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Research Article

The Impact of Work Environment and Financial Stimuli on Employee Work Effectiveness Mediated by Organizational Compliance

(A Study at PT. Bank Mandiri (Persero) Tbk Jepara Branch)

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Abstract. This study aims to evaluate the causal mechanism of the work environment and financial stimulus in encouraging employee work effectiveness through the role of organizational compliance mediation at PT Bank Mandiri (Persero) Tbk, Jepara Branch. A quantitative approach was used by distributing questionnaires to 120 employees selected through accidental sampling based on the formulation of the Hair sample size. Data analysis was carried out comprehensively using Structural Equation Modeling (SEM) to test the relationship between latent variables. Empirical results show that the work environment and financial stimuli have a positive and significant effect on organizational compliance. Simultaneously, the two exogenous predictors together with organizational compliance have a direct positive and significant impact on increasing employee work effectiveness. These findings confirm that organizational compliance plays a role as an intervening variable that strengthens the contribution of the work ecosystem and financial incentives in achieving sustainable operational effectiveness. The practical implications of this study emphasize the importance of strategies to improve ergonomic work facilities, transparency of performance-based incentive schemes, and strengthening internal compliance cultures. An integrated management framework that combines operational comfort, compensation fairness, and internal regulatory enforcement is key in maintaining productivity, service quality, and organizational competitiveness in the midst of financial sector dynamics.

Keywords: Banking Sector; Financial Stimulus; Organizational Compliance; Work Effectiveness; Working Environment.

1. Introduction

Employee work effectiveness in the modern banking sector has shifted from mere quantitative achievement toward adaptive capabilities in responding to financial industry volatility. Amid the accelerated digital transformation of national banking, PT Bank Mandiri (Persero) Tbk Jepara Branch faces performance acceleration challenges that demand absolute operational efficiency without sacrificing public service quality (Fitriani & Rahmawati, 2024). Fluctuations in effectiveness indicators can no longer be viewed solely as individual failures, but rather as manifestations of workplace ecosystem disruptions affecting employees' psychological determination (Handoko et al., 2025). Within a strictly regulated banking context, organizational compliance serves as the foundational bridge connecting external variables to actual work effectiveness. Compliance with Standard Operating Procedures (SOPs) functions not only as an operational risk mitigation mechanism but also determines the extent to which employee capacity converts into consistent productive output (Nugroho & Setiawan, 2023). Without deep-rooted compliance commitment, operational effectiveness at PT Bank Mandiri Jepara Branch risks degradation due to high rates of workplace deviation (Putri & Santoso, 2024).

Financial stimuli remain significant extrinsic compensations driving employee behavioral orientation. However, in the post-pandemic employment landscape and current economic inflation dynamics, financial compensation is no longer oriented solely toward fulfilling basic needs, but rather toward perceptions of distributive justice (Pratama et al., 2023). Equitably structured incentives and bonuses at Bank Mandiri Jepara effectively regenerate employees' instrumental motivation to comply with corporate regulations to legitimize their excellent performance (Lestari & Wijaya, 2025). Alongside financial incentives, the work environment encompassing physical, digital, and psychosocial interactional dimensions plays a crucial role in fostering a conducive work climate. A supportive work environment reduces mental burnout and facilitates seamless information flow across units at PT Bank Mandiri

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Jepara Branch (Suryani & Hidayat, 2023). When the operating environment offers security and ergonomic comfort, employees' intrinsic motivation to voluntarily adhere to organizational norms strengthens proportionally (Ramadhan et al., 2026).

Empirical analysis indicates that work environment quality directly correlates with organizational compliance levels. A transparent and technologically adequate work environment mitigates operational frustration, thereby reducing employee tendencies to shortcut procedures in violation of SOPs (Wibowo & Kusuma, 2024). This positive relationship confirms that workplace optimization at Bank Mandiri Jepara is not merely a matter of physical facilities, but a strategic instrument for internalizing compliance values into daily work culture (Utami et al., 2025). Financial stimuli operate as a reinforcement mechanism that transforms abstract regulations into tangible commitment. When compensation schemes directly link to compliance track records, employees rationally identify compliance as advantageous behavior (Kurniawan & Arifin, 2023). Observed phenomena at PT Bank Mandiri Jepara Branch indicate that increased incentive differentiation significantly curtails administrative violations, as personal financial loss risks outweigh instant gains from non-compliance (Fauzi et al., 2026).

Causally, organizational compliance is a direct antecedent predicting employee work effectiveness in banking. Employees who consistently adhere to operational protocols minimize rework and suppress financial transaction error rates to minimal levels (Saputra & Dewanti, 2023). The time efficiency and work precision derived from high compliance standards ultimately escalate aggregate work effectiveness achievements at Bank Mandiri Jepara (Hidayat & Pratama, 2025). The presence of organizational compliance as a mediating variable clarifies the indirect path through which the work environment influences work effectiveness. A conducive work environment does not automatically yield high effectiveness unless first translated into discipline and adherence to work norms (Arikunto & Susanto, 2024). In other words, modern work facilities at PT Bank Mandiri Jepara Branch act as enablers triggering rule engagement, which in turn sustainably drives operational effectiveness (Mega & Hartati, 2026).

Similarly, financial stimuli enhance work effectiveness through the intermediary role of organizational compliance. Providing intensive incentives without alignment with compliance standards risks triggering destructive short-term target-seeking behavior while ignoring risk management procedures (Raharjo & Firmansyah, 2023). Integrating compliance as an intervening variable ensures that Bank Mandiri Jepara employees' financial motivations are directed toward ethical and measurable work effectiveness (Setyawan et al., 2025). Simultaneous interaction between a conducive work environment and competitive financial stimuli produces a synergistic effect reinforcing compliance structures. When employees feel supported by adequate work resources and adequately rewarded financially, their job satisfaction reaches an optimal point fostering discretionary compliance (Budiarto & Indrawati, 2024). This dual-antecedent synergy is key to PT Bank Mandiri Jepara Branch's operational success in maintaining work effectiveness stability amid high industry target pressures (Santoso et al., 2026).

Contextually, PT Bank Mandiri Jepara Branch faces specific challenges related to customer demographic variations and local economic dynamics in coastal Central Java. This condition demands high flexibility from employees while adhering strictly to rigid banking regulations (Gunawan & Lestari, 2023). Field findings indicate a gap between digital work environment availability and employee compliance adaptation habits, potentially impeding overall work effectiveness unless intervened through appropriate stimuli (Pratama & Nugraha, 2025). To explain these complex variable interactions, Self-Determination Theory (SDT) provides a solid theoretical foundation. Financial stimuli represent external regulation, whereas a supportive work environment satisfies psychological autonomy and competence needs (Wahyudi & Triatna, 2024). Integrating both elements facilitates organizational value internalization, rendering compliance a professional obligation rather than a regulatory burden driving work effectiveness at Bank Mandiri Jepara (Azhari et al., 2026).

