

INFLUENCE OF WORKLOAD AND ADAPTABILITY ON EMPLOYEE PERFORMANCE THROUGH JOB SATISFACTION PT. INDONESIAN SHARIA BANK ARE LHOKSEUMAWE

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Abstract

This research aims to determine the effect of workload and adaptability on employee performance through job satisfaction at PT. Indonesian Sharia Bank Lhokseumawe Area. The data in this research used primary data in the form of a questionnaire which was prepared according to the research variable measurement indicators and distributed to 168 employees of PT. Bank Syariah Indonesia Lhokseumawe Area with a sampling technique carried out in the first stage, stratified random sampling, then carried out using a simple random sampling technique on the respondents in this study, employees of PT. Indonesian Sharia Bank Lhokseumawe Area. The data analysis method used is structural analysis (SEM) and processed with the moment of structural analysis (Amos) program, namely a multivariate analysis technique which is a combination of factor analysis and regression analysis which aims to test the relationship between variables in a model, both that are between indicators and constructs, or relationships between constructs. The research results found that there was an influence of workload and adaptability on job satisfaction and workload and adaptability also had an influence on employee performance, then there was an influence of job satisfaction on employee performance. Furthermore, the results of this research show that job satisfaction moderates the influence of workload and adaptability on employee performance.

Keywords: *Workload, Adaptability, Job Satisfaction and Employee Performance*

A. INTRODUCTION

The development of Sharia Banking was marked by the economic crisis in Indonesia which occurred in 1997 and had a huge impact on the financial liquidation of conventional banking. In these conditions, Sharia Banking did not experience a similar impact, but instead experienced increasingly rapid growth. Since then, people have become interested in using Sharia Banking products and services. Along with the development of sharia banking which is becoming increasingly attractive and attracting attention from various groups including the government, the state-owned Bank Syariah Indonesia (BSI) was inaugurated, as a result of the merger of three state-owned sharia banks, namely Bank Syariah Mandiri, Bank Nasional Indonesia (BNI) Syariah and Bank Rakyat. Indonesia (BRI) Sharia (Pikahulan, RM, Andini, OG, & Pradana, 2022). Apart from that, the development of sharia banking also experiences various obstacles, including liquidity, human resources, market share and other problems (Septianingrum, 2021). Of course, several of these obstacles are obstacles to the development of the sharia banking industry in Indonesia.

In realizing good human resource management, it is very important for organizations and companies to effectively handle and improve the performance of their employees. This is because the proper function and competitiveness of a company depends on the performance of its employees (Muis, 2021). Especially for sharia banking which requires resources for various activities to achieve its goals (Willy et al, 2021). Research analyzing workload is also something that can arise from interactions between the work environment where one works and is placed, task demands as well as behavior and perceptions and also the skills possessed, research conducted by (Oyungerel Altangerel, Wang Ruimei, Ehsan Elahi, 2015) explains that excessive workload is the main reason that causes work stress. Then other results show that if there is no rest or relaxation time given to employees during working hours, work overload will have a significant negative impact on employee

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performance. A person's adaptability can have an impact on the quality of work produced. Adaptability and Consistency are one of the factors that influence a person's understanding of the field of work. With the development of the business world getting bigger, the more diverse job opportunities available for the workforce are still being questioned by the wider community. Current business practices not only require academic skills obtained while in college, but currently students are required to have Adaptation and Consistency Abilities that they did not get when they were still in college. Therefore, it is necessary to design an education that has quality adaptability and consistency and is in line with the reality of desires in the job market, so that when they graduate students have the provisions and are ready to compete in the world of work.

Job satisfaction is an individual's general attitude towards his or her work. Work is based on interactions with co-workers and superiors, following organizational rules and policies, meeting performance standards, living in working conditions that are often less than ideal and other similar things. Job satisfaction is an assessment, feeling or attitude of a person or employee towards their work and is related to the work environment, namely the fulfillment of several desires and needs through work or work activities (Nabawi, 2019). Factors that influence job satisfaction can be seen from things that can cause and encourage job satisfaction. The phenomenon faced by BSI Lhokseumawe Area employees related to job satisfaction is that many employees who are given responsibility for work do not match their expertise and skills. Based on the description above, the author is interested in conducting research on the influence of workload and adaptability on employee performance through job satisfaction at PT Bank Syariah Indonesia Lhokseumawe Area, several problems can be formulated as follows.

