

Influential Factors on the Bank Employees's Performance

Mari Maryati

Department of management
Universitas Komputer Indonesia
Bandung, Indonesia
marimaryati@email.unikom.ac.id

Deden Abdul Wahab Syaroni

Department of management
Universitas Komputer Indonesia
Bandung, Indonesia
deden.syahroni@email.unikom.ac.id

Abstract— The purpose of the research is to investigate the influential factors on the bank employee's performance. The study case was performed at a Government Bank in Indonesia in one of its branch in Bandung. The questionnaires were distributed to teller and customer service officer at the branch office of the bank. The sampling technique used was purposive sampling with the number of respondents is 107 employees. Data Analysis for validity, reliability, and hypothesis test using SmartPLS 3.0. Organization culture, compensation and commitment were predicted as the influential factors in this research. The result of the research indicated that organization culture has a significant influence on the performance of the bank's employee. Meanwhile, compensation and commitment have no significant influence on their performance. These three factors have become crucial because good culture and satisfied employee will result good commitment and in turn created good performance. The research will give a reference for better employment management.

Keywords — Influential factors, Bank employee, performance, compensation, organization culture, commitment

I. INTRODUCTION

The service sector is a sector that increasingly plays a large and important role in many countries, including Indonesia [1]. Bank as one of service sector is very important in the economic growth of Indonesia [2]. Human resource management is very crucial in the success of the company, bank sector as well [3]. Employee's performance is one of the determine factor in the success of the company [4]. Employee's performance is a series of activities in carrying out tasks in accordance with the authority and responsibility. The responsibility was charged to the employee to achieve the objectives of the company within a predetermined time period. [5] Influential factors of the performance were organization culture, compensation and commitment [6]. Compensation is the reward given to individuals as remuneration for their willingness to perform various work and organizational tasks. Good compensation can attract employees who have good qualifications, make employees loyal, satisfied with their work, and inspire them to be more successful [7].

The previous researched indicated that organizational culture and compensation have a significant influence on performance simultaneously [8]. However partially compensation does not significantly influence performance[9].

Then Yamali in his research stated that compensation and organizational culture affect performance. Unfortunately this limitation of the research is about uses small samples [10]. Taurisa and Ratnawati showed that organizational culture and job satisfaction influence commitment in order to improve employee performance. However, this research didn't examine compensation factor [11]. Lukman and Adolfini show that the work environment, commitment and compensation influenced performance. research didn't examine about organizational culture [12]. Fauzi et.al explained that performance is influenced by organizational culture, job satisfaction and commitment. However this research didn't explained about compensation [13]. Sajangbati show that compensation, career development and motivation influenced performance. However, this research didn't examine commitment and organizational culture [14]. Messner show that organizational culture influenced commitment. Stronger organizational culture will make high commitment of employee [15].

Based on explanation before, the researcher wants to analyze the influential factors on the bank's employee performance. In addition the research is to analyze how extent the influential factors (organizational culture, compensation, commitment) influenced employee's performance. The study case was performed at a Government Bank in Indonesia at one of its branch in Bandung. The questionnaires were distributed to teller and customer service officer at branch office of the bank. The sampling technique used was purposive sampling with the number of respondents is 107 employees. Data Analysis for validity, reliability, and hypothesis test using SmartPLS 3.0. Organization culture, compensation and commitment were predicted as the influential factors in this research. Method

II. METHOD

The method this study uses descriptive verification. Descriptive method is a method used to describe or analyze a research result but isn't to make broader conclusions[9]. Verification method is a method for check whether or not it is if it is explained to test a method with or without improvements that have been carried out in another place by overcoming a problem similar to life [10].

The unit analysis is the teller and customer service at BNI branch Perguruan Tinggi Bandung. The sampling technique used was purposive sampling with the number of respondents

is 107 employees. The questionnaires were distributed on July 2018. Validity test using SMARTPLS 3.0 can be seen from AVE score. Reliability test using SMARTPLS 3.0 can be seen from Cronbach Alpha score. This research use SEM PLS, which using program SMARTPLS 3.0 for hypothesis test.

III. Results

Table I depicted result of respondent perception about organization culture. Teller and customer fully understand about organizational culture on PT BNI Tbk with a value of 81,90% (high category).

