

The Influence of Organizational Culture and Individual Characteristics on Performance With Intrinsic Motivation as Intervening Variable in Employees at the Marketing Division of PT Bank Mandiri (Persero) Tbk, Medan Imam Bonjol Area

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ABSTRACT

The Objective of the research was to find out the influence of organizational culture and individual characteristics on performance with intrinsic motivation as intervening variable in the employees of Marketing Division of PT Bank Mandiri (Persero) Tbk, Medan Imam Bonjol Area. The samples were 50 respondents, using saturated sampling technique in which the whole population was used as the samples. The data were analyzed by using descriptive causal and explanatory associative method and analyzed by using path analysis. The result of the first sub-structure showed that all independent variables (organizational culture and individual characteristics) simultaneously had positive and significant influence on intrinsic motivation in the employees of Marketing Division of PT Bank Mandiri (Persero) Tbk, Medan Imam Bonjol Area at coefficient determination of 0.497 or 47.9%. Partially, organizational culture and individual characteristics had positive and significant influence on intrinsic motivation. The result of the second sub-structure showed that all independent variables (organizational culture, individual characteristics, and intrinsic motivation) simultaneously had positive and significant influence on the performance of the employees of Marketing Division of PT Bank Mandiri (Persero) Tbk, Medan Imam Bonjol Area at coefficient determination of 0.567 or 56.7%. Partially, organizational culture, individual characteristics, and intrinsic motivation had positive and significant influence on the performance.

Keywords: *Organizational Culture, Individual Characteristics, Intrinsic Motivation, Performance.*

INTRODUCTION

Quality human resources will certainly have a positive impact on each company, both state-owned and private companies, especially for companies engaged in banking. It is said that because the importance of having good quality human resources in the banking world is first, because of the increasing need for the banking community.

If the company has provided good service to their customers, then in addition to being able to build a good image for the

company, it will also increase the existence of their company, and of course this will get the expected return. Achieving company profits is certainly related to how performance, both individual performance and the performance of the institution.

Employee performance to customers is one of the factors that are very influential in achieving company goals. Success in carrying out the main tasks and functions of PT. Bank Mandiri (Persero), Tbk Medan Imam Bonjol Area will greatly depend on the performance of its employees. With

better or improved employee performance, the services they provide to customers will be better.

Quantitative there are indications of a decrease in employee performance as indicated by the failure to achieve the targets set by PT. Bank Mandiri (Persero) Tbk Medan Imam Bonjol Area of Rp 210,000,000,000, - per year, the achievement of these targets can be seen in the following table:

Table 1.1: Credit Target and Realization of PT. Bank Mandiri Tbk Medan Imam Bonjol Area II Period January-December 2016

Month	Target (in Millions)	Realization
January	17.500	15.419
February	17.500	13.700
March	17.500	12.632
April	17.500	11.650
May	17.500	12.042
June	17.500	12.769
July	17.500	10.543
August	17.500	10.782
September	17.500	12.642
October	17.500	15.781
November	17.500	12.122
December	17.500	14.051
Total	210.000	154.133

Source: Personnel / HR Section of PT. Bank Mandiri Tbk Medan Imam Bonjol Area

Based on Table 1.1, it can be seen that the target of lending set by PT. Bank Mandiri (Persero), Tbk Medan Imam Bonjol Area for 2017 is Rp.17,5 billion which is divided into 10 branch office units so that each branch office has a target of providing loans of Rp. 17.5 billion. From Table 1.1 it can be seen that the target set at Rp.17.5 billion is not achieved every month. In fact, the realization of lending tends to decrease every month. The failure to achieve this unit target is caused by marketing employees who are unable to achieve the target set by the unit and this is a decrease in employee performance. Along with not achieving employee targets, employee performance can also be proven based on performance appraisal (Performance Appraisal) conducted by PT. Bank Mandiri (Persero) Tbk Medan Imam Bonjol Area in 2014 to 2016 shown in Table 1.2 below:

Table 1.2: Performance Appraisal of the Marketing Division of PT. Bank Mandiri Tbk Medan Imam Bonjol Area 2014-2016 Period

Year	Assessment						Total
	A (Special)	%	B (Well)	%	C (Enough)	%	
2014	14	24,56	24	42,1	19	33,33	57
2015	13	21,67	23	38,33	24	40	60
2016	11	22	23	46	16	32	50

Source: Personnel / HR Section of PT. Bank Mandiri Tbk Medan Imam Bonjol Area

Based on Table 1.2 it can be seen that the performance of employees over the past three periods has always decreased every year. The number of employees who have special value performance continues to decline from year to year. In 2014, there were 14 outstanding employees.

