

THE INFLUENCE OF WORK VALUES AND ADVERSITY QUOTIENT ON EMPLOYEE PERFORMANCE THROUGH AFFECTIVE COMMITMENT AND AFFILIATION MOTIVATION (A STUDY ON MILLENNIAL EMPLOYEES AT BNI KCU PERGURUAN TINGGI BANDUNG)

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Abstract. This study aims to analyze the influence of work values and adversity quotient on employee performance, with affective commitment and affiliation motivation as mediating variables, focusing on millennial employees at BNI KCU Perguruan Tinggi Bandung. A quantitative approach was employed using a survey method involving 101 respondents selected through simple random sampling. The research instruments were adapted from established theories and analyzed using PLS-SEM with SmartPLS software. The results indicate that work values have a significant direct effect on employee performance, and an indirect effect through affiliation motivation. Adversity quotient does not directly influence performance significantly, but has a strong indirect effect through affiliation motivation. Affective commitment showed a marginal mediating effect. These findings highlight the importance of affiliation motivation in enhancing the performance of millennial employees and the need for organizations to foster a workplace environment that supports social relationships and aligns with the work values of this generation.

Keywords: work values; adversity quotient; affective commitment; affiliation motivation; millennial generation

I. INTRODUCTION

In the era of globalization and dynamic competition, human resource (HR) performance has become a key factor in organizational success, particularly in the banking sector, which demands optimal service and high employee loyalty. Bandung, as an economic hub, has a diverse banking ecosystem, with more than 50% of its workforce consisting of millennials (born between 1981 and 1996) who possess unique characteristics: valuing flexibility, work-life balance, and meaningfulness in their jobs. However, companies face challenges in maintaining the loyalty and engagement of this generation, as they tend to switch jobs when career development opportunities are lacking. BNI KCU Perguruan Tinggi Bandung serves as a relevant case study due to its strategic role in serving campus communities and young people. Preliminary research involving 33 respondents revealed that although most employees meet performance standards in terms of quality and timeliness, challenges remain in work quantity and team collaboration.

Furthermore, work values indicate that stability and compensation are the primary motivators, but external motivation dominates, highlighting a weakness in intrinsic motivation. The Adversity Quotient (AQ) is generally high, yet a small portion of employees struggle with long-term work-related stress. Affective commitment shows a generally positive level of emotional attachment, albeit unevenly distributed. The same applies to affiliation motivation, where some respondents have not yet developed a strong sense of social connection.

Based on these findings, this study aims to analyze the influence of work values and adversity quotient on employee performance, with affective commitment and affiliation motivation as mediating variables. The research is expected to provide strategic recommendations for more effective HR management for the millennial generation in the banking industry.

Work values refer to an individual's goals and preferences regarding aspects of work that are considered important, influencing career choices, attitudes, and work behavior (Maloni et al., 2019). These values are dynamic and vary across individuals and generations, playing a key role in shaping work motivation. Generally, work values are categorized into several dimensions such as intrinsic, extrinsic, supervisory, social, altruistic, leisure, and job stability (Jaskyte, 2014; Maloni et al., 2019; Ye, 2015). A more conceptual and psychologically relevant model is the Four-Factor Model of Work Values (FFM-WV) developed by Busque-Carrier et al. (2021a), which groups 15 work values into four main categories: intrinsic, extrinsic, social, and status.

1. **Intrinsic values** emphasize satisfaction derived from the nature of the job itself, including intellectual stimulation, variety, development, creativity, and autonomy.
2. **Extrinsic values** relate to external rewards such as security, income, work environment, and work-life balance.

3. **Social values** focus on interpersonal relationships and social contribution, including supervisors and altruism.
4. **Status values** reflect achievement and recognition orientation, with indicators such as authority, travel, advancement, and recognition.

