

The Influence of Incentives and Career Development on Motivation Mediated by Job Satisfaction at PT. BNI (Persero) Tbk Malang Branch, Indonesia

Vandika Satria F, Harsono, and M. Ch. Sina Setyadi

University of Merdeka Malang

Indonesia

ABSTRACT

This study aims to describe incentives, career development, job satisfaction and work motivation of employees in sales units. The analyze the effect of incentives and career development on employee job satisfaction in sales units, analyze the effect of incentives and career development on employee motivation, analyze the effect of job satisfaction on work motivation of employees in sales units, and analyze the effect of incentives and career development on work motivation through job satisfaction of employees in sales units of PT. Bank Negara Indonesia (Persero) Tbk. The sample in this study was 31 people. The data analysis technique used is path analysis. The analysis shows that incentives and career development have an effect on job satisfaction. Incentives and career development affect motivation. Job satisfaction affects motivation. Job satisfaction mediates the effect of incentives and career development on motivation.

Keywords: *Incentives, Career Development, Job Satisfaction, Motivation.*

1. INTRODUCTION

Human resources (HR) is a very important factor that cannot be separated from an organization, both in large and small organizations and HR plays a very important role. HR is the key that determines the development of the company. In essence, human resources are in the form of people who are employed in an organization as a driving force to achieve the goals of the organization itself.

Human resources if properly recruited, managed, and developed will hold the key to the progress of an organization. In any business scope the HR factor is very decisive, including in the banking business world. Human resources that are reliable, tough, and agile are the keys to winning business competition and retaining potential customers.

PT. Bank Negara Indonesia (Persero) Tbk is one of the state-owned banks which was established on July 5, 1946. BNI is the first state-owned bank after independence which was founded by Margono Djojohadikusumo by order of the Government of the Republic of Indonesia. BNI is a bank that survived the monetary crisis that hit Indonesia in 1998. Of the seven state-owned banks, only three state-owned banks survived, namely BNI, BRI and BTN. The other four banks, namely Bank Bumi Daya (BBD), Bank Dagang Negara (BDN), Bank Import Indonesia (EXIM), Bank Pembangunan Indonesia (BAPINDO) were merged into Bank Mandiri. The ability to survive the 1998 crisis proved that BNI had reliable, tough, and agile human resources.

After successfully passing through the 1998 crisis, BNI is currently facing a different competition from before the 1998 crisis. Facing competition, BNI has adjusted its organizational structure. forming a marketing unit (handling lending) and a sales unit (handling funding) from previously incorporated in one unit, namely the marketing unit (handling lending and funding). All of these banks are scrambling to get customers, both funds (funding) and credit (lending). Specifically to face competition in the field of funding, BNI has formed a separate unit to handle funding, namely in the sales unit. At the beginning of the formation of employees in the sales unit, some were selected and some voluntarily registered and then underwent training to be prepared to become sales personnel who could compete with banks. -bank competitors.

Customers are very sensitive to issues of interest, cash back, gifts and other gifts. Competitors, especially private banks, are known to be brave enough to give interest, cash back and other prizes more than BNI Malang can give. If the customer gets a more attractive offer, the customer does not hesitate to move funds and prefers competing banks. So the challenge for human resources assigned to the sales unit must be able to find and retain potential customers and the very tight competition conditions place an important role in the sales unit. Each salesperson is required to have a strategy for finding and retaining customers. Team and individual skills are absolutely required. Thus, human resources who have high motivation are needed in order to compete with funding personnel from competing banks, both state and private banks. The following is data on the number of banks, both conventional, sharia, and rural banks in Malang from 2017 to 2019

According to Uno, motivation can be interpreted as internal and external encouragement within a person as indicated by their existence; passions and interests; urges and needs; hopes and ideals; appreciation and respect [1]. In order to maintain

motivation, companies need to pay attention to the factors that can affect this motivation. One of these factors according to the author is incentives.

After employees carry out their duties, responsibilities and of course, by setting targets by the company, employees will receive compensation for their work. In the sales unit, compensation is not only in the form of salary but also in the form of incentives. Incentives can be interpreted as rewards in the form of materials given by the company to employees or a group of employees who have succeeded in achieving the set targets. According to Gorda Incentives are a means of motivating in the form of material, which is given as a stimulant or impetus on purpose to workers so that in them there will be great enthusiasm to increase work productivity in the organization [2]. The amount of incentive is directly proportional to target achievement. So that the more third party funds that employees get from customers, the more incentives they will get. The amount of incentive is influenced by work results. The basis for calculating HR incentives in sales units is Sales Activities Performance Management (SAPM). SAPM will record all the daily activities of the sales force. Every activity and activity result will get a value. How much the value is against the target will be the basis for providing incentives. The incentives given will motivate employees to achieve the targets assigned to them. Every activity and activity result will get a value. How much the value is against the target will be the basis for providing incentives. The incentives given will motivate employees to achieve the targets assigned to them. Every activity and activity result will get a value. How much the value is against the target will be the basis for providing incentives. The incentives given will motivate employees to achieve the targets assigned to them.

