

# **The Influence of Work Environment and Competence on Employee Performance Through Job Satisfaction at State and Private Banks in Makassar.**

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## **Abstract**

*This study aims to examine the effect of the work environment and competence on employee performance through job satisfaction at Government and Private Banks in Makassar City. The data in this study were obtained from each of the government and private banks in Makassar City who was willing to become respondents. This study uses primary data by conducting direct research in the field by providing questionnaires/question sheets to 60 respondents. The data analysis method used is the Structural Equation Model (SEM) analysis. The results showed that: partially work environment variables, competence and job satisfaction have a positive and significant effect on employee performance, and work environment variables and competence have a positive and significant effect on job satisfaction. Work environment and competence variables have a positive and significant effect on employee performance through job satisfaction.*

**Keywords:** *Work Environment, Competence, Job Satisfaction and Employee Performance.*

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## **I. Introduction**

In the current era of globalization, banking companies are one of the many companies that show very tight competition. Indirectly, this competition makes the bank supervise and analyze the development of other banks that are competitors. This is done to find out the weaknesses of these banks so that they can develop strategies that will become the advantages of the banking company itself. Competition is not only seen in the products and services offered, but also in the company's financial condition. It is hoped that a bank will experience changes, which will lead to progress and development for the better. Every bank will try to improve and develop the company by holding various activities to improve the performance of employees. With these activities, it is expected that the company will achieve the company's goals, namely to gain profit (profit-oriented). Employees are the most important part of achieving company goals. In this case, company management must encourage employees to maximize performance to achieve company goals. This relates to the duties and functions of an important employee in the company so that employees in the company must be managed properly and correctly. In general, human resource management is intended to improve the company's performance, so the formation of human resources who have qualified capabilities is a must. Therefore, the management and utilization of human resources must be a concern to be developed to the fullest. Quality human resources are human resources who have good knowledge, abilities, skills and attitudes at work. Therefore, organizations need to take steps to develop and improve the quality of employees. Employees are expected to always hone their knowledge, skills and abilities so that they are better suited to the demands of the times and can improve employee performance in the organization.

Performance is the result of work that can be achieved by a person or group of people in an organization, in accordance with their respective authorities and responsibilities to achieve the goals of the organization concerned legally, not violating the law, and in accordance with morals and ethics Prawirosentono (1999:2 ) in Ganap (2015), The results of work in accordance with the goals of the institution will greatly depend on the work of employees. Employee work results are influenced by several factors, namely internal factors and external factors. Internal factors are factors related to a person's characteristics, including attitudes, personality traits, physical traits, desires or motivations, age, gender, education, work experience, cultural background, and other personal variables. External factors are factors that affect employee performance from the environment, leadership, actions of colleagues, types of training and supervision, the wage system and the social environment. In improving employee performance, several ways can encourage employees to work

optimally. Some of these activities include providing training, providing compensation, giving awards and so on (Handoko in Diana and Setiawati, 2011).

The performance of the Makassar State Bank and Private Bank employees is good, this is measured by the ability to achieve each target set by the leadership of the Makassar Government and Private Banks. Employee performance in state and private banks in Makassar greatly affects the success of an organization's goals, seeing the importance of employees in an organization. Performance is defined as behaviour or actions that are relevant to organizational goals. It can be said that employees are valuable organizational assets, so the need for support and development makes employees' abilities better. Good performance can be seen from the results that can be, in accordance with organizational standards. One of the efforts to improve employee performance can be done by implementing policies and directions from reliable leaders and high motivation and direction. The policy of any organization or institution in providing rules to achieve its goals is different.

Indonesian Banking Statistics (SPI) data for December 2018 in Makassar, shows that the number of commercial banks operating in Makassar is 115 banks consisting of 4 state-owned banks, 42 foreign exchange BUSN, 21 non-foreign exchange BUSN, 27 BPD, 12 joint venture banks and 9 Foreign Bank. From these data, it can be said that the competition for banking companies in Makassar is not small. Employee performance greatly affects the success of an organization's goals, seeing the importance of employees in an organization. This is in accordance with the opinion of Koopmans et al (2014) that performance is defined as behaviour or actions that are relevant to organizational goals. It can be said that employees are valuable organizational assets, so the need for support and development makes employees' abilities better.

The phenomenon that occurred at the Makassar Private Bank, the occurrence of the monetary crisis, provided extraordinary coercive power for the government to make loans during the Covid-19 pandemic to 16 Private Commercial Banks. Customers and banking partners whose trust levels are depleting in certain private banks that are considered to still have problems, especially loan or credit problems, are increasingly trying to minimize transaction risk to the private banks concerned by gradually reducing the funds stored in these private banks. The funds taken by the public were then deposited in state banks and foreign banks, and most of these deposits were kept in foreign currencies so that the demand for dollars increased sharply, causing the value of the rupiah to fall further.

Performance appraisal at Bank Mandiri, BNI, BCA and Bank Mega uses the Employee Work Assessment (PKP) performance appraisal method using the Contingency Appraisal System method, namely evaluating employee performance by combining several elements which include the character, nature, behaviour, and work results of employees who work well. of course related to the duties and responsibilities of each employee. the score for each assessment includes attitude 30%, task completion 40% and the remaining 30% employee attendance. Employee performance appraisal is carried out annually and the results of the employee assessment are categorized into 6 categories which include excellent (score 6), very good (score 5), better (score 4), good (score 3), need improvement (score 2 ) and bad (score 1). The average employee gets a good, better, and very good rating which reflects that the assessment is not in accordance with what is expected, namely getting a special rating or predicate.

