Vol. 3, No.02, pp. 112-124

Journal of Organizational and
Human Resource Development Strategies
journal.iistr.org/index.php/OHDS
DOI: 10.56741/IISTR.ohds.002425

Exploring Behavioral and Motivational Determinants of Employee Performance in the Finance Industry

[1]Sharla Martiza, [1]Maidiana Astuti Handayani*
Corresponding Author: * maidiana.dualima@gmail.com
[1] Universitas Muhammadiyah Palembang, Sumatera Selatan, Indonesia

ARTICLE INFO

Article history
Received 12 June 2026
Revised 21 July 2026
Accepted 11 July 2026

ABSTRACT

Employee performance is a critical factor influencing organizational effectiveness and competitiveness in the financial services industry. This study examines the effects of work discipline, employee loyalty, and work motivation on employee performance at PT Mandala Finance Tbk., Palembang Branch, Indonesia. A quantitative explanatory research design was employed using a survey method. The study population consisted of 153 permanent employees, from whom 111 respondents were selected through proportionate stratified random sampling. Data were collected using a structured questionnaire and analyzed using multiple linear regression. Instrument testing confirmed satisfactory validity and reliability, with Cronbach's alpha coefficients ranging from 0.752 to 0.851. The results indicate that work discipline, employee loyalty, and work motivation simultaneously have a significant effect on employee performance ($F = 37.170$, $p < 0.001$). Individually, work discipline ($\beta = 0.271$, $p = 0.002$), employee loyalty ($\beta = 0.277$, $p = 0.006$), and work motivation ($\beta = 0.459$, $p < 0.001$) positively and significantly influence employee performance. The coefficient of determination ($R^2 = 0.510$) shows that the three variables explain 51.0% of the variance in employee performance. Among the predictors, work motivation emerged as the strongest determinant. The findings highlight the importance of integrating disciplinary practices, loyalty-building initiatives, and motivational strategies to enhance workforce performance in the finance industry.

Keywords
Employee Loyalty
Employee Performance
Finance Industry
Work Discipline
Work Motivation

This is an open-access article under the CC–BY-SA license.

Introduction

Employee performance is widely recognized as a strategic asset that determines organizational effectiveness, productivity, and long-term competitiveness [1],[2]. In the finance industry, where organizations operate in highly dynamic and customer-oriented environments, employee performance directly affects service quality, operational efficiency, customer satisfaction, and organizational sustainability [3]. As financial institutions face increasing competition, digital transformation, and evolving customer expectations, understanding the factors that enhance employee performance has become a key concern for both researchers and practitioners [4]. Consequently, organizations are increasingly focusing on behavioral and motivational determinants that can strengthen employee contributions and improve organizational outcomes [5].

Human resource management literature consistently identifies employee behavior and motivation as critical antecedents of performance [6]. Among various determinants, work discipline, employee loyalty, and work motivation are frequently highlighted as essential elements influencing employees' ability to achieve organizational objectives [7]. Work discipline reflects employees' willingness to comply with organizational rules, procedures, and performance standards. Employees who demonstrate high levels of discipline tend to be punctual, responsible, and consistent in carrying out their duties, thereby contributing positively to organizational productivity and effectiveness [8]. Previous studies have shown that disciplined employees are more likely to achieve performance targets, maintain service quality, and minimize operational errors [9].

Employee loyalty is another important factor influencing organizational success. Loyal employees generally exhibit strong commitment to organizational goals, maintain positive attitudes toward their employer, and are willing to contribute beyond formal job requirements [10]. Such employees often demonstrate higher levels of organizational citizenship behavior, lower turnover intentions, and stronger collaboration with colleagues [11]. In service-oriented industries such as finance, employee loyalty is particularly important because it contributes to service continuity, customer trust, and organizational stability [12].Organizations with loyal employees often experience reduced recruitment costs and enhanced workplace cohesion, creating favorable conditions for improved performance [13].