One of the functions of HRM is human resource development (Handoko) [3]. Therefore, in order for the company to succeed optimally and employees also feel cared for, it is necessary to have a human resource development program so that the quality of existing human resources can provide the results desired by the company. Career development is a means provided by companies to increase work ability and responsibility for higher positions. Rivai and Sagala (2009) career development is the process of increasing individual work abilities achieved in order to achieve the desired career [4]. It can be concluded that an understanding that career development is a continuous process through which individuals go through personal efforts in order to realize their career planning goals adapted to organizational conditions. The right and clear training and career design are the answers to the questions that employees will become in the future. Likewise, human resources in the sales unit, after a supportive work environment and incentives are given, they will start thinking about their future careers. It would be very unnatural if a brilliant salesperson did not have a clear career plan and only worked in the sales unit, so the organization had to prepare career development for HR in the sales unit so that their motivation was always maintained. The right and clear training and career design are the answers to the questions that employees will become in the future. Likewise, human resources in the sales unit, after a supportive work environment and incentives are given, they will start thinking about their future careers. It would be very unnatural if a brilliant salesperson did not have a clear career plan and only worked in the sales unit, so the organization had to prepare career development for HR in the sales unit so that their motivation was always maintained. The right and clear training and career design are the answers to the questions that employees will become in the future. Likewise, human resources in the sales unit, after a supportive work environment and incentives are given, they will start thinking about their future careers. It would be very unnatural if a brilliant salesperson did not have a clear career plan and only worked in the sales unit, so the organization had to prepare career development for HR in the sales unit so that their motivation was always maintained.

Apart from incentives and career development for employees in sales units, in the scope of human resources, employee job satisfaction is a factor that is considered important because it can affect the running of the organization as a whole. The satisfaction felt by employees at work is an indication that employees have a happy feeling in carrying out their job duties.

2. LITERATURE REVIEW

2.1. Incentive Theory

Incentives are a means of motivating in the form of material, which is given as a stimulant or impetus on purpose to workers so that in them there will be great enthusiasm for increasing their work productivity in the organization (Gorda) [3]. Meanwhile, Manullang states, Insetif is a means of motivation / means that generate encouragement [5]. Based on this definition, incentives can be defined as variable rewards given to individuals in a group, which is known based on differences in achieving work results. Incentives are designed to stimulate or motivate employees to try to increase their work productivity.

Harsono argues that incentives are any compensation system where the amount given depends on the results achieved, which means offering an incentive to workers to achieve better results [6]. According to Gorda, Providing incentives or incentive wages aims to [3].:

- a. Providing different remuneration due to different work results.
- b. Encourage employee morale and provide satisfaction.
- c. Increase productivity.
- d. In doing his job, a leader always needs his subordinates to carry out his plans.
- e. The provision of incentives is intended to increase employee income so that they can meet their needs.
- f. Retaining high-performing employees in order to remain in the company.

According to Hasibuan (2002: 201), in broad terms the types of incentives can be classified into 3 parts, namely [7].:

a. Material Incentives

Material incentives are incentives given to employees based on their work performance in the form of money or goods.

b. Non Material Incentives

Non-material incentives are incentives given to employees in the form of awards or affirmations based on their work performance such as certificates, trophies, medals and so on whose value is immeasurable.

c. Social Incentives

Social incentives are incentives for employees who are given based on their work performance in the form of facilities and opportunities to develop their abilities, such as promotion, attending education, performing the haj pilgrimage and so on.

According to Suwatno, material incentives are stimulants given to employees based on their work performance, in the form of money or goods [8]. This material incentive has economic value so that it can improve the welfare of employees and their families. Meanwhile, non-material incentives, according to Suwatno, are stimulants given to employees in the form of awards, confirmation based on work performance [8].

2.2. Career Development Theory

Career development or career development is basically oriented towards the development of the company / organization in responding to future business challenges. Every organization must accept the fact, that its future extension depends on competitive HR. An organization will experience setbacks and eventually be left out because of the inability to face competitors. Such conditions require organizations to carry out career development for workers, which must be carried out in a planned and sustainable manner. Rivai and Sagala define career development as the process of increasing individual work ability achieved in order to achieve the desired career [4]. In other words, career coaching is one of the HR management activities, must be carried out as a formal activity that is integrated with other HR activities. Meanwhile, according to Handoko career development is personal enhancements made by a person to achieve a career plan [9]. Mangkunegara found that career development is an employment activity that helps employees plan their future careers in a company so that the company and the employees concerned can develop themselves optimally [10].

