

The Impact of Employee Competence, Employee Training, and Human Resource Development on Employee Performance Mediated by Employee Performance at Insurance Company X

Habie Purwokusumo Putrapandowo^{1*}, Yohana F. Cahya Palupi Meilani²

¹Master Program in Management, Faculty of Economics and Business, Universitas Pelita Harapan, Indonesia

²Faculty of Economics and Business, Universitas Pelita Harapan, Indonesia

Email: ¹ habieputra4@gmail.com

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Abstract

In an era of increasingly fierce competition, human resources (HR) are crucial to a company's success. Competence, training, and HR development are important elements in improving employee performance. A positive work culture also significantly contributes to employee performance. Insurance Company X, facing challenges in meeting performance targets, is committed to improving HR quality through training and cultivation. Through Insurance Company X's work culture, the purpose of this study is to inspect how employee competence, employee training, and human resource development affect employee performance. The permanent employees of Insurance Company X serve as the unit of analysis in this quantitative study. Data were obtained through an online questionnaire filled out by 136 permanent employees. Data analysis was conducted using the Partial Least Square Structural Equation Modeling (PLS-SEM) method. The findings stated that employee competence, employee training, human resource development, work culture have a significant and positive impact on employee performance. By focusing on improving competence, HR development, training, and a good company work culture, the company can ensure that employees are ready to face existing challenges and provide maximum contribution to achieving organizational goals. This study combines four key variables-competence, training, HR development, and work culture in one framework to analyze their influence on employee performance in the insurance industry. The results of this study can be used by management to design strategies to improve employee performance through structured training, competency improvement, continuous HR development, and strengthening a positive work culture that supports productivity and achievement of organizational targets.

Keywords: Employee Competence, Employee Performance, Employee Training, HR Development, Work Culture.

1. Introduction

Human resources (HR) play a key role in controlling, maintaining, and developing organizations in an era of increasingly fierce competition (Lu et al., 2023). The development of the role of HR reflects the awareness of employees' contribution to the success of the company. To compete, companies need quality human resources (Hidayat & Rahmatullah, 2021) and focus on improving individual performance to achieve company goals (Najmah, 2022). The existence of professional and quality human resources provides a competitive advantage (Putri et al., 2023).



In facing the challenges of globalization and digitalization, human resource management (HRM) is an important key to organizational success (Nekhili et al., 2021; Ren et al., 2022). Administration needs to provide competency resources through training and development (Chatterjee et al., 2021), considering that many supervisors have no experience in remote work management (Gong et al., 2023). Dorasamy (2021) argued that talent management in the public sector should shift from technical skills to developing soft skills relevant to technological advancements. Research by Salman et al. (2023) shows that the development of employee competencies, through training and development, has a significant impact on improving organizational performance. Khoramabadi et al. (2024) added that competence development and green training are important sustainable strategies in improving individual and organizational performance.

Effective HR management must prioritize managing employee competencies to remain competitive in the global market (Garg et al., 2022). This includes training, developing, and improving employee competencies, which contribute to improved organizational performance Widagdo (2023). Therefore, management needs to place HR as a top priority in efforts to improve organizational performance (Firdaus et al., 2024; Guest et al., 2021). Employee performance, which reflects the achievement of work results, is strongly influenced by the level of competence possessed, including technical and non-technical skills and abilities (Putra & Nilasari, 2023). In this case, training is a strategic instrument to improve employee competence on an ongoing basis (Lubis & Nasution, 2024). HR development in general is also proven to have a significant influence on employee performance (Dimbau et al., 2021). In addition, work culture also acts as an important determinant in supporting performance. A conducive work culture can strengthen motivation and productivity, while an unsupportive culture can actually reduce organizational performance (Irmayanti et al., 2020).

The development of the life insurance industry in Indonesia has shown a positive trend in recent years. In 2023, the life insurance industry in Indonesia showed interesting dynamics. Although total premiums decreased by 7.1% to IDR 177.66 trillion, traditional insurance products experienced significant growth of 18.7%, and unit-linked products continued to dominate with a contribution of 40.5% of total premiums. Sharia insurance products also showed a positive trend with a growth of 10.4%, reaching IDR 22.61 trillion, reflecting the increasing public interest in sharia-based financial services. The number of insured was recorded at 84.84 million people with a total sum insured of IDR 5,343.43 trillion, indicating increasing public trust. On the other hand, health claims also experienced a surge, with the value of claims reaching IDR 15.24 trillion until the third quarter of 2023. This condition encourages insurance companies to continue to innovate and carry out digital transformation in order to improve their business.

