

The Effect of Motivation and Competence on Employee Performance of Hersarana Mandiri Sejahtera Savings and Loan Cooperative Moderated by Organizational Culture

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Abstract. *This study is aimed at analyzing the influence of motivation and competence to employee performance of Hersarana Mandiri Sejahtera Saving and Loan Cooperative, and analyzing organizational culture as moderation on the influence of motivation and competence to employee performance of Hersarana Mandiri Sejahtera Saving and Loan Cooperative, Research sample in this study were among 120 people there were Hersarana Mandiri Sejahtera Saving and Loan Cooperative, employees. Data of results from research been analyzed used Smart PLS SEM (Partial Least Square – Structural Equation Modeling) software. The finding from data analyzing shown that motivation and competence were significant influence to employee performance of Hersarana Mandiri Sejahtera Saving and Loan Cooperative. Besides those also shown that organizational culture has moderated the influence of motivation and competence to employee performance of Hersarana Mandiri Sejahtera Saving and Loan Cooperative, which organizational culture will moderate the influence of motivation and competence to employee performance of Hersarana Mandiri Sejahtera Saving and Loan Cooperative.*

Keywords: *Competence; Employee performance; Motivation; Organizational culture.*

1. Introduction

Hersarana Mandiri Sejahtera Savings and Loans Cooperative is a financial company established in 2020 and engaged in the cooperative sector that serves Savings and Loan Products for its members. Hersarana Mandiri Sejahtera Savings and Loans Cooperative has offices in several cities in Central Java, Yogyakarta and West Java. In the first three years since its establishment, Hersarana Mandiri Sejahtera Savings and Loans Cooperative recorded stable and good annual performance results except in the initial year of its establishment. At that time, the economic conditions were hit by the COVID-19 pandemic. In the first year, Hersarana Mandiri Sejahtera Savings and Loans Cooperative only recorded

a success rate of 60% of the target. In the second and third years, Hersarana Mandiri Sejahtera Savings and Loans Cooperative was able to record achievements of up to 100% of the company's target. However, in the fourth and fifth years, performance achievements showed a negative trend with a decreasing achievement rate of 93% at the end of the financial year 2023 and 88% at the end of the financial year 2024.

Table Performance 2020-2024

Perspective	Indicator	Score				
		2020	2021	2022	2023	2024
Finance	Profit and loss	5	9	10	8	7
	Landing	5	10	10	7	7
	Funding	5	9	10	7	7
	Business Development	4	10	10	8	7
	Spending Efficiency	7	10	10	10	8
Service	Membership	6	10	10	10	10
	RO level	4	10	10	10	10
	Customer Complaints	8	10	10	9	9
Internal Business	Congestion	4	10	10	8	7
	Arrears	4	10	10	8	6
	Cash Balance Difference	8	10	10	10	10
	Timeliness of Processing	7	10	10	10	9
	Standard Service Level	6	10	10	10	10
Personnel	Training and Education	7	10	10	10	10
	Discipline	8	10	10	10	7
	Turnover Ratio	6	10	10	8	7
	Internal Conflict Management	8	10	10	9	8
Percentage of Achievement of Annual Target Walk		60%	100%	100%	93%	88%

Based on the findings regarding performance with a negative trend, the cooperative is trying to increase capacity in maximum performance conditions. Hersarana Mandiri Sejahtera Savings and Loans Cooperative, in addition to having a good corporate culture and system, is certainly inseparable from the role of quality Human Resources (HR).

Human Resources (HR) are a crucial factor for a company and must be managed effectively to improve the efficiency and effectiveness of the company or organization. Therefore, HR management is a program for acquiring, developing, maintaining, and utilizing HR to support the company or organization in achieving its goals. Company or organizational goals can be achieved effectively and efficiently if supported by optimal employee performance. Performance is the quality and quantity of work achieved by an employee in carrying out tasks according to the responsibilities assigned to them (Mangkunegara, 2017).

