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The Effect of Work Environment and Job Satisfaction on Employee Performance: A Quantitative Study at Bank Sulselbar

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ABSTRACT

This study examines the effects of the work environment and job satisfaction on employee performance in the banking sector, with evidence from Bank Sulselbar. A quantitative, cross-sectional design was employed using survey data collected from 36 employees through a saturated sampling technique. Data were analyzed using multiple linear regression. The findings indicate that job satisfaction exerts a positive and statistically significant effect on employee performance, suggesting that higher levels of satisfaction are associated with improved work outcomes. In contrast, the work environment demonstrates a positive but statistically insignificant effect, implying a limited direct contribution in this context. However, the joint effect of the work environment and job satisfaction is statistically significant, highlighting their combined role in shaping employee performance. This study contributes to the human resource management literature by providing empirical evidence from a regional banking context, emphasizing the dominant role of job satisfaction in driving performance. The findings indicate that job satisfaction has a positive and statistically significant effect on employee performance. In contrast, the work environment has a positive but not statistically significant effect. However, both variables simultaneously have a significant influence on employee performance.

Keywords: Work Environment, Job Satisfaction, Employee Performance, Quantitative Study, Banking Sector.

I. Introduction

In the era of globalization and digital transformation, the banking industry faces increasing challenges in maintaining competitiveness, particularly in terms of service quality, operational efficiency, and continuous innovation. Intensifying competition, rapid technological advancements, and evolving customer expectations require banks not only to enhance their products and services but also to strengthen internal organizational factors, especially human resources. As a regional development bank, Bank Sulselbar plays a strategic role in supporting regional economic growth, particularly in North Luwu. The effectiveness of its services and operations largely depends on the quality of its human resources. Employee performance, therefore, becomes a critical factor in achieving organizational goals, as it reflects both productivity and the ability to deliver high-quality services. Previous studies suggest that optimal employee performance is closely related to organizational support and work conditions (Achmar et al., 2022).



One important factor influencing employee performance is the work environment. The work environment encompasses both physical aspects, such as workplace facilities, lighting, and cleanliness, as well as non-physical aspects, including interpersonal relationships, leadership style, and organizational culture. A conducive work environment can enhance employees' motivation, comfort, and productivity, ultimately leading to better performance outcomes (Sutrisno et al., 2016; Nugroho, 2020). Furthermore, a supportive work environment has been shown to strengthen employee motivation, which in turn positively affects performance (Fauzi et al., 2023). In addition to the work environment, job satisfaction is another key factor that influences employee performance. Job satisfaction refers to an individual's positive emotional response resulting from the evaluation of their job and work experience (Meithiana, 2017). Employees with higher levels of job satisfaction tend to demonstrate stronger motivation, lower levels of work-related stress, and better work behavior. Empirical studies also confirm that job satisfaction has a positive and significant effect on employee performance across various organizational contexts (Nurhandayani, 2022; Hajjali et al., 2022).

In the banking sector, where service quality and customer interaction are essential, the role of job satisfaction becomes even more critical. High levels of satisfaction contribute to improved employee engagement and service delivery, which are crucial for organizational success. Previous research has also highlighted that work environment, job satisfaction, and workload collectively influence employee performance (Nurmilawati et al., 2025). However, despite theoretical expectations, practical conditions at Bank Sulselbar, North Luwu Branch indicate several challenges related to employee performance. Issues such as declining productivity, complaints regarding work facilities, and internal work-related pressures suggest that performance has not yet reached the expected level. These conditions highlight the need to further examine the factors influencing employee performance within this context. Based on this background, this study aims to analyze the effect of the work environment and job satisfaction on employee performance at Bank Sulselbar. By doing so, this research is expected to provide empirical insights that can support managerial decision-making and contribute to the development of human resource management practices in the banking sector.