Insurance Company X is a national life insurance company in Indonesia that provides various products for protection, including health insurance, unit link, life insurance, severance program, and pension fund program. To meet the needs of its customers, Insurance Company X is committed to improving its services and product innovation. This transformation includes the comprehensive development of human resources, products and business processes with the main focus of improving financial performance and creating a more productive business. The change effort involves the implementation of product optimization through portfolio restructuring, productive work culture and improved governance by implementing information technology systems.

From 2020-2022 employee performance is assessed based on the Individual KPI Evaluation every year that the realization of Individual KPIs in the last three years has not reached the specified target and in the last year it has decreased. To support the

transformation that is being carried out, the company needs qualified and competent human resources to be able to complete well the mission that is being carried out. Therefore, in improving employee competence, training and development of human resources can be carried out. This effort is not only aimed at developing employee competence, but also increasing employee performance which encourages a positive impact on the company.

Various previous studies have revealed that employee competence (Silvia et al., 2019; Irmayanti et al., 2020; Cholishshofi & Bahiroh, 2022), training (Salas et al., 2012; Pratiwi et al., 2023; Putri et al., 2023), and human resource development (Dessler, 2017; Dimbau et al., 2021; Bowo & Hendro, 2023) have a positive relationship with improving employee performance. In addition, work culture is also known to play an important role in driving productivity and performance through strong organizational values and norms (Anggeline et al., 2017; Silvia et al., 2019; Septa & Erdiansyah, 2024). However, there is still a gap in the literature that examines the role of work culture as a mediating variable between internal HR factors such as competence, training, and HR development on employee performance. Some studies (Umi & Nurnida, 2018; Widodo, 2020; Dunir & Supeno, 2023) have indeed touched on this relationship, but have not thoroughly examined the simultaneous relationship between variables in an integrated model, especially in the insurance industry in Indonesia. Therefore, this study offers a new contribution by exploring the mediating role of work culture in strengthening the influence of competence, training, and HR development on employee performance quantitatively. The results of previous research illustrate that many factors affect employee performance. Employee competence, employee training, and HR development are seen to have a major impact on employee performance and also according to previous research by Putri et al. (2023), competencies followed by work culture greatly affect employee performance.

This research contributes to the existing body of knowledge by integrating four key variables-employee competencies, training, human resource development (HRD), and work culture-into a single framework to understand their combined influence on employee performance in the insurance sector. Unlike previous studies that often examine these variables separately, this research offers a more holistic perspective, especially in the context of insurance companies in Indonesia that face challenges in improving performance. The originality of this study lies in the empirical validation conducted using the PLS-SEM method and a large sample of respondents, providing powerful insights that can be applied to similar industries.

Based on the existing background and supported by previous studies, the main problem faced by companies is how to improve employee performance. This research focuses on the importance of developing employee competence and strengthening work culture as factors that can encourage employee innovation and development. The main objective of this study is to analyze the impact of employee competence, employee training, and human resource development on employee performance, with work culture as a mediating variable in Insurance Company X. Thus, this study aims to provide an analysis of the impact of employee competence, employee training, and human resource development on employee performance. Thus, this study aims to provide a deeper understanding of the relationship between these variables in improving employee performance. The scientific contribution of this research is to provide empirical insights that can be applied to HR management in insurance companies and similar organizations, and provide strong evidence related to the influence of work culture on employee performance.

2. Literature Review

2.1. The Relationship Between Employee Competence and Employee Performance

Referring to Nirmah & Muslichah (2021), employee competence includes a combination of knowledge, skills, and attitudes that help a person succeed in their job. Research by Irmayanti et al. (2020) shows that competence consists not only of technical aspects, but also of an individual's character, motivation, and cognitive capacity. In this context, employees' competencies can be considered as the foundation underlying the quality of their performance (Silvia et al., 2019). Thus, an increase in individual competence is directly correlated with an increase in performance generated in the work environment. Research by Cholisshofi & Bahiroh (2022), Astarina et al. (2022) and Putri et al. (2023) mentioned that employee competence has a significant impact on employee performance.

