

THE EFFECT OF ORGANIZATIONAL CULTURE, INCENTIVE, AND WORK DISCIPLINE ON EMPLOYEE PERFORMANCE IN PT. KB FINANSIA MULTI FINANCE (KreditPlus) SIDOARJO BRANCH

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ABSTRACT

This research aims to understand the Effect of organizational culture, incentives, and work discipline on employee performance in PT. KB Finansia Multi Finance (KreditPlus) Sidoarjo branch. The data analytic technique used in this research is multiple linear regression analysis in SPSS 23.0. The data was collected by filling out the Google form. The sample which is used for this research is 115 respondents. The purposive sampling method is used in this research to determine the sample. The respondents were categorized into three categories. There are age, sex, and education. This research shows that organizational culture is not significantly affecting employee performance. However, incentives and work discipline significantly affect employee performance.

INTRODUCTION

A company will work well with the support of individuals and organization and organizational culture, which is applied in a company. A company or an agency can get benefit from employees who work correctly. The employee is the central aspect of a company's viability. That employees hold the key to the success of a company to reach its purpose so that the company will work maximumly to enhance its employees' potential and keep the potential employees. One of the parts the company evaluates to see its potency is its employee performance. Employee performance is evidence of the company's achievement, which is also supported by the company's work discipline and organizational culture. (Drastitin, et al., 2016).

Work discipline is someone's awareness and ability to obey company norms (Hasibuan, 2006:193). Not all employee has an awareness of the importance of work discipline. Some employees work below the company's expectations, especially marketing employees who work according to the selling target. If they cannot fulfill the selling target, they will get eliminated or fired from the company according to the company regulations, which have been stated (Surjaya, 2019).

The company has difficulty controlling the employees because they have various statuses, feelings, desires, and backgrounds. Therefore, it is important to do some strategies to handle this problem. One of the ways is that the company provides incentives. The incentive is one type of reward in the form of money related to employee performance evaluation. The

bigger the incentive, the better the employee performance. With incentives, employees compete to be the best for their company (Yuliyanti et al., 2017)

According to Mathis and Jackson (2006), five factors influence attitude disciplines: organizational culture, support, guilt, a sense of solidarity, and time. There is a strong influence from an organizational culture that will cause adherence to the rules and also the policies of the organization, which hopefully also this culture will optimize employees' performance and productivity.

Another way to encourage employees to behave disciplined is by providing appropriate rewards. Incentives are intended to provide different wages due to different work performances (Heidjrachman, 1986). It is this difference that is valued more by the organization. The employee always maintains the achievers' attitude and becomes an example for other employees. Giving rewards need to be provided by the organization, in addition to ensuring the survival organization and also giving a sense of calm and satisfaction to the employee carrying out their duties.

Unknowingly, incentives provided by the organization can Motivate employees to work their best possible. According to Luthans (2011), motivation is a demonstrable encouragement to fulfill a particular purpose. Motivation is the cause, behavior advocates and advocates someone so that person eager to work ape and passionate about achieving optimal results.

PT. KB Finansia Multi Finance (*KreditPlus*) is a company that works in finance. According to letter No.460/KMK.017/1994 on 14 September 1994, it has the business permit from the Minister of Finance to market its products and service to the public as a multipurpose company. *KreditPlus* focuses on furniture, car, motorbike, automobiles, and electronics. According to the report which is issued by *Badan Pusat Statistik* (BPS), there are 954,6 thousand people who are on their working

age in Indonesia becomes unemployment because of COVID-19, which cause the percentage of people who demand loan to fulfill their needs by using assets guarantee is getting higher (Rahman, 2022).

Moreover, the debtors have many demands for loan restructuration or debt remission to repay the debt. With the COVID-19 pandemic, the employees' workload is increasing, not only keeping the installment payment longer. The employees must reach the target to get the incentive according to their workload. In order to make the result will be optimal, one thing that the company needs to pay attention to is its human resources. According to the background mentioned above, there are some research problems concluded:

1. Is organizational culture affected the employee performance of PT. KB Finansia Multi Finance (*KreditPlus*) Cabang Sidoarjo?
2. Is incentive affected the employee performance of PT. KB Finansia Multi Finance (*KreditPlus*) Cabang Sidoarjo?
3. Is work discipline affected the employee performance of PT. KB Finansia Multi Finance (*KreditPlus*) Cabang Sidoarjo?