Employee performance is the level of success an employee has in carrying out their duties and their ability to achieve predetermined goals (Gibson et al., 2013). All companies or organizations expect high employee performance, meeting established work standards. Many factors can influence employee performance, as stated by Mangkunegara (2017), including individual factors and the organizational environment. Individual factors include motivation and competence, while environmental factors include organizational culture.

According to preliminary studies, employee performance at the Hersarana Mandiri Sejahtera Savings and Loans Cooperative is largely mediocre and requires improvement. This is due to a lack of motivation and employee competency that does not support optimal work performance. This situation is certainly detrimental to the cooperative's operations, which require optimal employee performance to achieve its goals.

The suboptimal employee performance described above actually impacts the cooperative's performance. This demonstrates that employees are a crucial asset for all companies. As the most important asset in an organization, employees naturally require an internal drive to act within their capacity to meet their work targets. This internal drive is commonly referred to as a person's work motivation. According to Hasibuan (2016), motivation is the drive that drives employees to work hard, devoting all their abilities and skills to achieving company goals. Consistent with the aforementioned opinion, motivation can influence a person's performance at work or in completing their assigned tasks and responsibilities.

Research conducted by Wardana (2022) shows that motivation significantly influences employee performance. Research by Mumpuni (2023) yields different results, namely that work motivation has no effect on employee performance.

This research also differs from the results of Farras' (2022) research which shows that work motivation has a negative effect on employee performance.

Employee competence is also essential for all employees in carrying out their work. Wibowo (2013) defines competence as the ability to perform a job or task based on skills and knowledge, supported by the work attitude required by the job. Competence can deepen and broaden work abilities. The more often someone performs the same task, the more skilled they become and the faster they complete it, resulting in better performance. Research conducted by Wardana (2022) shows that competence has a significant effect on employee performance. These results differ from those of Afifah et al. (2024), which showed that competence had no effect on employee performance. Other research findings are also shown in Pancasasti's (2023) study, which found that competence had a negative effect on employee performance.

An employee's motivation and competence in carrying out their work can be strengthened by the prevailing organizational culture in a company to achieve more optimal employee performance. According to Denison (1990), organizational culture is the values, beliefs, and basic principles that form the basis for management systems and practices as well as behaviors that enhance and strengthen these principles.

A strong organizational culture will also have a strong influence on its employees in their work. Employees who are less motivated at work, but because of the company's strong organizational culture, these employees become more motivated in their work and are able to deliver maximum performance. Research conducted by Aditya and Nugraheni (2014) shows that organizational culture moderates the influence of motivation on employee performance. Likewise, if there are employees who are less competent, with a strong organizational culture, they will strive to do their work as well as possible so that their

performance can also be maximized. Research conducted by Prasetyaningtiyas et al. (2022) shows that organizational culture moderates the influence of competence on employee performance.

Based on the phenomena and research gaps in the results of previous studies that have been described above, the researcher feels interested and considers it important to carry out in-depth research through a thesis entitled: "The Influence of Motivation and Competence on the Performance of Employees of the Hersarana Mandiri Sejahtera Savings and Loans Cooperative Moderated by Organizational Culture".

2. Research Methods

A research method is a scientific way to obtain valid data with the aim of discovering, developing, and proving certain knowledge so that it can be used to understand, solve, and anticipate problems (Sugiyono, 2017). This research design is quantitative research, using a quantitative descriptive approach, namely research that uses statistical figures to explain the relationship between independent variables and dependent variables (Sugiyono, 2017).

3. Results and Discussion

3.1. Description of employee performance variables

Description of employee performance variable data that can describe respondents' perceptions or responses regarding employee performance can be seen in the table below.

The table above provides a description of employee performance variables, indicating that respondents provided highly varied responses, as indicated by varying scores for each question/statement. It is also noted that the majority of respondents gave scores of 4 and 5, indicating high employee performance.

