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EFFECT OF COMPENSATION WORK ENVIRONMENT AND LEADERSHIP STYLE ON EMPLOYEE SATISFACTION AT DIGIBANK BY DBS INDONESIA (STUDY ON DIGIBANK EMPLOYEES BY DBS)

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Abstract: This study aims to partially analyze the influence of the work environment on the job satisfaction of Digibank by DBS Indonesia employees, to partially analyze the effect of compensation on employee satisfaction of Digibank by DBS Indonesia, to partially analyze the influence of leadership styles on the job satisfaction of Digibank by DBS Indonesia employees, to analyze the simultaneous influence between the work environment, compensation and leadership style on the job satisfaction of Digibank employees by DBS Indonesia. The method used in this study uses multiple linear regression analysis, the sample in this study is employees in the digibank section of DBS Bank Indonesia as many as 50 employees who will be used as respondents to fill out questionnaires. The results stated that the work environment has a partially positive and significant effect on employee job satisfaction. Compensation has a partially positive and significant effect on employee job satisfaction. The leadership style partially positively and significantly affects employee job satisfaction. Work environment, compensation and leadership style simultaneously affect employee job satisfaction.

Keywords: Work environment, compensation, leadership style, employee job satisfaction

INTRODUCTION

The success of an organization is largely determined by workers, because workers are the main source of the organization that moves and takes care of other resources. Under such conditions, the existence of workers as the main asset of the organization needs to be preserved in such a way as to remain in the highest state. One of the important factors that need to be properly maintained is job satisfaction, which is a pleasant feeling experienced by workers related to their experience and assessment of various aspects of work in the workplace. A worker who enters and joins the company has a set of desires, needs, desires and past experiences that unite and form the expectation that he will be fulfilled in the workplace. Job satisfaction will be obtained if there is compliance between expectations and reality obtained in the workplace. Range includes salary, promotions, supervision, co-workers, and also the job being pursued. In addition, it may be associated with work

interactions, appreciation, relationships with superiors, challenges, and other aspects of the world of work. Job satisfaction is the result of workers' perceptions of the extent to which their work provides what is considered important, job satisfaction is basically something that is individual (Supatmi and Nimran, 2014:27).

One of the factors that can increase worker job satisfaction is compensation. According to Cashmere (2018: 233), compensation is a reward given by the company to its workers, both financial and non-financial. According to Wibowo (2016: 34) defines compensation as what workers receive in return for their contributions to the organization. Hasibuan (2017: 54) argues that compensation is all income in the form of money, goods received directly or indirectly by workers in return for being given by the company. According to Robbins and Judge (2015:44), leadership is the ability to influence the group towards achieving a goal. According to Yukl (2005), leadership is a process for influencing others, to understand and agree on what needs to be done and how the task is effectively accomplished, as well as the process for facilitating individual and collective efforts to achieve common goals. Leadership is defined as the ability to influence or motivate a number of people to engage in activities simultaneously and achieve the same goal (Nawawi, 2012: 213).

Job satisfaction according to Mangkunegara (2017:34) states that feelings that support or do not support employees are related to their employment or circumstances. Feelings related to employment can involve aspects such as salary/wages received, job promotion opportunities, relationships with other employees, job placements, types of employment, corporate organization structure, quality of supervision. According to Wibowo (2016:22) job satisfaction is a positive or negative attitude taken by individuals toward their work. According to Sutrisno (2016:44) job satisfaction is basically a sense of security and has social and economic aspects (wages and social security). Researchers conducted preliminary research on 22 employees to determine whether or not DBS employees were satisfied. According to the study, only 43% expressed satisfaction in working at the digibank, while 57% expressed dissatisfaction.

Table 1. Pre-Survey Results of Job Satisfaction

No.	Job Satisfaction	Percentage (%)	
		Yes	No
1.	Each employee is given a salary in accordance with the contribution to the company	36	64
2.	Each employee is given the same promotion in terms of promotion of position.	23	77
3.	Every employee is given the same opportunity to learn the company's business processes	50	50
4.	The existence of cooperative attitudes between employees in order to achieve the company's goals	63	37
Average		43	57

Furthermore, researchers conducted a pre-survey to find out the factors that cause employee dissatisfaction.

