

# The Effect Of Emotional Intelligence On Performance Through Job Satisfaction And Job Stress Of Employees Of PT. BPR Buduran Deltapurnama Sidoarjo

Lie Djaja Soetikno<sup>1\*</sup>, Sutoyo<sup>2</sup>, Ahmad Zainuddin<sup>3</sup>, Lintang Suminar<sup>4</sup>, Siti Nur Soleha<sup>5</sup>

<sup>1\*-5</sup>Master of Management Study Program, Sekolah Tinggi Ilmu Ekonomi Artha Bodhi Iswara, Indonesia  
 Email: <sup>1\*)</sup>[jayamagistermanagemenstieabi@gmail.com](mailto:jayamagistermanagemenstieabi@gmail.com)

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## Abstract

The decline in the performance of PT BPR Buduran Deltapurnama Sidoarjo in 2021-2023 shows that there are obstacles to employee productivity due to high target demands. This study aims to examine the influence of emotional intelligence on employee performance with job satisfaction and work stress as intervening variables, in employees of PT BPR Buduran Deltapurnama Sidoarjo. The population in this study is 90 employees of PT BPR Buduran Deltapurnama Sidoarjo, with the number of samples in this study being 73 employees at PT BPR Buduran Deltapurnama Sidoarjo. The test used in this study is Partial Least Squares (PLS). The conclusions of this study are: Emotional intelligence can contribute to employee performance, Emotional intelligence can contribute to job satisfaction, Emotional intelligence can contribute to work stress, Job satisfaction is influential can contribute to employee performance, Work stress is influential in contributing to employee performance, Job satisfaction is a mediating variable in influencing the relationship between intelligence Emotional Impact on Employee Performance, Work Stress Becomes a Mediating Variable in Affecting the Relationship Between Emotional Intelligence and Employee Performance.

**Keywords:** Emotional Intelligence, Performance, Job Satisfaction, Work Stress, PLS.

## 1. Introduction

Human Competition in the banking sector is getting fiercer, requiring continuous innovation to achieve victory in the competition. The banking world is an ever-dynamic and ever-evolving arena that includes increased branch opening activities, market segment expansion, and the emergence of new banks that are preparing to compete with established ones. If the company's resources are not managed properly, negative impacts can arise, such as a decrease in the company's performance and performance, as well as difficulties in achieving the Company's targets and objectives (Indriyani & Utami, 2020) (Isnaeni et al., 2023). PT BPR Buduran Deltapurnama is one of the people's credit banks operating in Sidoarjo, East Java. The development of digital and information technology has changed customer behavior and expectations. In addition, the fierce competition from fintech also requires banks to adapt to remain competitive. The performance of PT BPR Buduran Deltapurnama employees must continue to improve from time to time. The employee's achievements become one of the assets for the company, reflecting the individual's



achievements in completing the assigned tasks to achieve work goals. Employee performance is included in the measure of success in completing their work, which is able to help the company in realizing common goals within a certain period of time (Marzuki et al., 2020). The importance of the performance of an employee requires serious attention from the management of the company, and also factors that affect the performance of employees are able to have internal or external properties. Internal factors, especially from psychology and employee behavior, for example, are emotional intelligence (Mamangkey et al., 2020).

To improve employee performance, the influencing factor is that employees must have high emotional intelligence; employees are motivated to work in the hope of bringing better conditions that can affect employees' thoughts and actions in meeting their life needs and to gain self-satisfaction (Gani, 2019). Job satisfaction and work stress are two variables that also affect performance. Job satisfaction is the emotional reaction of employees to their work (Mark et al., 2019), job satisfaction also has a meaning as a person's level of satisfaction with their performance achievements. Work stress is a condition that causes an individual to experience physical and emotional impacts when the work given does not match the expectations given by the office (Riaz et al., 2019). Work stress will also arise if there are conditions where demands from the work environment and individuals to improve their work ability (Moaz & Suhail, 2020). According to Devonish (2019), job satisfaction and work stress are intervening variables in the relationship between emotional intelligence and company performance, where job satisfaction has a positive correlation, while work stress has a negative correlation. A positive correlation of job satisfaction to employee performance means that if job satisfaction is high, it will have an effect on employee performance, while high work stress will have an impact on employee performance.

