00%
Status	Not Married	43	53,75%
	Married	36	45,00%
	Divorce	0	0,00%
	Divorce dead	1	1,25%
	Total	80	100,00%
Underperform in last 3 years	Yes	55	68,75%
	No	25	31,25%
	Total	80	100,00%

RESULT

Convergent Validity

Reliable or high if correlated above 0.70 with another construct.

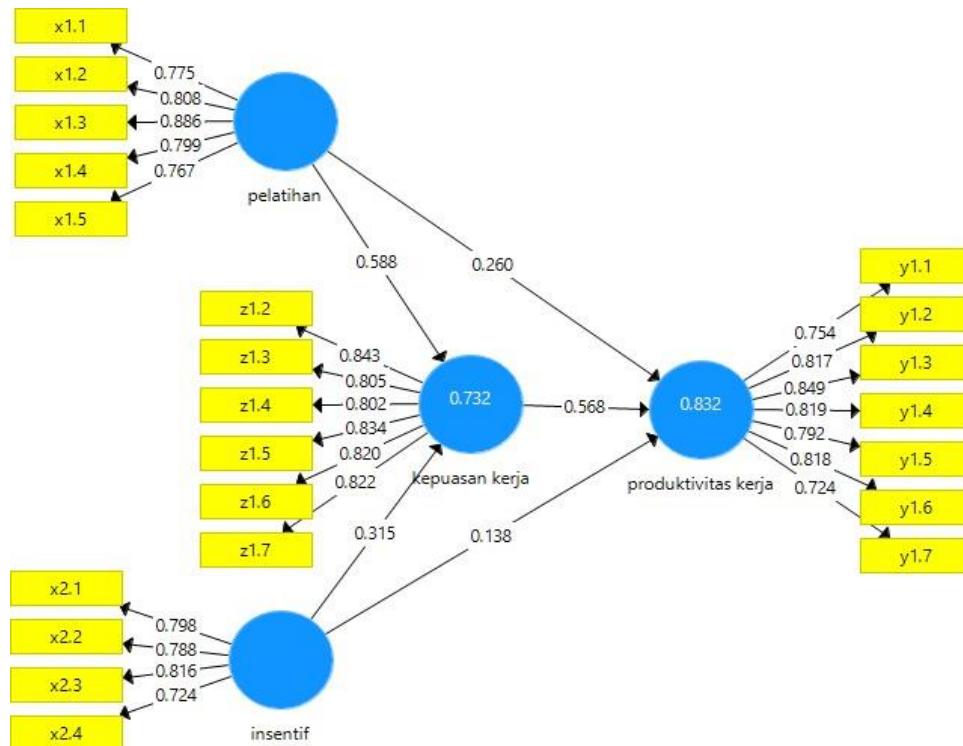


Figure 2. Outer Loading

Discriminant Validity

Table 3. Cross Loading Value

	Incentive	Job Satisfaction	Training	Work Productivity
x1.1	0,588	0,552	0,775	0,604
x1.2	0,636	0,628	0,808	0,647
x1.3	0,637	0,717	0,886	0,694
x1.4	0,743	0,741	0,799	0,739
x1.5	0,516	0,696	0,767	0,690
x2.1	0,798	0,568	0,643	0,565
x2.2	0,788	0,577	0,624	0,695
x2.3	0,816	0,712	0,584	0,597
x2.4	0,724	0,544	0,579	0,570
y1.1	0,562	0,679	0,701	0,754
y1.2	0,632	0,713	0,733	0,817
y1.3	0,656	0,695	0,668	0,849
y1.4	0,587	0,701	0,661	0,819
y1.5	0,632	0,748	0,637	0,792
y1.6	0,685	0,771	0,730	0,818
y1.7	0,576	0,656	0,540	0,724

z1.2	0,647	0,843	0,688	0,708
z1.3	0,671	0,805	0,634	0,689
z1.4	0,653	0,802	0,618	0,691
z1.5	0,686	0,834	0,736	0,783
z1.6	0,554	0,820	0,723	0,752
z1.7	0,589	0,822	0,694	0,760

Cross loadings for variables already above 0.70 and higher than another construct.

