

The Effect of Competency and Work Experience on Employee Job Satisfaction and Performance

Arga Riandhi ¹⁾ & Olivia Fachrunnisa ²⁾

¹⁾ Faculty of Economic, Universitas Islam Sultan Agung (UNISSULA) Semarang, Indonesia, E-mail: argariandhi.std@unissula.ac.id

²⁾ Faculty of Economic, Universitas Islam Sultan Agung (UNISSULA) Semarang, Indonesia, E-mail: oliviafachrunnisa@unissula.ac.id

Abstract. *This research is an explanatory quantitative study with a quantitative approach. The study population consisted of 45 employees working at Bank Indonesia in Aceh Province and 35 at Bank Indonesia in Lhokseumawe. The sample was taken using a census method, resulting in a sample size of 80 Bank Indonesia employees in Aceh Province. Data collection used a closed-ended questionnaire. In this study, data analysis used the SEM-PLS method with SmartPLS (Partial Least Square) software. Research results: 1) Competence has a positive and significant effect on employee job satisfaction, meaning that the higher the competence, the higher the employee's job satisfaction. 2) Work experience has a positive and significant effect on employee job satisfaction, meaning that the more work experience employees have, the more likely they are to feel satisfied with their work. 3) Competence has a positive and significant effect on employee performance, meaning that the higher the employee's competence, the better the employee's performance. 4) Work experience has a positive and significant effect on employee performance, meaning that the higher the work experience, the better the employee's performance. 5) Job satisfaction has a positive and significant effect on employee performance, meaning that the higher the employee's job satisfaction, the higher the employee's performance. 6) Job satisfaction can mediate the effect of competence on employee performance, meaning that the competence possessed by employees will result in job satisfaction, and this job satisfaction then improves employee performance, 7) Job satisfaction can mediate the effect of work experience on employee performance, meaning that work experience can improve employee performance indirectly through increasing job satisfaction, because work experience makes employees feel more capable and comfortable, which ultimately improves employee enthusiasm and performance.*

Keywords: *Effect of Competency; Employee Job Satisfaction; Performance; Work Experience.*

1. Introduction

Human resources are a crucial element in any organization. The direction an organization takes depends on the human resources within it. For a company, employees are a crucial element of human resources because they carry out the orders of the company's owner or management. To carry out these orders effectively and correctly, a company needs employees with high performance. Performance is the work results achieved by an individual in carrying out their duties according to the standards and criteria established for that job (Nakita, 2015: 21).

To achieve good performance, there are several influencing factors. Mungkasa's (2018) research shows that competence influences employee performance at the Makassar City Regional Environmental Service. According to Spencer and Spencer in Palan (2017:54), competence itself is a basic characteristic possessed by an individual that is causally related to meeting the criteria required to occupy a position. Based on the author's observations, Bank Indonesia prioritizes employee competence in each position. This is realized through recruitment that focuses on employee abilities, so that they are expected to be able to carry out their duties well while working. In addition, every promotion is preceded by a strict competency assessment by a line manager or direct superior. Employees who are deemed competent are grouped into the Potential Employee Group (KPP). From this KPP, employees who are truly worthy of occupying the position above them are selected. However, before taking office, they must also undergo education at an internal educational institution called the Bank Indonesia Institute (BIns).

In addition to competence, an employee's experience will assist them in carrying out their work. Therefore, Jumawan (2021) examined the influence of work experience and education level on employee performance. The results showed a significant direct effect between work experience and employee performance at the Bekasi Regional Customs and Excise Office. Based on the author's experience at Bank Indonesia, work experience outside Bank Indonesia is not a primary factor in employment here, as recruitment allows fresh graduates to apply. In fact, quite a few fresh graduates are accepted at Bank Indonesia through the recruitment process designed for prospective leaders, namely the Future Leader Candidate Employee (PCPM) recruitment. However, work experience at Bank Indonesia itself is very important and is among the most highly considered. In addition to competence, work experience at a certain rank is also a primary requirement for promotion to a higher position. For example, employees with the rank of executive must have worked for a minimum of three years in their position before being proposed for promotion to staff rank. Likewise, employees with the rank of staff to be promoted to assistant manager must meet the minimum length of service.

Another factor that can impact employee performance is employee satisfaction. This relationship was studied by Adnan (2022), which found a positive and significant influence between career development, work discipline, and job satisfaction on the performance of North Aceh Regency Secretariat employees. At Bank Indonesia, job satisfaction is a key

concern, with various policies designed to ensure employee comfort. Satisfaction here is not solely measured by salary. Bank Indonesia also provides adequate healthcare facilities commensurate with rank, shared sports facilities, opportunities for continuing education, and a One Big Family program that includes the involvement of employees' families. With all of this, it is hoped that employees will not view their work at Bank Indonesia merely as an obligation to earn a living, but rather as an integral part of their lives, thereby achieving job satisfaction. This is ultimately expected to improve the performance of Bank Indonesia employees.