Based on the above background, the following problems are formulated:

- a) Does emotional intelligence affect employee performance?
- b) Does emotional intelligence affect job satisfaction?
- c) Does emotional intelligence affect work stress?
- d) Does job satisfaction affect employee performance?
- e) Does work stress affect employee performance?
- f) Does emotional intelligence affect employee performance through job satisfaction as an intervening variable?
- g) Does emotional intelligence affect employee performance through work stress as an intervening variable?

## **2. Literature Review**

### **2.1. Emotional Intelligence**

Wong et.al. (2019) define EI as a part of social intelligence that involves the ability to control one's own feelings and the emotions of others, to distinguish between them, and to use this information to keep a person's thoughts and actions in check. Meisler (2020) defines emotional intelligence as the ability to accurately understand, assess, and express emotions, the ability to access or generate feelings when they facilitate thoughts, the ability to accurately understand, assess and express emotions, the ability to access or generate feelings when they facilitate thoughts, the ability to understand emotions and emotional knowledge, and the ability to regulate emotions to improve emotional and intellectual growth. Chiva and Alegre (2020) explain that EI, at its most general level, refers to the ability to recognize and regulate emotions within ourselves and others.

## 2.2. Performance

Nurjaya et al. (2021) stated that performance is the level of achievement of results for the implementation of certain tasks. Company performance is the level of achievement of results in order to realize the company's goals. (Anandita et al., 2021) state that performance is the result of the work functions of a person or group in an organization in a certain period of time that reflect how well that person or group meets the requirements of a job in an effort to achieve organizational goals. According to (Firdawati & Masram, 2023) states "Performance is the result or level of a person's overall success during a certain period in carrying out a task compared to various possibilities, such as the standard of work results, the targets that have been predetermined and agreed upon". Performance is the result of work that can be achieved by a person or group of people in an organization, in accordance with their respective authorities and responsibilities, in an effort to achieve the goals of the organization in question legally, not unlawfully, and in accordance with norms and ethics (Pratama & Pasaribu, 2020). Performance is the achievement of organizational goals that can be realized in the form of quantitative or qualitative outputs, creativity, flexibility, reliability, or other things that can be desired by the organization. Performance emphasis can be short-term or long-term, as well as at the individual, group, or organizational level. Individual performance contributes to group performance, which in turn contributes to organizational performance. (Fariyani & Pertiwi, 2021).