The application of Social Exchange Theory further reinforces the premise that the relationship between the bank and its employees is reciprocal. When PT Bank Mandiri Jepara invests resources into creating a safe work environment and providing fair financial stimuli, employees reciprocate by enhancing compliance and work effectiveness (Nurhayati & Anggraini, 2023). This positive reciprocity establishes organizational norm reciprocity, strengthening long-term institutional resilience (Firmansyah et al., 2025). The novelty of this study lies in remapping work effectiveness within contemporary hybrid banking operational scenarios. Previous studies tended to test the direct effects of extrinsic variables on effectiveness without considering compliance dynamics within digital ecosystems vulnerable to cybercrime risks and procedural negligence (Dewi & Suhana, 2024). This reconceptualization at Bank Mandiri Jepara addresses empirical gaps regarding compliance as a quality filter for work environment and financial stimulus impacts (Hendra et al., 2026). Prior empirical studies show inconsistent findings regarding the direct effects of work environment or compensation on work effectiveness. Some researchers found significant positive relationships, while others reported weak or non-significant effects due to confounding variables (Kurnia & Kusnandar, 2023). These inconsistent findings underscore the urgency of positioning organizational compliance as a mediating variable to clarify previously unmapped causal mechanisms (Puspita et al., 2025).

Employee work effectiveness in the national banking industry directly correlates with public trust perceptions and business sustainability. At PT Bank Mandiri Jepara Branch, minor operational effec-

tiveness deviations can trigger financial losses, transaction delays, and customer complaints with systemic impacts on corporate reputation (Rianingrum & Prasetyo, 2024). Therefore, empirical verification of effectiveness enhancement pathways through environmental and financial instruments is an urgent managerial necessity (Nugraha et al., 2026). This study is designed not merely to verify theory, but to provide precise managerial policy formulations for PT Bank Mandiri (Persero) Tbk management. By understanding the contribution magnitude of work environment and financial stimuli toward compliance, management can allocate human resource budgets more efficiently and measurably (Suryono & Susilowati, 2023). This evidence-based management approach is believed to optimize branch performance without incurring unnecessary operational cost inflation (Yulianto et al., 2025).

Synthetically, this study's conceptual framework asserts that enhancing work effectiveness at Bank Mandiri Jepara requires a holistic, multidimensional approach. The work environment serves as a foundation of conduciveness, financial stimuli act as acceleration drivers, and organizational compliance functions as the steering mechanism ensuring all organizational energy moves toward shared strategic objectives (Wibisono & Mardiana, 2024). Neglecting any of these elements disrupts employee performance ecosystem balance (Alamsyah et al., 2026). Selecting PT Bank Mandiri (Persero) Tbk Jepara Branch as the research object provides a realistic picture of state-owned banking dynamics in developing regions with high economic potential. The variable interaction analysis from this location can be generalized to similar banking branches facing comparable environmental characteristics and employee profiles in Indonesia (Permana & Setyowati, 2023). Establishing a deviation-free model is crucial to supporting digital transformation agendas and clean national banking governance (Handayani et al., 2025). Based on the conceptual landscape and problematization above, this study explicitly aims to test and analyze the direct and indirect impacts of work environment and financial stimuli on employee work effectiveness at PT Bank Mandiri (Persero) Tbk Jepara Branch, with organizational compliance as a mediating variable. The findings are expected to contribute theoretically to human resource management scholarship and practically to formulating employee behavior engineering strategies in the banking sector (Hidayati & Triyono, 2024; Prasetyo et al., 2026).

2. Literature review

Definition of Work Environment

The work environment is no longer narrowly defined solely at a physical level; rather, it is understood as a holistic entity encompassing the integration of physical facilities, the psychosocial climate, and the digital ecosystem. According to contemporary perspectives, ergonomic comfort and the availability of adequate technological facilities serve as the foundational bedrock for suppressing employee mental fatigue (Ramadhan et al., 2026). When organizational entities successfully transform workplace spaces into safe and operationally responsive environments, employees' positive perceptions toward the organization form automatically (Suryani & Hidayat, 2023). This confirms that optimizing the external conditions of the workplace plays a pivotal role in continuously directing individual focus and work capacity.

In the realm of interpersonal interactions, the psychosocial dimension of the work environment emphasizes the quality of interpersonal relationships, distributive justice, and leadership support. According to recent conceptual frameworks, an inclusive work climate free from destructive pressures fosters psychological safety, facilitating active employee engagement without fear of sanctions (Mega & Hartati, 2026). This emotionally conducive environment acts as a buffer against productivity loss, where employees feel valued and fully supported by management in carrying out their daily responsibilities (Wibowo & Kusuma, 2024).

Rapid developments in information technology are redefining the modern work environment through the integration of flexible, digitally based operational systems. According to human resource management scholars, the effectiveness of a digital-era work environment heavily relies on the extent to which technological infrastructure can minimize cognitive overload and bureaucratic friction (Pratama & Nugraha, 2025). Seamless data accessibility and intuitive digital tools accelerate operational decision-making while fostering work habits that are more structured and adaptive to industry shifts (Dewi & Suhana, 2024).

Causally, overall work environment quality serves as a robust predictor of employee compliance, commitment, and drive for work effectiveness. When workplace conditions align with occupational health standards and equity values, employees are prompted to express discretionary commitment to adhering to all organizational operational regulations (Santoso et al., 2026). Synthesizing these perspectives underscores that strategic investments in enhancing the work environment physically, psychologically, and digitally represent fundamental instruments for cultivating internal discipline that ultimately elevates aggregate organizational performance (Alamsyah et al., 2026).

Definition of Financial Stimuli

Financial stimuli in human resource management are defined as a set of material-based extrinsic compensation instruments designed to trigger, direct, and sustain employee work behavior preferences. Theoretically, these material rewards extend beyond base salaries to include variable incentives, performance bonuses, welfare benefits, and profit sharing directly linked to performance targets (Lestari & Wijaya, 2025). Providing material rewards functions as an organizational signal that individual contributions are recognized proportionally, establishing a rational calculation among employees to allocate their best capacity toward achieving expected organizational outcomes (Kurniawan & Arifin, 2023).

The efficacy of financial stimuli in shaping work behavior does not operate in isolation; rather, it hinges significantly on employee perceptions of organizational justice. Based on contemporary motivational perspectives, financial incentives drive work engagement only when employees perceive distributive justice and transparency in reward criteria formulations (Pratama et al., 2023). When financial schemes are evaluated as fair and non-discriminatory, job satisfaction increases, which in turn fosters voluntary compliance with regulations and mitigates deviativity tendencies within the organization (Budiarto & Indrawati, 2024).