In 2015 the number decreased and so in 2016 the number decreased to 11 people. Likewise, the performance of employees who have good value, each year the number of employees who have good performance decreases, which used to be 24 people to 23 people. On the other hand, those who have performance with sufficient value always fluctuate in number every year. The increase in the number of employees from the

previous number of 55 to 60 people turned out to not coincide with the increase in the number of employees who have special performance.

Organizational culture is very influential on the behavior of members of the organization because the value system in organizational culture can be used as a reference for human behavior in organizations that are oriented towards achieving goals or set performance results, so that if the organizational culture is good then members of the organization are good and quality people. Thus the organizational culture either directly or indirectly will affect employee performance. The

organizational culture found at Bank Mandiri is 'Culture', 'TIPCE', namely:

Trust; Build good faith and thought among stakeholders in sincere and open relationships based on reliability.

Integrity; Every moment of thinking, saying and behaving admirably, maintaining dignity and upholding the professional code of ethics

Customer Focus; Always make customers the main partners that are mutually beneficial to grow sustainably.

Professionalism; Committed to work thoroughly and accurately on the basis of the best competence with full responsibility.

Excellence; Develop and make improvements in all fields to get optimum added value and the best results continuously.

Bank Mandiri's long-term vision is "To be the Best Bank in ASEAN by 2020", or become the best Bank in ASEAN in 2020. From the data in Table 1.1 that is not achieving employee performance targets, it can be concluded that the marketing division employees have not applied by Bank Mandiri, namely professionalism and excellent. Where professionalism is committed to working thoroughly and accurately on the basis of the best competence with full responsibility. By not achieving the target, it means that the employee has not worked completely and is still less responsible for his work. The second organizational culture is Excellent, which is to develop and make improvements in all fields to get optimal added value and the best results continuously. Not achieving the target and decreasing performance, the employee does not get the best added value and results continuously. Decrease in employee performance can also be influenced by a lack of motivation contained within the employee, or what is called intrinsic motivation. The lack of motivation in employees can be seen from Table 1.3 where there are still employees who are often neglected or permitted in the past few months.

Table 1.3: Attendance of Marketing Division Employees PT. Bank Mandiri Tbk Medan Imam Bonjol Area January-June 2017 Period

No	Month	Number of employees	Information		
			Sick	Permission	Alpa
1	January	50	4	2	1
2	February	50	0	3	0
3	March	50	2	4	3
4	April	50	4	1	4
5	May	50	1	3	2
6	June	50	2	3	5

Source: Personnel / HR Section of PT. Bank Mandiri Tbk Medan Imam Bonjol Area

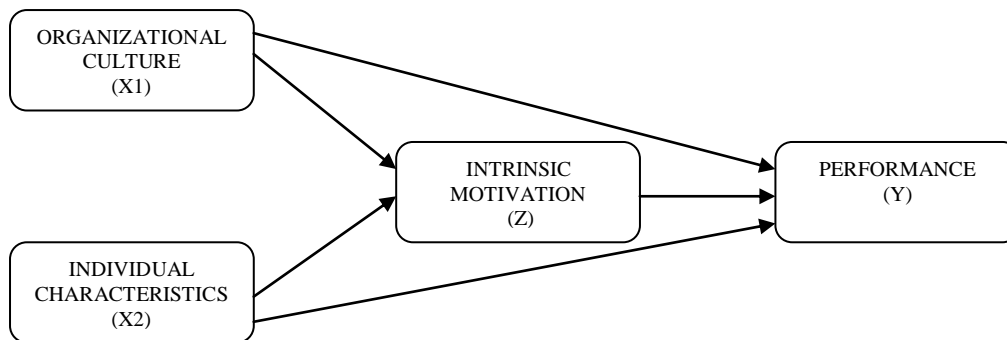
From Table 1.3 we can see that there are still negligent employees, and the results fluctuate every month. With the frequent absence of employees from work, it means that there is still less encouragement from within the employee to do the best performance for the company. The lack of intrinsic motivation of employees is caused by a lack of appreciation given by the company to employees when employees are able to complete their work. Bosses do not provide intensive or overtime pay when employees have to overtime. Many factors become stimulants or incentives for employees to work as hard as they can in order to achieve maximum performance. The parties who have an interest and are responsible for the success of an organization need to pay attention to the motivation that is in the employee in order to move, direct and mobilize the existing potential of the employee towards achieving employee performance. In addition to the motivation found in employees, other factors that cause a decrease in performance can be due to natural characteristics caused by the individual characteristics of the employee itself. For example the individual's own abilities and work experience.

