The Effect of Motivation and Job Satisfaction on the Performance of MSME Credit Account Officer Employees at Bank BJB

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KEYWORDS	ABSTRACT
Motivation; Job Satisfaction; Employee Performance	This research aims to determine the impact of work motivation and job satisfaction partially and simultaneously on the performance of AO Kredit UMKM employees at bank bjb. The research method applied in this study is descriptive verification research. The total research sample was 152 people. This research was carried out in several ways, namely: interviews, questionnaires, observation. Data analysis was used with descriptive analysis, Classical Assumption Test and hypothesis testing which included the t test and f test. The results of the analysis show that the partial influence of work motivation on the performance of AO Credit MSMEs at bank bjb is 32.5%. The partial influence of job satisfaction on the performance of AO Credit MSMEs at bank bjb is 42.8%. The magnitude of the influence of work motivation and job satisfaction on the performance of AO Credit UMKM employees at bank bjb simultaneously is 75.3%.

1. Introduction

The role of human resources (HR) is very vital in the success of a company. In fact, even though other aspects such as capital, work methods, and technology have been maximized, a company will not reach its maximum potential without strong support from HR. The importance of the role of human resources (HR) demands that companies must pay attention to employees so that they can carry out their duties effectively and feel job satisfaction for the achievements they achieve. One form of attention that companies can give to create job satisfaction for employees is to provide appropriate and appropriate motivation to them.

The existence of a close relationship between motivation, employee performance, and job satisfaction is a reality. When employees have high motivation, this can increase their morale and have an impact on creating optimal performance. An employee's performance will reach an optimal level when they have adequate skills, are motivated by salaries or wages as agreed, and have expectations for a better future related to compensation. The existence of this expectation is a motivation driver for employees to carry out tasks with good performance.

Bank BJB is one of the national commercial banks that distributes productive loans to MSME actors. The distribution of MSME Division Loans is carried out in all branch offices of bank bjb where in each branch there is an Account Officer in charge of finding prospective debtors who need this credit. MSME Division loans are productive loans relied on by bank bjb in terms of interest income.

Nevertheless, credit achievement conditions, both on a consolidated basis and achievement of targets per branch, have actually decreased in recent periods. This is attached in Table 1.1.

Table 1. Development of MSME Loans Bank BJB

Periode	Maret 2021	Juni 2021	Sep-21	Des 2021	Maret 2022	Juni 2022	Sep-22	Des 2022	Maret 2023	Rata-rata
Total Kredit	105.30%	100.00%	98.30%	105.20%	108.90%	112.33%	104.52%	106.95%	99.29%	104.44%
Growth		-5.00%	-2.00%	7.00%	4.00%	3.00%	-8.00%	2.00%	-8.00%	-1.00%
Jml KC Achieve	81.54%	55.38%	30.61%	74.58%	98.31%	96.61%	67.80%	81.36%	50.00%	69.00%
Growth		-26.16%	-24.77%	43.97%	23.73%	-1.70%	-28.81%	13.56%	-31.36%	-4.00%

Source: BSC bank bjb data, data processed (2023)

Based on Table 1, it can be seen that although the achievement of total loans of the MSME Division on average reached 104.44%, the amount decreased with an average decrease of 1% each period. When viewed from the achievement of MSME loans per branch office, in the last 2-3 years on average only 69% of branch offices have succeeded in achieving the targets that have been set. In fact, this achievement has decreased by an average of 4% every period. Table 1 above when contained in the graph can be seen in Figure 1 below.
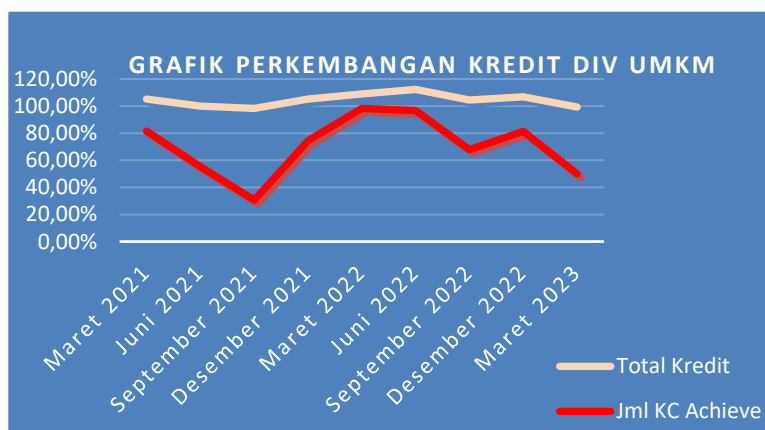
Figure 1. Graph of Credit Development of Bank BJB's MSME Division for 2021-2022

Based on Table 1. It can be seen that although the achievement of total loans of the MSME Division on average reached 104.44%, the amount decreased with an average decrease of 1% each period. When viewed from the achievement of MSME loans per branch office, in the last 2-3 years on average only 69% of branch offices have succeeded in achieving the targets that have been set. In fact, this achievement has decreased by an average of 4% every period. Table 1.1 above when contained in the graph can be seen in Figure 1. next.