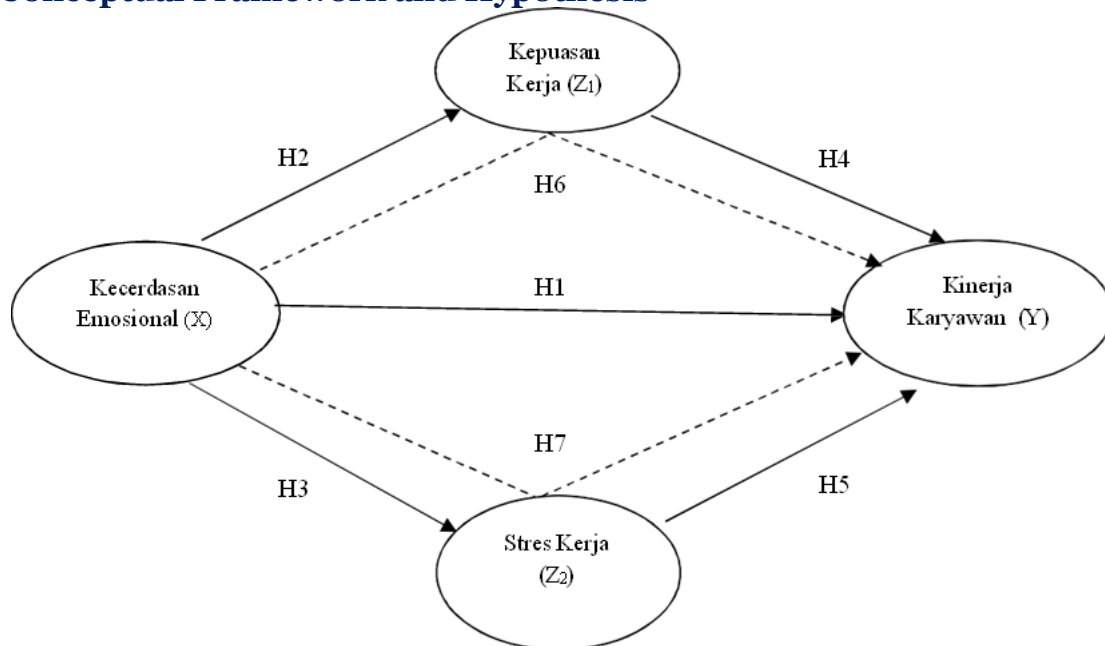
## 2.3. Job Satisfaction

Job satisfaction is a form of a person's feelings towards their work, work situation, and relationship with colleagues; thus, job satisfaction is something important for an employee to have, where they can interact with their work environment so that work can be carried out properly and in accordance with organizational goals. According to (Sutrisno et al., 2020) job satisfaction is an employee's attitude towards work related to the work situation, cooperation between employees, rewards received at work, and matters related to physical and psychological factors. According to (Fauzi, 2020) Everyone who works expects to get satisfaction from their place of work. Job Satisfaction will affect the productivity that managers highly expect. For this reason, managers need to understand what must be done to create job satisfaction for their employees. (Yusuf et al., 2023).

## 2.4. Work Stress

Stress is an internal state that can be caused by physical (physical) demands, environment, and social situations that have the potential to be destructive and uncontrollable. Work-related stress will cause dissatisfaction at work, which is accompanied by a decrease in employee performance, but stress also has a positive value. Stress at a certain point is an opportunity when it offers potential gains and opportunities. Mangkunegara (2019:157) "Work stress is a feeling of pressure experienced by employees in dealing with work. This stress can be seen from symptoms, including unstable emotions, feelings of unease, loneliness, difficulty sleeping, excessive smoking, unable to relax, anxiety, tension, nervousness, increased blood pressure, and indigestion.

## 2.5. Conceptual Framework and Hypothesis



**Figure 1. Conceptual Framework**

Hypothesis:

Based on this explanation, the following hypotheses can be drawn:

- a) Emotional intelligence has a positive effect on employee performance.
- b) Emotional intelligence has a positive effect on job satisfaction.
- c) Emotional intelligence has a positive effect on work stress.
- d) Job satisfaction has a positive effect on employee performance.
- e) Work stress has a positive effect on employee performance.
- f) Satisfaction with work affects the relationship between emotional intelligence and employee performance.
- g) Work stress affects the relationship between emotional intelligence and employee performance.

## 3. Methods

The research design used in this study is quantitative, namely collecting, compiling, processing, and analyzing data in the form of numbers, which in practice are given certain treatment that is researched in it. The population in this study is 90 employees of PT BPR Buduran Deltapurnama Sidoarjo. By determining the sample size in this study is 73 employees at PT BPR Buduran Deltapurnama Sidoarjo. The type of data used in this study is primary data. The data source is the origin of data collection. The data sources used in this study were obtained from respondents, namely employees of PT BPR Buduran Deltapurnama Sidoarjo. The data collection method in this study uses the survey method by asking several questions in a questionnaire to obtain and formulate respondents' answers. The data used in this study were analyzed using the Partial Least Squares (PLS) approach with the help of the PLS 3.0 smart analysis tool.