The concept of Adversity Quotient (AQ) was first introduced by Paul G. Stoltz in his book *Adversity Quotient: Turning Obstacles into Opportunities* (2000). AQ is defined as an individual's perception of their ability to face, endure, and recover from life's challenges and difficulties. Stoltz argued that AQ can serve as an indicator of how well someone can cope with pressure, maintain mental resilience, and demonstrate perseverance in unfavorable conditions (Gunaringtyas Hatmanti & Poerwitas Sary, n.d.). Phoolka and Kaur (2012) emphasized that AQ is a new paradigm relevant to all aspects of life, as challenges arise everywhere. In practice, AQ is not only about endurance but also reflects one's capacity to bounce back and adapt productively after failure or setbacks. Phoolka and Kaur (2012) formulated four core dimensions of AQ, known as CO²RE: **Control, Origin and Ownership, Reach, and Endurance**:

1. **Control (C)**: the extent to which an individual feels capable of managing challenging situations. High control individuals tend to stay calm when facing unexpected problems and focus on solutions rather than blaming external factors (Zulmi & Tentama, 2024).
2. **Origin and Ownership (O²)**: the ability to understand the root of a problem and take responsibility for it. Individuals in this dimension acknowledge personal responsibility and take proactive steps (Ramadan & Huriyati, 2021).
3. **Reach (R)**: the ability to contain the impact of a problem so that it does not affect other areas of life. High reach individuals can prevent one issue from negatively affecting other tasks (Agustina et al., 2022).
4. **Endurance (E)**: psychological stamina to persist through difficulties and the belief that challenges are temporary. Its key traits are persistence in achieving goals and quick recovery from failure (Shari et al., 2022).

Affective commitment refers to an employee's emotional attachment to the organization. According to the Attitudinal Commitment Theory (ACT), this type of commitment stems from an individual's sincere desire to remain part of the organization voluntarily (Meyer & Allen, 1991). It reflects loyalty, a sense of belonging, and active involvement in supporting organizational goals, differing from normative commitment (based on moral obligation) and continuance commitment (based on cost considerations). Luthans (2014) emphasizes that emotional attachment encourages positive contributions not driven by external demands but by comfort and value alignment. Studies have shown that affective commitment strongly correlates with job satisfaction, loyalty, and low turnover. The three main dimensions of affective commitment are:

1. **Emotional Attachment**: a psychological connection to the organization, reflected in feelings of belonging, pride, and strong emotional ties (Luthans, 2011; Meyer & Allen, 1991).
2. **Employee Identification**: alignment of personal values with organizational values, where employees begin to see the organization as part of their identity (Luthans, 2014).

3. **Employee Involvement**: active participation and willingness to go the extra mile for the organization's progress (Saks, 2006; Luthans, 2011).

Affiliation motivation is the psychological drive to form and maintain harmonious social relationships (McClelland, 1998). This drive reflects a basic human need for connection, belonging, and emotional support (Khairani, 2013). Individuals with high affiliation motivation tend to seek warmth, empathy, and close interpersonal relationships. In the workplace, this motivation enhances collaboration, team cohesion, and job satisfaction. Evolutionarily, affiliation motivation is tied to emotional well-being, and its absence can lead to compensatory attachments to non-social objects or symbols (Wang et al., 2021). In addition to influencing social relationships, it also affects learning behavior and consumption. According to Khairani (2013), the five main dimensions of affiliation motivation are:

1. **Social Attitude**: enjoys interaction and active communication.
2. **Sense of Belonging**: feels like an important part of a group and takes responsibility.
3. **Friendship & Trust**: builds genuine, trusting relationships.
4. **Mutual Understanding**: aligns goals and understands coworkers' perspectives.
5. **Willingness to Help**: readily helps others without being asked, showing high empathy.

Employee performance refers to the behaviors and work outcomes demonstrated by individuals in fulfilling their organizational tasks. It reflects how well someone meets organizational standards, targets, and expectations (Fuentes et al., 2020; Jiang et al., 2020). Beyond abilities and behaviors, performance is also assessed based on measurable outcomes in both quality and quantity (Kurniawan et al., 2019; Ardian, 2019). Mitchell (2017) identifies four key dimensions of employee performance:

1. **The Quality of Work**: evaluates how well the output meets organizational standards, based on competence, accuracy, innovation, and relevance.
2. **The Quantity of Work**: measures the amount of work completed within a given timeframe, considering work output and successful task completion.
3. **Working Time**: reflects time efficiency, including timely task completion and effective time optimization.
4. **Cooperation with Co-Workers**: assesses teamwork through constructive communication and harmonious work relationships that support productivity and a conducive work environment.