In recent years, the dynamics of employee performance have been increasingly influenced by both organizational and psychological factors, particularly in service-oriented industries such as banking. Contemporary studies emphasize that employee performance is not solely determined by structural conditions but also by internal factors such as emotional engagement, satisfaction, and well-being. For instance, recent empirical findings indicate that job satisfaction plays a crucial role in enhancing employee productivity, commitment, and organizational outcomes (Jianchun, 2024). Furthermore, the interaction between organizational climate and employee well-being has been shown to significantly influence performance levels, suggesting a more complex relationship than previously assumed (Yiming et al., 2024). This indicates that understanding employee performance requires a multidimensional approach that integrates both external and internal determinants. Therefore, this study aims to provide a more comprehensive analysis by examining the relative and simultaneous effects of work environment and job satisfaction within a regional banking context.

II. Literature Review and Hypothesis Development

2.1. Conceptual background and Research gap

This section reviews key theories and empirical findings related to the work environment, job satisfaction, and employee performance. It also identifies gaps in the existing literature and highlights the originality of the present study. Previous studies have consistently shown that both the work environment and job satisfaction play important roles in shaping employee performance. However, most prior research has focused on large-scale organizations or different industrial sectors, with limited attention to regional banking institutions, particularly in developing economies. In addition, earlier studies often emphasize direct relationships between variables without sufficiently examining their relative contributions in specific

organizational contexts. In this study, originality refers to the attempt to provide empirical evidence from a regional banking institution, while simultaneously comparing the relative influence of the work environment and job satisfaction on employee performance. By focusing on Bank Sulselbar, this research addresses a contextual gap and offers insights into human resource management practices in regional financial institutions.

2.2. Work Environment

This section discusses the concept of the work environment and its relationship with employee performance. The work environment refers to all physical and non-physical conditions surrounding employees while performing their tasks. Physical aspects include workplace facilities, lighting, temperature, and cleanliness, while non-physical aspects involve interpersonal relationships, leadership style, communication, and organizational culture (Sutrisno et al., 2016; Lawren & Ekawati, 2023). A supportive work environment enhances employee comfort and motivation, which can ultimately improve performance. Empirical studies generally support a positive relationship between the work environment and employee performance. For example, Nugroho (2020) found that a conducive work environment significantly improves employee productivity. Similarly, Fauzi et al. (2023) demonstrated that the work environment contributes to employee motivation, which in turn affects performance. However, not all findings are consistent. Some studies indicate that the effect of the work environment may vary depending on organizational context and employee perceptions. This suggests that the work environment may not always be the dominant factor influencing performance, particularly when other psychological factors are more prominent. Critical insight: While the literature widely acknowledges the importance of the work environment, there is still limited understanding of its relative impact compared to other variables, especially in smaller or regional banking institutions. Based on this discussion, the following hypothesis is proposed:

H1: The work environment has a positive effect on employee performance.

2.3. Job Satisfaction

This section examines the concept of job satisfaction and its influence on employee performance. Job satisfaction is defined as a positive emotional state resulting from an individual's evaluation of their job and work experiences (Meithiana, 2017). It reflects how employees feel about their roles, including aspects such as compensation, work conditions, relationships with colleagues, and career development opportunities. A substantial body of literature supports the positive relationship between job satisfaction and employee performance. Employees with higher job satisfaction tend to show stronger motivation, greater commitment, and improved work outcomes (Hajjali et al., 2022; Nurhandayani, 2022). In service-oriented industries such as banking, job satisfaction becomes even more critical due to the high level of interaction between employees and customers. However, some studies suggest that job satisfaction does not always directly translate into improved performance, as other factors such as organizational support or leadership may intervene. This indicates the need for contextual analysis. Critical insight: Compared to the work environment, job satisfaction represents an internal psychological factor that may have a more direct influence on employee performance, particularly in service-based industries. From this argument, the following hypothesis is formulated:

H2: Job satisfaction has a positive and significant effect on employee performance.

