

THE EFFECT OF DISCIPLINE AND WORK COMPETENCE ON EMPLOYEE PERFORMANCE AT PT. MANDIRI UTAMA FINANCE DUREN TIGA BRANCH WITH JOB SATISFACTION AS A MEDIATING VARIABLE

PENGARUH DISIPLIN DAN KOMPETENSI KERJA TERHADAP KINERJA KARYAWAN PADA PT. MANDIRI UTAMA FINANCE CABANG DUREN TIGA DENGAN KEPUASAN KERJA SEBAGAI VARIABEL MEDIASI

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ABSTRACT

This study uses job satisfaction as a mediating variable to evaluate how work competence and discipline affect employee performance at PT. Mandiri Utama Finance, Duren Tiga Branch. 150 workers completed a survey utilizing questionnaires, and the results were examined using Smart PLS's Structural Equation Modeling (SEM) tool. The findings demonstrate that competence and discipline have a considerable influence on employee performance (coefficients of 0.146 and 0.192, respectively) and work satisfaction (coefficients of 0.412 and 0.356, respectively). Performance is significantly impacted by job satisfaction as well (coefficient of 0.503). Additionally, via job satisfaction, competence and discipline have a considerable influence on employee performance (coefficients of 0.490 and 0.479, respectively).

Keywords: Discipline, Work Competence, Job Satisfaction, Employee Performance

ABSTRAK

Penelitian ini menggunakan kepuasan kerja sebagai variabel mediasi untuk mengevaluasi bagaimana pengaruh kompetensi dan disiplin kerja terhadap kinerja karyawan di PT. Mandiri Utama Finance, Cabang Duren Tiga. Sebanyak 150 karyawan menyelesaikan survei dengan menggunakan kuesioner, dan hasilnya diperiksa dengan menggunakan alat Structural Equation Modeling (SEM) Smart PLS. Temuan menunjukkan bahwa kompetensi dan disiplin memiliki pengaruh yang cukup besar terhadap kinerja karyawan (koefisien masing-masing sebesar 0,146 dan 0,192) dan kepuasan kerja (koefisien masing-masing sebesar 0,412 dan 0,356). Kinerja juga dipengaruhi secara signifikan oleh kepuasan kerja (koefisien sebesar 0,503). Selain itu, melalui kepuasan kerja, kompetensi dan disiplin memiliki pengaruh yang cukup besar terhadap kinerja karyawan (koefisien masing-masing sebesar 0,490 dan 0,479).

Kata Kunci: Disiplin, Kompetensi Kerja, Kepuasan Kerja, Kinerja Karyawan.

INTRODUCTION

Human Resources (HR) are strategic assets that play a key role in determining the success and effectiveness of an organization. HR has a unique ability to mobilize various other resources, making it the central driving force for achieving organizational goals. Therefore, ensuring the quality of HR through structured and efficient management is a top priority for every organization. This management not only aims to improve individual performance but also supports the overall growth and sustainability of the organization. Quality HR will have a significant impact on innovation, productivity, and

competitiveness within the organization. Organizations need to commit to continuously developing the competencies, skills, and knowledge of employees through training programs, education, and mentoring tailored to both individual and organizational needs. Furthermore, creating a conducive work environment that encourages creativity, innovation, and collaboration among teams is crucial to optimizing the potential of each employee. With this approach, organizations can strengthen their resource foundation and ensure they remain relevant and adaptive in the ever-changing dynamics of the workforce.

PT. Mandiri Utama Finance Duren Tiga Branch, as one of the leading financing companies in Indonesia, offers convenience in obtaining financing for new and used cars, new and used motorcycles, as well as multipurpose financing. Mandiri Utama Finance also provides two financing systems that customers can choose from (conventional and sharia). Mandiri Utama Finance will always be present by offering a variety of products and services tailored to the consumer life cycle, providing a beneficial experience for customers.