B. OBJECTIVES AND BENEFITS OF STUDY

Berdasarkan existing problems and phenomena, the objectives of this research are as follows:

Does workload affect job satisfaction among employees of PT Bank Syariah Indonesia Tbk Lhokseumawe Area?

1. Does workload affect job satisfaction among employees of PT Bank Syariah Indonesia Tbk Lhokseumawe Area?
2. Does adaptability have an effect on job satisfaction among employees of PT Bank Syariah Indonesia Tbk Lhokseumawe Area?
3. Does job satisfaction affect employee performance for employees of PT Bank Syariah Indonesia Tbk Lhokseumawe Area?
4. Does workload affect employee performance at PT Bank Syariah Indonesia Tbk Lhokseumawe Area employees?
5. Does adaptability have an effect on employee performance at PT Bank Syariah Indonesia Tbk Lhokseumawe Area employees?

C. LITERATURE REVIEW

Theory of workload

The theory of workload is a group or number of activities that must be completed by an organizational unit or position holder within a certain period of time. According to (Rohman, 2021). The workload given to employees must be balanced with the employee's own competencies and abilities, otherwise sooner or later it will cause problems that can disrupt the employee's performance in the future. According to (Yuliana Fransiska, 2020) Workload is a process or activity that is too much and can cause tension within a person. This can lead to a decrease in employee performance caused by the level of skill required being too high, speed being too high, work volume being too much and so on. A workload intensity that is too large can create work stress, whereas a workload intensity that is too low can cause boredom or boredom.

Theory of adaptability

Theories of adaptability The concept of adaptability has received significant attention in the research literature. Adaptability refers to the characteristics of building an environment (Pinder, JA, Schmidt, R., Austin, SA, Gibb, A. & Saker, 2017). Adaptive individuals will anticipate problems and develop alternative solutions for various possibilities in assessing and responding to changing environments (Gitman, LJ, & Michael, 2010). According to (Muraven, M. & Baumeister, 2020) Adaptability is a source of self-regulation such as the strength that makes it possible to control oneself and helps individuals to adapt to new environments. Meanwhile, according to (Ployhart, RE & Bliese, 2016) Adaptability refers to "the ability, skills, disposition, individual will and motivation" to change or adapt to different tasks, social and environmental features.

Theory of job satisfaction

Job satisfaction can be defined as "an effective or emotional response to many aspects of work", as stated by (Maulana, et al, 2022). This way of thinking about one's job highlights the difference between actual compensation and the compensation employees believe they deserve. Job satisfaction, then, refers to the positive attitudes of an organization's workforce as measured by the thoughts, emotions, and actions of its members as they evaluate their own jobs in terms of their contributions to society at large. According to (Adi, et al, 2021) Job Satisfaction is an employee's attitude towards work which is related to the work situation, cooperation between employees, rewards received at work, and matters involving physical and psychological factors. According to (Wibowo, 2016) Everyone who works hopes to get satisfaction from their place of work. Job satisfaction will affect productivity which managers really hope for. For this reason, managers need to understand what must be done to create employee job satisfaction.

Theories about employee performance

Performance is a result achieved by a person in carrying out the tasks assigned to him which are based on skills, experience and sincerity as well as a certain time. According to Bangun (2012) and Ningrum (2013). Suparyadi (2015) states that performance is the result of work in terms of quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. This concept is multifaceted, but managers must understand the factors that contribute to organizational performance. However, managers do not want (no pun intended) to achieve half-hearted performance. They want the organization, work unit, or work group to achieve the highest performance. Performance is a say yeslam Language Indonesia yesri say base "kerja" which translates words from foreign languages performance.

conceptual framework

The framework of thinking is the basic idea of research which is synthesized from facts, observations and research studies. The framework contains theories, postulates or concepts that will be used as a basis for research. The relationship between the variables used in this research can be seen in Figure 1.1 below:

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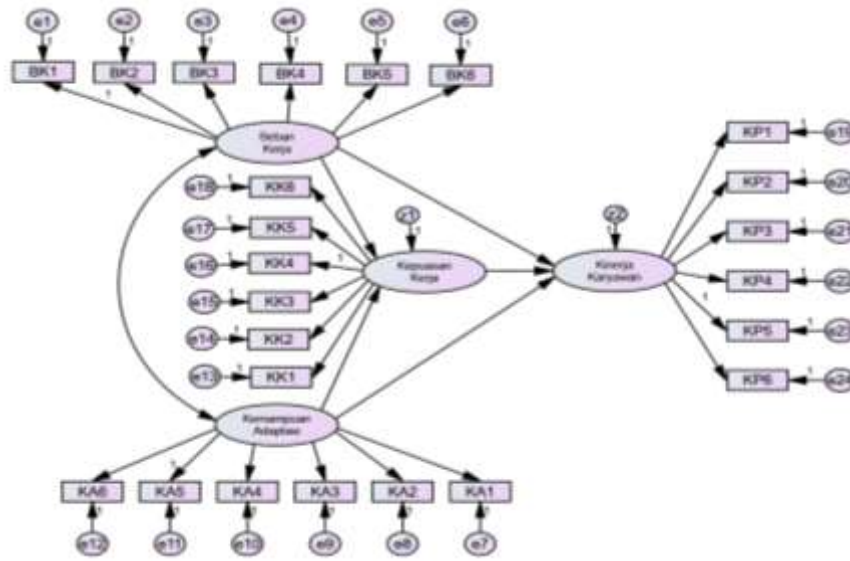


Figure 1. Conceptual Framework

Based on the conceptual framework that has been explained and compiled above, several previous studies that are related to this research will be presented as follows:

1. The effect of workload on job satisfaction

Disproportionate workload will have a negative impact, namely employee dissatisfaction with their work. According to (Hamid, 2014). Research results from (Suartana, IP, & Dewi, 2020) suggest that workload has a positive and significant effect on job satisfaction. Other research from (Wahyuni, R., & Irfani, 2019) suggests that workload has a positive and significant effect on job satisfaction. Employees with a long period of work tend to have high abilities compared to employees who have a shorter period of service (Lestari, 2017). With high abilities, employees can complete their work easily. According to Moch. As'ad (2014) states that difficulty and ease and pride in work will increase or decrease job satisfaction. Therefore, an increased workload that is easy to do well can lead to employee satisfaction.

2. The influence of adaptability on job satisfaction

Job satisfaction can increase if individuals are able to adapt or adapt to co-workers and the work environment or what can be called adaptability (Suhartin, 2018). Adaptability is a psychological construct that shows an individual's readiness and ability to face current and future vocational development tasks, face educational or work transitions, and face personal trauma where adaptability also shapes one's existence in the social environment (Savickas, 2015). Adaptability is also an individual's readiness to deal with predictable tasks to prepare for and participate in a work role and with unexpected adjustments required by conditions and changes in the world of work (Savickas, 2015).

3. The effect of workload on employee performance

In this research, there is a relationship between workload and employee performance as follows: high workload will cause lack of performance, which can be explained that the higher the workload received by an employee will affect the employee's performance. According to (Lisnayetti & Hasanbasari, 2016), Kahneman in Warr (2022:33) explains that workload is a competition for limited mental resources. One of the causes of decreased performance from workloads is the need to take on

two or more tasks that must be done simultaneously. The more requests there are to carry out these tasks, the more performance at work decreases.

4. The influence of adaptability on employee performance

The relationship between these variables suggests that if you want to increase adaptability, this can be done by improving employee performance (Ohme, M., & Zacher, 2015). Apart from that, measuring the real work results of employees in accordance with company targets is one way to increase employee satisfaction and employee performance. (Wibowo, 2020) explains that adaptability functions in resolving individual and work conflicts. Often this conflict can be mild and temporary, but if he has to choose between two opposing responses, then the conflict may be severe and long-lasting. So that an employee who successfully adapts to the company environment will be able to reduce the conflicts that occur, and conversely, an employee who does not succeed in adapting to the organizational environment will find the conflict difficult to control so that the conflict will feel difficult to overcome so that it will have an impact on work motivation and performance. in an organization.