H1: Employee Competence has a positive impact on Employee Performance

2.2. The Relationship Between Employee Training and Employee Performance

According to Pratiwi et al. (2023), employee training affects employee performance by increasing their awareness of external culture and competition, helping them master new technologies, and understanding how to work effectively in teams to deliver quality services and products. Training also ensures that the company culture emphasizes innovation, creativity and learning, and ensures employee security by offering new ways to contribute when their jobs and interests change or their skills become obsolete. In addition, training prepares employees to work together more effectively, especially with minorities and women. Research by Salas et al. (2012) emphasizes training not just on developing technical skills, but also on strengthening aspects such as leadership, communication, and teamwork. Thus, investment in employee training not only has an impact on improving the quality of individuals, but also on the overall efficiency and output of the company. Based on the previous explanation, employee training is one of the important ways to develop employee performance. Astarina et al. (2022); Pratiwi et al. (2023); Putri et al. (2023) stated that employee training has a significant impact on employee performance.

H2: Employee Training has a positive impact on Employee Performance

2.3. The Relationship Between Human Resource Development and Employee Performance

In a company, employee performance plays a very important role in achieving the goals and survival of the company, because employees are the spearhead of the organization. Therefore, it is not surprising that research on employees continues to grow, especially with regard to how to improve the performance of individuals or groups of employees, what are the predictors of good or bad performance, and how much influence it has on the success of the company (Dimbau et al., 2021). Along with that, Dessler (2017) added that employee development is not just about improving current performance, but also about opening up new opportunities and increasing work effectiveness in the long run. In this context, research by Dimbau et al. (2021), Bowo & Hendro (2023), Anggraini et al. (2019) confirmed that improving the quality of human resources has a significant impact on employee performance. From these research findings, the third hypothesis that human resource development positively impacts employee performance can be established.

H3: Human Resource Development has a positive impact on Employee Performance

2.4. The Relationship Between Work Culture and Employee Performance

A strong and positive work culture can encourage employees to work harder, more creatively, and more innovatively. This is because a strong work culture provides clarity about the values, norms, and expectations that apply in the organization. Employees who understand and agree with the work culture will feel more motivated and engaged in their work. In addition, a positive work culture can create a supportive and collaborative work environment. This can help employees to work together more effectively and achieve common goals.

Referring to Anggelina et al. (2017), work culture is a core value in the company's organization. It also serves as an employee work philosophy to ensure that employees have a high level of discipline in their workplace. Work culture will strengthen the quality of human resources in the organization which helps improve employee performance. Changing the attitude and behavior of human resources is the main goal of work culture in the company's operations. In this way, work culture can serve as a strategy to face future challenges and improve performance. Research by Nirmah & Muslichah (2021), Septa & Erdiansyah (2024), and Silvia et al. (2019) stated that work culture has a significant effect on improving employee performance.

H4: Work Culture has a positive impact on Employee Performance

2.5. The Relationship Between Employee Competence and Employee Performance Mediated by Work Culture

Employee competencies play a crucial role in the promotion process, as highlighted by Cholishshofi & Bahiroh (2022). The use of competencies as assessment criteria aims to improve organizational efficiency and effectiveness by ensuring that individuals who are promoted have capabilities that match the demands of the new position. Highly competent employees are usually more adept at adapting quickly to changes in the work environment and completing tasks accurately and efficiently, as conveyed by Nirmah & Muslichah (2021). Employee competence plays a crucial role in developing the quality of services provided by them, as revealed in research by Irmayanti et al. (2020). By having the appropriate competencies, employees can more effectively implement the existing work culture and integrate these competencies in improving their performance. Furthermore, research by Silvia et al. (2019) highlights that the strength of work culture in an organizational unit is positively correlated with increased employee performance.

H5: Employee Competence has a positive impact on Employee Performance through Work Culture

2.6. The Relationship Between Employee Training and Employee Performance through Work Culture

Study conducted by Budiarti et al. (2018) stated that quality human resources have a considerable impact on company performance. Therefore, companies need to prioritize more time and resources to provide training for employees to improve their abilities, knowledge and skills (Pratiwi et al., 2023). To achieve the expected performance improvement, employee training is very important so that human resources can meet the objectives set in the training program (Angraini et al., 2019). As such, companies should ensure that training programs are thoroughly designed and focused on developing relevant skills to achieve optimal results.