2.4. Employee Performance

This section defines employee performance and explains its relationship with the independent variables. Employee performance refers to the level of achievement in completing tasks based on

predetermined standards, including quality, quantity, timeliness, and responsibility (Hanafi et al., 2018). Performance is influenced by both individual factors (such as ability and motivation) and organizational factors (such as the work environment and job satisfaction). Previous studies indicate that employee performance is significantly influenced by the interaction between external and internal factors. Nurhandayani (2022) found that the work environment and job satisfaction simultaneously affect employee performance, suggesting that these variables should not be analyzed in isolation. However, there is still a lack of empirical evidence comparing the relative strength of these variables within a specific organizational setting, particularly in regional banking institutions. Critical insight: Understanding how these factors interact provides a more comprehensive explanation of employee performance, especially in contexts with unique organizational characteristics. Based on this reasoning, the following hypothesis is proposed:

H3: The work environment and job satisfaction simultaneously have a positive and significant effect on employee performance.

2.5. Practical and Theoretical Contribution

This study contributes to the literature in two main ways. First, it provides empirical evidence from a regional banking context, which is still underrepresented in existing research. Second, it offers a comparative perspective on the relative importance of the work environment and job satisfaction in influencing employee performance. From a practical perspective, the findings are expected to assist banking management in designing more effective human resource strategies, particularly in improving employee satisfaction and creating a supportive work environment to enhance performance outcomes.

2.6. Theoretical Framework

This study is grounded in several major theories of organizational behavior that explain the relationship between work environment, job satisfaction, and employee performance. First, the Herzberg Two-Factor Theory distinguishes between hygiene factors (such as work environment) and motivators (such as job satisfaction). Hygiene factors prevent dissatisfaction but do not necessarily improve performance, whereas motivators directly influence employee engagement and productivity. Second, the Job Demands–Resources (JD-R) Model suggests that organizational resources, including supportive work environments and psychological satisfaction, play a critical role in improving employee performance and reducing burnout. Employees with sufficient resources are more motivated and capable of achieving higher performance levels. Third, Social Exchange Theory explains that employees who perceive fair treatment, supportive environments, and satisfaction tend to reciprocate through increased commitment and performance. Recent studies support these theoretical perspectives, showing that job satisfaction and organizational climate significantly influence employee outcomes, either directly or indirectly (Abawa & Obse, 2024).

2.7. Conceptual Framework

Thus, this study integrates these theories to explain why job satisfaction may exert a stronger influence on employee performance compared to the work environment. This study proposes a conceptual framework in which:

- a. Work Environment (X1) → Employee Performance
- b. Job Satisfaction (X2) → Employee Performance
- c. X1 + X2 → Employee Performance

The framework assumes that work environment acts as an external factor and job satisfaction acts as an internal factor. Recent research also indicates that job satisfaction may act as a mediator or dominant predictor in influencing performance outcomes :

III. Research Method

3.1. Research Design

This study adopts a quantitative approach with a causal-associative research design to examine the relationships between the work environment, job satisfaction, and employee performance. A causal-associative design is appropriate when the objective is to identify and test the influence of independent variables on a dependent variable based on established theoretical relationships in human resource management literature. The theoretical foundation of this design is grounded in organizational behavior theories, which suggest that both environmental (external) and psychological (internal) factors influence employee performance. Previous empirical studies have consistently applied similar designs to examine such relationships, supporting its relevance in this context. In addition, this study employs a cross-sectional design, where data are collected at a single point in time. This approach is considered appropriate because it allows for efficient data collection within organizational settings and is widely used in behavioral and management research to capture employee perceptions.

3.2. Research Setting, Population, and Sampling

The study was conducted at Bank Sulselbar, North Luwu Branch, Indonesia. This setting was selected due to its relevance as a regional banking institution, which remains underrepresented in prior studies. The population consists of all employees at the branch, totaling 36 individuals. Given the relatively small population size, this study uses a saturated sampling (census) technique, meaning all members of the population are included as respondents. This approach ensures comprehensive data coverage and eliminates sampling bias.