The above assessment is supported by the average employee performance index of 84.42, which falls into the high category. Similarly, all four indicators have indexes that fall into the high category. This situation can indicate that the performance of employees at the Hersarana Mandiri Sejahtera savings and loan cooperative is high, which can mean that the performance of employees at the Hersarana Mandiri Sejahtera savings and loan cooperative can be said to be optimal.

Detailed research data from respondents' answers to organizational culture variables can also be seen in the graph below.



Figure Graph of research results on employee performance variables

3.1.1. Data Analysis Results

This research was processed using the Structural Equation Modeling (SEM) analysis method with SmartPLS software. This study aims to understand how motivation and competence affect employee performance and whether organizational culture can strengthen or weaken the influence of motivation and competence on employee performance. This study uses 4 latent variables and 19 manifest variables/indicators, namely the motivation variable (X1) with 5 manifest variables, the competency variable (X2) with 4 manifest variables, the organizational culture variable (M) with 6 manifest variables, and the employee performance variable (Y) with 4 manifest variables.

The statistical method used to test the conceptual hypothesis of this research is Structural Equation Modeling (SEM) through a statistical approach.

Partial Least Square(PLS) Moderated Regression Analysis (MRA). The research model consists of two parts: a measurement model (outer model) explaining the relationship between latent variables and their indicators, and a structural model (inner model) describing the relationships between variables. Researchers can analyze complex relationships between variables while simultaneously testing for moderating effects. This study aims to verify the research hypotheses and provide an in-depth understanding of the factors influencing employee performance. Figure 4.1 shows the model tested and applied in this study, as shown below.

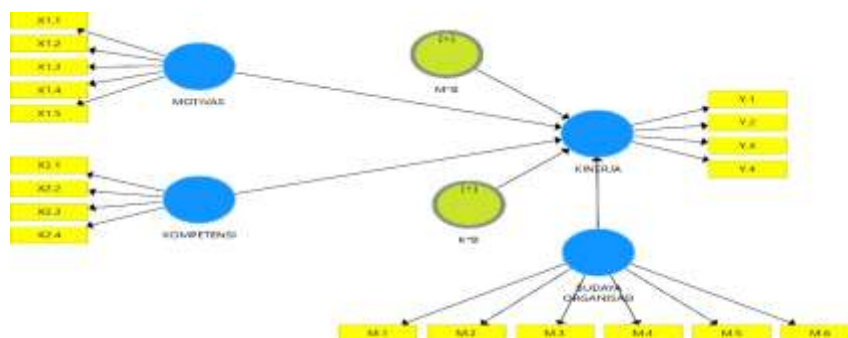
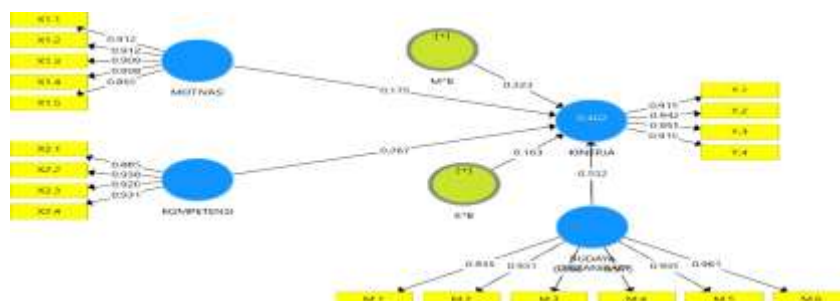


Figure Research Model



The calculation results of the entire model using SmartPLS 3.0 (full model analysis results) are as follows:

Figure Path diagram with Loading Factor results before elimination

This research was conducted through several stages in interpreting the results of the

