**World Journal of Business Research and Project Management**
Volume 06 Number 01 February 2026

**ISSN : 2963-1491**
**(Online - Elektronik)**

# The Influence of Workload, Competence, and Work Motivation on Employee Performance at PT BPR Jatim (Perseroda)

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**Citations:** Herlambang, Recky Febryansyah., & Tridayanti, Hermien., (2026). The Influence of Workload, Competence, and Work Motivation on Employee Performance at PT BPR Jatim (Perseroda). *World Journal of Business Research and Project Management (WJBRPM)*, 06(01), 27-35.

**Academic Editor:**

Received: 21 January 2026 Accepted: 30 February 2026 Published: 28 February 2026

**Abstract:** Employee performance is essential to the effectiveness of banking operations, particularly in regional banks that must maintain service quality while achieving organizational targets. This study examines the effects of workload, competence, and work motivation on employee performance at PT BPR Jatim (Perseroda), Bank UMKM Jawa Timur, Surabaya Branch. A quantitative approach was employed using a questionnaire administered to 52 employees. Data were analyzed using multiple linear regression, including partial ($t$) and simultaneous ($F$) tests. The results show that workload has a significant negative effect on employee performance ($B = -0.618$; $\beta = -0.593$; $p < .001$), whereas competence has a significant positive effect ($B = 0.374$; $\beta = 0.405$; $p = .001$) and work motivation has a significant positive effect ($B = 0.604$; $\beta = 0.734$; $p < .001$). Work motivation is the most dominant predictor based on its standardized beta coefficient. Simultaneously, workload, competence, and work motivation significantly affect employee performance ($F = 20.349$; $p < .001$). The model has an $R^2$ of 0.560, while the Adjusted $R^2$ is 0.532, indicating that the three predictors explain 56.0% of the variance in employee performance, with 53.2% remaining after adjustment for the number of predictors and sample size. These findings highlight the importance of maintaining a manageable workload while strengthening employee competence and work motivation to improve performance in regional banking institutions.

**Keywords:** Competence; Employee Performance; Work Motivation; Workload

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## 1. Introduction

Human resources are a strategic component of organizational effectiveness because employee performance directly influences productivity, service quality, and the achievement of organizational objectives. This role is particularly important in the banking sector, where operational accuracy, service responsiveness, and target achievement depend substantially on employee capability and motivation. Accordingly, organizations need to manage the conditions that support employee performance, including workload, competence, and work motivation.

PT BPR Jatim (Perseroda), also known as Bank UMKM Jawa Timur, is a regional government-owned banking institution that supports financial services and economic development in East Java, particularly through financing for micro, small, and medium enterprises. As a service-oriented institution, the bank requires employees to meet operational and performance targets while maintaining service quality. However, preliminary observations at the Surabaya Branch indicate that employee performance has not been uniform. In January 2026, among eight observed Account Officers, only one achieved 100% of the credit disbursement target, while the other seven achieved between 82% and 97%. This performance gap provides an empirical basis for examining factors that may influence employee performance.

ISSN : 2963-1491
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Three factors are particularly relevant. Workload reflects the quantity and demands of tasks that employees must complete within available time and resources. Excessive or uneven workload may increase fatigue and reduce employees' capacity to maintain performance. Previous studies have reported inconsistent findings: Ramadan et al. (2024) found a positive effect of workload on performance, whereas Andri et al. (2022) reported no significant effect and Indrayana et al. (2024) reported negative effects. These differences indicate that the relationship between workload and performance may depend on organizational and operational contexts.

Competence represents employees' knowledge, skills, understanding, and ability to perform work effectively. Employees with adequate competence are generally better positioned to solve work-related problems and complete tasks according to organizational standards. Nevertheless, empirical evidence remains mixed. Kawuryan et al. (2024) reported a significant positive effect of competence on employee performance, whereas Thahir et al. (2023) found no significant partial effect. This inconsistency warrants further examination in specific organizational settings, particularly regional banking institutions.