3.3. Variables and Measurement

This study involves three main variables

- a. Independent Variables: Work Environment (X1) and Job Satisfaction (X2)
- b. Dependent Variable: Employee Performance (Y)

The work environment is measured through both physical and non-physical indicators, including workplace conditions, interpersonal relationships, and availability of facilities. Job satisfaction is measured based on employees' emotional responses to their work, including satisfaction with compensation, work conditions, and professional relationships. Employee performance is measured using indicators such as quality, quantity, timeliness, and responsibility in completing tasks. All variables are operationalized using indicators adapted from established literature to ensure conceptual validity.

3.4. Data Collection Method

Data was collected using a structured questionnaire survey, which was distributed directly to all employees. The use of a survey method allows for systematic data collection and quantification of employee perceptions. The questionnaire employed a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). This scaling method is widely used in social science research to measure attitudes and

perceptions. Prior to distribution, the questionnaire items were developed based on relevant theories and previous empirical studies, ensuring alignment with the research variables.

3.5. Data Analysis Technique

The collected data were analyzed using multiple linear regression analysis, which enables the examination of both partial and simultaneous effects of independent variables on the dependent variable. The regression model is expressed as:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \epsilon$$

To test the research hypotheses, the following statistical procedures were applied:

- a. Validity test using Pearson correlation
- b. Reliability test using Cronbach's Alpha
- c. t-test to examine partial effects
- d. F-test to examine simultaneous effects
- e. Coefficient of determination (R^2) to assess explanatory power

All analyses were conducted using statistical software (e.g., SPSS), with a significance level of 5% ($p < 0.05$).

3.6. Ethical Considerations

This study adheres to fundamental research ethics principles. Participation was voluntary, and respondents were informed about the purpose of the study prior to data collection. Confidentiality and anonymity of respondents were strictly maintained, and the data collected were used solely for academic purposes.

3.7. Justification of Cross-Sectional Design

The cross-sectional design was selected due to its efficiency in capturing data within a limited time frame and its suitability for analyzing relationships between variables in organizational settings. While this design does not allow for causal inference over time, it is appropriate for identifying associations and testing theoretical relationships.

3.8. Limitations of Methodology

Several limitations should be acknowledged. First, the cross-sectional nature of the study limits the ability to observe changes over time and establish strong causal relationships. Second, the relatively small sample size (36 respondents) may affect the generalizability of the findings. Third, the use of self-reported questionnaire data may introduce response bias. Future research is encouraged to use longitudinal designs, larger samples, and additional variables to enhance the robustness of findings.

IV. Results and Discussion

Tabel 1. Validity and Reliability Test Results

Test Type	Variables	Indicators/Parameters	Mark	Information
Validity Test	Work Environment (X1)	L1-L10	$r > 0.329$; $\text{sig} < 0.05$	Valid
	Job Satisfaction (X2)	K1-K10	$r > 0.329$; $\text{sig} < 0.05$	Valid
	Employee Performance (Y)	Y1-Y20	$r > 0.329$; $\text{sig} < 0.05$	Valid
Reliability Test	Work Environment (X1)	Cronbach Alpha	0.923	Reliable
	Job Satisfaction (X2)	Cronbach Alpha	0.960	Reliable
	Employee Performance (Y)	Cronbach Alpha	0.932	Reliable
Linear Regression	Constant	-	5,905	-
	Work Environment (X1)	Coefficient (B)	0.294	Positive
	Job Satisfaction (X2)	Coefficient (B)	0.543	Positive
t-test	Work Environment (X1)	$t = 1.462$	$\text{Sig} = 0.153$	Not significant
	Job Satisfaction (X2)	$t = 2.583$	$\text{Sig} = 0.014$	Significant
F test	Model	$F = 67.878$	$\text{Sig} = 0.000$	Significant

4.1. Validity Test

All questionnaire items for each variable show r-calculated values greater than r-table (0.329) and significance values below 0.05. This indicates that all items are valid and capable of accurately measuring the intended constructs.

4.2. Reliability Test

The reliability test was conducted using Cronbach's Alpha. The results show that all variables have values above 0.70, indicating strong internal consistency:

- a. Work Environment (X1): 0.923
- b. Job Satisfaction (X2): 0.960
- c. Employee Performance (Y): 0.932

These results confirm that the research instrument is reliable and consistent.