Based on the background, the researcher was interested in conducting a study entitled "The Influence of Organizational Culture and Individual Characteristics on Performance With Intrinsic Motivation as Intervening Variable in Employees at The Marketing Division of PT. Bank Mandiri (Persero) Tbk, Medan Imam Bonjol Area".

Hypothesis

Based on the formulation of the problem and the conceptual framework discussed in

the previous sub-chapter, the hypotheses in this study are as follows:



H1: Organizational culture directly has a positive and significant effect towards instructors' motivation at PT. Bank Mandiri Medan Imam Bonjol Area.

H2: Characteristics of individuals directly have a positive and significant effect towards the intrinsic motivation of employees of PT. Bank Mandiri Medan Imam Bonjol Area.

H3: Direct organizational culture has a positive and significant effect on the performance of employees of PT. Bank Mandiri Medan Imam Bonjol Area.

H4: The individual characteristics directly have a positive and significant effect on the performance of employees of PT. Bank Mandiri Medan Imam Bonjol Area.

H5: Intrinsic motivation is directly positive and significant towards Karywan's Performance PT. Bank Mandiri Medan Imam Bonjol Area.

H6: Organizational culture has a positive and significant effect on performance through the intrinsic motivation of employees of PT. Bank Mandiri Medan Imam Bonjol Area.

H7: Individual characteristics have a positive and significant effect on performance through the intrinsic motivation of employees of PT. Bank Mandiri Medan Imam Bonjol Area.

MATERIALS AND METHODS

Method of Collecting Data

This type of research is causal descriptive or causal. Causal descriptive

research is a study conducted to investigate causal relationships by observing the consequences that occur and the possible factors (causes) that cause these effects.

The nature of this study uses the associative level of explanation, namely research that intends to explain the variables studied and the relationship between one variable with another variable, namely organizational culture variables and individual characteristics of intrinsic motivation and performance in employees of PT. Bank Mandiri (Persero), Tbk Medan Imam Bonjol Area.

The populations in this study were all employees of the marketing division of PT. Bank Mandiri (Persero), Tbk Medan Imam Bonjol Area which numbered 50 people. Primary data obtained by distributing questionnaires given to respondents. The data used in this study are: Primary data obtained by distributing questionnaires given to respondents.

Secondary data obtained from documentation studies in the form of official documents issued by the company and secondary data from the results of research by several official journals.

RESULTS AND DISCUSSION

Normality Test

The normality test aims to test whether in the regression model, the disturbing or residual variables have a normal distribution. Test and assume that the residual value follows a normal

distribution. In this study, residual normality test using the Kolmogorov-Smirnov test. The level of significance used. The basis of decision making is to look at probability numbers, with the following conditions: If the probability value is 0.05, then the assumption of normality is fulfilled. If the probability value is 0.05, then the assumption of normality is not fulfilled.

Table 4.11 Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		50
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.32986190
Most Extreme Differences	Absolute	.087
	Positive	.070
	Negative	-.087
Kolmogorov-Smirnov Z		.617
Asymp. Sig. (2-tailed)		.841
a. Test distribution is Normal.		
b. Calculated from data.		

Based on Table 4.11, it is known the probability value or Asymp. Sig. (2-tailed) of 0.841. Because the probability value, which is 0.841, is greater than the significance level, which is 0.05. This means that the assumption of normality is fulfilled.

