



AKHLAK CORE VALUES AND EMPLOYEE OUTCOMES: THE MEDIATING ROLES OF MOTIVATION AND COMMITMENT

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Abstract

This study examines whether the AKHLAK Core Values, comprising Amanah, Kompeten, Harmonis, Loyal, Adaptif, and Kolaboratif, influence job satisfaction and employee performance directly or through work motivation and organizational commitment. The study used a quantitative explanatory, cross-sectional design at Bank Syariah Indonesia Area Batam. From a population of 309 employees, 175 respondents were analyzed using proportionate stratified random sampling and Structural Equation Modeling-Partial Least Squares (SEM-PLS) in SmartPLS 4. AKHLAK had positive and significant effects on work motivation ($\beta = 0.854$, $p < 0.001$), organizational commitment ($\beta = 0.680$, $p < 0.001$), and employee performance ($\beta = 0.327$, $p = 0.006$), but not on job satisfaction ($\beta = -0.010$, $p = 0.940$). Work motivation did not significantly predict job satisfaction or performance. Organizational commitment significantly predicted both outcomes and mediated the effects of AKHLAK on job satisfaction and employee performance. The findings identify an asymmetric mediation mechanism in which organizational commitment, rather than work motivation, consistently transmits value-based culture into employee outcomes in a post-merger Islamic banking context.

Keywords: AKHLAK Core Values; Employee Performance; Job Satisfaction; Organizational Commitment; Work Motivation

INTRODUCTION

Human resources are a strategic source of organizational continuity because employees translate formal strategy, technology, governance requirements, and customer commitments into daily practice. This role is particularly important in Islamic banking, where operational performance is expected to coexist with ethical conduct, service quality, regulatory compliance, and values that are consistent with the institution's identity. Organizational values therefore have practical consequences beyond symbolic communication. When they are internalized, values can shape how employees interpret their responsibilities, cooperate with colleagues, respond to change, and decide whether organizational expectations deserve sustained effort. Schein (2010) describes organizational culture as a system that moves from visible artifacts and formally stated values toward deeper assumptions that guide behavior. In this perspective, the central managerial issue is not whether an organization has declared values, but whether those values become a stable reference for employee attitudes and actions.

For Indonesian state-owned enterprises, the value framework is explicitly articulated through the AKHLAK Core Values. The Ministry of State-Owned Enterprises introduced AKHLAK as a common behavioral foundation for state-owned enterprises through Circular Letter No. SE-7/MBU/07/2020. AKHLAK is an acronym for Amanah, Kompeten, Harmonis, Loyal, Adaptif, and Kolaboratif. Amanah emphasizes trustworthiness, integrity, and responsibility; Kompeten emphasizes continuous learning and professional capability; Harmonis emphasizes respect and constructive relationships; Loyal reflects commitment to the organization and its legitimate interests; Adaptif emphasizes responsiveness to change and innovation; and Kolaboratif emphasizes cooperation and the optimization of shared resources. Taken together, these six dimensions provide a value-based architecture that links ethical conduct, professional competence, social integration, and organizational performance. The implementation of AKHLAK is especially relevant to Bank Syariah Indonesia (BSI), which emerged from the integration of three state-owned Islamic banks. A merger of this scale combines structures, systems, routines, and employee groups that

previously operated under different organizational histories. A common value system can therefore function as a mechanism for cultural integration. At the same time, value alignment alone does not guarantee uniform employee outcomes. Employees can understand and even endorse organizational values while differing in work motivation, psychological attachment, satisfaction with specific job conditions, or actual performance. This distinction is important because a strong relationship between organizational values and a psychological state does not necessarily mean that the psychological state becomes an effective pathway to downstream outcomes.

The empirical setting of BSI Area Batam provides a relevant context for examining these relationships. The area covers operational units across Batam, Bintan, Tanjung Balai Karimun, the Anambas Islands, and Natuna. Human Capital data used in the thesis identified 309 employees distributed across organic employees, the BIBIT program, and outsourced personnel. The operating environment is geographically dispersed, while all employee groups are expected to work under common organizational standards and the same AKHLAK value framework. Internal performance data reported in the thesis also showed substantial differences in Key Performance Indicator achievement across units. The area-level average KPI score for December 2025 was 80.83, while unit scores ranged from 76.39 to 119.20. These differences do not establish individual causal effects, but they provide an organizational context in which the consistency of value internalization and employee attitudes is managerially important.