The above conditions reflect that the condition of MSME credit achievement is not optimal. It also reflects performance *Account Officer* MSME loans at Branch Offices that have not been maximized. As explained by Silaen, et al (2020) that the company's performance or productivity is directly related to human resources. The increase in productivity is directly connected to the performance of employees, who are the main human assets in the company. Thus, it is important to analyze what causes employee performance is not optimal (Diamantidis & Chatzoglou, 2019).

The author conducted a pre-survey of 30 people from 243 *Account* Officer employees to find out the condition of their performance, the results of the survey were entered into 5 criteria. The author conducted a pre-survey of 30 (three) MSME credit Account Officers at Branch Offices to find out their performance conditions. From the data obtained, it was concluded that based on the results of the initial survey to 30 (thirty) respondents, the performance condition of AO MSME Loans was in the fairly low category. The lowest statement is the third statement about the inability of employees to achieve work targets. The decline in performance among others comes from the non-achievement of work targets, there are still many problematic debtors that have not been resolved either by way of collection or settlement of collateral.

Mangkunegara (2012) explained that motivation comes from the attitude of an employee towards the work situation he faces. Motivation is a condition that encourages employees in a directed manner to achieve their performance. Meanwhile, Robbins and Judge (2012) explained that if an employee feels satisfaction in his work, he will try his best with the ability he has to complete his tasks. As a result, his productivity and work will increase significantly.

Researchers conducted a pre-survey on the work motivation of MSME Credit Offiicer Account employees at bank bjb to determine the general condition of work motivation. The results showed that the condition in general of the work motivation of AO MSMEs Bank BJB based on the initial survey was included in the fairly low category, especially in point 3 which stated that employees felt when they achieved or exceeded targets, rewards or rewards were not appropriate, it was confirmed that the bonuses obtained by employees from the company were not comparable to the achievements or performance that had been carried out so far.

Researchers conducted a pre-survey on employee job satisfaction of MSME credit Account Offiicer employees at bank bjb to find out the general condition of employee job satisfaction. The survey results show that the condition of job satisfaction of Bank BJB's MSME AO employees based on the initial survey is included in the fairly low category, especially in point 8 which states that employee promotions at bank bjb's workplace have not been carried out optimally objectively, this can be seen in the phenomenon of many AOs who are in the same grade position even though they have worked for many years.

Supporting this research, the author sees and studies previous research to maintain the authenticity and uniqueness of the research. The first research is Wulansari (2020). The results showed that work motivation has a positive and significant influence on employee performance. The research equation uses variables of motivation and employee performance, data analysis techniques both use linear regression analysis. The difference in research did not use job satisfaction variables. Next is Arda (2017). The results showed that job satisfaction had a positive and significant influence on employee performance, the equation used variables of employee satisfaction and performance, data analysis techniques both used linear regression analysis. The difference is that it does not use work motivation variables.

Based on the background, there are several problems that are reflected in the decline in the achievement of the MSME Division Credit target between periods. Based on the results of a pre-survey that has been conducted on 30 employees of 243 employees of Bank BJB's MSME credit Account Officer, it was found that the decline in performance was quite low due to the inability of employees to achieve work targets caused by the large number of debtors who had problems and had not been

resolved properly. Broadly speaking, the work motivation of Bank BJB MSME credit Account Officer employees is included in the fairly low category, this is because employees feel that the bonuses obtained are not comparable to the achievements or performance that has been done.

The job satisfaction of Bank BJB MSME credit Account Officer employees is also included in the fairly low category because many state that employee promotions at work have not been carried out objectively so that many Bank BJB MSME credit Account Officer employees are in the same grade position even though they have worked for a long time. Thus, this study aims to determine the impact of work motivation and job satisfaction partially and simultaneously on the performance of MSME Credit AO employees at bank bjb. The results of this study are expected to provide useful information for the community, especially for employees, related to the motivational strategies implemented by the company. Thus, it is expected that employees can improve their performance and achieve better job satisfaction.

2. Materials and Methods

The research method applied in this study is verifiative descriptive research. By referring to the problems listed in the title of the study, researchers chose to use associative quantitative research designs. This research was conducted over a period of six months at bank bjb which is located at Jalan Naripan No. 12-14 Bandung City. The research population is all employees of MSME Credit Account Officers at bank bjb which amounts to 243 people. The sampling technique in this study is clustered sampling, where samples are obtained from each Regional Office of bank BJB. In this study, the number of samples was determined using the Slovin method with a predetermined error rate of 5%. From the calculation, the number of research samples was obtained as many as 152 people. This research was conducted through several ways, namely: interviews, questionnaires, observations. The operationalization of the variables used is work motivation (X1) with achievement indicators; recognition of performance; responsibility; opportunities to advance; Challenging work. Then job satisfaction (X2) with indicators of salary, job, co-workers, promotion opportunities, supervision. Then finally employee performance (Y) with indicators of work quality, quantity of work, punctuality, effectiveness, commitment. Data analysis is used with descriptive analysis, Classical Assumption Test and Hypothesis Test which includes t test and f test.

