



## The Impact Work Discipline, Financial Compensation, Organizational Commitment on Employee Performance at Ganesha Utama

Kadek Bramdhika Ada <sup>1</sup>, Rahmat Yanuary <sup>2</sup>, Vitalia Fina Carla Rettobjaan <sup>3</sup>, I Ketut Johnny Pramanda Putra <sup>4</sup>

<sup>1,2</sup> (Digital Business, Business and Economics, Widya Nusantara University, Indonesia)

<sup>3</sup> (Digital Business, Business, Social, Technology, and Humanities, Bali Internasional University, Indonesia)

<sup>4</sup> (Management, Business and Economics, Warmadewa University, Indonesia)

Corresponding email: [kadekbram@gmail.com](mailto:kadekbram@gmail.com)



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### ABSTRACT

In today's global competition, the world of work requires individuals who are forward-thinking, intelligent, innovative, and able to work with high performance to face the times. This study aims to analyze the factors that influence employee performance at Ganesha Utama Savings and Loan Cooperative (KSP) in Denpasar, focusing on work discipline, financial recovery, and organizational commitment. This research data is primary data obtained through questionnaires, with a total of 33 respondents. The data analysis techniques used include quantitative analysis, classical assumption test, multiple linear regression analysis, F test, and T test. The results of the F test show that work discipline, financial recovery, and organizational commitment simultaneously have a positive and significant effect on the performance of KSP Ganesha Utama employees. The T test results show that the work discipline variable has a positive but insignificant effect on employee performance, while the financial recovery variable has a positive and significant effect. Organizational commitment variables also have a positive but insignificant effect on employee performance. The implications of this study indicate the importance of improving financial aspects in supporting employee performance, although work discipline and organizational commitment remain relevant in efforts to improve performance. These results provide a basis for KSP Ganesha Utama to prioritize strategies to improve financial well-being as well as employee performance.

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### ARTICLE INFO

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Work Discipline, Financial Compensation, Organizational Commitment to Employee Performance and Savings and Loan Cooperative.

## **Introduction**

Savings and loan cooperatives have a very important role in supporting the community's economy, especially for members who need access to funds. The success of these cooperatives is highly dependent on the quality and capabilities of the human resources (HR) involved in them. This study aims to analyze how work discipline, financial compensation, and organizational commitment affect employee performance in savings and loan cooperatives, as well as the direct impact of each of these factors on the effectiveness and sustainability of cooperative operations, especially in terms of improving member services and financial health.

Work discipline within savings and loan cooperatives is key in maintaining operational efficiency and ensuring that employees adhere to established procedures and standards. High discipline correlates with the productivity and accountability required in financial institutions. Previous research shows that a supportive work environment and good relationships between employees can encourage discipline, which in turn improves their performance (Lestari, 2023) (Irham et al., 2021) (Malkan et al., 2020). Structured training can also strengthen discipline through enhancing relevant skills for good task execution (Sahabuddin et al., 2022).

Financial compensation also plays an important role in motivating employees in savings and loan cooperatives (Nuriatullah, 2020). Competitive compensation packages not only attract talented labor but also retain them, thereby lowering employee turnover rates and associated costs. Studies show that fair financial compensation can increase employees' commitment to the organization, which in turn has a positive impact on their performance (Amanda & Muafi, 2023). In addition, financial well-being programs, such as additional contributions to savings programs, can improve employee satisfaction and performance (Despard et al., 2020).

Organizational commitment is another factor that affects employee performance in savings and loan cooperatives. High levels of commitment are associated with greater job satisfaction, increased productivity, and lower absenteeism (Sahabuddin et al., 2022). Employees who feel a strong bond and loyalty to the cooperative are more likely to make optimal contributions to their work. This commitment can be built through various strategies, such as recognition programs, career development opportunities, and alignment between organizational goals and employee values (Amanda & Muafi, 2023). Cooperative support for employee welfare, for example through the provision of quality healthcare and a supportive work environment, also plays an important role in increasing overall

organizational commitment (Lestari, 202).

The relationship between work discipline, financial compensation, and organizational commitment is mutually influential in the context of savings and loan cooperatives. For example, well-compensated employees are more likely to adhere to work discipline and be committed to the organization, thus creating a positive cycle that improves overall performance (Sahabuddin et al., 2022). Conversely, a lack of financial incentives can decrease employee motivation and discipline, ultimately weakening their organizational commitment and performance (Amanda, 2023).