Table I. Responden Perception Organization Culture

| INDICATORS | Actual Score | Ideal Score | % | Ex |
|---------------------------------------|--------------|-------------|--------------|---------------|
| Innovative Attitude | 452 | 535 | 84,49 | High |
| Taking Risk | 441 | 535 | 82,43 | High |
| Carefull in Service | 450 | 535 | 84,11 | High |
| Attention in Work Detail | 459 | 535 | 85,79 | High |
| Providing the best service | 470 | 535 | 87,85 | High |
| Focus On Results | 446 | 535 | 83,36 | High |
| Helping Colleagues | 417 | 535 | 77,94 | High |
| Helping Supervisor | 434 | 535 | 81,12 | High |
| TeamWork | 417 | 535 | 77,94 | High |
| Solidarity | 433 | 535 | 80,93 | High |
| Competing in Acheving Work Excellence | 424 | 535 | 79,25 | High |
| Actively competitive in work | 413 | 535 | 77,20 | High |
| Dedication to giving the best | 442 | 535 | 82,62 | High |
| Maintain organizational stability | 436 | 535 | 81,50 | High |
| TOTAL | 6134 | 7490 | 81,90 | Strong |

Table II depicted result of respondent perception about compensation. Teller and customer believe that PT BNI Tbk give high compensation with value 72,41%.

Table II. Responden Perception Compensation

| Indicator | Actual Score | Ideal Score | % | Ex |
|--------------|--------------|-------------|--------------|-------------|
| Salary | 760 | 1070 | 71,03 | High |
| Insentive | 1079 | 1605 | 63,74 | Quiet High |
| Benefits | 407 | 535 | 76,07 | High |
| Insurance | 863 | 1070 | 80,65 | High |
| TOTAL | 3109 | 4280 | 72,64 | High |

Table III depicted the commitment was in the high category by 75.02%. The indicator of Commitment were a sense of belonging, emotional attachment, losses leave workplace, awareness of obligation and responsibility.

Table III. Responden Perception Commitment

| Indicator | Actual Score | Ideal Score | % | Ex |
|-------------------------|--------------|-------------|--------------|-------------|
| A sense of belonging | 447 | 535 | 83,55 | High |
| Emotional Attachment | 394 | 535 | 73,64 | High |
| Losses leave workplace | 355 | 535 | 66,36 | Quiet High |
| Alternatives Workplace | 393 | 535 | 73,46 | High |
| Awerenss of Obligations | 404 | 535 | 75,51 | High |
| Responsibility | 415 | 535 | 77,57 | High |
| TOTAL | 2408 | 3210 | 75,02 | High |

Table IV depicted result of respondent perception about performance. Teller and customer agreed that they have work optimally.

Table IV. Respondent Perception Performance

| Indicator | Actual Score | Ideal Score | % | Ex |
|---------------------|--------------|-------------|--------------|-------------|
| Work Process | 823 | 1070 | 76,92 | High |
| Working Times | 874 | 1070 | 81,68 | High |
| Number of Errors | 875 | 1070 | 81,78 | High |
| Amount of Serving | 861 | 1070 | 80,47 | High |
| Work Accuracy | 855 | 1070 | 79,91 | High |
| Work Quality | 828 | 1070 | 77,38 | High |
| Analysis Capability | 822 | 1070 | 76,82 | High |
| Evaluation Ability | 814 | 1070 | 76,07 | High |
| TOTAL | 6752 | 8560 | 78,87 | High |

Table V depicted result of validity test organizational culture. 13 variables measured stated valid because loading factor > 0.5.

Table V. Organizational Culture Validity Test

| Variabel | Indicators | Loading Factor | Explanation |
|------------------------|------------|----------------|-------------|
| Organizational Culture | X1.1 | 0.827 | Valid |
| | X1.2 | 0.802 | Valid |
| | X1.3 | 0.699 | Valid |
| | X1.4 | 0.857 | Valid |
| | X1.5 | 0.773 | Valid |
| | X1.6 | 0.707 | Valid |
| | X1.7 | 0.680 | Valid |
| | X1.8 | 0.617 | Valid |
| | X1.9 | 0.395 | Invalid |
| | X1.10 | 0.657 | Valid |
| | X1.11 | 0.699 | Valid |
| | X1.12 | 0.557 | Valid |
| | X1.13 | 0.836 | Valid |
| | X1.14 | 0.670 | Valid |

Table VI depicted result of validity test compensation. 6 variables measured stated valid because loading factor > 0.5.