3. Results and Discussions

Validitas

In this study, with a total sample of 152, the r value of the table was 0.1593. If the r value calculated from the sample is greater than the r value of the table, then the variable is considered valid. Here are the validity test results of each variable:

Table 2 Work Motivation Validity Test Results

Item	R count	R table	Satisfaction
MK 1	0,563	0,1593	Valid
MK 2	0,0827	0,1593	Valid
MK 3	0,804	0,1593	Valid
MK 4	0,883	0,1593	Valid
MK 5	0,66	0,1593	Valid
MK 6	0,702	0,1593	Valid

MK 7	0,809	0,1593	Valid
MK 8	0,745	0,1593	Valid
MK 9	0,9	0,1593	Valid
MK 10	0,673	0,1593	Valid

Source: Data Processing Results (2023)

After testing the validity of the work motivation questionnaire, it was found that each statement item in the variable had a value greater than r calculated, which was above 0.1593. This value is the limit that has been set to validate the research questionnaire item. Therefore, it can be concluded that questionnaires for work motivation variables have been proven valid and can be used to measure research variables.

Table 3 Job Satisfaction Validity Test Results

Item	R count	R table	Satisfaction
KK 1	0,727	0,1593	Valid
KK 2	0,869	0,1593	Valid
KK 3	0,771	0,1593	Valid
KK 4	0,871	0,1593	Valid
KK 5	0,742	0,1593	Valid
KK 6	0,823	0,1593	Valid
KK 7	0,737	0,1593	Valid
KK 8	0,746	0,1593	Valid
KK 9	0,893	0,1593	Valid
KK 10	0,797	0,1593	Valid

Source : Data Processing Results (2023)

After testing the validity of the job satisfaction questionnaire, it was found that each statement item in the variable had a value that exceeded the calculated r, which was above 0.1593. This value is the limit that has been set to validate questionnaire items in the study. Thus, it can be concluded that the questionnaire items for job satisfaction variables are proven valid and can be used to measure research variables.

Table 4 Performance Validity Test Results

Item	R count	R table	Satisfaction
K 1	0,853	0,1593	Valid
K 2	0,848	0,1593	Valid
K 3	0,833	0,1593	Valid
K 4	0,827	0,1593	Valid
K 5	0,943	0,1593	Valid
K 6	0,812	0,1593	Valid
K 7	0,885	0,1593	Valid
K 8	0,902	0,1593	Valid
K 9	0,827	0,1593	Valid
K 10	0,772	0,1593	Valid

Source: Data Processing Results (2020)

After testing the validity of the questionnaire regarding performance, each statement in the variable gets a value that exceeds the calculated r, which exceeds 0.1593 which is the limit value that has been set to validate the questionnaire items in this study. Based on these results, it can be concluded that the questionnaire items for performance variables proved valid and feasible to be used to measure the variables in this study.

Reliability
The reliability test results were performed using Cronbach Alpha statistics. When the Cronbach Alpha value exceeds 0.6, a variable can be considered as reliable (Ghozali, 2018).

Table 5 Instrument Reliability Test Results

Variable	*Crobach's Alpha*	Number of items	Results
Work motivation	0,942	10	Reliable
Job satisfaction	0,950	10	Reliable
Performance	0,965	10	Reliable

Source: Data Processing Results (2023)

Based on the data listed in Table 5, it can be seen that each variable has a *Cronbach Alpha* value that exceeds 0.60. Therefore, it can be concluded that the measuring instruments used in this study can be considered as reliable or trustworthy.

Recapitulation of respondents' responses regarding work motivation variables
Table 6 displays a summary of the average respondents' responses to the work motivation questionnaire.

Table 6 Average Recapitulation of Work Motivation Variable Answers (X1)

No	Item	STS	TS	KS	S	SS	Total Nilai	Category
Performance								
1	My performance is used as a reference for evaluation by colleagues.	0	13	41	83	15	536	Tall
2	I hope to have a good reputation in my work.	0	6	81	23	42	557	Tall
Responsibility								
3	The company provides freedom in carrying out duties, even though it is supervised by managers or supervisors.	0	55	44	20	33	487	Enough
4	I feel less satisfied when the work is not finished.	0	66	31	24	31	476	Enough
Recognition of performance								
5	I get an award or recognition from the company when I manage to work well and achieve or exceed the targets that have been set.	0	61	47	22	22	461	Enough
6	The boss acknowledges and appreciates the accomplishments that you have accomplished in carrying out the work program.	12	46	43	18	33	470	Enough
Opportunity to progress								
7	The compensation system where I work is considered quite adequate.	1	30	67	30	24	502	Enough
8	There are interesting career opportunities in my workplace,	1	35	68	26	22	489	Enough

	which is one of the motivating factors for me to work.						
Challenging work							
9	In this company, I can develop my abilities and skills through the work I do.	0	31	65	22	34	515	Enough
10	I consider this job as a challenge that motivates me to learn and improve my ability to master the task well.	0	0	64	66	22	566	Tall
Average						**507.9**	**Enough**

Source: Data Processing Results (2023)

Based on Table 6 above, it was obtained that the working motivation condition of Bank BJB's AO MSME employees was in "Sufficient" condition, this is because the average score obtained was 507.9 which based on Table 3 was in that criteria.

Statements about overall performance are in the high category. The first statement is that the results of the work are used as a reference for evaluation by colleagues, including in the high category, and *knowledge sharing* between colleagues has gone well. The desire to achieve good achievements is also high, employees already have the motivation to excel and develop to pursue from the job.

Statement of responsibility to obtain sufficient category, The first item is that the company gives employees flexibility in working included in the sufficient category, many employees who still feel supervised by managers or supervisors are afraid of being wrong so that it becomes one of the pressures that reduce motivation, even though when not too strictly supervised, employees feel they can be creative as creative as possible to achieve target goals. The second statement about employees feeling unsatisfied if the work has not been completed, is included in the sufficient category, there are still many employees who do not have good motivation to be responsible for completing the work properly and tend to refuse to take extra time to complete their work because they are tired enough with the targets that need to be completed.

Acknowledgment of performance that has 2 item statements. The first item is that the company provides *rewards* if employees work well or achieve targets, including in the category of enough and quite a lot who give answers that disagree, this is because the *rewards* from the company are still lacking because the provision of *rewards* is still general, namely at quarterly and annual bonus moments and is not specific to certain work units or bonus rewards when reaching or exceeding of the target. Leaders recognize the results of employee work, including in the sufficient category, there are still many employees who feel a lack of recognition for the achievement of AO employee performance or achievement which causes quite low employee motivation.

The opportunity to advance falls into the category is sufficient. The first item is the appropriate salary system, included in the sufficient category even though there are still quite a lot of people who give answers that do not agree. This is because currently, there is no distinction regarding employee performance incentives between the business and support fields. In fact, in terms of challenges and abilities, business fields such as the position of Account Officer require skills that are more honed than supporting fields, such as frontliners or back offices. In addition, AO employees are also responsible for the management of their debtors, of course, this requires greater responsibility.

The second item, namely the potential for interesting career development, is included in the sufficient category, and there are still quite a lot of answers that disagree. This is because AO's career path is considered long because of the wide scope of *grades* for AO which is equated with the support work unit , and feels that assessment for career development is still subjective and not objective, so the chances of advancement are getting smaller and smaller from around 31% who have worked for more than 10 years but their careers are still AO employees.

The latter indicator is challenging work consisting of 2 statement items. The first item related to work can make skills can develop into sufficient categories, this means that the abilities and skills possessed by AO are still not optimal, as well as education and training materials are quite monotonous. Meanwhile, the second item related to work can make learning to master work included in the high category. This is because respondents view the job as an AO MSME as a job that has many challenges, because starting from finding prospective debtors, taking care of the administration of the completeness of credit applications, the approval process for credit applications, disbursements, until the credit is paid off, continues to be in the responsibility of AO. In addition, the large number of *accounts* makes AO's focus split.

Recapitulation of respondents' responses regarding job satisfaction variables
Table 7 shows a recapitulation of respondents' responses to job satisfaction variables.

Table 7
Recapitulation of Average Answers to Job Satisfaction Variables (X2)

No	Item	STS	TS	KS	S	SS	Total Nilai	Category
Salary								
1	I find my work very interesting because it involves a wide variety of diverse and challenging tasks.	0	0	56	72	24	576	Satisfied
2	The amount and type of benefits I receive are considered to be proportional to the risk of the work I do.	1	52	62	19	18	457	Less satisfied
3	The job I carry out is in accordance with the capacity and expertise I have.	0	1	79	54	18	545	Satisfied
4	The work I do is in line with my preferences and abilities.	0	41	53	43	14	488	Less satisfied
Work record								
5	I joined colleagues in line and there was relatively no conflict	0	2	72	61	17	549	Satisfied
6	A warm and mutually supportive relationship between colleagues has been well established.	0	0	66	62	24	566	Satisfied
Promotion opportunities								
7	The promotion policy in my work environment has been carried out in accordance with applicable regulations.	7	32	68	30	15	470	Less satisfied
8	Promotion opportunities are always available and possible to achieve	0	0	66	62	24	566	Less satisfied
Supervisi								
9	Supervisor gives clear instructions	0	24	74	33	21	507	Less satisfied

10	The superiors in the vertical of discipline are very strict	1	46	49	33	23	487	Less satisfied
	Average						**511.1**	**Less satisfied**

Based on Table 7 above, it was found that the condition of Job Satisfaction of Bank BJB's AO MSME employees was in a condition of "Less Satisfied", this is because the average score obtained was 511.1 which based on Table 3.2 was in these criteria. The indicator with the smallest average in the job satisfaction variable is the Promotion Opportunity indicator.