5. The influence of job satisfaction on employee performance

This research states that there is a reciprocal relationship between performance and job satisfaction. On the one hand, it is said that job satisfaction causes an increase in employee performance so that satisfied workers will be more productive. According to (Wibowo, 2020). On the other hand, job satisfaction can also occur due to work performance or achievement so that workers who are more productive will get satisfaction. Then (Wibowo, 2020) said they tend to follow the view that performance does not directly cause satisfaction. Performance will receive rewards, both intrinsic and extrinsic. Satisfaction will be obtained through evaluating the rewards received. If workers feel that the reward is fair, it will increase job satisfaction.

Hypothesis Research

Based on the conceptual framework, a hypothesis is an idea to find facts that must be collected, a hypothesis is a temporary question or the most probable conjecture whose truth still needs to be sought. Based on the framework above and research conducted by several previous researchers, a hypothesis can be formulated as follows:

- H1 = It is suspected that there is a positive and significant influence of workload on job satisfaction for employees of PT Bank Syariah Indonesia Tbk Lhoksseumawe Area.
- H2 = It is suspected that there is a positive and significant influence of adaptability on job satisfaction for employees of PT Bank Syariah Indonesia Tbk Lhoksseumawe Area.
- H3 = It is suspected that there is a positive and significant influence of workload on the performance of PT Bank Syariah Indonesia Tbk Lhoksseumawe Area employees.
- H4 = It is suspected that there is a positive and significant influence of adaptability on the performance of PT Bank Syariah Indonesia Tbk Lhoksseumawe Area employees.
- H5 = It is suspected that there is a positive and significant influence of job satisfaction on the performance of employees of PT Bank Syariah Indonesia Tbk Lhoksseumawe Area.

D. RESEARCH METHODS.

Location

The objects of this research are employees of PT Bank Syariah Indonesia Tbk Lhokseumawe Area. Meanwhile, the research location is at PT Bank Syariah Indonesia Tbk Lhokseumawe Area which is located at Jl. Merdeka No. 72D, Kel. Kutablang, District. Banda Sakti, Lhokseumawe City.

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Population and Research Sample

Population

Population is a generalization consisting of subjects who have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions (Sugiyono, 2018). In this study, the research population was all 168 employees of PT Bank Syariah Indonesia Tbk Lhokseumawe Area.

Sample

A sample is the smallest part of a population (Umar, 2020). The sample is a portion or representative of the population studied, in this research the sample size has fulfilled the concept (Hair, JF, Risher, JJ, Sarstedt, M., & Ringle, 2019) where the determination of the sample size can be 5-10 of the number of indicators, in the research There are 24 indicators so the sample size can range between 100-200 respondents. The sample size was determined by multiplying the number of indicators with 24 indicators multiplied by 7 for 168, so the total sample for this study was 168 respondents. The sampling technique was carried out using a saturated sample, that is, the entire population will be used as a sample in this research.

Data collection technique

The required data source comes from primary data, by distributing structured questionnaires to respondents, the data collection technique used in this research is using a questionnaire or questionnaire which is a data collection tool in the form of a series of written questions which are asked to the subject to obtain answers. in writing from employees of PT Bank Syariah Indonesia Tbk Lhokseumawe Areas in Table 1 below.

Table 1. Definition of variables and indicators

No	Variable	Variable Definition	Indicator	Scale
1	Workload (BK)	Workload is a number of activities that must be completed by employees or position holders within a certain period of time in the BSI Lhokseumawe Area.	Working conditions. Use of working time. Targets to be achieved. Job volume Type of work Determining working time (Rohman, 2021)	Likert (1-5)
2	Adaptability (KB)	It is a source of self-regulation that allows for self-control and helps individuals with new environments in the BSI Lhokseumawe Area.	Change Customer focus. Organizational abilities Environment technological development Organizational vision (Muraven, M. & Baumeister, 2020)	Likert (1-5)
3.	Satisfaction Work (KK)	An employee's attitude towards work related to the work situation, cooperation between employees, rewards received at work, at the BSI Lhokseumawe Area.	Work Wages Relationship with superiors Promotion Supervision Work colleague (Afandi, 2018)	Likert (1-5)
4	Performance	The quantity and quality of	Work quality.	Likert