Normal P-P Plot of Regression Standardized Residual

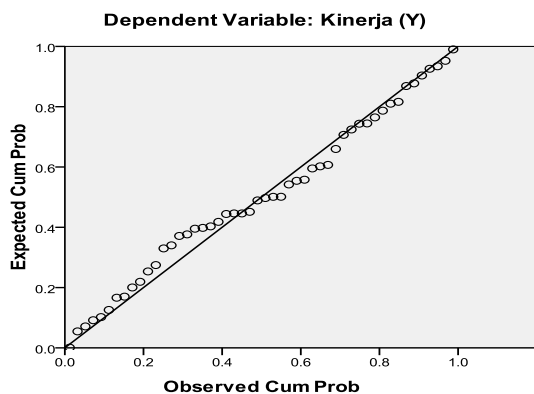
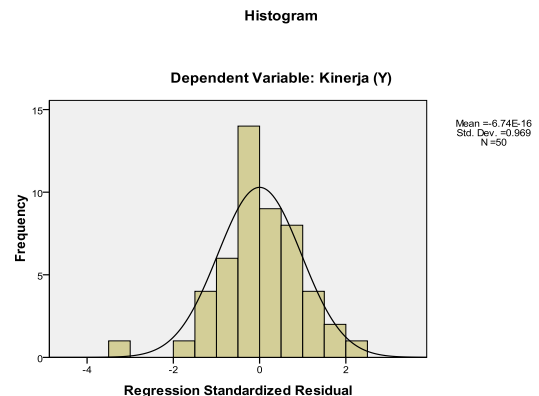


Figure 4.2 Normality Test with a Normal Approach to Probability Plot

Figure 4.2 is a normality test with a normal probability plot approach. Based on Figure 4.2, it is known that diffuse points tend to be close to diagonal lines, so the assumption of normality is fulfilled. In addition, the

normality test can also be seen with a histogram curve in Figure 4.3



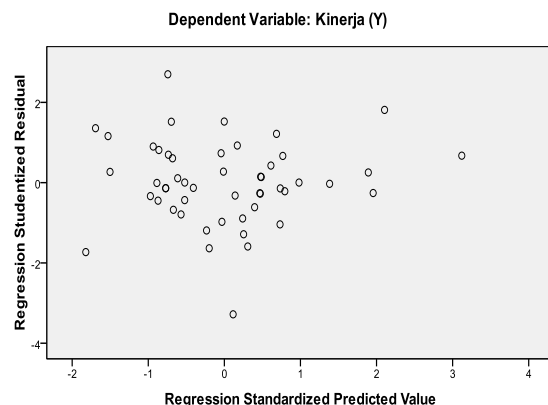
Source: Research results (data processed, 2017)

Figure 4.3 histogram

Heteroscedasticity Test

Regression model is good that homosexuality or heteroscedasticity does not occur. This test is carried out using a scatterplot graph analysis between the predicted value of the ZPRED variable and the SPRESID residual. Based on the scatterplot graph, it can be seen that the points spread randomly above or below the number 0 on the Y axis. This can be concluded that there is no heteroscedasticity in the regression model, (Ghozali, 2006). This scatterplot graph can be shown in Figure 4.4.

Scatterplot



The Glejser statistical test was chosen because it can better guarantee the accuracy of the results compared to the plot graph test which can cause bias. The Glejser test is

done by regressing the independent variable on its absolute residual value on the dependent variable (Ghozali, 2013, Gujarati, 2004, Gio and Elly, 2015). The criteria used to state whether heteroscedasticity occurs or not between observational data can be explained using the coefficient of significance. The significance coefficient

must be compared with the significance level previously set (5%). If the coefficient of significance is greater than the level of significance set, it can be concluded that heteroscedasticity does not occur. If the coefficient of significance is smaller than the level of significance set, it can be concluded that heteroscedasticity occurs.

Table 4.13 Heteroscedasticity Test with Glejser Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.188	4.716		1.736	.089
	Organizational Culture (X1)	-.130	.136	-.159	-.957	.343
	Individual Characteristics(X2)	-.262	.144	-.314	-1.824	.075
	Intrinsic Motivation (Z)	.282	.193	.286	1.463	.150

a. Dependent Variable:Glejser_Heteroscedasticity

Based on Table 4.13, it is known the probability value or Sig. from organizational culture is 0.343, probability value or Sig. from individual characteristics is 0.075, and the probability value or Sig. of intrinsic motivation is 0,150. Because each probability value (Sig.) >0.05, it can be concluded that there are no symptoms of heteroscedasticity.

Multicollinearity Test

To check whether there is multicollinearity or not can be seen from the value of the variance inflation factor (VIF). VIF value of more than 10 is indicated by an independent variable that occurs multicollinearity (Ghozali, 2013).