Table VI. Compensation Validity Test

| Variabel | Indikator | Loading Factor | Explanation |
|--------------|-----------|----------------|-------------|
| Compensation | X2.1 | 0.565 | Valid |
| | X2.2 | 0.688 | Valid |
| | X2.3 | 0.723 | Valid |
| | X2.4 | 0.472 | Invalid |
| | X2.5 | 0.251 | Invalid |
| | X2.6 | 0.735 | Valid |
| | X2.7 | 0.772 | Valid |
| | X2.8 | 0.741 | Valid |

Table VII depicted result of validity test commitment. all variables measured stated valid because loading factor > 0.5.

Table VII. Commitment Validity Test

| Variabel | Indikator | Loading Factor | Explanation |
|------------|-----------|----------------|-------------|
| Commitment | Z1.1 | 0.772 | Valid |
| | Z1.2 | 0.613 | Valid |
| | Z1.3 | 0.530 | Valid |
| | Z1.4 | 0.542 | Valid |
| | Z1.5 | 0.765 | Valid |
| | Z1.6 | 0.749 | Valid |

Table VIII depicted result of validity test performance. 15 variables measured stated valid because loading factor > 0.5.

Table VIII. Performance Validity Test

| Variabel | Indicators | Loading Factor | Explanation |
|-------------|------------|----------------|-------------|
| Performance | Y1.1 | 0.566 | Valid |
| | Y1.2 | 0.442 | Invalid |
| | Y1.3 | 0.669 | Valid |
| | Y1.4 | 0.705 | Valid |
| | Y1.5 | 0.750 | Valid |
| | Y1.6 | 0.789 | Valid |
| | Y1.7 | 0.807 | Valid |
| | Y1.8 | 0.776 | Valid |
| | Y1.9 | 0.816 | Valid |
| | Y1.10 | 0.692 | Valid |
| | Y1.11 | 0.783 | Valid |

| | | | |
|--|-------|-------|-------|
| | Y1.12 | 0.645 | Valid |
| | Y1.13 | 0.573 | Valid |
| | Y1.14 | 0.599 | Valid |
| | Y1.15 | 0.683 | Valid |
| | Y1.16 | 0.574 | Valid |

Table IX depicted result of reliability test. All Variables measured stated reliable because Cronbach Alpha > 0.6.

Table IX. Reliability Test

| Variabel | Cronbach Alpha | Explanation |
|----------------------|----------------|-------------|
| Organization Culture | 0.923 | Reliabel |
| Compensation | 0.923 | Reliabel |
| Commitment | 0.740 | Reliabel |
| Performance | 0.781 | Reliabel |

Table X depicted result of discriminat validity. All variables measured stated valid because AVE Square Root > 0.5.

Table X. Discriminat Validity

| Variabel | AVE | \sqrt{AVE} | Explanation |
|------------------------|-------|--------------|-------------|
| Organizational Culture | 0.540 | 0.734 | Valid |
| Compensation | 0.511 | 0.714 | Valid |
| Commitment | 0.554 | 0.744 | Valid |
| Performance | 0.507 | 0.712 | Valid |

Table XI depicted result of hypotesis test. Three of five hypotesis stated have an impact on performance and commitment. But compensation on performance and commitment on performance don't have effect because Tstatistic < Ttable

Table XI. Hypotesis Test

| H | Path | Coeficien t | t-statistiki | t-table | Explanatio n |
|-----|--------------------------------------|-------------|--------------|---------|-------------------------|
| H 1 | Organization Culture ==> Performance | 0.516 | 4.744 | 1.983 | H ₀ Rejected |
| H 2 | Compensation ==> Performance | 0.089 | 1.066 | 1.983 | H ₀ Accepted |
| H 3 | Commitment ==> Performance | 0.226 | 1.788 | 1.983 | H ₀ Accepted |
| H 4 | Organization Culture==> Commitment | 0.500 | 7.304 | 1.983 | H ₀ Rejected |
| H 5 | Compensation==> Commitment | 0.355 | 4.459 | 1.983 | H ₀ Rejected |

Table XII depicted result of R-Squre, it mean simultaneously that organization culture, compensation, commitment influence performance.