Employee (KP)	work results achieved by employees in carrying out their duties in accordance with their responsibilities at BSI Lhokseumawe Area.	Working quantity. Work discipline Accuracy. Effectiveness. Independence (Prabu, et al. 2023)	(1-5)
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Data analysis technique

After collecting data and information in the field, to manage the data and information, the author uses the Structural Equation Model (SEM) method in modeling and testing hypotheses. SEM or structural equation modeling is a collection of statistical techniques that allow testing a series of relative relationships. complicated, simultaneously (Ghozali, 2018). What is meant by complex is simultaneous models that are formed using more than one dependent variable at the same time acting as independent variables for other tiered relationships. In this research, two types of analysis techniques were used, namely:

1. Confirmatory analysis (*confirmatory factor analysis*) SEM is used to confirm the most dominant factors in a group of variables.
2. *Regression Weights* SEM is used to examine how big the influence is between the variables.

E. RESULTS AND DISCUSSION

Results Analysis

The analysis of the confirmatory factor or CFA of the exogenous construct consists of two latent variables: organizational culture, work engagement, and transactional leadership, where four indicators form the organizational culture variable, work engagement is formed with four indicators, and transactional leadership is developed with five indicators. In contrast, five indicators include the endogenous construct of the organization commitment variable. In comparison, apparatus performance is formed by five indicators. A CFA test is performed for each latent variable to see the indicators that make up the latent construct, which can be described below. Based on the results of data analysis that has been collected on 170 respondents, a structural study (SEM) will be presented as follows :

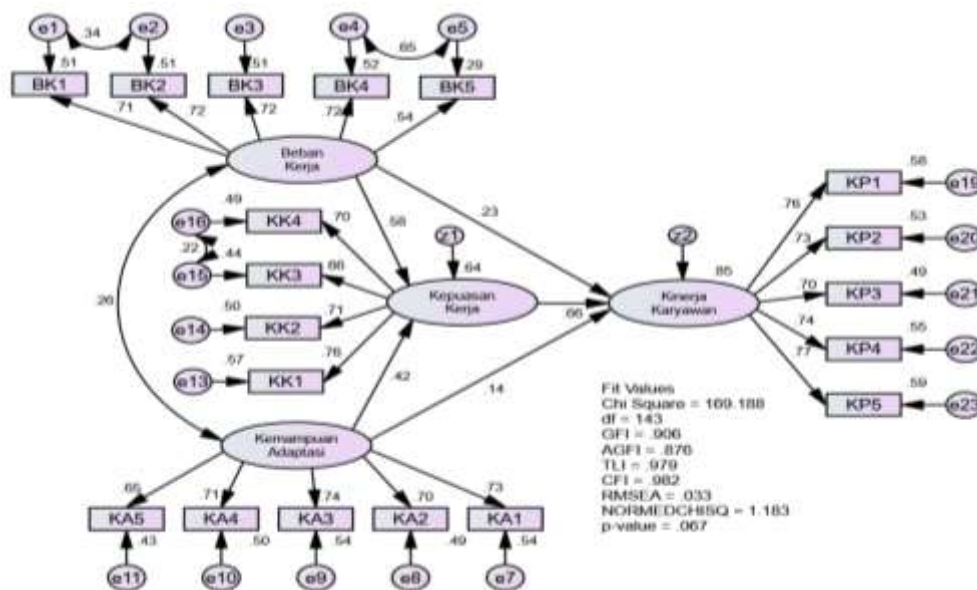


Figure 1. Structural Model After Modification
 Source: Output Amos, 2024

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The results of the structural model for the endogenous contract of Figure 1 above used to test the unidimensionality show the value of the model results following the goodness of fit criteria so that the model can be accepted.