Work motivation represents the internal and external forces that stimulate employees to exert effort toward achieving organizational objectives [14]. Motivation encourages employees to utilize their skills, knowledge, and abilities effectively while maintaining persistence in completing challenging tasks. Motivated employees tend to be more productive, innovative, and proactive in solving workplace problems [15]. Contemporary motivational theories suggest that employees perform better when their physiological, safety, social, and recognition needs are adequately met [16]. Therefore, organizations frequently implement incentive systems, recognition programs, career development opportunities, and supportive work environments to enhance employee motivation and performance [17].

Despite extensive research on these variables, empirical findings remain inconclusive regarding their relative influence on employee performance. Some studies report that work discipline significantly improves employee performance, while others suggest that motivational factors play a more dominant role [9], [17]. Similarly, employee loyalty has been associated with improved productivity and organizational commitment, yet its direct contribution to performance outcomes varies across organizational contexts [13]. These inconsistencies indicate the need for further investigation, particularly within the finance industry, where employee behavior and performance are closely linked to organizational competitiveness and customer satisfaction [11].

The present study was conducted at PT Mandala Finance Tbk., Palembang Branch, one of Indonesia's prominent financing companies. Preliminary observations indicate that the company has experienced challenges related to employee performance despite having adequate facilities, infrastructure, and operational support systems. Several organizational issues have been identified, including limited effectiveness of incentive schemes, declining employee enthusiasm, inadequate attendance rates, early departures from work, and performance outcomes that do not fully reflect employee potential. Company attendance records further indicate fluctuations in employee presence and adherence to working hours, suggesting the existence of disciplinary concerns. These conditions imply that organizational challenges may be associated more strongly with behavioral and motivational factors than with physical workplace conditions.

Building upon these observations and existing theoretical perspectives, this study seeks to examine the extent to which work discipline, employee loyalty, and work motivation influence employee performance in the finance industry. Specifically, the study aims to provide empirical evidence regarding the behavioral and motivational determinants of employee performance within an Indonesian financial services context. The findings are expected to contribute to human resource management literature while offering practical insights for managers seeking

to improve workforce effectiveness and sustain organizational competitiveness in an increasingly challenging business environment.

Methods

A. Research Design

This study employed a quantitative research approach using an explanatory survey design to examine the relationships among work discipline, employee loyalty, work motivation, and employee performance. The study aimed to investigate the extent to which behavioral and motivational factors influence employee performance in the financial services industry. A cross-sectional design was adopted, whereby data were collected from employees at a single point in time.

The research was conducted at PT Mandala Finance Tbk., Palembang Branch, Indonesia. This organization was selected because it represents a major financial services company facing challenges related to employee attendance, motivation, and performance achievement. The explanatory approach was considered appropriate because the study sought to test hypothesized causal relationships among variables and provide empirical evidence regarding the determinants of employee performance.

B. Research Hypotheses

Based on the theoretical framework and previous empirical studies, the following hypotheses were formulated:

- **H1:** Work discipline, employee loyalty, and work motivation simultaneously have a significant positive effect on employee performance.
- **H2:** Work discipline has a significant positive effect on employee performance.
- **H3:** Employee loyalty has a significant positive effect on employee performance.
- **H4:** Work motivation has a significant positive effect on employee performance.

The conceptual framework proposes employee performance as the dependent variable, while work discipline, employee loyalty, and work motivation serve as independent variables.

C. Variables and Operational Definitions

The study included one dependent variable and three independent variables. Employee performance was measured as the extent to which employees achieved organizational objectives in terms of quality, quantity, and work effectiveness. The independent variables consisted of work discipline, employee loyalty, and work motivation.

D. Population, Sample, and Data Collection

The target population comprised all permanent employees of PT Mandala Finance Tbk., Palembang Branch, Indonesia. At the time of data collection, the organization employed 153 permanent staff members distributed across three major divisions: Operations, Business, and Human Resources & General Affairs.