Work motivation is another important determinant because employees with stronger motivation tend to demonstrate greater effort, persistence, and responsibility in accomplishing organizational tasks. However, previous findings are also not entirely consistent. Mellyani et al. (2025) found a significant positive effect of motivation on employee performance, while Wiji et al. (2025) reported a negative and non-significant relationship. These contrasting findings suggest that the contribution of motivation should be examined alongside other employee and job-related factors rather than in isolation.

The inconsistency across previous studies establishes an empirical gap, while the limited evidence concerning the simultaneous relationship among workload, competence, and work motivation within a specific regional banking institution establishes a contextual gap. Existing studies have examined these variables in different banking and organizational settings, but no study identified in the present literature review has simultaneously examined the three variables in relation to employee performance at PT BPR Jatim (Perseroda), Surabaya Branch. The novelty of this study therefore lies in the integrated examination of workload, competence, and work motivation as determinants of employee performance at PT BPR Jatim (Perseroda), as well as the elucidation of the simultaneous contribution of these three variables to employee performance.

Accordingly, this study aims to examine the partial and simultaneous effects of workload, competence, and work motivation on employee performance at PT BPR Jatim (Perseroda), Surabaya Branch. Specifically, the study tests whether workload negatively affects employee performance, while competence and work motivation positively affect employee performance, both individually and simultaneously. The study also identifies the most dominant predictor of employee performance. By addressing these relationships within a regional banking context, this study contributes empirical evidence for human resource management practices concerning workload management, competence development, and employee motivation.

## 2. Materials and Methods

This study used a quantitative research design to test statistical relationships between variables Sugiyono (2019). The research was conducted at the Surabaya Branch of PT. BPR Jatim (Perseroda).

### 2.1. Population and Sample

The research population represents the entire object or subject possessing specific characteristics related to the research problem. A sample represents a portion or all members of the population used as respondents in a study Marsisno et al., (2025). The population comprised 52 employees of PT BPR Jatim (Perseroda), Bank UMKM Jawa Timur, Surabaya Branch. Since the entire population was included in the study, a saturated sampling (census) technique was employed. Accordingly, all 52 employees constituted the research sample.

### 2.2. Data Collection and Measurement

Primary data were gathered using a structured questionnaire measured on a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The operational variables and indicators include:

1. Workload (X1): Measured by 6 items covering target achievement demands, working conditions, and time utilization.
2. Competence (X2): Measured by 7 items covering knowledge, understanding, work values, skills, attitude, and interest.

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3. Work Motivation (X3): Measured by 8 items covering physical needs, security needs, social needs, recognition needs, and motivational support.
4. Employee Performance (Y): Measured by 9 items covering work quality, quantity, timeliness, effectiveness, independence, and work commitment

# 3. Results

## 3.1. Validity Test

The validity test is conducted by comparing the r count value with the r table value. The number of respondents in this study is 52 people. The conditions that must be fulfilled for the validity test in this study are as follows:

1. If r count > r table, then the questionnaire item is valid.
2. If r count < r table, then the questionnaire item is considered invalid

