The Influence of Work Environment on Employee Performance with Motivation as a Mediating Variable at Bank Tabungan Negara, Bandar Lampung Branch Office

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ABSTRACT

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| --- |
| **Aims:** This study aims to analyze the influence of the work environment on employee performance with work motivation as a mediating variable at Bank Tabungan Negara (BTN), Bandar Lampung Branch Office. Specifically, the study investigates the direct effect of the work environment on both employee motivation and performance, the effect of motivation on performance, and the mediating role of motivation in the relationship between the work environment and employee performance.  Study Design: Quantitative explanatory research using a structural equation modeling (SEM) approach based on Partial Least Squares (PLS).  Place and Duration of Study: The research was conducted at Bank Tabungan Negara (BTN), Bandar Lampung Branch Office, during the period of January to March 2025.  Methodology: The study involved a population of 160 employees. Data were collected through a structured questionnaire distributed online via Google Forms. Analysis was performed using SmartPLS version 3.2.9 to test the proposed model and hypotheses.  Results: The findings show that the work environment has a positive and significant effect on both employee motivation and performance. Motivation also has a significant positive impact on performance. However, motivation does not significantly mediate the relationship between the work environment and performance. This indicates that the influence of the work environment on performance tends to be direct rather than mediated.  Conclusion: A supportive work environment plays a crucial role in directly enhancing employee performance at Bank BTN Bandar Lampung. Although motivation contributes positively, it is not a significant mediator in this context. The study contributes to the understanding of performance drivers in the Indonesian banking sector and highlights the need for institutions to focus on improving both physical and non-physical aspects of the workplace. These findings provide actionable insights for HR policies aimed at boosting productivity. |

*Keywords: Work Environment, Employee Motivation, Employee Performance, Banking Sector, Partial Least Squares, Structural Equation Modeling.*

1. INTRODUCTION

Banks are financial institutions that collect public funds in the form of savings and redistribute them in the form of credit or other financial services to improve public welfare, as regulated in Law No. 7 of 1992 concerning banking, as amended by Law No. 10 of 1998. In Indonesia, the banking industry is facing intense competition both from local and international institutions. In this environment, the role of human resources (HR) is crucial, especially in enhancing service quality, innovation, and risk management. Bank Tabungan Negara (BTN) Bandar Lampung Branch, which plays a strategic role in housing finance, must optimize the competence and motivation of its employees to maintain competitive advantage and performance excellence.

Despite positive performance indicators such as an increase in PPOP and FBI, Bank BTN KC Bandar Lampung faces operational efficiency challenges, including a higher-than-target cost of funds and underutilized physical infrastructure. Observations reveal a work environment that may hinder productivity—such as limited workspace, broken equipment, and suboptimal room conditions—which could impact employee performance. Meanwhile, inconsistent punctuality data and issues like declining discipline and focus suggest motivational challenges among employees. This raises the question of how the work environment and motivation interact to influence performance.

To address these challenges, this study proposes examining the influence of the work environment on employee performance, with motivation as a mediating variable. By analyzing both physical and non-physical aspects of the workplace and their correlation with motivation and performance, the study aims to determine whether motivation serves as a pathway through which a conducive work environment improves employee outcomes.

Prior studies show mixed results. Samuel (2015) found that the work environment significantly affects performance, while Logahan (2012) reported no such effect. Jaweera (2015) highlighted the importance of motivation, whereas Widyawati et al. (2018) did not find motivation impactful. More recent banking-sector studies present divergent outcomes: Wulandari, Natsir & Respati (2024) confirmed that the work environment and motivation together enhance bank employee performance, and a Delphi study (2024) identified work environment, motivation, and organizational culture as key performance drivers. Contrastingly, Fadlan (2022) observed a non-significant effect of the work environment on performance, though motivation remained important. Additionally, Kazi et al. (2024) in Pakistan found motivation partially mediated the link between organizational culture and bank employee performance. These inconsistencies—especially regarding mediation by motivation—highlight a clear research gap, particularly within regulated banking environments like our Indonesian case.

This research provides valuable insights for the scientific community by addressing inconsistent findings in previous studies regarding the mediating role of motivation. It contributes to the development of HR management theory in the banking sector, especially in regulated and performance-driven institutions. By using a structural equation modeling approach with empirical data from a real-world banking context, this study enriches the understanding of how work environment and motivation interact to influence performance. The findings may serve as a reference for both academics and practitioners in developing strategies to improve employee productivity through environmental and motivational improvements.