According to Rivai career development indicators are as follows [11]:

- a. Career planning, employees must plan their careers for the future.
- b. Individual career development, each employee must accept responsibility for career development or career advancement that is experienced.
- c. Career development supported by the HR department, employee career development does not only depend on these employees but also on the role and guidance of managers and the HR department.
- d. The role of feedback on performance, without feedback concerning career development efforts, it is relatively difficult for employees for years of preparation which are sometimes needed to achieve career development goals.

Development according to Simamora is the preparation of individuals to take on different or higher responsibilities in the organization [12]. Development usually relates to increasing the intellectual or emotional abilities needed to accomplish a better job. Development rests on the fact that an employee will need to develop knowledge, skills and abilities in order to work well in a succession of positions that have been served during his career. The long-term career preparation of an employee for a series of positions is what is meant by employee career development.

2.3. Job Satisfaction Theory

In the opinion of Robbins the term job satisfaction refers to the general attitude of an individual to the work he does [13]. Someone with a high level of job satisfaction shows a positive attitude towards the job while someone who is not satisfied with their job shows a negative attitude towards the job. Because in general when people talk about employee attitudes, more often they mean job satisfaction. Hasibuan, Job satisfaction is a pleasant emotional attitude and loves his job [14]. This attitude is reflected by work morale, discipline, and work performance. Job satisfaction is enjoyed at work, outside work, and a combination of the two. The factors that affect job satisfaction are individual, social and main factors in their work (Sinambela) [15]. Job satisfaction can be measured using the job description index scale, facial expressions, and the Minnosta questionnaire. There are five variables in job satisfaction, namely turnover, absenteeism level, age, job level, and company organization size. When an individual works in an organization, agency or company, the results of the work he completes will affect the productivity level of the organization. Therefore, the views and feelings of individuals towards their work must be maintained on the positive side of their work. In other words, the individual must have and maintain job satisfaction so that his productivity can be continuously improved.

2.4. Motivation Theory

The best known motivation theory is the theory of Abraham Maslow. Maslow divides human needs as follows [16] :

a. Physiological Needs

Physiological needs are the most basic hierarchy of human needs which are the needs to be able to live such as eating, drinking, housing, oxygen, sleep and so on.

b. Security Needs

When the relative physiological needs are satisfied, then a second need arises, namely the need for security. The need for a sense of security includes security for protection from the dangers of work accidents, guarantees for the continuity of their work and guarantees for their old age when they are no longer working.

c. Social Needs

If the physiological needs and security are minimally satisfied, then there will be social needs, namely the need for friendship, affiliation and closer interaction with others. In the organization it will be related to the need for a compact working group, good supervision, collective recreation and so on.

d. Needs Appreciation

This need includes the need for the desire to be respected, appreciated for one's achievements, recognition of one's abilities and expertise and the effectiveness of one's work.

e. Self-actualization needs

Self-actualization is Maslow's highest hierarchy of needs. Self-actualization is related to the process of developing one's true potential. The need to demonstrate one's abilities, skills and potential. The need for self-actualization has a tendency to increase its potential because people actualize their behavior. A person who is dominated by the need for self-actualization likes tasks that challenge his abilities and expertise.

2.5. Research Hypothesis

- 1) It is suspected that incentives and career development have a significant effect on job satisfaction of employees in the sales unit of PT. Bank Negara Indonesia (Persero) Tbk.
- 2) It is suspected that incentives and career development have a significant effect on employee motivation in the sales unit of PT. Bank Negara Indonesia (Persero) Tbk.
- 3) It is suspected that career development has a significant effect on employee motivation in the sales unit of PT. Bank Negara Indonesia (Persero) Tbk.
- 4) It is suspected that incentives and career development have a significant effect on motivation through job satisfaction of employees in the sales unit of PT. Bank Negara Indonesia (Persero) Tbk.

3. RESEARCH METHODS

3.1. Operational Definition of Variables

- 1) Incentive (X1) is a reward in the form of money given by the company with certain calculations to employees as compensation for the success of the employee in achieving the target set by the company. Incentive variables are measured by two indicators, namely: material and non-material
- 2) Career Development (X2) is an opportunity provided by the company to employees to get an increase in position and rank. The indicators used are: career planning, individual career development, and career development supported by the HR department
- 3) Job satisfaction (Y1) is an employee's positive feeling at a job in the form of an impact or evaluation of various aspects of the job. The indicators used for job satisfaction variables are: Job Level and Individual Ability.
- 4) Work motivation (Y2) is a condition that can motivate employees to work optimally in order to achieve maximum performance. Work motivation variables are measured by five indicators, namely: physiological needs, security needs, social needs, reward needs and self-actualization needs.

3.2. Population and Sample

Population is a generalization area consisting of objects / subjects that have certain qualities and characteristics that are determined by the researcher to be studied and then draw conclusions. So the population is not only people but also objects and other natural objects. Population is also not just the number of objects / subjects studied, but includes all the characteristics possessed by the subject or object (Sugiyono) [17]. In this study, the population that will be used is all employees of PT Bank Negara Indonesia in the sales unit totaling 31 people and because the number of employees in the sales unit is relatively small, the researchers used the census method in taking samples, namely sample.