**Table 1.** Validity Test

| Variable | Item | r Count Value | r Table Value | Sig. Value | Information |
|---|---|---|---|---|---|
| Workload (X1) | X1.1 | 0,805 | 0,2732 | 0,001 | Valid |
| | X1.2 | 0,867 | 0,2732 | 0,001 | Valid |
| | X1.3 | 0,730 | 0,2732 | 0,001 | Valid |
| | X1.4 | 0,633 | 0,2732 | 0,001 | Valid |
| | X1.5 | 0,795 | 0,2732 | 0,001 | Valid |
| | X1.6 | 0,615 | 0,2732 | 0,001 | Valid |
| Competence (X2) | X2.1 | 0,746 | 0,2732 | 0,001 | Valid |
| | X2.2 | 0,677 | 0,2732 | 0,001 | Valid |
| | X2.3 | 0,650 | 0,2732 | 0,001 | Valid |
| | X2.4 | 0,626 | 0,2732 | 0,001 | Valid |
| | X2.5 | 0,590 | 0,2732 | 0,001 | Valid |
| | X2.6 | 0,699 | 0,2732 | 0,001 | Valid |
| | X2.7 | 0,672 | 0,2732 | 0,001 | Valid |
| Work Motivation (X3) | X3.1 | 0,706 | 0,2732 | 0,001 | Valid |
| | X3.2 | 0,738 | 0,2732 | 0,001 | Valid |
| | X3.3 | 0,648 | 0,2732 | 0,001 | Valid |
| | X3.4 | 0,725 | 0,2732 | 0,001 | Valid |
| | X3.5 | 0,608 | 0,2732 | 0,001 | Valid |
| | X3.6 | 0,813 | 0,2732 | 0,001 | Valid |
| | X3.7 | 0,714 | 0,2732 | 0,001 | Valid |
| | X3.8 | 0,731 | 0,2732 | 0,001 | Valid |
| Employee Performance (Y) | Y1 | 0,649 | 0,2732 | 0,001 | Valid |
| | Y2 | 0,657 | 0,2732 | 0,001 | Valid |
| | Y3 | 0,582 | 0,2732 | 0,001 | Valid |
| | Y4 | 0,597 | 0,2732 | 0,001 | Valid |
| | Y5 | 0,611 | 0,2732 | 0,001 | Valid |
| | Y6 | 0,500 | 0,2732 | 0,001 | Valid |
| | Y7 | 0,515 | 0,2732 | 0,001 | Valid |
| | Y8 | 0,450 | 0,2732 | 0,001 | Valid |
| | Y9 | 0,487 | 0,2732 | 0,001 | Valid |

Based on the results of the validity test, all items across the workload, competence, work motivation, and employee performance variables have an r count value greater than the r table value of 0.2732. In addition, the significance value of all items is less than 0.05. Thus, all questionnaire items are declared valid and suitable for use in measuring the research variables.

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## 3.2. Reliability Test

The reliability test is used to determine the consistency of the research instrument Forester et al., (2024). The conditions that must be applied in this test are as follows:

1. A Cronbach Alpha (α) result > 0.70 indicates that the result is reliable or consistent.
2. A Cronbach Alpha (α) result < 0.70 indicates that the result is unreliable or inconsistent.

**Table 2.** Reliability Test

| Variable | Cronbach's Alpha | Cronbach's Alpha Minimum | N of Items | Test Result |
|---|---|---|---|---|
| Workload (X1) | 0,834 | 0,70 | 6 | Reliable |
| Competence (X2) | 0,792 | 0,70 | 7 | Reliable |
| Work Motivation (X3) | 0,859 | 0,70 | 8 | Reliable |
| Employee Performance (Y) | 0,718 | 0,70 | 9 | Reliable |

Based on the results of the reliability test, all instruments have a Cronbach Alpha value above the minimum threshold value of 0.7. Therefore, this instrument can be declared reliable.

## 3.3. Normality Test

The normality test aims to evaluate whether the data follows a normal distribution or not.

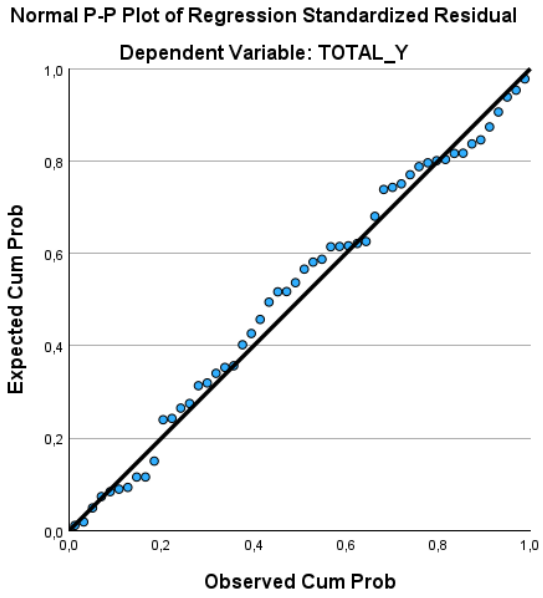



**Figure 1.** Normality Test

Based on the results of the normality test using the P-Plot method, it shows that the distribution points follow the diagonal linearity line in the regression, so the data is stated to be normally distributed or has met the classical assumption rule of normality. With the results below, the graph above can be explained and verified using the Kolmogorov-Smirnov normality test:

**Table 3.** Normality Test

| One-Sample Kolmogorov-Smirnov Test | | |
|---|---|---|
| | | Unstandardized Residual |
| N | | 52 |
| Normal Parameters [a,b] | Mean | ,0000000 |
| | Std. Deviation | 3,12651726 |
| Most Extreme Differences | Absolute | ,075 |
| | Positive | ,064 |
| | Negative | -,075 |

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| | |
|---|---|
| Test Statistic | ,075 |
| Asymp. Sig. (2-tailed)[c] | ,200[d] |

Based on the Kolmogorov-Smirnov normality test table, it shows a significance level of 0.200 for the Kolmogorov-Smirnov normality test, which indicates that the level is higher than 0.05. Thus, it can be concluded that the data is normally distributed.

## 3.4. Multicollinearity Test

The multicollinearity test aims to identify whether or not there is a strong relationship among independent variables in a model. When there is a high correlation among independent variables, it indicates a multicollinearity problem. A regression model is considered ideal if there are no symptoms of multicollinearity.

**Table 4.** Multicollinearity Test

| Coefficients[a] | | | |
|---|---|---|---|
| | **Model** | **Collinearity Tolerance** | **Statistics VIF** |
| 1 | Total_X1 | ,617 | 1,621 |
| | Total_X2 | ,480 | 2,085 |
| | Total_X3 | ,642 | 1,557 |

Based on the multicollinearity test table, the variables Workload (X1), Competence (X2), and Work Motivation (X3) on Employee Performance (Y) each have a Tolerance value greater than 0.10 and a VIF value below 10, which means there is no multicollinearity, so it can be used in the research.

## 3.5. Heteroskedasticity Test

The heteroskedasticity test in this study aims to identify whether there is a difference in residual variance between one observation and another in the regression model.

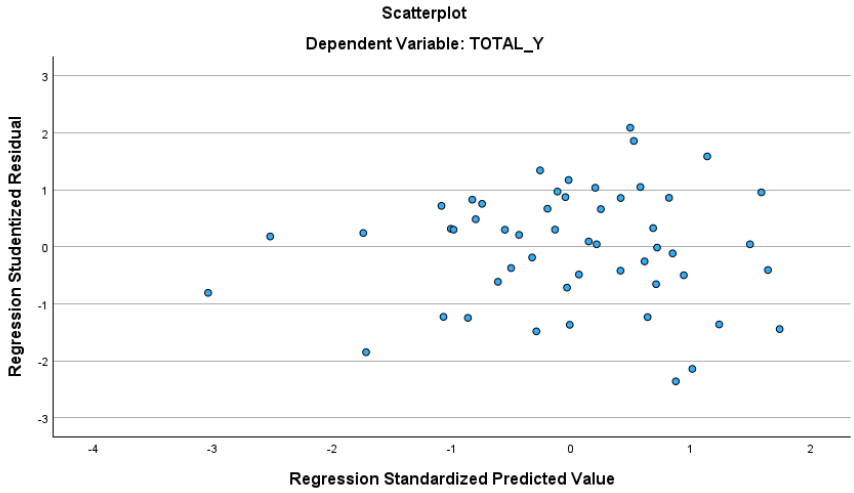



**Figure 2.** Heteroskedasticity Test

The Scatterplot graph shows that the points are spread above and below or around the number 0, and the points do not cluster only above or below. This is in accordance with the assumption that heteroskedasticity does not occur in the regression model. This graph can be clarified and proven using the Glejser heteroskedasticity test with the following results:

**Table 5.** Heteroskedasticity Test

| Coefficients[a] | | | | | | |
|---|---|---|---|---|---|---|
| | **Model** | **Unstandardized Coefficients** | | **Standardized Coefficients** | **t** | **Sig.** |
| | | **B** | **Std. Error** | **Beta** | | |
| 1 | (Constant) | -2,354 | 1,634 | | -1,440 | ,156 |

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| | | | | | |
|---|---|---|---|---|---|
| Total_X1 | -,068 | ,059 | -,184 | -1,151 | ,256 |
| Total_X2 | ,107 | ,073 | ,255 | 1,473 | ,147 |
| Total_X3 | ,104 | ,052 | ,312 | 1,988 | ,053 |

The table confirms that the variables Workload (X1), Competence (X2), and Work Motivation (X3) each have a significance value > 0.05. This means that the data is confirmed to have no heteroskedasticity, so the regression model is suitable for subsequent analysis.