**Table 1. Employee Performance Assessment**

No	Strategic Objective	KPI/Deliverable	Weight	Scoring			
				Target	Achievement	Score	Total Score
1	Employee Absenteism	% Employee Attendance	25%	97%	80%	82	21
2	Collective Labor Agreement Socialization	% Employee Join Socialization	25%	100%	80%	80	20
3	Labor Case Handling	% Case Closed	20%	100%	90%	90	18
4	Legal Compliance	% Compliance	20%	100%	100%	100	20
5	LKS Bipartit	Amount of LKS Bipartit Meeting	10%	12	12	100	10
WEIGHT TOTAL			100%	TOTAL SCORE			89

Source: Bank Performance Assessment Data, 2022

To improve performance and support the mission of the largest and best performing Government Bank in Makassar, the strategy adopted is to try to give trust to the community in addition to the existence of resources being a key factor that plays a significant role. Among the resources that support the company's activities, human resources (employees) are the most important asset and determine the success of the company's role. The government's efforts to restore public confidence in the national banking system were realized on January 26, 1998, when the government announced to provide full guarantees to all depositors and creditors from all commercial banks that were legal entities. With this government guarantee, the interests and security of funds of all depositors and creditors at national banks will be well maintained because before the

government guarantee program, depositors tended to deposit their funds in foreign banks which were considered safer, although with higher interest rates. low.

The results of the SWA team's research in 2014 showed that the average remuneration for the board of directors of banking in Indonesia in 2013 varied widely between Rp 26.27 billion for Bank Mandiri to Rp 3.67 billion for Bank Mega (Beywiyarno, 2015). This shows that the banking industry in Indonesia in providing remuneration varies greatly depending on the ability of the company. On the other hand, the total income of bankers in Indonesia is the highest in ASEAN in 2012, but that does not mean that the income of bank employees in Indonesia is also the highest. Therefore, the banking industry in Indonesia began to call for the issue restrictions. The study of state banks and private banks in Makassar regarding remuneration focuses on seeing the amount of remuneration received by bankers in line with the development of the financial industry they manage. Phenomena that occur in Makassar Government and Private Banks However, based on the results of the pre-survey, there are still problems related to job satisfaction which are reflected in the dissatisfaction of the female employees towards the division of labour, the female employees still consider that the relationship created with their co-workers is still not solid, and the female employee also assumes that the work given tends to be monotonous at certain moments. The findings made (Sri M. Djangkarang 2019) Regarding Satisfaction with Performance show that all satisfaction has a positive value on the Bank's performance. (Robbin & Judge, 2013). Based on the results of the pre-survey (questionnaire and direct observation) conducted by the researcher, it was found that all employees were satisfied with the performance of the Medan branch of the Bank. Job satisfaction refers to a person's general attitude. Individual to the work he does. A person with a high level of work shows a positive attitude toward the job, and a person who is dissatisfied with his job shows a negative attitude towards the job. Because in general when people talk about employee attitudes, more often they mean job satisfaction.

Business Competition between Government Banks and Private Banks in Makassar currently requires employees to have the skills required by banks. This is where many people demand that their employees have good enough competence so that they can compete with other banking companies. The government also stipulates the existence of competency standards for bank employees, including workers in the credit department, funding officers and service workers as well as those working in bank operations. In improving employee performance, adequate competence is needed. Competence has a very important role because in general competence concerns a person's basic ability to do a job. Work is a human activity to change certain conditions of a natural environment. This change is intended to meet the needs of life and maintain a life which is basically to fulfilling the purpose of life. The needs of human life are not only material but also non-material such as pride and job satisfaction. In the process of achieving the desired needs, each individual tends to be faced with new things that may not have been previously anticipated, so through work and experience growth, a person will gain progress in his life. It is in the work process that a person can be seen how his performance is (Emmyah, 2009).

Competence is a combination of skills, knowledge and attitudes, which can be observed and applied critically for the success of an organization and work performance as well as the personal contribution of employees to the organization. Competence is an individual's ability to carry out a job correctly and has advantages based on matters relating to knowledge, skills and attitudes (Emron, Yohny, Imas 2017: 140). The characteristics that underlie individuals related to causal or causal relationships of effective and superior performance in work or circumstances are called competencies (Spencer, Emron, Yohny, Imas 2017). Competence is a characteristic that underlies a person to produce effective work and superior performance (George and Klemp in Emron, Yohny, Imas 2017). According to Wibowo (2010:324) competence is an ability to carry out or perform a job or task based on skills and knowledge and supported by the work attitude required by the job. According to (McLelland and Sedarmayanti 2012: 283) Competence is a fundamental characteristic of a person that has a direct effect on or can predict excellent performance.

Even with the era of globalization, this makes the competition in the banking world even more intense. Banking is a company that provides services to its customers. So, without good services, customers will not want to use these banking services. In Makassar, banking companies are growing very rapidly, and the rapid growth of banking will add to the intense competition in the business world. One of the things that banks must pay attention to maintain the quality of their services and products is to have competent, competent employees who can increase turnover and the number of customers. It is important for banking companies, the existence of this competence will make the company stronger. There are quite a number of government banks and private banks already in Makassar. These banks have employees who truly have competency standards. When recruiting employees, it is important to know the educational background and work experience of the prospective employee. Phenomena that occur in the banking world, both government and private banking in Makassar have not implemented good competency standards so in reality there are also banks that employ employees who are not in their fields. For example, an Account Officer or credit department should have minimum educational qualifications in Accounting or Management, but there are still banks that hire employees

for this position with an IS education background majoring in Literature, majoring in Religion and others that are not relevant to the job as Account. Officers. There are even bank employees who are still educated in high school or high school. So with this educational background, they can carry out their work well.