Table 2. Pre-survey Results of Job Satisfaction Factors

No.	Variable	Percentage (%)
1.	Compensation	22,7
2.	Work Environment	31,8
3.	Leadership Style	22,7
4.	Work Discipline	0%
5.	Organizational Commitment	0%
6.	Commission	0%
Total		100%

Based on the results of the pre survey above, there are three variables that most respondents choose. (22,7 %) choosing a work environment, (22.7%) compensation, (22.7%) choosing a leadership style.

Table 3. Pre-survey Results of Work Environment Factors

No	Work Environment	Percentage (%)	
		Yes	No
1.	Temperature/lighting arrangements at work are highly considered by the company's management.	23	77
2.	Every employee receives clear direction and motivation from their superiors.	41	59
Average		32	68

The pre-survey results show that there are some employees who are not satisfied in the work environment. This can be seen from the percentage that shows that 68% of employees expressed dissatisfaction in the work environment.

Table 4. Compensation Factor Pre-survey Results

No	Kompensasi	Percentase (%)	
		Yes	No
1.	Salary received as expected by employees.	36	64
2.	The benefits provided are in accordance with the expectations of employees.	18	82
3.	Companies provide good social security to employees.	33	68
4.	The Company provides good office facilities	23	77
5.	Bonuses are given in accordance with employee expectations.	14	86
Average		24	76

The pre-survey results showed that some employees were not satisfied with the compensation. This can be seen from the percentage that shows that 76% of employees expressed dissatisfaction in compensation.

Table 5. Pre-survey Results of Leadership Style Factors

No	Leadership Style	Prosentase (%)	
		Yes	No
1.	Employers in the workplace are able to influence subordinates.	64	36
2.	Superiors are able to communicate the vision and mission of the company effectively to subordinates.	59	41
Average		61	39

The pre-survey results showed that there were some employees who were satisfied with the leadership style. This can be seen from the percentage that shows that 61% of employees expressed satisfaction and 39% expressed dissatisfaction. Therefore, from the statements put forward by the author and some according to experts, the authors are interested in conducting a study with the title: "**Effect of Compensation Work Environment And Leadership Style On Employee Satisfaction At Digibank By DBS Indonesia**".

LITERATURE REVIEW

Job satisfaction is the level of pleasure that a person feels for his or her role or work in the organization. Work satisfaction is the level of individual satisfaction that they can reward in accordance with the various aspects of the work situation of the organization in which they work. So the satisfaction of work concerns the psychological of the individual in the organization, which is caused by the circumstances he feels from his environment. Job satisfaction is an evaluation that describes a person's feelings of attitude, pleasure or displeasure, satisfaction, or dissatisfaction at work (Rivai and Sagala, 2014:52).

According to Robbins and Judge (2015:24) job satisfaction is the positive or negative attitude an individual takes towards his or her work. If job satisfaction is not maintained, it is likely to result in high turnover of employees from the organization. In addition, employee dissatisfaction can be identified from low employee productivity, high in-work losses, and low commitment to the organization. Job satisfaction is one of the most important elements in the organization. The work environment is a very important social environment. There everyone can experience being accepted or rejected by others. Accepted by the environment is very determining one's psychological well-being, for that is required management (Widyarini, 2009:69).