## 3.6. Multiple Linear Regression Analysis

**Table 6.** Multiple Linear Regression Analysis

Coefficients[a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 23,200 | 2,972 | | 7,805 | <,001 |
| | Total_X1 | -,618 | ,132 | -,593 | -4,677 | <,001 |
| | Total_X2 | ,374 | ,108 | ,405 | 3,464 | ,001 |
| | Total_X3 | ,604 | ,095 | ,734 | 6,370 | <,001 |

Based on the data above in Table, the regression coefficients have been obtained, and the regression equation can be formulated as follows: $Y = 23.200 – 0.618X_1 + 0.374X_2 + 0.604X_3 + e$

The Significance (Sig) test shows that all independent variables (X1, X2, X3) have a Sig value of 0.001, which is smaller than 0.05. Thus, all independent variables significantly affect Employee Performance (Y) (Yaldi et al., 2022).

## 3.7. T Test (Partial)

The t test aims to determine whether or not there is a partial (individual) effect given by the independent variable (X) on the dependent variable (Y).

**Table 7.** T Test

| Variable | t | Sig. | Description | Decision |
|---|---|---|---|---|
| Workload (X1) | -4,677 | <,001 | Significantly Negative Effect | H1 Acceped |
| Competence (X2) | 3,464 | ,001 | Significantly Negative Effect | H2 Acceped |
| Work Motivation (X3) | 6,370 | <,001 | Significantly Positive Effect | H3 Acceped |

These results can be interpreted as follows:

1. The Workload variable (X1) has a significance value < 0.05, and a t count value > t table. Thus, H0 is rejected and H1 is accepted, so the Workload variable (X1) has a significant partial effect on Employee Performance (Y). The negative t value indicates that the effect of Workload on Employee Performance is negative.
2. The Competence variable (X2) has a significance value < 0.05, and a t count value > t table. Thus, H0 is rejected and H2 is accepted, so the Competence variable (X2) has a significant partial effect on Employee Performance (Y).
3. The Work Motivation variable (X3) has a significance value < 0.05, and a t count value > t table. Thus, H0 is rejected and H3 is accepted, so the Work Motivation variable (X3) has a significant partial effect on Employee Performance (Y). Work Motivation becomes the most dominant factor in the model because it has the largest standardized beta coefficient, which is 0.734

## 3.8. F Test (Simultaneous)

The F test aims to determine whether or not there is a simultaneous (joint) effect given by the independent variable (X) on the dependent variable (Y).

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**Table 8.** F Test

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 435,571 | 3 | 145,190 | 20,349 | <0.001 |
| | Residual | 342,487 | 48 | 7,135 | | |
| | Total | 778,058 | 51 | | | |

The table confirms that the F test (simultaneous) has a significance value of < 0.05 and an F count value of 20.349 > F table 2.80. Therefore, it can be concluded that each of the variables Workload (X1), Competence (X2), and Work Motivation (X3) simultaneously affects the Employee Performance variable (Y).

### 3.9. Coefficient of Determination ($R_2$)

The Coefficient of Determination test aims to determine the extent to which the independent variables Workload (X1), Competence (X2), and Work Motivation (X3) are able to explain the variation of the dependent variable Employee Performance (Y) Handayani, (2020).

**Table 9.** Coefficient of Determination ($R_2$)

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | 0,748 | 0,560 | 0,532 | 2,671 |

Based on the table, an Adjusted R Square value of 0.532 is obtained, indicating that after adjusting for the number of variables and research sample, the variables Workload, Competence, and Work Motivation are able to explain Employee Performance by 53.2%. Meanwhile, the remaining 46.8% is explained by other variables or factors outside this study.