III. RESEARCH METHOD

This study uses a quantitative approach with descriptive and causal methods to examine the influence of work values and adversity quotient on employee performance, with affective commitment and affiliation motivation as mediating variables. The object of this research is millennial employees, defined as individuals born between 1981 and 1996, who work at PT Bank Negara Indonesia (Persero) Tbk., Main Branch Office of Perguruan Tinggi Bandung. The total population in this study is 131 individuals. The sample size was determined using Slovin's formula with a 5% margin of error, resulting in a sample of 98 respondents. The sampling technique used was probability sampling with a simple random sampling approach, as all members of the population had an

equal chance of being selected. Data collection was conducted using a closed-ended questionnaire with a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The research instrument was developed based on indicators derived from relevant theories.

1. The work values variable was measured based on the intrinsic, extrinsic, social, and status dimensions as outlined by Busque-Carrier et al. (2022).
2. The adversity quotient variable was measured using four dimensions—control, origin and ownership, reach, and endurance—according to the model by Phoolka and Kaur (2012).
3. Affective commitment refers to the model by Khairani (2013), which includes emotional attachment, identification, and involvement.
4. Affiliation motivation follows Luthans' (2014) theory, emphasizing positive social relationships, the need to be accepted, and a sense of belonging.
5. Employee performance was measured based on quality, quantity, timeliness, and teamwork, as proposed by Mitchell (2017).

Instrument validity was tested using the Pearson Product-Moment correlation technique, while reliability was measured using Cronbach's Alpha, with a minimum value of 0.60 considered acceptable. The data analysis technique used in this study was Partial Least Squares Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software. This technique was used to examine both direct and indirect relationships between variables, as well as to analyze the mediating roles of affective commitment and affiliation motivation in the relationship between independent and dependent variables.

III. RESULT AND DISCUSSION

Outer Loading Results

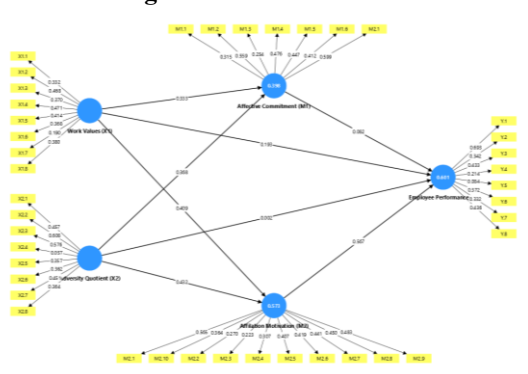


Fig 1. Outer Loading Results

The outer loading analysis shows variations in the strength of relationships between indicators and their constructs. For the Adversity Quotient (X2) variable, two indicators meet the acceptable threshold: X2.2 (0.608) and X2.3 (0.576), while others fall below the acceptable limit, with X2.4 (0.057) showing a particularly low value. For Affective Commitment (M1), four indicators meet the minimum criteria: M1.2 (0.559), M1.4 (0.476), M1.5 (0.447),

and M1.6 (0.412), although none reach the ideal 0.7 threshold. Affiliation Motivation (M2) shows some strong indicators such as M2.1 (0.565 and 0.599) and M2.9 (0.483), but also includes indicators with values below 0.3. Work Values (X1) has a similar distribution, with X1.2 (0.468) and X1.4 (0.471) being the strongest. For Employee Performance (Y), only Y.1 (0.693) reaches the ideal value, while others perform poorly, especially Y.5 (0.084), which is very low.

Table 1. Outer Loading Results

	Adversity Quotient (X2)	Affective Commitment (M1)	Affiliation Motivation (M2)	Employee Performance (Y)	Work Values (X1)
M1.1		0.315			
M1.2		0.559			
M1.3		0.254			
M1.4		0.476			
M1.5		0.447			
M1.6		0.412			
M2.1			0.565		
M2.1		0.599			
M2.10			0.364		
M2.2			0.270		
M2.3			0.223		
M2.4			0.307		
M2.5			0.407		
M2.6			0.419		
M2.7			0.441		
M2.8			0.450		
M2.9			0.483		
X1.1					0.332
X1.2					0.468
X1.3					0.370
X1.4					0.471
X1.5					0.414
X1.6					0.368
X1.7					0.190
X1.8					0.380
X2.1	0.457				
X2.2	0.608				
X2.3	0.576				
X2.4	0.057				
X2.5	0.357				
X2.6	0.362				
X2.7	0.451				
X2.8	0.364				
Y.1				0.693	
Y.2				0.342	
Y.3				0.433	
Y.4				0.214	
Y.5				0.084	
Y.6				0.372	
Y.7				0.332	
Y.8				0.436	

These findings suggest the need for further evaluation of indicators with low loading values, including the possibility of removing or modifying items that do not meet validity standards. Overall, the results highlight the importance of refining the research instrument to improve construct validity for future measurements.

Revised Outer Loading Results

After the indicator selection process, the revised outer loading results show a significant improvement in convergent validity. All remaining indicators meet the minimum requirement with loading values above 0.5. Several indicators even show strong values, such as X2.2 (0.786) and Y.1 (0.817), approaching the ideal value of 0.7.

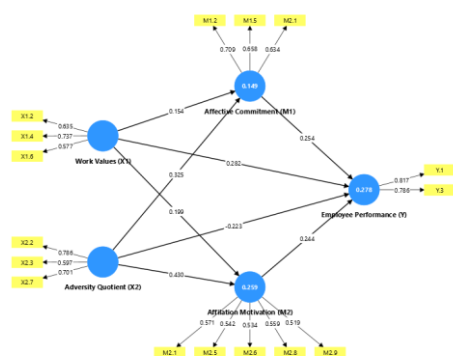


Fig 2. Outer Loading Results

Table 2. Revised Outer Loading Results

Adversity Quotient (X2)	Affective Commitment (M1)	Affiliation Motivation (M2)	Employee Performance (Y)	Work Values (X1)
M1.2	0.709			
M1.5	0.658			
M2.1	0.634			
M2.5		0.571		
M2.6		0.542		
M2.8		0.534		
M2.9		0.559		
X1.2				0.635
X1.4				0.737
X1.6				0.577
X2.2	0.786			
X2.3	0.597			
X2.7	0.701			
Y.1			0.817	
Y.3			0.786	

For the Adversity Quotient (X2) variable, the three retained indicators ($X2.2 = 0.786$, $X2.3 = 0.597$, $X2.7 = 0.701$) show good consistency. For Affective Commitment (M1), two indicators ($M1.2 = 0.709$ and $M1.5 = 0.658$) meet the criteria. Affiliation Motivation (M2) includes five valid indicators ($M2.1 = 0.634$, $M2.5 = 0.542$, $M2.6 = 0.534$, $M2.8 = 0.559$, $M2.9 = 0.519$), though duplication of M2.1 should be noted. Work Values (X1) are represented by three strong indicators ($X1.2 = 0.635$, $X1.4 = 0.737$, $X1.6 = 0.577$), while Employee Performance (Y) has two high-performing indicators ($Y.1 = 0.817$ and $Y.3 = 0.786$). These results confirm that the measurement model has reached an acceptable level of validity for further analysis.

Cronbach's Alpha, Composite Reliability, and AVE

Table 3. Cronbach's Alpha, Composite Reliability, AVE

Construct	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	Average Variance Extracted (AVE)
Adversity Quotient (X2)	0.475	0.495	0.739	0.489
Affective Commitment (M1)	0.379	0.381	0.707	0.446
Affiliation Motivation (M2)	0.410	0.408	0.679	0.297
Employee Performance (Y)	0.445	0.446	0.782	0.643
Work Values (X1)	0.326	0.336	0.688	0.426

The evaluation of the reflective measurement model indicates that most constructs do not meet the recommended standards. The outer loading values for constructs such as Affective Commitment (M1), Affiliation Motivation (M2), and Work Values (X1) are below 0.7, indicating weak indicator strength. Additionally, the Cronbach's Alpha and Composite Reliability values for constructs such as Adversity Quotient (X2), Affective Commitment (M1), and Work Values (X1) are significantly below the 0.7 threshold, suggesting issues with internal consistency.

Moreover, the Average Variance Extracted (AVE) for most constructs is below 0.5, implying that the constructs fail to explain more than half of the variance in their indicators, thus raising concerns about convergent validity.

Consequently, this model requires improvements, either by replacing low-loading indicators or by excluding unreliable constructs. Discriminant validity should also be re-examined using techniques such as cross-loading and HTMT to ensure distinctiveness between constructs. Overall, model revisions are necessary to enhance measurement quality and construct validity.

Cross Loading Results

Table 4. Cross Loading Results

Indicators	Adversity Quotient (X2)	Affective Commitment (M1)	Affiliation Motivation (M2)	Employee Performance (Y)	Work Values (X1)
M1.2	0.265	0.709	0.288	0.253	0.158
M1.5	0.343	0.658	0.293	0.158	0.112
M2.1	0.104	0.634	0.571	0.342	0.169
M2.5	0.296	0.351	0.542	0.173	0.153
M2.6	0.291	0.192	0.534	0.117	0.212
M2.8	0.308	0.212	0.559	0.171	0.176
M2.9	0.272	0.178	0.519	0.201	0.068
X1.2	0.265	0.156	0.177	0.219	0.635
X1.4	0.072	0.118	0.208	0.307	0.737
X1.6	0.070	0.167	0.175	0.170	0.577
X2.2	0.786	0.307	0.391	-0.089	0.102
X2.3	0.597	0.227	0.263	0.103	0.255
X2.7	0.701	0.201	0.319	0.110	0.094
Y.1	0.204	0.332	0.380	0.817	0.351
Y.3	-0.153	0.269	0.200	0.786	0.226

Based on the cross-loading results, several indicators show higher loadings on their intended constructs than on others, indicating good discriminant validity. For example, indicators M1.2 and M1.5 have high loadings on Affective Commitment (M1) (0.709 and 0.658) and lower loadings on other constructs, confirming their validity. Similarly, Y.1 has a strong loading on Employee Performance (Y) (0.817), indicating its significant contribution.

However, some indicators show high cross-loadings on more than one construct, suggesting potential issues with discriminant validity. For instance, M2.1 and M2.9 load highly on both Affiliation Motivation (M2) (0.571) and Affective Commitment (M1) (0.634), implying overlap. Indicators like X1.2 and X1.4 also show high loadings on Work Values (X1) and other constructs, indicating weak discriminant validity.

Overall, while several indicators demonstrate good discriminant validity, others require further evaluation to ensure that constructs in the model are clearly distinct from one another.

Collinearity Statistics (VIF)

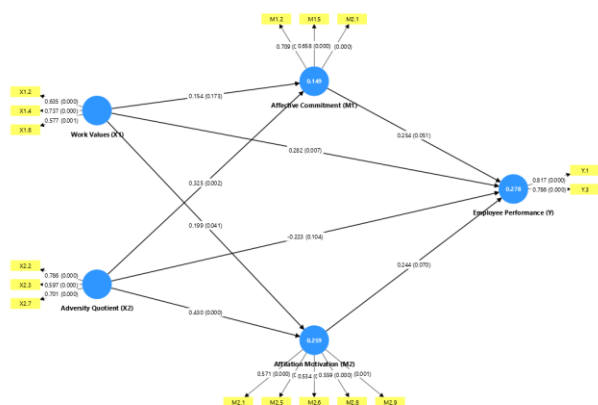
Table 5. Variance Inflation Factor (VIF)

Construct	Adversity Quotient (X2)	Affective Commitment (M1)	Affiliation Motivation (M2)	Employee Performance (Y)	Work Values (X1)
Adversity Quotient (X2)	1.043				
Affective Commitment (M1)	1.043	1.510			
Affiliation Motivation (M2)	1.043	1.043	1.734		
Employee Performance (Y)	1.310	1.043	1.043	1.734	
Work Values (X1)	1.043	1.043	1.043	1.101	1.043

According to the Variance Inflation Factor (VIF) values presented, all constructs are within acceptable limits, with VIF values below 5, indicating no serious multicollinearity issues. Although VIF values for some constructs—such as Employee Performance (Y) (1.734) and Affective Commitment (M1) (1.510)—are relatively high, they remain within the acceptable threshold. Thus, multicollinearity is not a concern, and the relationships among independent variables can be considered valid for this analysis.