A conducive work environment will provide a sense of security and enable employees to be able to work optimally. If the employee enjoys the work environment in which he works, then the employee will feel at home at work, doing his activities so that the work time is used effectively. On the contrary, the work environment is not adequate so employees do not feel at home at work because they are not satisfied with such conditions so as to decrease employee performance. The work environment is a very important component in employees doing work activities. By paying attention to a good working environment or creating working conditions that are able to provide motivation for work (Sunyoto, 2015:43). Be aware or not that compensation can increase employee job satisfaction. It is therefore important that the organization's attention to proper compensation is given. A way for personnel departments to improve work performance, motivate and satisfy employees is through compensation. Therefore, compensation needs to be administered regularly. If compensation is not administered regularly, then the company can lose its good employees and have to spend more to attract, select, train and develop replacements even if employees do not leave, they may become dissatisfied with the company and decrease their productivity.

According to Hasibuan (2017:117) stated the amount of compensation reflects the status, recognition, and level of fulfillment of needs enjoyed by employees and their families, if the return received by employees is higher, the status is better and the fulfillment of the needs enjoyed the better, thus the better job satisfaction. According to Handoko (2014:155) Compensation is everything that employees receive in return for their work. Compensation programs are also important for companies, as they reflect the organization's efforts to retain human resources. Leader behavior is one of the important factors that can affect job satisfaction. Leadership style has a positive relationship to the job satisfaction of employees. Leadership is one of the important factors that can affect job satisfaction. The behavior of a leader can affect the satisfaction and performance of subordinates. (Rivai and Sagala, 2014:42) states Leadership Style is a set of traits that leaders use to influence subordinates in order for organizational goals to be achieved or it can also be said that leadership style is a preferred pattern of behavior and strategy and is often applied by a leader. Leadership in the organization is directed to influence the people it leads, to be willing to do as expected or directed by others who lead it. (Sutikno, 2014:16). While leadership is the whole activity in order to influence people to want to work together to achieve a goal that is desired together (Martoyo, 1990) in (Ardana, et al., 2012:179). Based on the understanding of the above experts, it is concluded that leadership style is one of the ways used by a leader in influencing, directing and controlling the behavior of others to achieve a goal.

Based on previous research reviews and theories related to the work environment, compensation, leadership style and job satisfaction, then as a conceptual framework model the research is shown in Figure 1.

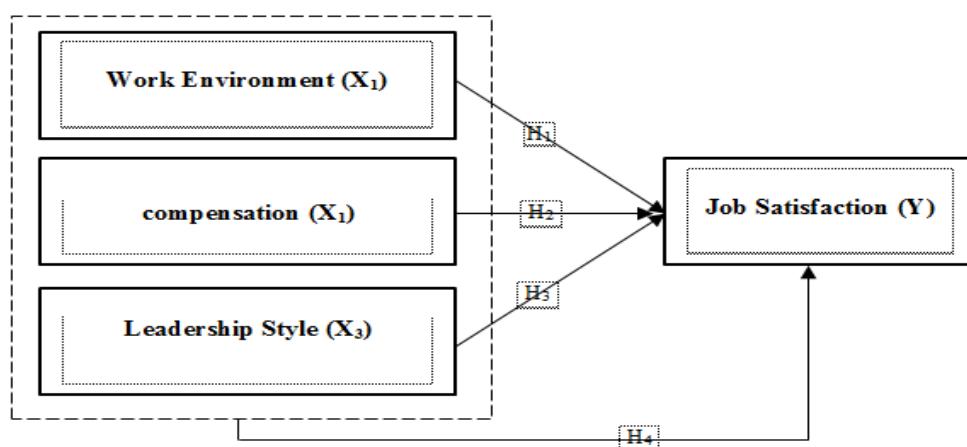


Figure 1. Theoretical Framework

The research hypothesis which arranged could be seen as follows:

- 1) Work environment has a positive effect on job satisfaction.
- 2) Compensation has a positive effect on job satisfaction
- 3) Leadership style has a positive effect on job satisfaction
- 4) Work environment, compensation and leadership style simultaneously have a positive effect on job satisfaction.

RESEARCH METHODS

This research uses descriptive research method with quantitative approach. The research population is all DBS Indonesia employees in digibank division with 50 employees. Sampling techniques in this study were conducted with saturated samples, so the samples in the study were 50 respondents. Research data types include primary and secondary data while research instruments use questionnaires with a Likert scale of 1 - 5 distributed to research respondents to obtain research data. The research data obtained was then analyzed by several linear regression analyses through research instrument tests and hypothesis examinations.