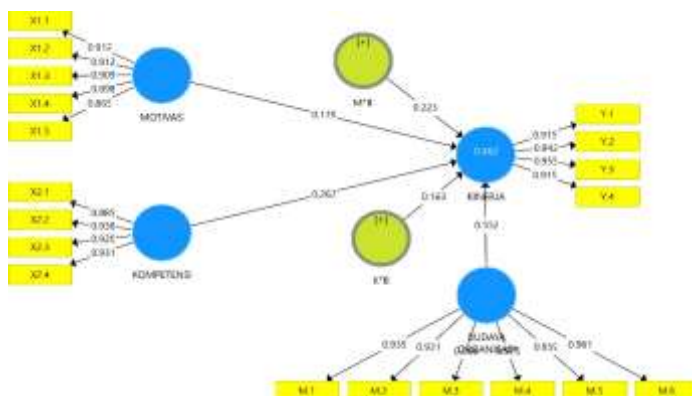
SmartPLS SEM analysis, namely evaluation of the measurement model (outer model), evaluation of the structural model (inner model), and testing the direct and moderation hypotheses. Based on the figure above, the indicators for testing SEM results with PLS were carried out by examining the results of the measurement model (outer model) and the results of the structural model (inner model) of the model being studied.

3.1.2. Evaluation of Measurement Model (Outer Model)

The use of SmartPLS is one of the stages in this test, namely by evaluating the Outer Model measurement model.

This measurement will identify the level of validity and reliability of the tested data. Outer Model Evaluation conducted with SmartPLS uses three criteria in analyzing the data: Internal Consistency Reliability (Cronbach Alpha and Composite Reliability), Convergent Validity (Reliability and AVE), and Discriminant Validity (Fornell-Lacker, Cross Loading, and HTMT).

Below is the loading factor diagram for a structural model of the influence of motivation and



competence on employee performance, with organizational culture as a moderating variable. The loading factor diagram from the analysis in this study is as follows:

Figure Loading Factor Results (no indicators were eliminated)

a. Convergent Validity

The purpose of the Convergent Validity test is to identify the validity of each relationship between indicators and their latent variables. The loading factor limit is based on a value greater than 0.7. This is classified by Ghozali and Latan (2015), where a value greater than 0.7 is for confirmatory research, and a value between 0.6 and 0.7 is acceptable for exploratory research.

The provisions used in this study if the manifest variable

If a research indicator has a loading value greater than 0.7, it can be said to meet convergent validity, whereas if the variable indicator has a loading value less than 0.7, it indicates a low level of validity. Based on the loading factor values in the table above, it can be concluded that all indicators in this study have a loading value > 0.7, so all indicators can be said to meet convergent validity.

Furthermore, convergent validity is tested by applying the AVE value of the measurement to

the construct. In general, the AVE value is > 0.5 . Convergent validity is also conducted based on the AVE value of the measurement to the construct. Based on the rule of thumb, the AVE value must be greater than 0.5. The following are the results of the convergent validity test using the AVE value.

Table AVE Test Results

Variables	Average Variance Extracted(AVE)
Motivation	0.809
Competence	0.844
Organizational culture	0.911
Employee performance	0.870
M*B	1,000
K*B	1,000

Source: Processed primary data, 2025

An AVE value is considered good if it exceeds or is greater than 0.5. Based on the data processing table, it is known that the AVE value for all variables has an AVE value > 0.5 . Therefore, it can be concluded that each research variable indicator was said to be valid and could be continued to the next stage.

b. Discriminant Validity

Discriminant validity is conducted based on the crossloading value. The following are the results of the crossloading value.

Based on the table, it can be seen that the crossloading value is greater than 0.7. Therefore, it can be concluded that all constructs are valid and have good discriminant properties.

c. Reliability Test

Reliability test to evaluate composite reliability and Cronbach's alpha, the value must be > 0.7 for confirmatory research and a value of 0.6 – 0.7 is still acceptable for exploratory research.

Table Results of Composite Reliability and Cronbach's Alpha Tests

Variables	Cronbach's Alpha	Composite Reliability
Motivation	0.941	0.955
Competence	0.938	0.956
Organizational culture	0.980	0.984
Employee performance	0.950	0.964
M*B	1,000	1,000
K*B	1,000	1,000

Source: Processed primary data, 2025

Based on the results of the reliability test listed in the table above, it can be seen that all the research variable measurement instruments used in this study can be declared reliable because they have composite reliability and Cronbach's alpha values > 0.7 .

d. R-Square (R²)

R Square is the coefficient of determination for endogenous constructs, with threshold

values of 0.19 being categorized as weak; 0.33 as moderate; and 0.67 as substantial. The results of the R Square analysis can be seen in the table below.