Job satisfaction cannot be achieved without the support of other factors. In this study, competency and work experience, besides influencing employee performance, also increase job satisfaction, which in turn affects performance. A person feels satisfied at work when the job aligns with their competencies and experience. Without such a match, salary and other benefits provided by the company still do not provide maximum satisfaction because the main task is not completed. Therefore, job satisfaction plays a role as an intervening variable in this study. Previous research by Adnan (2022) attempted to examine the mediating effect of job satisfaction on career development and work discipline on employee performance. The results showed that job satisfaction did not mediate the relationship between these variables, although all three significantly influenced employee performance. Therefore, in this study, job satisfaction will examine the mediating effect of competency and work experience on employee performance.

2. Research Methods

This research is quantitative explanatory. According to Sugiyono (2018), quantitative research utilizes numerical data for data collection, interpretation, and presentation of results. Therefore, the purpose of this study is to explain the factors influencing the hypothesis to support or refute previous findings. In this case, the factors to be studied are the influence of employee competence and work experience (independent variables) on job satisfaction (mediating variable) and employee performance (dependent variable).

3. Results and Discussion

3.1. The Influence of Competence on Job Satisfaction

The results of the study show that the P-values that determine the influence of competence on job satisfaction are $0.000 < 0.05$ and the T-Statistics value $(5.562) > 1.96$. Meanwhile, the original sample has a value of 0.602 (positive). This indicates that competence has a positive and significant effect on employee job satisfaction. These results support the first hypothesis, meaning H1 is accepted. This indicates that the higher the competence, the higher the employee job satisfaction. This is because adequate competence helps employees perform their tasks better and more effectively, thereby increasing their job satisfaction.

The results of this study are in line with research conducted by Zainal, Idris & Maryadi (2024); Aprilliansyah & Chalid (2020); Masruchiyah, Gumay & Ratnasih (2023) which stated

that competence has a positive influence on Job satisfaction. This shows that competence is a crucial factor influencing employee job satisfaction. Improved competence will positively impact employee job satisfaction, performance, and motivation. Adequate competence enables employees to perform tasks more efficiently and effectively, which impacts their performance. Good performance, in turn, increases employee satisfaction with their jobs.

Satisfaction Work Employee skills are determined by various factors, including competence. Competence is something related to ability, knowledge/insight, and attitudes that serve as guidelines for carrying out responsibilities. Work carried out by employees (Hasibuan & Afrizal, 2019). The competencies possessed by employees can spur satisfaction obtained by the employees themselves. This is because if someone has good abilities and competencies and can help in carrying out the tasks or work they are given, there will be a sense of satisfaction because they have been able to complete the work well. Competence can be said to be a form of behavior, ability, knowledge, and talent within an individual to perform the work given.

Employee competence and job satisfaction are closely related. Competence, which includes knowledge, skills, and work attitudes, is very important. Influential on an employee's job satisfaction (Suroto, Soetomo & Hendrajaya, 2018). Competencies that match the needs of the company or organization will make it easier for employees to carry out their duties. In addition, with the competencies possessed by each individual, it can optimize the achievement of organizational performance, which helps in efficient time in carrying out the work obtained, so there will be a sense of satisfaction because they have been able to complete the work well (Aprilliansyah & Chalid, 2020). Employees who have high competence tend to feel more satisfied in their work because they feel able to meet job demands and achieve set targets. High competence makes employees feel more confident in carrying out their duties, thereby increasing job satisfaction.

Influence Work Experience on Job Satisfaction

The results of the study show that the P-Values that form the influence of work experience on job satisfaction are $0.007 < 0.05$ and the T-Statistics value $(2.243) > 1.96$. While the original sample has a value of 0.280 (positive). This shows that work experience has a positive and significant effect on employee job satisfaction. These results support the second hypothesis which means H2 is accepted. that is, the more work experience an employee has, the more likely they are to feel satisfied with their job. Positive work experience allows employees to be better at completing tasks, adapting, and achieving work goals, which in turn increases their satisfaction.

These results align with research by Tamara et al. (2024), which showed that work experience has a positive and significant effect on employee job satisfaction. This is in line with research by Firdaus, Kusuma, and Sari (2024), which found that work experience has a positive and significant effect on employee job satisfaction. Furthermore, Apriyanti (2024) observed a significant relationship between work experience and employee well-being.

Jumawan's (2021) research also showed that work experience significantly influences performance allowances, which are indicators of job satisfaction, including salary and other rewards provided by the company.

According to Sasongko (2018), work experience is a measure of how well someone understands a job task and how long they have done it. Adequate work experience enables employees to be more efficient and skilled in completing their tasks, which can provide a sense of accomplishment and satisfaction (Sabirin, 2020). More experienced employees are better able to adapt to the challenges and demands of the job, making them more comfortable and satisfied with their work environment. Job satisfaction arising from good experience can motivate employees to work harder, which can further improve their overall performance.

An employee's work experience is influenced by their level of skill and knowledge. Work experience can help and facilitate employees in completing their work (Samallo & Wulani, 2022). Companies need to improve employee skills and knowledge so that employees can contribute optimally to their work. This is also supported by research (Fauzi et al., 2023 and Nawawi & Ekawati, 2021), which indicates that the more experience a person has, the easier it is to complete a task. Therefore, experienced employees will produce high performance.