This study focuses on employees of Bank BTN Bandar Lampung Branch, where performance indicators and workplace conditions present an opportunity for targeted analysis. The study adds to the literature by positioning motivation as a mediating variable and using recent data specific to the banking sector. Unlike previous studies, this research contextualizes findings within an institutional setting that is highly regulated and performance-driven, making the outcomes more relevant for managerial strategies in banking. Therefore, the author is interested in conducting research under the title: “The Influence of Work Environment on Employee Performance with Motivation as a Mediating Variable at Bank BTN Bandar Lampung Branch.”

2. methodology

**2.1 Research Approach**

This study employs a quantitative explanatory approach grounded in positivist philosophy, which aims to test hypotheses through structured instruments and statistical analysis (Sugiyono, 2021). The goal is to examine the direct and indirect influence of the work environment on employee performance, with motivation as a mediating variable. This approach is suitable because it allows the quantification of relationships between latent variables using measurable indicators, thereby ensuring objectivity, replicability, and generalizability of results.

**2.2 Types and Sources of Data**

The study uses primary and secondary data.

1. Primary data were obtained through structured questionnaires distributed via Google Forms and semi-structured interviews to gain deeper insights. The questionnaire was constructed based on indicators derived from the literature and measured using a Likert scale.
2. Secondary data include institutional reports, employee records, and internal documentation from BTN Bandar Lampung Branch, which were used to enrich context and triangulate findings.

**2.3 Data Collection Methods**

Data collection in this study was conducted through a multi-method strategy. Structured questionnaires, developed based on theoretical indicators, were used to collect quantitative data on employee perceptions of the work environment, motivation, and performance (Sugiyono, 2021). To complement this, semi-structured interviews were conducted with select employees to gain qualitative insights that support or explain the quantitative findings. Additionally, direct observation of the workplace was carried out to assess the physical conditions and non-physical interactions that may influence employee motivation and performance. Lastly, document analysis was performed by reviewing organizational data such as staffing structures, internal memos, and institutional reports. This triangulation approach enhances the reliability and validity of the research findings by combining multiple sources of evidence.

**2.4 Operational Definitions and Variable Measurement**

**Table 1. Operational Definitions and Variable Measurement**

|  |  |  |  |
| --- | --- | --- | --- |
| Variable | Definition | Indicators | Scale |
| Work Environment (X) | All physical and non-physical aspects that interact with employees (Hafeez et al., 2019) | Physical: Cleanliness, lighting, noise, room layout; Non-physical: supervisor support, coworker relations (Awan & Tahir, 2015) | Likert |
| Motivation (M) | The effort to align employee potential with organizational goals (Musinguzi et al., 2017) | General motivation, burnout, job satisfaction, intrinsic motivation, organizational commitment, awareness, punctuality | Likert |
| Employee Performance (Y) | Work output aligned with organizational goals (Koopmans et al., 2014) | Task performance, contextual performance, counterproductive behavior | Likert |

**2.5 Population and Sampel**

The population includes all 160 employees at Bank BTN Bandar Lampung Branch. Given the manageable size, this study uses a census method, involving all individuals in the population without sampling.

**Table 2. Number of Employees at BTN KC Bandar Lampung**

|  |  |  |
| --- | --- | --- |
| **No.** | **Position** | **Number** |
| 1 | Branch Manager | 1 |
| 2 | Deputy Branch Manager | 2 |
| 3 | Unit Head | 7 |
| 4 | Sub Branch Head | 5 |
| 5 | Deputy Sub Branch Head | 3 |
| 6 | Supervisor | 2 |
| 7 | Staff | 140 |
| **Total** | | **160** |

**2.6 Data Analysis**

Data analysis was performed using SmartPLS version 3.2.9, applying the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique, as recommended by Hair et al. (2019). PLS-SEM is ideal for handling non-normal data distributions and is robust for models with formative and reflective constructs. The analytical procedures involved:

1. Outer Model Evaluation: Measures indicator reliability, convergent validity (AVE ≥ 0.5), discriminant validity (cross-loading & Fornell-Larcker), and internal consistency reliability (Cronbach’s Alpha, Composite Reliability ≥ 0.7) (Pineda et al., 2022).
2. Inner Model Evaluation: Assesses R² (≥ 0.10), predictive relevance Q², and effect size f² (Cohen, 1988).
3. Hypothesis Testing: Conducted via bootstrapping to generate t-statistics and p-values. A path is significant if t-statistic > 1.96 (p < 0.05).

