



# The influence of motivation, education and training, and compensation on employee performance at the representative office of Bank Indonesia in Banten Province

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## ARTICLE INFO

### Article history:

Received Dec 30, 2025

Revised Jan 10, 2026

Accepted Jan 23, 2026

### Keywords:

Compensation;  
Education and Training;  
Employee Performance;  
Work Motivation.

## ABSTRACT

This study examines the effects of motivation, education and training, and compensation on employee performance at the Representative Office of Bank Indonesia in Banten Province. It is grounded in the view that effective human resource management is crucial for sustaining organizational performance in a strategic state financial institution responsible for maintaining economic stability. Employee performance is treated as a key organizational asset influenced by internal factors such as work motivation, competency development through education and training, and the applied compensation system. Using a quantitative explanatory approach with a causal-comparative design, data were collected through questionnaires from employees who met specific criteria, including participation in training programs and receipt of formal compensation. Multiple linear regression analysis, supported by classical assumption testing, was employed to ensure model validity. Motivation, education and training, and compensation were analyzed as independent variables, while employee performance was measured through individual performance indicators, work competence, and adherence to Bank Indonesia's strategic values. The results show that all three variables have a positive and significant effect on employee performance, both individually and collectively. The study highlights the importance of integrated motivation enhancement, continuous competency development, and fair compensation systems, contributing to public-sector human resource management literature and offering practical guidance for performance-oriented policy formulation.

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## INTRODUCTION

Financial regulation encompasses the framework of rules, policies, and standards enacted by authorized institutions to ensure the soundness of the financial system, safeguard consumer interests, and promote transparency and integrity in financial markets. In Indonesia, this critical function is performed by Bank Indonesia as the central bank, which is mandated to preserve monetary stability, manage inflation, and maintain the resilience of the financial system as a foundation for sustainable economic development (Azzahra et al., 2024).

The implementation of these complex and strategic central bank functions requires strong institutional governance and optimal organizational performance. Based on the mandate of Law Number 4 of 2023 concerning the Development and Strengthening of the Financial Sector, Bank Indonesia applies governance principles that include independence, consistency, coordination, accountability, and transparency (Akim et al., 2019). These principles serve as the foundation for the implementation of monetary policy and financial system stability, while also underscoring the importance of professionalism and performance accountability across all work units (Ningsih, 2024).

The highly regulated nature of Bank Indonesia's work environment, characterized by regulatory complexity, strict accountability standards, and rapid developments in financial technology (fintech), creates distinctive demands on employee competencies and performance. Employees are required not only to comply with evolving regulatory frameworks but also to continuously update their technical skills and adaptive capabilities in response to digital financial innovation. Consequently, education and training become critical instruments for ensuring regulatory compliance, operational accuracy, and performance effectiveness within the central banking context.

As an institution with a national scope, Bank Indonesia is supported by a network of 46 domestic representative offices and 5 overseas representative offices. One of these is the Bank Indonesia Representative Office of Banten Province, which has been operating with full functions since 2017. This representative office plays a crucial role in maintaining regional economic stability, supporting the implementation of monetary policy, maintaining the payment system, promoting financial inclusion, and strengthening the MSME sector. The complexity of these tasks places employee performance as a key factor in organizational success (Azzahra et al., 2024).

To ensure effective task implementation, Bank Indonesia has established Key Performance Indicators (KPIs) as an annual performance evaluation instrument for all work units. However, in practice, there are still work units that have not fully achieved the established targets. This condition indicates that the achievement of organizational performance is highly dependent on the quality and performance of the available human resources.

From a human resource management perspective, employee performance is influenced by various factors, including motivation, education and training, and compensation. Motivation serves as a driving force for work behavior and employee commitment in achieving organizational goals (Wahyudi et al., 2022). Education and training function to enhance technical and non-technical competencies so that employees are able to adapt to regulatory dynamics and changes in the work environment. Meanwhile, fair and competitive compensation contributes to job satisfaction, loyalty, and long-term employee commitment (Yulianti, 2023).

Although numerous studies have examined the effects of motivation, education and training, and compensation on employee performance, most previous research has been conducted in the private sector or commercial organizations and tends to examine these variables separately. Empirical studies that integrate these three factors within the context of state financial institutions, particularly Bank Indonesia, remain relatively limited. This research gap highlights the need for a more comprehensive analysis of the determinants of employee performance in a central bank environment (Alfarizi, 2020).