Performance refers to the achievement of work results by an individual in carrying out the tasks entrusted to them, both in terms of quality and quantity. This performance reflects the level of expertise, experience, and dedication that align with the responsibilities and authority granted by the organization. Optimal performance can be identified through work results that meet or exceed the standards set by the organization. Therefore, goals and success indicators become essential elements in measuring performance, both at the individual and organizational levels. Without clear criteria, success cannot be identified or evaluated effectively. Based on initial observations, the employee performance at PT. Mandiri Utama Finance Duren Tiga Branch is still low. Previous studies conducted by (Yuliani et al., 2023) and (Harahap et al., 2020) indicated that performance plays a crucial role in the success of a company. According to their research, employee performance not only impacts the productivity of the company but also has a direct effect on achieving organizational goals, business sustainability, and competitiveness in the market. This emphasizes that improving employee performance should be a strategic priority for the company in

addressing the challenges and dynamics of the ever-evolving business environment.

Decreased performance is likely due to low job satisfaction. Job satisfaction encompasses employees' feelings towards their work, influenced by various factors such as working conditions, compensation, relationships with coworkers, and career development opportunities. When employees feel unappreciated, receive rewards that are not commensurate with their work, or work in an unsupportive environment, they tend to experience dissatisfaction that directly impacts their motivation and performance. Therefore, it is crucial for the company to pay attention to the elements influencing job satisfaction to improve employee performance and overall productivity. Based on initial observations by the researcher, employee job satisfaction is still low. This is reflected in various factors such as a lack of appreciation for employee achievements, limited work facilities, and ineffective communication and support from management. Employees feel undervalued and do not receive appropriate rewards for the workload they bear, leading to dissatisfaction with their jobs. Motivation and productivity at work may be impacted by this circumstance, which might have a detrimental effect on the performance of the business as a whole. Prior studies by Bahari et al. (2019) demonstrated that employee performance is significantly impacted by work satisfaction. According to Bahari's research, workers who are happy with their pay, working environment, and connections with managers and coworkers typically perform better. On the other hand, job discontent can result in lower motivation and output, which eventually has a detrimental effect on both individual and organizational performance. These

results emphasize how crucial it is to have a work environment that fosters employee happiness in order to improve performance.

Another factor that is suspected to affect the decline in employee performance is work discipline. Work discipline refers to how well employees comply with the rules, procedures, and schedules established by the organization. Tardiness, violations of organizational regulations, and the inability to meet assigned responsibilities can disrupt operational smoothness and reduce team productivity. Therefore, low work discipline can directly impact both individual and team performance, hinder the achievement of organizational goals, and create an unproductive work environment. Based on initial observations by the researcher, employee work discipline is still suboptimal. This is evident from several violations of existing regulations, such as tardiness in arriving at work and failing to complete tasks according to the established deadlines. Additionally, some employees lack responsibility for the tasks assigned to them, occasionally passing the duties onto their coworkers. This condition indicates that the level of employee discipline needs to be improved in order to positively influence performance and more effectively achieve organizational goals. Previous research by (Rachmawati & Wiyono, 2025) shows that work discipline has a significant impact on employee performance. Rachmawati found that employees with high levels of discipline, such as adhering to organizational regulations, being punctual in completing tasks, and taking responsibility for their work, tend to demonstrate better performance. Conversely, low work discipline can lead to decreased productivity, delays in task

completion, and neglect of responsibilities, which ultimately negatively affects individual and organizational performance. These findings emphasize the importance of maintaining and improving work discipline to enhance employee performance within the company.

Along with elements like discipline and job happiness, low work competency is also thought to be the reason of the fall in employee performance. The knowledge, skills, and abilities a person possesses to successfully and efficiently perform the duties and obligations entrusted to them are referred to as work competence. In this situation, employees may be prevented from attaining the best possible job outcomes by a lack of knowledge of work processes, poor technical skills, and restricted social abilities. This suggests that increasing job competency is one of the most important aspects that must be addressed in order to improve employee performance and assist the firm in reaching its objectives. The researcher's preliminary findings indicate that PT. Mandiri Utama Finance Cabang Duren Tiga's work competency still need improvement. This can be seen from several employees who lack understanding of the applicable work procedures, insufficient technical skills required to complete tasks optimally, and challenges in communicating and collaborating with coworkers. This circumstance suggests that increasing employee performance and assisting in the accomplishment of organizational objectives depend on the development of job competency through training and skill improvement. According to earlier study, work competency significantly affects employee performance (Sugiono et al., 2021). According to Sugiono, workers who possess the necessary

information, talents, and social skills for their jobs typically perform better. Employees with high job competence are able to do duties quickly and effectively as well as adjust well to a changing work environment. On the other hand, a lack of work competency can lead to errors in task execution, low productivity, and a decline in performance quality. These findings highlight the importance of work competency development as a key factor in improving employee performance.