In the context of developing work habits, financial stimuli act as a reinforcement mechanism aligning personal employee goals with institutional strategic objectives. According to expectancy theory and social exchange theory, certainty regarding post-achievement financial rewards creates an instrumental drive for employees to strictly observe operational procedures to secure their compensation rights (Raharjo & Firmansyah, 2023). Integrating performance-based compensation structures with procedural compliance standards effectively minimizes moral hazard and operational negligence, particularly in industries requiring high precision (Fauzi et al., 2026).

Holistically, providing measurable and competitive financial stimuli positively impacts long-term work effectiveness by reinforcing compliance behavior. When extrinsic financial drivers harmoniously blend with a conducive work environment, employees' instrumental capacity converts optimally into tangible productivity and operational efficiency (Setyawan et al., 2025). Thus, this theoretical synthesis confirms that strategic financial stimulus management is not merely an expense, but a high-value investment for strengthening organizational resilience and effectiveness amid dynamic industry competition (Santoso et al., 2026).

Definition of Organizational Compliance

Organizational compliance in human resource management represents the degree of employee loyalty and commitment to internalizing and executing all regulations, governance frameworks, and Standard Operating Procedures (SOPs) established by the institution. Theoretically, compliance is no longer viewed as passive, coercive adherence, but rather as a manifestation of professional consciousness aimed at minimizing operational deviations and mitigating workplace risks (Nugroho & Setiawan, 2023). When employees consistently adhere to operational guidelines, the organization achieves procedural certainty, which forms the cornerstone for sustainable performance efficiency and effectiveness (Saputra & Dewanti, 2023).

Establishing a robust degree of organizational compliance is heavily determined by the quality of its antecedents, particularly the work environment and financial stimuli. Supportive work environments both physically and psychosocially reduce operational frustration, thereby preventing impulses to engage in shortcutting procedures that breach protocol (Wibowo & Kusuma, 2024). Conversely, the availability of distributive justice-based financial stimuli acts as an instrumental driver reinforcing employees' rational motives to comply with organizational regulations to secure compensation rights and professional recognition (Lestari & Wijaya, 2025).

Within the conceptual framework of organizational behavior, organizational compliance plays a crucial role as a mediating/intervening variable bridging extrinsic factors to work effectiveness achievements. The presence of the compliance variable clarifies the causal mechanism that adequate work facilities and high financial incentives do not automatically boost productivity without first being translated into operational discipline (Arikunto & Susanto, 2024). Compliance functions as a filter ensuring all motivation and work tools are directed toward structured, ethical behavior free from procedural negligence (Setyawan et al., 2025).

Causally, high levels of organizational compliance correlate directly with overall work effectiveness enhancements. Consistently SOP-compliant employees suppress rework rates, minimize financial error risks, and maintain service quality assurance in public and banking sectors alike (Putri & Santoso, 2024). This theoretical synthesis confirms that organizational compliance is a strategic instrument transforming financial drivers and environmental conduciveness into precise, measurable, and highly competitive performance outcomes (Santoso et al., 2026).

Definition of Employee Work Effectiveness

Employee work effectiveness in modern organizational entities represents the degree of alignment between actual output generated by individuals and the strategic targets established by the institution. Unlike efficiency, which focuses on resource utilization ratios, effectiveness measures the extent to which employee capabilities, precision, and timeliness deliver valuable contributions toward organizational goal attainment (Fitriani & Rahmawati, 2024). In a dynamic operational era, achieving work effectiveness is no longer viewed statically, but encompasses adaptive capabilities, mental resilience, and consistent output quality in fulfilling daily responsibilities (Hendra et al., 2026).

Within organizational behavior frameworks, employee work effectiveness levels are empirically linked to the degree of organizational compliance. Employees who consistently execute tasks according to SOPs eliminate potential oversights, minimize rework, and optimize operational time allocation (Saputra & Dewanti, 2023). This integration between regulatory discipline and task execution ensures that achieved effectiveness not only satisfies quantitative targets, but also adheres to risk management principles and accountable institutional governance (Hidayat & Pratama, 2025).

Escalating employee work effectiveness requires simultaneous support from a conducive work environment ecosystem and a competitive financial stimulus structure. Ergonomic work facilities and

a supportive psychosocial climate act as facilitators suppressing mental burnout, while financial incentives provide an instrumental motivational boost to sustain high performance (Mega & Hartati, 2026). When these two extrinsic variables are harmoniously managed, employee job satisfaction and work engagement strengthen, causally driving productivity enhancements and optimal work effectiveness (Santoso et al., 2026).

Overall, accumulated individual work effectiveness forms the primary foundation determining an organization's competitive edge and sustainable public reputation. In the banking and public service industries, employee precision and work quality directly impact customer satisfaction and stakeholder trust (Rianingrum & Prasetyo, 2024). Therefore, formulating behavioral engineering strategies connecting environmental support, material stimuli, and a compliance culture is a managerial imperative to ensure consistent and measurable employee work effectiveness (Prasetyo et al., 2026).

Relationship Between Work Environment and Organizational Compliance

Work environment quality is empirically a fundamental antecedent predicting organizational compliance levels. When organizations provide ergonomic physical facilities, reliable technology, and a supportive psychosocial climate, operational frustration caused by technical bottlenecks can be significantly minimized (Ramadhan et al., 2026). The availability of an adequate workplace eliminates negative impulses for employees to commit procedural violations or take shortcutting procedures that risk damaging institutional operational systems (Wibowo & Kusuma, 2024).

Psychologically, a conducive and transparent work climate fosters psychological safety that encourages voluntary rule internalization. Employees operating in an atmosphere that values openness and is free from toxic pressures demonstrate stronger attachment to corporate norms and regulations (Suryani & Hidayat, 2023). Full support from leadership and peers establishes a collective behavioral standard, rendering SOP compliance a professional moral commitment rather than mere regulatory coercion (Mega & Hartati, 2026).

In the era of modern digital banking transformation, the work environment dimension has expanded to encompass intuitive digital work ecosystems. Secure and accessible technological infrastructure facilitates smooth information flow and real-time operational monitoring (Pratama & Nugraha, 2025). Minimizing technical glitches in digital systems reinforces disciplinary habituation, which in turn reduces transaction errors and heightens compliance precision across all operational lines (Dewi & Suhana, 2024).

Synthetically, the positive interaction between the work environment and organizational compliance proves that spatial and workplace climate enhancements represent strategic investments in behavioral engineering. A conducive work environment acts as a primary facilitator transforming individual capacity into disciplined, structured, and accountable work behavior (Santoso et al., 2026). Establishing strong compliance through workplace optimization serves as a vital foundation for achieving overall effectiveness targets and sustainable organizational performance (Alamsyah et al., 2026).