In addition, savings and loan cooperatives also play a role in supporting micro, small, and medium-sized enterprises (MSMEs) through providing access to financial services that enable members' business growth and economic development. By providing loans and financial guidance, cooperatives help members improve their economic standing and contribute to community development (Sirait & Cece, 2023). The cooperative's commitment to member welfare is reflected in operational practices that prioritize financial literacy and member welfare, thereby increasing satisfaction, loyalty, and long-term sustainability of the cooperative model.

In conclusion, work discipline, financial compensation, and organizational commitment are interrelated elements and have a significant effect on employee performance in savings and loan cooperatives. By building a disciplined work culture, offering competitive compensation, and strengthening organizational commitment, cooperatives can improve employee performance as well as their effectiveness in serving members. The interdependence of these factors demonstrates the importance of a holistic approach to HR management in the cooperative sector, in order to synergistically achieve organizational goals.

## **Literatures Review**

The theoretical basis underlying the relationship between these variables is Herzberg's Two-Factor Theory. This theory states that job satisfaction and job dissatisfaction are two different things and are not continuous variables. The work discipline variable (X1) according to Kusumadewi (2017: 33) is measured through three main indicators, namely:

1. **Obedience to the Code of Conduct** - This obedience plays a role in shaping discipline because written and unwritten rules must be obeyed to avoid violating existing regulations and sanctions. This is especially important in the work context to build a disciplined and structured work culture.

2. **Leadership example** - Leaders are expected to be good role models, demonstrating honesty, fairness and consistent discipline, so that employees have an example to follow. Disciplined leadership influences employee behavior, which in turn improves performance.
3. **Goals and Capabilities** - Clear goal setting encourages employees to work seriously and with discipline. This is relevant to employee performance because when goals are clear and employees have the right capabilities, they are more motivated to perform to a high standard.

The financial compensation variable (X2) according to Afandi (2018) is measured through the following three indicators:

1. **Wages and Salaries** - This component is the basic element of compensation provided, especially for production and maintenance workers. Competitive salaries can increase employee motivation and retention, which in turn has a positive effect on performance.
2. **Benefits** - Benefits include health insurance, paid vacation, and retirement programs provided by the company. These benefits not only improve employee well-being but also build loyalty, which is important for the sustainability of organizational performance.
3. **Incentives** - Incentives are additional compensation that goes beyond the base wage or salary provided by the organization. Incentives serve as rewards for high performance, thus encouraging employees to maintain or even improve their performance.

The organizational commitment variable (X3) according to Robbins and Judge, and Zelvia (2015) is measured through three indicators as follows:

1. **Affective Commitment** - Affective commitment is related to emotional feelings towards the organization and belief in its values. Employees who have high affective commitment tend to have good performance due to emotional ties to the organization.
2. **Active Commitment** - Active commitment refers to the perceived economic value of staying in the organization, especially when compared to leaving the organization. For example, employees may feel that a high salary is a reason to stay, which also supports organizational stability and performance.
3. **Normative Commitment** - Normative commitment is based on the obligation to stay in the organization for normal or ethical reasons. Employees who feel obligated to stay will show greater dedication, which in turn affects the quality of their work.

Employee performance variables (Y) according to Kasmir (2016: 208) are measured through three main indicators:

1. **Quality** - The quality of performance is measured by looking at the quality of the work produced through a certain process. Disciplined and committed employees tend to produce better quality work.
2. **Quantity** - Performance is also measured through the amount of work achieved by a person in a certain period. High discipline and appropriate compensation can encourage employees to increase their productivity.
3. **Employee Competence** - Competence refers to the skills possessed by employees. These competencies are important because adequate skills affect an employee's ability to complete tasks well.

The relationship between these variables shows that work discipline, financial compensation, and organizational commitment have a significant impact on employee performance. Good work discipline and positive examples from leadership encourage employees to work more effectively. Fair financial compensation and additional incentives encourage employees to achieve higher performance. In addition, strong organizational commitment, whether affective, active, or normative, strengthens employee loyalty and dedication. This interaction suggests that improved employee performance can be achieved with a holistic approach that combines work discipline, compensation, and organizational commitment.