The management must pay attention to the work environment in which they work because it can affect employees in carrying out assigned tasks, for example, colouring, cleaning, air exchange, space, security and noise. The work environment in a company is very important to be considered by the Government Banks and Private Banks in Makassar. A satisfactory work environment for company employees will encourage employees to work their best, including in terms of optimal service to customers. So that the expected performance of employees can be improved, and company goals can be easily achieved. The work environment is everything that is around the workers / that can affect job satisfaction in carrying out their work so that maximum work results will be obtained, wherein the work environment there are work facilities that support the completion of the tasks assigned to them to improve performance (Gustavo 1995, p. Shingh, 2006, Nitisemito, 2013, Simanjuntak, 2003, and Mardiana, 2005). Organizational work environment factors greatly support individuals in achieving the expected work performance (Mangkunegara, 2017: 17). According to Sedarmayanti (2016: 21) broadly speaking, the type of work environment is divided into two factors, namely physical work environment factors and non-physical work environment factors. Physical work environment factors include (a) coloring, (b) lighting, (c) air, (d) noise, (e) space for movement, (f) security, and (g) cleanliness. Meanwhile, non-physical work environment factors include (a) work structure, (b) work responsibilities, (c) leader's attention and support, (d) inter-group cooperation, and (e) smooth communication.

The findings made by Lawler and Leadpord in Kaswan (2017), "The work environment is everything around the worker, which will affect the tasks assigned to him, such as cleaning, listening to music, etc. so that it can have a positive effect on employee performance. " The work environment is one of the things that affects employee productivity and morale. Without a good work environment, employees will easily get bored and don't feel comfortable working in that place. Research from Hia (2018) shows that the physical work environment and work discipline affect job satisfaction. Therefore, the purpose of this study is first, to provide empirical data on improving performance through improving the work environment. Regulation of remuneration<sup>1</sup> for commercial banks in Indonesia is regulated in the Financial Services Authority Regulation No. 45/POJK.03/2015 concerning Implementation of Good Corporate Governance in Providing Remuneration for Commercial Banks, while Private Banks are regulated in Bank Indonesia Regulation No. 11/33/PBI/2009.

Government Banks and Private Banks in Makassar are financial institutions that serve as places for companies, government and private entities, as well as individuals to deposit their funds. Through credit activities and various services provided, banks serve financing needs and facilitate payment system mechanisms for all sectors of the economy. In today's conditions, the banking sector is highly demanded to play an active role in efforts to increase economic growth and improve people's lives by mobilizing public savings, namely collecting funds from the public either in the form of savings, deposits or in the form of securities which are then channelled back to the public. community in the form of a credit to be used for investment financing.

In this study, researchers took samples of two government banks and two private banks. The state banks are Bank Mandiri and Bank Negara Indonesia. Private banks are Bank Mega and BCA. The background for taking the sample is because the bank has good credibility in the community, so to maintain this credibility, good human resources are needed in providing services. In addition, the four banks have large asset values, so they require knowledge, skills and behaviours that are owned and controlled by employees to carry out all their duties professionally to manage these assets. Therefore, I am interested in researching the Effect of Work Environment and Competence on Employee Performance through Job Satisfaction at Government Banks and Private Banks in Makassar.

## **II. Research Methods**

This research belongs to the type of explanatory research, which is to explain the causal relationship between variables. Sugiyono (2014) explains that a quantitative approach to obtain answers to research questions by testing hypotheses. In this study, the data collection technique was carried out by distributing questionnaires to the relevant research sample. Questionnaires are distributed in the form of a list of questions regarding problems related to the object under study. Questionnaires were given to employees at Mandiri, BNI, Mega and BCA banks. The questionnaire contains instructions for filling in to make it easier for respondents to answer questions. Indrianto and Supomo (2009: 115) state that a population is a group of people, events or things that have certain characteristics, while Sugiyono (2012: 61) suggests that population is a generalization area consisting of objects or subjects that have certain qualities and characteristics that determined by the researcher to study and then draw conclusions. The population in this study were all employees at Mandiri, BNI, Mega and BCA. Sugiyono (2012: 62) explains that the sample is part of the number and characteristics possessed by a population, while Bambang and Lina (2005: 119) state that the sample is part of the population

to be studied. In this study, sampling using a random sampling technique. Sugiyono (2014) explains that random sampling is a method of collecting sample members in which the researcher randomly takes a sample of the entire target population.

### III. Research Results

#### Hypothesis

Testing Results The hypothesis testing proposed is done by testing the structural model (inner model) by looking at the path coefficients that show the parameter coefficients and the significance value of t-statistics. The significance of the estimated parameters can provide information about the relationship between research variables. The limit for rejecting and accepting the proposed hypothesis is a t-statistics value  $> 1.96$  for a p-value  $< 0.05$ . The table below presents the estimated output for testing the structural model.