Table Adjusted R-Square Test Results

	R Square	R Square Adjusted
Employee performance	0.462	0.438

Source: Processed primary data, 2025

From the table above, it can be seen that the R-Square Adjusted value of the performance variable is 0.438, which means that the variables of motivation, competence, organizational culture, and the interaction of exogenous variables with moderating variables have an influence on the performance variable of 43.8%, while the remaining 56.2% is influenced by variables outside this research model. Referring to the provisions with the R-Square Adjusted value above, the model falls into the moderate or fairly strong category because the value is above 0.33 but below 0.67.

e. *F-Square (F2)*

The effect size (F-square) test is used to identify model quality; the effect is categorized as low if the F-square value is 0.02; moderate if the value is 0.15; and high if the value is 0.35. The results of the F-Square (F2) test are presented in the table below:

Table. F-Square Test Results

	Organizational culture	K * B	Perfo rman ce	Competen ce i	M * B	Motivati on
Organizational culture			0.269			
K*B			0.060			
Performance						
Competence			0.084			
M*B			0.077			
Motivation			0.051			

Source: Processed primary data, 2025

From the table above, it can be seen that the organizational culture variable has a moderate influence on performance because the F-Square value is 0.269. The interaction variable of competency with organizational culture has a small influence on performance because the F-Square value is 0.060. The competency variable has a small influence on performance because the F-Square value is 0.084. The interaction variable of motivation with organizational culture has a small influence on performance because the F-Square value is 0.077. The motivation variable has a small influence on performance because the F-Square value is 0.051.

3.1.3. Hypothesis Testing

Hypothesis testing can be observed from the t-statistic value and probability value, in testing that uses a 5% alpha statistical value, the t-statistic value applied in testing accompanied by a 5% alpha statistical value is the t table, or 1.96. When the t-statistic or t table > 1.96, Ha is accepted and H0 is rejected; while for probability, Ha can be accepted when the p value <

0.05 (Ghozali, 2016).

The results of this test apply PLS to determine the influence of motivation and competence as well as organizational culture on employee performance. The results of the influence test are shown in Table:

Table. Partial Significance Test Results

Influence	OriginalSample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Motivation-> Performance	0.179	0.186	0.090	1,994	0.047
Competence -> Performance	0.267	0.269	0.105	2,529	0.012
Organizational Culture-> Performance	0.552	0.536	0.144	3,837	0,000

Source: Processed primary data, 2025

From the table above it can be seen that:

1) There is a significant influence between motivation and performance.

Based on the table above, it can be seen that the t-statistic value is $1.994 > 1.96$ and the p-value is $0.047 < 0.05$. Thus, the alternative hypothesis is accepted.

2) There is a significant influence between competence and performance.

Based on the table above, it can be seen that the t-statistic value is $2.529 > 1.96$ and the p-value is $0.012 < 0.05$. Thus, the alternative hypothesis is accepted.

3) There is a significant influence between organizational culture and performance.

Based on the table above, it can be seen that the t-statistic value is $3.837 > 1.96$ and the p-value is $0.000 < 0.05$. Thus, the alternative hypothesis is accepted.

3.1.4. Moderation Test

The results of testing the moderation hypothesis of organizational culture variables on the influence of motivation and competence on employee performance are as follows:

Table. Results of Moderation Significance Test

Moderation	OriginalSample (O)	SampleMean (M)	Standard Deviation (STDEV)	T (O/STDEV)	StatisticsP Values
M*B -> Performance	0.223	0.213	0.108	2,073	0.039
K*B -> Performance	0.163	0.161	0.076	2,134	0.033

Source: Processed primary data, 2025

From the results of the moderation test in the table above, it can be seen that:

1) There is a moderating effect of organizational culture variables on motivation and performance. Based on the table above, it can be seen that the p-value is $0.039 < 0.05$. Thus, the alternative hypothesis of moderation is accepted.

