

The Effect of Training, Organizational Culture, Incentives and Work Environment on Employee Performance: Study at PT. Bank Mandiri Micro Business Cluster Jember II

Rahayu Eka Safitri

Universitas Jember
fayu8054@gmail.com

Djoko Poernomo

Universitas Jember
djokopoernomo@unej.ac.id

Hari Karyadi

Universitas Jember
hari.karyadi@unej.ac.id

Abstract

Efforts to improve employee performance are the most serious management challenges because the success to achieve the goals and survival of the company depends on the performance of the human resources in it. There are four factors that can be used as a reference in improving employee performance, including training, organizational culture, providing incentives and the work environment. The Financial Services Authority (OJK) noted that as of March 2020, total banking assets reached Rp 8,793.2 trillion out of a total of 110 banks throughout Indonesia. Of this number, there are 10 banks with jumbo assets that control 68.4% of the total banking assets in the country which are recorded by the OJK. The total assets of the ten banks reached Rp 6,017.59 trillion as of the first quarter of 2020. In this position, four state-owned banks or the association of state-owned banks (Himbara) are in the top five in a row of 10 banks with giant assets. The biggest success of PT. Bank Mandiri (Persero) Tbk. supported by micro business units that provide services in the form of credit facilities to the public as business actors. PT. Bank Mandiri Micro Business was first established in 2005 and to date has grown to 3000 micro unit branches in Indonesia. The role of the micro unit is very important as a contributor to the biggest profit or profit for the company. One of the micro business units is PT. Bank Mandiri (Persero) Tbk. namely PT. Bank Mandiri Micro Business Cluster Jember II, which was established in 2008 and is located on Jl. Wijaya Kusuma No 3-5 Jember. Several loan products at Bank Mandiri Micro Business Cluster Jember II include People's Business Loans (KUR), Micro Business Loans (KUM), and Micro Multipurpose Loans (KSM). PT. Bank Mandiri Micro Business Cluster Jember II employs 87 employees, including 14 Micro Business Managers (MBM), 14 Micro Credit Analysts (MKA) and 59 Micro Credit Sales (MKS). In 2018 to 2019 there was a decrease in performance as indicated by the percentage decrease in the target of each unit. This was stated by CMBM PT. Bank Mandiri Micro Business Cluster Jember II which explained that the decline in employee performance was caused by several factors including the lack of intensive training for MKS (Micro Credit Sales). In addition to training, Bank Mandiri must also update its organizational culture, provide incentives to employees and improve the work environment that is physically inadequate, such as the absence of desk facilities and special work rooms for sales and the lack of computers for credit data entry processes. This research uses quantitative research and descriptive research approach is used to analyze training, organizational

culture, incentives, and work environment. As well as causal relationship associative research is used to analyze the influence of training, organizational culture, incentives, and work environment on employee performance. The population in this study were employees of micro credit sales (MKS) of PT Bank Mandiri Micro Business Cluster II. Primary data collection was carried out by conducting a direct survey to PT. Bank Mandiri Microbusiness Cluster Jember II as the object of research. Secondary data were obtained from libraries and journals. Data analysis techniques using validity and reliability tests, classical assumption test, multiple regression analysis and hypothesis testing. The results of research and multiple regression testing showed the influence of training, organizational culture, incentives and work environment showed a significant positive relationship to employee performance at PT. Bank Mandiri Micro Business Cluster Jember II. While the results of the f test indicate that training, culture, incentives, work environment have a simultaneous effect on employee performance at PT. Bank Mandiri Micro Business Cluster Jember II. This proves that training, culture, incentives, a good work environment will improve employee performance at PT. Bank Mandiri Micro Business Cluster Jember II.

Keywords: *PT. Bank Mandiri Micro Business, organizational culture, work environment, employee performance*

I. INTRODUCTION

Human resources are labor factors that can grow and develop and have a major role in the smooth running of the company's activities. Human resources are also still the main focus and foundation for companies to survive in the era of globalization. Even though there are sophistication of facilities and infrastructure, the company's activities will not be completed properly if it is not supported by the performance of quality employees. Good performance is optimal performance, namely performance that is in accordance with company standards and supports the achievement of company goals. While a good company is a company that seeks to improve the ability of its human resources, because this is a key factor to improve employee performance (Setiyawan & Waridin, 2006).