## 4. Discussion

### 4.1. The Effect of Workload (X1) on Employee Performance (Y)

Based on the results of the analysis conducted using SPSS 32, it shows that the Workload variable (X1) has a significant negative partial effect on Employee Performance (Y), because it has a significance value of < 0.001 < 0.05, and a T count value of -4.677 > T table 2.010. Therefore, the first hypothesis (H1) of this study is accepted. This is in accordance with the study by Indrayana et al., (2024) titled "The Influence of Workload, Work Stress, and Work Environment on Employee Performance at PT BPR BKK Jateng, Pemalang Branch Office". The negative direction of the effect means that the higher the workload perceived by employees, the more employee performance tends to decrease.

### 4.2. The Effect of Competence (X2) on Employee Performance (Y)

Based on the results of the analysis conducted using SPSS 32, it shows that the Competence variable (X2) has a significant positive partial effect on Employee Performance (Y), because it has a significance value of 0.001 < 0.05, and a T count value of 3.464 > T table 2.010. Therefore, the second hypothesis (H2) of this study is accepted. This is in accordance with the study by Muttaqien et al., (2025) titled "The Effect of Competence, Training Programs, and Work Motivation on Employee Performance Improvement at PT. BPR Nur Semesta Indah, Jember Regency". Good competence enables employees to better understand their work, use appropriate skills, act professionally, and complete tasks based on their work experience.

### 4.3. The Effect of Work Motivation (X3) on Employee Performance (Y)

Based on the results of the analysis conducted using SPSS 32, it shows that the Work Motivation variable (X3) has a significant positive partial effect on Employee Performance (Y), because it has a significance value of < 0.001 < 0.05, and a T count value of 6.370 > T table 2.010. Therefore, the third hypothesis (H3) of this study is accepted. This is in accordance with the study by Dewi & Tanjung (2025) titled "The Effect of Work Environment and Work Motivation on Employee Performance at PT Bank Tabungan Negara (Persero) Syariah, Medan Branch Office". This finding supports the hypothesis that work motivation has a positive effect on employee performance. Motivated employees will be more responsible, more disciplined, and more results-oriented.

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### 4.4. Simultaneous Effect

Based on the results of the analysis conducted using SPSS 32, it can be concluded that the variables Workload (X1), Competence (X2), and Work Motivation (X3) simultaneously and significantly affect Employee Performance (Y). This is supported by the F test obtaining an F value of 20.349 > F table 2.80 with a sig value of < 0.001 < 0.05. Therefore, the fourth hypothesis (H4) of this study is accepted. From hypothesis H4, the variables Workload, Competence, and Work Motivation simultaneously have a significant effect on Employee Performance. This finding proves that the combination of workload, competence, and work motivation together largely determines the achievement of employee performance. Optimal performance does not depend on only one factor, but rather is the result of a combination of a proportional and manageable workload, an adequate level of skill or competence to complete the work, and high motivational drive.

## 5. Conclusions

This Based on the results of the analysis and discussion written in this study, the following conclusions can be drawn:

1. The Workload variable has a significant negative partial effect on Employee Performance, because it has a significance value of < 0.001 < 0.05, and a T count value of -4.677 > T table 2.010. Therefore, it can be concluded that Workload can affect Employee Performance.
2. The Competence variable has a significant positive partial effect on Employee Performance, because it has a significance value of 0.001 < 0.05, and a T count value of 3.464 > T table 2.010. Therefore, it can be concluded that Competence can affect Employee Performance.
3. The Work Motivation variable has a significant positive partial effect on Employee Performance, because it has a significance value of < 0.001 < 0.05, and a T count value of 6.370 > T table 2.010. Therefore, it can be concluded that Work Motivation can affect Employee Performance.
4. The variables Workload, Competence, and Work Motivation simultaneously have a significant effect on Employee Performance, because the F value is 20.349 > F table 2.80 with a sig value of < 0.001 < 0.05. These three variables are able to explain employee performance by 53.2% based on the Adjusted R Square value, while the remaining is explained by other variables outside this study. Thus, the results of this study support all the hypotheses formulated in Chapter II.

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**ISSN : 2963-1491**
**(Online - Elektronik)**

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