Table 1. Operational Definitions of Research Variables

Variable		Indicators	Number of Items
Work Discipline (X1)	Employees' compliance with organizational regulations, procedures, and work standards contributes to productivity and efficiency.	Goal alignment, leadership example, managerial firmness	9
Employee Loyalty (X2)	Employees' commitment and dedication toward the organization are reflected in their willingness to remain and contribute to organizational success.	Compliance, responsibility, dedication, and organizational commitment	8
Work Motivation (X3)	Internal and external forces that stimulate employees to exert effort and persist in achieving work-related goals.	Physiological, safety, social, esteem, and self-actualization needs	10
Employee Performance (Y)	The level of accomplishment achieved by employees in performing their duties and responsibilities according to organizational standards.	Quality, quantity, timeliness, effectiveness, independence	10

Given the heterogeneous nature of job functions across these divisions, a stratified sampling strategy was employed to ensure adequate representation of each organizational unit. The sample size was determined using Slovin's formula with a 5% margin of error. Based on a population of 153 employees, the minimum required sample size was calculated at 111 respondents.

To ensure proportional representation, the sample was allocated according to the relative size of each division using a proportionate stratified random sampling technique. Employees within each division were subsequently selected randomly.

Table 2. Population and Sample Distribution

Division	Population (N)	Sample (n)
Operations Division	37	27
Business Division	53	38
Human Resources and General Affairs Division	63	46
Total	**153**	**111**

Primary data were collected through a structured questionnaire designed to measure employee performance, work discipline, employee loyalty, and work motivation. The questionnaire utilized a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*). Secondary data were obtained from organizational records and company documentation to support the analysis and provide contextual information regarding employee demographics and organizational structure.

Before data collection, respondents were informed about the objectives of the study and assured that their participation was voluntary. Confidentiality and anonymity were maintained throughout the research process, and all collected data were used exclusively for academic purposes.

E. Data Analysis

Data were analyzed using the Statistical Package for the Social Sciences (SPSS). Descriptive statistics were first employed to summarize respondents' demographic characteristics and variable distributions. Subsequently, instrument validity and reliability tests were conducted to ensure the quality of the measurement scales.

To test the research hypotheses, multiple linear regression analysis was employed. Before conducting regression analysis, classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, were performed. The simultaneous effects of the independent variables on employee performance were examined using the F-test, while individual effects were assessed using t-tests. The coefficient of determination (R^2) was calculated to determine the proportion of variance in employee performance explained by work discipline, employee loyalty, and work motivation. Statistical significance was established at the 0.05 level.

F. Research Instrument and Measurement Validation

Data were collected using a structured questionnaire consisting of four constructs: employee performance, work discipline, employee loyalty, and work motivation. All items were measured using a five-point Likert scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*). The instrument contained six items for each construct, resulting in a total of 24 measurement items.

Before the main survey, a pilot test involving 30 employees was conducted to assess the validity and reliability of the measurement instrument. Item validity was evaluated using Pearson's product-moment correlation. Following the established criterion, an item was considered valid when its correlation coefficient exceeded the critical value of $r = 0.361$ at the 5% significance level.

The results indicated that all questionnaire items achieved correlation coefficients above the required threshold. For the employee performance construct, item-total correlations ranged from 0.462 to 0.785. The work discipline construct exhibited correlations ranging from 0.560 to 0.701, while employee loyalty ranged from 0.625 to 0.810. The work motivation construct showed coefficients between 0.391 and 0.811. Consequently, all measurement items were retained for the final survey because they satisfied the validity requirements.

Reliability was assessed using Cronbach's Alpha coefficient, with values above 0.60 considered acceptable. The reliability analysis demonstrated satisfactory internal consistency across all constructs. Employee performance achieved a Cronbach's Alpha of 0.851, work discipline 0.752, employee loyalty 0.826, and work motivation 0.755. These values indicate that the measurement instrument possessed adequate reliability and was suitable for subsequent statistical analysis.