Two psychological mechanisms are central to this study. The first is work motivation, understood as the processes that influence the intensity, direction, and persistence of effort (Robbins & Judge, 2022). AKHLAK may stimulate motivation by clarifying desirable behavior, strengthening responsibility, recognizing competence, and connecting employee effort with meaningful organizational standards. The second is organizational commitment, which reflects the psychological bond between employees and the organization. Meyer and Allen (1997) distinguish affective, continuance, and normative commitment, while Social Exchange Theory explains why supportive and value-consistent organizational experiences can generate reciprocal attachment and contribution (Blau, 1964). These mechanisms are related, but they are conceptually distinct. Motivation concerns the energy and direction of work behavior, whereas commitment concerns attachment to and identification with the organization.

The central research problem is therefore whether AKHLAK affects job satisfaction and employee performance directly, or whether its effects are transmitted through motivation and organizational commitment. Job satisfaction captures employees' evaluative and affective responses to their work, including the job itself, compensation, promotion, supervision, and coworker relationships. Employee performance captures the quality, quantity, timeliness, and procedural compliance of work. A value system may influence performance relatively directly because values can operate as behavioral standards. In contrast, satisfaction may depend more strongly on how values are translated into concrete organizational experiences. This creates a plausible reason to expect different mediation patterns across the two outcomes.

The study contributes by testing work motivation and organizational commitment simultaneously as parallel mediators in one structural model. The thesis did not treat the mediators as interchangeable. Instead, it tested whether each mediator had a significant path from AKHLAK and whether each mediator subsequently explained job satisfaction and employee performance. This design is useful because mediation requires more than a strong relationship between the independent variable and the mediator. A mediator must also carry statistically supported influence toward the outcome. The study therefore focuses on a mechanism question: which psychological process actually transmits the influence of value-based organizational culture to employee outcomes in the BSI Area Batam context?

Accordingly, this article examines the direct effects of AKHLAK on work motivation, organizational commitment, job satisfaction, and employee performance; the effects of work motivation and organizational commitment on job satisfaction and employee performance; and the indirect effects of AKHLAK through each mediator. The analysis uses SEM-PLS because the model contains multiple latent constructs and parallel mediation paths. The main empirical contribution is the identification of an asymmetric mediation pattern: organizational commitment consistently transmits the influence of AKHLAK to both job satisfaction and performance, while work motivation, although strongly influenced by AKHLAK, does not provide a statistically supported mediation pathway in the final model.

LITERATURE REVIEW

AKHLAK as a Value-Based Organizational Culture

Organizational culture provides shared meaning that helps employees interpret what is appropriate, important, and legitimate within an organization. Schein (2010) distinguishes artifacts, espoused beliefs and values, and basic underlying assumptions. This distinction is directly relevant to AKHLAK because AKHLAK begins as an

explicitly stated organizational value system. Its managerial effectiveness depends on movement from formal declaration to repeated behavioral practice. Lencioni (2002) similarly argues that core values become useful only when they genuinely guide decisions and behavior. AKHLAK therefore should be understood as a behavioral framework rather than as a communication slogan.

The six AKHLAK dimensions jointly cover moral responsibility, competence, social relations, loyalty, adaptation, and collaboration. Amanah establishes a norm of trust, accountability, and ethical consistency. Kompeten encourages employees to improve knowledge and professional capability. Harmonis supports respectful interpersonal relations and constructive diversity. Loyal strengthens identification with organizational purposes. Adaptif encourages flexibility, learning, and innovation in changing environments. Kolaboratif emphasizes interdependence, knowledge sharing, and coordinated action. In a geographically dispersed banking area, these values can reduce ambiguity by providing common expectations across units and employee categories.

Organizational Culture Theory suggests that shared values can shape both attitudinal and behavioral outcomes. However, the magnitude and form of the effect may differ by outcome. Some outcomes, such as adherence to standards, cooperation, and task execution, may be influenced relatively directly because they are close to the prescribed behaviors embedded in the value system. Other outcomes, such as job satisfaction, are evaluative and depend on a wider set of experiences including rewards, promotion, supervision, and relationships. This distinction provides a theoretical basis for testing both direct and mediated relationships instead of assuming that culture affects every employee outcome in the same way.

Work Motivation as a Potential Mediator

Work motivation explains why individuals initiate, direct, and sustain effort. Vroom's (1964) expectancy framework emphasizes the cognitive evaluation of whether effort can produce performance, whether performance can produce valued outcomes, and whether those outcomes are attractive. Herzberg (1966) distinguishes motivators, such as achievement, recognition, responsibility, and growth, from hygiene factors that mainly prevent dissatisfaction. McClelland (1961) emphasizes needs for achievement, affiliation, and power. Although these traditions differ, they agree that motivation is not simply an employee trait. It is responsive to organizational cues, opportunities, recognition, responsibility, and the perceived meaning of work.