Goodness of Fit (GoF) is also assessed using SRMR (<0.08), NFI (>0.90), d\_ULS, and d\_G (Hair et al., 2019), ensuring the model’s fitness for prediction and theoretical explanation.

3. results and discussion

**3.1 Results**

This study utilized both descriptive analysis and Structural Equation Modeling using Partial Least Squares (PLS-SEM). The evaluation followed two phases: measurement model (outer model) assessment and structural model (inner model) validation.

**Measurement Model**

To examine the validity and reliability of constructs, convergent and discriminant validity tests were conducted. Convergent validity was assessed through indicator loadings and Average Variance Extracted (AVE). The results showed that all indicators for Work Environment and Employee Performance exceeded the threshold value of 0.70, confirming adequate convergent validity. In the Motivation construct, several items (e.g., Z2, Z3, Z4, Z5, Z6, Z7, Z8, Z28) had loadings below 0.70 and were thus excluded from further analysis.

**Table 3. Average Variance Extracted (AVE)**

|  |  |  |
| --- | --- | --- |
| **Construct** | **AVE** | **Description** |
| Work Environment | 0.703 | Valid |
| Motivation | 0.579 | Valid |
| Employee Performance | 0.732 | Valid |

Following item elimination, the AVE values for all three constructs—Work Environment (0.703), Motivation (0.579), and Employee Performance (0.732)—exceeded the minimum threshold of 0.50, indicating good convergent validity.

**Table 4. Composite Reliability and Cronbach’s Alpha**

|  |  |  |  |
| --- | --- | --- | --- |
| **Construct** | **Cronbach’s Alpha** | **Composite Reliability** | **Description** |
| Work Environment | 0.953 | 0.959 | Reliable |
| Motivation | 0.971 | 0.974 | Reliable |
| Employee Performance | 0.979 | 0.981 | Reliable |

For discriminant validity, the cross-loading analysis confirmed that each indicator loaded highest on its respective construct compared to others, satisfying the Fornell-Larcker criterion. Additionally, the reliability of all constructs was established, with Cronbach’s Alpha and Composite Reliability values exceeding 0.90, indicating excellent internal consistency (Work Environment α = 0.953, CR = 0.959; Motivation α = 0.971, CR = 0.974; Performance α = 0.979, CR = 0.981).

**Assessment and Structural Model**

After confirming the validity and reliability of the measurement model, the inner model was evaluated using R², Q², f², and path coefficients.

**Table 5. R-Square Values**

|  |  |  |  |
| --- | --- | --- | --- |
| **Endogenous Variable** | **R²** | **Adjusted R²** | **Interpretation** |
| Employee Performance | 0.984 | 0.983 | Strong |
| Motivation | 0.955 | 0.955 | Strong |

The coefficient of determination (R²) for Employee Performance was 0.984, while for Motivation it was 0.955. These values indicate that the model explains 98.4% and 95.5% of the variance in the respective dependent variables, representing strong predictive accuracy (Hair et al., 2019).

**Table 6. Predictive Relevance (Q²)**

|  |  |  |
| --- | --- | --- |
| **Construct** | **Q²** | **Description** |
| Employee Performance | 0.999 | High predictive relevance |

The predictive relevance (Q²) was calculated using the blindfolding procedure, yielding a Q² value of 0.999. This result confirms high predictive relevance of the model for both dependent constructs.

**Table 7. Effect Size (f²)**

|  |  |  |
| --- | --- | --- |
| **Relationship** | **f²** | **Interpretation** |
| Work Environment → Performance | 1.001 | Large effect |
| Work Environment → Motivation | 21.414 | Large effect |
| Motivation → Performance | 0.414 | Medium–Large |

The effect size (f²) was also evaluated, showing large effects from Work Environment on both Motivation (f² = 21.414) and Performance (f² = 1.001), and a moderate-to-large effect of Motivation on Performance (f² = 0.414). According to Cohen’s guidelines (1988), these values indicate practically significant relationships.