Model	Collinearity Statistics	
	Tolerance	VIF
1	(Constant)	
	Organizational Culture (X1)	1.388
	Individual Characteristics (X2)	1.480
	Intrinsic Motivation (Z)	1.918

Based on Table 4.12, the VIF value of the organizational culture variable is 1.388, the VIF value of the individual characteristic variable is 1.480, and the VIF value of intrinsic motivation is 1.918. Because each

VIF value is not greater than 10, there are no severe symptoms of multicollinearity.

Path Analysis

Determination Coefficient Analysis

The coefficient of determination (R^2) is a value (proportion value) that measures how much the ability of independent variables used in the regression equation, in explaining variations in non-independent variables.

Table 4.14 Coefficient of Determination (Organizational Culture and Characteristics of Individuals to Intrinsic Motivation)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.692 ^a	.479	.456	3.10503

a. Predictors: (Constant), Characteristics of Individuals (X2), Organizational Culture (X1)
b. Dependent Variable: Intrinsic Motivation (Z)

Based on Table 4.14, the coefficient of determination is located in the R-Square column. It is known that the coefficient of determination is equal to. This value means that all independent variables, namely organizational culture and individual characteristics, simultaneously affect the variable intrinsic motivation of 47.9%, the remaining 52.1% is influenced by other factors.

**Table 4.15 Coefficient of Determination
(Organizational Culture, Individual Characteristics and Intrinsic Motivation to Performance)**

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.753 ^a	.567	.538	2.40464
a. Predictors: (Constant), Intrinsic Motivation (Z), Organizational Culture (X1), Characteristics of Individuals (X2)				
b. Dependent Variable: Performance (Y)				

Based on Table 4.15, the coefficient of determination is located in the R-Square column. It is known that the coefficient of determination is equal to. This value means that all independent variables, namely organizational culture, individual characteristics, and intrinsic motivation, simultaneously affect the performance

variable of 56.7%, the remaining 43.3% is influenced by other factors.

Test Significance of Simultaneous Test (F)

The test aims to examine the effect of independent variables together or simultaneously on non-independent variables.

**Table 4.16 Simultaneous Influence Test with Test
(Organizational Culture and Characteristics of Individuals to Intrinsic Motivation)**

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	415.982	2	207.991	21.573	.000 ^a
	Residual	453.138	47	9.641		
	Total	869.120	49			
a. Predictors: (Constant), Characteristics of Individuals (X2), Organizational Culture (X1)						
b. Dependent Variable: Intrinsic Motivation (Z)						

Based on Table 4.16, it is known the Sig. is 0,000 and value $F_{hitung} = 21,573$ Because Sig $0,000 < 0,05$ and $F_{hitung} = 21,573 > F_{tabel} = 3,195$ it was concluded that the simultaneous effect of all independent variables, namely organizational culture and individual characteristics, was statistically significant for intrinsic motivation.

**Table 4.17 Test of Simultaneous Influence with Tests
(Organizational Culture, Individual Characteristics, and Intrinsic Motivation to Performance)**

ANOVA ^b						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	347.795	3	115.932	20.050	.000 ^a
	Residual	265.985	46	5.782		
	Total	613.780	49			
a. Predictors: (Constant), Intrinsic Motivation (Z), Organizational Culture (X1), Characteristics of Individuals (X2)						
b. Dependent Variable: Performance (Y)						

Based on Table 4.17, the value of Sig. is 0,000 and value $F_{hitung} = 20,050$ Because Sig. $0,000 < 0,05$ and $F_{hitung} = 20,050 > F_{tabel} = 2,806$ then it was concluded that the simultaneous effect of all independent variables, namely organizational culture, individual characteristics, and intrinsic motivation, was statistically significant for performance.

Analysis of Multiple Linear Regression and Significance Test for Partial Effect (t Test)

**Table 4.18 Test for Significance of Partial Effect (Test)
(Organizational Culture and Characteristics of Individuals to Intrinsic Motivation)**

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-1.629	3.557		-.458	.649		
	Organizational Culture (X1)	.339	.090	.410	3.771	.000	.939	1.065
	Characteristics of Individuals (X2)	.395	.092	.465	4.277	.000	.939	1.065
a. Dependent Variable: Intrinsic Motivation (Z)								

Based on Table 4.18, the following multiple linear regression equations are obtained.

$$Z = -1,629 + 0,339X_1 + 0,395X_2$$

Based on the results in Table 4.18, it is known:

The coefficient of organizational culture is 0.339, which is positive. This means that organizational culture has a positive effect on intrinsic motivation. It is known that the value of t count is 3.771 > t table 2.011 and Sig 0.000 < 0.05, then the organizational

culture has a significant effect on intrinsic motivation.