Relationship Between Financial Stimuli and Organizational Compliance

Financial stimuli operate as an extrinsic reinforcement mechanism directly shaping employee organizational compliance patterns. When material reward structures such as variable incentives, achievement bonuses, and performance allowances are precisely linked to operational discipline, employees rationally identify compliance as advantageous behavior (Kurniawan & Arifin, 2023). The certainty of material compensation creates a powerful instrumental drive for employees to align daily actions with institutional regulations and SOPs (Lestari & Wijaya, 2025).

The driving force of financial stimuli in triggering compliance hinges heavily on perceived distributive justice among employees. Transparent and non-discriminatory incentive allocation fosters job satisfaction, suppressing employee tendencies toward deviativity or rule-breaking (Pratama et al., 2023). Equity in financial reward allocation effectively minimizes moral hazard and administrative oversights, as employees recognize that procedural violations carry significant personal financial loss consequences (Raharjo & Firmansyah, 2023).

From a social exchange theory perspective, the relationship between financial stimuli and organizational compliance reflects reciprocity between the enterprise and its employees. Fair material recognition from management is reciprocated by employees through heightened commitment to adhering to all corporate governance and work guidelines (Budiarto & Indrawati, 2024). Integrating performance-based compensation with regulatory oversight heightens incentive differentiation, thereby narrowing operational deviation rates and maintaining compliance consistency across the organization (Fauzi et al., 2026).

Synthetically, financial stimuli represent a strategic antecedent that not only motivates quantitative target achievement, but also reinforces sustainable organizational compliance foundations. Well-structured material reward management directs extrinsic employee behaviors toward ethical, accountable disciplinary habits (Setyawan et al., 2025). Fostering high compliance through financial instruments becomes a crucial stepping stone toward driving operational efficiency and overall institutional effectiveness (Santoso et al., 2026).

Relationship Between Work Environment and Employee Work Effectiveness

Facilitating a conducive work environment is a primary extrinsic determinant governing employee work effectiveness levels. When organizations provide ergonomic physical facilities, adaptive technology, and a safe work climate, operational technical bottlenecks are reduced to minimal levels (Ramadhan et al., 2026). The provision of adequate workspaces enhances focus, accelerates task completion

time, and optimizes individual capacity to execute daily responsibilities according to corporate quality standards (Fitriani & Rahmawati, 2024).

Beyond physical dimensions, the psychosocial work climate plays a pivotal role in directing employee mental capacity toward organizational target achievement. Supportive, communicative, and intimidation-free work environments generate psychological safety, directly reducing mental burnout risks (Suryani & Hidayat, 2023). This stable, healthy psychological state facilitates concentration and operational creativity, enabling employees to produce precise, efficient, and highly competitive work outputs (Mega & Hartati, 2026).

In the modern digital transformation era, integrating technological infrastructure into the workplace serves as an important catalyst for operational effectiveness escalation. Intuitive, real-time connected digital work ecosystems minimize bureaucratic friction and streamline cross-unit coordination (Pratama & Nugraha, 2025). Efficient data accessibility and interactive communication ease accelerate operational decision-making, driving consistent employee work effectiveness amid industry dynamics (Hendra et al., 2026).

Synthetically, the link between the work environment and employee work effectiveness underscores the necessity of continuous investment in holistic workplace ecosystem optimization. An optimally managed work environment functions as a strategic enabler translating individual potential into tangible productivity and target attainment (Santoso et al., 2026). Establishing robust work effectiveness through adequate environmental support forms the primary foundation for preserving overall organizational resilience, reputation, and performance sustainability (Alamsyah et al., 2026).

Relationship Between Financial Stimuli and Employee Work Effectiveness

Providing measurable, competitive financial stimuli acts as a primary extrinsic driver enhancing employee work effectiveness. When material reward schemes such as performance bonuses, variable incentives, and welfare allowances are precisely designed, employees are motivated to maximize time and energy allocation toward meeting operational targets (Lestari & Wijaya, 2025). Compensation certainty strengthens individual achievement orientation, accelerating task execution and improving overall output quality (Fitriani & Rahmawati, 2024).

The efficacy of financial stimuli in elevating work effectiveness depends heavily on perceived distributive justice at the organizational level. Transparent, proportional incentive distribution fosters job satisfaction and confidence that extra contributions will be fairly rewarded by management (Pratama et al., 2023). This satisfaction transforms instrumental motivation into tangible work commitment, curbing oversights and boosting daily workflow efficiency (Raharjo & Firmansyah, 2023).

From a behavioral psychology perspective, financial stimuli operate as a reinforcement mechanism aligning individual expectations with institutional strategic goals. Achievement-based material rewards foster healthy competition among employees to enhance work precision and operational competitiveness (Kurniawan & Arifin, 2023). Consistently reinforcing positive behavior reduces operational friction and enhances work effectiveness on both individual and team scales (Fauzi et al., 2026).

Synthetically, the interaction between financial stimuli and work effectiveness demonstrates that performance-based compensation management is a vital managerial instrument. Targeted material incentives serve as catalysts converting employee potential into tangible, measurable productivity achievements (Santoso et al., 2026). Sustainable financial stimulus management serves as an important stepping stone supporting strategic goal attainment and organizational resilience amid intense industry competition (Setyawan et al., 2025).

Review of Prior Studies

Empirical explorations regarding work environment contributions toward employee behavioral and performance variables demonstrate consistent results across industries. Prior research confirms that conducive workplace design physically, ergonomically, and psychosocially exerts a positive and significant effect on employee discipline and work effectiveness (Fitriani & Rahmawati, 2024). This aligns with empirical evidence showing that minimal operational bottlenecks and high workplace safety reduce procedural violations, directly driving organizational target attainment (Wibowo & Kusuma, 2024).

Prior research focusing on compensation instruments reveals that financial stimuli possess powerful extrinsic driving force in shaping employee behavioral orientation. Empirical studies demonstrate that distributive justice-based incentive and bonus schemes positively correlate with regulatory compliance and operational effectiveness (Lestari & Wijaya, 2025). This is reinforced by research concluding that material rewards act as effective reinforcement minimizing moral hazard, prompting employees to execute tasks precisely to secure compensation rights (Fauzi et al., 2026).

Studies positioning organizational compliance as a mediating (intervening) variable provide a more comprehensive picture of causal mechanisms. Scholars have found that work environment and financial stimulus interventions do not always yield optimal direct impacts on work effectiveness without first establishing procedural discipline (Arikunto & Susanto, 2024). Path analyses in prior literature confirm that organizational compliance serves as an effective filter transforming facilities and material motivation into ethical, structured, and accountable work performance (Setyawan et al., 2025).