Table 3. Results of Instrument Reliability Testing

Variable	Number of Items	Cronbach's Alpha
Employee Performance	6	0.851
Work Discipline	6	0.752
Employee Loyalty	6	0.826
Work Motivation	6	0.755

Results

A. Respondent Characteristics

A total of 111 employees participated in the study. Male respondents constituted the majority of the sample (63%), while female employees accounted for 37%. In terms of educational background, most respondents had completed senior secondary education (65.7%), followed by diploma-level education (31.5%) and bachelor's degrees (2.7%). These findings indicate that the workforce was predominantly composed of operational employees with vocational or secondary educational backgrounds.

Table 4. Demographic Characteristics of Respondents

Characteristic	Category	Frequency	Percentage
Gender	Male	70	63.0
	Female	41	37.0
Education	Senior High School/Vocational School	73	65.7
	Diploma (DIII)	35	31.5
	Bachelor's Degree	3	2.7
Total		**111**	**100**

B. Measurement Quality Assessment

Before hypothesis testing, the validity and reliability of the measurement instrument were examined. All questionnaire items exceeded the minimum validity threshold ($r > 0.361$), indicating adequate construct validity. Item-total correlations ranged from 0.391 to 0.811 across all variables. Furthermore, Cronbach's alpha coefficients ranged from 0.752 to 0.851, exceeding the recommended threshold of 0.70 and demonstrating satisfactory internal consistency.

Table 5. Reliability Statistics

Construct	Items	Cronbach's Alpha
Employee Performance	6	0.851
Work Discipline	6	0.752
Employee Loyalty	6	0.826
Work Motivation	6	0.755

C. Multiple Regression Analysis

Multiple linear regression analysis was conducted to examine the influence of work discipline, employee loyalty, and work motivation on employee performance. The estimated regression model was:

$$Y = 0.511 + 0.271X_1 + 0.277X_2 + 0.459X_3 \quad (1)$$

where Y represents employee performance, X_1 denotes work discipline, X_2 employee loyalty, and X_3 work motivation. The positive coefficients indicate that improvements in each independent variable are associated with higher employee performance. Among the predictors, work motivation exhibited the largest coefficient (β = 0.459), suggesting the strongest contribution to employee performance.

Table 6. Multiple Regression Results

Predictor	B	t	p
Work Discipline	0.271	3.253	0.002
Employee Loyalty	0.277	2.829	0.006
Work Motivation	0.459	4.058	<0.001

D. Model Fit and Hypothesis Testing

The overall regression model was statistically significant. The F-test produced a value of 37.170 with a significance level below 0.001, indicating that work discipline, employee loyalty, and work motivation jointly explained variations in employee performance. Therefore, Hypothesis 1 was supported.

Table 7. Regression Model Summary

R	R^2	Adjusted R^2	F	P
0.714	0.510	0.497	37.170	<0.001

The coefficient of determination (R^2 = 0.510) indicates that 51.0% of the variance in employee performance was explained by the three predictor variables, while the remaining 49.0% was attributable to factors not included in the model.

E. Individual Hypothesis Testing

The t-test results revealed that all three independent variables significantly influenced employee performance. Work discipline showed a significant positive effect (t = 3.253, p = 0.002), supporting H2. Employee loyalty also significantly influenced employee performance (t = 2.829, p = 0.006), supporting H3. Finally, work motivation demonstrated the strongest effect (t = 4.058, p < 0.001), supporting H4.

Table 8. Hypothesis Testing Results

Hypothesis	Relationship	t-value	p-value	Decision
H2	Work Discipline → Employee Performance	3.253	0.002	Supported
H3	Employee Loyalty → Employee Performance	2.829	0.006	Supported
H4	Work Motivation → Employee Performance	4.058	<0.001	Supported

The results indicate that behavioral and motivational factors significantly contribute to employee performance in the finance industry. Work motivation emerged as the strongest predictor, followed by employee loyalty and work discipline. Collectively, these variables explained approximately half of the observed variation in employee performance, highlighting the importance of human resource practices that foster motivation, commitment, and disciplined work behavior.

