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The Influence of Work Experience and Incentives on Employee Performance with Motivation as a Mediating Variable at Bank Mandiri Gambir Area

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ABSTRACT

This study examines an individual's work experience and the incentives provided as factors influencing their performance. The objectives of this research are to: determine the effect of work experience on employee performance; determine the effect of incentives on employee performance; determine the effect of work experience on motivation; determine the effect of incentives on motivation; determine the effect of motivation on employee performance; determine the indirect effect of work experience on employee performance through work motivation; and determine the indirect effect of incentives on employee performance through work motivation. The study was conducted at Bank Mandiri, Gambir Area, with a sample of 80 respondents. The sampling technique used in this research was the saturated sampling technique. The data analysis method consisted of descriptive analysis and path analysis. The results show that: there is an effect of work experience on employee performance; there is an effect of incentives on employee performance; there is an effect of work experience on motivation; there is an effect of incentives on motivation; there is an effect of motivation on employee performance; there is an indirect effect of work experience on employee performance through work motivation; and there is an indirect effect of incentives on employee performance through work motivation.

Keywords: Work Experience, Incentives, Employee Performance, Motivation

INTRODUCTION

In the current era, one of the jobs most preferred by millennials who have just graduated from school or fresh graduates is working in the banking industry. The banks expected to provide employment opportunities are state-owned banks (BUMN). Large-scale conventional banks also offer opportunities for senior high school students to participate in internship programs in accordance with government programs.

One of the state-owned banks, Bank Mandiri, provides opportunities for senior high school students to join as internship employees in the teller position, also known as "teller kriya," with a minimum education requirement of senior high school graduation and a selection process.

Thus, in the teller position at Bank Mandiri, there are two types of

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employment status: PKWT contract employees and internship (kriya) employees. However, it is also possible for university graduates to occupy the teller kriya position, depending on Bank Mandiri's needs at the time.

Therefore, the Teller PKWT position requires a minimum educational qualification of a bachelor's degree (S1), while the teller kriya position is open to those who have graduated from university, are still pursuing higher education, or have graduated from senior high school (SMA/SMK).

Contract employees are regulated under the Government Regulation in Lieu of Law (Perpu) on Job Creation as stated in the Job Creation Law. The provisions for contract work agreements or fixed-term employment agreements (PKWT) are regulated in Article 56 paragraph 2. The article states that PKWT is based on a specific duration and the completion of certain work. Furthermore, the Job Creation Perpu also regulates the termination of employment agreements for contract employees, including the employer's obligation to provide compensation when the contract ends. This compensation is given according to the employee's length of service in the company. Further provisions regarding compensation will be regulated in a Government Regulation. (Kumparan Bisnis, 2023)

Kriya Mandiri is one of Bank Mandiri's internship programs intended for new graduates of senior high school, diploma, or bachelor's degree who have an interest in the banking sector. (Berita Bisnis, 2022)

As previously explained, the Teller PKWT position requires candidates to hold a bachelor's degree (S1), while the teller kriya position is open to university graduates, students still pursuing their degree, or graduates of senior high school (SMA/SMK).

The maximum duration for teller kriya is 3 (three) years, with annual renewals. Teller kriya employees may become Teller PKWT employees on the condition that they have earned a bachelor's degree and pass the PKWT selection test conducted by Bank Mandiri, depending on the company's needs. This means that teller kriya employees who have already completed their bachelor's degree do not automatically become PKWT tellers; they must go through another selection process to obtain that position. This condition motivates the present study to examine the performance levels of Bank Mandiri employees compared to PKWT employees with different educational backgrounds (senior high school graduates vs. bachelor's degree graduates).

The gap between SMA graduates who are generally inexperienced and S1 graduates who typically possess experience (both empirical and academic) becomes an interesting issue to explore in this research. Although the general assumption is that more experienced employees perform better than those without work experience, this must be proven empirically.

This study focuses on the performance of Bank Mandiri employees compared to PKWT tellers by examining their performance and daily transactions. The presence of Bank Mandiri employees with varying backgrounds makes this a compelling area to investigate, as it provides valuable insights for both the company and fresh graduates who lack prior experience.