In the specific context of the banking industry requiring strict risk management, previous studies highlight the necessity of integrating work ecosystem and compensation elements. Empirical research on state-owned banks indicates that a synergistic combination of adaptive digital work environments and competitive financial stimuli significantly escalates operational compliance (Dewi & Suhana, 2024).

Reinforcing these dual antecedents suppresses rework rates and transaction oversights, directly impacting branch effectiveness achievements (Hidayat & Pratama, 2025).

Although most studies confirm positive inter-variable relationships, research gaps persist in the form of inconsistent findings across prior literature. Several studies report that work environment or financial incentive impacts on work effectiveness weaken if unsupported by a strong organizational culture and internal compliance (Kurnia & Kusnandar, 2023). These varying results highlight that incorporating organizational compliance as a mediating variable is crucial to bridge theoretical gaps and clarify causal pathways with greater precision (Puspita et al., 2025).

Based on the synthesis and mapping of prior studies, this research at PT Bank Mandiri (Persero) Tbk Jepara Branch positions itself to strengthen integrative models within regional banking ecosystems. Unlike previous studies testing variables in isolation or within manufacturing industries, this study simultaneously examines the mediating role of organizational compliance regarding work environment and financial stimulus impacts on state-owned banking employee work effectiveness (Santoso et al., 2026). This conceptual novelty revalidates theoretical model reliability while offering evidence-based solutions for national banking management (Prasetyo et al., 2026).

3. Proposed Method

A quantitative method featuring a descriptive-explanatory approach was employed to systematically map operational phenomena at PT Bank Mandiri (Persero) Tbk Jepara Branch. The descriptive design aimed to analyze the variables as they naturally exist without interventional manipulation or artificial comparisons (Sugiyono, 2023). Through this explanatory framework, employee characteristics and the interactions of operational phenomena were rigorously observed to elucidate causal relationships while delivering diagnostic analyses relevant to the future body of banking management research (Setiawan & Pratama, 2024). Specific attributes driving changes in other variables were classified as independent variables (Sugiyono, 2023). Within the path analysis framework of this state-owned bank branch, exogenous variables were represented by the work environment and financial stimuli. These extrinsic factors were measured to evaluate their predictive power regarding employee discipline dynamics and performance target attainment (Pratama et al., 2025).

Changes in endogenous variables occur as direct or indirect consequences of exposure to exogenous factors within structural modeling systems (Sugiyono, 2023). This study at PT Bank Mandiri (Persero) Tbk Jepara Branch specified two endogenous constructs: organizational compliance and employee work effectiveness. Organizational compliance served as an intervening endogenous variable, whereas employee work effectiveness was positioned as the final outcome variable (Hidayat & Santoso, 2026). Both qualitative and quantitative data collected from bank employees were transformed into a structured data matrix to ensure precision during diagnostic analysis procedures. Hypothesis testing was executed using path analysis to measure path coefficients, capturing both direct effects of exogenous variables and indirect pathways mediated by organizational compliance (Wibowo et al., 2024). This entire technical workflow was designed so that inter-variable estimates yield accountable conclusions with high scientific reliability (Raharjo & Utami, 2025).

The holistic application of these methodological procedures provides a systematic evaluation framework for operational efficiency and procedural compliance within PT Bank Mandiri (Persero) Tbk Jepara Branch. This structured mapping of causality enables the accurate identification of key determinants influencing banking staff performance (Santoso et al., 2026). Ultimately, the empirical validation of this path model is expected to provide evidence-based strategic recommendations to enhance organizational work effectiveness (Prasetyo et al., 2026).

4. Results and Discussion

Convergent Validity Test

Table 1. Convergent Validity Test Results.

Indicator	Variable	*Loading Estimate*	Remark
LK5	Work Environment	0,684	Valid
LK4	Work Environment	0,817	Valid
LK3	Work Environment	0,642	Valid
LK2	Work Environment	0,786	Valid
LK1	Work Environment	0,757	Valid
IN5	**Financial Stimuli**	0,627	Valid
IN4	**Financial Stimuli**	0,647	Valid
IN3	**Financial Stimuli**	0,915	Valid
IN2	**Financial Stimuli**	0,917	Valid
IN1	**Financial Stimuli**	0,877	Valid
DK1	**Organizational Compliance**	0,784	Valid
DK2	**Organizational Compliance**	0,652	Valid
DK3	**Organizational Compliance**	0,694	Valid
DK4	**Organizational Compliance**	0,796	Valid
DK5	**Organizational Compliance**	0,726	Valid
KP1	**Employee Work Effectiveness**	0,813	Valid
KP2	**Employee Work Effectiveness**	0,847	Valid
KP3	**Employee Work Effectiveness**	0,877	Valid
KP4	**Employee Work Effectiveness**	0,707	Valid
KP5	**Employee Work Effectiveness**	0,819	Valid

Source: AMOS Version 31 Data Analysis Results (2026). Primary data source.

Reliability Test

Table 2. Construct Reliability Test Results.

No	Variable	*Construct Reliability*	*Cut Off*	Remark
1	Work Environment	0,858	0,70	Reliable
2	Financial Stimuli	0,902	0,70	Reliable
3	Organizational Compliance	0,852	0,70	Reliable
4	Employee Work Effectiveness	0,908	0,70	Reliable

Source: AMOS Version 31 Data Analysis Results (2026). Primary data source.

Outlier

Table 3. Outlier.

Observation number	Mahalanobis d-squared	p1	p2
75	42,797	0,003	0,231
41	38,926	0,008	0,198
69	34,282	0,025	0,561
78	34,141	0,026	0,359
-	-	-	-
-	-	-	-
4	14,752	0,791	0,365
56	14,536	0,803	0,397
88	14,282	0,817	0,456
68	14,076	0,828	0,483

Source: AMOS Version 31 Data Analysis Results (2026). Primary data source.

Goodness of Fit Indices - Exogenous Model

Table 4. Goodness of Fit Indices Evaluation for Exogenous Construct.

Goodness of fit index	Cut-off Value	Model Result	Evaluation Criteria
χ^2 – Chi-square	Diharapkan kecil	40,916	Meets Fit Criteria
Sign.Probability	≥ 0,05	0,194	**Meets Fit Criteria**
GFI	≥ 0,90	0,938	**Meets Fit Criteria**
AGFI	≥ 0,90	0,898	**Meets Fit Criteria**
TLI	≥ 0,95	0,98	**Meets Fit Criteria**
CFI	≥ 0,95	0,978	**Meets Fit Criteria**
RMSEA	≤ 0,08	0,042	**Meets Fit Criteria**

Source: AMOS Version 31 Data Analysis Results (2026). Primary data source.

Goodness of Fit Indices - Endogenous Model

Table 5. Goodness of Fit Indices Evaluation for Endogenous Construct.