2) There is a moderating effect of organizational culture variables on competency and performance. Based on the table above, it can be seen that the p-value is $0.033 < 0.05$. Thus,

the alternative hypothesis of moderation is accepted.

3.2. The influence of motivation on employee performance

The analysis results show that motivation influences employee performance. This means that employee motivation can determine employee performance. High employee motivation leads to high performance, while low motivation leads to low performance. The analysis also shows that motivation has a positive effect on employee performance. This means that higher employee motivation leads to higher employee performance.

Employees with high work motivation will strive to exert all their abilities to achieve company goals and for the advancement of the company where they work, thereby improving company performance. The higher the employee's work motivation, the higher their performance.

Employee performance. The work motivation of the Hersarana Mandiri Sejahtera Savings and Loans Cooperative employees who were respondents in the study was categorized as high, and the performance of the employees who were respondents in the study was also categorized as high. The research data shows that high employee motivation in working has a positive impact on high employee performance. This is in line with the opinion expressed by Hasibuan (2016), namely that motivation is the drive for employees to work hard by providing all their abilities and skills to achieve company goals.

The results of this study empirically prove that motivation influences employee performance. Motivation can influence a person's performance at work or in completing their assigned tasks and responsibilities. These results support research conducted by Wardana (2022), which showed that motivation significantly influences employee performance. Other supporting research includes Parashakti et al. (2019), Mulang (2021), and Paais & Pattiruhu (2020), which demonstrated that motivation has a significant positive effect on employee performance.

3.2.1. The influence of motivation on employee performance

The analysis results show that competency influences employee performance. This means that employee competency can determine employee performance. High competency leads to high performance.

will also be high, and conversely, if an employee's competency is low, it will also result in low performance. The analysis also shows that competency has a positive effect on employee performance. This means that the higher an employee's competency, the higher their performance.

Competence is the ability to perform a job or task based on skills and knowledge and supported by the work attitude required by the job (Wibowo, 2013). Employees with high competence can be utilized by companies to carry out all their business activities and achieve predetermined company goals. The higher the competence possessed by employees, the higher their performance. The competence of employees at the Hersarana Mandiri Sejahtera Savings and Loans Cooperative who were respondents in the study was categorized as high, and the performance of the employees who were respondents in the

study was also categorized as high. The research data shows that high employee competence has a clear positive impact on high employee performance. This is in line with the opinion expressed by Hasibuan (2016), namely that motivation is the drive for employees to work hard by providing all their abilities and skills to achieve company goals. This is in line with the opinion of Dessler (2017), namely that competence is a characteristic of a person that can be demonstrated, which includes knowledge, skills, and behavior.

which can produce performance and achievement.

The results of this study empirically prove that competence influences employee performance. Competence can influence a person's performance at work by optimally completing their assigned tasks and responsibilities. These results support research conducted by Wardana (2022), which showed that competence significantly influences employee performance. Other supporting research includes research by Parashakti et al. (2019) and Mulang (2021), which showed that competence has a significant positive effect on employee performance.

3.2.2. Moderation of organizational culture on the influence of motivation on employee performance

The analysis results show that the applied organizational culture moderates the influence of motivation on employee performance. This can be interpreted as the existence of an organizational culture that is applied as a work norm in the savings and loan cooperative Hersarana Mandiri Sejahtera and also implemented by employees has fostered work motivation in employees so that employee performance is high. Employees feel that the values or goals of the cooperative are in accordance or aligned with themselves and their personal goals of working in the cooperative, thus strengthening their motivation to provide the best performance to the cooperative. As stated by Ermawan (2011), namely that organizational culture is a way of life and lifestyle of an organization that is a reflection of the values or beliefs that have been held by members of the organization.