This research aimed to develop the knowledge, the advantages, and the new information for a new researcher and academic about the Effect of organizational culture, incentive, and work discipline on the employee performance of PT. KB Finansia Multi Finance (*KreditPlus*) helps the company to understand the Effect so that it can be the guidance to improve employee performance and to set policy. This research is expected to be a reference for the practitioner and public, giving beneficial advantages to help the company.

LITERATURE REVIEW

The Effect of Organizational Culture on Employee Performance

Regarding Organizational Culture, Robbins and Judge (2014:256) argue that

organizational culture is a rule understood jointly by the organization, so the organization differs from others. Wardani et al. (2016) argue that organizational culture is a guideline that controls employee behavior as long as the company has a solid organizational culture. A strong organizational culture is considered applicable by members of organizations so that it can influence the behavior and effectiveness of employees. In addition, applying organizational culture by itself will help the company shape employees' character in carrying out the tasks assigned so that what the company wants to achieve will be easily obtained.

Furthermore, Koesmono (2005) argues that organizational culture is an essential value and belief for an organization and is always associated with the activities that occur in the company; therefore, organizational culture is critical because it is one of the habits that occur in the organization. Later, the organizational culture will be followed by members of the organization, in addition to the existence of a strong organizational culture and good employee performance will help companies achieve their goals quickly. Cultural organizations are the attitudes and beliefs that are generally held within organizations. Organizational culture distinguishes an organization from other organizations and is used as a reference for behavior by all members in achieving goals that have been set (Sedarmayanti, 2014:75).

In the company's viability, organizational culture affects employee performance. The norms applied in the company will improve employee performance to be more productive to achieve its vision, mission, and purpose according to its resource. However, even when the company has good quality, if the organizational culture is not supported, it will affect employee performance (Surtiningsih dan Parashakti, 2019).

Organizational culture affects employee performance when the assumptions from a pattern invented by

some groups to solve some problems and challenges so that it could help the other employees to solve the problems and able to work without obstacles because they already have the solution from the previous experience of the other employee (Wardani et al., 2016).

Organizational culture is important in choosing attitude and becoming guidelines in doing the job and responsibilities given by the company. Moreover, the organizational culture makes the working environment conducive and creates a positive relationship between employees that makes the employees feel safe and comfortable while working. A positive organizational culture positively impacts the employee; for instance, they support each other and will work as much as possible to give their best.

Surtiningsih dan Parashakti (2019) found that organizational culture, which is constantly communicated and applied to the employees, positively and significantly impacts employee performance. Therefore, all employees should understand the organizational culture well so that their responsibility increases because they become part of the organization and keep improving their performance.

H1: Organizational culture positively affects employee performance.

The Effect of Incentives on the Employee Performance

Regarding incentives, Djuwanto et al. (2017) suggest that job appraisal is often associated with awards, one of which is by giving incentives where the higher the contribution and the target achieved, the more also high is the incentive given, the incentive can be said to be one remuneration provided is not fixed and is a payment based on the employee's performance.

Furthermore, it is also explained that the incentive is compensation given by the company to employees as a form of appreciation in the form of money and praise to motivate employees to carry out

their duties. Incentives are given to improve employee performance so that they always try their best for the company's progress (Mangkunegara, 2017:89).

Incentives are also rewards for services provided to employees by a company in the form of money, aiming to reward employees for always giving the best performance that is owned by the employees (Hasibuan, 2006:118).

Zulkarnaen and Suwarna (2016) explained that incentives are one of the driving factors provided by the company towards employees whose goal is to spur the best performance of each employee according to their abilities.

Yulinda and Marsella (2021) infer that an incentive is a reward given to someone to push him to work better. The incentive is given by the company to gain more profit and to increase employees' energy. An incentive that is given encourages the employee to work better and supports the company's success. By improving performance, the employee will get better incentives, which means the incentive is a reward.

The incentive is a recompense in the form of money from the company to the employee as the response is given and the ability to fulfill the work target. The decision of the incentive is based on the company management. By incentivizing the employee, they compete to do their best, which improves and gives higher profit to the company and themselves. With incentives, it will make many ways to solve everything effectively and efficiently (Jannah, 2020).