Table 28. Direct Effect and Indirect Effect Hypothesis Testing

HIP	Variable			t Statistics	P Value	Direct	Indirect	Total	Ket
	Variable Exogenous	Variable Intervening	Variable Endogenous Variable						
1	Work Environment Job	Satisfaction	-	3.371	0.001	0.529	-	0.529	Sig
2	Work Environment	-	Employee Performance	3.318	0.001	0.347	-	0.347	Sig
3	Competence	Job Satisfaction	-	2.860	0.004	0.470	-	0.470	Sig
4	Competencies	-	Employee Performance	3,545	0.000	0.226	-	0.226	Sig
5	-	Satisfaction	Employee Performance	3,642	0.000	0.452	-	0.452	Sig
8	Work Environment	Satisfaction	Employee Performance	2,310	0.021	0.347	0.239 0.586	2.141	Sig
9	Competencies	Satisfaction	Employee Performance		0.033	0.226	0.213	0.439	Sig

Source: PLS Output, 2022

Based on the value of the inner weight which consists of the Work Environment (X1) and Competence (X2), it can be seen partially the effect on Employee Performance (Y) and Job Satisfaction (Z). Job Satisfaction Variable (Z) can be seen partially in its effect on employee performance (Y). Work Environment (X1) and Competence (X2) can be partially known as their effect on Employee Performance (Y) through Job Satisfaction (Z).

#### a) Testing the First Hypothesis (H1)

The first hypothesis states that the work environment has a positive and significant effect on the job satisfaction of government bank employees and private banks. Table 28 shows that the work environment variable has a significant level of 0.001 which is smaller than 0.05 and the t-statistics value is  $3.371 > 1.96$ . The parameter coefficient value of 0.529 indicates that the effect given is positive on the dependent variable. This means that H1 is accepted and Ho is rejected so it can be said that the work environment has a positive and significant effect on job satisfaction.

#### b) Testing the Second Hypothesis (H2)

The second hypothesis states that the work environment has a positive and significant effect on the performance of government and private bank employees. Table 28 shows that the work environment variable has a significant level of 0.001 which is smaller than 0.05 and the t-statistics value is  $3.318 > 1.96$ . The parameter coefficient value of 0.347 indicates that the effect given is positive on the dependent variable. This means that H2 is accepted and Ho is rejected so it can be said that the work environment has a positive and significant effect on employee performance.

#### c) Testing the Third Hypothesis (H3)

The third hypothesis states that competence has a positive and significant effect on the job satisfaction of the government and private bank employees. Table 28 shows that the competency variable has a significant level of 0.004 which is smaller than 0.05 and the t-statistics value is  $2.860 > 1.96$ . The parameter coefficient value of 0.470 indicates that the effect given is positive on the dependent variable. This means that H3 is accepted and Ho is rejected, so it can be said that competence has a positive and significant effect on job satisfaction.

d) Testing the Fourth Hypothesis (H4)

The fourth hypothesis states that competence has a positive and significant effect on the performance of government and private bank employees. Table 28 shows that the competency variable has a significant level of 0.000 which is smaller than 0.05 and the t-statistics value is  $3.545 > 1.96$ . The parameter coefficient value of 0.226 indicates that the effect given is positive on the dependent variable. This means that H4 is accepted and  $H_0$  is rejected so it can be said that competence has a positive and significant effect on employee performance.

e) Testing the Fifth Hypothesis (H5)

The fifth hypothesis states that job satisfaction has a positive and significant effect on the performance of government and private bank employees. Table 28 shows that the job satisfaction variable has a significant level of 0.000 which is smaller than 0.05 and the t-statistics value is  $3.642 > 1.96$ . The parameter coefficient value of 0.452 indicates that the effect given is positive on the dependent variable. This means that H5 is accepted and  $H_0$  is rejected so it can be said that job satisfaction has a positive and significant effect on employee performance.

f) Testing the Sixth Hypothesis (H6)

The eighth hypothesis states that the work environment has a positive and significant effect on employee performance through job satisfaction. Table 29 shows that the work environment variable has a significant level of 0.021 which is smaller than 0.05 and the t-statistics value is  $2.310 > 1.96$ . The parameter coefficient value of 0.239 indicates that the effect given is positive on the dependent variable. This means that H6 is accepted and  $H_0$  is rejected so it can be said that the work environment has a positive and significant effect on employee performance through job satisfaction.

g) Testing the Seventh Hypothesis (H7)

The ninth hypothesis states that competence has a positive and significant effect on employee performance through job satisfaction. Table 29 shows that the work environment variable has a significant level of 0.033 which is smaller than 0.05 and the t-statistics value is  $2.141 > 1.96$ . The parameter coefficient value of 0.213 indicates that the effect given is positive on the dependent variable. This means that H7 is accepted and  $H_0$  is rejected so it can be said that competence has a positive and significant effect on employee performance through job satisfaction.

#### **IV. Discussion**

##### **The Effect of Work Environment on Job Satisfaction**

The results of the hypothesis test show that the work environment variable has a positive and significant effect on job satisfaction. The better the work environment within the company, the employee's job satisfaction will increase. The influence of the work environment on employee satisfaction means that employees will feel comfortable with the conditions of the existing work environment if the environmental conditions are in accordance with themselves and do not feel disturbed when they work, so with this comfort, they are encouraged to work, this causes a lot of work to be done. completed properly so that employees feel satisfied. The most dominant dimension in forming the work environment variable is the psychological environment factor and the dimension of the psychological environmental factor gives the smallest proportion. While the most dominant indicator in shaping the work environment variable is the frustration indicator, then followed by the overwork indicator and the poor supervision system indicator, then the indicator of changes in all forms and indicators of disputes between individuals and groups, workspace design indicators and design indicators. work as well as indicators of the level of visual privacy and acoustical privacy provide the smallest proportion in shaping the variables of the work environment.