## 4. Results and Discussion

Seeing the success of the Cooperative's business development, which is so rapid because it is supported by the cooperation between several administrators and unit leaders, it is a consideration and obsession for the cooperative to expand its business network in the banking sector. To realize this hope, on June 18, 1992, with deed no.2 by notary Jimmy S, SH. (The first Deed of Establishment) It was agreed to establish the Buduran Deltapurnama BPR located in Buduran District, Sidoarjo Regency. One of the considerations for choosing the location for the establishment of this BPR is that the Buduran area has rapid industrial growth due to its strategic location, as many factories are located and also adjacent to the city center of Sidoarjo, making it a strong reason to establish the Buduran Deltapurnama BPR in Buduran sub-district by focusing on providing credit to lower-middle/micro entrepreneurs who have trading businesses with a low level of risk.

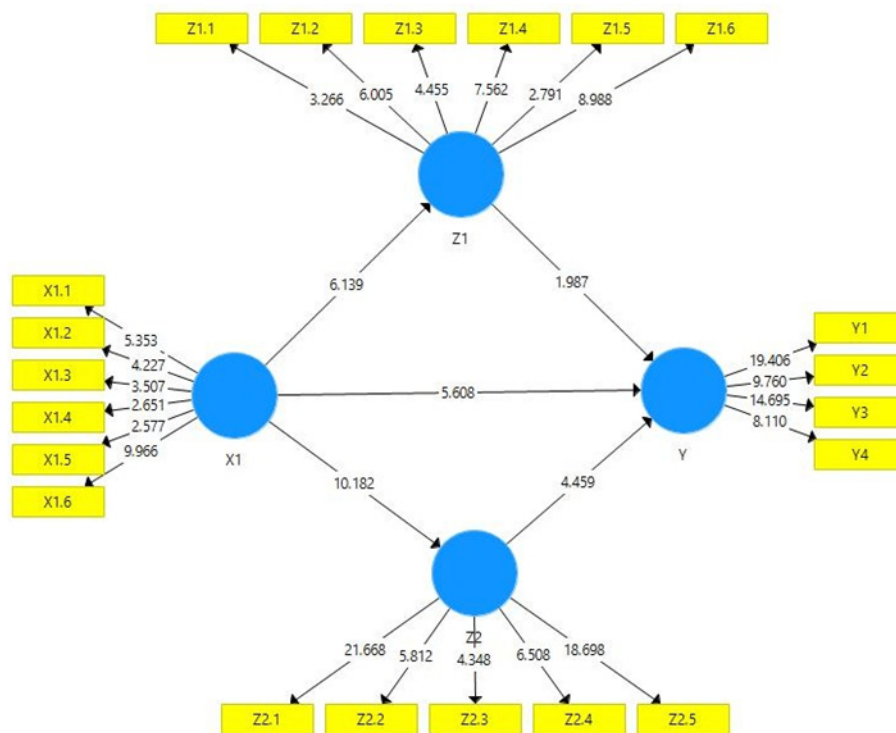
### 4.1. Characteristics of Respondents by Gender

**Table 1. Characteristics of Respondents**

Gender	Sum	Percentage (%)
Man	50	56
Woman	40	44
Total	90	100%

Source: Data processed, 2025

Based on the table above, it is known that around 50 respondents are male and about 40 respondents are female. This shows that PT BPR Buduran Deltapurnama Sidoarjo employees between the male and female genders do not have a significant difference.



**Figure 2. Model PLS**

From the PLS output image above, it can be seen that the value of the loading factor of each indicator is located above the arrow between the variables and the indicators, it can also be seen that the amount of path coefficients (path coefficients) that are above the arrow line between the exogenous variables, namely the performance variable, while the mediating variables in this study are job satisfaction and work stress equivalent to endogenous variables, namely Emotional Intelligence.