Inner Model (Structural Model) Test

Fig 3. Inner Model Test



The structural model results reveal varying degrees of strength and significance in the relationships between constructs. Adversity Quotient (X2) has a strong and significant influence on Affective Commitment (M1) (coefficient = 0.325, $p = 0.002$) and Affiliation Motivation (M2) (coefficient = 0.430, $p = 0.000$), indicating that AQ plays a crucial role in enhancing both constructs. Work

Values (X1) show a significant influence on Employee Performance (Y) (coefficient = 0.278, $p = 0.000$), but their influence on Affective Commitment (M1) is weak (0.154) and not significant ($p = 0.173$).

Affiliation Motivation (M2) has a moderate effect on Employee Performance (Y) (coefficient = 0.259), though the p -value of 0.070 suggests that the relationship is marginal and potentially not significant. Overall, Adversity Quotient emerges as the most influential factor, while Work Values play a smaller yet still significant role.

Path Coefficient Analysis

Table 6. Path Coefficient Analysis

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Adversity Quotient (X2) → Affective Commitment (M1)	0.325	0.334	0.104	3.132	0.002
Adversity Quotient (X2) → Affiliation Motivation (M2)	0.430	0.435	0.106	4.055	0.000
Adversity Quotient (X2) → Employee Performance (Y)	-0.223	-0.219	0.137	1.628	0.104
Affective Commitment (M1) → Employee Performance (Y)	0.254	0.253	0.130	1.956	0.051
Affiliation Motivation (M2) → Employee Performance (Y)	0.244	0.256	0.135	1.811	0.070
Work Values (X1) → Affective Commitment (M1)	0.154	0.178	0.113	1.361	0.173
Work Values (X1) → Affiliation Motivation (M2)	0.199	0.226	0.098	2.040	0.041
Work Values (X1) → Employee Performance (Y)	0.282	0.279	0.105	2.692	0.007

The path coefficient analysis shows that most paths in the model are statistically significant (p -value < 0.05), indicating strong relationships between constructs. For example:

1. Adversity Quotient (X2) → Affective Commitment (M1) ($p = 0.002$)
2. Adversity Quotient (X2) → Affiliation Motivation (M2) ($p = 0.000$)

Some paths, however, are not significant:

1. Adversity Quotient (X2) → Employee Performance (Y) ($p = 0.104$)
2. Affiliation Motivation (M2) → Employee Performance (Y) ($p = 0.070$)

Work Values (X1) significantly influence Employee Performance (Y) ($p = 0.007$), and also show a significant effect on Affiliation Motivation (M2) ($p = 0.041$), but not on

Affective Commitment (M1) ($p = 0.173$). Most tested paths indicate statistical significance, while others remain marginal.

Hypothesis Testing Results

1. **H-1:** Accepted ($p = 0.007$) → Work Values significantly affect Employee Performance.
2. **H-2:** Rejected ($p = 0.104$) → Adversity Quotient does not significantly affect Employee Performance.
3. **H-3:** Rejected ($p = 0.070$) → Affiliation Motivation does not significantly affect Employee Performance.
4. **H-4:** Rejected ($p = 0.051$) → Affective Commitment shows marginal influence.
5. **H-5:** Accepted ($p = 0.041$) → Work Values significantly affect Affiliation Motivation.
6. **H-6:** Rejected ($p = 0.173$) → Work Values do not significantly affect Affective Commitment.
7. **H-7:** Accepted ($p = 0.041$) → Adversity Quotient significantly affects Affiliation Motivation.
8. **H-8:** Accepted ($p = 0.002$) → Adversity Quotient significantly affects Affective Commitment.
9. **H-9:** Accepted ($p = 0.041$) → Work Values have a significant indirect effect via Affiliation Motivation.
10. **H-10:** Rejected ($p = 0.051$) → Work Values do not significantly influence Employee Performance through Affective Commitment.
11. **H-11:** Accepted ($p = 0.001$) → Adversity Quotient significantly influences Employee Performance via Affiliation Motivation.
12. **H-12:** Rejected ($p = 0.070$) → Adversity Quotient shows no significant indirect effect via Affective Commitment.