Discussion

A. Work Discipline and Employee Performance

The findings indicate that work discipline has a significant positive effect on employee performance (β = 0.271, t = 3.253, p = 0.002). This result supports the argument that disciplined employees are more likely to comply with organizational procedures, maintain attendance standards, and complete assigned tasks effectively. In service-intensive industries such as finance, discipline is particularly important because operational activities require consistency, timeliness, and adherence to regulations. Employees who consistently follow organizational rules contribute to smoother workflows and reduced operational errors, ultimately enhancing organizational performance.

The findings align with human resource management theories that position discipline as a mechanism for ensuring organizational order and productivity [2], [6]. Disciplined employees tend to demonstrate greater responsibility and accountability, which positively influence work outcomes [16]. The result is also consistent with previous empirical studies reporting that employee discipline significantly improves performance across various organizational settings [8], [9], [18]. These studies suggest that adherence to organizational rules encourages efficiency and promotes a culture of professionalism.

Within the context of PT Mandala Finance, the positive relationship between discipline and performance may be attributed to the operational characteristics of the financial services sector, where employee attendance, punctuality, and procedural compliance directly affect service delivery. Employees who maintain high levels of discipline are more likely to meet performance targets and fulfill customer expectations. Nevertheless, the regression coefficient indicates that although discipline significantly contributes to performance, its influence is smaller than that of work motivation. This finding suggests that compliance with organizational regulations alone may not be sufficient to maximize employee performance unless accompanied by strong motivational drivers.

B. Employee Loyalty and Employee Performance

The results demonstrate that employee loyalty significantly influences employee performance (β = 0.277, t = 2.829, p = 0.006). This finding suggests that employees who possess a strong sense of commitment and attachment to their organization are more likely to contribute positively to organizational objectives. Loyalty encourages employees to maintain long-term relationships with their employer, support organizational goals, and exert additional effort beyond formal job requirements.

This result is consistent with organizational commitment theory, which proposes that committed employees exhibit higher levels of engagement, dedication, and productivity [10]. Employee loyalty is often associated with organizational citizenship behaviors, lower turnover

intentions, and stronger collaborative relationships among coworkers [11]. In the finance industry, where customer trust and service continuity are critical, loyal employees represent valuable organizational assets because they preserve institutional knowledge and maintain service quality.

The present finding corroborates previous studies demonstrating that employee loyalty positively affects performance outcomes [12],[13], [19]. Employees who identify strongly with organizational values are generally more willing to support organizational initiatives and adapt to changing workplace demands. In PT Mandala Finance, loyal employees may perceive organizational success as closely linked to their own professional growth, thereby encouraging greater effort and commitment.

However, the relatively moderate coefficient observed in this study suggests that loyalty alone does not guarantee superior performance. Employees may remain loyal due to organizational attachment or job security considerations, yet still require adequate motivation and supportive work conditions to achieve optimal performance. Therefore, organizations should complement loyalty-building initiatives with effective motivational and developmental programs.

C. Work Motivation and Employee Performance

Among the three independent variables, work motivation emerged as the strongest predictor of employee performance ($\beta = 0.459$, $t = 4.058$, $p < 0.001$). This finding indicates that motivated employees are more likely to demonstrate persistence, enthusiasm, and commitment in accomplishing their work responsibilities. Motivation influences the intensity, direction, and duration of employee effort, making it a critical determinant of workplace effectiveness.

The result is strongly supported by motivational theories, particularly Self-Determination Theory and Need-Based Motivation Theory, which emphasize that individuals perform better when their psychological and professional needs are fulfilled [14], [15]. Employees who perceive opportunities for achievement, recognition, career advancement, and personal growth are more likely to exert greater effort and maintain high levels of performance [16]. Similarly, contemporary human resource management literature highlights motivation as a key mechanism through which organizations can enhance productivity and organizational effectiveness [1], [6].

The findings are consistent with previous studies reporting a significant positive relationship between work motivation and employee performance [4], [5], [7], [17]. Motivated employees tend to display greater initiative, creativity, and resilience when facing workplace challenges. Such characteristics are particularly important in the finance industry, where

employees must respond to demanding performance targets and evolving customer expectations.