3.3. Data Analysis Techniques

The data analysis technique in this study used descriptive analysis and path analysis. Path analysis is a technique for analyzing causal relationships that occur in multiple regression if the independent variable affects the dependent variable not only directly but also indirectly (Rutherford) [18]. Characteristics of path analysis is a dependency multivariate data analysis method used to test hypotheses of asymmetrical relationships built on the basis of specific theoretical studies with the aim of knowing the direct, indirect and total effects of a set of causal variables on the effect variables. The benefit of the path analysis model is to explain the phenomenon under study, to predict the value of the dependent variable (Y) based on the value of the independent variable (X),

4. RESULTS AND DISCUSSION

4.1. Hypothesis Test Results 1

Hypothesis 1 was tested to determine the effect of the Incentive (X1) and Career Development (X2) variables on Job Satisfaction (Y1), where the results are as shown in the table below:

Table 1. Hypothesis Test Results 1

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.920	.370		-2.487	.019
X1-INCENTIVE	.582	.172	.452	3.380	.002
X2-CAREER DEVELOPMENT	.612	.158	.520	3.884	.001

a. Dependent Variable: Y1- JOB SATISFACTION
 Source: Primary Data Processed, 2020

In the hypothesis testing the incentive variable (X1) produces a significance value of 0.002 (sig <0.05), which means that the incentive has a significant effect on job satisfaction. The value of the coefficient B obtained is 0.582 (positive) so it can be concluded that the incentive has a significant positive effect on job satisfaction. This means that if employee incentives increase, job satisfaction will also increase.

In testing the career development variable hypothesis (X2) produces a significance value of 0.001 (sig <0.05), which means that career development has a significant effect on job satisfaction. The value of the B coefficient obtained is 0.612 (positive) so it can be concluded that career development has a significant positive effect on job satisfaction. This means that if employee career development is further enhanced, job satisfaction will also increase. So that for hypothesis 1 has been tested and can be accepted. Then if you put it in the equations and pictures, the result is as follows:

$$Y_1 = \beta_1 X_1 + \beta_2 X_2 + \epsilon$$

$$Y_1 = 0,582 X_1 + 0,612 X_2 + \epsilon$$

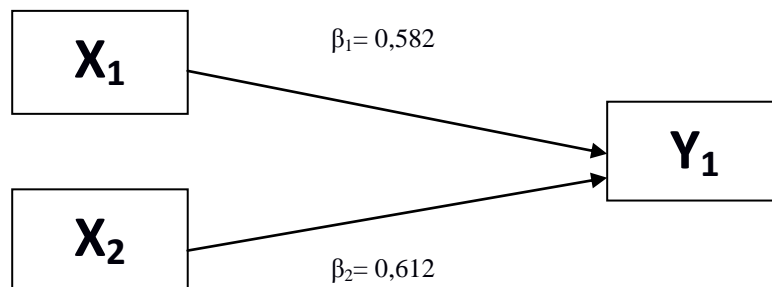


Figure 1. Hypothesis Test Results 1

Information :

- Y1 = Job satisfaction
- X1 = Incentive
- X2 = Career development
- β1, β2 = Regression Coefficient
- ε = Epsilon

4.2. Hypothesis Test Results 2

Hypothesis 2 was tested to determine the effect of the Incentive variable (X1) and Career Development (X2) on Work Motivation (Y2), where the results are as shown in the table below:

Table 2. Hypothesis Test Results 2

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.251	.209		1.205	.238
X1-INCENTIVE	.374	.097	.375	3.850	.001
X2-CAREER DEVELOPMENT	.568	.089	.623	6.390	.000

a. Dependent Variable: Y2- MOTIVATION WORK
 Source: Primary Data Processed, 2020

In testing the hypothesis the incentive variable (X1) produces a significance value of 0.001 (sig <0.05), which means that the incentive has a significant effect on work motivation. The value of the coefficient B obtained is 0.374 (positive) so it can be concluded that incentives have a significant positive effect on work motivation. This means that if the incentives received by employees increase, work motivation will also increase.

In the hypothesis testing the Career Development variable (X2) produces a significance value of 0.000 (sig <0.05), which means that career development has a significant effect on work motivation. The value of the coefficient B obtained is 0.568 (positive value) so that it can be concluded that career development has a significant positive effect on work motivation. This means that if the career development of employees is more concerned and improved, the work motivation of employees will also increase.