Physical environmental factors are the environment around the worker himself. Conditions in the work environment can affect employee job satisfaction which includes:

a. The design of the workspace includes the suitability of the arrangement and layout of work equipment, this has a major effect on the comfort and appearance of employees' work.

b. The work design includes work equipment and work procedures or work methods, work equipment that is not in accordance with the work will affect the health of the employee's work.

c. Working environment conditions, namely working environmental conditions such as lighting and noise situations are closely related to the comfort of workers at work. Air circulation, room temperature and appropriate lighting greatly affect a person's condition in carrying out their duties.

d. The level of visual privacy and acoustical privacy is that certain jobs require a workplace that can provide privacy for employees. What is meant by privacy here is "private discretion" in matters concerning himself and his group. While acoustical privacy is related to hearing.

Research is also supported by research conducted by Riansari, Titi, et al (2012) which states that the work environment has a positive and significant effect on job satisfaction. This research is also supported by research by Parimita, Widya, et al (2013) which states that the work environment has a positive and significant effect on

job satisfaction. Hastuti's research, Irene Puspi (2019) also states that the work environment has a positive and significant effect on job satisfaction.

### **The Effect of Work Environment on Employee Performance**

The results of hypothesis testing indicate that the work environment variable has a positive and significant effect on employee performance. The better the work environment within the company, the employee's performance will increase. The influence of the work environment on employee performance means that employees will feel comfortable with the conditions of the existing work environment if the environmental conditions are in accordance with themselves and do not feel disturbed when they work with this comfort they are encouraged to work, this causes a lot of work to be done. completed properly so that their performance can be said to be good. The definition of performance itself is the work of an employee as long as he works in carrying out the main tasks of his position which can be used as a basis for whether the employee can be said to have good work performance or vice versa. The most dominant dimension in forming the work environment variable is the psychological environment factor and the dimension of the psychological environmental factor gives the smallest proportion. While the most dominant indicator in shaping the work environment variable is the frustration indicator, then followed by the overwork indicator and the poor supervision system indicator, then the indicator of changes in all forms and indicators of disputes between individuals and groups, workspace design indicators and design indicators. work as well as indicators of the level of visual privacy and acoustical privacy provide the smallest proportion in shaping the variables of the work environment. A conducive work environment provides a sense of security and allows employees to work optimally. If the employee likes the work environment in which he works, then the employee will feel at home at work, carrying out his activities so that work time is used effectively. On the other hand, an inadequate work environment will reduce employee performance.

This research is in line with research conducted by Liyas, and Jeli Nata (2020) in his research proving that the work environment has a significant and positive effect on employee performance. This research is also in line with research conducted by Silalahi, Dorsen, et al (2015) in their research proving that the work environment has a significant influence on employee performance. Research is also supported by research conducted by Pujiyanto, Puspita, and Harsanto (2017) which states that the work environment has a positive and significant effect on the performance of PKB. In line with the research conducted by Islamiah, Darmin, et al (2019) which states that the work environment has a positive and significant effect on employee performance.

### **The Effect of Competence on Job Satisfaction**

Theresults showed that the Competence variable had a positive and significant effect on job satisfaction. The relationship between competence and job satisfaction is positive, this shows that the more competent employees are, the higher their job satisfaction will be. The most dominant dimension in forming the competency variable is the attitude dimension, then the understanding dimension, the value dimension and the interest dimension, then the knowledge dimension and the skill dimension give the smallest proportion. Knowledge (knowledge), is awareness in the cognitive field. An employee knows how to identify learning, and how to do good learning according to the needs that exist in the company. Understanding (understanding), is the depth of cognitive, and affective owned by individuals. For example, an employee in carrying out learning must have a good understanding of the characteristics and working conditions effectively and efficiently.

This research is in line with the Theory of Reasoned Action (TRA) which links belief, attitude, intention and behaviour. Will is the best predictor of behaviour, meaning that if you want to know what someone will do, the best way is to know that person's will. However, one can make judgments based on completely different (not always volitional) reasons. An important concept in this theory is the focus of attention (salience), which is considering something that is considered important. The intention is determined by subjective attitudes and norms (Jogiyanto, 2011). Attitudes influence behaviour through a careful and reasoned leadership process and their impact are limited to only three things; First, behaviour is determined not so much by general attitudes but by specific attitudes toward something. Second, behaviour is influenced not only by attitudes but also by subjective norms, namely our beliefs about what other people want us to do. Third, attitudes towards a behaviour together with subjective norms form an intention or intention to behave in a certain way (Ajzen, 1991). The theory of reasoned behaviour was extended and modified by Ajzen named the Theory of Planned Behavior. The core of this theory includes 3 things, namely; beliefs about possible outcomes and evaluations of the behaviour (behavioural beliefs), beliefs about expected norms and motivation to meet these expectations (normative beliefs), and beliefs about the existence of factors that can support or hinder behaviour and awareness of the strength of these factors (control beliefs). ). This research is in line with research conducted by Faizal, Riza, et al (2019) which states that competence has a positive and significant effect on employee performance. This research is also supported by research conducted by Fadillah, Rozi, et al. (2017) which states that competence has a positive and significant effect on employee performance.