The Influence of Competence on Employee Performance

The research results show that the P-Values that form the influence of competence on employee performance are $0.001 < 0.05$ and the T-Statistics value $(3.258) > 1.96$. While the original sample has a value of 0.384 (positive). This indicates that competence has a positive and significant effect on employee performance. These results support the second hypothesis, which means H3 is accepted. This shows that the higher the competence possessed by employees, the better their performance will be. This can be interpreted as when employees increase their level of proficiency in work, their performance results are generally expected to improve.

The results of this study are in line with research conducted by Ilma, Ridwan & Said (2024); Sariana, Nurnajamuddin & Serang (2022); Wahyuni & Budiono (2022); Lumanauw (2022) which states that Competence has a positive and significant impact on employee performance. Employees with a high level of competence are able to complete tasks according to established standards. Competence is a person's ability to complete a task based on the skills, knowledge, and work attitudes required by the job (Wibowo, 2018).

Sriwidodo (2020) stated that employee performance and effectiveness in carrying out their duties are largely determined by the competencies required by their field of work. With increasingly adequate competencies, a person will have greater mastery and be able to practically apply all work tasks according to the specified job description. Increasing employee competency can be measured by increasing knowledge and skills. Meanwhile, the characteristics of employees with high competency can be seen from several indicators: the

ability to carry out tasks according to work standards, possessing extensive knowledge, being able to complete tasks quickly, precisely, and correctly, being able to compile reports accurately and systematically, and having the ability to control their emotions well (Putra et al., 2020). The more often people perform the same task, the faster and more skillfully they perform it. The more work completed, the more work experience an employee gains, and the better their performance.

In line with Robbins and Judge's (2015) statement, every employee in an organization must have the competencies to support performance. Employees with good competencies will drive improved performance within the organization (Rosmaini & Tanjung 2019). According to Wibowo (2018), the number of competencies used by human resources will improve their performance. Therefore, employees are expected to have competencies that are appropriate to their job duties and responsibilities, so they can achieve maximum performance in the workplace. High competency can improve performance, so increasing competency through training and education is very important to improve employee performance. Competency improvement can improve work quality, increase work effectiveness and efficiency, encourage the achievement of organizational goals, and increase employee job satisfaction.

3.2. The Influence of Work Experience on Employee Performance

The results of the study show that the P-Values form The effect of work experience on employee performance is $0.000 < 0.05$ and the T-Statistics value $(3.773) > 1.96$. Meanwhile, the original sample has a value of 0.371 (positive). This indicates that work experience has a positive and significant effect on employee performance. These results support the fourth hypothesis, which means H4 is accepted. This means that the higher the work experience, the higher the employee performance. This is because work experience equips employees with better knowledge, skills, and mastery in carrying out tasks and work.

The results of this study are in accordance with research by Hasibuan (2023), which states that work experience (X1) has a significant influence on the performance of Medan City Government employees. Therefore, the higher the work experience of Medan City Government Office employees, the higher the level of employee performance. Another study by Yunus and Rocdianingrum (2023) states that work experience has a significant influence on employee performance. Hendrayani (2020) states that work experience has a significant influence on employee performance. Because someone who has extensive work experience does not require more training than someone who does not have work experience.

Martoyo (2017:113) defines work experience as the knowledge acquired during an employee's time at the company where they work. Work experience is an employee's mastery of knowledge and skills, measured by length of service and the level of knowledge and skills possessed (Handoko, 2020:208). The longer an employee works, the more experience they have. Conversely, the shorter the period of service, the less experience they

gain. Work experience provides many skills and job expertise. Conversely, limited work experience results in lower levels of skills and expertise.

The longer a person's work experience, the more knowledge they acquire. The longer an employee works, the faster and more skillfully they complete tasks, and the better their results are compared to those without work experience. The power of work experience in improving employee performance lies in their ability to handle daily tasks, both in terms of responsibilities and mastery. Employees with longer tenure tend to be more skilled, faster, and possess broader knowledge. Good work experience improves work efficiency and quality, as tenure increases (Ridwan, Haerudin & Puspitaningsih, 2022).

The Influence of Job Satisfaction on Employee Performance

The results of the study show that the P-values that form the influence of job satisfaction on employee performance are $0.016 < 0.05$ and the T-Statistics value $(2.136) > 1.96$. While the original sample has a value of 0.192 (positive). This indicates that job satisfaction has a positive and significant effect on employee performance. These results support the fifth hypothesis, which means H5 is accepted. This indicates that the higher the employee's job satisfaction, the higher the employee's performance.

The results of this study are in line with research conducted by Siregar, Harahap & Halim (2023); Paparang, Areros & Tatimu (2021); Widayanti & Widiastini (2021); Lingga (2020) which states that Job satisfaction has a positive and significant impact on employee performance. Herminingsih & Amalia (2021) revealed that employees with high levels of job satisfaction and positive attitudes toward their work can improve both employee and company performance. Meanwhile, employees with low levels of job satisfaction tend to have negative attitudes toward their jobs, which impacts employee performance.

According to Robbins & Judge (2025), job satisfaction is a positive feeling about one's job resulting from an evaluation of job characteristics. Employees who are satisfied with their jobs are more motivated to work hard and achieve company goals. This sense of satisfaction creates a positive work environment, where employees feel valued and motivated to deliver their best performance (Simatupang & Hayati, 2023). When employees are satisfied, they are more likely to demonstrate better performance. Job satisfaction can also help employees focus more on their work and reduce distractions, thus completing tasks more efficiently and being more likely to seek ways to improve their performance (Herminingsih & Amalia, 2021).

