

THE EFFECT OF EXTRINSIC MOTIVATION AND JOB STRESS ON EMPLOYEE PERFORMANCE WITH JOB SATISFACTION AS AN INTERVENING VARIABLE AT PT. BANK NEGARA INDONESIA (PERSERO) TBK. USU BRANCH MEDAN

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ABSTRACT

The success of employees in an organization, especially in banking, has a big impact on how well the resources can meet customer needs and satisfaction, which is the goal of a business. Customer satisfaction is a big part of the company's goals, which has a lot to do with how the company manages its human resources. As a result, every employee should be required to improve their performance and work towards those goals at all times. On the other hand, job stress and things that motivate employees outside of work also affect how satisfied they are at work. This study aims to analyze the effect of extrinsic motivation and job stress on employee performance with job satisfaction as an intervening variable at PT Bank Negara Indonesia, Tbk USU Branch. This research was conducted using a quantitative approach, and data were collected through questionnaires distributed to 93 bank employees by conducting Z-sobel testing on the intervening test. The results showed a positive direct influence between extrinsic motivation and employee performance. Extrinsic motivation is proven to encourage increased employee performance. Furthermore, this study also found a negative direct effect between job stress and employee performance. High levels of work stress can hinder employee performance, reduce productivity, and affect overall work quality.

Keywords: *Extrinsic Motivation, Job Stress, Performance, Job Satisfaction, Human Resource Management*

1. INTRODUCTION

Banks must maintain customer trust by providing financial services like deposits, credit, and other financial services. Human resources—employees—drive company growth. To serve customers, every bank needs employees with banking skills (Astuti, 2020; Mulyana et al., 2019). Banking products quickly, accurately, and satisfactorily. Service delivery performance greatly impacts HR's ability to satisfy customers (Customer Statistics), a company's goal. The company's HR management is expected to improve and motivate every employee to improve their performance progress to achieve customer satisfaction (customer statistics). In a service company, employee performance affects company performance, making it easier to reach goals. Achieving a company goal requires divisions to work together to achieve its vision and mission. HR is crucial to a company's success because it creates and innovates. Human resources (HR) that are brave enough to change, compete, and meet goals are needed. Transforming human resource professionals can help businesses succeed. Human resources transformation professionals combine analytical theoretical foundations, human resources professionals, and human resources transformation as a strategy to gain market advantage and business success. (Syamsuri, 2022).

Performance refers to a worker's, management's, or organization's work, which must be quantified and compared to predetermined standards. Sedarmayanti (2017). Every company needs top-notch HR. However, infrastructure can boost employee satisfaction and performance (Tarigan, et al., 2022). Companies can survive and win increasingly fierce service sector competition.

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Indonesia's progressing and competitive banking sector plays a major role in the economy and development. The company is successful if it meets its goals. However, the corona virus outbreak (Covid-19) at the end of 2019 had a major impact on human life and the economy, especially banking. Covid-19 affected PT Bank Negara Indonesia (Persero), Tbk's credit growth, write-off recovery, and NPLs. Good employee performance is crucial to meeting the company's goals in these conditions. Disciplined employees boost company performance. Employee performance is measured by how much energy, thought, and contribution they provide. Chang & Teng(2017). After listing on the Jakarta and Surabaya Stock Exchanges in 1996, PT Bank Negara Indonesia (Persero), Tbk (BNI) became a public company. After overcoming challenges, the corporate identity was refreshed in 2004 to indicate a brighter future. 'Bank BNI' is shortened to 'BNI' and '46' is used in lo.

Performance can be used to evaluate human resources and employees (Noval et al., 2020; Sukanto, 2018; Wahyu, 2021). The following is the performance data for Bank BNI employees at the USU main branch office in 2022.