### **The Effect of Competence on Employee Performance**

Theresults showed that the Competence variable had a positive and significant effect on employee performance. The relationship between competence and employee performance is positive, this shows that the more competent employees are, the better their performance will be. Employees will use their knowledge and experience in carrying out their duties so that the skills and knowledge of employees will always develop and support their ability to work. The most dominant dimension in forming the competency variable is the attitude dimension, then the understanding dimension, the value dimension and the interest dimension, then the knowledge dimension and the skill dimension give the smallest proportion. The competency standards that have been set must have strong reasons. The development of the banking business in Indonesia is quite fast and creates various advantages, this must also be in accordance with the human resources in it. To face competition in the world of work, competence is needed not only in the banking world. The number of foreign workers working in Indonesia is because they have good abilities and competencies. Competence, for ordinary people, this word may still be very foreign, but for workers, especially those who work in offices, the word competence is certainly very often heard.

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This research is in line with research conducted by Faizal, Riza, et al (2019) which states that competence has a positive and significant effect on employee performance. This research is also supported by research conducted by Fadillah, Rozi, et al. (2017) which states that competence has a positive and significant effect on employee performance.

### **The Effect of Job Satisfaction on Employee Performance**

Theresults of hypothesis testing indicate that the variable job satisfaction has a positive and significant effect on employee performance. The higher the employee's job satisfaction, the employee's performance will increase. A person's satisfaction and dissatisfaction with work is a subjective condition, which is the result of conclusions based on a comparison of what is received from his job compared to what he expects, wants and thinks is appropriate and entitled to him. The realization of job satisfaction in employees is closely related to how company managers treat their employees fairly. The most dominant dimensions in forming the job satisfaction variable are the dimensions of pay/salary and the dimensions of co-workers/co-workers, then the dimensions of working conditions/working conditions, then the dimensions of promotion/promotion opportunities, the dimensions of the work itself / the work itself and the dimensions of supervision/supervision provide the smallest proportion. The work itself is an element that explains the employee's view of his work as an interesting job, through which employees have the opportunity to learn, and have the opportunity to accept responsibility. According to Robbins (2001:149) "employees tend to prefer jobs that allow them to use their skills and abilities and offer a variety of tasks, freedom, and feedback on how well they are doing...". The existence of suitability of work with the skills and abilities of employees is expected to be able to encourage employees to produce a good performance.

This research is in line with the Theory of Reasoned Action (TRA) which links belief, attitude, intention and behaviour. Will is the best predictor of behaviour, meaning that if you want to know what someone will do, the best way is to know that person's will. However, one can make judgments based on completely different (not always volitional) reasons. Attitudes influence behaviour through a careful and reasoned leadership process and their impact are limited to only three things; First, behaviour is determined not so much by general attitudes but by specific attitudes toward something. Second, behaviour is influenced not only by attitudes but also by subjective norms, namely our beliefs about what other people want us to do. Third, attitudes towards a behaviour together with subjective norms form an intention or intention to behave in a certain way (Ajzen, 1991). The theory of reasoned behaviour was extended and modified by Ajzen named the

Theory of Planned Behavior. The core of this theory includes 3 things, namely; beliefs about possible outcomes and evaluations of the behaviour (behavioural beliefs), beliefs about expected norms and motivation to meet these expectations (normative beliefs), and beliefs about the existence of factors that can support or hinder behaviour and awareness of the strength of these factors (control beliefs). ).

This research is in line with research conducted by Suardi (2019) which states that job satisfaction has a significant effect on employee performance. This research is also supported by research by Hasanudin, Mochamad Fauzi, et al (2021) which shows that job satisfaction has a significant effect on employee performance.

### **The Effect of Work Environment on Employee Performance Through Job Satisfaction**

The results of the hypothesis test indicate that the work environment variable has a positive and significant effect on employee performance through job satisfaction. The better the work environment within the company, the employee's performance will increase through job satisfaction. The influence of the work environment on employee satisfaction means that employees will feel comfortable with the conditions of the existing work environment if the environmental conditions are in accordance with themselves and do not feel disturbed when they work, so with this comfort, they are encouraged to work, this causes a lot of work to be done. completed properly so that employees feel satisfied which has an impact on improving performance. Conditions in the work environment can affect employee job satisfaction and can affect their performance. Conditions include the design of the workspace which includes the suitability of the arrangement and layout of work equipment, this has a major effect on the comfort and appearance of employees' work. The work design includes work equipment and work procedures or work methods, work equipment that is not in accordance with the work will affect the health of the employee. Working environment conditions, namely working environmental conditions such as lighting and noise situations are closely related to the comfort of workers at work. Air circulation, room temperature and appropriate lighting greatly affect a person's condition in carrying out their duties. The level of visual privacy and acoustical privacy is that certain jobs require a workplace that can provide privacy for employees. What is meant by privacy here is "private discretion" in matters concerning himself and his group. While acoustical privacy is related to hearing.

This research is in accordance with stewardship theory which states that managers place common interests, namely the interests of the organization above personal/individual interests. In a work environment between rights and obligations must be balanced, so that an employee with the principle of work ethic will carry out the mandate given by the organization as much as possible after the organization gives more rights to employees in accordance with the explanation in stewardship theory, so that employee job satisfaction will increase because employees feel considered as a single unit in the organization that is prioritized as the main goal by agency managers, this makes employee performance increase.