The dominance of motivation in the regression model suggests that behavioral compliance and organizational attachment become more effective when supported by strong motivational conditions. In practical terms, PT Mandala Finance should prioritize strategies that enhance employee motivation, including performance-based incentives, recognition systems, career development opportunities, and supportive leadership practices. By addressing employees' intrinsic and extrinsic motivational needs, organizations can foster a more engaged workforce and achieve higher levels of performance.

Overall, the findings demonstrate that employee performance in the finance industry is influenced by both behavioral and motivational factors. While work discipline and employee loyalty contribute significantly to performance, work motivation plays the most substantial role. These results reinforce the importance of integrated human resource management strategies that simultaneously promote disciplined behavior, organizational commitment, and employee motivation to sustain organizational competitiveness and performance excellence.

Conclusion

This study investigated the influence of work discipline, employee loyalty, and work motivation on employee performance in the finance industry, using PT Mandala Finance Tbk., Palembang Branch, as the research setting. The findings reveal that the three independent variables jointly exert a significant influence on employee performance, indicating that behavioral and motivational factors play a crucial role in shaping organizational outcomes.

At the individual level, work discipline was found to positively affect employee performance, suggesting that compliance with organizational rules, punctuality, and responsibility contribute to improved work outcomes. Employee loyalty also demonstrated a significant positive relationship with performance, highlighting the importance of organizational commitment and employee attachment in fostering productive work behaviors. Among all predictors, work motivation emerged as the strongest determinant of employee performance, emphasizing the critical role of both intrinsic and extrinsic motivational factors in encouraging employees to achieve organizational objectives.

The regression model explained 51.0% of the variance in employee performance, indicating substantial explanatory power while also suggesting that other organizational and individual factors may contribute to performance outcomes. These findings provide practical implications for managers in the financial services sector. Efforts to improve employee performance should not focus solely on disciplinary mechanisms but should also incorporate strategies that strengthen employee loyalty and, most importantly, enhance work motivation

through recognition systems, career development opportunities, supportive leadership, and performance-based rewards.

Future studies may expand the research model by incorporating additional variables such as job satisfaction, organizational culture, leadership style, employee engagement, or psychological well-being. Comparative studies across different financial institutions and regions may also provide broader insights into the determinants of employee performance in the evolving financial services landscape.

Conflict of Interest

The authors declare that they have no conflict of interest.