AKHLAK can influence work motivation through several mechanisms. Amanah can strengthen responsibility; Kompeten can reinforce mastery and growth; Adaptif can support learning and openness to innovation; and Kolaboratif can create social conditions that help employees pursue goals collectively. Theory of Planned Behavior also suggests that organizational norms and perceived control can shape intentions and behavior (Ajzen, 1991). When employees perceive AKHLAK as a credible set of behavioral expectations, the values can increase clarity about appropriate effort and reinforce the psychological meaning of performance. The first stage of a motivational mediation pathway is therefore theoretically plausible.

The second stage is less automatic. High motivation does not necessarily produce higher job satisfaction because motivation concerns the direction and persistence of effort, whereas satisfaction concerns evaluation of the work experience. Employees may be highly motivated by responsibility, targets, professional identity, or meaningful service while remaining dissatisfied with compensation, promotion, or other job attributes. Likewise, motivation can contribute to performance, but its unique effect can be reduced when other predictors, such as competence standards, organizational commitment, and structured operating procedures, are included in the same model. For this reason, mediation through motivation must be established empirically rather than inferred from a strong AKHLAK-to-motivation relationship.

Organizational Commitment as a Potential Mediator

Organizational commitment refers to the psychological attachment that connects employees to an organization and influences their willingness to remain, identify with organizational goals, and contribute to collective objectives. Meyer and Allen (1997) conceptualize commitment through affective, continuance, and normative components. Affective commitment reflects emotional attachment and identification, continuance commitment reflects the perceived costs of leaving, and normative commitment reflects a sense of obligation to remain. These components provide a useful framework for explaining why an employee can be attached to the organization for different reasons while still displaying sustained contribution.

Social Exchange Theory provides a central explanation for the relationship between value-based culture and commitment. Blau (1964) argues that social relationships develop through reciprocal exchanges. When employees experience organizational practices as trustworthy, supportive, fair, and consistent, they are more likely to reciprocate

with positive attitudes and behavior. Perceived Organizational Support theory develops this reasoning by showing that employees form general beliefs about how much the organization values their contribution and cares about their well-being (Rhoades & Eisenberger, 2002). AKHLAK can contribute to these perceptions when formal values are enacted consistently through management practices and interpersonal treatment.

Value congruence also supports a commitment pathway. O'Reilly and Chatman (1986) distinguish compliance, identification, and internalization as bases of psychological attachment. When employees see alignment between personal principles and organizational values, identification and internalization can strengthen. In an Islamic banking context, values such as trust, responsibility, competence, and ethical collaboration can have both professional and moral relevance. Commitment may therefore be especially important as the mechanism that converts organizational values into more positive evaluations of the work experience and sustained performance behavior.

Job Satisfaction and Employee Performance

Job satisfaction is an evaluative and affective response to work. Locke (1976) defines it as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. The thesis operationalized satisfaction through the work itself, compensation, career promotion, supervision, and coworker relationships. This multidimensional structure means that satisfaction is not reducible to motivation or cultural alignment. Employees can accept organizational values while still evaluating specific employment conditions differently. Theory of Work Adjustment further suggests that satisfaction depends on correspondence between employee needs and organizational reinforcers (Dawis & Lofquist, 1984).

Employee performance refers to the extent to which employees fulfill job responsibilities according to organizational standards. The thesis measured performance through work quality, work quantity, timeliness or efficiency, and compliance with standard operating procedures and work ethics. These dimensions are close to the behavioral content of AKHLAK, especially Amanah, Kompeten, Adaptif, and Kolaboratif. Consequently, a direct relationship between AKHLAK and performance is theoretically plausible. Human resource systems can also influence performance through the interaction of competence, motivation, and organizational support (Huselid, 1995).

The distinction between job satisfaction and employee performance is important for mediation analysis. Satisfaction is primarily evaluative, while performance is primarily behavioral. Commitment may support both because psychological attachment can influence how employees interpret their organization and how persistently they contribute. Motivation may also support both, but its effects can be more sensitive to competing predictors and to whether employees' effort is translated into valued outcomes. The study therefore does not assume a uniform path from AKHLAK to both dependent variables.

Research Hypotheses

Based on the theoretical relationships above, the thesis formulated twelve hypotheses. The first eight assess direct structural paths, while the final four assess the indirect effects of AKHLAK through work motivation and organizational commitment. The hypotheses are summarized in Table 1.