In addition to the sectoral focus, previous studies also tend to adopt a partial analytical approach by examining motivation, training, and compensation as isolated predictors of performance, without capturing their combined and interrelated effects. This fragmented perspective limits the understanding of how these human resource factors jointly shape employee performance within highly regulated public financial institutions. Therefore, this study distinguishes itself by integrating motivation, education and training, and compensation into a single analytical framework within the context of a central bank institution.

Therefore, this study aims to analyze the effects of motivation, education and training, and compensation on employee performance at the Bank Indonesia Representative Office of Banten Province. This research is expected to provide empirical contributions to the development of human resource management studies in central banking institutions, as well as serve as a practical consideration for improving organizational performance.

## RESEARCH METHOD

This research adopted a quantitative explanatory approach to investigate the causal relationships among motivation, training and development, compensation, and employee performance. The study was carried out at the Representative Office of Bank Indonesia in Banten Province over the period from July to September 2025.

The research population comprised 144 employees, including 40 permanent (organic) staff and 104 non-permanent (non-organic) staff. Considering the manageable size of the population, a census method was employed, allowing all employees to be included as research participants.

The use of a census approach was methodologically justified due to the relatively small and manageable population size, which allowed for comprehensive coverage and minimized sampling error. To mitigate potential non-response bias, the questionnaire distribution was accompanied by follow-up reminders and coordination with unit supervisors to encourage full participation. In addition, response completeness was monitored, and only fully completed questionnaires were included in the final analysis to ensure data quality and representativeness.

Data collection was conducted using a structured questionnaire designed based on established measurement indicators for each variable, utilizing a five-point Likert scale. To complement the primary data, secondary sources such as internal policy documents and performance reports were also examined to strengthen the analysis (Adhari, 2020).

Prior to examining the proposed research hypotheses, all measurement instruments underwent rigorous validity and reliability testing to ensure the quality of the data. Validity was assessed using the item-total correlation approach to confirm that each statement item appropriately measured the intended construct (Nabawi, 2020). Reliability analysis was conducted using Cronbach's Alpha, where coefficient values exceeding the accepted minimum threshold indicated that the instruments demonstrated adequate internal consistency and were suitable for further analysis (Sugiyono, 2021).

After the research instruments were confirmed to meet the required standards of validity and reliability, the data were subsequently processed using multiple linear regression analysis. This analytical technique was applied to assess the magnitude and direction of the influence of motivation (X1), training and development (X2), and compensation (X3) on employee performance (Y), both on a partial basis and simultaneously. To ensure the robustness, accuracy, and credibility of the regression model, a series of classical assumption tests were conducted prior to hypothesis testing. Data normality was examined using the Kolmogorov-Smirnov test to confirm that the distribution of residuals followed a normal pattern. In addition, a multicollinearity test was performed by evaluating tolerance values and Variance Inflation Factor (VIF) scores to ascertain that no strong correlations existed among the independent variables (Sahid Raharjo, 2021). Furthermore, the presence of heteroscedasticity was tested using the Glejser method to verify that

the residuals exhibited constant variance across observations. The fulfillment of these assumptions indicates that the regression model is statistically sound and appropriate for further inferential analysis (Sugiyono, 2019).

Hypothesis testing was subsequently performed using t-tests to evaluate the partial effect of each independent variable on employee performance, while an F-test was applied to assess the simultaneous influence of all independent variables at a significance level of 5%. Finally, the coefficient of determination ( $R^2$ ) was calculated to measure the explanatory power of the regression model, indicating the proportion of variance in employee performance that could be explained by motivation, training and development, and compensation.

## RESULTS AND DISCUSSIONS

### Result

#### Respondent Characteristics

This study involved 144 employees of the Bank Indonesia Representative Office of Banten Province as respondents. The characteristics of the respondents are presented in Table 1. The majority of respondents were male (63.2%), belonged to the productive age group of 31–40 years (41.7%), held a bachelor's degree (56.9%), and had a length of service ranging from 1 to 10 years (86.1%).

The composition of age and length of service indicates that most respondents are in their productive years and have a relatively moderate tenure, reflecting potentially optimal performance and the capacity to respond to dynamic work demands within a central bank environment. The educational background, predominantly consisting of bachelor's and postgraduate degree holders, reflects an adequate quality of human resources, suggesting that respondents possess the cognitive capacity and relevant competencies to evaluate aspects of motivation, training and development, compensation, and their implications for employee performance. Based on these characteristics, the respondents in this study are considered representative and adequate for providing an empirical overview of the factors influencing employee performance at the Bank Indonesia Representative Office of Banten Province.