Training is a step taken by the organization to develop employees' insights, skills, and work behavior through the learning process, with the aim of optimizing their roles and responsibilities according to their position (Putri et al., 2023). Therefore, effective training plays an important role in efforts to develop employee performance and work productivity so

as to enable optimal achievement of company goals. A positive work culture, if created by the company, will contribute to the development of the organization and become an important need that must be met (Widodo, 2020). Therefore, a good work culture can indirectly increase employee performance and support company success. Research by Umi & Nurnida (2018) shows that training helps employees adapt to the company's work culture, which in turn improves their performance in the future.

H6: Employee Training has a positive impact on Employee Performance through Work Culture

2.7. The Relationship Between Human Resource Development and Employee Performance through Work Culture

Human resources perform a significant function to magnify the success and development of a company, as highlighted by Dessler (2017). The quality of human resources not only affects current performance, but also determines the future direction and progress of the organization (Armstrong, 2014). Through planned and effective development, organizations can improve the skills, knowledge, and motivation of employees, which in turn will help achieve the organization's overall goals and progress (Hamali, 2018).

The success or failure of the organization in achieving the goals that have been made before depends on the ability and quality of human resources when carrying out the tasks assigned (Bowo & Hendro, 2023). In addition, the work culture that is usually carried out by organizations to develop human resources in carrying out their work becomes a habit that encourages employees to improve their performance (Arvi, 2015). Improving human resources is not only done because of the work culture carried out by the company, but also to improve their performance in carrying out organizational tasks. Research of Dunir & Supeno (2023) stated that work culture has a positive but insignificant effect on improving the relationship between improving human resources and employee performance.

H7: Human Resource Development has a positive impact on Employee Performance through Work Culture

3. Research Methods

3.1. Research Paradigm

In this study, a positivist paradigm is applied, emphasizing the objective pursuit of truth and the identification of causal relationships based on scientific principles.

3.2. Research Design

Based on its data collection method, this study employs a quantitative research design using questionnaires. The responses gathered serve as quantitative data to test the proposed hypotheses.

3.3. Research Object

This research identifies three main independent variables, namely employee development, employee preparation, and employee competence, which are expected to influence employee performance as the dependent variable. In addition, this study also considers the role of the mediating variable, namely work culture, which is expected to strengthen the relationship between the independent variables and employee performance.

3.4. Research Subject

The research subjects are employees of Insurance Company X, aimed at identifying factors that affect employee performance in accomplishing their tasks.

3.5. Unit of Analysis

This study uses an individual unit of analysis, as it seeks to understand individual assessments of factors influencing employee performance.

3.6. Variable Measurement Scale

An interval scale is used for descriptive statistics, with a focus on the average scores from the questionnaire responses.

Table 1. Interval Scale Values

Interval Scale	Category
>1.0 – 1.8	Strongly Disagree
>1.8 – 2.8	Disagree
>2.6 – 3.4	Neutral
>3.4 – 4.2	Agree
>4.2 – 5.0	Strongly Agree

3.7. Data Sources and Collection Techniques

Data were collected through documentation and presented descriptively. Primary data were gathered by distributing questionnaires online via Google Forms. The target respondents were employees who have worked at Insurance Company X for at least one year. Secondary data were also used to provide context for the study, specifically employee performance data from Insurance Company X for the year 2023.

3.8. Sampling Design

This study uses the entire population who are employees at Insurance Company X who have worked for 1 year. The number of employees who meet the criteria in Insurance Company X is 140 people (All employees with 1 year of service).

3.9. Data Analysis Techniques

Data analysis will contain stages in the research to achieve the right research results with the formulation of the problems set by the author. In this study using data analysis techniques through multivariate analysis, the motive is because the research model carried out is complex consisting of many construct variables. In this research model there are three independent variables, one dependent variable and one mediating variable so that an analysis method is needed that has the ability to evaluate the influence between variables as a whole. This study processes data using the partial least square-structural equation modeling (PLS-SEM) analysis method in carrying out the statistical analysis process and hypothesis testing. PLS-SEM also has the advantage of carrying out the analysis process if the data is not able to fulfill the assumption of normal data, or the amount of data available is relatively small (Fernanda et al., 2022).