Table 1. Research hypotheses

Hyp.	Relationship	Expectation
H1	AKHLAK -> Job Satisfaction	Positive direct effect
H2	AKHLAK -> Employee Performance	Positive direct effect
H3	AKHLAK -> Work Motivation	Positive direct effect
H4	AKHLAK -> Organizational Commitment	Positive direct effect
H5	Work Motivation -> Job Satisfaction	Positive direct effect
H6	Work Motivation -> Employee Performance	Positive direct effect
H7	Organizational Commitment -> Job Satisfaction	Positive direct effect
H8	Organizational Commitment -> Employee Performance	Positive direct effect

Hyp.	Relationship	Expectation
H9	AKHLAK -> Work Motivation -> Job Satisfaction	Positive mediation
H10	AKHLAK -> Work Motivation -> Employee Performance	Positive mediation
H11	AKHLAK -> Organizational Commitment -> Job Satisfaction	Positive mediation
H12	AKHLAK -> Organizational Commitment -> Employee Performance	Positive mediation

METHOD

The study used a quantitative explanatory design with a cross-sectional time horizon. The purpose was to test a structural model in which AKHLAK served as the exogenous construct, work motivation and organizational commitment were parallel mediators, and job satisfaction and employee performance were endogenous outcomes. A survey method was used because the constructs were measured through employee perceptions and because the model required simultaneous analysis of multiple latent variables. Data collection was conducted in BSI Area Batam during May to August 2026.

The target population consisted of 309 employees registered in BSI Area Batam. The population included 151 organic employees, 29 BIBIT program employees, and 129 outsourced personnel. Geographically, the population was distributed across Batam, Bintan, Tanjung Balai Karimun, the Anambas Islands, and Natuna. The thesis treated all employment categories as part of the target population because they operated within the same organizational system, followed common procedures and policies, and were exposed to the same AKHLAK value framework. The minimum sample was calculated as 175 respondents. Sampling was implemented through proportionate stratified random sampling, with proportional allocation used to maintain representation across employment status and operational areas.

The questionnaire contained 66 statements representing five latent constructs and 22 dimensions or indicators. AKHLAK consisted of 18 items covering Amanah, Kompeten, Harmonis, Loyal, Adaptif, and Kolaboratif. Work motivation consisted of 12 items covering achievement, recognition, responsibility, and growth. Organizational commitment consisted of nine items covering affective, continuance, and normative commitment. Job satisfaction contained 15 items covering the work itself, compensation, promotion, supervision, and coworkers. Employee performance contained 12 items covering quality, quantity, timeliness or efficiency, and compliance with standard operating procedures and work ethics. All items used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Data analysis was conducted with Structural Equation Modeling-Partial Least Squares using SmartPLS 4. The analysis followed two stages. First, the measurement model was evaluated through outer loadings, Average Variance Extracted (AVE), internal consistency reliability, and discriminant validity. Following PLS-SEM guidance, AVE values above 0.50 were treated as evidence that a construct explained more than half of the variance in its indicators on average, while Composite Reliability and Cronbach's alpha values above 0.70 were used as reliability criteria (Hair et al., 2022). Discriminant validity was examined with the Fornell-Larcker logic and the Heterotrait-Monotrait Ratio (HTMT), with 0.90 used as the principal HTMT reference value (Henseler et al., 2015).

Second, the structural model was assessed through path coefficients, coefficient of determination (R^2), predictive relevance, and bootstrapping. The thesis used 5,000 bootstrap resamples to evaluate t-statistics and p-values for direct and specific indirect effects. A relationship was treated as statistically supported when $p < 0.05$. Mediation was evaluated by examining the significance and direction of the specific indirect effect together with the corresponding direct effect. When the indirect effect was significant while the direct effect was not significant, the pattern was interpreted as indirect-only mediation. When both direct and indirect effects were significant and pointed in the same direction, the pattern was interpreted as complementary partial mediation.

Because the research design was cross-sectional and based on self-reported perceptions, structural coefficients are interpreted as model-based associations rather than definitive evidence of temporal causality. The thesis also identified measurement and collinearity issues that require caution. In particular, one HTMT value, between organizational commitment and job satisfaction, was 0.902, marginally above the 0.90 reference level. This article therefore reports the substantive findings while recognizing that empirical separation between these two constructs was not ideal.