**Table 2. Direct Impact Testing**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 -> Y	0,538	0,534	0,088	6,123	0,000
X1 -> Z1	0,524	0,551	0,080	6,561	0,000
X1 -> Z2	0,586	0,609	0,059	9,994	0,000
Z1 -> Y	0,280	0,267	0,135	2,074	0,039
Z2 -> Y	0,543	0,542	0,118	4,588	0,000

**Source: Data processed**

From the table above, it can be concluded that the hypothesis:

- Emotional Intelligence has a Significant Positive Effect on Employee Performance with a Statistics T value of 6,123, where the p-values = 0.000 are smaller than the  $\alpha = 0.05$  (5%).
- Emotional Intelligence has a Significant Positive Effect on Job Satisfaction with a Statistics T value of 6.561, where the p-values = 0.000 are smaller than the  $\alpha$  values = 0.05 (5%).
- Emotional Intelligence has a Significant Positive Effect on Work Stress with a Statistical T value of 9.994, where the p-values = 0.000 are smaller than the value of  $\alpha = 0.05$  (5%).
- Job Satisfaction has a Significant Positive Effect on Employee Performance with a Statistics T value of 2.074, where the p-values = 0.039 are smaller than the  $\alpha$  values = 0.05 (5%).
- Work Stress has a Significant Positive Effect on Employee Performance with a Statistics T value of 4.588, where the p-values = 0.000 are smaller than the  $\alpha = 0.05$  (5%) values.

**Table 3. Indirect Influence Testing**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
X1 -> Z1 -> Y	0,466	0,492	0,082	3,778	0,000
X1 -> Z2 -> Y	0,318	0,331	0,084	3,767	0,000

From the total effect table above, it can be concluded that the hypothesis:

- a) Emotional Intelligence has a Significant Effect on Employee Performance through Job Satisfaction with a T Statistics value of 3.778, where the value of p-values = 0.000 is smaller than the value of  $\alpha = 0.05$  (5%).
- b) Emotional Intelligence has a Significant Effect on Employee Performance through Work Stress with a Statistical T value of 3.767, where the p-values = 0.000 are smaller than the  $\alpha = 0.05$  (5%) values.

## 4.2. Discussion

### 4.2.1. The Influence of Emotional Intelligence on Employee Performance

Based on the results of the research that has been carried out, the results that Emotional Intelligence has a positive effect on Employee Performance are acceptable. The results of the test show that if the emotional intelligence of employees is higher, the better the performance will be. Based on the theory of Goleman's (1998) theoretical model, with 5 dimensions of emotional intelligence, namely self-management, self-awareness, empathy, self-motivation, and social skills, has a significant positive influence on employee performance. Self-awareness affects the ability of employees to control their emotional state. Self-management correlates with employee performance in maintaining integrity and responsibility. Self-motivation affects employee performance through a person's ability to motivate or encourage themselves to fulfill commitments. Empathy has an influence on employee competence, especially in the sales department. Social skills have an influence on the ability of employees to know the needs of potential customers. The results of Alferaih's research (2019) show the same thing, namely, Emotional intelligence has a significant positive influence on employee performance at Banks in Saudi Arabia, and if employees have high scores on five dimensions of emotional intelligence, it is directly proportional to employee performance.