Employees who use the values, beliefs, and norms of their workplace as guidelines in carrying out their work will strive to achieve company goals, thereby improving company performance. The stronger the organizational culture among employees, the higher their performance will be. Therefore, employees working with the support of a strong organizational culture will improve employee performance. The results of the study showed that employee motivation is categorized as high, and organizational culture is also categorized as high. This situation creates a situation where employee motivation is already high, reinforced by the existing organizational culture in the cooperative, thus resulting in high employee performance as well.

The results of this study have empirically proven that organizational culture moderates the influence of motivation on employee performance. The role of organizational culture in this relationship is to strengthen the influence of motivation on employee performance. The stronger the support of organizational culture, the higher employee motivation will be, resulting in higher employee performance. These results are supported by research by

Akhsan and Pendriank (2024), which shows that organizational culture has a positive effect on employee performance. Similarly, research by Paais & Pattiruhu (2020) shows that organizational culture has a significant positive effect on employee performance. This is also supported by research conducted by Aditya & Nugraheni (2014), which shows that organizational culture moderates the influence of motivation on employee performance.

3.2.3. Moderation of organizational culture on the influence of competence on employee performance

The analysis results show that the applied organizational culture moderates the influence of competence on employee performance. This can be interpreted that with the existence of organizational culture applied as values, beliefs and behavioral guidelines in the Hersarana Mandiri Sejahtera savings and loan cooperative which is applied by all cooperative members including employees, it is able to foster employee feelings to work competently so that employee performance is high. Employees feel that the values, behavioral guidelines or goals of the cooperative are appropriate or aligned with themselves so that they can strengthen them to provide the best performance by devoting all their abilities and skills to the cooperative. This is in line with what was stated by Ermawan (2011), namely that organizational culture is a way of life and lifestyle of an organization which is a reflection of the values or beliefs that have been held by the members of the organization.

Cooperative employees have made the values, beliefs and norms in their workplace as guidelines in carrying out their work so that they strive to achieve their goals.

company, thereby improving company performance. The stronger the organizational culture within employees, the higher their performance. Therefore, employees working with the support of a strong organizational culture will improve their performance. This is supported by research data showing that employee competency is high, and organizational culture is also high. This situation empowers employees to work more competently, resulting in high employee performance as well.

The results of this study have empirically proven that organizational culture moderates the influence of competence on employee performance. The role of organizational culture in this relationship is to strengthen the influence of competence on employee performance. The stronger the support of organizational culture, the higher employee competence will be, resulting in higher employee performance. Therefore, employees who work with their competencies supported by the existing organizational culture in cooperatives will improve employee performance. These results are supported by research by Prasetyaningtyas et al. (2022), which shows that organizational culture moderates the influence of competence on employee performance.

4. Conclusion

The results of the research and the results of the research analysis on the influence of motivation and competence on employee performance, and organizational culture as a moderator on the influence of motivation and competence on employee performance at the

Hersarana Mandiri Sejahtera Savings and Loans Cooperative obtained several conclusions, namely: 1. Motivation significantly influences employee performance at the Hersarana Mandiri Sejahtera Savings and Loans Cooperative. This influence implies that high or low motivation impacts employee performance. Low employee motivation leads to low performance, and conversely, high motivation leads to high performance. 2. Competence significantly influences employee performance at the Hersarana Mandiri Sejahtera Savings and Loans Cooperative. This influence implies that high or low competency impacts employee performance. If employee competency is low, their performance will be low, and vice versa, if competency is high, their performance will also be high. 3. Organizational culture moderates the influence of motivation on employee performance at the Hersarana Mandiri Sejahtera Savings and Loans Cooperative. Employee motivation, supported by the cooperative's organizational culture, improves employee performance. 4. Organizational culture moderates the influence of competence on employee performance at the Hersarana Mandiri Sejahtera Savings and Loans Cooperative. Employee competence, supported by the cooperative's organizational culture, improves employee performance.

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