Table 2. Constructs and measurement structure

Construct	Dimensions	Items
AKHLAK Core Values	Amanah; Kompeten; Harmonis; Loyal; Adaptif; Kolaboratif	18
Work Motivation	Achievement; Recognition; Responsibility; Growth	12
Organizational Commitment	Affective; Continuance; Normative commitment	9
Job Satisfaction	Work itself; Compensation; Promotion; Supervision; Coworkers	15
Employee Performance	Quality; Quantity; Timeliness/Efficiency; SOP and work ethics	12

RESULTS AND DISCUSSION

Respondent and Descriptive Profile

The final analytical sample consisted of 175 respondents. The respondent profile reported in the thesis was dominated by men (67.43 percent), employees aged 31-40 years (44.00 percent), respondents with an undergraduate degree (69.14 percent), and employees with more than 10 years of service (62.29 percent). These characteristics are descriptive rather than causal and should not be interpreted as evidence that demographic groups differ in AKHLAK internalization or employee outcomes. The respondents were distributed across the BSI Area Batam office and multiple branches and sub-branches, which is consistent with the geographically dispersed sampling frame.

The descriptive means for all five latent variables were in the high category on the five-point scale. AKHLAK had a mean of 3.923, work motivation 3.913, organizational commitment 4.067, job satisfaction 4.121, and employee performance 4.197. Employee performance therefore had the highest average score, while work motivation had the lowest, although both remained within the same high category. At the item level, 59 of 66 statements were in the high category and seven were in the very high category. This generally positive response pattern provides context for the structural model, but it does not by itself establish the presence or absence of significant relationships among the constructs.

Measurement Model

The convergent validity results showed that all five constructs had AVE values above 0.50. The AVE values were 0.604 for AKHLAK, 0.576 for work motivation, 0.633 for organizational commitment, 0.548 for job satisfaction, and 0.634 for employee performance. Composite Reliability ranged from 0.939 to 0.965, and Cronbach's alpha ranged from 0.927 to 0.961. These values indicate strong internal consistency at the construct level. Most item loadings exceeded 0.70. Eleven indicators were below 0.70 but remained between 0.628 and 0.696. The thesis retained these indicators because the construct-level AVE and reliability values remained acceptable and because the items represented theoretically important dimensions.

Discriminant validity was generally acceptable but not perfect. The HTMT values for nine of ten construct pairs were below 0.90. The relationship between organizational commitment and job satisfaction produced an HTMT value of 0.902, only slightly above the reference level. This result is substantively understandable because employees who feel strongly attached to the organization may also evaluate their work experience more positively, but the empirical proximity between the constructs means that results involving these variables should be interpreted carefully. The article therefore emphasizes the direction, significance, and mediation pattern without overstating construct separation.

Table 3. Measurement model summary

Construct	AVE	Cronbach alpha	Composite reliability
AKHLAK Core Values	0.604	0.961	0.965
Work Motivation	0.576	0.933	0.942
Organizational Commitment	0.633	0.927	0.939
Job Satisfaction	0.548	0.941	0.948
Employee Performance	0.634	0.947	0.954

Structural Model and Direct Effects

The model explained substantial proportions of variance in several endogenous constructs. AKHLAK explained 73.00 percent of the variance in work motivation and 46.20 percent of the variance in organizational commitment. Together, AKHLAK, work motivation, and organizational commitment explained 74.44 percent of job satisfaction and 73.39 percent of employee performance. The Q-squared values reported in the thesis were positive for all endogenous constructs, with values of 0.417 for work motivation, 0.281 for organizational commitment, 0.383 for job satisfaction, and 0.449 for employee performance. These values indicate predictive relevance within the analytical procedure used in the thesis.

The direct-effect results reveal a clear distinction between the two mediators. AKHLAK had a very strong positive relationship with work motivation ($\beta = 0.854$, $t = 25.174$, $p < 0.001$) and a strong positive relationship with organizational commitment ($\beta = 0.680$, $t = 14.457$, $p < 0.001$). AKHLAK also had a positive and statistically significant direct effect on employee performance ($\beta = 0.327$, $t = 2.731$, $p = 0.006$). In contrast, its direct relationship with job satisfaction was effectively zero and statistically insignificant ($\beta = -0.010$, $t = 0.075$, $p = 0.940$). The small negative sign should not be interpreted as evidence that AKHLAK reduces satisfaction because the coefficient is substantively close to zero and statistically unsupported.

Work motivation did not significantly predict either outcome when the other predictors were estimated simultaneously. The coefficient for work motivation to job satisfaction was positive but nonsignificant ($\beta = 0.235$, $t = 1.430$, $p = 0.153$), and the coefficient for work motivation to employee performance was also positive but nonsignificant ($\beta = 0.257$, $t = 1.344$, $p = 0.179$). Organizational commitment showed the opposite pattern. It had a positive and significant effect on job satisfaction ($\beta = 0.670$, $t = 5.829$, $p < 0.001$) and on employee performance ($\beta = 0.346$, $t = 2.317$, $p = 0.021$). These results show that the two psychological variables are not functionally equivalent within the structural model.