### 4.2.2. The Effect of Emotional Intelligence on Job Satisfaction

Based on the results of the research that has been carried out, the results that Emotional Intelligence has a positive effect on Job Satisfaction are acceptable. The results of the test show that if the emotional intelligence of employees is getting higher, it is directly proportional to the amount of employee job satisfaction. The theoretical model from Goleman (1998) with the dimensions of emotional intelligence, namely self-management, self-awareness, empathy, self-motivation, and social skills, has a significant positive influence on job satisfaction. Self-awareness affects employees' ability to control their emotional state. Self-motivation affects job satisfaction through a person's ability to motivate or encourage themselves to fulfill commitments. Empathy influences the way employees communicate. Social skills have an influence on the ability of employees to know the needs of potential customers. Fazar Haleem (2020) conducted a study and obtained the same results, where employees of the telecommunications industry in Pakistan who have high emotional intelligence have good control over behavior and interpersonal communication as well as relationships in the organization. Another study conducted by Hamid (2019) on HDFC Bank employees in Kashmir also yielded the same thing, namely that emotional intelligence has a significant positive impact on job satisfaction.

#### **4.2.3. The Effect of Emotional Intelligence on Work Stress**

Based on the results of the research that has been conducted, the results that Emotional Intelligence has a positive effect on Work Stress are acceptable. The results of the test showed that if the emotional intelligence of employees was higher, it was inversely proportional to the level of work stress of employees. Based on the theory of Goleman's (1998) theoretical model, with 5 dimensions of emotional intelligence, namely self-management, self-awareness, empathy, self-motivation, and social skills, has a significant negative influence on work stress. Self-awareness affects the ability of employees to control the emotional and stressful conditions felt by employees. Self-motivation affects employee stress through a person's ability to motivate or encourage themselves to reduce stress levels. Social skills have an influence on employees' ability to reduce the level of stress that occurs in personal and intrapersonal relationships. Rahim (2010) conducted a study and came to the same conclusion that emotional intelligence has a significant negative effect on work stress for Bank employees in Pakistan. The analysis used is multiple regression analysis. Another study conducted by Venkatchalam (2019) also stated that there was a significant negative correlation between emotional intelligence and work stress in Bank employees in Kottayam.

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

Based on the results of the research that has been conducted, the results that Job Satisfaction has a positive effect on Employee Performance are acceptable. The results of the test show that if an employee's job satisfaction is higher, then the employee's performance also increases. According to (Santika et al., 2022) job satisfaction is the emotional reaction of employees to their work. The meaning of job satisfaction is the level of satisfaction a person has with the achievement of their performance. Job satisfaction is related to employee performance and is influenced by characteristic disposition factors. Job satisfaction has a significant positive correlation with employee performance. This supports the results of the study. (Adiyasa & Windayanti, 2019) Also conducted a similar study and found that if the level of employee job satisfaction is high, it indicates that the employee is productive, so it can be concluded that job satisfaction has a significant positive correlation with employee performance.

#### **4.2.5. The Effect of Work Stress on Employee Performance**

Based on the results of the research that has been carried out, the results that Work Stress has a positive effect on Employee Performance are acceptable. The results of the test showed that if the work stress level was higher, the employee's performance decreased. The results of research related to the relationship between work stress and employee performance, according to (Kusumawardani & Rini, 2024) show the same thing, namely, work stress has a significant negative effect on employee performance. Ramzan researched factors that can affect work stress, such as excessive workload and work conflicts. In the study (Paramita & Suwandana, 2022), it was stated that work stress has a significant negative impact on employee performance, and employees who feel stress will experience a decrease in their performance results.

#### **4.2.6. The Influence of Emotional Intelligence on Performance through Job Satisfaction**

Based on the results of the research that has been carried out, it is found that Emotional Intelligence affects Employee Performance through Job Satisfaction. Devonish's (2019) research also found that job satisfaction has a significant indirect influence on the relationship between emotional intelligence and employee performance. Empirically, job satisfaction describes the condition in which employees like their work. If employees like their work, it will have positive implications for performance, and from the emotional side, if the emotional condition of employees is positive, then job satisfaction represents this, so that it can be concluded that job satisfaction has a role as an intervening variable. Research by Fazal & Haleem (2020) and Hamid (2019); explains that emotional intelligence has a significant positive influence on employee job satisfaction. Basically, job satisfaction is a general cognitive evaluation of an employee on all aspects of their job. Dissatisfaction felt by employees will lead to potential behaviors that are detrimental to the company, such as being fired or maybe even moving to another company, low employee loyalty to their organization, and most importantly can reduce employee performance. Wu et al. (2019) produced a study where job satisfaction has a significant positive effect on employee performance, that is, a high level of job satisfaction results in high employee performance as well. According to Devonish (2019, 3), job satisfaction is an intervening variable in the relationship between emotional intelligence and company performance, where job satisfaction has a positive correlation.