This research is in line with research conducted by Prasetyo, Haby Bagus, et al (2020) in their research proving that the work environment has a significant indirect effect on employee performance through satisfaction. Research is also supported by research conducted by Riansari, Titi, et al (2012) which states that the work environment has a positive and significant effect on job satisfaction. This research is also supported by research by Parimita, Widya, et al (2013) which states that the work environment has a positive and significant effect on job satisfaction. Hastuti's research, Irene Puspi (2019) also states that the work environment has a positive and significant effect on job satisfaction.

### **The Influence of Competence on Employee Performance Through Job Satisfaction**

The results showed that the Competence variable had a positive and significant effect on employee performance through job satisfaction. The relationship between competence and employee performance through job satisfaction is positive, this shows that the more competent employees are, the more employee performance will increase through job satisfaction. Knowledge (knowledge), is awareness in the cognitive field. An employee knows how to identify learning, and how to do good learning according to the needs that exist in the company. Understanding (understanding), is the depth of cognitive, and affective owned by individuals. For example, an employee in carrying out learning must have a good understanding of the characteristics and working conditions effectively and efficiently.

This research is in line with the Theory of Reasoned Action (TRA) which links belief, attitude, intention and behaviour. Will is the best predictor of behaviour, meaning that if you want to know what someone will do, the best way is to know that person's will. However, one can make judgments based on completely different (not always volitional) reasons. An important concept in this theory is the focus of attention (salience), which is considering something that is considered important. Intuition is determined by subjective attitudes and norms (Jogiyanto, 2011). Intention or intention is a function of two basic determinants, namely the individual's attitude towards behaviour (which is a personal aspect) and the individual's perception of social pressure to perform or not to perform a behaviour called subjective norm (Jogiyanto, 2007). In short, practice or

behaviour according to the Theory of Reasoned Action (TRA) is influenced by intentions, while intentions are influenced by subjective attitudes and norms. Attitudes are influenced by beliefs about the results of past actions. Subjective norms are influenced by belief in the opinions of others and the motivation to obey those opinions. More simply, this theory says that a person will act if he views the action positively and if he believes that other people want him to do it.

This research is in line with research conducted by Faizal, Riza, et al (2019) which states that competence has a positive and significant effect on employee performance. This research is also supported by research conducted by Fadillah, Rozi, et al. (2017) which states that competence has a positive and significant effect on employee performance.

## **V. Research Findings**

1. The dependent variable, namely employee performance, was developed from 51 previous studies.
2. Independent variables, namely the work environment and competence. The work environment was developed (adopted) from 23 previous studies and competencies were developed (adopted) from 24 previous studies.
3. The intervening variable in this study is job satisfaction. because the referenced research has a significant effect, it also increases the influence of the independent variable (exogenous) on the endogenous (dependent) variable.
4. The variables in this study were developed through the dimensions of variables and indicators. So that the test goes through a second order confirmatory. Second order construct testing where the test will go through two levels, first, the analysis is carried out from the latent construct of dimensions to its indicators and secondly the analysis is carried out from the latent construct to its dimension construct
5. The five previous studies referred to design research variables as observable variables, while in this study they are used as latent variables. With this type of variable as a latent variable, PLS can be developed in analyzing research data to test the formulated hypothesis.

Based on the results of the analysis that has been carried out on the influence of the research variables, it can be stated that the research findings are: (1) The work environment has a positive and significant effect on job satisfaction. (2) The work environment has a positive and significant effect on employee performance. (3) Competence has a positive and significant effect on job satisfaction. (4) Competence has a positive and significant effect on employee performance. (5) Job satisfaction has a positive and significant effect on employee performance. (6) The work environment has a positive and significant effect on employee performance through job satisfaction. (7) Competence has a positive and significant effect on employee performance through job satisfaction.

1. In the work environment variable, the most significant dimension in shaping the work environment is the psychic environment. The psychic environment matters relating to social and organizational relationships. Psychological conditions that most influence job satisfaction and employee performance in this study are:

- a. Frustration can have an impact on hampering efforts to achieve goals, for example, the company's expectations are not in line with employee expectations if this continues it will cause frustration for employees.
- b. Changes in all forms, namely changes that occur in work will affect the way people work, for example, changes in the work environment such as changes in the type of work, organizational changes, and changes in company leaders.

2. In the Competency variable, the most dominant dimension forming competence is knowledge. Knowledge (knowledge), is awareness in the cognitive field. An employee knows how to identify learning, and how to do good learning according to the needs that exist in the company. Knowledge indicators that most influence job satisfaction and employee performance in this study are: employees know how to identify learning. When employees know how to identify learning, employees can improve their ways of working more effectively and efficiently. Meanwhile, the dominant indicator in forming the Competency variable is a good understanding of the characteristics and working conditions effectively and efficiently.