Table XII. R-Square

| Hypotesis | Path | R-Square | Explanation |
|-----------|--|----------|-------------------------|
| H6 | Organization Culture, Compensastion, Commitment==> Performance | 0.524 | H ₀ Rejected |

IV. DISCUSSION

Based on table's 1, organizational cultures variabels divides into 14 indicators [16]. The results of the calculations of the indicators show that the teller and customer service at BNI branch Perguruan Tinggi Bandung responses with a percentage of 81,9% is categorized strong. This show that almost teller and customer service in serving customers are in accordance with organizational culture of PT BNI Tbk, with 4 cultural values and 6 main behavioral values. Organizational cultures is a system with meaning that is understood and shared by its members so that it distinguishes the organization from other organizations [16].

Based on tables 2, it can be seen that high or low compesation at BNI branch Perguruan Tinggi Bandung is influenced by salary, incentives, benefits and insurance. Teller and customers service feels that compensations given by company are high, that can be look at percentage 72,41% (high category). However the insentive given to teller and customer service they feel just quiet high (enough). Compensation is the reward given to individuals as remuneration for their willingness to perform various work and organizational tasks. Good compensation can attract employees who have good qualifications, make empolyees loyal, satified with their work, and inspire them to be more sucessful [4]. So the bigger compensations given, that will make employee loyal and inspire them to be more sucessful or in other word they will try the best so can improve their performance.

Based on tables 3, it can be seen that high or low commitment in BNI branch Perguruan Tinggi Bandung is influenced by indicators a sense of belonging, emotional attachment, loss of living workplace, alternative work in other places, awerness of obligations, and sense of responsibility. Teller and customers service commitment are in high level, that indicates for percentage 75,02% (high category). But perceptions of lossess to leave the workplace has a fairly high category, this means that tellers and customer service have no sense of concern about leaving PT BNI Tbk. Commitment is a strong desire of employess to remain with an organization [16]. According to [17] that results of high commitment is increasing performance. So the bigger commitment employess have, it'll improve their performance.

Based on tables 4 show that teller and customer feels have high performance, that indicates work process, working times, number of errors, amount of serving, work accuracy,work

quality, analysis capability, evaluation ability from percentage 78,87% (high category). It means teller and customer services as a whole employess feel that their performance is maximum or high. Performance is evaluation of employee performance by comparing between tangible results and expected outputs [4].

This data analysis uses Partial Least Square (PLS). PLS is divided into two models test, outermodel and inner model. In outer model consist of convergent validity, discriminant validity, and alpha cronbach. Inner model consist of goodnes of fit.

Based on tables 5, shows that value of loading factor (convergent validity) of organizational culture variabels. The organizational culture variable for indicators X1.13 is the highest and the lowest in X1.9 is even invalid for indicators on organizational culture so that it can be removed or eliminated.

Based on table 6, shows that value of loading factors (convergent validity) compensation variable. Basedn on the value of loading factor, there are two indicators that have an invalid loading factor value so that it can be removed or eliminated.

Based on table 7 show the value of the loading factor (convergent validity) variabel commitment. The commitment variable of the Z1.1 indicator has the highest loading factor value, while Z1.3 indicator has the lowest loading factor.

Based on table 8 shows the value of loading factor (convergent validity) performance variable. Based on the loading factor value, there is one indicator that has an invalid loading factor value so that it can be removed or eliminated.

Based on table 9, shows the value of cronbach alpha. Based on the reliability test, that expected value > 0.6 for all construct. For all variable are reliabel, this can be seen from all the value of cronbach alpha > 0.6.

Based on table 10, show that value of discriminant validity. The method for calculation discriminat validity is comparing the AVE roots for each construct with the correlation between other construct in the model.

Based on table 8, it can check for goodness of fit the model. Fit or not the models can be seen from Stone-Geezer's with formulations :

$$Q^2 = 1 - (1 - R^2)(1 - R^2)$$

Based on calculation, if the value less than 0.02 it means small, if the value 0.15 it means moderat, if the value greater than 0.35 it means big So can be concluded that this model in moderat fit category.