The coefficient of individual characteristics is 0.395, which is positive. This means that individual characteristics have a positive effect on intrinsic motivation. It is known that the value of t arithmetic is 4.277 > t table 2.011 and Sig 0,000 < 0.05, then individual characteristics have a significant effect on intrinsic motivation.

**Table 4.19 Test of Significance of Partial Effect (Test)
(Organizational Culture, Individual Characteristics and Intrinsic Motivation on Performance)**

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.392	2.761		.142	.888		
	Organizational Culture (X1)	.268	.079	.386	3.377	.001	.721	1.388
	Characteristics of Individuals (X2)	.199	.084	.279	2.360	.023	.676	1.480
	Intrinsic Motivation (Z)	.239	.113	.285	2.119	.039	.521	1.918

a. Dependent Variable: Performance (Y)

Based on Table 4.19, the multiple linear regression equation is obtained as follows.

$$Y = 0,392 + 0,268X_1 + 0,199X_2 + 0,239Z$$

Based on the results in Table 4.19, note:

The coefficient of organizational culture is 0.268, which is positive. This means that organizational culture has a positive effect on performance. It is known that the value of t arithmetic is 3.377 > t table 2.012 and Sig 0.001 < 0.05, then the organizational culture has a significant effect on performance.

The coefficient of individual characteristics is 0.199, which is positive. This means that individual characteristics have a positive effect on intrinsic motivation. It is known that the value of t count 2.360 > t table 2.012 and Sig 0.023 < 0.05, then the individual characteristics have a significant effect on performance.

The coefficient value of intrinsic motivation is 0.239, which is positive. This means that intrinsic motivation has a positive effect on performance. The value of t arithmetic is 2.119 > t table 2.012 and Sig 0.039 < 0.05, then intrinsic motivation has a significant effect on performance.

Direct Effect

Knowing and calculating the direct influence of the variables examined can be displayed as follows:

1. Effect of Organizational Culture (X1) on Intrinsic Motivation (Z)
X1 to Z = 0.339
2. Effect of Individual Characteristics (X2) on Intrinsic Motivation (Z)
X2 to Z = 0.395
3. Effect of Organizational Culture (X1) on Performance (Y)
X1 to Y = 0.268
4. Effect of Individual Characteristics (X2) on Performance (Y)
X2 to Y = 0.239
5. Effects of Intrinsic Motivation (Z) on Performance (Y)
Z to Y = 0.199

Indirect influence

Knowing and calculating the indirect effects of the variables studied, it can be shown as follows:

Effect of Organizational Culture (X1), through Intrinsic Motivation (Z) on Performance (Y)
X1 through Z to Y = 0.339 x 0.199 = 0.067

Sub Model Testing Results

Effect of Individual Characteristics (X2) through Intrinsic Motivation (Z) on Performance (Y)

$$X2 \text{ through } Z \text{ to } Y = 0.395 \times 0.199 = 0.078$$

Total influence

Total influence is the amount of direct influence coupled with indirect influence. To calculate the total effect can be seen in Table 4.20 as follows

No	Influence	Direct Influence	Indirect Effects	Total Influence
1	X1 terhadap Y	0,268	$0,339 \times 0,239 = 0,081$	$0,081+0,268 = 0,349$
2	X2 terhadap Y	0,239	$0,395 \times 0,239 = 0,078$	$0,094+0,199 = 0,293$

Source: Processed Data (2017)

Based on Table 4.20 above we can know that the value of the influence of Organizational Culture (X1) on Performance (Y) through intrinsic motivation (Z) is 0.335. And the effect of individual characteristics (X2) on performance (Y) through intrinsic motivation (Y) is equal to 0.317.