From the above discussion, it can be concluded that hypothesis 2 has been tested and can be accepted. If you put it in the equations and pictures, the results are as follows:

$$Y_2 = \beta_3 X_1 + \beta_4 X_2 + \epsilon$$

$$Y_2 = 0,374 X_1 + 0,568 X_2 + \epsilon$$

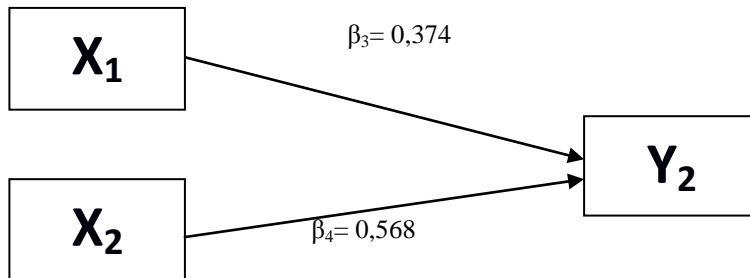


Figure 2. Hypothesis Test Results 2

Information :

- Y2 = Motivation Work
- X1 = Incentive
- X2 = Career development
- β3, β4 = Regression Coefficient
- ε = Epsilon

4.3. Hypothesis Test Results 3

Hypothesis 3 was tested to determine the effect of the Job Satisfaction variable (Y1) on Work Motivation (Y2), where the results are as shown in the table below:

Table 3. Hypothesis Test Results 3

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.342	.264		5.086	.000
	Y1 - JOB SATISFACTION	.708	.058	.914	12.165	.000

a. Dependent Variable: Y2- MOTIVATION WORK

Source: Primary Data Processed, 2020

In testing the hypothesis of the Job Satisfaction variable (Y1) produces a significance value of 0.000 (sig <0.05), which means that job satisfaction has a significant effect on work motivation. The value of coefficient B obtained is 0.708 (positive value) so it can be concluded that job satisfaction has a significant positive effect on work motivation. This means that if employee job satisfaction increases, work motivation will also increase.

So from the above discussion, if it is included in the equations and pictures, the results are as follows:

$$Y_2 = \beta_5 Y_1 + \epsilon$$

$$Y_2 = 0.708 Y_1 + \epsilon$$

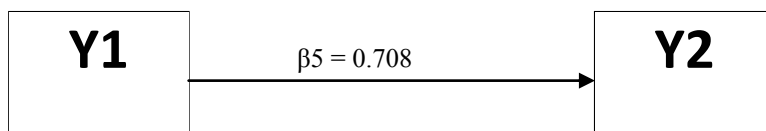


Figure 3. Hypothesis Test Results 3

Information :

- Y1 = Job satisfaction
- Y2 = Work motivation
- β5 = Regression Coefficient
- ε = Epsilon

4.4. Hypothesis Test Results 4

Hypothesis 4 was tested to determine the effect of Incentives (X1) and Career Development (X2) on Work Motivation (Y2) through Job Satisfaction (Y1) by comparing the value of the direct effect and the value of the indirect effect.

Table 4. Direct Effect Test Results, Indirect Effect and Total Effect

Regression Relationships	Direct Influence	Indirect Influence	Sobel test
	Standardized Coefficient	Standardized Coefficient	
Incentives against Job satisfaction	$\beta_1 = 0.582$		
Career Development on Job Satisfaction	$\beta_2 = 0.612$		
Incentives against Work motivation	$\beta_3 = 0.374$	$0.582 \times 0.708 = 0.412$	$p = 0.0011$
Career Development on Work Motivation	$\beta_4 = 0.568$	$0.612 \times 0.708 = 0.433$	$p = 0.0053$
Job Satisfaction on Work Motivation	$\beta_5 = 0.708$		

Based on the table of direct and indirect effect test results, it is known that the coefficient value of the direct effect of incentives on work motivation or β_3 shows a smaller value of 0.374 when compared to the coefficient value of the indirect effect of 0.412. To see how the indirect effect is used the sobel test. Sobel test is used to determine whether the relationship through a mediating variable (job satisfaction) is significantly capable of being a mediator in the relationship between incentives and work motivation.

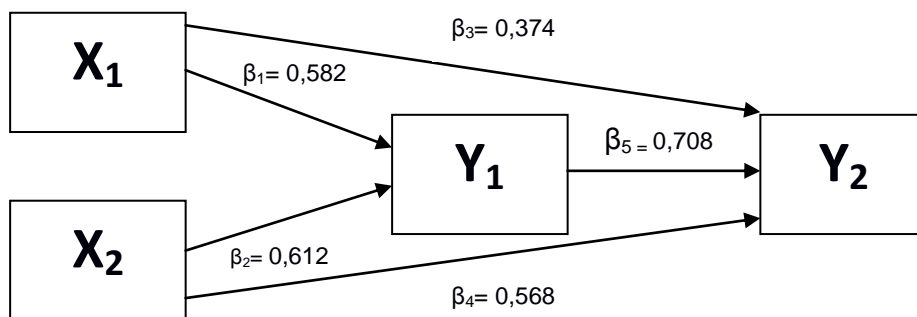


Figure 4. Hypothesis Test Results 4

- Information :
- Y2 = Work motivation
 - X1 = Incentive
 - X2 = Career development
 - Y1 = Job satisfaction
 - $\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = Regression Coefficient
 - ϵ = Epsilon