**Table 8. Path Coefficients and Hypothesis Testing**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Hypothesis** | **Path** | **Coefficient (β)** | **T-Statistic** | **P-Value** | **Result** |
| H1 | Work Environment → Performance | 0.521 | 5.090 | 0.000 | Supported |
| H2 | Work Environment → Motivation | 0.972 | 188.929 | 0.000 | Supported |
| H3 | Motivation → Performance | 0.472 | 4.756 | 0.000 | Supported |
| H4 | Indirect (Mediation) | -0.006 | 0.500 | 0.617 | Not Supported |

The path coefficient analysis via bootstrapping revealed that all direct relationships were positive and statistically significant. Work Environment had a significant positive effect on Employee Performance (β = 0.521, t = 5.090, p < 0.001) and Motivation (β = 0.972, t = 188.929, p < 0.001). Likewise, Motivation significantly influenced Performance (β = 0.472, t = 4.756, p < 0.001). However, the indirect effect of Work Environment on Performance through Motivation was found to be not significant (β = -0.006, t = 0.500, p = 0.617), indicating no mediating role of Motivation. Overall, the structural model confirms strong direct effects, but the mediating effect of motivation was unsupported. The model exhibited strong explanatory and predictive capabilities, justifying its theoretical and empirical relevance in the banking sector context.

The findings of this study provide both confirmation and contrast to previous literature, thus addressing the research gap outlined earlier. Prior studies have shown inconsistent results regarding the mediating role of motivation in the relationship between work environment and employee performance. For instance, Amelia et al. (2023), Putri et al. (2023), and Handaya et al. (2024) found that motivation mediates the effect of work environment on performance, suggesting an indirect pathway through which environmental factors influence outcomes. Conversely, Widyawati et al. (2018) reported that motivation did not significantly influence performance, casting doubt on its mediating role.

The current study aligns with Widyawati et al. (2018), as the results show that while motivation positively affects performance, it does not mediate the relationship between the work environment and employee performance (β = -0.006, t = 0.500, p = 0.617). This suggests that the work environment exerts a strong and direct effect on performance, independent of motivational factors, which differs from the assumptions made by previous researchers who emphasized the mediating mechanism.

By clarifying the non-mediating role of motivation, this study fills the research gap and provides novel insight, particularly within the context of the Indonesian banking sector, where performance is highly regulated and closely tied to service quality. It implies that investment in improving the work environment both physical and psychological may directly enhance employee performance without necessarily depending on motivational boosts. This reinforces the practical importance of workplace infrastructure and culture in high-stakes service industries.

4. Conclusion

[The study found that the work environment has a positive and significant effect on employee performance, as well as on employee motivation. Motivation also shows a significant positive effect on employee performance. However, motivation does not act as a mediating variable between work environment and employee performance. These findings indicate that a supportive and well-structured work environment can directly enhance employee performance at Bank BTN Bandar Lampung Branch, without necessarily relying on motivational factors as an intermediary. The model used in this study demonstrated strong explanatory power with an R² of 0.984 for employee performance and 0.955 for motivation, and predictive relevance with a Q² value of 0.999.

Consent

All participants provided informed consent prior to participation in this research. Confidentiality and anonymity were strictly maintained throughout the study.

Ethical approval (where ever applicable)

All authors hereby declare that this study has been approved by the appropriate institutional ethics committee. All procedures involving human participants were conducted in accordance with the ethical standards of the institution and the 1964 Helsinki Declaration and its later amendments.

Definitions, Acronyms, Abbreviations

1. **SEM: Structural Equation Modeling**

**A multivariate statistical analysis technique used to analyze structural relationships among latent and observed variables.**

1. **PLS-SEM: Partial Least Squares - Structural Equation Modeling**

**A variance-based SEM approach suitable for predictive modeling and theory development, especially for small sample sizes or non-normal data.**

1. **SRMR: Standardized Root Mean Square Residual**

**A goodness-of-fit index that indicates the average magnitude of discrepancies between observed and predicted correlations; values < 0.08 are considered acceptable.**

1. **AVE: Average Variance Extracted**

**A measure indicating the level of variance captured by a construct in relation to the variance due to measurement error; AVE ≥ 0.50 indicates good convergent validity.**

1. **CR: Composite Reliability**

**A reliability coefficient used to assess the internal consistency of a set of indicators measuring a latent construct; CR ≥ 0.70 is considered acceptable.**

1. **R²: Coefficient of Determination**

**Indicates how much of the variance in the endogenous (dependent) variable is explained by the exogenous (independent) variable(s); higher values indicate better explanatory power.**

1. **Q²: Predictive Relevance**

**An index derived from the blindfolding procedure used to evaluate the model’s ability to predict data points not used in the model estimation.**