When a human resource is satisfied with their job, they will strive to complete it well. According to Kurniawan and Prasilowati (2019), employees with high levels of job satisfaction have a positive attitude towards their work, while dissatisfied employees have a negative attitude towards it. Job satisfaction encourages employees to work better, be more productive, and have higher motivation, which ultimately contributes to achieving company goals. Conversely, dissatisfaction can reduce performance.

The Role of Job Satisfaction in Mediating the Effect of Competence on Employee Performance

The results of the study show that the P-Values specific indirect effect is $0.026 < 0.1$ and the T-Statistics value $(1.937) > 1.28$ with the original sample value of 0.116 (positive) this means that job satisfaction can mediate the influence of competence on employee performance. This means that the competence possessed by employees will result in job satisfaction, and this job satisfaction is what then improves employee performance.

This is in line with research by Trisnaningsih and Suhana (2024) that job satisfaction can mediate the influence of competence on employee performance. Research by Suristya and Adi (2021) found that competence has a positive and significant effect on performance through job satisfaction as an intervening variable. This finding is also supported by research by Antoro and Widiastuti (2023), which found that job satisfaction significantly influences employee performance and mediates the relationship between rotation and employee performance.

Employees with good competencies will have a positive level of satisfaction with their work tasks, which results in better performance evaluations (Tampubolon 2020). Research by Fitriani, Foeh, and Manafe (2022) states that high employee job satisfaction can encourage them to improve their abilities, knowledge, and skills, enabling them to perform their duties professionally and with integrity, both in teams and individually. Employees with high job satisfaction are motivated by their ability to complete tasks through knowledge and skills (Fitriani, Foeh, and Manafe 2022). Satisfied employees, supported by their competencies, will be encouraged to complete their work optimally.

Employees with good competencies will find it easier to carry out their duties, which will impact their performance. The better an employee's competencies and the more they align with their job requirements, the higher their performance will be. Employees with strong competencies will utilize them to complete their work effectively, hoping to earn organizational recognition, thereby achieving job satisfaction, which in turn will improve their performance. When an employee possesses high competencies and feels capable of carrying out their duties, this can increase their job satisfaction. High competencies provide a sense of confidence and enable them to achieve good results. Furthermore, employees with strong competencies may feel more satisfied with their jobs because they feel competent and capable of handling the tasks at hand (Rijal & Frianto, 2020).

The Role of Job Satisfaction in Mediating the Effect of Work Experience on Employee Performance

The results of the study show that the P-Values specific indirect effect is $0.062 < 0.1$ and the T-Statistics value $(1.535) > 1.28$ with the original sample value of 0.054 (positive) this means that job satisfaction can mediate the effect of work experience on employee performance. This means that work experience can improve employee performance indirectly through

increasing job satisfaction, because work experience makes employees feel more capable and comfortable, which ultimately increases employee enthusiasm and performance.

Research linking work experience to employee performance was conducted by Waroi et al. (2024), with results showing that work experience, organizational culture, and the work environment had a positive and significant effect on employee performance at the Papua Provincial DPRD Secretariat. Research by Ridho and Apriliani (2021) also showed that work experience, supervision, and work discipline significantly influenced employee performance at the Dasuk Community Health Center, Sumenep Regency, East Java. Similarly, research by Annisa (2022) found that work experience had a positive and significant effect on employee performance at the Mutiara Merdeka Hotel in Pekanbaru.

The more experience employees have, the more skilled and confident they tend to be in completing their work, leading to higher job satisfaction (Hendrayani, 2020). Positive work experiences can increase job satisfaction, which in turn can improve employee performance. Experiences that make employees feel competent and satisfied tend to increase their motivation, work enthusiasm, and commitment, which then have a direct impact on employee productivity and work quality. Positive work experiences can increase employee job satisfaction, and high job satisfaction will make employees more productive, more creative, and more empowered in carrying out their tasks, so that their performance will increase.

Job satisfaction acts as a mediator between work experience and employee performance, where good work experience can improve job satisfaction, which in turn improves employee performance. When employees are satisfied with their work experiences, as influenced by their sense of engagement, abilities, and work environment, they are more motivated, productive, and committed, resulting in better performance (Waroi et al., 2024). Job satisfaction acts as a crucial bridge that ensures the benefits of work experience translate into optimal performance. Satisfied employees tend to be more motivated, enthusiastic, and have a higher commitment to the company (Annisa, 2022). The more experience employees have, the higher their job satisfaction, which in turn improves their performance.