4.5. Discussion of Research Results

1) Description of Research Variables

a. Incentive Variable

In the Incentive Variable, the majority of respondents answered strongly that the incentives provided were in accordance with workload, SAPM, promotions, procedures and conditions. Based on the incentive variable, non-material indicators with the statement "Companies provide promotion opportunities according to employee performance" get the highest appreciation, while non-material indicators with the statement "Companies give annual performance awards" get the lowest appreciation.

b. Career Development Variables

On the career development variable, the majority of respondents answered strongly that open career development was transparent, planned for subordinates, transparent employee promotion, opportunities for self-development, obtained permission to attend education, applied for grades, and career development was supported by the HR dept according to their preferences and needs, periodically. Based on the career development variable, career planning indicators with the statement "Bosses planning subordinate career development" received the highest appreciation, while career development indicators supported by the department with the statement "Human Resources Department organizes employee skills development periodically" received the lowest appreciation.

c. Job Satisfaction Variable

On the Job Satisfaction variable, the majority of respondents answered strongly that the level of work was in accordance with educational background and expertise, besides that individual ability supported the achievement of individual and unit targets. Based on the job satisfaction variable, the job level indicator with the statement "The level of work I am currently doing is in accordance with my expertise" received the highest appreciation, while the individual ability indicator with the statement "My individual ability to support the achievement of targets in the sales unit" received the lowest appreciation.

d. Work Motivation Variable

On the Work Motivation variable, the majority of respondents answered strongly that the company provides sufficient salary to live on, bonuses according to achievement, home ownership programs, old age programs, health programs, employees are involved in activities and teams, superiors give awards according to dedication and achievement, superiors give opportunities for self-actualization and promotion of subordinates who excel. Based on the work motivation variable, the indicator of the need for appreciation with the statement "Bosses give praise for work that is completed less than the specified time" gets the highest appreciation, while the physiological needs indicator with the statement "Bonuses given by the company are based on achievement" get the lowest appreciation.

2) Implications of Statistical Results

a. Effect of Incentives on Job Satisfaction

According to Gorda Incentives are a means of motivating in the form of material, which is given as a stimulant or impetus on purpose to workers so that they will have great enthusiasm to increase their work productivity in the organization [3]. Incentives can be interpreted as material rewards. given by the company to employees or a group of employees who have succeeded in achieving the set targets.

The research results show that incentives have a significant effect on job satisfaction. This research is consistent with previous research by Andini, which proves that incentives have a significant effect on job satisfaction. As one of the largest state-owned banks in Indonesia, free competition over customer funds will occur, especially since many state and private banks have advantages that BNI bank does not have.

To anticipate this, teamwork between leaders and employees in boosting customer interest is needed, so employees need a very high effort. In this effort, the reciprocal relationship that occurs between employees and the company is directly proportional. When employees have met the targets that have been given, the company will benefit. In this case, after employees carry out their duties, responsibilities and of course, by setting targets by the company, employees will receive compensation or incentives for their work.

The amount of incentive is directly proportional to target achievement. The basis for calculating HR incentives in sales units is Sales Activities Performance Management (SAPM). SAPM will record all the daily activities of the sales force. Every activity and activity result will get a value. How much the value is against the target will be the basis for providing incentives. The hope is that employees of PT. Bank BNI can have satisfaction with the rewards that have been achieved so that the workload provided actually increases employee morale at work. Incentive giving is very important given in accordance with the rules and procedures. In this case, both parties will benefit equally, the higher the incentives received by the employees, the higher the employee's job satisfaction so that the employee's performance will increase.

b. Effect of Career Development on Job Satisfaction

Rivai and Sagala (2009: 274) define career development as the process of increasing individual work ability achieved in order to achieve the desired career. In other words, career development is one of the HR management activities, it must be carried out as a formal activity that is integrated with other HR activities.

Based on the research results, it shows that career development has a significant positive effect on employee job satisfaction. This research is consistent with previous research by Lisdiani which states that there is an effect of career development on job satisfaction.

Career development or career development is basically oriented towards the development of the company / organization in responding to future business challenges. Every organization must accept the fact, that its future extension depends on competitive HR. An organization will experience setbacks and eventually be left out because of the inability to face competitors. Such conditions require organizations to carry out career development for workers, which must be carried out in a planned and sustainable manner.