An employee who has a goal will do everything to achieve it. Therefore, the company needs to know the primary purpose of an employee's work enthusiastically. One reason an employee works enthusiastically is because of the recompensating in the form of an incentive, which encourages the employee to work better and consciously improve their performance, so that incentive positively

affects the employee performance (Yulinda dan Marsella, 2021).

H2: Incentive affects employee performance positively

The Effect of Work Discipline on the Employee Performance

Work discipline is an attitude and various initiative behaviors to conform to existing regulations according to his will. This attitude is essential in an organization when conducting and executing responsibilities and tasks given, with the discipline of employees who comply and perform work following procedures and policies set to produce good performance (Tarigan and Priyanto, 2021).

Then another opinion says that work discipline is the willingness of a person with good awareness to obey the norms that apply in a company. This awareness arises voluntarily in a conscious state of duty and responsibility without coercion. If the rules, duties, and responsibilities can be overcome, then discipline can be implemented and enforced within the company so that the company's goals can be achieved easily because discipline is owned by employees (Hasibuan, 2017:193).

In the opinion of Pranitasari and Khotimah (2021), work discipline is the key to realizing the goals of a company where there are feelings of obeying and compliance with every rule and responsibility given to the employee, work discipline that already exists and is applied in the end will make employees more productive and ultimately result in performance that will help the company achieve its goals.

The company implements work discipline to achieve its goals and helps employees carry out their duties. Work discipline is constructive for companies in changing lousy behavior to raise awareness of the employee to be better, and in the end, employees obey and obey existing regulations (Rivai, 2011: 825).

Surtiningsih and Parashakti (2019) argue that work discipline is respecting, honoring, obeying the rules, and accepting the consequences if the employees disobey the written or implicit rules. Discipline can be formed if the employees are willing and responsible.

Someone who appreciates time and money will be more productive, so their performance is better than others. Work discipline is an essential factor in helping employees to be productive and can be the standard of a company to understand employee performance and whether they have a high sense of responsibility towards

the work and responsibility given to them. The relationship between work discipline and employee performance has a significant impact that can positively affect employee performance. An employee with a high sense of responsibility will work hard to finish all the jobs and responsibilities given by the company (Enggana et al., 2017).

H3: Work Discipline positively affects Employee Performance

According to this hypothesis, the research framework of this research is defined in Figure 2.1.

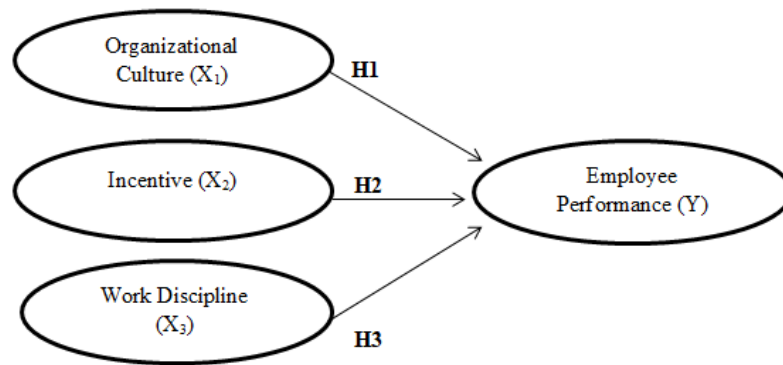


Figure 2.1 Research Framework

RESEARCH METHOD

The data source of this research was collected from the primary data by spreading the questionnaire through Google form or directly (Sugiyono, 2015:137). Primary data was collected by spreading the questionnaire to collect the respondents' opinions towards the research variables to all the marketing employees of PT. KB Finansia Multi Finance (Kreditplus) Sidoarjo branch and the quantitative data of this research was gathered from the score of each answer from the questionnaire the respondents answered.

The correct number of research samples is around 30-500 samples. According to Hair et al. (2010:101), to get the exact number of samples in the sampling method, it can be multiplied by 5-10 of the sum of the indicators. This research used 23 indicators with four variables which consist of dependent and independent variables. For

this research, the researcher used marketing employees of PT. KB Finansia Multi Finance (*KreditPlus*) Sidoarjo branch as the sample. One hundred fifteen research samples to fulfill the minimum sample number distributed for 15 days.

The technique used to take the sample for this research is purposive sampling, a sampling technique with certain deliberation or specific individuals with characteristics according to the research (Sugiyono, 2015:124). In this technique, the research is oriented toward choosing the sample, which population is from the marketing employees of *KreditPlus* Sidoarjo.