Table 1.2. Performance data for USU Branch BNI Employees for 2020 – 2022

No	Category	Value Performance	Number of Employees	Percentage	Number of Employees	Percentage	Number of Employees	%
			2020		2021		2022	
1	Very Poor	<180	4	3%	0	0%	4	3%
2	Less	180 - <280	25	17%	13	10%	20	17%
3	Good	280 - <360	89	60%	77	60%	72	60%
4	Very Good	380 - <460	25	17%	25	20%	20	17%
5	Special	460 – 500	4	3%	13	10%	4	3%
TOTAL			147	100%	128	100%	120	100%

Table 1.2 shows that BNI has 120 employees, 4 of whom are very poor and 20 who are poor. This is up from last year's zero very poor performers and 13 poor performers. In 2022, 20 employees had excellent performance and 4 had exceptional performance, down from 25 in 2021 and 13 in 2022. Many factors affect employee performance. Motivation, job satisfaction, stress, and other economic and technical factors influence employee productivity. Before conducting the pre-survey, the author interviewed one of the general unit employees, who complained about working hours that sometimes required them to come on holidays or weekends, risks in their work, pressure from targets, and stressed bosses. Human resource management can choose factors to improve performance based on situations, so understanding performance factors is crucial (Ardi et al., 2022; Pusparani, 2021). This study also distributed pre-survey questionnaires to 20 USU Branch BNI employees. In short interviews with several employees, the author found that dissatisfaction with this promotion was caused by several factors, including the fact that some employees were not active in office activities and were not recognized by leaders who had the power to promote them, and that leaders treated less well-known employees differently. Thus, BNI's USU branch promotes through leadership proximity.

Job satisfaction directly affects employee performance. Wiliandari et al. (2019) and Yovie Ernanda et al. (2020) found that job satisfaction improves employee performance. However, with managerial competence, HR professionalism can improve employee performance and job satisfaction (Syamsuri R., et al., 2022). Job satisfaction affects employee performance, but

motivation does not (Bhastary Dwipayani, 2020). (Astuti; Bhastari, 2020) Employee performance boosts company performance. Job satisfaction is crucial to company performance, especially in competitive markets. The research is flawed (Steven & Prasetio, 2020) because job satisfaction has a negative and significant impact on employee performance, and employees are dissatisfied with company decisions, which increases workload to maximize performance.

Improvement requires intrinsic and extrinsic motivation. This study measured employee performance using extrinsic motivation. (Deckers, 2021) Herzberg emphasizes intrinsic motivation to motivate employees, but without extrinsic motivation, employee dissatisfaction will affect behavior and performance. According to research (Dewi et al., 2019), extrinsic motivation does not directly improve employee performance, but it does indirectly increase employee satisfaction and performance. Safitri, Susanto (2019) found that extrinsic work motivation improved employee performance. Meanwhile, research by (Mahfudiyanto, 2021; Satria, 2018) shows that extrinsic motivation does not improve employee performance and that intrinsic motivation dominates. According to (Syafrauddin & Rahmanto, 2019a; Yuliana & Rachman, 2022), Extrinsic Motivation has a greater impact on Job Satisfaction and Employee Performance than Intrinsic Motivation because employees focus on what the company gives them and how to get it. In short interviews with several employees, the author found that dissatisfaction with this promotion was caused by several factors, including the fact that some employees were not active in office activities and were not recognized by leaders who had the power to promote them, and that leaders treated less well-known employees differently. Thus, BNI's USU branch promotes through leadership proximity.

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Work stress increases with business demands and changes. Stress is a dynamic condition in which an individual is faced with opportunities, demands, or resources related to what is important and desired and whose results are uncertain (Maharani & Budianto, 2019; Manihuruk & Tirtayasa, 2020). Human resources—both front- and back-office—drive service companies (Laksmiari, 2019; Safitri, 2018). Work stress variables are tension that affects emotions, thought processes, and conditions. (Irawati, 2018) Extreme stress can impair a person's ability to cope with the environment, which can affect performance. Work stress can occur in any workplace due to an imbalance between employee personality traits and work characteristics (Sugiarto & Nanda, 2020). This study's work stress variable supports the findings of (Irawati, 2018; Resiana, 2020) and (Warongan et al., 2022), which show that work stress simultaneously affects employee performance.