PT Bank BNI career development can be done to develop employee potential. Career development can be in the form of promotion or grade proposals for qualified employees. In addition, the career development carried out by PT Bank BNI can be carried out by providing opportunities for employees to attend periodic and open education. The development of individual employee potential needs to be done because it will also have an impact on PT Bank BNI.. Development rests on the fact that an employee will need to develop knowledge, skills and abilities in order to work well in a succession of positions that have been served during his career. Someone with a high level of job satisfaction shows a positive attitude towards a job. Increasingly theft career development opportunities provided by the company, employee satisfaction will increase.

c. The Effect of Incentives on Work Motivation

According to Uno (2007: 72), motivation can be interpreted as internal and external encouragement within a person as indicated by their existence; passions and interests; urges and needs; hopes and ideals; appreciation and respect. In order to maintain motivation, companies need to pay attention to the factors that can affect this motivation. One of these factors according to the author is incentives.

Based on the research results, the results show that incentives have a significant effect on work motivation. This research is relevant to previous research by Graffito Riyant Grahayudha, M Al Musadieq and M. Djudi Mukzam (2014).

The results of the analysis show that incentives consisting of material incentives and non-material incentives have a significant effect on work motivation.

The amount of incentive is influenced by work results. The amount of incentive is directly proportional to target achievement. So that the more third party funds that employees get from PT Bank BNI customers, the more incentives that employees will get. The incentives given will motivate employees to achieve the targets assigned to them.

d. Effect of Career Development on Work Motivation

Based on the research results, it shows that career development has a significant effect on work motivation. This research is relevant to previous research by Putri which states that career development has a positive and significant effect on motivation at PT. Barata Indonesia.

HR plays a very important role in the progress of the company. Competition between banks with a variety of product advantages possessed by each bank makes PT Bank BNI must strive to keep its customers from moving funds to other banks. In this case, teamwork and individual skills are absolutely required.

In order to maintain motivation, companies need to pay attention to the factors that can affect motivation, namely career development. Career development is a means provided by companies to increase work ability and responsibility for higher positions. Therefore, organizations must prepare career development for HR in the sales unit so that their motivation is always maintained.

e. Effect of Job Satisfaction on Work Motivation

Based on the research results, it shows that job satisfaction has a significant effect on work motivation. This research is relevant to previous research by Mochammad Al Mussadieq which states that employee job satisfaction has a significant effect on employee motivation. If there is an increase in job satisfaction, the employee's work motivation will also increase.

Job satisfaction has an influence on work motivation. This means that the higher the employee job satisfaction, the employee motivation will increase. Job satisfaction of PT. Bank BNI can be categorized into satisfaction on the level of work and individual abilities. Job satisfaction level of employees of PT. Bank BNI emerged because of its suitability with the educational background and expertise of employees. This is indicated by the majority of respondents who answered strongly agree. Employee job satisfaction in terms of individual ability to support the achievement of employee targets in the sales unit at PT. Bank BNI in accordance with SAPM.

f. The effect of incentives on work motivation through job satisfaction

Based on the research results show that job satisfaction is able to mediate the relationship between incentives and work motivation. In other words, incentives have a significant effect on work motivation through job satisfaction. Increasingly PT. Bank BNI can increase positive incentives so that it will increase employee motivation so that job satisfaction can be achieved.

Incentives that are able to encourage motivation of employees of PT. BNI Bank at work can be in the form of giving an old age security program, health programs, bonuses based on achievement, awards from superiors, awards for certain services, even a home ownership assistance program. Employee welfare of PT. Bank BNI can be realized through these programs.

g. The influence of career development on work motivation through job satisfaction

Based on the research results show that job satisfaction is able to mediate the relationship between career development and work motivation. This study is consistent with previous research by Vendriana Lisdiani which analyzed the effect of career development on job satisfaction through work motivation. The results of the study indicate that career development has a positive and significant relationship to work motivation through job satisfaction.

The career development of Bank BNI employees, which is held by the Human Resources Department as a way to boost employee motivation, can be done periodically. Each employee needs the development of skills in order to increase work productivity so that there is a certain satisfaction.

5. CONCLUSIONS AND SUGGESTIONS

5.1. Conclusion

Based on the results of the analysis that has been done, the following conclusions can be drawn:

1) Research Description

The results of descriptive statistics show that in incentives, the majority of respondents answered strongly that the incentives were given according to workload, SAPM, promotions, procedures and conditions. The highest points are shown in the aspects of providing incentives and promotions. This is because employees are more motivated by incentives and career paths in the form of promotion.

Then in career development, the majority of respondents answered strongly that open career development in a transparent manner, planned career development for subordinates, transparent employee promotion, self-potential development opportunities, obtaining permission to attend education, applying for grades, and career development are supported by the HR dept according to their relationship and needs periodically. The highest points are shown in the aspect of planning career development periodically. This is because the potential in employees can be realized through the program.

On job satisfaction, the majority of respondents answered strongly that the level of work was in accordance with educational background and expertise, besides that individual ability supported the achievement of individual and unit targets. The highest point is shown in the aspect of suitability of work to expertise. This shows that employees can work optimally according to their expertise so that company targets can be achieved.