FINDINGS AND DISCUSSION

Research Result

The work environment variable has a p-value of $0.017 < 0.05$ means significant, while $t_{count} > t_{table}$, ($2,475 > 2.01$), then H_a is accepted and H_0 is rejected, so it can be concluded that the coefficient of the work environment partially has a significant effect on employee job satisfaction. The compensation variable has a p-value of $0.001 < 0.05$ meaning significant, while $t_{count} > t_{table}$, ($3,478 > 2.01$), then H_a is accepted and H_0 is rejected, so it can be concluded that the compensation coefficient partially has a significant effect on employee job satisfaction. The leadership style variable has a p-value of $0.014 < 0.05$ meaning significant, while $t_{count} > t_{table}$, ($2,544 > 2.01$), then H_a is accepted and H_0 is rejected, so it can be concluded that the coefficient of leadership style partially has a significant effect on employee job satisfaction.

In the variant analysis table (Anova) are displayed F test results that can be used to predict the contribution of aspects - aspects of occupational environment variables, compensation and leadership style to employee work satisfaction variables. From the calculation obtained the value of F_{count} amounted to 103,938. With a significance rate of 5% and $df1 = 3$ and $df2 = 46$, the value of $F_{table} = 2.81$ is obtained. Because the F_{count} value (103,938) > the F_{table} value (2.81) it can be concluded that the two independent variables namely the work environment, compensation and leadership style significantly contribute to the employee's job satisfaction variable.

Based on the results that have been obtained from the regression coefficient above, a regression equation can be created as follows: $Y = 0,310 + 0,284 X_1 + 0,339 X_2 + 0,305 X_3$. Based on the table above known adjusted R square value of 0.863 (86.3%), It shows that by using the regression model obtained where independent variables namely work environment, compensation and leadership style have an influence on employee job satisfaction variable of 87.1%. While the rest (100% - 86.3% = 13.7%) described by other unknown factors or variables and not included in this regression analysis, such as organizational culture, motivation, organizational climate and others.

Table 6. Statistical Processing Results

Model		Coefficients ^a			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	,310	,210		1,475	,147
	LK	,284	,115	,294	2,475	,017
	KM	,339	,098	,363	3,478	,001
	GK	,305	,120	,327	2,544	,014

Model		ANOVA ^a				
		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13,226	3	4,409	103,938	,000 ^b
	Residual	1,951	46	,042		
	Total	15,177	49			

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,934 ^a	,871	,863	,20595	1,827

Inter-Dimensional Correlation

Based on the research data table interdimensional correlation test results using pearson correlations formula with a sample number of 50 respondents, can be described the findings of the study as follows: the dimensions of employee relationships are strongly and significantly correlated with the dimensions of the work itself ($r_{count} = 0.727^{**}$); noise level dimensions are strongly and significantly correlated with communication ($r_{count} = 0.760^{**}$); dimensions of working regulations are moderately and significantly correlated with promotion ($r_{count} = 0.522^{**}$); the dimension of illumination correlates very strongly and significantly with working procedures and regulations ($r_{count} = 0.913^{**}$); air circumference dimensions are strongly and significantly correlated with the work itself ($r_{count} = 0.777^{**}$); security dimensions correlated strongly and significantly with co-workers ($r_{count} = 0.651^{**}$); the dimensions of direct financial compensation are moderately and significantly correlated with promotions ($r_{hitung} = 0.738^{**}$); indirect compensation dimensions are very strongly and significantly correlated with the dimensions of work procedures and regulations ($r_{count} = 0.803^{**}$); autocratic type dimensions are strongly and significantly correlated with promotion ($r_{count} = 0.659^{**}$); moderate and significant correlated free control type dimensions with promotion ($r_{count} = 0.589^{**}$); paternalistic type dimensions have a very strong and significant correlation with working procedures and regulations ($r_{count} = 0.942^{**}$); charismatic type dimensions correlated strongly and significantly with salary ($r_{count} = 0.705^{**}$); militaristic type dimensions are strongly and significantly correlated with salary ($r_{count} = 0.677^{**}$); dimensions Of pseudo-democratic type are strongly and significantly correlated with working procedures and regulations ($r_{count} = 0.679^{**}$); Democratic type dimensions are very strongly and significantly correlated with promotion ($r_{count} = 0.845^{**}$).