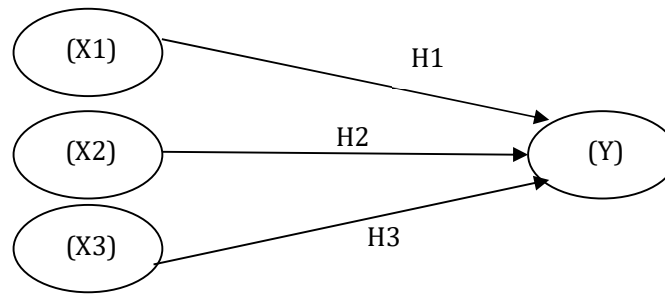
### **Hypotheses Development**

H1. : Work Discipline on Employee Performance has a positive and significant effect on Ganesha Utama Savings and Loan Cooperative in Denpasar.

H2 : Financial Compensation on Employee Performance has a positive and significant effect on Ganesha Utama Savings and Loan Cooperative in Denpasar.

H3 : Organizational Commitment to Employee Performance has a positive and significant effect on the Ganesha Utama Savings and Loan Cooperative in Denpasar.

H4: Work Discipline, Financial Compensation and Organizational Commitment to Employee Performance have a positive and significant effect on Ganesha Utama Savings and Loan Cooperative in Denpasar.

**Figure 1.** Conceptual Framework

## Methods

This research is an explanatory quantitative study that aims to describe the phenomenon and explain the relationship or influence between the variables studied, and analyze the data quantitatively. The research was conducted at Ganesha Utama Savings and Loan Cooperative (KSP) in Denpasar, located on Jalan Pucuk (Ketapian Market) It.2 East Denpasar. The object of this research is the effect of work discipline, financial compensation, and organizational commitment on employee performance.

The number of respondents in this study were 33 people. The type of data used is primary data obtained through data collection methods in the form of questionnaires (Sugiyono, 2019: 199). In this study, the Likert Scale was used to measure the attitudes, opinions, and perceptions of a person or group towards a social phenomenon (Sugiyono, 2019: 146-147). The data analysis technique used is multiple linear regression analysis which is carried out using the SPSS (Statistical Program for Social Sciences) program to measure the effect of exogenous variables on endogenous variables.

The hypotheses in this study were developed to describe the relationship between work discipline, financial compensation, and organizational commitment to employee performance. To clarify the relationship between variables, this study refers to the existing theoretical studies, where work discipline and financial compensation are believed to improve performance through increased employee motivation and loyalty, while organizational commitment is seen to strengthen emotional attachment and employee productivity. Hypothesis determination is supported by consistent and logical terminology and relevance to previous research.

Hypothesis testing methods are carried out through data collection methods and statistical analysis techniques that have been explicitly determined. In this test, multiple linear regression analysis allows the researcher to see quantitatively the effect of each independent variable on the dependent variable, thus providing more objective results regarding the factors that affect employee performance.

#### Respondent Characteristics

**Table 1.** Respondent Characteristics

No	Characteristics	Choice	Frequency	Percentage
1	Gender	Male	18	54,5
		Female	15	45,5
	Total		33	100
2	Age	< 25 years	3	9,1
		25 - 35 years old	11	33,3
		36 - 45 years old	13	39,4
		> 45 years old	6	18,2
	Total		33	100
3	Education	S2	1	3,0
		S1	18	54,5
		Diploma	0	0
		SMA/SMK	14	42,4
	Total		33	100
4	Length of Employment	< 2 years	0	0
		2 - 5 years	10	30,3
		6 - 10 years	14	42,2
		> 10 years	9	27,3
	Total		33	100

It is known that gender is obtained by more male respondents (54.5%) than the number of women (45.5%). Based on age, most of the respondents aged 35-45 years were 13 people (39.4%) Based on the level of education obtained, most of the respondents' education level was S1 as many as 18 (54.5%) Based on the length of work, most of the respondents worked for 6-10 years as many as 14 people (42.2%).