3. On the Job Satisfaction variable, the most significant dimension to form job satisfaction is the work itself. The work itself is an element that explains the employee's view of his work as an interesting job, through which employees have the opportunity to learn, and have the opportunity to accept responsibility. According to Robbins (2001:149) "employees tend to prefer jobs that allow them to use their skills and abilities and offer a variety of tasks, freedom, and feedback on how well they are doing...". The existence of suitability of work with the skills and abilities of employees is expected to be able to encourage employees to produce a good performance. The indicators of the work itself that most influence job satisfaction and employee performance in this study are: Employees are allowed to learn to develop their abilities. Meanwhile, a significant indicator in forming the job satisfaction variable is openness to all employees in obtaining opportunities to participate in the promotion program. When all employees get opportunities for promotions, employees will be motivated to work harder and give better results

4. In the Employee Performance variable, the most significant dimension to shape employee performance is the ability to work together. In organizations, the ability to work together is needed, because by working together, difficult jobs will be easy to complete, and vice versa when someone cannot work together in the organization, the work will not be completed. Indicator employees often coordinate with colleagues in completing joint tasks. Meanwhile, a significant indicator in forming employee performance variables is that employees often coordinate with colleagues in completing joint tasks.

#### **Research Limitations**

1. The limitation of this research is that the sample in this study is small and only limited to employees of Bank Mandiri, BNI, Bank Mega and BCA. The limited sample in this study is because the banking sector is still implementing the health protocol (Covid 19 conditions) so some employees do work from home (Work From Home). Further research can add and expand the area and number of samples.

2. In addition to using questionnaires, further research can also use direct interviews with respondents.

3. This study only examines two independent variables and one intervening variable. Further researchers should increase the number of new variables other than in this study to better know what factors can affect employee performance.

4. This research was only carried out for 3 months. To assess employee performance, it is better to research for more than 6 months, to be able to assess more real employee performance.

5. In this study, the dimensions of each variable are not interrelated. To get better results, the dimensions of each independent variable on the dependent variable should be tested.

#### **VI. Conclusion**

1. The work environment affects job satisfaction. The better the work environment, the more job satisfaction will increase. The influence of the work environment on employee satisfaction means that employees will feel comfortable with the conditions of the existing work environment if the environmental conditions are in accordance with themselves and do not feel disturbed when they work with this comfort they are encouraged to work, this causes a lot of work to be done. completed properly so that employees feel satisfied.

2. The work environment affects employee performance. The better the work environment, the higher the employee's performance. The influence of the work environment on employee performance means that employees will feel comfortable with the conditions of the existing work environment if the environmental conditions are in accordance with themselves and do not feel disturbed when they work with this comfort they are encouraged to work, this causes a lot of work to be done. completed properly so that their performance can be said to be good. The definition of performance itself is the work of an employee as long as he works in carrying out the main tasks of his position which can be used as a basis for whether the employee can be said to have good work performance or vice versa.

3. Competence affects job satisfaction. The better the competence of employees, the more job satisfaction will increase. Employees who have high competence will use their knowledge and experience in carrying out tasks so that the task will be easily completed which will have an impact on employee satisfaction.

4. Competence affects employee performance. The better the employee's competence, the better the employee's performance will be. Employees will use their knowledge and experience in carrying out their duties so that the skills and knowledge of employees will always develop and support their ability to work.

5. Job satisfaction affects employee performance. The better job satisfaction, the higher the employee's performance. A person's satisfaction and dissatisfaction with work is a subjective condition, which is the result of conclusions based on a comparison of what is received from his job compared to what he expects, wants and thinks is appropriate and entitled to him. The realization of job satisfaction in employees is closely related to how company managers treat their employees fairly.

6. The work environment affects employee performance through job satisfaction. The better the work environment, the better the performance of employees through job satisfaction. The influence of the work environment on employee satisfaction means that employees will feel comfortable with the conditions of the existing work environment if the environmental conditions are in accordance with themselves and do not feel disturbed when they work, so with this comfort, they are encouraged to work, this causes a lot of work to be done. completed properly so that employees feel satisfied which has an impact on improving performance.

7. Competence affects employee performance through job satisfaction. The better the employee's competence, the better the employee's performance through job satisfaction. Employees who have high competence will use their knowledge and experience in carrying out tasks so that the task will be easily completed which will have an impact on employee satisfaction and increased performance.

## VII. Suggestion

1. This research is expected to provide input and consideration for related Bank Mandiri, BNI, Bank Mega and BCA to further improve employee welfare. This is related to the work environment, competence, and job satisfaction have a direct and indirect effect on employee performance.
2. To create a good work environment, a workspace design is needed. The design of the workspace includes the suitability of the arrangement and layout of work equipment, this has a major effect on the comfort and appearance of employees' work. It is hoped that the company will create a workspace that is as comfortable as possible so that employees feel at home and can work harder.
3. To increase knowledge, the company is expected to provide further education and training to improve employee knowledge and skills, so that the results of the training can be useful for improving employee performance.
4. To increase job satisfaction, it is necessary to be open to all employees in obtaining opportunities to take part in the promotion program. It is hoped that the company will provide opportunities for every employee who has qualifications in the position to be promoted, not based on family closeness. When all employees get opportunities for promotions, employees will be motivated to work harder and give better results
5. In assessing employee performance the most important thing is the ability to work together. In organizations, the ability to work together is needed, because by working together, difficult jobs will be easy to complete, and vice versa when someone cannot work together in the organization, the work will not be completed. It is expected that the company will provide joint activities so that employees feel a sense of kinship in it.
6. This research can provide input to various parties, especially practitioners of banking institutions to be able to improve their performance by adapting to the work environment and increasing work competence by participating in training and education.
7. This research is expected to be a reference or reference for further research that examines employee performance and job satisfaction.

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