4. Conclusion

Based on several analytical studies and discussions, the following conclusions can be drawn:

1. Competence has a positive and significant effect on employee job satisfaction, meaning that the higher the competence, the higher the employee job satisfaction.
2. Work experience has a positive and significant effect on employee job satisfaction, meaning that the more work experience an employee has, the more likely they are to feel satisfied with their job.
3. Competence has a positive and significant effect on employee performance, meaning that the higher the competence an employee has, the better the employee's performance will be.
4. Work experience has a positive and significant effect on employee performance, meaning that the higher the work experience, the higher the employee's performance.
5. Job satisfaction has a positive and significant effect on employee

performance, meaning that the higher employee job satisfaction, the higher employee performance. 6. Job satisfaction can mediate the influence of competence on employee performance, meaning that the competence possessed by employees will result in job satisfaction, and this job satisfaction is what then improves employee performance. 7. Job satisfaction can mediate the influence of work experience on employee performance, meaning that work experience can improve employee performance indirectly through increasing job satisfaction, because work experience makes employees feel more capable and comfortable, which ultimately increases employee enthusiasm and performance.

5. References

Journals:

- Adnan. 2022. Kinerja Pegawai dan Kepuasan Kerja Pegawai pada Setdakab Kabupaten Aceh Utara. *Jurnal Ekonomi Manajemen dan Bisnis*. Vol. 23, No. 2, Hal. 122-131.
- Alimuddin, Arasy. 2018. Peran Sistem Manajemen Kinerja, Kompetensi Pegawai, dan Promosi Jabatan dalam Meningkatkan Kinerja Pegawai. *Jurnal Ekonomi Modernisasi*. Vol. 13, No. 3, Hal. 155-165
- Annisa, Putri. 2022. Pengaruh Pengalaman Kerja Terhadap Kinerja Karyawan Hotel Mutiara Merdeka Pekanbaru. Skripsi. Pekanbaru: Universitas Islam Riau.
- Antoro, Sutarto Tri, and Nur Widiastuti. 2023. "Pengaruh Rotasi Dan Beban Kerja Terhadap Kinerja Pegawai Dengan Kepuasan Kerja Sebagai Variable Intervening Di Kantor Pengawasan Dan Pelayanan Bea Dan Cukai Tipe Madya Pabean B Yogyakarta." *Jurnal Riset Manajemen Akuntansi Indonesia* 1(2):426–44.
- Apridasari, Rizki. 2022. Pengaruh Kompetensi Terhadap Kinerja Pegawai Sekretariat DPRD Kabupaten Rokan Hilir. Skripsi. Pekanbaru: Universitas Islam Negeri Sultan Syarif Kasim Riau.
- Aprilliansyah, D. P., & Chalid, I. (2020). Pengaruh Kompetensi terhadap Kepuasan Kerja Pegawai Dinas Perkebunan Provinsi Kalimantan Timur. *Borneo Student Research (BSR)*, 2(1), 2020.
- Apriyanti, Lusi, Marta Widian Sari & Harmelia. 2024. Pengaruh Kemampuan Kerja dan Pengalaman Kerja terhadap Kinerja Pegawai Melalui Kesejahteraan Pegawai sebagai Variabel Intervening pada Puskesmas Pasar Bantal. *Jurnal Manajemen dan Bisnis Ekonomi*. Vol. 2, No. 2, Hal. 355-365.
- Bahtiyar, Khoerud Dai. 2024. Analisis Peran Authentic Leadership, Islamic Leadership, dan Islamic Work Ethics terhadap Kinerja Karyawan melalui Employee Engagement (Studi Empiris pada BMT yang Tergabung dalam PBMTI MPD Kota Semarang). Tesis. Semarang: Universitas Islam Sultan Agung.

- Fauzi, A., Hutajulu, L., Rijal, M., Moses, H., Samuel, I., & Sidik, M. (2023). Analisis Pengaruh Kepuasan Kerja , Beban Kerja , Serta Lingkungan Kerja Pada Performa Pegawai (Literature Review Metodologi Riset Bisnis). *Jurnal Ilmu Multidisiplin (JIM)*, 1(4), 874–885. <https://greenpub.org/JIM/article/view/130/118>.
- Firdaus, N. A., Kusuma, K. A., & Sari, H. M. K. (2024). Pengaruh Lingkungan Kerja, Pengalaman Kerja Dan Kompensasi Terhadap Kepuasan Kerja Karyawan PT. X. *Management Studies and Entrepreneurship Journal (MSEJ)*, 5(1), 4294–4303. <https://doi.org/10.37385/msej.v5i2.4644>.
- Fitriani, Dewi, John E H J Foeh, and Henny A Manafe. 2022. “Pengaruh Kompetensi, Motivasi, Dan Budaya Organisasi Terhadap Kinerja Pegawai Melalui Kepuasan Kerja Sebagai Variabel Intervening (Literature Review Manajemen Sumber Daya Manusia).” *JMPIS (Jurnal Manajemen Pendidikan dan Ilmu Sosial)* 3(2): 981–94.
- Hasibuan (2023). Pengaruh Pengalaman Kerja dan Motivasi terhadap Kinerja Pegawai Pemerintahan Kota Medan. *JOURNAL ECONOMIC AND STRATEGY (JES) Electronic Volume 4 |No.2|Juli-Desember|2023|pp. 47-54*ISSN: 2745-6544 Homepage: <https://journal.utnd.ac.id/index.php/jes>.
- Hasibuan, E. A., & Afrizal. (2019). Analisis Pengaruh Kompetensi, Lingkungan Kerja, dan Kompensasi Terhadap Kepuasan Kerja dan Implikasinya Terhadap Kinerja Aparatur Sipil Negara. *JEM: Jurnal Ekonomi dan Manajemen STIE Pertiba Pangkalpinang*, 5(1), 22–41.
- Hendrayani. 2020. Pengaruh Tingkat Pendidikan Dan Pengalaman Kerja Terhadap Kinerja Karyawan Pada PD. Pasar Makassar Raya Kota Makassar. *Jurnal Economix* 8(1): 1-12.
- Herminingsih, A., & Amalia, N. 2021. Pengaruh Budaya Organisasi, Komitmen Organisasional dan Kepuasan Kerja Terhadap Kinerja Karyawan. *JFM : Journal of Fundamental Management*, 1(3), 310–322.
- Ibeawuchi, E., U. Emmanuel. 2015. *Research Design and Sampling in Social and Management Science in 21st Century*.
- Ilma, F. E., Ridwan, & Said, M. (2024). Peran Peran Kompetensi, Lingkungan Kerja, Dan Motivasi Kerja Dalam Meningkatkan Kinerja Pegawai Dinas Komunikasi Informatika Dan Persandian Kabupaten Bulukumba. *Jurnal Bisnis dan Kewirausahaan*, 13(3), Article 3. <https://doi.org/10.37476/jbk.v13i3.4792>.
- Irawan, Prasetya. 2017. *Penelitian Kualitatif dan Kuantitatif untuk Ilmu-Ilmu Sosial*. Jakarta: Departemen Ilmu Administrasi FISIP UI.