BNI USU Branch Office officers' work stress makes 75% of them feel their job is at risk. Due to administrative work risks like bookkeeping errors and agreement mistakes, banking is risky. Officers in the Front Office, such as bank tellers and customer service, also risk discrepancy due to incorrect input of the customer's deposit amount, calculation, or ATM card link. The second cause of work stress among Bank BNI USU Medan branch employees is a workload that is unsuitable for their position, with 70% of respondents feeling this way. The officers felt this way because they had to be ready to switch jobs when needed, according to a brief interview. A credit administration officer can serve as customer service because he can. Tellers who can provide customer service can also be temporarily assigned to that role. Thus, BNI USU officers' work stress remains high.

The research for the following work stress variables by (Warongan et al., 2022a) shows that work stress can affect the officer's performance. The result is significant but negative, meaning that reducing stress will improve performance. (L et al., 2022) found that work stress negatively impacts officer performance. The results of previous research presented by (Kurniawaty et al., 2019) show that work stress simultaneously has a significant effect on Officers' performance, but partially work stress has a negative and significant effect on Officers' performance. This was clarified in the research (Bedford et al., 2022; A. T. Hastutiningsih, 2019), that there is another variable factor, namely (work experience) as an intervening variable so that the relationship between work stress and performance Work stress negatively impacts officer performance, according to Sutrisno and Deysella (2019). According to Massie, et al. (2018), work stress has a negative and significant effect on the performance of Officers at the Manado IT Center Manager's Office. If work stress increases, it reduces the employee's performance potential, while if it decreases, it increases it.

LITERATUR REVIEW

1.1.Extrinsic Motivation

Human resources are crucial to an organization's success and goal achievement. Employees' reactions to company situations motivate them. Employees driven to achieve company goals are motivated. Supervision, salary, work environment, and status are extrinsic motivators (Milka et al., 2015; M. Yusuf, 2021a). According to Triswanto (2020), extrinsic motivation comes from outside the worker in the form of a condition that requires him to work hard. Extrinsic motivation is external encouragement to do or not do a job. Solong et al. (2021) list five types of extrinsic motivation: integrated regulation, regulated regulation, forced regulation, and external regulation. (Rusli, 2020) Poor working conditions, wages, benefits, and safety will make it hard to hire good workers. Turnover, absenteeism, and complaints will rise. According to (Rusli, 2020), a company with poor working conditions, wages, benefits, or safety will struggle to attract good employees and increase turnover and absenteeism. Employee motivation requires organizing and creating resources, including rewards. Thus, an organization's success depends on qualified and globally competitive HR (Dalimunthe, 2022).

1.2.Work Stress

Job stress affects emotions and thinking. Stress causes nervousness and chronic conditions (Maxhuni et al., 2021; Susanti, 2021). Work stress is a person's physical and mental response to a disturbing and threatening change in their environment (Warongan et al., 2022b). Everyday stress includes work stress. Workplace stress can be caused by tension with superiors, work that requires high concentration, workloads that do not match abilities, unsupportive working conditions, tough and unhealthy competition, and more (Hikmawati et al., 2020). (Ozyuksel, 2022) Work stress is work-related. According to the WHO, job stress occurs when work demands and pressures exceed one's knowledge and ability to cope. Prawaty & Dalimunthe (2020) found that work stress affects job satisfaction. However, the salary and work targets should be appropriate. This reduces stress and boosts employee satisfaction. This indirectly reduces employee boredom and turnover.

Organizations can host family reunions as recreational events to promote harmony and communication. Train new and current employees in customer service and task completion. Based on the definitions above, work stress is a condition where employees experience psychological and physical disturbances in dealing with a problem or work that decreases performance at high and prolonged stress levels and increases performance at certain stress levels. or tame. Stress can impair environmental adaptation. Stress causes anxiety and worry. They become irritable, uncooperative, or negative. Stress alters internal body systems, causing physical problems. Short-term and long-term physical disturbances exist. Thus, employees develop stress symptoms that lower job satisfaction. Stress in moderation is good. Eustress, which stimulates and motivates to solve a problem to achieve optimal results, is fun, while distress is negative stress. Unresolved stress will impair a person's ability to interact with others. Job stress is a person's emotional state toward various causes, characterized by physiological changes and life behavior.