The salary indicator has 4 statement items. The first item regarding work that is considered interesting and a wide variety of tasks, is included in the satisfied category. This is because the variety of AO jobs that are many, ranging from finding prospective debtors, taking care of the administration of the completeness of credit applications, the approval process for credit applications, disbursements, until the credit is paid off, continues to be in the responsibility of AO. The second item, which is the size and type of allowance received is appropriate, is included in the category of less satisfied. This is because currently, there is no distinction regarding employee performance incentives between the business and support fields. In fact, in terms of challenges and abilities, business fields such as the position of Account Officer require skills that are more honed than supporting fields, such as frontliners or back offices. In addition, AO employees are also responsible for the management of their debtors, of course, this requires greater responsibility. The third indicator is the task given according to ability, including the satisfied category. This means AO feels capable of doing his job. The last item, which is work that is in accordance with the wishes and skills, is included in the category of less satisfied. Many AOs want to move to other work units that match their educational background and interests.

The co-worker indicator has 2 statement items. The first item of employees joining colleagues who are in line, including the category of satisfied. This means relatively no significant conflict with colleagues. The second item is a well-developed institutional atmosphere, including the category of satisfied. This means that employees are quite satisfied with good institutions and make them comfortable working.

The promotional opportunity item has 2 statement items. The first item of the promotion policy has complied with the regulations, included in the category of dissatisfied. This is because there are still employees who are promoted long enough even though job performance is always in the good category. The second item is promotional opportunities that are always available, including in the category of dissatisfied. This is because there are still quite a lot of employees who are still in the same position.

The supervision item has 2 statement items. The first item of supervision provides clear direction, including in the category of less satisfied. Often AOs feel stuck about work decisions and confused about where to consult and feel reluctant to consult with supervision for fear of being mistaken about AOs who cannot work. The second item is that superiors in enforcing discipline are very firm, including in the category of dissatisfaction. This is because there are still violations of AO compliance that are not sanctioned such as being late for work or work not meeting the set time target.

Recapitulation of respondents' responses regarding employee performance variables

In Table 4.8 below, a recapitulation of the average answers of respondents giving responses to the Employee Performance questionnaire is presented.

Table 8 Recapitulation of Average Employee Performance Answers (Y)

No	Item	STS	TS	KS	S	SS	Total Nilai	Category
	Quality of Work							
1	My performance has met the standards set by the company.	0	53	50	29	20	427	Not good
2	I am always striving to improve the quality of my work.	0	0	73	52	27	562	Good
	Working quantity							
3	In every period, I always managed to reach or even exceed the target number of credits set.	0	39	69	28	16	477	Not good
4	In each period, I was able to achieve the credit quality targets set	0	44	67	224	17	470	Not good
	Time tightness							
5	I can ensure that my work is completed on time and produces perfect results.	0	0	99	36	17	526	Good
6	Within the stipulated time, I always complete the job well according to my responsibilities.	0	0	79	52	21	550	Good
	Effectiveness							
7	Currently, I have a good understanding in my line of work.	0	33	68	32	19	493	Not good
8	I have a very skilled ability in carrying out my duties well.	0	39	59	34	20	491	Not good
	Challenging work							
9	I am consistent in completing the tasks I am responsible for, even if they are challenging, and always try to meet the deadlines set.	0	0	74	59	19	553	Good
10	I am always committed to the achievement and completion of my work	0	0	75	53	24	557	Good
	Average						**515.1**	**Not good**

Based on Table 48 above, it was found that the performance condition of Bank BJB's AO MSME Employees was in "Poor" condition, this was because the average score obtained was 515.1 which based on Table 3.2 was in these criteria. The indicator with the smallest average in the performance variable is the Quantity of Work.

The quality indicator of work has 2 statement items. The first item that the quality of employee work has met the standards is included in the category of not good. This is because in the audit findings, there are still files that do not meet the provisions so that it can cause the assessment standards and quality of employee work to be lacking. The second item, AO, is trying to improve the

quality of work, including in the good category. This means that employees always try to improve the quality of work for example holding *sharing sessions,* exchanging ideas during the credit committee or after the credit committee.

The indicator of the quantity of work has 2 statement items. The first item is that AO always meets work targets in every period, including in the category of not good. This is consistent with the data in chapter 1 that only a few branch offices are able to meet the target. Likewise, the second item, namely credit quality, is characterized by NPL levels that have not reached the target, this is felt because AO feels that the target given is not in accordance with what they can do, this can be a further concern to make training more intense in order to improve AO's skills in handling problems and pursuing targets.

The effectiveness indicator has 2 statement items. The first item that AO mastered the current field of work falls into the category of less good. This happens because there are still many AOs who are not skilled in carrying out their duties, so it can be a further concern to hold a sharing season or training camp.

The commitment indicator has 2 statement items. The first item that AO always completes his work falls into the good category. This means that AO's work is relatively always completed either at the debtor's rejection decision or entered at a later stage. The second item is that the AO is always committed to the achievement and completion of the work, this is reflected in the indicators in the *Individual Scorecard* (ISC).