**Table 1.** Respondent Characteristics (n=144)

| Characteristic | Category             | Frequency | Percentage |
|----------------|----------------------|-----------|------------|
| Gender         | Male                 | 91        | 63.2%      |
|                | Female               | 53        | 36.8%      |
| Age            | 21–30 years          | 53        | 36.8%      |
|                | 31–40 years          | 60        | 41.7%      |
|                | 41–50 years          | 28        | 19.4%      |
|                | >50 years            | 3         | 2.1%       |
| Education      | High school or below | 41        | 28.5%      |
|                | Diploma (D3)         | 4         | 2.8%       |
|                | Bachelor (S1)        | 82        | 56.9%      |
|                | Master or above      | 17        | 11.8%      |
| Work tenure    | 1–10 years           | 124       | 86.1%      |
|                | 11–20 years          | 15        | 10.4%      |
|                | >20 years            | 5         | 3.5%       |

#### Validity and Reliability

Before conducting hypothesis testing, the research instrument underwent validity and reliability assessment. Validity was evaluated using the Pearson Product-Moment correlation, applying the criterion that the calculated correlation coefficient ( $r$ -count) must be greater than the  $r$ -table value of 0.163 at the 5% significance level. The findings showed that all questionnaire items across the research variables produced  $r$ -count values exceeding the  $r$ -table threshold, indicating that each indicator was valid and effectively represented the constructs being measured.

Reliability was examined using Cronbach's Alpha to evaluate the internal consistency of the measurement instrument. A construct was regarded as reliable when its Cronbach's Alpha coefficient was equal to or greater than 0.60. The analysis revealed that all variables achieved Cronbach's Alpha values exceeding the established threshold, demonstrating satisfactory reliability. Accordingly, the instrument was considered dependable and appropriate for subsequent statistical procedures, including hypothesis testing.

**Table 2.** Validity and Reliability

| Variable                 | Number of Items | Cronbach's Alpha | Interpretation |
|--------------------------|-----------------|------------------|----------------|
| Motivation               | 12              | 0.634            | Reliable       |
| Training and Development | 8               | 0.865            | Reliable       |
| Compensation             | 14              | 0.891            | Reliable       |
| Employee Performance     | 14              | 0.806            | Reliable       |

### Hypothesis Testing Results

Hypothesis testing was conducted using multiple linear regression analysis to examine the effects of motivation, training and development, and compensation on employee performance. Partial effects were tested using the t-test, while simultaneous effects were examined using the F-test at a 5% significance level. The results of the hypothesis testing are presented in Table 3.

**Table 3.** Hypothesis Testing

| Hypothesis | Relationship  | $\beta$ | t/F-value  | Sig.  | Decision |
|------------|---|---------|------------|-------|----------|
| H1         | Motivation $\rightarrow$ Employee Performance                                       | 0.532   | 3.298      | 0.017 | Accepted |
| H2         | Training & Development $\rightarrow$ Employee Performance                           | 0.426   | 3.452      | 0.001 | Accepted |
| H3         | Compensation $\rightarrow$ Employee Performance                                     | 0.222   | 3.851      | 0.000 | Accepted |
| H4         | Motivation, Training & Development, Compensation $\rightarrow$ Employee Performance |         | 13,329 (F) | 0.000 | Accepted |

The results of the partial analysis indicate that motivation, training and development, and compensation each have a positive and statistically significant effect on employee performance. This finding suggests that improvements in any of these factors individually contribute to enhanced employee performance. Furthermore, the results of the simultaneous test reinforce this conclusion, demonstrating that the three independent variables collectively exert a significant influence on employee performance, as reflected by an F-value of 13.329 with a significance level of  $p < 0.05$ . The Adjusted  $R^2$  value of 0.205 implies that motivation, training and development, and compensation together explain 20.5% of the variance in employee performance. The remaining 79.5% is attributable to other variables not included in the research model, such as leadership, work environment, organizational culture, and individual characteristics.