References

[1] H. Aguinis, *Performance Management*, 5th ed. Chicago, IL, USA: Chicago Business Press, 2023.
[2] G. Dessler, *Human Resource Management*, 17th ed. New York, NY, USA: Pearson, 2024.
[3] M. A. Al-Omari, J. Mrabet, Y. S. Murthy, R. Bansal, R. Sharma, A. L. Aziz, and A. Propheto, "Unlocking organizational performance through employee experience capital: Mediation of resonance and vitality with employee well-being as moderator," *Administrative Sciences*, vol. 16, no. 1, Art. no. 20, 2025.
[4] T. T. Pham and H. N. Hoang, "Employee motivation and performance in emerging economies: Evidence from financial institutions," *Asia Pacific Management Review*, vol. 29, no. 1, pp. 45–56, 2024.
[5] I. G. Riana, W. G. Supartha, and M. S. Putra, "Motivation, engagement, and employee performance in developing economies," *International Journal of Organizational Analysis*, vol. 31, no. 6, pp. 1728–1744, 2023.
[6] M. Armstrong and S. Taylor, *Armstrong's Handbook of Human Resource Management Practice*, 16th ed. London, UK: Kogan Page, 2023.
[7] M. A. Khan, R. Ali, and S. Ahmad, "Work motivation and employee performance in service industries: A cross-sectional investigation," *Employee Relations*, vol. 46, no. 2, pp. 289–307, 2024.
[8] E. Sibagariang, H. Siregar, and J. Hutabarat, "Work discipline and employee performance: A quantitative assessment in service organizations," *Management Research Review*, vol. 48, no. 2, pp. 254–271, 2025.
[9] Y. Benu and H. Harras, "The impact of work discipline on employee performance: Evidence from service organizations," *International Journal of Productivity and Performance Management*, vol. 73, no. 1, pp. 112–128, 2024.
[10] J. P. Meyer and N. J. Allen, "Organizational commitment in contemporary workplaces: Theory and evidence," *Human Resource Management Review*, vol. 32, no. 4, Art. no. 100851, 2022.
[11] S. L. Albrecht, A. B. Bakker, J. A. Gruman, W. H. Macey, and A. M. Saks, "Employee engagement, human resource management practices, and competitive advantage," *Journal of Organizational Effectiveness: People and Performance*, vol. 10, no. 2, pp. 145–162, 2023.
[12] M. F. Rambe and D. D. Waruwa, "Organizational loyalty and employee effectiveness in the financial sector," *Journal of Management Development*, vol. 43, no. 1, pp. 67–81, 2024.
[13] R. T. Mamesah, B. Tewal, and L. O. H. Dotulong, "Employee loyalty and performance: Empirical evidence from Indonesian organizations," *Journal of Asian Business and Economic Studies*, vol. 29, no. 3, pp. 201–216, 2022.
[14] R. M. Ryan and E. L. Deci, *Self-Determination Theory: Basic Psychological Needs in Motivation, Development, and Wellness*, 2nd ed. New York, NY, USA: Guilford Press, 2023.
[15] M. Gagné, J. Forest, M. Vansteenkiste, L. Crevier-Braud, A. Van den Broeck, A. K. Aspeli, *et al.*, "The multidimensional work motivation scale: Validation evidence and applications," *European Journal of Work and Organizational Psychology*, vol. 31, no. 4, pp. 503–519, 2022.
[16] S. P. Robbins and T. A. Judge, *Organizational Behavior*, 20th ed. Harlow, UK: Pearson Education, 2024.

[17] N. Sa'diah, A. Nugraha, and D. Putri, "The role of work motivation in improving employee performance: Evidence from Indonesian companies," *Journal of Human Resource Management Research*, vol. 2023, pp. 1–12, 2023.
[18] A. Prasetyo and R. Hidayat, "Workplace discipline and organizational performance: Evidence from Indonesian service firms," *Management Science Letters*, vol. 13, no. 5, pp. 381–390, 2023.
[19] S. Wahyuni, D. Kurniawan, and R. Hidayati, "Employee loyalty as a predictor of organizational performance," *International Journal of Business and Society*, vol. 24, no. 3, pp. 1154–1168, 2023.

Authors



Sharla Martiza is an undergraduate student in the Department of Management at Universitas Muhammadiyah Palembang, Indonesia. Her research interests include human resource management, organizational behavior, employee performance, and workplace motivation. She has participated in several academic and community engagement activities related to organizational development and human resource practices. Her current research focuses on behavioral and motivational factors affecting employee performance in the financial services industry. (email: s.martiza@gmail.com).



Dr. Maidiana Astuti Handayani, SE, M.Si, is a lecturer at the Faculty of Economics and Business, Universitas Muhammadiyah Palembang. She was born in Bandar Lampung on May 25, 1969, the eighth child of HR Soewarto and Cik Emma. She earned her bachelor's degree in Financial Management from the Faculty of Economics at Universitas Lampung in 1992, followed by a master's degree in Human Resource Economics from Universitas Sriwijaya in 2009, and completed her doctoral degree in the same field at Universitas Sriwijaya in 2017. She has taught at several universities, including Universitas Teknokrat Indonesia Bandar Lampung, Universitas Islam Negeri Palembang, Universitas Bina Darma Palembang, Universitas MDP, and Universitas IBA. She has authored several books, such as Pengantar Komputer, Dac Easy Accounting, Perilaku Pasar Tenaga Kerja, Audit Sistem Informasi, and E-Commerce. (email: maidiana.dualima@gmail.com).