Construct Reliability and Validity Test

Table 4. Construct Reliability and Validity Table

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
incentive	0,788	0,792	0,863	0,612
job satisfaction	0,903	0,904	0,925	0,674
training	0,867	0,870	0,904	0,653
work productivity	0,904	0,906	0,924	0,636

Variables in AVE scored above 0.5 and reliability test shows the value of Cronbach's alpha value and composite reliability value in all variables above 0.70 meaning this study are qualified.

Structural Model Testing (Inner Model)

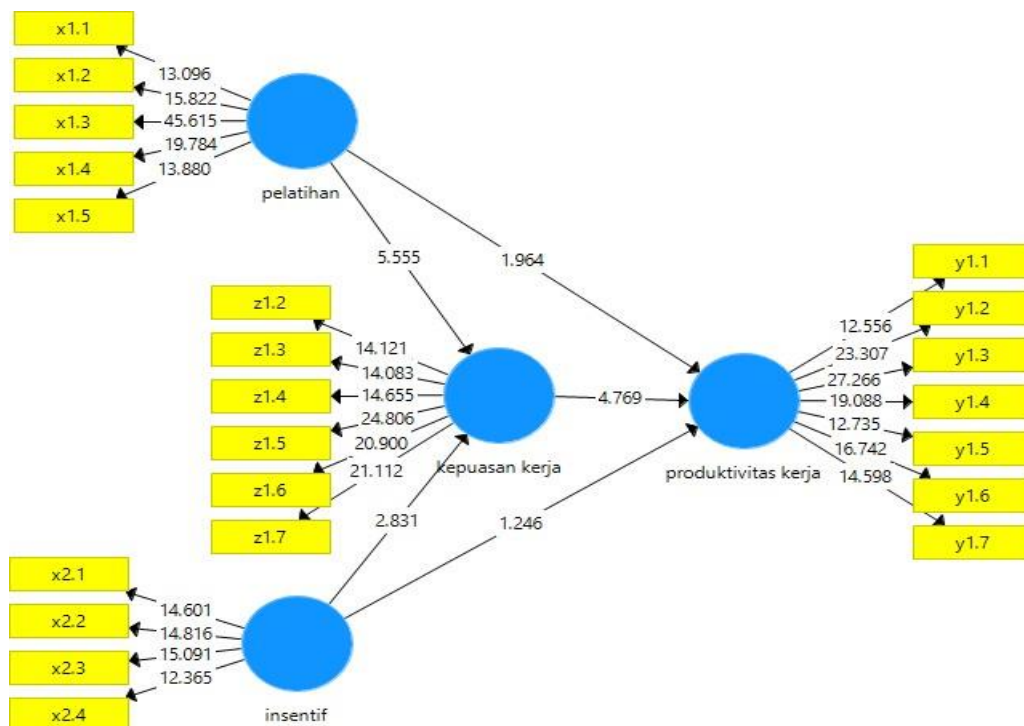


Figure 4. Inner Loading

Inner Model consists of the R-Square and goodness-fit model tests, structural model is generated using R-square to find dependent constructs and the t-test to find significance of the structural path parameter coefficients.

Table 5. R-Square

	R Square	R Square Adjusted
job satisfaction	0,732	0,725
work productivity	0,832	0,825

R-square of job satisfaction is 0,732 or 73,2% (Moderate category). R-square score of work productivity is 0,832 or 83,2% (Strong category). (Sarstedt et al., 2017) said that score above 0,75 is strong, score 0,5 is moderate, and score 0,25 is weak.

Goodness Of Fit (GOF) Calculation

This test is useful for validating the entire performance between the outer model and inner model.

$$\begin{aligned} \text{Gof} &= \sqrt{\text{mean AVE} \times \text{mean R-square}} \\ \text{GoF} &= \sqrt{0,644 \times 0,782} \\ \text{Gof} &= 0.6275 \end{aligned}$$

Small GoF value = 0.1, medium = 0.25 and large = 0.36 (Ghazali, 2014). GoF calculation results is above are 0.6275, means that the overall performance of the outer model and inner model can be said to be in the large / good category.