Based on table 11, it can be argued the following matters

- Based on table 11 hypotesis one it can be seen that the value t-statistic is greater than the spesified critical limit (4.744>1.983), so H₀ rejected, which means there is an

influence of organizational culture on performance. Coefficient of 0.516, it means that the influence of organizational culture on performance is 51,6%. The stronger the embedded organizational culture that exists at BNI branch Perguruan Tinggi Bandung, the better employee performance and vice versa the lower knowledge about organizational culture will reduce the performance of its employees. This further research strengthened by the research conducted by Taurisa and Ratnawati [11], Afnita et.al [9], Abadiyah and Purwanto [18], Fauzi et.al [13] which shows that there is a strong influence between organizational culture on employee performance. According to Fitriana and Adi [19] the dominant factor influencing performance is organizational culture. Based on research, it can be seen that strenght or weak organizational culture on BNI branch Perguruan Tinggi Bandung is influnced by indicators innovative attitudes, risk taking, rigorous service, attention into works details, providing of the best results, helping colleagues when problems occur, helping supervisor, teamwork, solidarity, competing in achieving work excellence, actively competitive in work, dedication to providing the best, and mainting organizational stability.

Tellers and customer service in serving customers are in accordance with the organizational culture of PT BNI Tbk, which is based on four cultural value, profesionalism; integrity; customer orientation; and continuous improvement. Supported by six main behavioral values of BNI, inceasing competence,, and providing the best results; honest sincere; disciplined, consistent and reponsible;provide the best service through a synergistic partnership;always make improvement; and creative and innovative.

- Based on table 11 hypotesis 2, it can be seen that the value t-statistic is lower than the spesified critical limit ($1.066 < 1.983$), so H_0 accepted, which means there is not influence of compensation on performance. It means bigger or smaller the company provides compensations, it won't affect increasing or decrasing performance.

This is inversely proportional to the previous results by Lukman and Adolfina [12], Abadiyah and Purwanto[17], who conducted research on the banking companies. In their research shows that the compensations has a significant positive effect.

According to Fitriana and Adi [18] on the different object found that compensations affects employee performance. But based on results of research Afinta et.al [9], it claimed that extrinsic compensation doesn't effect on performance, however instrinsic compensation that has an effect on performance.

- Based on table 11 hypotesis 3, it can be seen that the t-statistic is lower than the critical limit specified ($1,788 <$

1.983), so H_0 is accepted, which means there is no influence to performance. The greater or lesser employee commitment will not affect the increase or decrease in performance. This matter is inversely proportional to previous research conduct by Taurisa and Ratnawa [11], Lukman and Adolfina [12], Fauzi et.al [13] which claimed that commitment influence employee performance.

- Based on table 11 hypotesis 4, it can be seen that the t-statistic value is greater than the spesified critical limit ($7.304 > 1.983$), so H_0 rejected, which means there is an influence of organizational culture on commitment. Coefficient 0.500, it means that the influence of organizational culture on performance is 50%. The stronger the organizational culture in an organization will increase employees commitment. The weaker organizational culture will decrease the employees commitment.

This strenghted by previous reseach of Taurisa and Ratnawa [11], Fauzi et.al [13], Yamali [10] that shows there is strong relathionship between organizational culture and employee comitment.

- Based on table 11 hypotesis 5, it can be seen that the t-statistic value is greater than the critical limit specified ($4,459 > 1,983$), so H_0 is rejected, which means that there is an effect of compensation on commitment. Coefficient of 0.089, it means that the effect of compensation on commitment is 8,9%.

Based on research it can be seen that the greater compensation provided by company, it will increase employee commitment. The small compensation provided by company, it will decrease employee commitment.

This is strenghten with research of Pratama et.al [8] and Yamali [10] claimed that compensation affect commitment.

- Based on table 12 hypotesis 6, it can be concluded that organizational culture, compensation, commitment influences performance. Test criteria for Fstatistic is $F_{statistic} > F_{table}$. Computing Fstatistic using formulation :

$$F = \frac{(n-k-1)R^2}{2(1-R^2)}$$

Based on calculation Fstatistic, the results obtained 56.142. For F_{table} $df_1=3$ and $df_2=103$ signifiacnce level 0.05, then F_{table} is 2.46. So it can be concluded $F_{statistic} > F_{table}$ ($56.142 > 2.46$). Simultaneoulsy the magnitude of the effect on performance can be seen in R-Square which is 0.524, it means three variabels affect employee performance by 52,4%.

V. CONCLUSION

The results of this study indicate simultaneously organizational culture, compensation, and commitment affect

performance. Partially organizational culture influence performance, organizational culture influence commitment, compensation influence commitment. But compensation does not affect performance.

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