Improved employee performance will bring progress for the company so that it can keep up with the flow of competition in the business environment or other companies. Efforts to improve employee performance are the most serious management challenges because the success to achieve the goals and survival of the company depends on the performance of the human resources in it. There are four factors that can be used as a reference in improving employee performance, including training, organizational culture, giving incentives and working environment.

First, providing training will greatly help employees to correct deficiencies and weaknesses at work and can change employee behavior for the better and support the improvement of the goals of the company itself. The training material contains the rules of behavior, honing abilities, skills, knowledge and behaviors that can be directly practiced in the world of work.

Second, understanding organizational culture is a measure of work success which is influenced by values, behavior and work motivation. Every employee who understands an organizational culture will change his attitude and behavior for the better at work.

Third, the provision of incentives aims to provide a stimulus to each employee to work more optimally. With the provision of incentives will spur employees to be more enthusiastic and create an attitude of loyalty to the company.

Fourth, the work environment greatly affects the quality of employees. If the work environment is good, it will automatically make employees work more optimally. On the other hand, if the work environment is not good, the employees are not enthusiastic when working which causes a decrease in the quality of performance.

The Financial Services Authority (OJK) noted that as of March 2020, total banking assets reached Rp 8,793.2 trillion out of a total of 110 banks throughout Indonesia. Of this number, there are 10 banks with jumbo assets that control 68.4% of the total banking assets in the country which are recorded by the OJK. The total assets of the ten banks reached Rp 6,017.59 trillion in the first quarter of 2020. In this position, four state-owned banks or the association of state-owned banks (Himbara) are in the top five in a row of 10 banks with giant assets.

Based on data from the Financial Services Authority (OJK) in 2020, it shows that PT. Bank Mandiri (Persero) Tbk as a state-owned bank or an association of state-owned banks based on Government Regulation (PP) No. 75 of 1998 was ranked second with the largest asset ownership in Indonesia, reaching Rp. 1,130.7 Trillion. The biggest success of PT. Bank Mandiri (Persero) Tbk. supported by micro business units that provide services in the form of credit facilities to the public as business actors. PT. Bank Mandiri Micro Business was first established in 2005 and to date has grown to 3000 micro unit branches in Indonesia. The role of the micro unit is very important because it is the biggest contributor to profits or profits for the company.

One of the micro business units of PT. Bank Mandiri (Persero) Tbk. namely PT. Bank Mandiri Micro Business Cluster Jember II, which was established in 2008 and is located on Jl. Wijaya Kusuma No 3-5 Jember. Several loan products at Bank Mandiri Micro Business Cluster Jember II include People's Business Loans (KUR), Micro Business Loans (KUM), and Micro Multipurpose Loans (KSM). PT. Bank Mandiri Micro Business Cluster Jember II employs 87 employees, including 14 Micro Business Managers (MBM), 14 Micro Credit Analysts (MKA) and 59 Micro Credit Sales (MKS). As for the Jember II Cluster unit area, it is divided into several areas, including:

No	Unit Name	Number of MKS
1	Balung 1	3
2	Jember Ambulu 1	4
3	Jember Balung 2	3
4	Jember Rambipuji 1	5
5	Jember Tanggul 1	7
6	KCM Bangsalsari	4
7	KCM Jember Balung 1	6
8	KCM Jember Kencong 1	5
9	KCM Jember Rambipuji 1	2

10	KCM Jenggawah I	4
11	KCM Puger I	5
12	KCM MMU Jember Umbulsari I	4
13	KCM MMU Wuluhun I	4
14	Puger 2	3
Total MKS		59

Table 1. Unit Distribution Area of PT. Bank Mandiri Micro Business Cluster Jember II. Source: Bank Mandiri Micro Business Cluster Jember II (2021)

The table above shows that Bank Mandiri Micro Business Cluster Jember II has 14 unit areas spread across the city of Jember. Bank Mandiri Micro Business Cluster Jember II requires courage in dealing with changes, both in terms of the quality of employee performance and service to each customer. Not only relying on capital but also support from optimizing employee performance in order to provide maximum results. The success of PT. Bank Mandiri Micro Business Cluster Jember II is seen from the achievement of employee performance in achieving the target of each MKS (Micro Credit Sales) and the low number of NPL (Non Performing Loans) or non-performing loans in each work unit. The position of MKS (Micro Credit Sales) is a bank employee who is given the responsibility and authority to conduct micro credit marketing, investigation and initial verification of prospective debtors.

Meanwhile, in the bank unit itself, the high and low number of NPL (Non Performing Loans) will affect the bade (current collectibility) and the profit or profit received by each unit. In addition, it will also affect the achievement of employee targets because they cannot process credit disbursement to customers.

Processed data obtained from PT Bank Mandiri Micro Business Cluster II Jember in 2018-2019 there was a decrease in performance as indicated by the percentage decrease in the target of each unit. This was stated by CMBM PT. Bank Mandiri Micro Business Cluster Jember II which explained that the decline in employee performance was due to several factors including the lack of intensive training for MKS (Micro Credit Sales). The benefits of intensive training will provide higher readiness and confidence when explaining in detail about a bank product to the public. Training for micro employees is held through coordination meetings (coordination meetings) every week aimed at discussing targets and strategies that must be carried out in meeting the targets of each MKS (Micro Credit Sales).

In addition to training, Bank Mandiri must also renew the organizational culture which is expected to be able to invite all independents to commit to changing their mindset, working and behavior with the new independent bank culture. There are five Bank Mandiri cultures, namely, One Heart One Mandiri, Mandirian Tough, Growing Healthy, Meeting Customer Needs and Building the Nation Together. Then the company must also pay attention to providing incentives to employees. Incentives are given with the aim of stimulating employees to be more active and enthusiastic at work. Furthermore, the physical work environment is inadequate, especially for MKS (Micro Credit Sales) such as no desk facilities and special work rooms for sales and the

lack of computers for credit data entry processes. As for the non-physical environment related to working relationships, both with superiors and fellow co-workers, it must also be properly nurtured so that employees will feel comfortable while working

II. METHODOLOGY

This research uses quantitative research and descriptive research approach is used to analyze training, organizational culture, incentives, and work environment. As well as causal relationship associative research is used to analyze the influence of training, organizational culture, incentives, and work environment on employee performance. The population in this study were employees of micro credit sales (MKS) of PT Bank Mandiri Micro Business Cluster II. Primary data collection was carried out by conducting a direct survey to PT. Bank Mandiri Microbusiness Cluster Jember II as the object of research. Secondary data is obtained from data obtained from a second source or secondary sources to support primary data, namely from libraries and journals. Data analysis techniques using validity and reliability tests, classical assumption test, multiple regression analysis and hypothesis testing.

III. RESEARCH RESULT

A. Descriptive Statistics

Gender	Amount	Percentage (%)
Male	21	35,5
Women	38	64,5
Total	59	100

Table 2. Gender. Source: Primary Data Processed (2021)

Age	Amount	Percentage (%)
21 – 30 years old	21	45,7
31 – 40 years old	17	28,8
41 – 50 years old	11	18,7
>50 years old	4	6,8
Total	59	100

Table 3. Characteristics of Respondents by Age. Source: Primary Data Processed (2021)

Education	Frequency	Percentage(%)
High School	8	13,5
Diploma	12	20,3
Bachelor	39	66,2
Total	59	100

Table 4. Characteristics of Respondents Based on Education. Source: Primary Data Processed (2021)

Length o Work	Frequency	Percentage (%)
<1 years	9	15,2
1 – 5 years	27	54,2
6 – 10 years	18	30,6

Total	59	100
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Table 5. Character of Respondents Based on Length of Work. Source: Primary Data Processed (2021)