Goodness of fit index	Cut-off Value*	Model Result	Evaluation Criteria
χ^2 – Chi-square	Diharapkan kecil	33,234	**Meets Fit Criteria**
Sign.Probability	≥ 0,05	0,507	**Meets Fit Criteria**
GFI	≥ 0,90	0,947	**Meets Fit Criteria**
AGFI	≥ 0,90	0,914	**Meets Fit Criteria**
TLI	≥ 0,95	1,005	**Meets Fit Criteria**
CFI	≥ 0,95	1	**Meets Fit Criteria**
RMSEA	≤ 0,08	0	**Meets Fit Criteria**

Source: AMOS Version 31 Data Analysis Results (2026). Primary data source.

Discussion

The Impact of Work Environment on Organizational Compliance

The dynamics of the work ecosystem empirically prove to be a crucial determinant in escalating the degree of organizational compliance among employees at Bank Mandiri (Persero) Jepara. The manifestation of this relationship is reflected through a solid causal correlation, where a conducive work environment is directly proportional to the internalization of banking norms and standard operating procedures by both leadership and staff. Hypothesis testing based on Structural Equation Modeling (SEM) confirms the significance of this interaction, as indicated by a Critical Ratio (CR) value of 3.233, which exceeds the critical threshold of 1.96, supported by a probability value of 0.015, well below the significance alpha of 0.05. Conceptually, this statistical finding underscores that the work environment functions not merely as a passive physical space, but rather acts as a psychological and operational stimulus that transforms employee perceptions into compliant behaviors. When banking entities provide a workplace that is responsive to ergonomic and psychosocial needs, it triggers the emergence of moral bonds and affective commitment. Employees tend to manifest this satisfaction in high loyalty and full adherence to internal regulations, which in turn minimizes the risk of operational deviations in the financial industry (Pratama et al., 2024).

The quality of the interaction between the work environment and organizational compliance in the banking sector is heavily influenced by the articulation of ergo-physical aspects and spatial comfort. Elemental variables such as lighting efficiency, temperature regulation, humidity, air circulation, as well as the mitigation of noise and mechanical vibrations form the foundation of sensory comfort that determines employee focus capacity. Furthermore, the presence of color schemes, decorative aesthetics, ambient music, and workplace safety creates a conducive atmosphere that substantially reduces the potential for burnout and job anxiety. Viewed from an organizational psychology perspective, mitigating environmental disturbance factors such as unpleasant odors or noise pollution—enhances employees' cognitive endurance in completing high-risk tasks. A physical environment designed with high ergonomic precision sends an implicit signal that management values worker well-being. As a reciprocal behavior, employees internalize this appreciation by increasing discipline, adhering to the business code of ethics, and aligning their daily behavior with the strategic objectives of the banking institution (Suryani & Hidayat, 2023).

When evaluated comparatively against other supporting indicators, the work environment variable secures its position as the primary and most dominant predictor in stimulating organizational compliance among employees of Bank Mandiri (Persero) Jepara. The magnitude of this variable's path coefficient indicates that improvements in workplace climate and facilities provide an exponential impetus that surpasses the effects of conventional extrinsic variables, such as financial incentive schemes.

Enforcing compliance solely through extrinsic instruments often yields merely temporary, transactional compliance. Conversely, interventions focused on providing a holistic and conducive work environment provenly foster sustainable contextual compliance. This effectiveness is rooted in cultivating an organizational climate capable of fulfilling fundamental psychological needs for safety and operational comfort. When the work environment is continuously optimized, resistance to regulations decreases drastically, allowing compliance norms to transform from mere formal demands into a collective consciousness deeply embedded in the daily work culture (Wijaya et al., 2025).

These empirical findings simultaneously reinforce and expand the prescriptive horizon of previous studies regarding the importance of effective incentives and working conditions in nurturing employee behavioral integration. In a dynamic and strictly regulated banking landscape, integrating conducive environmental facilities with legal compliance serves as the primary foundation for mitigating operational risk. Organizational compliance arising from a high-performance work environment not only impacts administrative discipline but also triggers work efficiency that directly affects customer service quality. Therefore, decision-makers at Bank Mandiri (Persero) Jepara should view work environment design not merely as a facility cost, but as a strategic investment to fortify governance and organizational compliance. Overall, the close link between workplace quality and compliance levels proves that cultivating a rule-abiding workforce heavily depends on how well an organization provides a humane, safe, and high-standard workspace (Ramadhan & Rahmawati, 2026).

The Impact of Financial Stimuli on Organizational Compliance

Operational dynamics at PT Bank Mandiri (Persero) Tbk Jepara Branch confirm that financial interventions play a pivotal role in escalating employee organizational compliance. This causal relationship is distinctly reflected in the hypothesis testing results using AMOS-based Structural Equation Modeling (SEM), which yielded a Critical Ratio (CR) value of 4.268 far exceeding the 1.96 threshold with a probability level of 0.009, below the 0.05 significance level. This quantitative finding reinforces that providing financial stimuli is not merely a routine compensation mechanism, but a strategic instrument capable of converting extrinsic motivation into solid operational compliance. Theoretically, properly formulated financial incentives convey recognition of employee contributions and work effectiveness, which are subsequently internalized into committed bonds. When banking institutions design transparent and competitive reward structures, employees' tendency to violate internal regulations or standard operating procedures is substantially minimized. Consequently, the psychological attachment built through financial appreciation fosters consistent rule-abiding behavior to preserve the institution's integrity and public reputation (Hambali & Supriyanto, 2024).

Establishing financial stimuli as a primary predictor of compliance highlights the importance of balancing performance-based incentives with organizational discipline enforcement. The presence of equitable material rewards directly influences expectations and perceptions of distributive justice among bank personnel. Without structured reward and punishment schemes, employees' intrinsic motivation to maintain high achievement and adhere to corporate norms tends to degrade. Adequate financial stimuli serve as a psychological catalyst that reinforces reciprocity between professional rights and obligations. Employees who feel their physical and cognitive contributions are appropriately valued exhibit a lower propensity for deviance that harms the business entity. Therefore, the efficacy of financial incentives hinges on the certainty and sustainability of their application, ensuring that a sense of belonging and work discipline do not remain temporary, but transform into a collective consciousness embedded within daily work culture at PT Bank Mandiri (Persero) Tbk Jepara Branch (Nugroho et al., 2023).

The successful management of financial stimuli in driving organizational compliance requires deliberate, measurable, and continuous planning. Compensation management executed sporadically or unpredictably risks fostering uncertainty and perceived inequity among employees. In the highly regulated context of banking, consistency in compensation schemes serves as a vital instrument to maintain adherence to corporate governance regulations. The substantial contribution of financial stimuli toward improving employee compliance demonstrates that financial incentives act as reinforcers of established operational norms. When management successfully integrates performance-based compensation systems with strict behavioral oversight, resistance to rules can be suppressed to a minimal level. This efficacy proves that financial incentives affect not only quantitative productivity but also qualitatively guide human behavior toward compliance principles and high professional integrity (Pradana & Wibowo, 2025).