Table 4. Direct structural effects

Hyp.	Path	Beta	t	p	Decision
H1	AKHLAK -> Job Satisfaction	-0.010	0.075	0.940	Not supported
H2	AKHLAK -> Employee Performance	0.327	2.731	0.006	Supported
H3	AKHLAK -> Work Motivation	0.854	25.174	<0.001	Supported
H4	AKHLAK -> Organizational Commitment	0.680	14.457	<0.001	Supported
H5	Work Motivation -> Job Satisfaction	0.235	1.430	0.153	Not supported
H6	Work Motivation -> Employee Performance	0.257	1.344	0.179	Not supported
H7	Organizational Commitment -> Job Satisfaction	0.670	5.829	<0.001	Supported
H8	Organizational Commitment -> Employee Performance	0.346	2.317	0.021	Supported

Mediation Effects

The mediation analysis strengthens the distinction between work motivation and organizational commitment. The indirect effect of AKHLAK on job satisfaction through work motivation was 0.201, with $t = 1.421$ and $p = 0.155$. The 95 percent confidence interval ranged from -0.042 to 0.497 and therefore included zero. The

indirect effect of AKHLAK on employee performance through work motivation was 0.220, with $t = 1.341$ and $p = 0.180$; its 95 percent confidence interval also included zero. H9 and H10 were therefore not supported. The first stage from AKHLAK to motivation was strong, but the second-stage paths from motivation to the two outcomes were not significant. This confirms that a strong antecedent-to-mediator path is insufficient to establish mediation.

In contrast, organizational commitment significantly transmitted the influence of AKHLAK to both outcomes. The indirect effect of AKHLAK on job satisfaction through organizational commitment was 0.456, with $t = 5.629$ and $p < 0.001$. The 95 percent confidence interval, from 0.286 to 0.603, excluded zero. Because the direct effect of AKHLAK on job satisfaction was not significant while this indirect effect was significant and positive, the pattern is consistent with indirect-only mediation. In substantive terms, AKHLAK is related to job satisfaction primarily because the value system strengthens organizational commitment, which in turn is associated with a more positive evaluation of the work experience.

The indirect effect of AKHLAK on employee performance through organizational commitment was 0.235, with $t = 2.255$ and $p = 0.024$. The 95 percent confidence interval ranged from 0.027 to 0.435 and excluded zero. The direct effect of AKHLAK on performance was also positive and significant. Because the direct and indirect effects were both significant and pointed in the same direction, the pattern is consistent with complementary partial mediation. AKHLAK therefore contributes to performance through two mutually reinforcing pathways: a direct behavioral pathway and an indirect attachment pathway through organizational commitment.

Table 5. Specific indirect effects

Hyp.	Indirect path	Effect	t	p	95% CI	Interpretation
H9	AKHLAK -> Motivation -> Job Satisfaction	0.201	1.421	0.155	[-0.042, 0.497]	No mediation
H10	AKHLAK -> Motivation -> Employee Performance	0.220	1.341	0.180	[-0.053, 0.564]	No mediation
H11	AKHLAK -> Commitment -> Job Satisfaction	0.456	5.629	<0.001	[0.286, 0.603]	Indirect-only
H12	AKHLAK -> Commitment -> Employee Performance	0.235	2.255	0.024	[0.027, 0.435]	Complementary partial

Discussion of the Asymmetric Mediation Mechanism

The most important finding is not simply the number of supported hypotheses, but the different transmission functions of motivation and commitment. Seven of the twelve hypotheses were supported: H2, H3, H4, H7, H8, H11, and H12. Five were not supported: H1, H5, H6, H9, and H10. This pattern shows that AKHLAK strongly shapes both work motivation and organizational commitment, yet only commitment consistently carries that influence forward to job satisfaction and employee performance. The term asymmetric mediation mechanism is appropriate because the two mediators occupy parallel positions in the conceptual model but display materially different empirical roles.

The strong AKHLAK-to-motivation relationship is theoretically coherent. The six values provide direction for responsible, competent, adaptive, and collaborative work. Such a framework can enhance clarity about expected behavior and can reinforce the meaning of effort. In expectancy terms, employees may perceive stronger connections between desirable behavior, professional competence, and organizational expectations (Vroom, 1964). In planned-behavior terms, the values can reinforce normative expectations and perceived behavioral control (Ajzen, 1991). The empirical result supports this first-stage logic because the coefficient from AKHLAK to motivation is the largest direct structural coefficient in the model.