Based on the explanation above, we can illustrate the path diagram in Figure 4.4

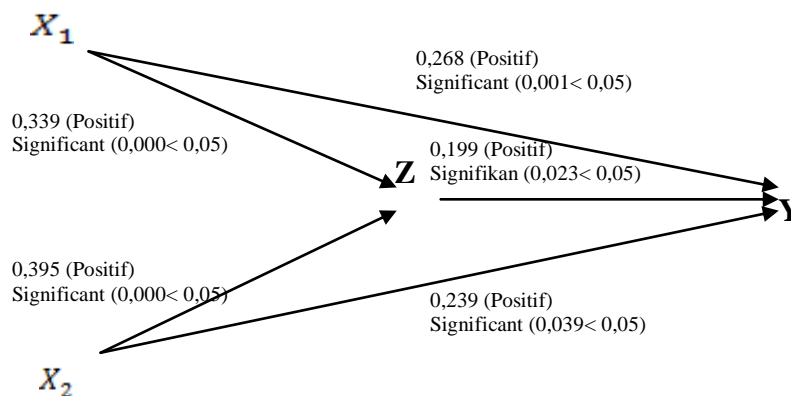


Figure 4.4 Path Analysis Results

Based on Figure 4.4, it is known:

1. It is known that organizational culture has a significant effect on intrinsic motivation and also intrinsic motivation has a significant effect on performance, so intrinsic motivation is significant in mediating the relationship between organizational culture and performance.
2. It is known that individual characteristics have a significant effect on intrinsic motivation and intrinsic motivation has a significant effect on performance, so intrinsic motivation is significant in mediating the relationship between individual characteristics and performance.

CONCLUSION

Based on the results of the research and discussion in the previous chapter, a number of things can be concluded as follows:

1. The results of this study indicate that organizational culture partially has a positive and significant effect on the performance of employees of PT. Bank Mandiri Medan Imam Bonjol Area.
2. Individual characteristics partially have a positive and significant effect on the performance of employees of PT. Bank Mandiri Medan Imam Bonjol Area.
3. Intrinsic motivation partially has a positive and significant effect on the performance of employees of PT. Bank Mandiri Medan Imam Bonjol Area.
4. Partial organizational culture has a positive and significant effect on the intrinsic motivation of employees of PT. Bank Mandiri Medan Imam Bonjol Area.
5. Individual characteristics partially have a positive and significant effect on the intrinsic motivation of employees of PT.

Bank Mandiri Medan Imam Bonjol Area.

6. Organizational Culture has a positive and significant effect on performance through the intrinsic motivation of employees of PT. Bank Mandiri Medan Imam Bonjol Area.
7. Individual characteristics have a positive and significant effect on performance through the intrinsic motivation of employees of PT. Bank Mandiri Medan Imam Bonjol Area.

Recommendation

Based on research conducted at PT. Bank Mandiri Medan Imam Bonjol Area, the suggestions from researchers are:

1. PT. Bank Mandiri Medan Imam Bonjol Area should apply and socialize organizational culture. The organizational culture of PT. Imam Bonjol's Bank Mandiri Area is TIPCE, namely trust, integrity, customer focus, professionalism, excellence. In this study, the lack of professionalism of employees can be seen from not achieving the targets set by the company, where the meaning of professionalism is committed to work thoroughly and accurately on the basis of the best competence with full responsibility. By not achieving the target, it means that employees cannot work completely. The employee's performance in the marketing division is measured by achieving a predetermined target. So achieving targets is one of the ways employees apply organizational culture. Organizational culture can grow because it was created and developed by individuals who work in an organization, and accepted as values that must be maintained and lowered to new members.
2. Employees should be more honest in providing information about customers. If indeed the customer is not feasible in obtaining a loan, the employee should not provide the loan, so that the company does not experience bad credit. The impact of the existence of bad loans or problems with banks has caused cash circulation in banking companies to be hampered.

3. Individual characteristics are factors that must be considered by the Management of PT. Bank Mandiri Medan Imam Bonjol Area to be able to increase employee motivation and also achieve good performance. Individual characteristics can be improved if the management provides training programs, development so that they can increase confidence in themselves and feel able to complete all the tasks given. In addition, employers must be able to support and help employees of the marketing division to feel confident and willing to carry out their responsibilities.

4. Management needs to encourage intrinsic motivation of employees, where motivation is needed to achieve the expected performance results and are needed for the employees themselves to improve their skills in work, both individually and in groups. Encouraging employee intrinsic motivation can be done by giving awards to employees who perform well. Providing incentives to employees if the employee is overtime. And give praise to employees when carrying out their work properly. This will be able to encourage intrinsic motivation of employees.

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