Tabel 7. Inter-Dimensional Matrix Correlation Results

Dimensi	Kode	Y.1	Y.2	Y.3	Y.4	Y.5	Y.6	Y.7	Y.8	Y.9
Employee Relations	X1.1	.504**	.685**	.540**	.477**	.241	.653**	.621**	.727**	.647**
Work Environment noise level	X1.2	.477**	.577**	.389**	.318*	.260	.516**	.447**	.497**	.760**
Working rules	X1.3	.359*	.522**	.498**	.330*	.317*	.341*	.379**	.481**	.381**
Lighting	X1.4	.618**	.850**	.764**	.607**	.368**	.913**	.787**	.626**	.436**
Air Circulation	X1.5	.624**	.656**	.659**	.686**	.592**	.726**	.711**	.777**	.403**
Security	X1.6	.545**	.548**	.613**	.633**	.594**	.590**	.651**	.604**	.320*
Direct Financial Compensation	X2.1	.651**	.738**	.726**	.681**	.541**	.717**	.661**	.717**	.412**
Indirect Compensation	X2.2	.778**	.709**	.641**	.687**	.684**	.803**	.782**	.760**	.428**
Autocratic Type	X3.1	.579**	.659**	.524**	.482**	.509**	.518**	.535**	.495**	.429**
Free Control Type	X3.2	.447**	.589**	.480**	.517**	.414**	.491**	.465**	.509**	.657**
Paternalistic Type	X3.3	.763**	.854**	.752**	.701**	.543**	.942**	.855**	.654**	.481**
Charismatic Type	X3.4	.705**	.599**	.507**	.518**	.704**	.591**	.680**	.466**	.358*
Militaristic Type	X3.5	.677**	.611**	.451**	.478**	.434**	.649**	.596**	.499**	.619**
Pseudo-democratic type	X3.6	.526**	.667**	.515**	.421**	.359*	.679**	.557**	.542**	.420**
Democratic Type	X3.7	.594**	.845**	.726**	.629**	.367**	.803**	.723**	.766**	.592**

**. Correlation is significant at the 0.01 level (2-tailed).

Discussion

Based on the research of the work environment positively affects employee job satisfaction, this proves that the higher the employee's work environment, the more job satisfaction will be increased. The results in accordance with the research presented by Sitinjak (2018), and Prasetyo et al. (2021) results show that partially there is a significant influence between the Physical Work Environment on Employee Job Satisfaction and there is a significant influence between the Non-Physical Work Environment on Employee Job Satisfaction. Other research conducted by Astrika (2017) Results state that career development and the environment partially affect job satisfaction and simultaneously the development of careers and work environments affect job satisfaction. The research was also conducted by (Salunke, 2015) This research paper is an effort to study the work environment of its influence on job satisfaction in sugar factory cooperatives. Based on the results of correlation between the dimensions of the highest relationship is the relationship between the dimension of lighting with the dimension of procedures and work regulations that amount to ($r_{hitung} = 0.913$) shows a very strong relationship, then the company should do better regulations and do enough lighting in the room so that employees are more comfortable in working.