1.3. Employee Performance

Performance is a person's overall performance over a period of time in meeting work standards, targets, or criteria that have been agreed upon. Employee performance goes beyond promotions and salary determination. However, how can companies motivate employees and develop a plan to avoid performance degradation (Basri & Rauf, 2021). Performance (Prayudi, 2020) is an employee's quality and quantity of work in accordance with their responsibilities. Employee performance is the biggest management challenge because company goals and survival depend on it. (Alwi et al., 2019; Suwanto, 2020a) Performance is the result of planned work processes at the time and place of the employee and the organization, and employee intrinsic and extrinsic factors affect performance. Education, experience, motivation, health, age, skills, emotions, and spirituality affect employee performance. Extrinsic factors that affect employee performance include physical and non-physical environment, leadership, vertical and horizontal communication, compensation, control through supervision, facilities, training, workload, work procedures, punishment system, and so on. Performance is a strategic and integrated approach to delivering sustainable success to the organization by improving the work characteristics of employees and developing teams and individual contributors (Paais & Pattiruhu, 2020; Sharma & Taneja, 2018).

1.4. Job Satisfaction

Job satisfaction is a positive attitude of the workforce covering feelings and behavior towards their job through the evaluation of one job as a sense of appreciation in achieving one of the important values of the job (Chen et al., 2022; Miao et al., 2020). (Sunarta, 2019) Job satisfaction comes from praise, work results, placement, treatment, equipment, and a good work environment. Although compensation is important, officers who enjoy their jobs will prioritize work over compensation. Job satisfaction is a person's feelings about their job (Wiliandari, 2019). Gross et al. (2021; Mira, 2019) Officer job satisfaction is a person's opinion of their job. Satisfied officers are less absent, contribute, and stay. However, dissatisfied officers may be absent more often, stress co-workers, and constantly look for other jobs. Irawati (2018).

2. RESEARCH METHOD

This type of research is descriptive research with causal analysis (causal research). This research took place in the office of PT. Bank Negara Indonesia (Persero) Tbk USU Branch Medan which is located at Jl. Dr Mansyur No.11, North Sumatra Province. The population in this study are employees at PT. Bank Negara Indonesia (Persero) Tbk USU Medan Branch, North Sumatra Province, totaling 120 people from 24 sub-branch offices under the USU branch office. the sample in this study were 93 sample people with criteria as permanent employees at PT Bank Negara Indonesia (Persero) Tbk. USU Branch. This study tested hypotheses using multiple linear analysis. Data analysis techniques used the path analysis method to test the hypotheses in this study.

3.RESULTS AND DISCUSSION

3.1.Results of Multiple Linear Regression Analysis (Path Analysis)

Multiple linear regression analysis was carried out with the help of SPSS 25.0 with the aim of knowing how much influence the independent variables consist of Extrinsic Motivation (X1), Job Stress (X2) as the dependent variable, Job Satisfaction (Z1) as an intervening variable, and Employee Performance (Y1). At this stage to get the effect between the independent variable and the intervening variable, 2 times the multiple linear regression process will be carried out, in which the results of the multiple linear regression are shown in the following table:

Path Analysis Results 1

Table 2. Path Analysis Results I

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	15,452	3,046		5,073	0,000
Extrinsic Motivation	0,332	0,089	0,351	3,714	0,000
Work Stress	-0,010	0,033	-0,023	-0,300	0,765
Job satisfaction	0,419	0,090	0,439	4,658	0,000

Dependent Variable: Job Performance

Source: Research Results, 2023 (Processed Data)

Based on Table 2, the equation of Multiple Linear Analysis in this study is:

1. Extrinsic Motivation has a positive and significant effect on the Job Performance of PT Bank Negara Indonesia (Persero) Tbk. USU, this can be seen from the significant value $(0.000) < (0.05)$.
2. Work Stress has a negative and not significant effect on the Job Performance of PT Bank Negara Indonesia (Persero) Tbk. USU, this can be seen from the significant value $(0.765) > (0.05)$.
3. Job satisfaction has a positive and significant effect on the Job Performance of PT Bank Negara Indonesia (Persero) Tbk. USU, this can be seen from the significant value $(0.000) < (0.05)$.