Classical Assumption Test Results
Normality Test Results

The normality test can be seen on the *Normal Probability Plot* graph as shown in figure 4.1.
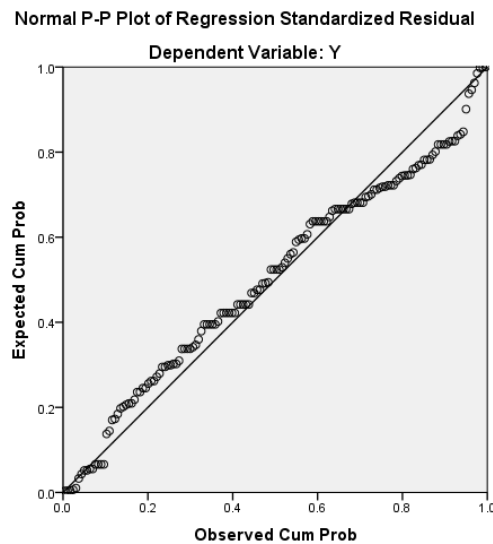
Figure 2 Normal P-Plot Graph

Based on the figure in Figure 2 above, it can be seen that the pattern of data distribution tends to follow diagonal lines, indicating the possibility that the data is close to the normal distribution.

Multicollinearity Test

The results of the multicollinearity test can be found in *the Coefficients* table, as listed in Table 9 below.

Table 9 Table *Coefficients*

Model	Unstandardized Coefficients		Standardized Coeficient	t	say	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	partial	Part	Tolerance	BRIGHT
(Constant)	.065	.129		5.105	.000					
X1	.416	.084	.393	4.958	.000	.827	.376	.202	.265	3.187
X2	.515	.080	.507	6.399	.000	.844	.464	.261	.265	3.777

Source: SPSS 2023 data processing

From the data listed in Table 9, it can be seen that the value of *Variance Inflation Factor* (VIF) for each variable is below 5 (five). This indicates that there is no multicollinearity between the research variables.

Heteroscedasticity Test Results

The heteroscedasticity test can be seen in the Scatterplot Table as shown in Figure 4.2 below.
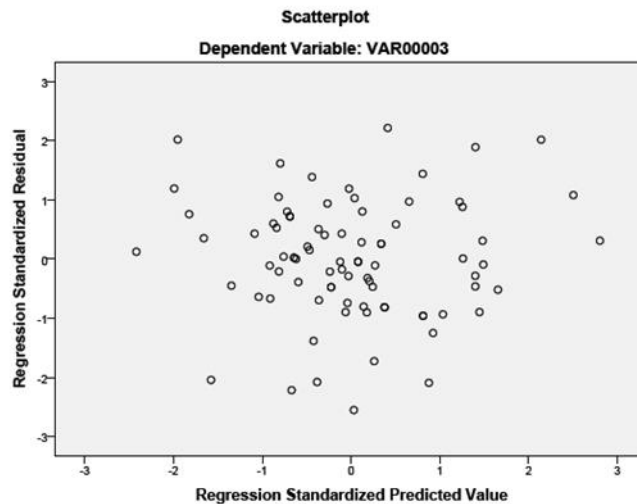
From the data visualization in Figure 3 it can be seen that the data points are scattered around the number 0 (zero) on the Y axis and do not form a consistent pattern. Therefore, it can be concluded that there is no heteroscedasticity in the research data.

Calculation of Multiple Linear Regression Analysis Results

The calculation results using multiple linear regression analysis techniques include the coefficient of determination and the resulting regression model.

Coefficient of Determination

The *Model Summary* table displays the coefficient of determination which indicates how much variability the dependent variable can explain by its independent variable.

Tabel 10 *Model Summary*

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | | Durbin-Watson |
					R Square Change	F Change	dff	Df2	Sig F Change	
1	.867a	.753	.749	.38609	.753	226.514	2	149	.000	1.525

Source: SPSS 2023 data processing

The R *Square* value in the table above shows that 75.3% of employee performance variability can be explained by the variables of work motivation and job satisfaction. The rest, about 24.7%, was explained by other factors not included in the model. These factors can be both extrinsic and intrinsic factors. Suparyadi (2015) explained that the "energy" that exists in humans consists of creation, feelings and charities that always respond to every stimulus that comes from outside the human self. These factors include compensation, work stress, organizational culture, technology, events, and others.

Multiple Linear Regression Model

Before testing the multiple linear regression model, the author first tested the feasibility of the regression model using the ANOVA table as shown below.

Table 11 ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Say.
Regression	67.530	2	33.765	226.514	.000b
Residual	22.210	149	.149		
Total	89.740	151			

Source: SPSS 2023 data processing

The Anova table above illustrates the probability or significance of the regression model. In calculating Anova to test the feasibility of a regression model, the desired probability is less than 0.05. From the results of the ANOVA Test in Table 11 above, a probability value (sig) of 0.000 is obtained. Because the probability number is < 0.05, it can be concluded that this regression model is feasible to be used to predict Employee Performance variables. Based on these results, the next step is to calculate the coefficients of the multiple linear regression model for each variable obtained in the Coefficients table.