4.3. Instrument Testing Results

In this study, the validity test uses the Pearson correlation method, where two important terms are applied, namely r-calculated (r-count) and r-table. The r-calculated value refers to the correlation coefficient obtained from the statistical analysis results, while the r-table value represents the critical value used as a comparison benchmark based on the sample size and significance level ($\alpha = 0.05$). An item is considered valid if the r-calculated value exceeds the r-table value and the significance level is less than 0.05. This condition indicates that the item has a strong correlation with the variable being measured, meaning it is capable of accurately representing the intended construct.

The validity test was conducted using Pearson correlation (r-value), which measures the strength of the relationship between each item and its corresponding variable. An item is considered valid if the calculated correlation coefficient (r-calculated) is greater than the critical value (r-table) and the significance level is below 0.05. In this study, all items showed r-calculated values greater than 0.329 (r-table), indicating that all questionnaire items are valid and capable of measuring the intended constructs. The reliability test was assessed using Cronbach's Alpha. A construct is considered reliable if the Cronbach's Alpha value exceeds 0.70, which indicates acceptable internal consistency. The results show that all variables meet this criterion, with values of 0.923 (work environment), 0.960 (job satisfaction), and 0.932 (employee performance). This confirms that the measurement instrument is consistent and dependable. Cronbach's Alpha is used to measure the internal consistency of the instrument. A value greater than 0.70 indicates that the instrument is reliable and has a high level of consistency in measuring the construct. This threshold is widely accepted in social science research as a minimum standard for reliability.

4.4. Regression Analysis Results

The results of multiple linear regression analysis produce the following model:

$$Y = 5.905 + 0.294X_1 + 0.543X_2$$

This equation indicates that:

- a. The constant value of 5.905 represents the baseline level of employee performance when all independent variables are constant.
- b. The coefficient of 0.294 shows that the work environment (X₁) has a positive effect on employee performance.
- c. The coefficient of 0.543 indicates that job satisfaction (X₂) has a stronger positive effect on employee performance.

Thus, job satisfaction contributes more significantly to improving employee performance compared to the work environment.

4.5. Hypothesis Testing

a. Effect of Work Environment on Employee Performance

The results show that the work environment has a positive coefficient (0.294) but is not statistically significant ($t = 1.462$; $p = 0.153 > 0.05$). This means that although improvements in the work environment are associated with better performance, the effect is not strong enough to be considered statistically reliable in this study. A positive but insignificant result suggests that the work environment may still play a role, but it is not the primary determinant of employee performance in this specific context. One possible explanation is that employees may perceive the existing work environment as already adequate, reducing its variability as a performance driver.

This finding contrasts with several previous studies that found a significant relationship, but it is not entirely contradictory. Instead, it highlights that the impact of the work environment may depend on organizational context, employee expectations, and other dominant factors. Another possible explanation is related to the relatively small sample size, which may limit statistical power and reduce the likelihood of detecting significant effects. In addition, the homogeneity of respondents in terms of work conditions may also contribute to the limited variability of the work environment variable. As a result, its influence on employee performance appears weaker compared to internal psychological factors such as job satisfaction.

b. Effect of Job Satisfaction on Employee Performance

The results indicate that job satisfaction has a positive and statistically significant effect on employee performance ($t = 2.583$; $p = 0.014 < 0.05$). This result confirms that employees who experience higher levels of job satisfaction tend to perform better. In the banking sector, where service quality is critical, satisfied employees are more motivated, engaged, and productive. This finding is consistent with prior studies and reinforces the argument that psychological factors play a dominant role in shaping employee performance.

c. Simultaneous Effect (F-test)

The F-test results show that the model is statistically significant overall ($F = 67.878$; $p < 0.05$), indicating that the work environment and job satisfaction jointly influence employee performance. While the work environment alone is not significant, its combined effect with job satisfaction suggests that organizational and psychological factors interact in influencing performance outcomes.