However, motivation did not have a statistically significant unique relationship with job satisfaction or employee performance after AKHLAK and organizational commitment were included. This result requires careful interpretation. It does not imply that motivation is irrelevant to employees. Instead, it indicates that the unique contribution of motivation was not statistically distinguishable from zero within the specific multivariate model. Motivation concerns energy and persistence, but job satisfaction includes evaluations of compensation, promotion, supervision, coworkers, and the work itself. An employee can be strongly motivated by professional standards, targets, or personal responsibility without necessarily being more satisfied with all employment conditions. Similarly, a motivated employee still operates within formal procedures, team dependencies, target systems, and institutional constraints that can reduce the unique statistical contribution of individual motivation to performance.

Organizational commitment displays a more complete transmission pathway. AKHLAK positively predicts commitment, and commitment positively predicts both job satisfaction and performance. This pattern is consistent with Social Exchange Theory because a credible value system can signal trust, reciprocity, fairness, shared identity, and organizational support (Blau, 1964). Over time, these experiences can strengthen the employee's psychological bond with the institution. Rhoades and Eisenberger (2002) similarly emphasize that supportive organizational experiences can foster felt obligation and affective attachment. The BSI context makes this mechanism particularly relevant because the organization has had to integrate employees and routines after a merger. A shared value system may create a common identity that becomes meaningful when it is experienced as consistent in daily organizational life.

The mediation pattern for job satisfaction is especially informative. The absence of a significant direct AKHLAK-to-satisfaction path, combined with the significant indirect path through commitment, suggests that values are not sufficient by themselves to make employees satisfied. Rather, values appear to matter for satisfaction when they help employees develop attachment, identification, and a sense of belonging. This interpretation is consistent with the distinction between espoused values and deeper assumptions in Organizational Culture Theory. Formal values may become consequential for satisfaction only when they are embedded in organizational relationships and employee experiences. The result therefore shifts managerial attention from communicating values to ensuring that value implementation strengthens the employee-organization relationship.

The performance model differs because both the direct and commitment-mediated paths are significant. AKHLAK can influence performance directly because its content closely reflects performance-relevant behavior. Amanah supports responsibility and compliance, Kompeten supports capability, Adaptif supports responsiveness to change, and Kolaboratif supports coordinated execution. At the same time, commitment provides an additional pathway by increasing the willingness to remain engaged with organizational goals and to sustain contribution. Complementary partial mediation therefore fits the substantive structure of the result: values function both as behavioral standards and as a source of organizational attachment.

The findings also have implications for the theory of value-based organizational culture. A common assumption in organizational practice is that motivational programs are the principal mechanism for translating values into performance. The present model does not support that assumption as a general rule. Motivation was strongly shaped by AKHLAK but did not operate as a statistically supported conduit to the outcomes. The study therefore separates the formation of a psychological state from its ability to transmit influence. This distinction is important for mediation research because a mediator should be evaluated by the complete indirect path, not by the strength of the first-stage relationship alone.

From a managerial perspective, the findings support continued AKHLAK internalization but suggest that value programs should be connected to experiences that strengthen organizational commitment. Practical emphasis can be placed on consistency between stated values and supervisory behavior, fairness and transparency in human-resource practices, recognition of employee contribution, clarity about how individual roles support organizational goals, meaningful participation, and cross-unit collaboration. These practices are relevant because commitment is more likely to develop when employees experience organizational values as credible and consequential. Motivation programs should still be maintained, particularly because AKHLAK has a strong relationship with motivation, but the thesis results do not justify treating motivation as the sole or primary transmission mechanism for job satisfaction and performance.

The findings should be interpreted within the study's methodological boundaries. The data are cross-sectional and perception-based, so temporal causality cannot be established. The final sample of 175 respondents represents BSI Area Batam rather than the entire BSI network or the Indonesian Islamic banking industry. In addition, the HTMT value between organizational commitment and job satisfaction was marginally above 0.90, indicating that the empirical distinction between these constructs was close to the conventional threshold. Future studies should therefore replicate the model in other BSI areas, refine the measurement of adjacent constructs, and use longitudinal or multi-source designs where feasible.

Theoretical and Managerial Implications

Theoretically, the results refine the assumption that value-based organizational culture produces employee outcomes through a single psychological route. AKHLAK simultaneously predicts motivation and commitment, but the two constructs diverge once the model moves toward satisfaction and performance. This divergence is important because organizational research often treats positive employee attitudes as mutually reinforcing and therefore functionally similar. The present model shows that similarity in valence does not imply similarity in structural

function. Work motivation is a strong response to the value system, while organizational commitment is the more consistent transmission mechanism. Future theory building should therefore distinguish between psychological states that are consequences of culture and psychological states that actually carry cultural influence to downstream outcomes.