- Isnaini, Fanny Zulida. 2018. Pengaruh Kepuasan Kerja Terhadap Kinerja Karyawan dengan Variabel Mediator Organizational Citizenship Behavior (Studi pada Karyawan Hotel Sahid Montana Malang). Skripsi. Malang: Universitas Brawijaya.
- Istiqamah, Septia Nurul. 2022. Pengaruh Kepuasan Kerja Terhadap Kinerja Karyawan dengan Keterikatan Karyawan sebagai Variabel Intervening pada PT Agro Rawas Ulu di Sumatera Selatan. Skripsi. Jambi: Universitas Jambi.
- Jumawan. 2021. Pengaruh Pengalaman Kerja dan Tingkat Pendidikan terhadap Kinerja Pegawai dan Tunjangan Kinerja sebagai Varibel Intervening. Media Mahardhika. Vol. 19 No. 2, Hal. 342-351.
- Kosasih, Achmad. 2017. Pengaruh Kepemimpinan Transformasional, Budaya Organisasi, dan Motivasi Kerja Pegawai terhadap Kepuasan Kerja Pegawai serta Implikasinya pada Kinerja Pegawai PDAM di Propinsi Banten. Journal of Government and Civil Society. Vol. 1, No. 2, Hal. 159-190.
- Kurniawan, Aris Hidayat dan Prasilowati, S. L. 2019. "Pengaruh Beban, Motivasi dan Kepuasan Kerja terhadap Kinerja Pegawai Pelayanan Pajak Pratama Cileungsi". Jurnal Pengembangan Wiraswasta. Vol. 21, No. 01.(hlm. 10)
- Lingga, A. S. (2020). Pengaruh Keseimbangan Kehidupan Kerja (Work Life Balance) dan Kepuasan Kerja Karyawan terhadap Kinerja Karyawan. Manajemen Bisnis, 6(2), 1134–1137.
- Lumanauw, M. (2022). Pengaruh Kompetensi dan Karakteristik Individu terhadap Kinerja Karyawan CV. Bumi Kencana Jaya. Jurnal Riset Inspirasi Manajemen Dan Kewirausahaan, 6(1).
- Masruchiyah, N., & Ratnasih, C. Gumay, O. A. P., (2023). Pengaruh Kompetensi dan Motivasi Terhadap Kepuasan Kerja Karyawan Selama Masa Pandemi Covid-19 di PT. Kao Indonesia. Jurnal Green Growth Dan Manajemen Lingkungan, 13(1), 80–89. <https://doi.org/10.21009/10.21009.131.6>
- Mungkasa, Nirman Niswan. 2018. Pengaruh Kompetensi terhadap Kinerja Pegawai pada Dinas Lingkungan Hidup Daerah Kota Makassar. Tesis. Makassar: Sekolah Tinggi Ilmu Administrasi LAN.
- Natika, Luki. (2015). Pengaruh Kompetensi terhadap Kinerja Pegawai pada Dinas Perhubungan Kabupaten Subang. JIA Fakultas Ilmu Administrasi UNSUB. Vol. 16, Hal. 19-50.
- Nawawi, M. T., & Ekawati, S. (2021). 'Pengaruh Kepuasan Kerja , Loyalitas Karyawan Dan Kemampuan Karyawan Terhadap Keinginan Karyawan Untuk Pindah Kerja Pada Koperasi 212 Mart Di Kota Tangerang.' Prosiding SENAPENMAS, 1293. <https://doi.org/10.24912/psenapenmas.v0i0.15180>.