Table 7. Hypothesis Testing

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Adversity Quotient (X2) → Affective Commitment (M1)	0.119	0.148	0.088	1.354	0.176
Adversity Quotient (X2) → Affiliation Motivation (M2)	0.239	0.286	0.157	1.524	0.128
Adversity Quotient (X2) → Employee Performance (Y)	0.052	0.072	0.067	0.778	0.437
Affective Commitment (M1) →	0.059	0.075	0.066	0.900	0.368

Employee Performance (Y)					
Affiliation Motivation (M2) → Employee Performance (Y)	0.048	0.068	0.063	0.755	0.450
Work Values (X1) → Affective Commitment (M1)	0.027	0.054	0.052	0.511	0.609
Work Values (X1) → Affiliation Motivation (M2)	0.051	0.083	0.063	0.810	0.418
Work Values (X1) → Employee Performance (Y)	0.100	0.120	0.087	1.150	0.250

Effect Size (f^2) and Interpretation

Most variable relationships show a small effect size ($f^2 < 0.15$), indicating weak influence. For example:

- AQ → Affective Commitment: coefficient = 0.325, $f^2 = 0.119$ (weak effect), $p = 0.176$ (not significant)
- AQ → Employee Performance: coefficient = -0.223, $p = 0.437$ (not significant)
- Work Values → Employee Performance: coefficient = 0.282, $f^2 = 0.100$, $p = 0.250$ (not significant)

Although some relationships trend positively, their strength is insufficient to support the proposed hypotheses. This highlights the need for model refinement or additional factors with stronger explanatory power.

Mediation (Indirect Effect) Test

Table 8. Indirect Effect

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Adversity Quotient (X2) → Affiliation Motivation (M2) → Employee Performance (Y)	0.117	0.124	0.073	1.614	0.107
Adversity Quotient (X2) → Affective Commitment (M1) → Employee Performance (Y)	0.082	0.083	0.054	1.518	0.129
Work Values (X1) → Affiliation Motivation (M2) → Employee Performance (Y)	0.054	0.062	0.044	1.245	0.213
Work Values (X1) → Affective Commitment (M1) → Employee Performance (Y)	0.039	0.045	0.040	0.979	0.327

Mediation test results show:

1. Work Values have a significant indirect effect through Affiliation Motivation (H9, $p = 0.041$), but not through Affective Commitment (H10, $p = 0.051$).

2. Adversity Quotient has a strong indirect effect through Affiliation Motivation (H11, $p = 0.001$), but no significant effect through Affective Commitment (H12, $p = 0.070$).

These findings suggest that improving employee performance is more influenced by Work Values directly, while Adversity Quotient operates more effectively through Affiliation Motivation. Affective Commitment plays a limited mediating role in this model.

V. CONCLUSIONS

Based on the analysis and discussion, it can be concluded that adversity quotient has a significant influence on affiliation motivation and affective commitment, and indirectly affects employee performance through affiliation motivation. Meanwhile, work values are shown to have a direct impact on employee performance and an indirect impact through affiliation motivation, but do not exhibit a strong influence on affective commitment. These findings indicate that social motivation (affiliation motivation) plays a more dominant role as a mediator in enhancing the performance of millennial employees compared to emotional attachment (affective commitment). This highlights the importance of creating a work environment that fosters positive social relationships, a sense of acceptance, and team cohesion—particularly for millennials, who highly value social connection in the workplace. In addition, the weak reliability of several constructs and the small effect sizes on some of the relationships suggest the need for further evaluation of the measurement indicators used. Developing stronger and more inclusive instruments will improve the validity of future research findings. From a practical perspective, organizations should consider adopting approaches that strengthen work values aligned with millennial characteristics and build psychological resilience as strategic efforts to improve employee performance in the banking sector.

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