Path Analysis Results II

Tabel 3. Path Analysis Results II

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	7,258	3,484		2,083	0,040
Extrinsic Motivation	0,603	0,083	0,608	7,250	0,000
Work Stress	-0,009	0,038	-0,020	-0,240	0,811

Intervening Variable: Job satisfaction

Source: Research Results, 2023 (Processed Data)

Based on Table 3, the equation of Multiple Linear Analysis in this study is:

1. Extrinsic Motivation has a positive and significant effect on the Job satisfaction of PT Bank Negara Indonesia (Persero) Tbk. USU, this can be seen from the significant value $(0.000) < (0.05)$.
2. Work Stress has a negative and not significant effect on the Job satisfaction of PT Bank Negara Indonesia (Persero) Tbk. USU, this can be seen from the significant value $(0.811) > (0.05)$.

3.2. Koefisien Determinasi (R^2)

Testing the coefficient of determination (R^2) is used to measure the proportion or percentage of the model's ability to explain the dependent variable. The coefficient of determination ranges from zero to one ($0 \leq R^2 \leq 1$). If R^2 gets bigger (close to one), then it can be said that the influence of the independent variable (X) is large on the dependent variable (Y). This means that the model used is getting stronger to explain the effect of the independent variable on the dependent variable and vice versa. The following is the result of the coefficient of determination (R^2):

Tabel 4.1. R Square

Variabel		R	R Square	Adjusted R Square	Std. Error of the Estimate
Independen	Dependen				
Work Stress					
Extrinsic Motivation	Kinerja Pegawai	,708 ^a	0,501	0,485	2,784
Job satisfaction					
Work Stress					
Extrinsic Motivation	Kepuasan Kerja	,607 ^a	0,369	0,355	3,261

Source: Research Results, 2023 (Processed Data)

From the test results of the Coefficient of Determination (R^2) in Table 4.10, there are two independent variables, namely work stress, extrinsic motivation which is related to the two dependent variables, namely employee performance and job satisfaction. The results of the analysis show that there is a significant positive relationship between job stress, extrinsic motivation and job satisfaction on employee performance with a correlation coefficient (R) of 0.708 and an R Square of 0.501, which means that extrinsic motivation, job stress, and job satisfaction can explain 50.1% percent and 49.9% others in employee performance are concluded and represented by other variables that are not explained in this study. While the relationship between extrinsic motivation and job stress on job satisfaction can represent the percentage of variables with an R value of 0.607 and R Square of 0.369, which means that work stress and extrinsic motivation can explain the dependent variable of 36.9%, the other 63.1% percentage in satisfaction concluded work is represented by other variables that are not explained in this study.

Intervening Test Results with the Sobel Test

The Sobel test is used to test whether the intervening variable can mediate the relationship between the two main variables. The data in the Sobel test will be displayed as follows:

Tabel 3 Sobel Test

	Path analysis	Std Error	Z Sobel	Statistic-T	result
Mote → Kepk	0,603	0,083	-	-	-
Strk → Kepk	-0,009	0,038	-	-	-
Kepk → Kinp	0,419	0,090	-	-	-
Mote → Kepk → Kinp			3,921	>1,96	Influence indirectly
Strk → Kepk → Kinp			-0,236	>1,96	Indirect negative effect

Source: Research Results, 2023 (Processed Data)

Table 3 shows that the intervening variable Job Satisfaction has a significant indirect effect on employee performance where the extrinsic motivation and job stress variables are indirectly intervened by the job satisfaction variable. From the results of the Sobel test, it can be described as follows:

1. Extrinsic Motivation (Mote) indirectly has a significant effect on Employee Performance (Kinp), through Job Satisfaction (Kepk) (Z sobel 3.921 > 1.96). Or in other words Job Satisfaction (Kepk) is a significant variable that intervenes in the relationship between Extrinsic Motivation (Mote) and Employee Performance (Kinp).
2. Work Stress (Strk) indirectly has a negative influence on Employee Performance (Kinp), through Job Satisfaction (Kepk) (Z sobel -0.236 < 1.96). Or in other words Job Satisfaction (Kepk) variable does not intervene in the relationship between Job Stress (Strk) and Employee Performance (Kinp).