Hypothesis Test

Table 6. Direct Effect

	Original Sample (O)	Sample Mean (M)	StandardDeviation (STDEV)	T Statistics (O/STDEV)	P Values
incentives -> job satisfaction	0,315	0,338	0,111	2,831	0,006
incentives -> work productivity	0,138	0,149	0,111	1,246	0,216
job satisfaction -> work productivity	0,568	0,537	0,119	4,769	0,000
training -> job satisfaction	0,588	0,572	0,106	5,555	0,000
training -> work productivity	0,160	0,279	0,132	1,564	0,053

The variable that has a direct influence for the variable incentives on job satisfaction T-Statistic 2.831>1.665, so it has a strong direct influence and P-Value of 0.006<0.05 indicates a significant influence. Variable incentives on job work productivity T-Statistic of 1.246<1.665, so it has a weak direct effect and P-Value of 0.216>0.05 indicates no significant effect. The job satisfaction variable on work productivity T-Statistic 4.769>1.665, so it has a strong direct effect and P-Value of 0.000<0.05 indicates significant effect. The training variable on job satisfaction T-Statistic 5.555>1.665, so it has a strong direct effect and P-Value of 0.000<0.05 indicates significant effect. The training variable on work productivity T-Statistic 1.564<1.665, so it has weak direct effect and P-Value of 0.053>0.05 indicates no significant effect.

Table 7. Indirect Effect

	Original Sample(O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
incentives -> job satisfaction -> work productivity	0,179	0,183	0,077	2,338	0,022
training -> job satisfaction ->work productivity	0,334	0,304	0,077	4,350	0,000

The variable that have indirect effect for the incentives variable on work productivity through job satisfaction T-Statistic $2.338 > 1.665$, so it has a strong indirect effect and the P- Value value of $0.022 < 0.05$ indicates a significant effect. The training variable on work productivity through job satisfaction T-Statistic $4.350 > 1.665$, so it has a strong indirect effect and the P- Value of $0.000 < 0.05$ indicates significant effect.

DISCUSSION

The Effect of Training on Job Satisfaction

P-value worth $0.000 < 0.05$ (significance level), T-statistics worth $5.555 > 1.665$ (t table). Training affects job satisfaction which means H_a accepted. The original sample value (coefficient) of 0.588 means that training affects job satisfaction by 58.8% . (H_1) is accepted, training has a significant effect on job satisfaction.

The Effect of Incentives on Job Satisfaction

P-value worth $0.006 < 0.05$ (significance level), T-statistics worth $2.831 > 1.665$ (t table). Incentives affect job satisfaction which means H_a is accepted. The original sample value (coefficient) of 0.315 means that incentives affect job satisfaction by 31.5% . (H_2) is accepted, incentives have a significant effect on job satisfaction.

Effect of Training on Work Productivity

P-value worth $0.053 > 0.05$ (significance level), T-statistics worth $1.564 < 1.665$ (t table). Training has no effect on work productivity which means H_a is rejected. The original sample value (coefficient) of 0.160 means that training affects work productivity by only 16% . (H_3) is rejected, training has a significant effect on work productivity.

The Effect of Incentives on Work Productivity

P-value worth $0.216 > 0.05$ (significance level), T-statistics worth $1.246 < 1.665$ (t table). Incentives have no effect on work productivity which means H_a is rejected. The original sample value (coefficient) of 0.138 means that incentives affect work productivity by only 13.8% . (H_4) is rejected, incentives have no significant effect on work productivity.

The Effect of Job Satisfaction on Work Productivity

P-value worth $0.000 < 0.05$ (significance level), T-statistics worth $4.769 > 1.665$ (t table). Job satisfaction affects work productivity which means H_a accepted. The original sample value (coefficient) of 0.568 means that job satisfaction affects work productivity by 56.8% . (H_5) is accepted, job satisfaction has a significant effect on work productivity.