## Results

### Research Instrument Test

#### 1. Validity Test

**Tabel 2.** Validity Test

No	Variable	Item	Validity	
			Coelation Coeffcient	Information
1	Work Discipline	X1.1	0,819	Valid
		X1.2	0,894	Valid
		X1.3	0,751	Valid
2	Financial Compensation	X2.1	0,893	Valid
		X2.2	0,888	Valid
		X2.3	0,852	Valid
3	Organizational Commitment	X3.1	0,894	Valid
		X3.2	0,802	Valid

		X3.3	0,833	Valid
4	Employee performance	Y1.1	0,760	Valid
		Y1.2	0,895	Valid
		Y1.3	0,622	Valid

Based on Table 2 above, all variables have a correlation above 0.3 so that all instruments used in this study are declared valid.

## 2. Reliability Test

**Tabel 3.** Reliability Test

Variable	<i>Cronbach's Alpha</i>	Information
Work Discipline (X <sub>1</sub> )	0,825	Reliabel
Financial Compensation (X <sub>2</sub> )	0,855	Reliabel
Organizational Commitment (X <sub>3</sub> )	0,841	Reliabel
Employee performance (Y)	0,801	Reliabel

Based on Table 3 above, all variables have an Alpha Cronbach coefficient value above 0.60 so that the instrument is reliable, so it is suitable as a research instrument.

## Classical Assumption Test

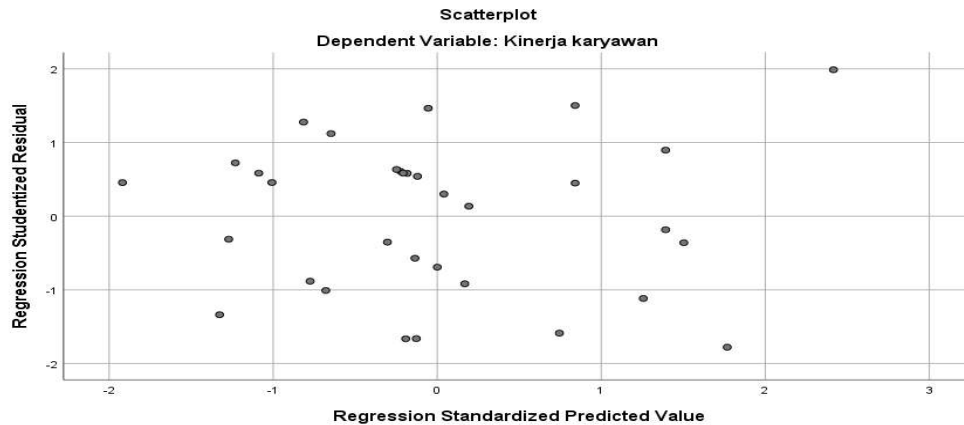
Based on the classical assumption test; Normality test results Based on calculations using the SPSS 25.00 for windows program, the test results show that the Asymp. Sig. 0,424. Because the value of Asymp. Sig. is greater than alpha 5%, it can be stated that the test model has met the data normality requirements. Multicollinearity test results Based on the results of the SPSS program, it shows that the tolerance value of work discipline (X<sub>1</sub>) is 0.268, and (VIF) is 3.732, the tolerance of financial compensation (X<sub>2</sub>) is 0.441, and (VIF) is 2.268, while the tolerance of organizational commitment (X<sub>3</sub>) is 0.490 and (VIF) is 2.040 so that there are no independent variables whose tolerance value is less than 0.1 or the variance inflation factor (VIF) is less than 10, it is concluded that there is no multicollinearity between the independent variables in the regression model. Multicollinearity tends to affect the stability of regression coefficients. However, if the analysis shows that the coefficients do not undergo large changes or do not have a significant impact on the interpretation of the results, then a VIF close to the threshold is acceptable. However, this contribution is relatively small in practical terms. This suggests that although organizational commitment has an influence on employee performance, its effect is not strong enough to be considered a major factor. In practice, this indicates that efforts to



improve organizational commitment alone may not be enough to drive significant changes in performance, so a more holistic approach is needed.

The results of the heteroscedasticity test can be seen that all variable data have a random distribution, there is no certain pattern on the scatter plot graph, meaning that the regression model does not occur heteroscedasticity.

**Figure 2.** Heteroscedasticity Test using the Scatter Plot Graph Test



Based on Figure 2, it can be seen that all data variables have a random distribution, the absence of a particular pattern in the scatter plot graph means that there is no heteroscedasticity in the regression model.