Table 1. Full Model Fit Test Results

<i>Goodness of Fit Index</i>	<i>Cut-off Value</i>	Analysis Results	Model Evaluation
X2-Chi-Square	Expected to be Small	169,188	Good
Probability	≥ 0.05	0.067	Good
GFI	≥ 0.90	0.906	Good
AGFI	≥ 0.90	0.876	Good
CFI	≥ 0.95	0.982	Good
TLI	≥ 0.95	0.979	Good
CMIN/DF	≤ 2	1,183	Good

Model suitability test Based on Table 1, the results of the amos analysis can be explained that the model is fit, so it can be explained that all exogenous variables have a significant effect on endogenous variables and the model is fit, so this structural model can be used to test the research hypothesis that was formulated in the previous chapter.

F. DISCUSSION

Direct influence analysis aims to see how strong the influence of a latent variable is on other latent variables, either directly (direct effect) or indirectly (indirect effect) and also the total influence (total effect) can be expressed in Table 2 below:

Table 2. Effect of Exogenous Variables on Endogenous Variables

<i>Endogenous Variables</i>		<i>Exogenous Variables</i>	<i>Est.</i>	<i>Std. Est</i>	<i>S.E</i>	<i>CR</i>	<i>P</i>
Job satisfaction	<-- -	Workload	,557	,578	,09 9	5,61 0	***
Job satisfaction	<-- -	Camp_Adaptation	,451	,425	,10 0	4,48 6	***
Employee performance	<-- -	Workload	,256	,226	,12 6	2,04 1	.041
Employee performance	<-- -	Job satisfaction	,782	,664	,17 6	4,44 9	***
Employee performance	<-- -	Camp_Adaptation	,181	,145	,11 0	1,64 6	,100

Source: Primary data processed (2024)

1. The direct influence of workload on job satisfaction is with an estimated value of 0.578 (57.8%) and a significant value of 0.000 is smaller than 0.05, which means there is a significant influence and **accept the first hypothesis (H1)** that state workload has a positive and significant effect on employee job satisfaction at PT Bank Syariah Indonesia Tbk Lhokseumawe Area.
2. The direct influence of adaptability on employee job satisfaction at PT Bank Syariah Indonesia Tbk Lhokseumawe Area is with an estimated value of 0.425 (42.5%) and a significant value of 0.000 is smaller than 0.05, which means there is a significant influence and **accept the second hypothesis (H2)** that state adaptability has a positive and significant effect on employee job satisfaction at PT Bank Syariah Indonesia Tbk Lhokseumawe Area.

3. The direct influence of workload on employee performance is with an estimated value of 0.226 (22.6%) and a significant value of 0.041 which is smaller than 0.05, which means there is a significant influence and **accept the third hypothesis (H3)** that state workload positive and significant effect on employee performance of PT Bank Syariah Indonesia Tbk Lhokseumawe Area.
4. The direct influence of adaptability on employee performance is with an estimated value of 0.145 (14.5%) and a significant value of 0.100 is greater than 0.05, which means there is no significant influence and **processing hypothesis four (H4)** that state adaptability influence on the performance of employees of PT Bank Syariah Indonesia Tbk Lhokseumawe Area.
5. The direct influence of job satisfaction on employee performance is with an estimated value of 0.664 (66.4%) and a significant value of 0.000 is smaller than 0.05, which means there is an influence so that **accept the fifth hypothesis (H5)** which states that job satisfaction has a positive and significant effect on the performance of employees of PT Bank Syariah Indonesia Tbk Lhokseumawe Area.

G. CONCLUSION

Based on the research results and the researchers' discussion above, we can draw conclusions from the research results as described in the previous chapter, so we can convey the following conclusions:

1. It was concluded that workload had a positive and significant effect on employee job satisfaction at the Aceh Province Tax Service Office.
2. It was concluded that adaptability had a positive and significant effect on employee job satisfaction at the Aceh Province Tax Service Office.
3. It was concluded that workload had a positive and significant effect on employee performance at the Aceh Province Tax Service Office.
4. It was concluded that the ability to adapt had a positive and significant effect on employee performance at the Aceh Province Tax Service Office.
5. It was concluded that job satisfaction had a positive and significant effect on employee performance at the Aceh Province Tax Service Office.

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