- Paparang, N., Areros, W. A., & Tatimu, V. (2021). Pengaruh Kepuasan Kerja Terhadap Kinerja Pegawai Kantor PT. Post Indonesia di Manado. In *Productivity* (Vol. 2, Issue 2).
- Putra, Arif Rachman., Mila Hariani, Dita Nurmalasari, Moch. Irfan, dan Yusuf Rahman Al Hakim. 2020. Role of Work Environment and Organizational Culture to Job Performance, *Journal of Islamic Economics Perspectives*, Volume 1. No. 2, 1-12
- Ridho, Muhammad Ali & Wulan Apriliani. 2021. Pengaruh Pengalaman Kerja, Pengawasan, dan Disiplin Kerja terhadap Kinerja Pegawai. *Jurnal Ekonomi dan Manajemen*. Vol. 1, No. 2, Hal. 43-47.
- Ridwan, Haerudin & Puspitaningsih, (2022). Pengaruh Pengalaman Kerja Terhadap Kinerja Karyawan Pada PT. Jaya Abadi Prospero Showroom Yamaha di Kabupaten Bulukumba. *Journal Of ART, HUMANIATY & SOCIAL STUDIES*. Vol. 2, No. 5.
- Rijal, A. F. N., & Frianto, A. (2020). Pengaruh Kompetensi Terhadap Kinerja Karyawan Melalui Kepuasan Kerja : Studi Literatur. *BIMA : Journal of Business and Innovation Management*, 3, 49–58.
- Rosmaini & Tanjung (2019). Pengaruh Kompetensi, Motivasi Dan Kepuasan Kerja Terhadap Kinerja Pegawai. *Jurnal Ilmiah Magister Pendidikan*. Vol. 2, No 1.
- Sabirin, “Disiplin Kerja, Pengalaman Kerja Terhadap Kepuasan Dan Kinerja Pengawas,” *Jurnal Ilmiah Manajemen Dan Bisnis*, Vol. 21, No. 2, Pp. 123–135, 2020, Doi: 10.30596/Jimb.V21i2.4295.
- Samallo, M., & Wulani, F. (2022). Model Hubungan Kompleksitas Pekerjaan, Beban Kerja, Stres Kerja, Dan Kepuasan Kerja Guru Sma Pada Yayasan Pendidikan Xyz Di Surabaya. *E-Jurnal Manajemen Universitas Udayana*, 11(3), 614. <https://doi.org/10.24843/ejmunud.2022.v11.i03.p10>.
- Santi, Pande Ni Ketut. & Nengah Suarmanayasa. 2022. Pengaruh Kompetensi dan Kompensasi Terhadap Kepuasan Kerja Pegawai Kontrak Dinas Perhubungan Kabupaten Buleleng. *Bisma: Jurnal Manajemen*, Vol. 8, No. 1, Hal. 10-16.
- Sariana, S., Nurnajamuddin, M., & Serang, S. (2022). Pengaruh Kompetensi Terhadap Kinerja Pegawai. *YUME: Journal of Management*, 5(3), 201-216.
- Sasongko, A. Y. (2018). Pengaruh Kepuasan Kerja dan Pengalaman Kerja Terhadap Loyalitas Karyawan (Studi Kasus pada PT. Dong Young Tress Indonesia). Skripsi. Universitas Sanata Dharma Yogyakarta.
- Simatupang, B. M., & Hayati, K. (2023). Pengaruh Kepemimpinan Transformasional Terhadap Kinerja Karyawan yang Dimediasi Kepuasan Kerja Pada PT Sari Segar Husada Lampung Selatan. *MANEKIN : Jurnal Manajemen, Ekonomi, Hukum, Kewirausahaan, Kesehatan, Pendidikan Dan Informatika*, 2(2), 370–383.

<https://doi.org/https://journal.mediapublikasi.id/index.php/manekin/article/view/3992> Tupti, Z