The findings also clarify the role of Social Exchange Theory in a value-based setting. AKHLAK can be interpreted as an institutionalized promise about how members of the organization should behave toward customers, colleagues, tasks, and the organization itself. Such a promise becomes relevant to exchange relationships when employees observe consistency between the stated values and actual managerial practice. When that consistency is present, the values can contribute to attachment, identification, and a felt obligation to reciprocate. The strong commitment pathway suggests that the credibility of organizational values may matter as much as their motivational content. This interpretation extends value internalization beyond individual effort and places greater emphasis on the employee-organization relationship.

The distinction between the two dependent variables also has theoretical significance. Job satisfaction did not receive a significant direct effect from AKHLAK, but it did receive a significant indirect effect through organizational commitment. Employee performance received both a direct effect and a commitment-mediated effect. This difference indicates that the pathway from culture depends on the nature of the outcome. Behavioral outcomes that closely resemble the content of the value system can be affected directly because values provide standards for action. Evaluative outcomes, such as satisfaction, may depend more on whether the organization translates values into relational experiences that employees perceive as credible and personally meaningful. The result therefore supports outcome-specific explanations rather than a single general culture-to-outcome mechanism.

Managerially, the model suggests that AKHLAK internalization should be designed as a system rather than as a communication campaign. Training, posters, slogans, and ceremonial activities may increase awareness, but the commitment pathway requires employees to experience the values through leadership behavior, human-resource decisions, daily coordination, and recognition practices. Amanah can be reinforced through transparent decisions and accountability; Kompeten through access to learning and constructive feedback; Harmonis through respectful supervision and conflict management; Loyal through clarity of organizational purpose and reciprocal support; Adaptif through safe opportunities to learn from change; and Kolaboratif through cross-unit work and shared problem solving. Such practices make the values observable and can strengthen the psychological attachment that the structural model identifies as consequential for both outcomes.

The geographical structure of BSI Area Batam makes consistency particularly important. Employees work across urban and island locations, and differences in access, local work conditions, or supervisory practice can create different experiences of the same formal value system. A practical implication is therefore to monitor not only whether employees know the six values but also whether implementation is experienced similarly across units. Human Capital can use periodic culture and commitment diagnostics, structured supervisor feedback, cross-unit learning forums, and follow-up discussions on employee concerns. These activities should not be interpreted as replacements for formal performance systems. Their role is to ensure that the value framework is connected to organizational practices that support attachment and consistent behavior.

The results also suggest caution in the design of motivational interventions. Because AKHLAK strongly predicts motivation, management may be tempted to assume that increasing motivation will automatically improve satisfaction and performance. The structural results do not support that inference in the present sample. A more evidence-consistent approach is to treat motivation as an important proximal state that should be maintained while separately strengthening the conditions through which employees identify with the organization. Performance management, recognition, career communication, workload allocation, and supervisory support can therefore be reviewed not only for their motivational effects but also for their implications for organizational commitment. This distinction can help management avoid over-reliance on short-term motivational activities when the more durable pathway appears to involve attachment and value congruence.

CONCLUSION

This study tested a value-based organizational culture model in which AKHLAK influenced job satisfaction and employee performance directly and indirectly through work motivation and organizational commitment. The results show that AKHLAK is strongly associated with work motivation and organizational commitment and also has a significant direct relationship with employee performance. Its direct relationship with job satisfaction is not significant. Work motivation, despite being strongly predicted by AKHLAK, does not significantly predict job satisfaction or employee performance in the simultaneous model and does not mediate either relationship.

Organizational commitment, in contrast, has positive and significant relationships with both outcomes and significantly mediates the effects of AKHLAK on job satisfaction and employee performance.

The principal contribution is the asymmetric mediation mechanism. Organizational commitment provides the consistent transmission pathway from AKHLAK to employee outcomes. For job satisfaction, the pattern is indirect-only mediation, which means that the influence of AKHLAK is carried primarily through organizational commitment. For employee performance, the pattern is complementary partial mediation, indicating that AKHLAK contributes both directly and through organizational commitment. These findings show that a strong value-to-motivation relationship does not automatically create an effective motivational mediation pathway.

For BSI Area Batam, the practical implication is to strengthen AKHLAK not only as a set of expected behaviors but also as an organizational experience that develops attachment, identification, and a sense of belonging. Human Capital programs can connect AKHLAK to consistent supervisory practices, employee recognition, career communication, participation, and collaboration across geographically dispersed units. Motivation remains important, but the evidence from this model does not support relying on motivation alone to improve satisfaction and performance. Future research should replicate the model in other BSI areas or Islamic banking institutions, improve the empirical separation of commitment and satisfaction measures, and use longitudinal or multi-source designs to examine how value internalization develops over time.

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