The Effect of Training on Work Productivity Through Job Satisfaction as an Intervening Variable

P-value worth 0.000 <0.05 (significance level), T-statistics worth 4.350 > 1.665 (t table). Training affects work productivity through job satisfaction which means H_a accepted. The original sample value (coefficient) of 0.334 means that training affects work productivity through job satisfaction by 33.4%. (H_6) is accepted, training has a significant effect on work productivity through job satisfaction as an intervening variable.

The Effect of Incentives on Work Productivity Through Job Satisfaction as an Intervening Variable

P-value worth 0.022 <0.05 (significance level), T-statistics worth 2.338 > 1.665 (t table). Incentives affect work productivity through job satisfaction which means H_a is accepted. The original sample value (coefficient) of 0.179 means that incentives affect work productivity through job satisfaction by 17.9%. (H_7) is accepted, incentives have a significant effect on work productivity through job satisfaction as an intervening variable.

Comparison with Previous Research

Table 8. Comparison of Research Results

No	Researcher	Results	Comparison Of Research Results
1	(He et al., 2016) (Hanaysha & Tahir, 2016) (Saprudin, 2018) (Khan et al., 2020)	Training Affects Job Satisfaction	Support the hypothesis
2	(Said et al., 2017) (Setiani, 2021)	Job satisfaction has a significant positive effect on work productivity	Support the hypothesis
3	(Pettarani et al., 2018) (Martono & Aspiyah, 2016)	Training has a positive but insignificant effect on productivity	Reject the hypothesis
5	(Adewuyi, 2017) (Ogohi Daniel, 2019) (Ruhnama et al., 2021)	Incentives have a Significant Effect on Work Productivity	Reject the hypothesis
6	(Ibrahim et al., 2024)	Incentives affect job satisfaction	Support the hypothesis
7	(Tarigan et al., 2022) (Okpo et al., 2021) (Maida et al., 2017)	Job satisfaction has an influence on work productivity	Support the hypothesis

CONCLUSION AND RECOMENDATION

Conclusion

1. Hypothesis (H1) accepted, training have significant effect on job satisfaction
2. Hypothesis (H2) accepted, incentives have significant effect on job satisfaction
3. Hypothesis (H3) is rejected, training have no significant effect on work productivity
4. Hypothesis (H4) is rejected, incentives have no significant effect on work productivity
5. Hypothesis (H5) accepted, job satisfaction have significant effect on work productivity
6. Hypothesis (H6) accepted, training have significant effect on work productivity through job satisfaction as an intervening variable
7. Hypothesis (H7) accepted, incentives have significant effect on work productivity through job satisfaction as an intervening variable

Recomendation

In the training variable, the lowest score is on indicator x1.3 with a score of 3.40 on "The training provided can help me get the job done". Several ways companies can adjust training to help get the job done, namely by analyzing job needs, choosing the right training method, developing relevant material, providing feedback and conducting regular follow-ups.

In the incentive variable, the lowest score is on indicator x2.4 with a score of 3.44 regarding "I am happy to get praise when I am able to achieve the predetermined target". As a boss, it is important to give more attention to employees who have worked according to the target in several ways, namely personalizing praise, giving praise directly and on time, offering more concrete recognition.

In the job satisfaction variable, the lowest score is in indicator z1.3 with a score of 3.23 regarding "The salary I get is in accordance with my current job position". It is good for both parties between company representatives and employees in terms of payroll standards, adjust to the applicable regulations.

In the work productivity variable, the lowest score is on indicator y1.1 with a score of 3.24 on "I am never late". For employees, there are several things to overcome this problem, namely identifying the causes of tardiness, making a schedule and sticking to it, leaving early and avoiding the habit of procrastinating.

FURTHER STUDY

This research still has limitations, so it is necessary to carry out further research related to the topic of the Influence of Training and Incentives on Work Productivity with Job Satisfaction as a Mediating Variable in order to perfect this research and increase insight for readers.

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