#### **4.2.7. The Effect of Emotional Intelligence on Performance Through Work Stress**

Based on the results of the research that has been carried out, the results is found that Emotional Intelligence affects Employee Performance through Work Stress. Employees who have high emotional intelligence are expected to tend to have low work stress; in other words, emotional intelligence has a negative effect on work stress. Work stress is an internal condition of a person that is perceived as a threat to their physical health and peace of mind. In the context of employee work life, work stress can result in the emergence of job dissatisfaction, low work motivation, decreased work morale, decreased organizational commitment, decreased productivity, a tendency to avoid tasks, and absenteeism. These results are in line with the research of Jayasinghe & Mendis (2019), Kumari et al., (2019), and Ahmed & Ramzan (2020) showing that work stress has a significant influence on employee performance. Devonish's (2019) research also produced the same thing: work stress has a significant indirect influence on the relationship between emotional intelligence on employee performance. Work stress empirically describes the condition where employees are burned out at work and feel depressed. If employees experience a stressful condition, from the emotional side, the employee cannot control their emotional condition, and it has an impact on their performance, then work stress represents this, so that in this case, work stress plays a role as an intervening variable.

## 5. Conclusion

Based on the results of the test using PLS analysis, to test the influence of several variables on Employee Performance, the following conclusions can be drawn:

- a) Emotional intelligence can contribute to employee performance.
- b) Emotional intelligence can contribute to job satisfaction.
- c) Emotional intelligence can contribute to work stress.
- d) Satisfying work can contribute to employee performance.
- e) Work stress contributes to employee performance.
- f) Job satisfaction is a mediating variable in influencing the relationship between emotional intelligence and employee performance.
- g) Work stress is a mediating variable in influencing the relationship between emotional intelligence and employee performance.

### 5.1. Suggestion

As an implication of the results of this study, several suggestions can be put forward that can be considered or used as material in decision-making, including:

- a) Companies should hold regular emotional intelligence training programs for employees. This training can include managing emotions, increasing empathy, and strengthening interpersonal communication skills, so that it can improve employee performance optimally.
- b) Organizations are advised to create policies that support employee well-being, as employee well-being contributes to job satisfaction and triggers employees to improve the quality and emotional intelligence of employees. For example, by appreciating employee performance, providing a clear career path, and creating a comfortable and conducive work environment.
- c) Companies need to provide effective stress management strategies because emotional intelligence also contributes to work stress. This can be done through work-life balance programs, the provision of counseling facilities, and relaxation activities such as mindfulness or exercise together.
- d) Company management should be more active in improving factors that affect job satisfaction, such as increasing employee involvement in decision-making and providing positive feedback on their work results, because job satisfaction contributes to employee performance.
- e) Organizations are advised to identify and reduce stressful factors in the work environment, such as excessive workload, conflicts between employees, and unclear roles and responsibilities, as work stress also contributes to employee performance.
- f) Organizations should be able to focus more on strategies to increase job satisfaction by ensuring a supportive work environment, harmonious relationships between employees and superiors, and the development of career opportunities, as job satisfaction acts as a mediating variable between emotional intelligence and employee performance.
- g) Companies are advised to implement comprehensive stress management programs, such as coping strategy training, mentoring, and the implementation of a more flexible work culture, so that employees can manage stress more effectively and remain high-performing, as work stress is a mediating variable in the relationship between emotional intelligence and employee performance.

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