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LITERATURE REVIEW

Employee Performance

Mangkunegara in Budiasa (2021:14) states that performance is the result of work, both in quality and quantity, achieved by an employee in carrying out their duties in accordance with the responsibilities given to them.

Mangkunegara in Budiasa (2021:15) explains that the factors influencing employee performance are as follows:

1. Individual Factors, including abilities and skills, background, and demographics.
2. Psychological Factors, consisting of perception, attitude, personality, learning, and motivation.
3. Organizational Factors, covering resources, leadership, rewards, structure, and job design.

Kamsir in Budiasa (2021:15) states that the factors that may influence performance, both results and behavior, are as follows:

Abilities and skills. Psychologically, employees' potential abilities (IQ) fall within the range of 110–120. Additionally, relevant training aligned with their position—which enhances their skills—will make it easier for employees to achieve the desired work outcomes.

The meaning of job performance in the field of organizational behavior has changed over the last few decades. There has been a growing realization that job performance is not a unitary construct. In fact, researchers have shifted from a focus on fixed tasks associated with the jobs to encompass a broader perspective in a dynamic organizational context (Nasurdin & Khuan, 2007)

Work Experience

Professional work experience refers to the understanding, skills, and capabilities a person gains through direct participation in a job over a certain period of time. This indicates that individuals learn and grow from the daily activities they perform in the workplace. This process includes hands-on learning, where a person understands how work is carried out, the methods applied, and the tools used in the profession. As time passes in a particular field, an individual's understanding typically becomes deeper, and their abilities become more refined.

Work experience is the level of mastery of knowledge and skills that a person possesses in their job, which can be measured based on the length of employment and the degree of knowledge and skills they have acquired. A person's work experience is highly dependent on the duration of time they have spent performing a particular job. This period can be seen from the number of years spent, starting from when they were first appointed as an employee or staff member in a specific field of work (Alias & Serang, 2018).

In the context of thesis writing, work experience refers to an individual's

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practical involvement in a field of work that is relevant to the thesis research topic. This experience can be gained through various activities such as internships, fieldwork, or direct involvement in projects related to the area of study. Work experience is important because it provides practical insights that can enrich theoretical understanding and improve the quality of research. Several experts explain work experience as follows: Manullang (1984) describes work experience as the process through which knowledge and skills are formed as a result of active participation in performing tasks.

Ranupandojo (2002) explains that work experience is a measure of how long a person has worked and how well they perform their tasks. Gazalba (1990) defines experience as knowledge obtained through direct action, practice, or personal encounters in real life. Handoko (2013) states that work experience is knowledge or skills that a person has learned and mastered as a result of performing certain tasks over a period of time. In thesis writing, work experience can be used as a source of primary data through direct observation, interviews, or case studies relevant to the research topic. Additionally, work experience can serve as a background that strengthens arguments and analysis in a thesis, showing the writer's ability to connect theory with practice. Thus, work experience is not merely an additional aspect but an integral element that can enhance the depth and quality of thesis research.

To assess the extent of a person's work experience, appropriate indicators are needed. Some key indicators include the length of employment, which shows the accumulation of experience over time. The level of skills and knowledge also serves as an important indicator reflecting mastery of theory and practice relevant to the job. Furthermore, proficiency in technology and work tools demonstrates an individual's ability to adapt to technological developments used in daily tasks.

Soft skills such as communication, teamwork, leadership, and conflict resolution also play an important role in work effectiveness. The ability to adapt to changes in the work environment is another indicator reflecting flexibility and readiness to face workplace dynamics. In addition, initiative and proactiveness illustrate the willingness to take action and contribute without waiting for instructions. The quality and quantity of work produced are measures of performance, while independence and decision-making abilities reflect confidence and competency in completing tasks. Other indicators such as attendance and discipline demonstrate commitment to work, while stress management abilities show how well a person can remain productive under pressure.

Incentives

Incentives are a form of compensation given by a company to employees as a reward for performance or achievements that exceed established standards. Incentives are not only financial but may also be non-financial forms of recognition intended to increase work motivation, performance, and employee loyalty to the company. According to the Indonesian Dictionary (KBBI), incentives are defined

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as "additional income in the form of money, goods, or other forms given to increase someone's work enthusiasm" (KBBI, 2024). In practice, the term incentive is often equated with a bonus, as both are provided as a form of appreciation for an employee's contribution.