On work motivation, the majority of respondents answered strongly that the company provides a sufficient salary to live on, bonuses according to achievement, home ownership programs, old age programs, health programs, employees are involved

in activities and teams, superiors give rewards according to dedication and achievement, superiors provide opportunities self-actualization and promotion of subordinates who excel. The highest points are shown in the teamwork aspect. This is because the relationship that exists between employees and supports each other can increase employee motivation.

2) Incentives and Career Development for Satisfaction

Based on the research results, it shows that incentives and career development have a significant positive effect on employee job satisfaction. Giving awards in the form of promotion and bonuses according to the workload of employees can foster satisfaction for employees of PT Bank BNI. The higher the incentives and the more career development opportunities provided, the employee job satisfaction increases.

3) Incentives and Career Development on Motivation

Based on the research results, it shows that incentives and career development have a significant positive effect on employee work motivation. The incentives provided by the management of PT Bank BNI can motivate employees to achieve the targets assigned to them. The higher the career development opportunities provided by the company, the employee satisfaction will increase.

4) Job Satisfaction on Work Motivation

Based on the research results, the results show that incentives have a significant effect on work motivation. Job satisfaction has an influence on the work motivation of PT Bank BNI employees. This means that the higher the employee job satisfaction, the employee motivation will increase.

5.2. Suggestion

1) For PT. Bank BNI

In an effort to increase satisfaction and work motivation of PT Bank BNI employees, it is necessary to hold an annual performance reward program for all employees, not only for employees who excel. Implementation of skills development also needs to be done periodically so that all employees have the opportunity to improve their abilities. The individual abilities possessed by PT Bank BNI employees have not been maximally used in achieving sales unit targets so that career development programs are very important to be held. In addition, the appreciation for the performance of PT Bank BNI employees who are able to complete the work in less than the specified time has not been carried out optimally by their superiors so that the motivation of employees to be faster in achieving targets in work is not high.

2) For Science Development

For the development of knowledge, research can also look at the influence with a sample of private and government bank employees in other sectors. So that the results of these studies can become additional knowledge about the influence of motivation and job satisfaction of employees in various sectors.

3) For Further Research

If further research is interested in a similar topic, it should further expand other variables and increase the number of samples. In addition, to strengthen research data, it can also be added by conducting interviews with research samples. So that the information obtained is not limited to questionnaires in the form of closed questions.

REFERENCES

1. Uno, Hamzah B., 2007, *Teori Motivasi dan Pengukurannya Analisis*, Bumi Aksara, Jakarta.
2. Gorda, IGN, 2004. *Manajemen Sumber Daya Manusia*. Penerbit STIE Satya Dharma, Singaraja.
3. Handoko, T. Hani. 2008. *Manajemen Personalia dan Sumber Daya Manusia*. Liberty: Yogyakarta
4. Rivai, Veithzal dan Ella Jauvani Sagala, 2009. *Manajemen Sumber Daya Manusia untuk Perusahaan dari Teori ke Praktik*. Jakarta: PT. Raja Grafindo.
5. Manullang, M., 2003. *Management Personalia*, Balai Aksara, Jakarta.
6. Harsono. 2004. *Perencanaan Program Latihan*. Edisi Kedua. Bandung: Tambak Kusuma CV.
7. Hasibuan, Malayu S.P. 2002. *Manajemen Sumber Daya Manusia*. Bumi Aksara, Jakarta.
8. Suwatno. & Priansa, D. 2011. *Manajemen SDM dalam organisasi Publik dan Bisnis*. Bandung: Alfabeta.
9. Handoko, T. Hani, 2003. *Manajemen Sumber Daya Manusia*. Bandung: Salemba Empat.
10. Mangkunegara, Anwar Prabu, 2001. *Manajemen Sumber Daya Manusia Perusahaan*. Remaja Rosdakarya, Bandung.
11. Rivai, Veithzal. 2008. *Manajemen Sumber Daya Manusia untuk Perusahaan*. PT. Remaja Rosda Karya, Bandung.
12. Simamora, Henry. 2006. *Manajemen Sumber Daya Manusia*. Edisi 2, STIE YKPN, Yogyakarta.
13. Robbins, Stephen P. 2003. *Perilaku Organisasi*. Index. Jakarta.
14. Hasibuan, Malayu S.P, 2006. *Manajemen Dasar, Pengertian, dan Masalah*. Edisi Revisi, Bumi Aksara: Jakarta.
15. Sinambela, Lijan Poltak. 2016. *Manajemen Sumber Daya Manusia*. Jakarta: PT. Bumi Aksara.
16. Maslow, Abraham H., 1943. A Theory of Human Motivation. *Psychological Review*, Vol. 50, No. 4, July 1943, pp. 370-396.
17. Sugiyono, 2011. *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Alfabeta, Bandung.
18. Rutherford, R., 1993. *Statistical Model For Causal Analysis*, John Wiley and Sons Inc, New York.