#### Multiple Linear Regression Analysis Results

Based on the results of the SPSS program, it shows that the Standardized coefficients of work discipline (X1) are 0.352 and financial compensation (X2) are 0.432 while organizational commitment (X3) is 0.061 (Appendix 4). Regression equation on work discipline, financial compensation and organizational commitment:  $Y = 0.352 (X1) + 0.432 (X2) + 0.061 (X3)$  obtained multiple linear regression line equation between work discipline, financial compensation and organizational commitment to employee performance provides information that:

$b_1 = 0.352$ , shows that the regression coefficient of work discipline (X1) is positive, meaning that if work discipline is better done, it will be able to improve employee performance at KSP Ganesha Utama in Denpasar.

$b_2 = 0.432$ , shows that the regression coefficient of financial compensation (X2) is positive, meaning that if the financial compensation provided is getting better, it will be able to improve employee performance at KSP Ganesha Utama in Denpasar.

$b_3 = 0.061$ , shows that the regression coefficient of organizational commitment (X3) is positive, meaning that if organizational commitment is getting better, it will be able to improve employee performance at KSP Ganesha Utama in Denpasar.

Simultaneous Significance Test (F Statistical Test)

Tabel 4. F Test

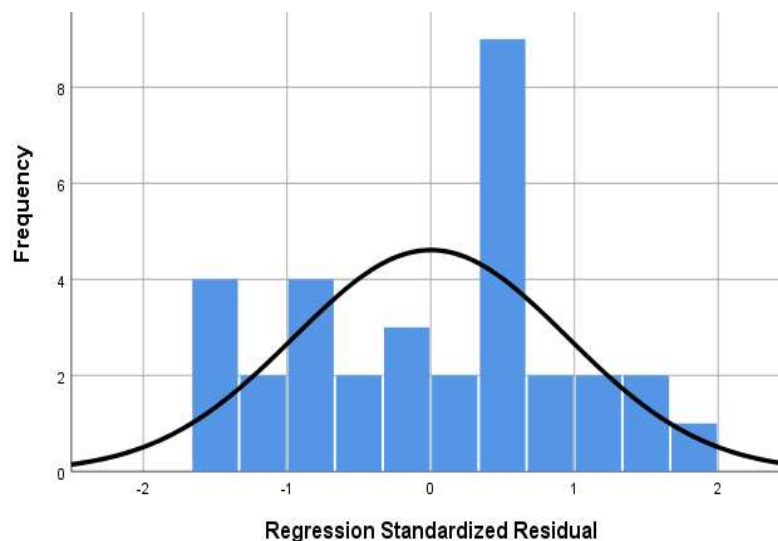
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.347	3	12.449	12.900	.000 <sup>b</sup>
	Residual	27.986	29	.965		
	Total	65.333	32			

a. Dependent Variable: Employee Performance

It is known that the sig value is 0.000, which means that the variables of work discipline, financial compensation and organizational commitment to employee performance have a positive and significant effect simultaneously because the significance value is below 5% (0.05).

Partial Significance Test (t test)

Figure 2. Partial Significance Test Results (t Test)



It is known that the sig value of work discipline (X1) is 0.144, which means that the significance value is above 0.05. So there is a positive and insignificant partial influence between the work discipline variable on the performance of KSP Ganesha Utama employees in Denpasar. Sig financial compensation (X2) of 0.025 which means the significance value is

below 0.05. Then there is a positive and partially significant influence between the financial compensation variable on the performance of KSP Ganesha Utama employees in Denpasar. Sig organizational commitment (X3) of 0.728 which means the significance value is above 0.05. Then there is a positive and insignificant partial influence between the organizational commitment variable on the performance of KSP Ganesha Utama employees in Denpasar.

## **Discussion**

The effect of work discipline (X1) on employee performance ; Based on the research results, the sig value of X1 is above significance. This means that work discipline has a positive and insignificant effect on employee performance at KSP Ganesha Utama in Denpasar. However, although the effect is positive (meaning that work discipline can improve employee performance), the effect is not statistically significant. This means that while there is a tendency for more disciplined employees to perform better, it also means that while discipline is important, other factors may play a larger role in influencing employee performance. These results are in accordance with research conducted by (Aromega et al., 2019) and (Lestari & Afifah, 2020). Stating that work discipline partially has a positive and insignificant effect on employee performance.