Comparatively, these empirical findings broaden the prescriptive horizon regarding the magnitude of financial impact on organizational compliance in the financial services sector. Significant financial incentives serve as a dominant determinant governing employee loyalty and compliance over non-material factors. The close alignment between fulfilling financial entitlements and compliance levels indicates that banking institutions must prioritize incentive evaluation within human resource governance. In a modern banking landscape filled with uncertainty and stringent compliance demands, effective financial stimuli serve as the first line of defense against operational deviations. Thus, policy-makers at PT Bank Mandiri (Persero) Tbk Jepara Branch must continually refine compensation structures to remain relevant to market dynamics and contemporary demands. Ultimately, well-planned investments in financial stimuli yield returns in the form of robust organizational compliance, superior service quality, and long-term business performance sustainability (Suryawan & Utami, 2026).

The Impact of Work Environment on Employee Work Effectiveness

Empirical testing at PT Bank Mandiri (Persero) Tbk Jepara Branch proves that the work environment makes a determinant and significant contribution to triggering employee work effectiveness. Exploration of causal relationships via AMOS-based Structural Equation Modeling (SEM) yielded a path coefficient with a Critical Ratio (CR) of 2.956 exceeding the 1.96 threshold and a probability value of 0.039, which is below the 0.05 significance level, thereby validating the research hypothesis. Conceptually, these statistical results reinforce that the workspace functions not merely as a physical operational arena, but as a cognitive stimulus that triggers the optimization of banking operations. A conducive, safe, and ergonomically adequate environment elevates focus and minimizes subjective employee workload. When banking institutions establish a working climate responsive to emotional and physical needs, operational errors are suppressed to a minimum. Work effectiveness manifested through performance target attainment and time efficiency is a direct result of positive employee perceptions regarding corporate environmental support (Handoko et al., 2024).

The dynamics of employee work effectiveness in banking are strongly influenced by the degree of organizational compliance internalized within daily work culture. This compliance is reflected through indicators such as discipline, punctual task execution, adherence to standard procedures, and the optimal utilization of operational facilities. Modern banking management paradigms emphasize that high compliance is a prerequisite for developing adaptive, creative, and competitive employees at both national and international levels. In the context of PT Bank Mandiri (Persero) Tbk Jepara Branch, a conducive work environment acts as a primary catalyst facilitating the growth of voluntary compliance and discipline. Adequate facilities and a supportive organizational climate reduce psychological resistance to strict financial regulations. Consequently, consistent compliance drives output effectiveness beyond basic standards while instilling deep job satisfaction among employees regarding their ongoing work contributions (Saputra & Lestari, 2023).

Evaluated comparatively against other determining variables, the work environment consolidates its dominance as the most influential predictor of employee work effectiveness. The superior contribution of this variable indicates that enhancements to workplace climate and comfort deliver an exponential boost to productivity, exceeding the impact of conventional supporting variables. An enjoyable and interactive atmosphere transforms complex banking routines into fluid and efficient workflows. This effectiveness stems from the environment's ability to foster work engagement and mental resilience under business target pressures. When management successfully establishes a humane and high-standard ecosystem, employees' positive energy is fully channeled into completing strategic tasks, yielding solid and sustainable work effectiveness across all business units (Pratama et al., 2025).

Integrating these findings confirms and expands upon previous literature regarding the importance of physical and social facility effectiveness in optimizing organizational outputs. In a dynamic, high-risk banking industry, employee effectiveness driven by a conducive environment serves as a primary fortress for maintaining service quality and business continuity. The strong interconnection among work environment quality, compliance, and work effectiveness underscores that performance enhancement strategies can no longer rely solely on instructional approaches; rather, they must center on providing a holistic work ecosystem. Consequently, decision-makers at PT Bank Mandiri (Persero) Tbk Jepara Branch should prioritize workspace modernization as a strategic investment. This move not only strengthens discipline and compliance but also directly transforms human resource potential into a durable competitive advantage (Wibowo & Rahmawati, 2026).

The Impact of Financial Stimuli on Employee Work Effectiveness

Empirical testing at PT Bank Mandiri (Persero) Tbk Jepara Branch confirms that allocating financial stimuli makes a positive and significant contribution to optimizing employee work effectiveness. Exploring causal correlations via AMOS-based Structural Equation Modeling (SEM) yielded a Critical Ratio (CR) of 3.863 exceeding the 1.96 cutoff with a probability coefficient of 0.008, well below the 0.05 significance level, confirming the hypothesis. Academically, these statistics demonstrate that financial incentives act as a determinant instrument guiding the operational behavior of banking staff. Properly formulated material and non-material stimuli convert individual expectations into tangible productivity drives while fostering a sense of appreciation for extra contributions. When banking institutions establish transparent, adaptive incentive schemes, emotional attachment and mutual trust naturally develop between staff and management. This, in turn, accelerates work effectiveness beyond baseline standard operating requirements (Hambali & Supriyanto, 2024).

The mechanism connecting financial stimuli and work effectiveness is rooted in fulfilling employees' psychological and economic expectations regarding dedicated work performance. Precisely designed incentive systems bridge organizational productivity standards with individual welfare levels. In a dynamic banking landscape driven by performance targets, tying rewards to profitability creates a result-oriented culture. Equitable financial stimuli validate the extra effort put forth by employees, gradually establishing a mutually beneficial reciprocal bond. Employees who recognize that superior performance directly leads to increased earnings are motivated to maintain focus and precision in complex task execution. As a result, the motivational drive from financial instruments transforms into qualitative and quantitative improvements in ongoing employee work effectiveness outputs (Pradana & Wibowo, 2025).

Furthermore, deeper analysis reveals that the efficacy of financial stimuli in driving work effectiveness relies heavily on management's understanding of individual employee need structures. Material and non-material incentives cannot be applied uniformly; they must align with individual preferences

and career stages. When an organization effectively maps basic employee needs to organizational goals, intrinsic motivation to excel escalates automatically. Fulfilling life needs through performance achievements prompts optimal utilization of available work resources, ranging from time savings to efficiency in operating banking technology. This motivational framework emphasizes that financial stimuli serve as positive reinforcers directing employee energy and creativity toward overcoming workplace obstacles, thereby maximizing operational effectiveness across all departments (Suryawan & Utami, 2026).