Table 12 *Coefficients* Variable

| Model | Unstandardized Coefficients | | Standardized Coeficient | t | say | Correlations | | | Collinearity Statistics | |
	B	Std. Error	Beta			Zero-order	par tial	Par t	Toler ance	BRIG HT
(Constant)	.065	.129		5.105	.000					

X1	.416	.084	.393	4.958	.00 0	.827	.37 6	.20 2	.265	3.18 7
X2	.515	.080	.507	6.399	.00 0	.844	.46 4	.26 1	.265	3.77 7

Table *Coefficients* It refers to multiple linear regression modeling that involves determining constants and coefficients for each independent variable.

Based on Table 4.13 above, the regression equation formed is:

Y = 0,416 X1 + 0,515 X2 + 0,065 + e

Where

And   = Employee Performance

X1   = Work Motivation

X2   = Job Satisfaction

The Magnitude of the Influence of Each Variable (Effective Contribution / SE)

Large calculations referring to the impact of each independent variable (motivation and job satisfaction) on the dependent variable (performance) can be calculated by first summarizing the magnitude of the correlation, the beta coefficient to which the result will be compared with its coefficient of determination contained in Table 13 below.

Table 13 Correlation Magnitude, Beta Coefficient and Variable Determination

No	Variable	Koefisien Regresi	Correlation Coefficient	Coefficient of Determination
1	Work Motivation	0.393	0.827	75.30%
2	Job Satisfaction	0.507	0.844	

Thus, using Table 13 can be calculated magnitude It refers to the relative impact of each variable, known as the Effective Contribution (SE), on the variable under study.

1. The magnitude of the influence of Work Motivation (X1) on Performance (Y):
   SE(x1) = 0.393 x 0.827 x 100% = 32,5%
2. The magnitude of the effect of Job Satisfaction (X_2) on Performance (Y):
   SE(x2) = 0.507 x 0.844 x 100% = 42,8%
3. From points 1 and 2 above, when added together, the result must be equal to the coefficient of determination
   From (C1) + From (C2) = 32,5% + 42,8% = 75,3%

Based on the results of the calculation above, it can be concluded that the variable Work Motivation (X_1) has an influence of 32.5% on Performance (Y), while the variable Job Satisfaction (X_2) has an influence of 42.8% on Performance (Y). This shows that Job Satisfaction (X_2) has a more dominant influence on Performance (Y) compared to Work Motivation (X_1). The total effect is 75.3% or equal to the coefficient of determination.

Hypothesis Test Results
Partial Test

Partial regression coefficient testing is carried out through a t test. The results of these tests can be seen in Table 9.

1. The hypothesis test regarding the effect of Work Motivation on Employee Performance shows that the significance value (sig) of the Work Motivation variable (X1) is 0.000, as seen in Table 9. This value is below the value of 0.05 (<0.05), indicating that partially, Work Motivation has a significant influence on Employee Performance. Thus, it can be concluded that the alternative hypothesis (H1) is acceptable.
2. The hypothesis test regarding the effect of Job Satisfaction on Employee Performance shows that the significance value (sig) of the Job Satisfaction variable (X2) is 0.000, as seen in Table 9. This value is below the value of 0.05 (<0.05), indicating that partially, Job Satisfaction has a significant influence on Employee Performance. Thus, it can be concluded that the alternative hypothesis (H2) is acceptable.

Simultaneous Test (F Test)

The F test or regression coefficient test together is used to evaluate whether the independent variables together have a significant influence on the dependent variable, as described by Gujarati (2009). In this case, fit criteria are selected which include:

H0   : b1,..., b5 = 0
(simultaneously there was no significant influence between variables)
H1   : B1,..., B5 ≠ 0
(simultaneously there is a significant influence between variables)

Based on the results of the F test listed in Table 11 ANOVA, the sig value obtained is 0.000, which is smaller than the α value (0.05). Therefore, H0 is rejected and H1 is accepted. This indicates that there is simultaneously a significant influence between the variables of Work Motivation and Job Satisfaction on Employee Performance.

Based on the results of research and data analysis, it is proven that the variable Work Motivation (X1) has a positive and significant influence on the variable Employee Performance (Y). This finding is in accordance with the theory expressed by Suprapto et al. (2018), which emphasizes that performance does not arise spontaneously, but is influenced by various factors. One important factor is motivation, which is the internal drive that drives individuals to achieve certain goals. Jauhar (2018) also emphasized that motivation is a crucial aspect that must be considered in the work environment, because motivated employees tend to be more productive and dedicated. This will have a positive impact on the overall performance of the company. This finding is also consistent with previous research conducted by Wulansari (2020) and Widhianingrum (2017).