4.6. Discussion and Theoretical Implications

These findings provide important insights that require further interpretation in relation to existing theories and empirical studies. The findings reveal an important insight: job satisfaction has a stronger and more consistent effect on employee performance compared to the work environment. This result can be explained by the nature of the banking sector, where employee attitudes, motivation, and emotional engagement are critical for delivering high-quality services. While a supportive work environment remains important, its impact may become less prominent when basic conditions are already met. The non-significant effect of the work environment does not imply irrelevance, but rather indicates that its influence may be indirect or mediated by other variables such as motivation or organizational commitment. This aligns with studies suggesting that environmental factors often operate through psychological mechanisms.

This finding is consistent with the study conducted by Hajiali et al. (2022), which found that job satisfaction has a significant effect on employee performance. However, it differs from Nugroho (2020), who reported that the work environment has a significant influence on performance. This difference suggests that the impact of the work environment may vary depending on organizational context and employee perceptions. From a theoretical perspective, this study supports the view that internal factors (job satisfaction) may have a more direct effect on performance than external factors (work environment), particularly in service-oriented industries.

The findings of this study provide deeper insights into the relative importance of internal and external factors in shaping employee performance. One of the most significant findings is the dominant role of job satisfaction in influencing employee performance. This result supports contemporary organizational behavior research, which highlights that psychological factors such as satisfaction, engagement, and well-being are critical determinants of employee outcomes (Eshete et al., 2025). Employees who experience higher levels of satisfaction are more likely to demonstrate proactive behavior, better service quality, and stronger commitment to organizational goals. In contrast, the work environment shows a positive but insignificant effect. This suggests that while environmental factors remain important, their influence may not always be direct. Instead, they may operate through indirect mechanisms such as motivation, engagement, or satisfaction. Previous studies also indicate that work environment variables often influence performance through mediating variables rather than direct effects (Chantika et al., 2025).

Another possible explanation is that the work environment at the research location may already meet minimum standards, resulting in limited variability. When environmental conditions are relatively stable, psychological factors become the primary drivers of performance differences. Furthermore, this finding aligns with recent studies emphasizing that organizational climate and employee happiness significantly affect job satisfaction, which in turn influences performance (Jianchun, 2024). Thus, this study confirms that internal psychological factors may play a more dominant role than external conditions, particularly in service-based industries such as banking.

V. Conclusion

This study concludes that job satisfaction has a positive and significant effect on employee performance, indicating that employees who feel satisfied with their jobs tend to demonstrate better work outcomes. In contrast, the work environment shows a positive but statistically insignificant effect, suggesting that its influence is present but not dominant in this context. Simultaneously, the work environment and job satisfaction have a significant combined effect, highlighting the importance of considering both factors together in improving employee performance. However, these findings should be interpreted within the limitations of the study, particularly the small sample size and the use of a cross-sectional design, which restrict generalization and causal inference.

The findings suggest that organizations should prioritize enhancing job satisfaction as a key driver of employee performance by improving compensation systems, recognizing employee achievements, and providing clear career development opportunities. Although the work environment does not show a statistically significant direct impact, it remains an essential supporting factor that contributes to employee comfort, reduces stress, and sustains long-term organizational effectiveness. Therefore, management is encouraged to adopt an integrated human resource strategy that addresses both psychological and environmental factors simultaneously. Practical steps include conducting periodic employee satisfaction surveys, implementing structured reward and recognition programs, establishing transparent career advancement pathways, and regularly evaluating workplace conditions alongside improving internal communication systems to maintain a supportive work environment.

From a research perspective, future studies should incorporate additional variables such as leadership style, motivation, organizational culture, organizational commitment, and employee engagement to enrich the analysis. Researchers are also advised to use larger and more diverse samples to enhance generalizability, apply longitudinal designs to better capture causal relationships over time, and explore more complex analytical approaches such as mediation models, particularly examining the role of job satisfaction as a mediator. Continuous evaluation of employee perceptions is crucial, as subjective experiences significantly influence performance outcomes, and recent studies indicate that employee performance is shaped by the interaction of multiple organizational and psychological factors.

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