RESULT AND DISCUSSION

Respondents Profile

Respondents in this research are 115 people who work as marketing employees of *KreditPlus*. The majority of respondents

are between the age of 31 and 35 years, 60 people with a percentage of 52,2%. According to gender, it shows that majority of the respondents are 91 men with a percentage of 79,1%, and the result of the respondents based on their educational background, 71 people

graduated from the Undergraduate with a percentage of 61,7%

Analysis Data Result

The validity Test is used to measure the validity or properness of a questionnaire with a Pearson correlation. The data is valid if the significant score is 5% or $\leq 0,05$ (Kuncoro, 2013:181).

Table 4.1
Validity Test

Variable	statement	Correlation Coefficient	Sig.	Cut Off	Result
Organizational Culture	BO1	0,791	0,000	0,05	Valid
	BO2	0,511	0,000	0,05	Valid
	BO3	0,656	0,000	0,05	Valid
	BO4	0,719	0,000	0,05	Valid
	BO5	0,649	0,000	0,05	Valid
	BO6	0,643	0,000	0,05	Valid
	BO7	0,653	0,000	0,05	Valid
	BO8	0,705	0,000	0,05	Valid
Incentive	INS1	0,882	0,000	0,05	Valid
	INS2	0,833	0,000	0,05	Valid
	INS3	0,894	0,000	0,05	Valid
Work Discipline	DISP1	0,744	0,000	0,05	Valid
	DISP2	0,741	0,000	0,05	Valid
	DISP3	0,770	0,000	0,05	Valid
	DISP4	0,770	0,000	0,05	Valid
	DISP5	0,679	0,000	0,05	Valid
	DISP6	0,754	0,000	0,05	Valid
Employee Performance	KNRJ1	0,727	0,000	0,05	Valid
	KNRJ2	0,721	0,000	0,05	Valid
	KNRJ3	0,794	0,000	0,05	Valid
	KNRJ4	0,791	0,000	0,05	Valid
	KNRJ5	0,754	0,000	0,05	Valid
	KNRJ6	0,800	0,000	0,05	Valid

Table 4.1 shows that test validity from this research's organizational culture, incentive, work discipline, and employee performance variables is valid because the significance is below $< 0,05$.

A reliability test is used to measure the instrument's ability and the indication consistently. The reliability variable is determined based on the Cronbach alpha score. If the Cronbach alpha is $>0,60$, so it is reliable. However, if the Cronbach alpha is $<0,60$, it is unreliable (Kuncoro, 2013:175).

Table 4.2.
Reliability Test

Variable	Cronbach alpha	Cut off	Result
Organizational Culture (X1)	0,817	0,60	Reliable
Incentive (X2)	0,838	0,60	Reliable
Work Discipline (X3)	0,833	0,60	Reliable
Employee Performance (Y)	0,852	0,60	Reliable

Table 4.2 shows that Cronbach alpha from the organizational culture variable is 0,817, the incentive is 0,838, work discipline is 0,833, and employee performance is 0,852,

all of which score is bigger than Cut Off of 0,60.

Research Hypothesis Testing

Table 4.3
T-Test

Hypothesis	Sig	T value	Result
Organizational Culture → Employee Performance	0.089	-1,714	Hypothesis rejected
Incentive → Employee Performance	0.000	6,672	Hypothesis accepted
Work Discipline → Employee Performance	0.000	5,971	Hypothesis accepted

According to Table 4.3, the results of the T-test are:

1. The Effect of organizational culture on employee performance

T-value $-1,714 < 1.98157$ t-table with the significant score 0,089 above 0,05, which means H1 rejected. It means the organizational culture does not significantly affect employee performance.

2. The Effect of incentives on employee performance

T-value $6,672 > 1.98157$ t-table, with the significant score 0,000 below 0,05,

which means H2 accepted. The incentive variable significantly affects employee performance.

3. The Effect of work discipline on Employee Performance

T-value $5,971 > 1.98157$ t-table, with the significant score 0,000 below 0,05, means that H3 is accepted. It means that work discipline significantly affects employee performance.