Based on compensation research positively affect employee job satisfaction, this indicates that if the compensation strategy increases then employee job satisfaction will increase. The results are in accordance with research conducted by Agusno (2015) Together there is a significant influence of compensation, work environment, and leadership style on the performance of employees of PT Muba Electric Power in Sekayu Banyuasin Regency. Partially there is a significant influence between compensation, work environment, and leadership style on the performance of employees of PT Muba Electric Power in Sekayu Musi Banyuasin Regency. The results are also in accordance with Novialni and Pragiwani

(2020) The results show that, (1) Leadership partially has a significant effect on employee job satisfaction, (2) Motivation partially affects employee job satisfaction, (3) Partial compensation has a significant effect on Job Satisfaction. Based on the results of the correlation test it appears that the highest correlation figure is in the dimension of indirect compensation with work procedures and regulations, then the company should further increase indirect compensation by making clear and not confusing rules so that employees will feel comfortable and satisfied with the regulations made by the company.

Based on research on leadership styles positively affect employee job satisfaction, this shows that if the leadership style increases then employee job satisfaction will increase. The results in accordance with the research conducted by Paendong, Sentosa and Sarpan (2019) The results showed that leadership style, work environment, and motivation partially positively and significantly affect employee job satisfaction at PT Astra Daihatsu Pasar Minggu Branch. Other research is also appropriate conducted by Aripin, Salim, Setiawan and Djumahir (2013) The job satisfaction factor becomes an important factor to support the organizational culture and stronger leadership style in accordance with the expectations of members, so that the organization's performance becomes better in meeting the expectations of the community. Based on the results of inter-dimensional correlation tests on leadership style variables found that the largest relationship (correlation) is the patrilineal type with the dimension procedures and rules of work this proves that leaders of this type want to make better rules and discipline, then the company must create rules that can provide satisfaction to employees by performing rules that are disciplined but acceptable to employees , so it will improve the satisfaction of employees even better.

Based on the research found that simultaneously (Test F) occupational environment variables, compensation and leadership style affect employee job satisfaction, based on the coefficient of determination test found that by using the regression model obtained where independent variables namely work environment, compensation and leadership style have an influence on employee job satisfaction variable of 87.1%. While the rest (100% - 87.1% = 12.9%) described by other unknown factors or variables and not included in this regression analysis, such as organizational culture, motivation, organizational climate and others.

CONCLUSION AND SUGGESTION

Conclusion

Based on the results of research and discussion on the analysis of the influence of the work environment, compensation and leadership style on employee job satisfaction, some conclusions can be drawn as follows:

- 1) Based on partial multiple regression test results, t test results show that work environment variables (X_1) have a significant effect on employee job satisfaction (Y).
- 2) Based on partial multiple regression test results, t test results show that the compensation variable (X_2) has a significant effect on employee job satisfaction (Y).
- 3) Based on partial multiple regression test results, t test results show that leadership style variables (X_3) have a significant effect on employee job satisfaction (Y).

- 4) Based on simultaneous multiple regression test results, F test results show that both independent variables namely work environment, compensation and leadership style affect employee job satisfaction.

Suggestion

Based on data analysis and discussion in the previous chapter, the suggestions that can be submitted are, In the variable working environment, obtained a mean result of 3.76 this is because the company still has a noisy workspace, the company should be able to cope with it by reducing noise by making a soundproofed room in order to reduce noise so that employees feel comfortable in working. In the compensation variable, obtained a mean result of 3.90 this is because employees have not received enough incentives, even though it has provided benefits for the company, the company should be better at providing incentives, because employees have already made enough profit for the company. In the variable leadership style, obtained a mean result of 3.62 this is because the leadership in the company does not want to receive advice from subordinates, then it is better for the leadership in the company to be wiser to subordinates so that employees will feel comfortable and can communicate well to superiors so that employees are satisfied. In the variable of job satisfaction, obtained a mean result of 3.76 this is because the company has not provided satisfaction in terms of providing promotions to employees, then the company should conduct promotions for employees who excel and have contributed well to the company, so that employees will be satisfied. In this study has a limit in terms of the number of variables and only use a small number of objects resulting in a small number of samples, for further research should add a number of variables and add research objects not only one object so that it will add the number of samples and will produce a wider and better research.

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