Beyond their statistical significance, the standardized  $\beta$  coefficients indicate the relative magnitude and practical impact of each determinant on employee performance. The  $\beta$  value of 0.532 for motivation demonstrates that motivation is the most influential factor, implying that a one standard deviation increase in employee motivation is associated with a 0.532 standard deviation improvement in performance, holding other variables constant. This highlights the practical importance of motivation-based policies, such as recognition systems, career development opportunities, and employee engagement initiatives. The  $\beta$  coefficient of 0.426 for training and development reflects a strong and substantive effect, indicating that investments in relevant and continuous training programs can lead to meaningful improvements in employee competence and performance, particularly in dynamic and highly regulated organizational environments. Meanwhile, the  $\beta$  coefficient of 0.222 for compensation suggests a more moderate but still practically meaningful effect, indicating that compensation functions primarily as a supporting factor that sustains performance and job satisfaction rather than as the primary driver of performance improvement. Collectively, these effect sizes provide clear managerial guidance that

performance enhancement strategies should prioritize motivation, followed by training and development, while compensation should be positioned as a reinforcing mechanism rather than the central lever for performance change.

Differences in influence patterns between organic and non-organic employees were conceptually examined. While the regression results indicate that motivation, training and development, and compensation significantly affect overall employee performance, their relative importance may vary across employment status. Organic employees are likely to be more strongly influenced by motivation and development opportunities due to clearer career trajectories and long-term organizational attachment. Conversely, non-organic employees may respond more strongly to compensation and short-term incentives. This finding implies that differentiated human resource policies may be more effective than a uniform approach.

This study recognizes that the influence of motivation, training and development, and compensation on performance may differ between organic and non-organic employee groups. Although the present analysis employs a single regression model, prior human resource literature suggests that employment status can moderate the relationship between HR practices and performance outcomes. Organic employees tend to exhibit stronger responses to intrinsic motivators and developmental programs, whereas non-organic employees may demonstrate higher sensitivity to extrinsic rewards such as compensation. These differences indicate that subgroup analysis, such as independent sample t-tests or multi-group regression analysis, could provide deeper insights into heterogeneous effects. Accordingly, future research is encouraged to formally test these subgroup differences to refine policy recommendations and ensure more targeted human resource interventions.

## Discussion

### a. Motivation and Employee Performance

The findings of this study demonstrate that motivation has a positive and significant influence on employee performance at the Bank Indonesia Representative Office in Banten Province. This result indicates that higher levels of work motivation are associated with improved employee performance. Motivation serves as an internal stimulus that drives employees to perform their duties more effectively and to contribute optimally toward the achievement of organizational objectives.

Theoretically, this result is consistent with Herzberg's Two-Factor Theory (2017) (Farida Idayati et al., 2024), which positions motivation as a primary driving factor influencing performance. In the context of a state financial institution such as Bank Indonesia, employee motivation is particularly important due to high job demands, regulatory complexity, and the need for accuracy and accountability. When employees possess strong work motivation, they tend to demonstrate higher commitment in carrying out strategic tasks (Gilman et al., 2023). This finding is also consistent with the study by Yolinda and Marlius (2023), which found that work motivation has a positive and significant effect on employee performance (Muntholip & Setiawan, n.d.). Therefore, motivation can be regarded as one of the key factors in improving employee performance, particularly in public sector organizations that demand high levels of professionalism and integrity.

### b. Training and Development and Employee Performance

This study demonstrates that training and development have a positive and significant effect on employee performance. These results indicate that improving competencies through education and training directly contributes to enhancing employees' ability to perform their duties effectively and efficiently.

This finding supports Human Capital Theory proposed by Becker (1993), which states that investment in human resources through education and training increases individual productivity

and performance. In the context of Bank Indonesia, training and development are particularly relevant given the dynamics of monetary policy, payment systems, and developments in financial technology, all of which require continuous competency upgrading (Kartika et al., 2021). The results of this study are consistent with the findings of Yasin and Gunawan (2021), who stated that education and training have a significant effect on employee performance by improving professionalism and work quality. Therefore, the implementation of well-planned, relevant, and sustainable education and training programs is an important strategy for enhancing employee performance at the Bank Indonesia Representative Office of Banten Province.

c. Compensation and Employee Performance

The study's findings reveal that compensation exerts a positive and significant influence on employee performance. This suggests that the provision of fair and competitive compensation can strengthen employee motivation, increase job satisfaction, and foster loyalty, which in turn contributes to higher levels of performance.