Goodness-of-Fit Test

Table 4.4
F-test

Model	Df	Mean Square	F	Sig
Regression	3	7,638	34,549	0,000 ^b
Residual	111	0,221		
Total	114			

Table 4.4 shows that F is 34,549, meaning $F\text{-value} > F\text{-table}$ $34.549 > 2.69$. F-table occurred by looking at the F-table with the probability 0,05 (K; n-k), which means (3; 115-3) with the significant score 0,000 below 0,05. The conclusion is that the research model is decent.

The Effect of Organizational Culture on Employee Performance

The result of the first hypothesis test (H1) found that organizational culture towards employee performance has a more significant value than the cut-off value, meaning organizational culture in the company has no significant impact.

The research result does not support Surtiningsih and Parashakti's research (2019) which stated that organizational culture significantly affects employee performance. However, this research shows that organizational culture has no significant impact on employee performance because every employee has his/her standard for the existing organizational culture, so this organizational culture does not impact the high employee performance in the company.

The Effect of Incentives on Employee Performance

The result of the second hypothesis is that the incentive variable to the employee performance shows a smaller significant value than the cut-off value, which concluded that incentive has a positive and significant effect on employee performance. This research works along with Yulinda dan Marsella's research (2021) that explained the incentive is a recompense, evaluation from the company to the employee for their achievement and encouragement for the employee to work enthusiastically better and to make the employee aware of improving the performance.

The Effect of Work Discipline on Employee Performance

The third hypothesis test (H3) shows that the work discipline variable affects positively and has a smaller significant value to the cut-off value. This research has the same result as Surtiningsih dan Parashakti (2019), which explained that work discipline is respect, honor, and obey the rules, which become one of the important factors to help employees become more productive and become the standard of the company success.

CONCLUSIONS

According to the data of this research, it can be concluded:

Organizational culture does not significantly affect the KreditPlus employees' performance, so the first hypothesis is rejected, which shows that organizational culture has no important factor to be the guideline or the employees' habit to achieve high performance.

Incentive positively and significantly affects the KreditPlus employees' performance, so the second hypothesis is accepted. It shows that incentive becomes the factor to encourage the employees to give their best performances.

Work discipline affects positively and significantly the KreditPlus Sidoarjo employee performance. Hence, the third hypothesis is accepted and shows that work discipline makes the employees respect and obey the company's rules. It helps to improve the employees' performance to work more productively.

This research has limitations because the model in this research is only organizational culture, incentive, and work discipline as the free variables which affect employee performance. On the other hand, in this research, the respondents only focus on marketing employees of KreditPlus Sidoarjo.

Academic Suggestions

- a. The next researcher could use other free variables that affect employee

performance, such as work environment, leadership, and training which improve employee performance.

- b. The following research could find another research object than KreditPlus or other financial companies, so there will be broader knowledge for the other research to learn about employee performance.

Practical Suggestions

- a. This research results in the lowest mean of the organizational culture about assigning the work, which the employees feel the company lacks in giving and explaining the procedure. Therefore, the company was suggested to pay more attention to this problem so that they will not make a wrong decision on work and responsibility such as forming a good relationship towards each employee by holding gatherings and sports days together so that there is a good relation between the employees and they can work together and give their best in following the work procedure.
- b. The results of this study have the lowest mean on organizational culture regarding the company's mission, where employees feel that the company's mission is still unclear. For this reason, socialization is needed, and employees, when entering the company, are expected to understand the company's mission so that the existing mission can be used as a direction in doing work.
- c. Based on this research, there is the lowest mean on incentives regarding praise and rewards, which means that companies have minimal focus on appreciating employee performance. Therefore, it is recommended that companies can appreciate the work of employees not only by giving incentives but companies can give awards such as exemplary employee certificates and give verbal praise. This award is a sense

of appreciation to motivate employees to work better following company goals.

- d. The results of the study that have the lowest mean in the next incentive, namely the number of incentives given following the results of work, can happen because employees feel that the incentives provided by the company are still lacking with the results of the work provided, for that the company is advised to increase incentives following the results of employee work so that employees feel always motivated to provide the best work results for the company.
- e. Based on this research, there is the lowest mean in work discipline related to task work, which means that employees are still less responsible for the tasks they have, therefore companies must pay more attention to this so that the work that has been determined is not neglected which will disappoint consumers and harm the company itself, for those superiors in the company need to check and check so that the performance provided by employees is always maximum and not decreased by providing a timeline and follow up of each work progress that has been given.

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