1. **f²: Effect Size**

**Assesses the impact of a specific predictor construct on an endogenous variable; values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects respectively.**

1. **Path Coefficient**

**The standardized estimate of the relationship between two constructs in a structural model, used to test hypotheses in SEM.**

1. **GoF: Goodness of Fit**

**A global fit measure combining both measurement and structural model performance; used to evaluate the overall validity of the PLS-SEM model.**

1. **NFI: Normed Fit Indeks**

**A fit index that compares the proposed model to a null model; values > 0.90 suggest good model fit.**

1. **BTN: Bank Tabungan Negara**

**A state-owned bank in Indonesia, focusing on mortgage lending and housing finance.**

1. **PPOP: Pre-Provision Operating Profit**

**A financial performance metric that reflects a bank’s profitability before provisioning for loan losses.**

1. **FBI: Fee-Based Income**

**Non-interest income earned by banks from services such as administration fees, commission, and transactional services.**

1. **HR: Human Resources**

**Refers to the people and department responsible for managing employee-related functions within an organization.**

**COMPETING INTERESTS DISCLAIMER:**

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc.) and text-to-image generators have been used during the writing or editing of this manuscript.

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APPENDIX

**Work Environment (X)**

(Adapted from Workplace Environment Scale – WES-10, Friis, 1981)

Respondents were asked to indicate their level of agreement with the following statements using a 7-point Likert scale (1 = Strongly Disagree, 7 = Strongly Agree):

1. The organization gives me opportunities to explore my true capabilities.
2. The organization helps me become more confident in my work.
3. I do not feel tense while working at this company.
4. I do not feel anxious when going to work.
5. I receive support and encouragement from coworkers in facing job challenges.
6. I make use of my knowledge and experience in my work.
7. I do not experience conflicts among colleagues.
8. It is easy to align loyalty to my team with loyalty to my own profession.
9. I believe my workload aligns with my job description.
10. I often feel like I should be in several places at the same time.

**Employee Performance (Y)**

(Adapted from Chien et al., 2020)

Responses were based on a 7-point Likert scale (1 = Strongly Disagree, 7 = Strongly Agree):

1. The quality of my work results is high.
2. My work outputs are accurate.
3. I provide good customer service.
4. I achieve my personal career goals.
5. I develop skills necessary for future career opportunities.
6. I actively pursue career growth.
7. I seek out career advancement opportunities.
8. I generate new ideas.
9. I work to realize those new ideas.
10. I find better ways to perform tasks.
11. I create improved processes and procedures.
12. I work well as part of a team.
13. I gather information from others in my workgroup.
14. I help ensure the success of my workgroup.
15. I respond to the needs of coworkers.
16. I do things that help others even if not in my job description.
17. I work for the benefit of the entire organization.
18. I do things to promote the organization.
19. I help make the organization a better place to work.

**Motivation (Z)**

(Adapted from Chien et al., 2020)

Responses were based on a 7-point Likert scale (1 = Strongly Disagree, 7 = Strongly Agree):

1. The best aspect of any job is the financial rewards and benefits.
2. I work primarily for the financial rewards.
3. I work mostly just for money.
4. If I had to choose between jobs, I’d pick the one that pays the most.
5. I would gladly leave any job for one with higher pay.
6. People should always seek better-paying jobs.
7. It’s important to me that others recognize my contribution when I do well.
8. I work harder when I know my work is being evaluated.
9. Peer approval matters to me.
10. I give my best effort when influential people notice my work.
11. I work harder on a project if there is public recognition.
12. I often decide based on what others think.
13. If something is not enjoyable, it’s not worth doing.
14. Enjoyment is a top reason to do a job.
15. If choosing between jobs, I’d choose the more enjoyable one.
16. I only work on tasks I find enjoyable.
17. It's important that my job provides enjoyment.
18. Enjoying my job is more important than anything else.
19. It's important that I work in a job that lets me use my skills and talents.
20. I enjoy challenging work that gives me a sense of personal achievement.
21. I hold myself to high standards in decision-making.
22. It's important to me that my job helps me fulfill my potential.
23. I derive great satisfaction from doing my job well.
24. I strive to make decisions consistent with my values and ethics.
25. It is important that the organization's goals align with my personal goals.
26. I would struggle to work at a company misaligned with my beliefs.
27. An organization’s mission must align with my values for me to work hard.
28. I seek out organizations that support my personal values and beliefs.