SEM-PLS analysis in this study with SmartPLS and Python programming language with PLSPM library. In the book by Sanchez (2013) explained the concept of Partial Least Squares Path Modeling (PLS-PM) is a way of using partial least squares for structural equation modeling. Python offers a number of advantages in the context of data analysis. Python is renowned for its great flexibility, as well as its ability to integrate with various other data analysis tools such as data pre-processing, visualization, and statistical testing. Python's extensive library for PLS-SEM analysis is also a plus, as most of these libraries are open source,

allowing these researchers to access the source code and make modifications to suit their research needs (Mehmetoglu & Venturini, 2021).

4. Results and Discussion

4.1. Research Results

4.1.1. Respondents Profile

In this study, 136 respondents responded and were used for actual tests carried out by researchers. Respondents in this study were permanent employees of Insurance Company X and the data for this study came from an online questionnaire.

Table 2. Respondents Profile Results

Description	Category	Total	Percentage (%)
Gender	Male	40	70,6%
	Female	96	29,4%
Age	< 27 years old	27	19,9%
	27-34 years old	61	44,9%
	35-41 years old	22	16,2%
	42-48 years old	20	14,7%
	49-55 years old	3	2,2%
Domicile	> 55 years old	3	2,2%
	Jakarta	68	50%
	Bogor	17	12,5%
	Depok	16	11,8%
	Tangerang	15	11%
Work Experience in Current Workplace	Bekasi	20	14,7%
	1-7 years	100	73,5%
Workplace	8-14 years	32	23,5%
	15-21 years	1	0,7%
Total	> 21 years	3	2,2%
		136	100%

Source: Processed Research Data (2024)

Table 2 shows that there were 136 respondents in this survey, with women making up the majority (70.6%) of the respondents. The majority age group was 27-34 years old (44.9%), which is the productive working age. Based on domicile, the majority of respondents were from Jakarta (50%). Regarding working experience in the current office, the majority of respondents worked for 1-7 years (73.5%).

4.1.2. Measurement Model Evaluation (Outer Model)

1) Convergent Validity Testing

The convergent validity test has a purpose as a way of evaluating whether the indicators used are sufficient in representing the construct variable. Convergent validity is tested by examining the outer loading value of each indicator on its construct. Indicators are considered valid if the outer loading value exceeds 0.5. Therefore, indicators with an outer loading value of less than 0.5 will be eliminated and retested.

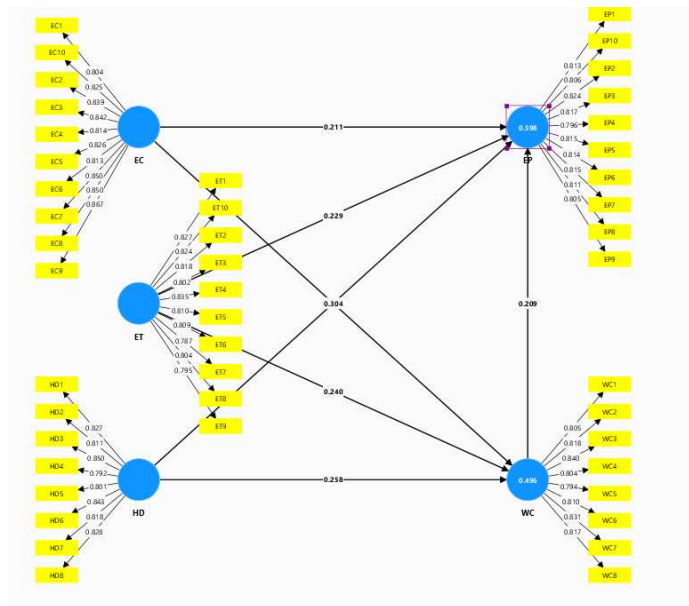


Figure 1. Path Diagram Outer Loading
Source: SmartPLS.4.0 Data Processing Results

4.1.3. Structural Model Evaluation (Inner Model)

1) Variance Inflation Factor (VIF) Collinearity

Based on the VIF value for all variables is less than five (<5). This shows that this research model has good quality and does not experience multicollinearity problems. Thus, this model is suitable for further analysis. The low level of multicollinearity (VIF < 5) ensures that the path coefficients obtained are accurate and reliable. This means that the analysis results show a better and valid picture of the relationship between the variables in the model. The reliability of the path coefficients ensures that interpretations and conclusions drawn from the model are based on robust data and are not affected by excessive interactions between independent variables. So it can be stated that this model can be used with confidence in testing hypotheses and supporting research decisions.