Theoretically, this result is consistent with Equity Theory proposed by Adams (1963), which states that employees tend to exhibit better performance when they perceive that the compensation they receive is fair and proportional to the contributions they make. In the context of public sector organizations, compensation functions not only as a form of financial reward but also as institutional recognition of employees' contributions. This finding is supported by Rivai (2009) as well as the study by Lucky et al. (2022), which found that compensation has a significant effect on employee performance. Therefore, a transparent and equitable compensation system is an important element in promoting employee performance at the Bank Indonesia Representative Office of Banten Province.

d. Simultaneous Effect of Variables

The results of the simultaneous analysis reveal that motivation, training and development, and compensation jointly exert a positive and statistically significant influence on employee performance. This indicates that improvements in employee performance are achieved through the integrated contribution of these variables rather than through the effect of any single factor in isolation. The finding underscores that employee performance is shaped by a synergistic interaction among key human resource practices, where motivation enhances employees' willingness to perform, training and development strengthen their competencies, and compensation serves as a reinforcing incentive. Consequently, effective performance management requires a holistic human resource strategy that simultaneously addresses motivational aspects, capability development, and fair reward systems.

The Adjusted R<sup>2</sup> value of 0.205 indicates that these three variables explain 20.5% of the variation in employee performance, while the remaining variation is influenced by other factors outside the research model. Although the model's contribution is considered moderate (Pusparani, 2021), the results nonetheless emphasize the importance of managing motivation, training and development, and compensation in an integrated manner. This finding is consistent with Human Capital Theory (Becker, 1993) as well as the study by Pasiakan et al. (2021), which found that the combination of motivation, training, and compensation has a significant effect on employee performance. Therefore, improving employee performance at the Bank Indonesia Representative Office of Banten Province requires a holistic managerial approach through strengthening work motivation, continuous competency development, and the implementation of a fair and competitive compensation system.

## CONCLUSION

This study was undertaken to provide a comprehensive analysis of the effects of motivation, training and development, and compensation on employee performance at the Bank Indonesia Representative Office of Banten Province. Drawing on empirical data obtained from 144 respondents, the findings offer strong and reliable evidence regarding the critical role of these human resource factors in enhancing employee performance. The results of the partial hypothesis testing indicate that motivation, training and development, and compensation each have a positive and statistically significant impact on employee performance. These findings imply that employees who demonstrate high levels of work motivation, are given adequate opportunities to improve their competencies through structured training and development programs, and receive fair as well as competitive compensation tend to perform better in terms of productivity, work quality, and overall job effectiveness. Consequently, strengthening these factors can serve as a strategic approach for organizations to foster sustainable improvements in employee performance and organizational outcomes.

Furthermore, the findings demonstrate that these variables do not operate independently but instead reinforce one another in influencing employee performance. The results of the simultaneous testing confirm that motivation, training and development, and compensation collectively have a positive and significant impact on employee performance. This emphasizes that optimal employee performance is achieved through the integration of motivational strategies, continuous competency development, and equitable reward systems. Consequently, the study highlights the critical importance of adopting a holistic and integrated human resource management approach, particularly within public financial institutions such as Bank Indonesia, to ensure sustainable improvements in employee performance and organizational effectiveness. In this context, strengthening only one factor, such as training and development, without simultaneous improvements in motivation and compensation may lead to suboptimal outcomes. Employees who receive training but lack adequate motivation or perceive compensation as inequitable may not fully translate newly acquired competencies into improved performance. Thus, neglecting the interdependent nature of these factors could weaken the overall effectiveness of human resource interventions and limit sustainable performance gains.

Theoretically, the results of this study strengthen the human resource management literature that positions motivation, training and development, and compensation as strategic factors in improving employee performance, particularly in state financial institutions. Practically, these findings provide implications for the management of the Bank Indonesia Representative Office of Banten Province to continuously strengthen competency development programs through ongoing training, while also ensuring a transparent and equitable compensation system to maintain employee motivation and productivity.

This study has limitations, as it only examined three independent variables and was conducted within a single institution, thereby limiting the generalizability of the findings. Therefore, future research is recommended to incorporate other variables such as leadership, organizational culture, or the work environment, as well as to expand the research setting or employ mixed-method approaches in order to obtain a more comprehensive understanding of the factors influencing employee performance. These limitations are particularly important as the exclusive focus on three variables within a single institutional setting may not fully capture the complexity of employee performance determinants in other public or private organizations. To enhance external validity, future studies are encouraged to adopt mixed-method research designs that combine quantitative analysis with qualitative insights, as well as to expand the research setting across multiple institutions or regions. Such approaches would allow for deeper contextual understanding and stronger generalization of findings.

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