LITERATURE REVIEW

According to (Gary Dessler., 2023), employee performance encompasses the results of an individual's work that are directly linked to organizational goals, as well as the employee's ability to complete tasks as determined and according to established standards. (Stephen P. Robbins, 2024) define performance as the outcome of an employee's achievements in their work according to specific standards and criteria applicable to a particular job. According to (Afandi, 2018), performance is the work output that a person or group in an organization achieves in accordance with their power and duties in order to lawfully accomplish organizational goals without breaking any laws or ethical standards. According to (M. Kaswan, 2019), employee performance is a reflection of how workers behave at work when they use their knowledge, abilities, and skills, which support or enhance corporate objectives. According to (Edy Sutrisno, 2019), in order to meet the objectives specified by the company, employee performance is evaluated based on quality, quantity, working hours, and teamwork. Performance is defined by Anwar Prabu Mangkunegara (2017) as the qualitative and quantitative outcomes attained by an employee in

carrying out their obligations in line with those assigned to them.

According to (Stephen P. Robbins, 2024), job satisfaction refers to the positive or negative feelings an individual has toward their job, which arise from their evaluation of the work and work environment. (Luthans, 2021) states that job satisfaction is the feeling an individual has about their job, shaped by the characteristics of the job and the individual's personality. Job satisfaction is not only determined by external factors such as the physical conditions of the job and salary, but also by internal factors such as values, needs, and expectations the individual holds. Therefore, job satisfaction can vary greatly between individuals, depending on how well the job meets their expectations and needs. (Colquitt et al., 2021) define job satisfaction as the cognitive and emotional evaluation of various aspects of the job, including the tasks performed, relationships with coworkers, opportunities for growth, and the rewards received. Job satisfaction is considered an important factor influencing organizational commitment, productivity, and individual performance. High job satisfaction contributes to a greater attachment to the job and the organization. (Armstrong & Taylor, 2023) define job satisfaction as the positive or negative feelings an individual has toward their job based on their evaluation of various job aspects, including the tasks performed, relationships with coworkers, working conditions, and rewards received. Armstrong emphasizes that job satisfaction affects employee engagement, productivity, and turnover rates within an organization. Job satisfaction can also be influenced by the balance between an individual's expectations and the reality in the workplace.

According to (Stephen P. Robbins, 2024), work discipline refers to the level of adherence to regulations established within an organization. (Edy Sutrisno, 2019) defines work discipline as actions or behaviors that demonstrate an individual's discipline in performing tasks according to the standards set by the organization. Work discipline is a crucial factor in creating an orderly work environment, enhancing efficiency, and driving the achievement of shared organizational goals. (Sedarmayanti, 2018) explains that work discipline is closely related to an individual's awareness and responsibility toward their work. It not only involves compliance with time and rules but also includes behavior aligned with the organization's culture and ethics. Similarly, (Hasibuan, 2020) emphasizes that work discipline is a form of self-control demonstrated by individuals in completing tasks on time, in an orderly manner, and in accordance with established guidelines. High levels of work discipline contribute significantly to improving organizational performance.

According to (Luthans, 2021) work competence is defined as an individual's ability to adapt to the tasks, responsibilities, and work environment they face. This competence encompasses various factors such as technical skills, communication skills, and the ability to work with others within an organization. (Gary Dessler., 2023) states that work competence refers to the knowledge and skills an individual possesses to perform their job effectively. This includes technical skills, interpersonal skills, and managerial abilities required to achieve organizational goals. (Wibowo, 2017) explains that work competence is the ability to perform a job or task, supported by skills and knowledge as well as a work attitude required by the

job. Similarly, (Mangkunegara, 2015) describes work competence as a combination of technical and interpersonal abilities possessed by an individual to perform specific tasks effectively. This competence not only focuses on knowledge and skills but also on how individuals interact with others and complete assigned tasks. (Hasibuan, 2020) defines work competence as a combination of knowledge, skills, and attitudes required to perform a job successfully. For example, an employee must possess adequate knowledge of their field, the skills to carry out tasks effectively, and a professional attitude that supports success within the organization.