The effect of financial compensation (X2) on employee performance; Based on the research results, the sig value of X2 is below significance. This means that financial compensation has a positive and significant effect on employee performance at KSP Ganesha Utama in Denpasar. Significance values less than the statistical significance threshold indicate that the greater the financial compensation received by employees, the higher their performance levels. This suggests that salary, bonuses, allowances, or other forms of financial compensation have an important direct impact on employee motivation and productivity. Employees tend to work harder and produce better results when they feel financially rewarded. These results are in accordance with research conducted by (hanif fadhillah, himmatul kholidah, 2023) (Balqis et al., 2023) and (Afifa Aliyya et al., 2022) Stating that compensation affects employee performance. They note that the company's compensation serves not only as a reward for employee performance, but also as a means to increase loyalty and job satisfaction. When employees feel fairly valued through adequate compensation, they tend to be more energetic in performing their tasks, which improves both individual and overall organizational performance.

The effect of organizational commitment (X3) on employee performance; Based on the research results, the sig value of X3 is above significance. This means that organizational commitment has a positive and insignificant effect on employee performance at KSP

Ganesha Utama in Denpasar.

Stating that the organizational commitment variable has a positive and insignificant effect on employee performance. They also found that organizational commitment has a positive effect on employee performance, but the effect is not significant. This can be explained by several factors, one of which is that while employees may be highly committed to the organization, other elements such as external motivation, the compensation system, and a strong work culture may have more influence on their immediate performance. Management in an effort to improve performance should pay more attention to employee discipline, compensation and also commitment in the company. The management in terms of indicators of coming to work on time is to impose sanctions on employees who are late for work and give appreciation to employees who are diligent and disciplined at work. as well as on the indicator of being on time in completing work, the company or leader should provide work according to the ability of employees so that there is no delay in completing work.

## **Conclusion**

Work discipline, financial compensation, and organizational commitment simultaneously have a positive and significant effect on employee performance. Work discipline has a positive and insignificant effect partially on employee performance. Financial compensation has a positive and significant effect partially on employee performance. Organizational commitment has a positive and insignificant effect partially on the performance of KSP Ganesha Utama employees in Denpasar. There are suggestions in this study such as; variables that are very urgent need to be considered and given the best solution for problem solving are work discipline, namely coming to work on time and on time completing work. In addition, seen from the organizational commitment variable, employees are less comfortable with the commitment that is in the organization and the atmosphere towards other employees. The leader should pay more attention to this, namely by deliberating consensus to decide what commitment is good and preferred by many employees in the organization and pay attention to how the atmosphere of fellow employees is. Future researchers are advised to add independent variables that affect employee performance such as Motivation and Organizational Culture. The reason for the insignificant results, although work discipline is usually considered an important factor in improving performance, the results show that its effect is not significant. This may be due to the work culture at Ganesha Utama Savings and Loan Cooperative (KSP) which emphasizes flexibility and collaboration. Employees may feel less bound by formal

disciplinary rules, hence its influence on performance is less pronounced.

Low organizational commitment among employees, as seen from fluctuations in employee numbers, may contribute to the insignificant results. When employees do not feel attached to the organization, even if they follow established procedures, this does not necessarily lead to improved performance. Employees who feel underappreciated or have no clear career prospects in the organization are less likely to perform optimally. From these findings, it is important for the management of KSP Ganesha Utama to develop programs that increase employees' sense of belonging and attachment to the organization. This can include training, career development, and reward programs for outstanding employees. As well as reviewing the Discipline Policy, the work discipline policy should be reviewed and adjusted to the existing work culture. Implementing a more inclusive and flexible approach can help employees feel more comfortable and committed.

The research limitation of this study are that only 33 respondents were involved, which may not be sufficient to provide a representative picture of the employee population at Ganesha Utama Savings and Loan Cooperative (KSP). The small sample size may limit the generalizability of the research results. The study only used questionnaires as a data collection method. This may reduce the depth of information obtained, as there were no interviews or direct observations that could provide further context. Overall, motivation and organizational culture are interrelated and can significantly impact employee performance. Integrating these factors in research and managerial practice can provide a more holistic understanding of how to improve employee performance. Further research can explore the relationship between motivation, organizational culture, and performance, to provide more effective recommendations for organizations.

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