2) Coefficient of Determination (R-square)

Referring to Sarstedt et al. (2021), R² values can be classified into three categories: substantial (R² > 0.75), moderate (R² > 0.50), and weak (R² > 0.25). Based on the results, it shows that the work culture variable is weakly influenced by the variables in the model, with a contribution of 0.496 (49.6%). The remaining 50.4% is affected by other factors outside the model. Meanwhile, the employee performance variable is moderately affected by the variables in the model, with a contribution of 0.598 (59.8%). The remaining 40.2% is caused by other factors outside the model.

3) Effect size (F²)

The test results show that all variable paths show f-square values that are in the small effect category. This means that each independent latent variable only has a weak impact on the dependent latent variable. In this context, a small effect indicates that although there is an influence, the magnitude of the influence is not significant.

4.1.4. Hypothesis Testing

Table 3. Hypothesis Test Results

	Hypothesis	Path Coefficient	T statistics (>1.65)	P values (<0.05)	Description
H1	Employee Competence -> Employee Performance	0.211	2.650	0.004	Supported
H2	Employee Training -> Employee Performance	0.229	2.673	0.004	Supported
H3	HR Development -> Employee Performance	0.258	3.355	0.000	Supported
H4	Work Culture -> Employee Performance	0.209	3.137	0.001	Supported

Source: SmartPLS 4.0 Data Processing Results

4.1.5. Mediation Analysis

When one construct influences the relationship between two other constructs, this is referred to as mediation. In this study, assessment of indirect effects is required due to the presence of mediating variables (Hair et al., 2020). The bootstrapping method was used with SmartPLS, followed by checking the value of the indirect effect. The values checked are t-statistic and p-value. If the p-value < 0.05 and t-statistic > 1.645, then the mediating variable is considered statistically significant.

Table 4. Indirect Effect Results

	Hypothesis	Original sample	T statistics	P values	Description
H5	Employee Competence -> Work Culture -> Employee Performance	0.063	2.123	0.017	Supported
H6	Employee Training -> Work Culture -> Employee Performance	0.050	1.795	0.036	Supported
H7	HR Development-> Work Culture -> Employee Performance	0.054	1.991	0.023	Supported

Source: SmartPLS 4.0 Data Processing Results

4.1.6. Importance Performance Map (IPMA) Analysis

Based on the total effects value, the importance value in the IPMA figure is located on the X axis, and the performance value is located on the Y axis. It is possible to determine the location of variables and indicators that have performed well and should be maintained or further developed through IPMA analysis in the form of mapping.

Table 5. Importance and Performance Value of Constructs

Variable	Construct Importance for Work Culture	Construct Performances for Work Culture
Employee Competence	0,304	71,572
Employee Training	0,240	73,711
HR Development	0,258	72,473
Mean	0,267	72,585

Source: SmartPLS 4.0 Data Processing Results

Based on Table 5, the average value (mean) for the importance and performance of the work culture construct can be known. The mean for importance is 0.267, while the mean for performance is 72.585. Values below this mean are considered low, while values above the mean are considered high. From these data, two lines can be drawn to form four quadrants in

the mapping graph, as shown in Figure 5. Through IPMA analysis, variables that have shown good performance and need to be maintained and factors that still need to be improved can be identified.