- Siregar, N. M., Nova Jayanti Harahap, & Abdul Halim. (2023). Pengaruh Kepuasan Kerja, Keterlibatan Kerja, Sikap Kerja dan Komitmen Terhadap Kinerja Pegawai PUDAM Tirta Bina Kabupaten Labuhanbatu. JEMSI (Jurnal Ekonomi, Manajemen, Dan Akuntansi), 9(3), 554-564. <https://doi.org/10.35870/jemsi.v9i3.1096>
- Sriwidodo. 2020. Pengaruh Kompetensi, Motivasi, Komunikasi dan Kesejahteraan Terhadap Kinerja Dinas Pendidikan. Jurnal Manajemen SDM
- Sundari, Siti. 2015. Pengaruh Sistem Penilaian Kinerja dan Kompetensi Pegawai terhadap Kinerja Pegawai (Studi pada Kantor Badan Kepegawaian Daerah Kabupaten Lamongan). Jurnal Ilmu Manajemen & Bisnis, Vol. 1, No. 1, Hal. 20-29.
- Suristya dan Nyoman Rasmen Adi, 2021, Pengaruh Kompetensi Karyawan Dan Motivasi Terhadap Kinerja Melalui Kepuasan Kerja Sebagai Variabel Intervening, Jurnal Ilmiah Manajemen Bisnis Dan Inovasi ,Vol.8 No.1 Januari-April 2021, Hal. 50-70.
- Suroto, A., Soetomo, & Hendrajaya. (2018). Pengaruh Kompetensi dan Motivasi Terhadap Kepuasan Kerja Serta Berdampak pada Kinerja Karyawan di Hotel Sahid Jaya Solo. Jurnal Dinamika Ekonomi dan Bisnis Vol. 15 No.
- Tamara et al (2024). Pengaruh Tingkat Pendidikan dan Pengalaman Kerja Terhadap Kinerja Karyawan melalui Kepuasan Kerja Pada PT Kereta Api Indonesia Divisi Regional III Palembang. Jurnal Media Wahana Ekonomika, Vol. 21 No.1, April 2024 : 156 – 168.
- Trisnaningsih, S. D., & Suhana, S. (2024). Peran Mediasi Kepuasan Kerja pada Pengaruh Kompetensi dan Mutasi terhadap Kinerja Pegawai. Management Studies and Entrepreneurship Journal (MSEJ), 5(2), 9363–9383. <https://doi.org/10.37385/msej.v5i2.5883>.
- Wahyuni, A., & Budiono, B. (2022). Pengaruh Lingkungan Kerja Dan Kompetensi Terhadap Kinerja . Jurnal Ilmu Manajemen, 1-13
- Waroi, Jubelina, Andri Irawan & Duta Mustajab. 2024. Pengaruh Pengalaman Kerja, Budaya Organisasi, dan Lingkungan Kerja terhadap Kinerja Pegawai. Paradoks: Jurnal Ilmu Ekonomi. Vol. 7, No. 4, Hal. 371-389.
- Widayanti, L. J., & Widiastini, N. M. A. (2021). Pengaruh Kepuasan Kerja Terhadap Kinerja Karyawan Melalui Disiplin Kerja Pada Bagian Moulding Kayu Pt. Adi Karya Graha Mulya. Jurnal Manajemen Dan Bisnis, 3(1).

Yunus dan Rocdianingrum (2023). Pengaruh Pengalaman Kerja, Motivasi Kerja, Disiplin Kerja Terhadap Kinerja Karyawan. Jurnal Ilmu dan Riset Manajemen : Volume 12, Nomor 1, Januari 2023

Zainal, A., Idris, M., & Maryadi. (2024). Pengaruh Kompetensi, Tunjangan Kinerja Dan Kinerja Pegawai Terhadap Kepuasan Kerja Pegawai Kantor Kesyahbandaran Utama Makassar. SJM: Sparkling Journal of Management, 2(1), 56-70.

Books:

Agustini, Fauzia. 2019. Strategi Manajemen Sumber Daya Manusia. Medan: UISU Press.

Ghozali, Imam. (2015). Aplikasi Analisis Multivariate Dengan Program IBM SPSS. 25. Semarang: Badan Penerbit Universitas Diponegoro.

Halimatussakdiah, Baiq, Nengah Suarmanayasa & Komang Krisna Heryanda. 2019. Bisma: Jurnal Manajemen. Vol. 5, No. 1. Hal. 43-51.

Handoko, T. H. 2020. Manajemen Personalia dan Sumber Daya Manusia (Edisi Sepuluh). Penerbit BPFE. Yogyakarta.

Mangkunegara, Anwar Prabu. 2018. Perencanaan dan Pengembangan Sumber Daya Manusia. Bandung: Refika Aditama.

Martoyo, S. 2017. Manajemen Sumber Daya Manusia, Edisi 5, Cetakan Pertama, BPFE Yogyakarta.

Nasution, S. 2019. Metode Research (Penelitian Ilmiah). Jakarta: Bumi Aksara.

Palan, R. 2017. Competency Management. Penerjemah: Octa Melia Jalal. Jakarta: Penerbit PPM.

Robbins, S.P., & T.A. Judge. 2015. Perilaku Organisasi. Jakarta: Salemba Empat.

Saksono. 2017. Manajemen Sumber Daya Manusia Perusahaan. Bandung: PT Remaja.

Sarwono dan Narimawati (2015). "Membuat Skripsi, Tesis, dan Disertasi dengan Partial Least Square SEM (PLS-SEM)" Andi Offset : Yogyakarta.

Sedarmayanti. 2018. Sumber Daya Manusia dan Produktivitas Tenaga Kerja. Bandung: Ilham Jaya.

Soeprihanto, Widodo. 2017. Standarisasi Kompetensi Pegawai Negeri Sipil menuju Era Globalisasi. Jakarta: Pusat Penelitian dan Pengembangan BKN.

Spencer, Lyle M. & Signe M. Spencer. 2018. Competence at Work: Models for Superior Performance. New York: John Wiley & Sons Inc.

Sugiyono. 2018. Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.

Tampubolon, Hotner. 2020. Strategi Manajemen Sumber Daya Manusia Dan Perannya Dalam Pengembangan Keunggulan Bersaing. Jakarta: Papas Sinar Sinanti

Wibowo. 2018. Manajemen Kinerja. Jakarta: PT Raja Grafindo Persada.

Regulation:

Law of the Republic of Indonesia Number 11 of 1953 concerning the Establishment of the Basic Law of Bank Indonesia.

Law of the Republic of Indonesia Number 23 of 1999 concerning Bank Indonesia.

Law of the Republic of Indonesia Number 3 of 2004 concerning Amendments to Law of the Republic of Indonesia Number 23 of 1999 concerning Bank Indonesia.

Law of the Republic of Indonesia Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector.