

FACTORS AFFECTING EMPLOYEE PERFORMANCE OF BANK MUAMALAT MALANG CITY : JOB SATISFACTION AS AN INTERVENING VARIABLE

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ABSTRACT

This study was conducted to test and analyze the factors that can affect the performance of employees of Bank Muamalat Malang City through variables: working hours, compensation, job stress with job satisfaction as an intervening variable. The population used amounted to 45 people who came from employees of Bank Muamalat Malang City. The sampling technique uses a saturated sample method which is part of non probability sampling. The results of the study directly revealed that working hours affect employee performance, while compensation and job stress have no effect. In indirect research results through intervening variables, there is a partial mediation effect between work stress and employee performance, there is no mediation effect between compensation and employee performance and there is a full mediation effect between work stress and employee performance.

Keywords : Muamalat Bank, Working Hours, Compensation, Work Stress, Employee Performance, Job Satisfaction

ABSTRAK

Penelitian ini dilakukan untuk menguji dan menganalisis faktor-faktor yang mampu mempengaruhi kinerja karyawan Bank Muamalat Kota Malang melalui variabel : jam kerja, kompensasi, stres kerja dengan kepuasan kerja sebagai variabel intervening. Populasi yang digunakan berjumlah 45 orang yang berasal dari karyawan Bank Muamalat Kota Malang. Teknik pengambilan sampel memakai metode sampel jenuh yang merupakan bagian dari non probability sampling. Hasil dari penelitian secara langsung mengungkapkan bahwa jam kerja berpengaruh terhadap kinerja karyawan, sedangkan kompensasi dan stres kerja tidak berpengaruh. Pada hasil penelitian secara tidak langsung melalui variabel intervening, terdapat pengaruh parsial mediasi antara stres kerja dengan kinerja karyawan, tidak terdapat efek mediasi antara kompensasi dengan kinerja karyawan dan terdapat efek mediasi penuh antara stres kerja dengan kinerja karyawan.

Kata kunci : Bank Muamalat, Jam Kerja, Kompensasi, Stres Kerja, Kinerja Karyawan, Kepuasan Kerja

INTRODUCTION

Human Resources (HR) is an important asset for the success of a company. A professional company needs to manage its resources comprehensively in order to realize a balance between planned desires and abilities, including employees in Islamic banking. Islamic banking is a banking system developed based on the principles of Islamic law. The result of the refinement of Law No. 7 of 1992 concerning Islamic banking with the enactment of Law No. 10 of 1998 made the opportunity for Islamic banks to develop more widespread. An effort to advance the concept of Islamic banking in Indonesia is to establish Bank Muamalat Indonesia (BMI) in 1991 AD which coincides with 24 Rabiul Akhir 1412 Hijri. The results of good human resource management have been proven by Bank Muamalat. Bank Muamalat was able to get several awards from Infobank Magazine and Marketing Research Indonesia (MRI), namely Rank III and I Satisfaction (Customer Service) in 2021 and 2022, Rank III Satisfaction (Teller) in 2022, Rank II and I Satisfaction (Branch Office) in the Sharia Commercial Bank Category in 2021 and 2022. Some of the awards mentioned are proof

that the performance of Bank Muamalat employees is very important because the awards given affect employee performance (Ferdinand & Satibi, 2021). An approach to improving the quality of human resources, which in this case is working hours, because working hours also affect employee performance according to research (Misra & Okmaida, 2021).

According to Law of the Republic of Indonesia No. 13 of 2003 concerning manpower, working hours are the time to do work, which can be done during the day or at night. Research by Siregar et al. (2020), Mangowal et al. (2022), and Misra & Okmaida (2021) with the results of variable working hours has a significant positive effect on employee performance. Different from the results of Fadhila & Ulfi's (2021) research, that the variable working hours does not affect employee performance. In addition to working hours, compensation also affects employee performance, providing appropriate compensation will improve employee performance (Albanjari, 2023). Research by Nugraha & Tjahjawati (2018), Habibi et al. (2023), Garaika (2020) and Simbolon et al. (2022) shows that compensation variables have an influence on employee performance. In contrast to research from Halizah et al. (2023) and Mundakir & Zainuri (2018), that compensation variables have no effect on employee performance.

In the banking world, the thing that is expected to affect employee performance is work stress (Muhtadin et al., 2023). Work stress can arise through the high workload of the company. It is important for companies, especially companies that work in the service sector such as BANK MUAMALAT to control the work stress of their employees so that employees remain at their maximum performance. Research conducted by Rambe et al. (2023), Tambunan et al. (2023) shows that work stress has a positive and significant effect on employee performance so that if employees are stressed, their performance will increase, but research by Steven & Prasetio (2020) and Johan & Satrya (2023) shows that work stress has a negative and significant influence on employee performance. Employee satisfaction is also one of the key factors to make employees have good performance. It is important for employees to love their work if they want to get maximum results when working. Research by Fitriya & Kustini (2022) and Jannah & Siswanto (2022) said job satisfaction affects employee performance, while research conducted by Nabawi (2019) and Siswanto et al. (2020) explains that job satisfaction has no effect on employee performance.

Based on the explanation of working hours, compensation, and work stress which if regulated by the company can make employees feel satisfied working so that employees can have good performance. There is a research gap regarding things that allegedly affect the performance of employees that have been explained previously so that researchers are interested in taking the title **"The Effect Of Working Hours, Compensation And Work Stress On The Performance Of Bank Muamalat Malang City Employees With Job Satisfaction As An Intervening Variable"**.

LITERATURE REVIEW

Working Hours is the time to carry out work, can be carried out during the day and or night (Misra & Okmaida, 2021). According to Kosasih in Fadhila & Ulfi (2021) states that time management is included in workforce planning with regard to work schedules and the number of workers to be maintained.

According to (Panggabean, 2004) compensation can also be referred to as an award and can be defined as any form of appreciation given to employees in return for contributions made to the company. According to Andrew E Sikula (1981: 283) in Mangkunegara (2017) explained that compensation in personnel is a monetary gift given to employees as a form of appreciation for their service. Wages and salaries, incentives, benefits, and facilities are dimensions or indicators of compensation that companies can use to determine how to provide appropriate compensation for their employees (Puspita & Kuntadi, 2023).

Work stress is a feeling of pressure experienced by employees in facing work (Mangkunegara, 2017). Stress is very influential on employee performance because stress

can be divided into two, namely positive stress and negative stress. In a job, there are people who have high endurance when facing stress but there are also people who cannot stand the stress experienced so that the performance they do is negative otherwise if employees feel able to give their best abilities and can complete tasks with good results then stress will be a positive stimulus.

Employee performance is the result or achievement achieved by someone in an organization in accordance with predetermined targets (Buulolo et al., 2021). According to Mangkunegara in the journal by Lusri & Siagian (2017), performance is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with what is given to him.

According to Robbins & Judge in Siswanto et al, (2020) Job satisfaction is a positive feeling of work results resulting from its characteristic evaluation. Job satisfaction is an assessment, feeling, or attitude of a person or employee towards their work (Nabawi, 2019). An employee who has a high level of job satisfaction will have a positive attitude with his duties (Dhani & Surya, 2023). Job satisfaction is how employees feel if their expectations or desires are well achieved. Based on the study of the theory above, a research framework can be made in the following figure:

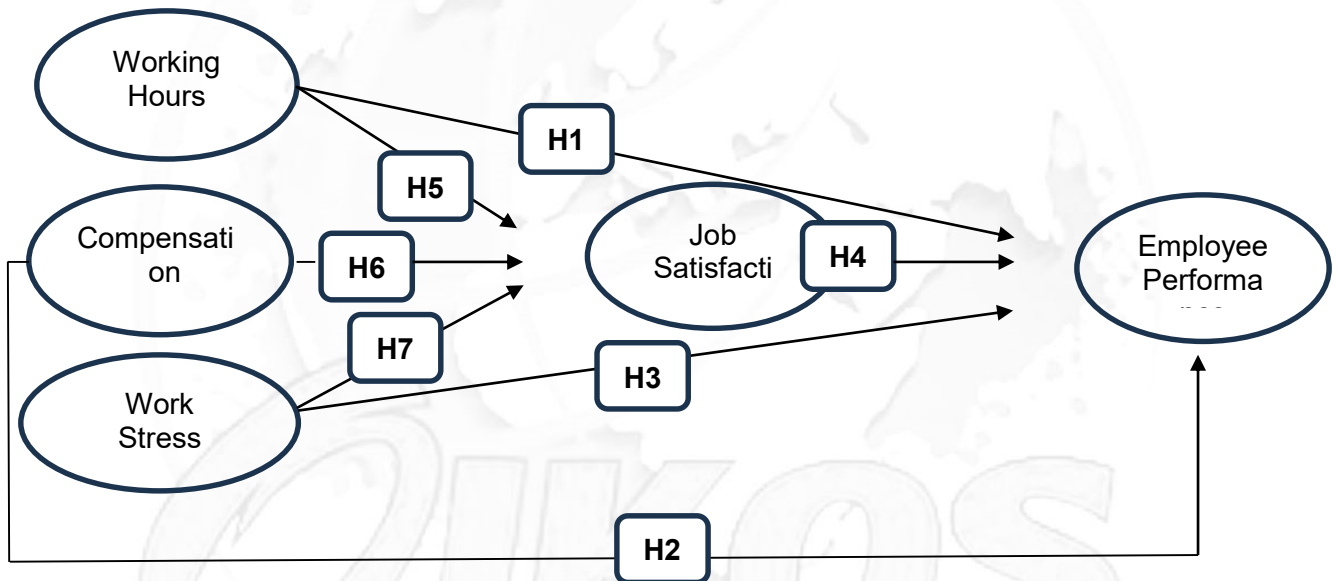


Figure 1 Conceptual Framework

RESEARCH METHODS

This research is quantitative research. The location of this research is located at Bank Muamalat Indonesia located in Malang City, East Java. The population in this study was taken from all employees of Bank Muamalat Malang City which amounted to 45 people. Furthermore, the sample used in this study was all employees totaling 45 people and came from Bank Muamalat Malang City using the Saturated Sample Technique which included non-probability sampling. The data source for the study came from questionnaires distributed to employees of Bank Muamalat Malang City and used a data collection technique, namely the Likert scale. Hypothesis testing of this study uses the Structural Equation Model (SEM) approach based on Partial Least Square (PLS). This section describes the methodology used in the research, the approach taken, the research design made, data collection techniques, research instruments, and data analysis techniques.

RESULTS OF RESEARCH AND DISCUSSION

RESULT

Convergent Validity

Table 1 Convergent Validity

	Working Hours	Compensation	Work Stress	Job Satisfaction	Employee Performance
X1.1	0.718				
X1.2	0.739				
X1.3	0.721				
X1.4	0.573				
X1.6	0.765				
X1.7	0.602				
X1.8	0.844				
X1.10	0.739				
X2.2		0.718			
X2.4		0.808			
X2.5		0.732			
X2.8		0.635			
X2.10		0.719			
X3.1			0.611		
X3.2			0.917		
X3.3			0.642		
X3.4			0.834		
Y1.1				0.873	
Y1.2				0.922	
Y1.3				0.846	
Y1.4				0.889	
Y1.5				0.86	
Y1.6				0.872	
Y1.7				0.91	
Y1.8				0.873	
Y1.9				0.862	
Z1.1					0.774
Z1.2					0.808
Z1.3					0.851
Z1.4					0.86
Z1.5					0.853
Z1.6					0.856
Z1.7					0.752
Z1.8					0.793
Z1.9					0.759
Z1.10					0.769
Z1.11					0.633
Z1.12					0.703
Z1.13					0.636

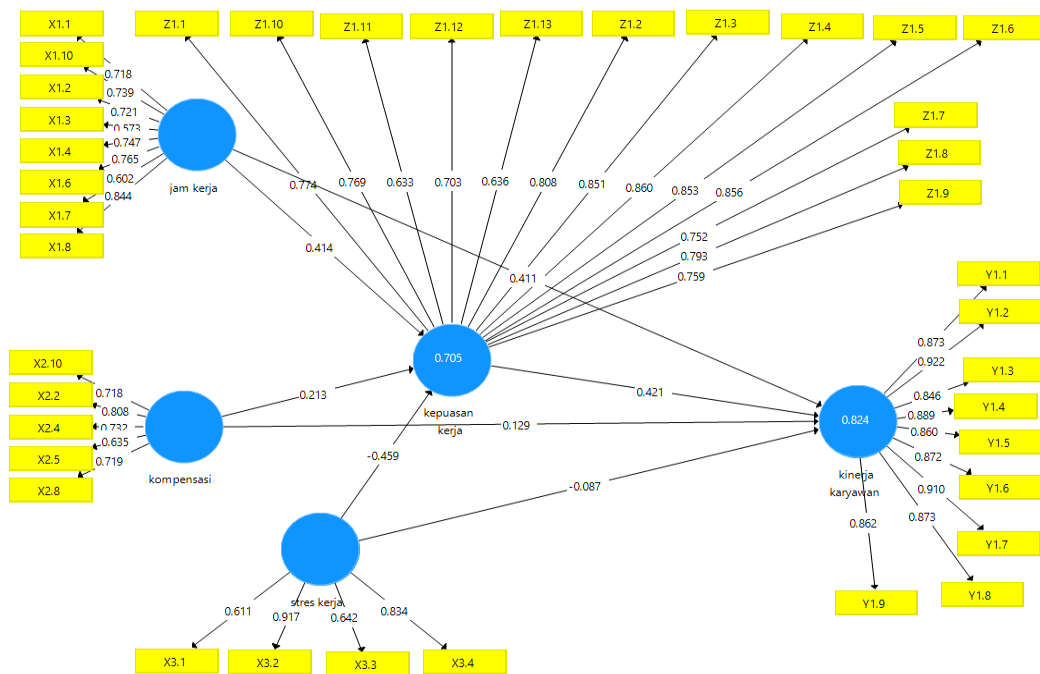


Figure 2 Outer Model

The test results of convergent validity can be seen in figure 2 and table 1 which show the results of the variables studied including working hours, compensation, work stress, job satisfaction and employee performance have a loading factor value of > 0.5 on each indicator so that the model used has met convergent validity.

AVE (Average Variance Extraxted)

Table 2 AVE Value

	AVE Value
Working Hours	0.516
Compensation	0.525
Work Stress	0.581
Employee Performance	0.773
Job Satisfaction	0.603

The results of table 2 show the validity test, which is seen from the AVE value in all variables showing an AVE value of > 0.50. The highest AVE value is owned by the employee performance variable with a result of 0.773 and the lowest AVE value is owned by the working hour variable with a value of 0.516.

Reliability (Outer Model)
Test Composite Reliability and Cronbach's Alpha

Table 3 Composite Reliability and Cronbach's Alpha

Variable	Composite Reliability	Cronbach's Alpha
Working Hours (X1)	0.894	0.865
Compensation (X2)	0.846	0.777
Work Stress (X3)	0.843	0.778
Employee Performance (Y)	0.968	0.963
Job Satisfaction (Z)	0.951	0.944

Based on table 3, the results of composite reliability and Cronbach's alpha on all variables have a value of > 0.7 so that each variable studied has good reliability. The highest composite reliability is owned by employee performance (Y) with a value of 0.968 and the lowest is owned by work stress (X3) with a value of 0.846. Cronbach's greatest alpha value is owned by employee performance (Y) with a value of 0.963 and the lowest is owned by compensation (X2) with a value of 0.777.

Structural Model Analysis (Inner Model)

Table 4 R-Square Calculation Results

Variable	R-Square	Percentage
Employee Performance (Y)	0.705	70,5%
Job Satisfaction (Z)	0.824	82,4%

Table 4 shows the R-Square value of the employee performance variable (Y) of 0.705 or 70.5 percent is influenced by the variables of working hours, compensation and work stress, while the remaining 0.295 or 29.5 percent is explained by other variables. The job satisfaction variable has a value of 0.824 or 82.4 percent influenced by variables of working hours, compensation and work stress, while the remaining 0.176 or 17.6 percent is explained by other variables.

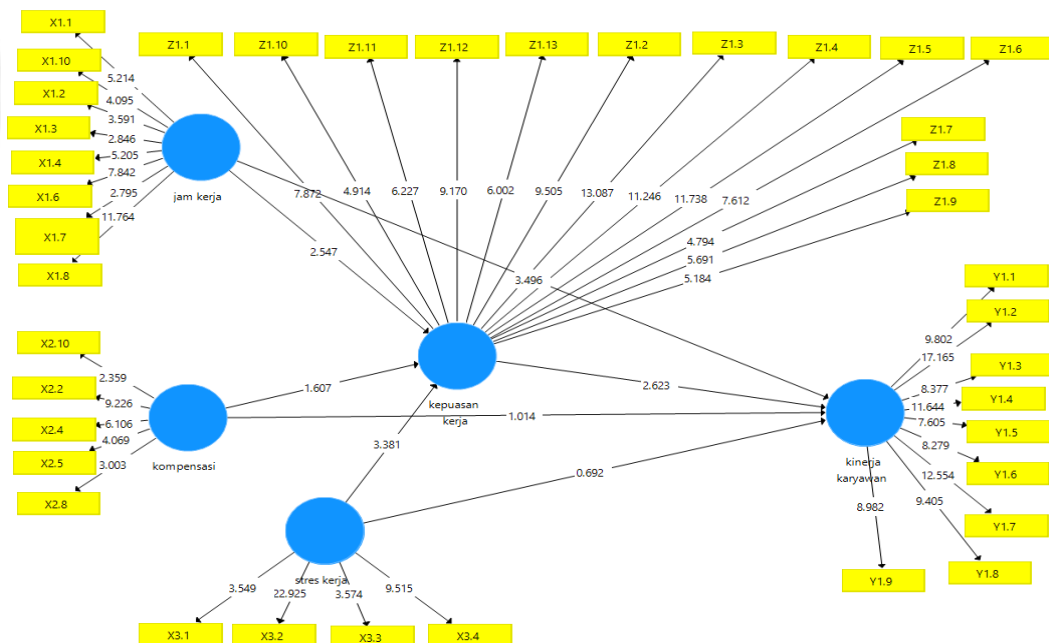


Figure 3 Bootstrapping

Based on figure 3, there are two variables that directly affect employee performance, namely working hours on employee performance and job satisfaction variables on employee performance. While the variables compensation and work stress do not affect employee performance directly. The influence of trust variables as variables that can mediate the three variables studied. The model in the figure is called the path coefficient which indicates the amount of direct influence of a variable that affects the variable being influenced or the influence of an exogenous variable on the endogenous variable. The path coefficient is a standard regression coefficient that shows the direct influence of the independent variable on the dependent variable in a particular model (Hakam et al., 2015).

Hypothesis Testing
Direct Testing

Table 5 Path Coeffisien

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Working hours(X1) -> Job satisfaction (Y)	0.414	0.381	0.162	2.547	0.006
working hours (X1) -> employee performance (Y)	0.411	0.422	0.118	3.496	0.000
Compensation (X2) -> job satisfaction (Z)	0.213	0.249	0.132	1.607	0.054
Compensation (X2) -> employee performance (Y)	0.129	0.097	0.127	1.014	0.156
Work stress (X3) -> Job satisfaction (Z)	-0.459	-0.44	0.136	3.381	0.000
work stress (X3) -> Employee Performance (Y)	-0.087	-0.102	0.126	0.692	0.245
Job satisfaction (Z) -> Employee Performance (Y)	0.421	0.413	0.161	2.623	0.004

Based on table 5, the results of bootstrapping in the SmartPLS application show the results of testing directly (path coefficient), namely there are four relationships between variables that have a significant effect, namely the variables of working hours on job satisfaction, working hours on employee performance, work stress on job satisfaction and job satisfaction on employee performance. While there are two relationships that do not have a significant effect, namely compensation on employee performance and work stress on employee performance.

Indirect Testing

Table 6 Specific Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
working hours (X1) -> job satisfaction (Z) ->	0.174	0.159	0.093	1.869	0.031

employee performance (Y)					
Compensation (X2) → job satisfaction (Z) → employee performance (Y)	0.09	0.106	0.075	1.195	0.116
job stress (X3) → job satisfaction (Z) → employee performance (Y)	-0.193	-0.175	0.082	2.353	0.009

Based on table 6, namely the bootstrapping results from the SmartPLS application show the results of indirect testing that passes through job satisfaction variables, there are two variables that have a significant effect, namely the variable of working hours on employee performance mediated by job satisfaction and work stress on employee performance mediated by job satisfaction. While there is one variable that does not have a significant effect, namely compensation for employee performance mediated by job satisfaction. Based on the calculation of tables 5 and 6, conclusions can be drawn on the effect of working hours, compensation and work stress on employee performance with job satisfaction in Bank Muamalat employees as follows:

1. Hypothesis 1: Working Hours Affect the Performance of Bank Muamalat Employees
Malang City has a t-statistic value greater than the t-table, which is $3,496 > 1.68$ and a p-value result of $0.000 < 0.05$, then Hypothesis 1 is accepted. So working hours have a significant influence on employee performance.
2. Hypothesis 2: Compensation Affects the Performance of Bank Muamalat Employees
Malang City has a t-statistic value result smaller than the t-table, which is $1,014 < 1.68$ and a p-value result of $0.156 > 0.05$, then Hypothesis 2 is rejected. So, compensation has no effect on employee performance.
3. Hypothesis 3: Work Stress Affects the Performance of Bank Muamalat Employees
Malang City has a t-statistic value result smaller than the t-table, which is $1,014 < 1.68$ and a p-value result of $0.156 > 0.05$, then Hypothesis 3 is rejected. So, compensation has no effect on employee performance.
4. Hypothesis 4: Job Satisfaction Affects the Performance of Bank Muamalat Employees
Malang City has a t-statistic value greater than the t-table, which is $2,623 > 1.68$ and a p-value result of $0.004 < 0.05$, then hypothesis 4 is accepted. So, job satisfaction has an influence on employee performance.
5. Hypothesis 5: Working Hours Affect the Performance of Bank Muamalat Malang City Employees with Job Satisfaction as an Intervening Variable has a t-statistic value greater than the t-table, which is $1,869 > 1.68$ and a p-value result of $0.031 < 0.05$, then Hypothesis 5 is accepted. So, it can be concluded that the indirect relationship (through mediation) of job satisfaction variables between working hours and employee performance has a partial mediating effect.
6. Hypothesis 6: Compensation Affects the Performance of Bank Muamalat Malang City Employees with Job Satisfaction as an Intervening Variable has a t-statistic value result smaller than the t-table, which is $1.195 < 1.68$ and a p-value result of $0.117 > 0.05$, then Hypothesis 6 is rejected. So, it can be concluded that the indirect relationship (through mediation) of job satisfaction variables between compensation and employee performance has no mediation effect.
7. Hypothesis 7: Work Stress Affects the Performance of Bank Muamalat Malang City Employees with Job Satisfaction as an Intervening Variable has a lower statistical t value result than the t-table, which is $2.353 < 1.68$ and the p-value result of $0.009 < 0.05$, then Hypothesis 7 is accepted. So, it can be concluded that the indirect relationship (through mediation) of job satisfaction variables between job stress and employee performance has a full mediating effect.

DISCUSSION

The Effect of Working Hours on Employee Performance

The results of the statistical test show that hypothesis 1 is accepted, namely working hours have a significant effect on the performance of Bank Muamalat Malang City employees. The results of this study are in line with several previous studies that show that working hours have a positive influence on employee performance Siregar et al. (2020), Mangowal et al. (2022), and Misra & Okmaida (2021). But this research is not in line with research conducted by Fadhila & Ulfi (2021) which states that working hours do not affect employee performance. The longer the working hours, the higher the employee's performance. However, excessive working hours can actually reduce employee performance due to fatigue. Therefore, it is necessary to set optimal working hours so that employee performance remains high. Bank Muamalat in Malang should be able to implement a working hour policy in accordance with Islamic law, namely providing adequate rest rights for employees and maintaining a balance between the interests of the world and the hereafter.

The Effect of Compensation on Employee Performance

The results of the statistical test showed that hypothesis 2 was rejected, namely that compensation did not have a significant effect on the performance of Bank Muamalat Malang City employees. The results of this study are different from several previous studies that found that compensation has a positive effect on employee performance, namely in research conducted by Nugraha & Tjahjawi (2018), Habibi et al, (2023), Garaika (2020) and Simbolon et al, (2022). But this study is in line with research conducted by Halizah et al, (2023) and Mundakir & Zainuri (2018) with the results of compensation having no effect on employee performance. These differences in results can be due to differences in the subject and context of the study. In the case of Bank Muamalat Malang City, the amount of compensation may not be sufficient to motivate employee performance improvement. The management of Bank Muamalat Malang City needs to evaluate the compensation system for its employees. Fair and decent compensation in accordance with Islamic law is expected to improve employee performance.

The Effect of Work Stress on Employee Performance

The results of the analysis found that hypothesis 3 was rejected that work stress did not have a significant effect on the performance of Bank Muamalat Malang City employees. The results of this study contradict several previous studies that found the negative influence of work stress on employee performance Steven & Prasetyo (2020) and Johan & Satrya (2023). This difference in results may be due to differences in respondent characteristics and work environment in each study. In the case of Bank Muamalat Malang City, the average work stress level of employees may still be within reasonable limits so that it has not had an impact on decreasing performance. However, management still needs to monitor the level of employee work stress so that it remains conducive to maintaining performance in the future.

The Effect of Job Satisfaction on Employee Performance

The results of the statistical test show that hypothesis 4 is accepted, namely job satisfaction has a significant effect on the performance of Bank Muamalat Malang City employees. The results of this study are in line with previous studies that found that the higher employee job satisfaction, the higher the performance of Fitriya & Kustini (2022) and Jannah & Siswanto (2022) employees. This research is not in line with research conducted by Nabawi (2019) and Siswanto et al, (2020) which explains that job satisfaction does not affect employee performance. The management of Bank Muamalat Malang City needs to increase employee job satisfaction so that employee performance also increases. Some ways that can be done

include improving the compensation system and career development, creating a conducive work environment, and establishing harmonious working relationships.

The effect of working hours on employee performance with job satisfaction as an intervening variable

The results of statistical tests show that hypothesis 5 is accepted, namely that there is a partial mediating effect on the indirect relationship of job satisfaction variables between working hours and employee performance. The partial effect of mediation occurs because in direct relation to working hours has a significant effect on employee performance. This indicates that the working hours experienced by employees are good with the addition of their job satisfaction at work that will lead to satisfactory performance.

The effect of compensation on employee performance with job satisfaction as an intervening variable

Based on the results of statistical tests, it shows that hypothesis 6 is rejected, that is, there is no mediating effect on the indirect relationship of job satisfaction variables between compensation and employee performance. The results of this study contradict previous research which said that job satisfaction can mediate the effect of compensation on employee performance, namely in the research of Halizah et al, (2023). In a book entitled "Management and Performance Evaluation" written by Payaman J Simanjuntak in 2011 quoted in the journal by Kurniati & Fidowaty (2017) explained that there are three factors that affect performance, namely management support, individual competence and organizational support. So not only providing compensation, Bank Muamalat management must also pay attention to the three items that have been mentioned to improve employee performance. The management of Bank Muamalat Malang City is advised to evaluate the compensation system to be more fair and competitive than similar competitors.

The effect of job stress on employee performance with job satisfaction as an intervening variable

Based on the results of statistical tests show that hypothesis 7 is accepted and there is a full mediating effect. Full mediation occurs because in direct testing the variable work stress does not directly affect employee performance. The results of this study are in line with previous research which found that job satisfaction can mediate the relationship between work stress and employee performance in research conducted by Sugama (2017). The higher the job satisfaction, the work stress will decrease, which in turn will improve employee performance. High work stress makes it difficult for employees to concentrate and be motivated at work, so performance decreases. Therefore, the management of Bank Muamalat Malang City needs to strive to reduce employee work stress so that perceived job satisfaction can optimally encourage performance improvement. Some ways that can be done include providing a realistic environment and workload, improving interpersonal relationships in the workplace, and providing counseling programs and stress control training. By managing work stress effectively, it is expected that employee performance can improve significantly.

CONCLUSION

Based on the results and discussions that have been carried out in this study, the following conclusions can be drawn:

1. Working hours have a significant effect on employee performance. This shows that well-regulated working hours can affect the quality of employee performance
2. Compensation has no significant effect on employee performance. This indicates that the compensation given by the company is still lacking for employees so that it does not affect their performance

3. Work stress does not significantly affect employee performance. This shows that employees are able to manage their stress so that it does not have an impact on decreasing their performance.

4. Job satisfaction has a significant effect on employee performance. This shows satisfaction affecting their performance at the Muamalat bank Malang City

5. Job satisfaction mediates the effect of working hours partially on employee performance. This indicates that working hours at Bank Muamalat are well regulated and coupled with good job satisfaction, their performance can increase.

6. Job satisfaction does not mediate the effect of compensation on employee performance. this indicates that there are variables that can mediate compensation variables in employees of Bank Muamalat Malang City.

7. Job satisfaction mediates the full effect of job stress on employee performance. This shows that high job satisfaction can reduce work stress so as to improve employee performance.

Based on the conclusions above, the suggestions of this study are:

1. Advice for Bank Muamalat Malang City to continue to maintain their cycle of working hours and job satisfaction so that employee productivity will always be optimal. Companies must also look at the distribution of compensation so that the compensation received by employees can increase their performance

2. Suggestions for future researchers, it is recommended to add variables to the independent variable and intervening variable. Researchers can further provide new models on this research concept such as adding moderation variables. Researchers can research matters related to employee organization or research related to customers at the Muamalat bank Malang City.

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