Incentives are additional compensation given to employees whose performance exceeds standard expectations. Incentives can increase employee motivation in achieving organizational goals (Mangkunegara, 2009). Incentives are positive rewards given by a company to motivate workers to improve productivity; they are not fixed and may be given occasionally. Incentives generally involve a mindset that encourages individuals not to be easily satisfied but to continue developing themselves and improving their abilities by constantly seeking improvement (Pratiwi et al., 2020).

According to experts such as Hasibuan, incentives are additional compensation given to employees whose performance surpasses that of other employees. According to Heidjrachman, incentives are actions intended to provide different wages or salaries because employees exhibit varying levels of performance. Incentives are often equated with bonuses. Heidjrachman and Husnan (2002) define incentives as actions of giving different wages or salaries due to differences in performance among employees. Incentives are provided as a reward to increase work spirit and performance. According to Novi V (n.d.), incentives are additional wages given to appreciate employee achievements, with the main goal of encouraging continuous improvement in work quality. According to Redaksi OCBC NISP (2021), incentives are compensation that may take the form of money, goods, or specific actions intended to enhance employee performance. Incentives are not always monetary and may also include non-monetary and social forms. Incentives may be in various forms, such as monetary (extra money outside regular salary), non-monetary (such as promotions or job advancements), and social incentives (such as office gatherings, company anniversary celebrations, or team-building activities).

To ensure that incentives are awarded objectively and effectively, several indicators must be used as assessment criteria. One main indicator is the level of target achievement, which measures how far an employee has met or surpassed the company's established goals. Additionally, job performance and efficiency are important measures, where employees who work quickly, accurately, and produce high output are considered deserving of incentives. Employee initiative and creativity are also considered, particularly contributions involving new ideas, innovations, or solutions to operational problems. Attendance and work discipline serve as indicators that reflect commitment to responsibilities. Teamwork and leadership abilities are also relevant, especially in assessing an employee's role in fostering collaboration and their ability to lead when needed. Finally, the complexity and risk of tasks performed are important considerations, as jobs with higher responsibilities or risks often receive greater incentives as a form of recognition for dedication and courage.

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Work Motivation

Motivation, derived from the term "to inspire," influences a person's behavior in performing their work. Based on several definitions, work motivation relates to the internal strength that affects a person's persistence in carrying out their job. According to Robbins and Judge (2013), "Work motivation is the willingness to exert effort toward organizational goals, conditioned by the ability of that effort to fulfill an individual need" (Faiqotul Himma, 2022).

Motivation is a person's drive to work, which can be influenced by high salary, supportive leadership, adequate work facilities, a comfortable work environment, enjoyable colleagues, and other factors. According to Jufrizen (2017), motivation is one of the elements that influence human behavior. Motivation is also described as a driver, desire, support, or needs that make a person enthusiastic and motivated to reduce and fulfill internal urges, enabling them to act in certain ways that lead toward optimal outcomes. Motivation influences human behavior and functions as a driver, desire, support, or needs that help individuals feel energized and motivated to fulfill their internal urges, enabling them to act in ways that lead toward optimal outcomes (Jufrizen, 2021).

Work motivation is essential in every organization; when someone is motivated, they are driven to do anything necessary to achieve a set of goals. Work motivation affects both individual and group performance and alertness. Work motivation is a force within a person that influences the direction and intensity of their work efforts. Motivation may arise internally or externally, serving to stimulate employees to work with their full abilities. In this context, motivation is also understood as the attitude of leaders and employees in a work environment that encourages individuals to take action.

Individuals with high work motivation tend to be more alert in performing tasks and produce significantly better performance compared to those who are not motivated. If such individuals occupy managerial positions, their work motivation will influence the motivation of their subordinates or team members. As a result, the entire group becomes more enthusiastic and produces better performance.

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Theoretical Framework

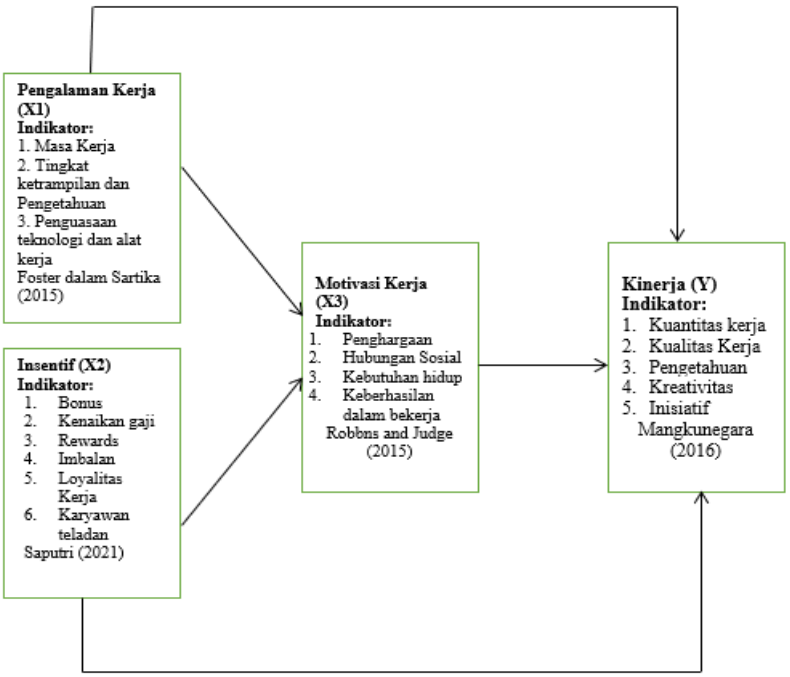

Figure 1Picture 2.1 Theoretical Framework

RESEARCH METHOD

This study uses an explanatory analysis approach. According to Sugiyono (2017:6), explanatory research is a research method intended to explain the position of the variables studied and the influence between one variable and another. The main reason for using the explanatory method is to test the proposed hypotheses, so this research is expected to explain the relationships and effects between the independent and dependent variables stated in the hypothesis.

Population and Sample

Population

The total number of employees at Bank Mandiri Gambir Area is 80 people. This total number of employees constitutes the population. The sample taken in this study is the employees of Bank Mandiri Gambir Area, totaling 80 people.

Sample

The sample used by the researcher in this study is the employees of Bank Mandiri Gambir Area. The sampling technique used is saturated sampling, in which all members of the population are included in the sample regardless of their tenure or educational background.

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Types and Sources of Data

Primary Data

Primary data are obtained directly by the researcher using various techniques such as observation or surveys (questionnaire distribution). The primary data needed in this study are data related to variables of employment status, incentives, work motivation, and performance.

Secondary Data

Secondary data are data obtained or collected by the researcher from existing sources, meaning the researcher acts as a second-hand collector. Secondary data can be obtained from various sources such as institutional data, books, reports, journals, websites, and so forth.

Data Analysis Techniques

Research Instrument Testing

Validity Test

In this study, each item was tested for validity using the product moment correlation formula in SPSS. If the Pearson correlation > 0.3, the item is considered strong/valid. If Pearson correlation < 0.3, the item is considered weak/invalid.

Reliability Test

To determine whether a variable is reliable, according to Ghozali (2018), if the Cronbach's Alpha > 0.60, the variable items are considered reliable; if Cronbach's Alpha < 0.60, the items are considered unreliable.

Assumption Testing

Normality Test

The normality test determines whether the Pearson residuals are normally distributed. Data that are normally distributed reduce the likelihood of bias. The Kolmogorov–Smirnov test is used.

- If the significance level < 0.05 → data are normally distributed
- If the significance level > 0.05 → data are not normally distributed

Linearity Test

The linearity test is used to determine whether there is a linear relationship between the dependent variable and each independent variable. If the model does not meet linearity requirements, linear regression cannot be used.
The criterion:

- If Deviation from Linearity significance > alpha (0.05) → the relationship is linear (Sugiyono, 2019).

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Multicollinearity Test

This test determines whether the regression model shows correlation among the independent variables (Orcan, 2020). A good model should not show multicollinearity.

Regression variables are considered free from multicollinearity if:

- VIF = 1 and tolerance = 1, but as a rule of thumb,
- VIF > 10 indicates a multicollinearity problem (Sugiyono, 2019).

Heteroscedasticity Test

To detect heteroscedasticity, Spearman's rank correlation is used. Using alpha = 5%, the criteria are:

- If significance coefficient < 0.05, heteroscedasticity occurs
- If significance coefficient > 0.05, no heteroscedasticity occurs (Sugiyono, 2019).

Analysis Model

Descriptive Analysis

Descriptive statistics of the collected data are analyzed through averages and percentages to describe the variables of employment status, incentives, work motivation, and performance, both directly and indirectly.

Path Analysis

Before performing path analysis, the researcher constructs a path diagram used to represent the research problem and determine the structural equations showing the relationships among variables. Path diagrams are used to calculate direct and indirect effects of independent variables on dependent variables (Noor, 2016).

The variables in this study include employment status (X1), incentives (X2), work motivation (X3), and performance (Y).

RESEARCH RESULTS AND DISCUSSION

Descriptive Analysis

Descriptive analysis aims to describe the research results for each variable to make them easier to understand and provide meaningful information. In this study, the variables of work experience, incentives, performance, and motivation are described using descriptive analysis and explained in detail as follows:

Table 4.1 Result of Analysis Descriptive

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Work Experience	80	15	30	24.31	6.308
Incentive	80	34	60	48.80	10.045

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Motivation	80	24	40	36.45	3.182
Performance	80	29	50	47.10	3.954
Valid N (listwise)	80				

Source: Processed Research Data, 2025

Based on Table 4.1, it is known that the work experience variable has a minimum value of 15, a maximum value of 30, and an average value of 24.31. Furthermore, the incentive variable has a minimum value of 34, a maximum value of 60, and an average value of 48.80. Then, the motivation variable has a minimum value of 24, a maximum value of 40, and an average value of 36.45. Lastly, the performance variable has a minimum value of 29, a maximum value of 50, and an average value of 47.10.

Research Instrument Analysis

Validity Test Results

Based on the research data obtained from distributing questionnaires to 80 respondents, data regarding the validity test of each variable—work experience, incentives, performance, and motivation—were obtained and presented in the following table:

Table 4.2 Result of Validity on Work Experience (X1)

No.	Statement items	Sig (2 *tailed*)	Significance	Information
1	Item 1	0,00	<0,05	Valid
2	Item 2	0,00	<0,05	Valid
3	Item 3	0,00	<0,05	Valid
4	Item 4	0,00	<0,05	Valid
5	Item 5	0,00	<0,05	Valid
6	Item 6	0,00	<0,05	Valid

Source: Research data processed in 2025

Table 4.2 presents the results of the validity test for 6 statement items of the work experience variable (X1), analyzed using SPSS Software Version 25 with 80 respondents. All items show a significance value (Sig. 2-tailed) of 0.000, which is below the threshold of 0.05. According to the criteria proposed by Ghozali (2016), a significance value < 0.05 indicates that the item is valid. Therefore, all statement items are declared valid and suitable to be used as instruments for measuring the work experience variable in this study, as they are appropriate for measuring the level of work experience in this research.

Table 4.3 Result of Validity on Incentive Questionnaire (X2)

No.	Statement Items	Sig (2 *tailed*)	Significance	Information
1	Item 1	0,00	<0,05	Valid
2	Item 2	0,00	<0,05	Valid
3	Item 3	0,00	<0,05	Valid
4	Item 4	0,00	<0,05	Valid

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5	Item 5	0,00	<0,05	Valid
6	Item 6	0,00	<0,05	Valid
7	Item 7	0,00	<0,05	Valid
8	Item 8	0,00	<0,05	Valid
9	Item 9	0,00	<0,05	Valid
10	Item 10	0,00	<0,05	Valid
11	Item 11	0,00	<0,05	Valid
12	Item 12	0,00	<0,05	Valid

Source: Research data processed in 2025

Table 4.3 presents the results of the validity test for the incentive variable (X2) questionnaire, analyzed using SPSS software version 25 based on data from 80 respondents. All statement items, from item 1 to item 12, show a significance value (Sig. 2-tailed) of 0.000, which is lower than the significance threshold of 0.05. According to the criteria proposed by Ghozali (2016), an item is considered valid if the significance value is < 0.05. Therefore, all statement items in the incentive variable questionnaire are declared valid and appropriate to be used as measurement instruments in this study.

Table 4.4 Result of Validity Test on Motivation Questionnaire (Z)

No.	Statement Items	Sig (2 *tailed*)	Significance	Information
1	Item 1	0,00	<0,05	Valid
2	Item 2	0,00	<0,05	Valid
3	Item 3	0,00	<0,05	Valid
4	Item 4	0,00	<0,05	Valid
5	Item 5	0,00	<0,05	Valid
6	Item 6	0,00	<0,05	Valid
7	Item 7	0,00	<0,05	Valid
8	Item 8	0,00	<0,05	Valid

Source: Research data processed in 2025

Table 4.4 presents the results of the validity test for 8 statement items of the motivation variable (Z), analyzed using SPSS software version 25 with 80 respondents. All items obtained a significance value (Sig. 2-tailed) of 0.000, which is lower than the significance level of 0.05. Referring to the criteria proposed by Ghozali (2016), an item is considered valid if the significance value is < 0.05. Therefore, all statement items for the motivation variable are declared valid and suitable to be used as measurement instruments in this study.

Table 4.5 Result of Validity Test on Work Questionnaire (Y)

No.	Stament Items	Sig (2 *tailed*)	Significance	Information
1	Item 1	0,00	<0,05	Valid
2	Item 2	0,00	<0,05	Valid
3	Item 3	0,00	<0,05	Valid
4	Item 4	0,00	<0,05	Valid

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5	Item 5	0,00	<0,05	Valid
6	Item 6	0,00	<0,05	Valid
7	Item 7	0,00	<0,05	Valid
8	Item 8	0,00	<0,05	Valid
9	Item 9	0,00	<0,05	Valid
10	Item 10	0,00	<0,05	Valid

Source: Research data processed in 2025

Table 4.5 shows the results of the validity test for 10 performance items analyzed using SPSS version 25 with 80 respondents. All items are valid because the significance value is 0.000, which is lower than 0.05. Tables 4.9 to 4.11 indicate that all items from the variables of work experience, incentives, performance, and motivation are also valid for the 64 respondents.

2. Reliability Test Results

Based on the research data obtained from distributing questionnaires to 80 respondents, the reliability test results for each variable—work experience, incentives, performance, and motivation—were obtained and are presented in the following tables:

Table 4.6 Result on Reliability Test

No.	Variables	*Cronbach's Alpha*	Significance	Information
1	Work Performance (X1)	0,817	>0,60	Reliable
2	Incentive (X2)	0,781	>0,60	Reliable
3	Motivation (Z)	0,752	>0,60	Reliable
4	Performance (Y)	0,766	>0,60	Reliable

Source: Research data processed in 2025

Based on the instrument research table, the data from 80 respondents were analyzed using the alpha formula with the help of IBM SPSS version 25. The results show a Cronbach's Alpha of 0.817 for the work experience variable (X1), 0.781 for the incentive variable (X2), 0.786 for the motivation variable (Z), and 0.752 for the performance variable (Y). Thus, each variable has a significance value above 0.60, indicating that the instruments are reliable for use in the research.

3. Path Analysis

Path analysis is used to examine whether there is a direct effect of the independent variables on the dependent variable. Path analysis also explains whether there is an indirect effect of one variable on the dependent variable through an intervening variable. In this study, path analysis was conducted in two stages. The first stage was calculating the path coefficients, and the second stage was hypothesis testing and drawing conclusions. The first stage of the path analysis is presented in the following SPSS output:

Table 4.7 Output of Regression Model 1

Coefficients[a]

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Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	34.218	1.941		17.630	.000		
	Work Experience	.023	.061	.045	.369	.000	.863	1.159
	Incentive	.057	.038	.180	1.487	.004	.863	1.159
a. Dependent Variable: Motivation								

Source: Research data processed in 2025

Based on the regression output for model 1 in the Coefficients table, it can be seen that the significance value of the work experience variable is 0.000 and the incentive variable is 0.004, both of which are less than 0.05. These results indicate that the work experience and incentive variables have a significant effect on motivation.

Table 4.8 Output of Regression Model 1.2

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.168[a]	.280	.003	3.177
a. Predictors: (Constant), Incentive, Work Experience				
b. Dependent Variable: Motivation				

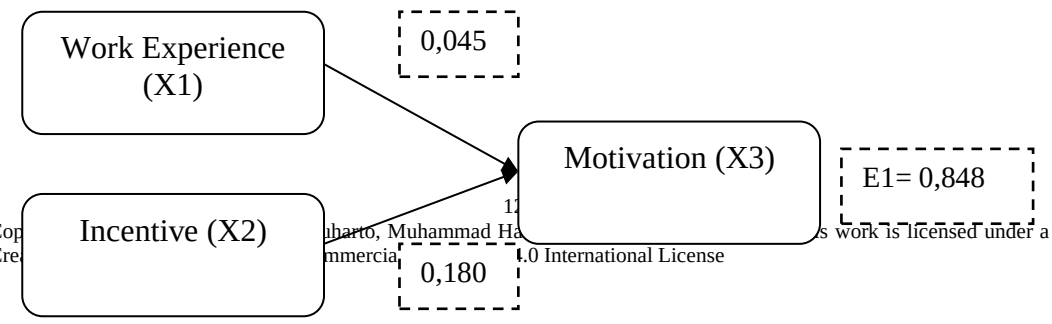
Source: Research data processed in 2025

Based on the regression output for model 1, the R square value obtained is 0.280. This indicates that the contribution of work experience and incentives to motivation is 28.0%, while the remaining percentage is influenced by other variables outside the study. Meanwhile, to obtain the value of e1, it can be calculated using the following formula:

$E1 = \sqrt{(1 - R^2)}$
$= \sqrt{(1 - 0.280)}$
$= 0.848$

Thus, the path diagram for structural model I is obtained as follows:

Picture 4. 1 Structural Model Path I



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Next is to determine the path coefficients for model 2 as shown in the table.

Table 4.9 Output of Regression Model 2.1

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	41.208	5.417		7.607	.000		
	Work Experience	.101	.076	.161	1.327	.000	.861	1.161
	Incentive	.051	.048	.129	1.049	.000	.839	1.192
	Motivation	1.162	1.142	1.131	1.145	.000	.972	1.029
a. Dependent Variable: Performance								

Source: Research data processed in 2025

Based on the regression output of model 2 in the Coefficients table, it can be seen that the significance value of the work experience variable is 0.000, the incentive variable is 0.000, and the motivation variable is 0.000, all of which are smaller than 0.05. These results indicate that the variables of work experience, incentives, and motivation have a significant effect on performance. Furthermore, the regression output of model 2 is presented in the following table:

Table 4.10 Output of Regressiom Model 2.2

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.774[a]	.598	.582	4.676
a. Predictors: (Constant), Incentive, Work Experience, Motivation				
b. Dependent Variable: Performance				

Source: Research data processed in 2025

Based on the regression output of model 2, the R-square value is 0.598. This indicates that the contribution of work experience, motivation, and incentives to performance is 59.8%, while the remaining 40.2% is influenced by other variables outside the study. Meanwhile, the value of e_2 can be calculated using the following formula:

$E_2 = 0.634$

Thus, the path diagram of structural model 2 is obtained as follows:

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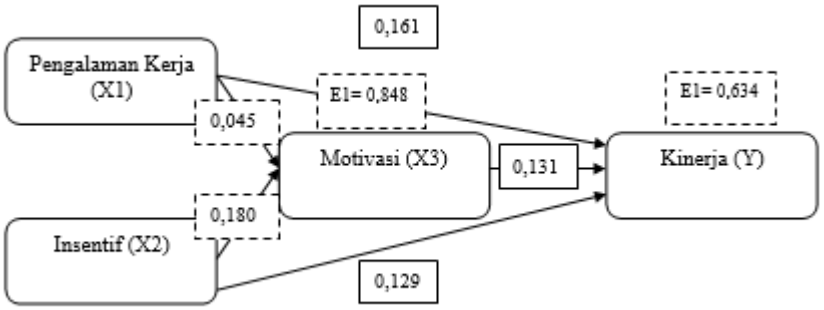
Picture 4. 2 Structure Model Path II



Source: Research data processed in 2025

The second stage in path analysis includes determining the hypotheses and conclusions based on the regression data from the two models. First, work experience has a significant effect on employee performance with a significance value of 0.000, thus H1 is accepted. Second, incentives also have a significant effect on employee performance with a significance value of 0.000, so H2 is accepted. Third, work experience has a significant effect on motivation with a significance value of 0.000, thus H3 is accepted. Fourth, incentives significantly affect motivation with a significance value of 0.004, so H4 is accepted. Fifth, motivation significantly affects performance with a significance value of 0.000, thus H5 is accepted.

Furthermore, the effect of work experience on performance through motivation shows a direct effect value of 0.161 and an indirect effect value of 0.005, with a total of 0.166. This indicates that work experience has an indirect effect on performance through motivation, so H6 is accepted. Finally, incentives have a direct effect of 0.129 and an indirect effect of 0.023, with a total of 0.152. This indicates that incentives also have an indirect effect on performance through motivation, so H7 is accepted.

Based on the path analysis conducted by the researcher, the hypothesis testing results are summarized in the hypothesis test results table as follows:

Table 4.11 Path Test Result

No	Hip	Variables			Regression Coefficient		Total
		Exogenous	Mediation	Endogenous	Direct	Indirect	
1	H1	Work Experience	-	Employee Performance	0,161	-	0,161
2	H2	Incentive	-	Employee Performa	0,129	-	0,129

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				nce			
3	H3	Work Experience	Motivation	-	0,045	-	0,045
4	H4	Incentive	Motivation	-	0,180	-	0,180
5	H5	-	Motivation	Employee Performance	0,131	-	0,131
6	H6	Work Experience	Motivation	Employee Performance	-	0,161+0,005= 0,166	0,166
7	H7	Incentive	Motivation	Employee Performance	-	0,129+0,023= 0,152	0,152

Source: Research data processed in 2025

DISCUSSION

The analysis shows that work experience significantly influences both performance and motivation of employees at PT Bank Mandiri, Jakarta Gambir branch. The significance value of 0.000, which is less than 0.05, confirms the strong effect of work experience on performance, with a positive coefficient of 0.101. This indicates that longer work experience leads to better employee performance by enhancing their skills. Furthermore, the relationship between work experience and motivation is also significant, with a significance value of 0.000. Longer experience increases employees' confidence and intrinsic motivation, providing opportunities to learn and grow.

In addition, incentives have a significant positive impact on motivation, with a significance value of 0.004 and a positive coefficient of 0.057. This indicates a linear relationship, reinforcing that incentives improve motivation and work enthusiasm. This is consistent with previous research emphasizing the importance of clear goals and rewards. Moreover, motivation is proven to significantly influence performance, indicated by a significance value of 0.000.

Work experience also affects performance through motivation, with a direct effect of 0.161 and an indirect effect of 0.005, resulting in a total effect of 0.166. Similarly, incentives directly influence performance with a value of 0.129, while the indirect effect through motivation is 0.023, yielding a total effect of 0.152. This highlights that incentives enhance performance by motivating employees,

emphasizing the importance of appropriate incentives in increasing productivity and achieving company targets.

CONCLUSION AND RECOMMENDATIONS

Based on the study of the influence of work experience and incentives on performance with motivation as a mediating variable at Bank Mandiri Area Gambir, it is found that work experience and incentives have a positive and significant effect on both performance and employee motivation. Increases in work experience and incentives are directly proportional to increases in employee performance and motivation. The study also shows that motivation can mediate the relationship between work experience and incentives with performance.

Recommendations from this study for Bank Mandiri Area Gambir include encouraging management to continue improving employees' work experience through training and collaboration between junior and senior staff. The company is also advised to set rational incentive targets and improve the work environment to enhance employee motivation. Future research is suggested to include additional variables and use more diverse data collection methods, as well as conduct similar studies in other companies for comparison of results.

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