RESEARCH METHODS

The study uses an associative methodology with the goal of analyzing the connections between four variables. Discipline (X1) and work competence (X2) are the independent factors in this study, while employee performance (Y) is the dependent variable and job satisfaction (Z) is the mediating variable. A Likert scale is used to assess responses to questionnaires. The Likert scale is used to gauge people's or groups' attitudes, beliefs, and perceptions of social phenomena, claims Sugiyono (2023). 180 workers in the Duren Tiga Branch of PT. Mandiri Utama Finance make up the study's population. The population, according to Sugiyono (2023), is a generalization region made up of items or subjects with certain amounts and attributes chosen by the researcher for more investigation and conclusions. Probability sampling more especially, simple random sampling is the sampling technique employed. Hair's method, which stipulates that the minimum sample size is five times the total number of indicators, is used to determine the sample size (Hair, 2019).

The study's 32 indicators mean that a maximum sample size of 150 respondents is needed. The study uses partial least squares (PLS) and structural equation modeling (SEM) as part of a quantitative analytical technique. Validity, reliability, R-squared, F-squared, direct hypotheses, and indirect

hypotheses are all evaluated throughout data processing (Hair Jr et al., 2023). Smart PLS software is used to conduct the SEM analysis, guaranteeing a thorough and reliable assessment of the correlations between the variables (Hair Jr et al., 2021).

RESEARCH RESULT

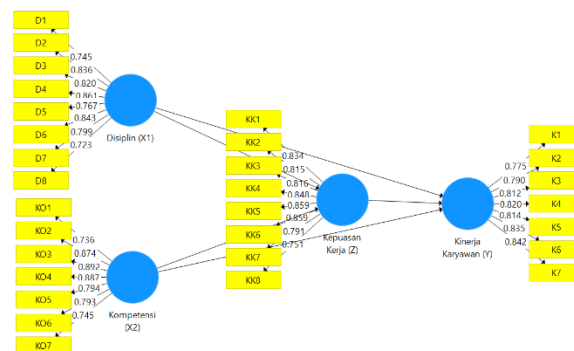


Figure 1. Outer Model

Source: Processed data (2025)

Table 1. Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Discipline (X1)	0,919	0,921	0,934	0,641
Work Competence (X2)	0,928	0,934	0,954	0,672
Employee Perfomance (Y)	0,935	0,921	0,922	0,661
Job Satisfication (Z)	0,941	0,936	0,963	0,676

Source: Processed data (2025)

Cronbach's Alpha, rho_A, Composite Reliability, and Average Variance Extracted (AVE) are used to assess the validity and reliability of the study's variables, which are shown in Table 1. With a Cronbach's Alpha of 0.919, a rho_A of 0.921, a Composite Reliability of 0.934, and an AVE of 0.641, the Discipline variable (X1) has good internal consistency. With a Cronbach's Alpha of 0.928, rho_A of 0.934, Composite Reliability of 0.954, and an AVE of 0.672, Work Competence (X2) likewise exhibits strong reliability and validity. With a Cronbach's Alpha of

0.935, rho_A of 0.921, Composite dependability of 0.922, and an AVE of 0.661, the Employee Performance variable (Y) demonstrates exceptional dependability. Last but not least, with a Cronbach's Alpha of 0.941, rho_A of 0.936, Composite dependability of 0.963, and an AVE of 0.676, Job Satisfaction (Z) attains the highest dependability among the variables. Cronbach's Alpha and Composite dependability ratings must be more than 0.7, signifying good internal consistency, in order to satisfy dependability standards. Convergent

validity requires that the constructs account for more than half of the variation of their indicators, as shown by an AVE value larger than 0.5. All of the

study's variables meet the validity and reliability requirements based on these standards, guaranteeing the measurement model's robustness.

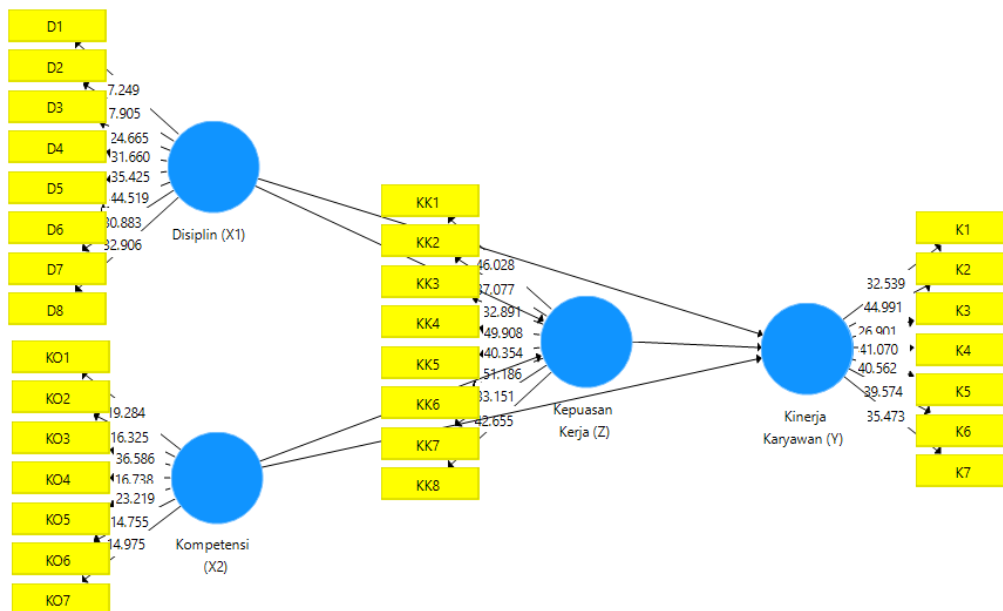


Figure 2. Inner Model
Source: Processed data (2025)

Table 2. R Square, F Square, & Model FIT

R Square				
	R Square		R Square Adjusted	
Employee Perfomance (Y)	0,784		0,780	
Job Satisfaction (Z)	0,630		0,624	
F Square				
	Disiplin (X1)	Work Competenc e (X2)	Job Satisfication (Z)	Employee Perfomance (Y)
Discipline (X1)			0,275	0,560
Work Competence (X2)			0,224	0,352
Job Satisfication (Z)				0,346
Employee Performance (Y)				
Model FIT				
	Saturated Model		Estimated Model	

SRMR	0,052	0,052
NFI	0,957	0,957

Source: Processed data (2025)

The explanatory power of the independent factors for the study's dependent variables is shown by the R Square analysis findings. With an adjusted R Square of 0.780 and a R Square value of 0.784 for Employee Performance (Y), the model's predictors account for 78.4% of the variation in Employee Performance. Similarly, Job Satisfaction (Z) has a R Square score of 0.630 and an adjusted R Square of 0.624, meaning that its predictors account for 63% of the variation in Job Satisfaction. Both figures show a high degree of explanatory power, suggesting that the models are adequately detailed. Each variable's impact on the dependent variables is evaluated using the F Square technique. With a F Square value of 0.275, discipline (X1) has a moderate impact on job satisfaction (Z), and with a F Square value of 0.560, it has a substantial impact on employee performance (Y). With F Square values of 0.224 and 0.352, respectively, Work

Competence (X2) likewise has a modest impact on Job Satisfaction (Z) and Employee Performance (Y). With a F Square value of 0.346, Job Satisfaction (Z) has a moderate impact on Employee Performance (Y). These findings demonstrate how important each variable is to the model. The structural model's suitability is further supported by the model's fit indices. Both the estimated and saturated models have a Standardized Root Mean Square Residual (SRMR) of 0.052, which is below the cutoff point of 0.08 and suggests a reasonable model fit. The robustness of the model is further supported by the Normed Fit Index (NFI), which is 0.957 for both models and above the suggested cutoff of 0.90. All things considered, the findings show that the suggested structural model fits the data well and offers a thorough explanation of the connections between the variables being examined.

Table 3. Direct and Indirect Hypothesis Analysis

	Original Sample	Sample Mean	Standard Deviation	T Statist ics	P Valu es
Discipline (X1) -> Job Satisfaction (Z)	0,412	0,406	0,047	3,452	0,000
Work Competence (X2) -> Job Satisfaction (Z)	0,356	0,364	0,053	3,935	0,003
Discipline (X1) -> Employee Performance (Y)	0,146	0,151	0,046	2,760	0,000
Work Competence (X2) -> Employee Performance (Y)	0,192	0,193	0,034	2,606	0,007
Job Satisfaction (Z) -> Employee Performance (Y)	0,503	0,499	0,055	4,208	0,000
Discipline (X1) -> Job Satisfaction (Z) -> Employee Performance (Y)	0,490	0,492	0,050	3,257	0,000
Work Competence (X2) -> Job Satisfaction (Z) -> Employee Performance (Y)	0,479	0,482	0,028	3,791	0,005

Source: Processed data (2025)

The findings of the direct and indirect hypothesis tests offer a thorough comprehension of the connections

between the study's variables. T-statistics over the essential value of 1.96 and P-values below the 0.05 threshold

show that all direct correlations between variables are statistically significant, according to the analysis. Regarding the direct effects, Work Competence (X2) and Discipline (X1) both have a substantial impact on Job Satisfaction (Z), with a path coefficient of 0.356 ($T = 3.935$, $P = 0.003$) and 0.412 ($T = 3.452$, $P = 0.000$), respectively. With a coefficient of 0.146 ($T = 2.760$, $P = 0.000$), discipline (X1) significantly improves employee performance (Y), and work competency (X2) has a comparable impact, with a value of 0.192 ($T = 2.606$, $P = 0.007$). Furthermore, with a coefficient of 0.503 ($T = 4.208$, $P = 0.000$), Job Satisfaction (Z) shows a substantial and significant impact on Employee Performance (Y). The indirect effects further emphasize how Job Satisfaction (Z) mediates the link between Employee Performance (Y) and the independent factors. Through Job Satisfaction (Z), Discipline (X1) has an indirect impact on Employee Performance (Y) with a path coefficient of 0.490 ($T = 3.257$, $P = 0.000$). Similarly, with a coefficient of 0.479 ($T = 3.791$, $P = 0.005$), Work Competence (X2) indirectly affects Employee Performance (Y) through Job Satisfaction (Z). These results highlight how important Job Satisfaction (Z) is as a mediating variable, enhancing the impact of Work Competence (X2) and Discipline (X1) on Employee Performance (Y). The findings highlight how crucial it is to promote work competence and discipline in order to increase job happiness, which in turn greatly boosts employee performance.

CONCLUSION

According to the results, PT. Mandiri Utama Finance Cabang Duren Tiga's employee performance is greatly and favorably impacted by both work competence and discipline. Furthermore,

job satisfaction acts as a mediating factor that amplifies the effect of work competence and discipline on employee performance. These results highlight the critical role of maintaining high levels of discipline and fostering work competence to improve employee satisfaction, which ultimately drives better performance outcomes. This study underscores the importance of creating a supportive organizational culture that emphasizes discipline, competence development, and employee satisfaction as integral factors in achieving optimal performance. The findings also align with existing theories, reaffirming that disciplined and competent employees, coupled with high job satisfaction, are key contributors to organizational success.

To enhance overall employee performance at PT. Mandiri Utama Finance Cabang Duren Tiga, the company should adopt a comprehensive approach that integrates discipline, work competence, job satisfaction, and continuous performance improvement. This can be achieved by emphasizing the importance of time management and timely task completion through targeted training and reward systems. Additionally, regular workshops and professional development programs should be implemented to strengthen employees' foundational knowledge and skills, aligning them with industry advancements. Open and effective communication channels must also be established to foster trust, address employee concerns, and provide constructive feedback. Lastly, providing the necessary resources and recognizing high-performing employees will further motivate staff to excel. By addressing these interconnected factors, the company can create a supportive and productive work environment that drives

employee engagement, satisfaction, and performance.

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