B. Description of Research Variable

a. Description of Training Variable (X_1)

Based on the results, researchers can describe the respondents' assessment of the variable Training (X_1) by clarifying the levels of scores of each known that the rating Most respondents to the variable Training agree, that the presentation answers the indicator Content / Content Training Method of Training (Methods Job Training), Time Spent in Training (Time or Number of Training), Employee Satisfaction with Training (Satisfaction with Training), and Organizational Support for Training and Employee (Company Support in Training) on the assessment criteria the answer agrees that Training at PT. Bank Mandiri Micro Business Cluster Jember II is good and appropriate.

b. Description of Organizational Culture Variable (X_2)

Based on the results, researchers can describe the respondents' assessment of the variables Organizational Culture (X_2) by clarifying the levels of scores of each statement can be seen that the assessment majority of respondents to the variable Organizational Culture agree, namely the presentation of the answers to the indicators of Innovation and Decision Risk, Attention and in detail, results orientation, people orientation, team orientation, and aggressiveness in the assessment of the answer criteria agree that the organizational culture at PT. Bank Mandiri Micro Business Cluster Jember II is good and appropriate.

c. Description of Incentive Variable (X_3)

Based on the results of the study, researchers can describe the respondents' assessment of the Incentive variable (X_3) according to the clarification of the score level of each statement, it can be seen that the majority of respondents' assessment of the Incentive variable agrees, namely by presenting answers to the indicators of Bonuses, Commissions, Employment Insurance and Health, and Award on the assessment of the answer criteria agree that the Incentives at PT. Bank Mandiri Micro Business Cluster Jember II is good and appropriate.

d. Description of Work Environment Variable (X_4)

Based on the results of the study, researchers can describe the respondents' assessment of it can be seen that the most respondents' assessment of the Work Environment variable agrees, namely by presenting answers on indicators of the physical environment and psychological environment on the assessment of the answer criteria agreeing that the Incentives at PT. Bank Mandiri Micro Business Cluster Jember II is good and appropriate.

e. Employee Performance Description (Y)

Based on the results of the study, researchers can describe the respondents' assessment of it can be seen that the most respondents' assessment of the Employee Performance variable agrees, namely by presenting answers on the indicators of Work Quality, Targets, Cooperation, and Responsibility on the assessment of the answer criteria agreeing that Employee Performance at PT. Bank Mandiri Micro Business Cluster Jember II is good and appropriate.

C. Research Instrument Test

a. Validity test

Based on the results of the study, researchers can describe the respondents' assessment of it can be seen that the assessment of respondents' variables for each variable indicator is Training (X_1), Organizational Culture (X_2), Incentives (X_3), Work Environment (X_4), and Performance Employee (Y) showed significant results with $R_{\text{hasil}} > R_{\text{table}}$ and $\text{Sig} < 0.05$. It can be concluded that all items of questions Training variables (X_1), Cultural Organizations (X_2), Incentives (X_3), Work (X_4) and Employee Performance (Y) declared invalid.

b. Reliability Test

Based on the results of the study, researchers were able to explain that the assessment of the results of testing the reliability of the instrument variables Training (X_1) with a value of Cronbach's Alpha or r alpha of 0.756, results of reliability testing on the instrument variables Organizational Culture (X_2) with a value of Cronbach's Alpha or r alpha amounted to 0.757, The results of reliability testing on the Incentive variable instrument (X_3) with a Cronbach's Alpha or r alpha value of 0.746, The results of reliability testing on the Work Environment variable instrument (X_4) with a Cronbach's Alpha or r alpha value of 0.770, and the results of reliability testing on the Performance variable instrument Employee (Y) with Cronbach's Alpha or r alpha value of 0.740. This proves that the research instrument in the form of a questionnaire is reliable because r alpha is greater than 0.60.

c. Normality test

Based on the results of the study, the researcher can explain that the assessment of the probability or significance value of the research variable is greater than 0.05. Thus, it can be stated that the data in this study are normally distributed.

d. Multicollinearity Test

Based on the results of the study, the researcher can explain that it is known that the assessment of the results of the Collinearity Statistics analysis which can be seen in the table above is known that the model does not occur multicollinearity, it is indicated by the value of $\text{VIF} < 10$.

e. Heteroscedasticity Test

Based on the results of the study, the researcher can explain that the assessment of the significance value of each variable is greater than 0.05, so from these results it can be seen that there is no heteroscedasticity of the tested equations.

f. Multiple Linear Regression Analysis

Based on the results of the study, the researcher can explain that the assessment of the multiple linear regression equation is as follows:

$$Y = 9,164 + 0,346X_1 + 0,481X_2 + 0,268X_3 + 0,703X_4 + e$$

1. Constant Value

From the equation above is obtained a constant value of 9.164, which means that if the value of the independent variable Training (X_1), Cultural Organizations (X_2), Incentives (X_3), and the Working Environment (X_4) is equal to zero, then the performance of Employees PT. Bank Mandiri Micro Business Cluster Jember II (Y) is a constant of 9.164.

2. Training (X_1)

The coefficient value of the training variable is positive 0.346 which means that every increase in one unit of the variable will increase employee performance at PT. Bank Mandiri Micro Business Cluster Jember II of 0.346.

3. Organizational Culture (X_2)

The coefficient value of the Organizational Culture variable is positive 0.481 which means that every increase of one unit of the variable, will increase Employee Performance at PT. Bank Mandiri Micro Business Cluster Jember II of 0.481.

4. Incentives (X_3)

The coefficient value of the Incentive variable is positive 0.268 which means that every increase of one unit of the variable, will increase Employee Performance at PT. Bank Mandiri Micro Business Cluster Jember II of 0.268.

5. Work Environment (X_4)

The coefficient value of the Work Environment variable has a positive value of 0.703, which means that every increase in one unit of the variable will increase Employee Performance at PT. Bank Mandiri Micro Business Cluster Jember II of 0.703.

g. Hypothesis Testing

Based on the results of the study, the researcher can explain that the assessment of the first model has a significance value of 0.000, which is smaller than 0.05. independent variables together (simultaneously) on the dependent variable. T-test to determine the effect of each independent variable on the dependent variable. Hypothesis testing is done by using a significance level of 0.05 ($\alpha = 5\%$). Based on the results of the study, the researcher can explain that it is known that the influence of each independent variable on the dependent variable is as follows:

1. Training (X_1) on Employee Performance variables at PT. Bank Mandiri Micro Business Cluster Jember II (Y)

Based on the above table it can be seen that the level of probability (α) is 0.004, it means training a significant effect on Employee Performance at PT. Bank Mandiri

Micro Business Cluster Jember II because the probability value < 0.05 , it is proven true (H1 is accepted).

2. Organizational Culture (X_2) on Employee Performance variables at PT. Bank Mandiri Micro Business Cluster Jember II (Y)

Mandiri Micro Business Cluster Jember II (Y) Based on the above table it can be seen that the level of probability (α) was 0,000, this means a significant effect on organizational culture Employee Performance at PT. Bank Mandiri Micro Business Cluster Jember II, because the probability value < 0.05 , it is proven true (H₂ is accepted).

3. Incentive (X_3) on Employee Performance variable at PT. Bank Mandiri Micro Business Cluster Jember II (Y)

Business Cluster Jember II (Y) Based on the above table it can be seen that the level of probability (α) was 0,000, this means Incentives significant effect on Employee Performance at PT. Bank Mandiri Micro Business Cluster Jember II because the probability value < 0.05 , it is proven true (H₃ is accepted).

4. Work Environment (X_4) on Employee Performance variable at PT. Bank Mandiri Micro Business Cluster Jember II (Y)

Based on the above table it can be seen that the level of probability (α) was 0,000, this means a significant effect on the Work Environment Employee Performance at PT. Bank Mandiri Micro Business Cluster Jember II because the probability value < 0.05 , it is proven true (H₄ is accepted).

This R square test is used to calculate how much variation of the dependent variable (dependent) can be explained by the independent variable (independent). The value of R square is between 0-1, where the closer the value of R square is to 1, the regression line depicted explains 100% of the variation in Y, and vice versa if the value of R square is equal to 0 or close to it, the regression line does not explain the slightest variation in Y. The results of the R² test are as follows

Based on the results of the study, the researcher can explain that the model has an Adjusted R Square value of 0.761, this means that the dependent variable is Employee Performance at PT. Bank Mandiri Micro Business Cluster Jember II (Y) is influenced by Training (X_1), Organizational Culture (X_2), Incentives (X_3), and Work Environment (X_4) by 76.1%. This value indicates that overall the independent variables affect 76.1% of the dependent variable while the rest is influenced by other variables outside the model.

D. The Effect of Training on Employee Performance

Based on the results of multiple linear regression calculations, the coefficient value of the Training variable is positive, which means that each increase in one unit of the variable will increase Employee Performance at PT. Bank Mandiri Micro Business Cluster Jember II. This means that training has a significant effect on employee performance at PT. Bank Mandiri Micro Business Cluster Jember II is proven true (H1 is accepted).

Training usually focuses on providing employees with specific skills or helping them correct weaknesses in performance that can be applied directly to the

job. Through training, all efforts are made in order to improve employee performance in the work they currently occupy (Ruky, 2017).

E. The Influence of Organizational Culture on Employee Performance

Based on the results of multiple linear regression calculations, the coefficient value of the Organizational Culture variable is positive, which means that each increase in one unit of the variable will increase employee performance at PT. Bank Mandiri Micro Business Cluster Jember II. This means that organizational culture has a significant effect on employee performance at PT. Bank Mandiri Micro Business Cluster Jember II is proven true (H_2 is accepted).

Thus it can be said that good cooperation as outlined in the form of teamwork, working relationships as a result of functionalization, or because of synergism will be very useful and is a reliable means to improve organizational performance, (Robbins, 2012).

F. The Effect of Incentives on Employee Performance

Based on the results of multiple linear regression calculations, the coefficient value of the Incentive variable is positive, which means that every increase in one unit of the variable will increase Employee Performance at PT. Bank Mandiri Micro Business Cluster Jember II. This means that incentives have a significant effect on employee performance at PT. Bank Mandiri Micro Business Cluster Jember II is proven true (H_3 is accepted).

From several definitions, it can be concluded that the incentive is a program provided by the company for employees to be active again at work and can improve their work performance in the face of increasingly fierce competition in the world of work, (Samsudin, 2010).

G. The Effect of Work Environment on Employee Performance

Based on the results of multiple linear regression calculations, the coefficient value of the Work Environment variable is positive, which means that every increase in one unit of the variable will increase Employee Performance at PT. Bank Mandiri Micro Business Cluster Jember II. This means that the work environment has a significant effect on employee performance at PT. Bank Mandiri Micro Business Cluster Jember II is proven true (H_4 is accepted).

The influence of the work environment on employee performance is expressed by (Winardi, 2007) the work environment is a measuring tool that will affect employee performance if the work environment in the agency is good. A pleasant work environment for employees through improving harmonious relationships with superiors, co-workers, and subordinates, as well as being supported by adequate facilities and infrastructure in the workplace will have a positive impact on employees, so that employee performance can increase.

IV. CONCLUSION

This R square test is used to calculate how much variation of the dependent variable (dependent) can be explained by the independent variable (independent). The value of R square is between 0-1, where the closer the value of R square is to 1, the regression line depicted explains 100% of the variation in Y, and vice versa if the value of R square is equal to 0 or close to it, the regression line does not explain the slightest variation in Y. The results of the R² test are as follows. Based on the results of the study, the researcher can explain that the model has an Adjusted R Square value of 0.761, this means that the dependent variable is Employee Performance at PT. Bank Mandiri Micro Business Cluster Jember II (Y) is influenced by Training (X₁), Organizational Culture (X₂), Incentives (X₃), and Work Environment (X₄) by 76.1%. This value indicates that overall the independent variables affect 76.1% of the dependent variable while the rest is influenced by other variables outside the model.

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