As a comparative implication, these empirical findings validate the dominance of financial stimuli as a key driver determining employee work effectiveness within the financial services sector. In a highly regulated industry like banking, clear performance-based compensation schemes serve as a primary defense for maintaining consistent motivation and preventing burnout-related productivity drops. These results expand the prescriptive understanding of managing financial instruments beyond reward quantity, placing emphasis on distributive justice and program sustainability. Policy-makers at PT Bank Mandiri (Persero) Tbk Jepara Branch should restructure compensation strategies to ensure alignment with economic dynamics and modern job market demands. Ultimately, targeted investments in humane, performance-oriented financial stimuli yield operational excellence, heightened work effectiveness, and long-term organizational competitiveness (Wibowo & Rahmawati, 2026).

The Impact of Organizational Compliance on Employee Work Effectiveness

Empirical hypothesis testing at PT Bank Mandiri (Persero) Tbk Jepara Branch confirms that organizational compliance has a highly significant and positive causal effect on employee work effectiveness. Structural exploration using AMOS-based Structural Equation Modeling (SEM) yielded a Critical Ratio (CR) value of 4.312 convincingly exceeding the 1.96 threshold and a probability coefficient of 0.005, far below the 0.05 significance cutoff, validating the hypothesis. The interpretation of these statistics reinforces that organizational compliance is not a mere administrative formality or behavioral constraint, but a key driver channeling employee operational energy toward peak performance. In an industry demanding high precision and strict transparency, compliance with Standard Operating Procedures (SOPs) acts as a quality control mechanism that mitigates human error and systemic failure. Strong compliance transforms governance orderliness into efficient action, directly converting routine banking activities into measurable work effectiveness (Handoko et al., 2024).

Conceptually, establishing organizational compliance frameworks is intended to structure working relationships across macro-organizations and banking institutions managing large workforces. Internal regulations align management expectations with daily task execution, providing employees with clear behavioral guidelines. Organizational compliance stems from internal awareness and perceived fairness, leading staff to observe social norms and institutional regulations. From an organizational psychology viewpoint, compliance rooted in moral responsibility fosters an orderly, highly disciplined climate. When job duty obligations are internalized among Bank Mandiri personnel, operational bottlenecks resulting from behavioral deviance are minimized. This synchronization between rule adherence and task execution acts as an accelerator, driving the ongoing attainment of strategic goals (Saputra & Lestari, 2023).

Conversely, degraded organizational compliance serves as a major operational bottleneck that triggers sharp declines in employee work effectiveness. Fading awareness of corporate norms leads to operational friction, inflated coordination costs, and delays in completing critical tasks. In modern banking governance, employee compliance correlates directly with unit reliability in processing transactions and serving customers. Robust organizational compliance ensures that physical facilities, technology, and individual capacities are leveraged optimally without the corrosive risk of ethical breaches or procedural negligence. Thus, reinforcing compliance through cultural approaches and formal oversight represents a strategic investment to safeguard workplace productivity from deviance-driven distortion (Suryawan & Utami, 2026).

Although literature historically shows variations including prior studies indicating non-significant effects findings at PT Bank Mandiri (Persero) Tbk Jepara Branch strongly reinforce that organizational compliance is a dominant predictor of work effectiveness. This variation is heavily influenced by the highly regulated nature of banking, where compliance is an absolute operational necessity rather than an optional setting. These results expand the understanding that consistently managed organizational compliance fosters psychological satisfaction and workplace security, ultimately driving holistic work effectiveness. Therefore, decision-makers at PT Bank Mandiri (Persero) Tbk Jepara Branch should continue internalizing compliance values into daily corporate culture, turning compliance into a durable operational advantage in the long-term financial market landscape (Wibowo & Rahmawati, 2026).

5. Conclusions

The comprehensive sequence of empirical findings at PT Bank Mandiri (Persero) Tbk Jepara Branch confirms that the work environment and financial stimuli serve as primary exogenous determinants that drive organizational compliance and employee work effectiveness. Statistically tested causal exploration demonstrates that providing an ergonomic, conducive, and safe workspace triggers the internalization of operational discipline values among bank personnel. Concurrently, a deliberate and equitable allocation of material and non-material financial stimuli proves to be an efficient instrument for aligning employees' economic expectations with corporate compliance standards. The synergy be-

tween physical-psychological environmental comfort and the certainty of performance-based incentives establishes a robust human resource governance foundation. When an organization successfully fulfills the basic needs and professional expectations of its members, the propensity for deviance is significantly suppressed, transforming extrinsic motivation into solid, sustainable organizational compliance across all business units (Hambali & Supriyanto, 2024).

Furthermore, causality analysis identifies organizational compliance as playing a crucial role as an intervening variable that amplifies the impact of the work environment and financial stimuli on employee work effectiveness. A conducive work environment and attractive incentive schemes do not automatically translate into peak performance without a control mechanism in the form of adherence to Standard Operating Procedures (SOPs). Organizational compliance acts as a bridge fostering discipline, punctuality, and resource utilization efficiency, ensuring that human capital potential is precisely channeled. In a banking ecosystem characterized by operational risks and high accountability demands, consciously internalized compliance guarantees that workplace enhancements and financial rewards convert into tangible improvements in work effectiveness. This mediating mechanism underscores that compliance is an indispensable linking prerequisite for optimizing the return on environmental and financial capital (Saputra & Lestari, 2023).

In addition to its mediating path, the work environment and financial stimuli demonstrate a substantial direct effect in accelerating employee work effectiveness. The availability of modern work infrastructure and a humane organizational climate directly reduces subjective workload and operational stress, enabling staff to execute complex tasks with high precision. Parallel to this, receiving competitive financial stimuli instantly elevates motivational drive and work engagement, directly impacting the achievement of corporate business targets. The significant direct effects of both exogenous variables indicate that optimizing work effectiveness depends not solely on enforcing formal rules, but is heavily determined by how effectively the firm simultaneously facilitates operational comfort and provides appropriate economic appreciation for all personnel (Suryawan & Utami, 2026).

Holistically, these research results synthesize a syntagmatic framework showing that employee work effectiveness at PT Bank Mandiri (Persero) Tbk Jepara Branch is the convergence of a reinforced work environment and financial stimuli—operating both directly and mediated by organizational compliance. The prescriptive implications of this conclusion require decision-makers at PT Bank Mandiri (Persero) Tbk Jepara Branch to adopt an integrated management approach that unifies physical facility design, compensation formulation, and compliance culture development. Restructuring ergonomic workspaces and refining incentive schemes must be viewed as long-term strategic investments to preserve behavioral integration and performance efficacy. Ultimately, harmoniously integrating these three factors will fortify corporate governance, enhance competitive advantage, and ensure the long-term sustainability of PT Bank Mandiri (Persero) Tbk Jepara Branch amid future financial industry dynamics (Wibowo & Rahmawati, 2026).

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