3.3.DISCUSSION

Extrinsic Motivation Has a Positive and Significant Influence on Performance

PT Bank Negara Indonesia (Persero) Tbk. USU Branch performance is positively and significantly affected by extrinsic motivation, according to hypothesis testing. Distributing questionnaires to 93 respondents yielded positive and significant results because the average respondent answered yes. Financial incentives, recognition, and other external factors motivate employees. Extrinsically motivated workers are more likely to perform well. Employees can work harder, focus on goals, and improve quality and productivity with extrinsic motivation. PT Bank Negara Indonesia (Persero) Tbk. USU branch employees can improve performance and achieve organizational goals with strong extrinsic motivation (AP Harahap et al., 2020; Putra Pane, 2019). This study's test results demonstrate the importance of extrinsic motivation in company performance and can help management create effective motivational strategies. (Hartono et al., 2022; Stephanie, 2020) found that extrinsic motivation improves employee performance. These findings support the idea that extrinsic motivation—financial rewards, awards, promotions, and training—can boost employee motivation and performance. However, research by (Ena & Djami, 2021) on extrinsic motivation and performance disagrees. Therefore, although Pramitasari, Wahyuni, and Irianto's research is consistent in showing that extrinsic motivation has a positive and significant effect on employee performance, further analysis and more comprehensive research is needed to strengthen these findings in the context of PT Bank Negara Indonesia (Persero) Tbk. USU Branch.

Work stress has a negative effect on employee performance

Research shows that work stress negatively impacts employee performance at PT Bank Negara Indonesia (Persero) Tbk. USU Branch. 93 respondents from various backgrounds and

positions answered questions about work stress and performance. This hypothesis test shows that work stress affects performance. In this case, a negative regression coefficient between work stress and performance indicates a contradictory effect. This study found that work stress hurts PT Bank Negara Indonesia (Persero) Tbk. USU Branch employees. Stress can impair employee concentration, productivity, and work effectiveness. Workplace stress can result from overwork, time constraints, social isolation, and uncertainty. Work stress can decrease motivation, fatigue, and error rates (Karim, 2022; Muis et al., 2021; Salama, 2022). Work stress negatively impacts employee performance, according to research by (Rahman et al., 2020) and (Abdullah et al., 2018). These findings suggest that work stress affects employee productivity. Work stress, caused by workload, time pressure, and social isolation, lowers performance. The references did not address how work stress affects employee performance at PT Bank Negara Indonesia (Persero) Tbk. USU branch. To better understand how work stress affects employee performance, PT Bank Negara Indonesia (Persero) Tbk. USU Branch needs more research. However, research shows that work stress hurts employee performance at PT Bank Negara Indonesia (Persero) Tbk. USU Branch.

External Motivation Has a Positive and Significant Influence on Job Satisfaction

The study found that job satisfaction is positively correlated with extrinsic motivation. 93 respondents' answers confirmed these results. Extrinsic motivation directly affects job satisfaction at PT Bank Negara Indonesia (Persero) Tbk. USU Branch. Extrinsic motivation, which includes work facilities, adequate financial incentives, a good work environment, supervision, clear promotion opportunities, and adequate recognition, is directly linked to job satisfaction (Ena & Djami, 2021; Hartono et al., 2022; Stephanie, 2020). Extrinsic motivation improves job satisfaction at PT Bank Negara Indonesia (Persero) Tbk. USU Branch. According to Pramitasari & Wahyuni (2019) and Irianto (2017), extrinsic motivation positively and significantly affects employee job satisfaction at PT Bank Negara Indonesia (Persero) Tbk. USU Branch. These extrinsic motivators can boost job satisfaction. (Irianto, 2017) also found that extrinsic motivation improved job satisfaction. Thus, extrinsic motivation boosts job satisfaction at PT Bank Negara Indonesia (Persero) Tbk. USU Branch. Fair and appropriate financial rewards, bonuses, and promotion opportunities can motivate employees and increase job satisfaction (Chauhan, 2021; Riyanto et al., 2021).