Based on the results of the questionnaire distribution, there are several things that still need to be improved so that the motivation of AO MSME employees increases. One of them is about *rewards.* Currently, *the rewards* given are still limited to the achievements of AO employees on an annual basis through the BJB *Better Award program.* In fact, small moments of achievement are also expected to be given to AO employees, for example the best achievement every month or quarter, the best NPL decline, and the largest *credit outstanding growth* (percentage), to the highest number of debtors. Although the nominal appreciation can be packaged smaller, the appreciation for each appreciation needs to be done so that AO employees are more motivated towards more realistic

achievements and frequent frequency so as to increase the chances of each AO employee. This also has an impact on the sense of responsibility of AO employees towards work that is considered lacking.

The composition of AO MSME employees at Bank BJB is mostly filled by generation Z and millennials. HR consultants on the SHRM website through their research found that almost half (43 percent) of Millennials and 78 percent of the youngest workers surveyed (Gen Z) plan to resign from their jobs within the next two years. Researchers interviewed 632 people for the survey in April 2019. The survey was sponsored by daVinci Payments, a payroll technology company. The study found that giving financial recognition to the two youngest generations in the workplace, even in small ways, would give those workers a greater sense of personal satisfaction and help improve employee retention.

Although some employers may perceive these young workers as disloyal or unmotivated, the reality is they can be turned into an organization's most enthusiastic and valuable resource when they are rewarded for their work and rewarded in the slightest right way. The willingness of young people to stay in their current jobs despite being given small rewards that are mostly contributed to daily living expenses shows that millennial and generation Z employees are shouldering an increasing financial burden (Dollinger, 2023).

Based on data analysis, it can be seen that the variable Job Satisfaction (X2) has a positive and significant impact on Employee Performance (Y). This is consistent with the theory proposed by Mathis and Jackson (2009), which emphasizes that job satisfaction has an important role in improving employee performance and achieving organizational goals. Handoko (2016) also describes job satisfaction as an emotional feeling that affects a person's view of his work. When employees are satisfied with their work, they tend to perform better. This finding is also in line with previous research by Siregar et al. (2020) and Arda (2017).

Winata (2016) explained that employee job satisfaction has an impact on company performance. When employees are satisfied with their work, the company tends to perform better and experience positive growth. Conversely, if employees are not satisfied with their work, this can result in poor company performance. This is due to the contribution of each employee to the quality of their work, which in turn affects the overall growth of the company.

The condition of job satisfaction that occurs in AO MSME employees of Bank BJB is included in the fairly low category. Some indicators that cause low job satisfaction of AO employees are salary and promotion opportunities. The reality in the field, salaries and incentives provided by companies to business units, in this case AO employees as the spearhead of MSME credit marketing, are not distinguished from support units. In fact, the risks of work are obviously different. When viewed from the career path in other banks, to be able to fill the managerial position level at a bank, a person must have been placed in a marketing / marketing position, and the position has different incentives from the support unit.

The majority of AO employees belong to the category of Gen Z and millennials, at their productive age more have needs that must be met. Because, the average from this age just has a family, installments of houses or vehicles, and some become the sandwich generation. But in the reality of their careers, they have just stepped into a career in the world of work, which means that the grade of work obtained is still relatively low. Thus, this generation will be much more literate about the salary earned.

Another thing is the chance of promotion, which is felt to be the smaller the chance. In fact, with the greater opportunity for promotion, along with this, the salary obtained by employees also increases. Currently, promotion opportunities for supporting units and business units are no different. In fact, if these opportunities are given more opportunities for business work units, it remains logical. This is because the business unit also contributes a lot to the achievement of bank profits. Another thing to note is the promotion indicators that need to be clarified and the openness of access to promotion submissions. So, employees can do a *self-assessment* why they have not been or deserve to be promoted. Siswanto (2020) explained that promotion aims to increase employee motivation and performance. Promotions given to high-achieving employees are expected to increase their morale, so it is expected to increase the overall productivity of the company.

Based on the F test, it has been observed that Motivation and Job Satisfaction have a significant influence on employee performance at AO MSMEs Bank BJB Motivation and job satisfaction are related elements and function to improve employee performance, by having good motivation, employees can be eager to complete targets or pursue achievements that must be pursued, and employees who are satisfied with their work usually have better performance than those who are not satisfied.

This means, if employee work motivation has achieved good results, and employee job satisfaction has been met, then employees will be encouraged to be more productive and perform well. Good work motivation gives rise to enthusiasm or encouragement of work. On the other hand, employees who are satisfied with their work both in terms of salary and promotion opportunities, therefore, this will result in improved performance and positive growth for the company because employees are encouraged to increasingly provide achievements for themselves and the company.

4. Conclusion

From the results of the research and discussion that has been carried out, several conclusions can be drawn: The condition of work motivation AO MSME loans at bank bjb are included in the sufficient category; Job satisfaction conditions AO MSME loans at bank BJB are included in the category of dissatisfied; The performance condition of AO MSME Loans at bank BJB is included in the unfavorable category; The influence of work motivation on the performance of AO MSME Loans at bank BJB partially is 32.5%. The effect of job satisfaction on the performance of AO MSME loans at bank BJB partially is 42.8%. The influence of work motivation and job satisfaction on the performance of AO Kredit UMKM employees at bank BJB simultaneously is 75.3%.

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