Work stress has a negative effect on job satisfaction

According to the research, work stress negatively impacts employee job satisfaction at PT Bank Negara Indonesia (Persero) Tbk. USU Branch. This is because respondents' answers to the work stress variable differed, affecting the expected value. These findings suggest that high work stress lowers job satisfaction. Work stress can cause fatigue, anxiety, and emotional tension, which affects employee motivation, performance, and perceptions of work. Work stress can also affect employees' work-life balance, reducing job satisfaction. Work stress affects job performance, according to Rahman et al. (2020). He found that high work stress decreases employee job satisfaction. Work stress also affected banking employee performance (Riyanto et al., 2021; Abdullah, 2018). They found that high work pressure and stress lower job satisfaction. Work stress reduces employee well-being and work-life balance, lowering job satisfaction. This study found that work stress affects job satisfaction at PT Bank Negara Indonesia (Persero) Tbk. USU Branch. High work stress can cause pressure and tension that harm employee well-being and work life. This lowers job satisfaction. Thus, PT Bank Negara Indonesia (Persero) Tbk. USU branch must address work stressors like workload, role conflict, and social isolation. Worker satisfaction and stress reduction improve productivity and performance. PT Bank Negara Indonesia (Persero) Tbk. USU Branch can take several steps to reduce stress and boost job satisfaction. First, conduct regular job stress risk assessments to identify stressors and prevent them. Employee stress management training should include time management and communication skills. Improved communication and

social support between coworkers and superiors can reduce job stress. Work flexibility and welfare programs that promote work-life balance can also boost job satisfaction.

Job Satisfaction Has a Positive and Significant Influence on Employee Performance

Job satisfaction positively and significantly impacts employee performance at PT Bank Negara Indonesia (Persero) Tbk. USU Branch, according to hypothesis testing. Job satisfaction is employees' work-related happiness. This study also found that job satisfaction increases performance. This test is supported by research (Aung et al., 2023a) that links job satisfaction to job performance. Transformational leadership also affects job satisfaction and work (Chi et al., 2023) according to research. Job satisfaction is a positive direct antecedent of job performance (Aung et al., 2023b). Job satisfaction improves employee performance, according to 93 questionnaire respondents. The average value of respondents who agree to get a positive score (4-5) shows this. Job satisfaction motivates, dedicates, and commits employees. Job satisfaction can also boost employee loyalty to PT Bank Negara Indonesia (Persero) Tbk. USU branch, encouraging them to work hard and contribute more. PT Bank Negara Indonesia (Persero) Tbk. USU branch must consider job satisfaction factors. A positive work environment, increased communication, proper recognition and appreciation, and clear and fair career development can improve job satisfaction (Ahmad & Hariasih, 2023; Alkandi et al., 2023). Organizations can improve job satisfaction and performance by making employees feel valued, giving them opportunities to grow, and recognizing their contributions. USU branches can take several strategic steps to boost job satisfaction and performance. First, regular job satisfaction surveys should identify areas for improvement. Reward and recognition systems, employee development programs, and performance management must be assessed and improved to boost job satisfaction. Transparent management-employee communication also boosts job satisfaction. Create an inclusive workplace where employees feel supported and have fair career growth and advancement opportunities.

External motivation has a positive and significant indirect effect on performance through job satisfaction

From the test results indirectly, it can be seen that extrinsic motivation has a positive and significant indirect effect on employee performance through job satisfaction. Research conducted on employees at PT Bank Negara Indonesia, Tbk USU Branch provides answers to extrinsic motivation variables with high scores as measured by several indicators such as work facilities, adequate financial incentives, good work environment, supervision, clear promotion opportunities and adequate recognition tends to have a high level of job satisfaction, so that it can be interpreted that employee extrinsic motivation has a direct influence on job satisfaction and has an indirect effect on employee performance. With high extrinsic motivation, it can contribute to improving employee performance, such as higher productivity, better quality work, and stronger organizational commitment. This result is also supported by previous studies such as (Chen, H., & Hsieh, Y., 2012) which found that fair financial incentives increase job satisfaction and employee performance. Another study by (Jones, J. R., 2017) also supports this finding by showing that adequate recognition extrinsically contributes to increasing employee motivation and performance. Other research that supports this result shows that extrinsic motivation can be an important driver in improving employee performance. Several previous studies such as (Cahyati & Sumartik, 2022; D.C. Yusuf et al., 2020) show that fair and performance-based financial incentives, transparent promotions, good work environment and proper recognition can encourage employees to work better. However, there are previous studies showing results that are inconsistent with these findings, such as (M. Yusuf, 2021b).

His research shows that excessive extrinsic motivation can reduce the quality of employee performance because it can reduce motivation or desire to do a good job. In addition, several studies have also highlighted the importance of motivation, namely extrinsic motivation that comes from outside the employee's personality in doing work (Pramono, 2021; Sara et al., 2022). The findings also show that job satisfaction can partially mediate the relationship between extrinsic motivation and performance. In the context of PT Bank Negara Indonesia, Tbk USU Branch, the findings of this study can provide practical guidance for management to improve employee performance. Through extrinsic motivation can increase employee job satisfaction, which will ultimately contribute to improving overall performance. However, the management of PT Bank Negara Indonesia, Tbk USU Branch also needs to consider the importance of intrinsic motivation and other factors that can affect employee performance in order to develop a holistic strategy to improve organizational performance.

Work stress has an indirect negative effect on performance through job satisfaction

The indirect effect test shows that job stress negatively impacts employee performance at PT Bank Negara Indonesia, Tbk USU Branch through job satisfaction. This shows that high job demands cause work stress. However, job satisfaction indicates individual satisfaction with working conditions. The test results indirectly show that employee work stress is at its highest level, which has an impact on employee performance. Job stress negatively impacts job satisfaction and indirectly affects performance. High job stress negatively impacts employee performance via job satisfaction (Lee & Ashforth, 1996; Sari & Astuningsih, 2021). They note that high pressure or workload can lower job satisfaction and performance. This study emphasizes the importance of managing and reducing work stress to improve employee satisfaction and performance. High job stress negatively impacts employee performance and job satisfaction (Biron, 2010; Purnomo & Dewi, 2022). High job stress can lower job satisfaction, which can lower motivation and performance. This study suggests that managing employee work stress can boost job satisfaction and performance. Al Amin & Pancasasti (2021) and Podsakoff et al. (2007) found contradictory results. Job stress has little effect on employee performance. This study suggests that social support and leadership may affect employee performance more than job stress. However, this study offers different perspectives and management still needs to manage work stress to create an optimal employee performance environment. This study shows that high job stress can hurt job satisfaction and performance. PT Bank Negara Indonesia, Tbk USU Branch management must recognize the importance of managing work stress to create satisfying working conditions and consider other factors like social support and leadership to improve employee performance.

4.CONCLUSION

It is possible to draw the following conclusions from the findings of the research and the discussion: 1. The management of the PT. Bank Negara Indonesia, Tbk USU Branch must be able to design appropriate programs to increase the extrinsic motivation of their employees. These programs could include monetary rewards, awards, promotions, and opportunities for training, all of which are important factors in increasing employee motivation. 2. The management of the PT. Bank Negara Indonesia, Tbk USU Branch needs to pay attention to the efforts that are being made to manage work stress in the workplace. This can be accomplished by paying attention to the equitable distribution of tasks, providing sufficient support and resources, and implementing stress management and employee welfare programs, among other things. 3. In order to increase employee job satisfaction, efforts should be made to conduct periodic job satisfaction surveys, listen to employee input, and pay attention to factors that contribute to job satisfaction. These factors include effective communication, recognition, and career development opportunities. 4. Improving employee skills and competencies can be accomplished through the implementation of the importance of holding training and development programs. It is possible that this will help

employees become more motivated and provide them with support in coping with the stress of their jobs, which will ultimately have a positive effect on job satisfaction and performance.

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THE EFFECT OF EXTRINSIC MOTIVATION AND JOB STRESS ON EMPLOYEE PERFORMANCE WITH JOB SATISFACTION AS AN INTERVENING VARIABLE AT PT. BANK NEGARA INDONESIA (PERSERO) TBK. USU BRANCH MEDAN

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THE EFFECT OF EXTRINSIC MOTIVATION AND JOB STRESS ON EMPLOYEE PERFORMANCE WITH JOB SATISFACTION AS AN INTERVENING VARIABLE AT PT. BANK NEGARA INDONESIA (PERSERO) TBK. USU BRANCH MEDAN

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