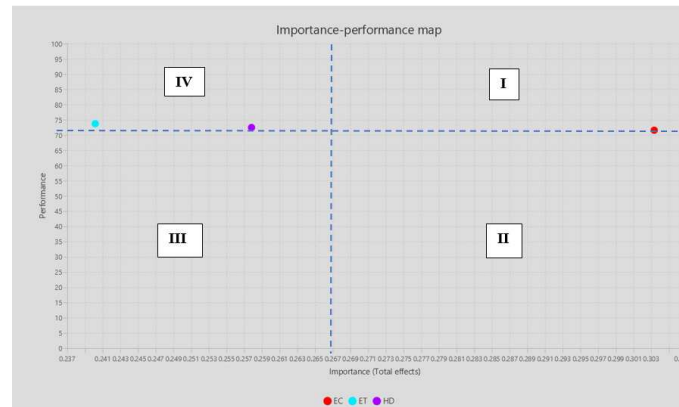


Figure 2. IPMA Total Effects
Source: SmartPLS 4.0 Data Processing Results

From Figure 2, the results of the IPMA output can be seen in the target construct of the research model, namely work culture. In quadrant one, the employee competence variable in this quadrant shows an area that is important and has performed or has good performance. These variables are already performing and must be maintained. In the fourth quadrant there are employee training and HR development variables, this quadrant shows areas that are not important but are already performing. With these results, it can be suggested for the human capital division to always pay attention to employee competence in order to maintain a good work culture in all officers of Insurance Company X.

Table 6. The Importance and Performance Values of Employee Performance Indicators

Variable	Indicator	Construct Importance for Employee Performance	Construct Performances for Employee Performance
Employee Competence	EC1	0,038	72,037
	EC2	0,039	73,148
	EC3	0,037	70,556
	EC4	0,037	73,148
	EC5	0,032	72,037
	EC6	0,030	71,852
	EC7	0,039	70,185
	EC8	0,034	70,370
	EC9	0,041	71,852
	EC10	0,037	70,370
Employee Training	ET1	0,030	72,222
	ET2	0,029	75,556
	ET3	0,028	73,889
	ET4	0,033	76,852
	ET5	0,033	73,333
	ET6	0,032	72,593
	ET7	0,029	73,889
	ET8	0,025	69,074
	ET9	0,028	73,148
	ET10	0,029	75,185

Variable	Indicator	Construct Importance for Employee Performance	Construct Performances for Employee Performance
HR Development	HD1	0,036	72,222
	HD2	0,035	69,259
	HD3	0,038	71,852
	HD4	0,037	74,074
	HD5	0,036	72,407
	HD6	0,045	72,222
	HD7	0,046	75,556
	HD8	0,041	70,926
Mean		0,0347	72,493

Source: SmartPLS 4.0 Data Processing Results

In Table 6, it can be seen the average value (mean) for the importance and performance of the employee performance construct for each indicator. The mean indicator for importance is 0.0347 and the mean for performance is 72.493. From this data, two lines can be drawn so that the mapping graph can be grouped into 4 quadrants as in Figure 3.

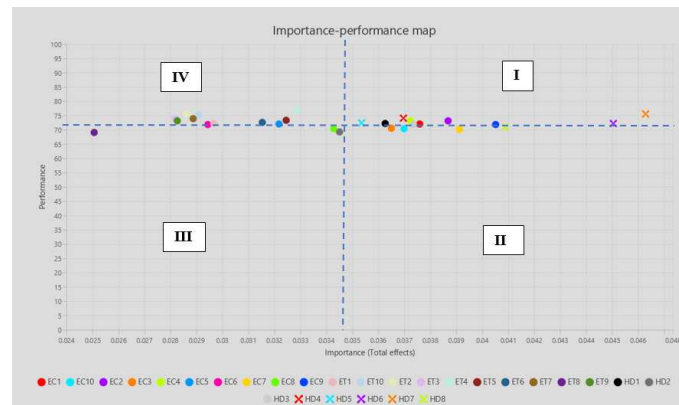


Figure 3. IPMA Indicator Results
Source: SmartPLS Data Processing Results

At the indicator level, in quadrant I there are indicators EC1, EC2, EC4, HD1, HD3, HD4, HD5, HD6, and HD7. These indicators show important areas and have produced good performance, so they must be maintained. In quadrant II, there are indicators EC3, EC7, EC10, and HD8, which show important areas but do not have good performance, so they need to be improved.

In quadrant III there are indicators EC6, EC8, ET6, and HD2. These indicators are considered unimportant by respondents and have below-average performance, so they can be left or maintained if they are to be improved. In quadrant IV there are indicators EC5, ET1, ET2, ET4, ET5, ET6, ET7, ET9, ET10, and HD3, which indicate areas that are not important but have produced good performance. These indicators can be eliminated or reduced if there are implications of excessive budget use.

4.2. Discussion

4.2.1. The Effect of Employee Competence on Employee Performance

The research results indicate a significant positive effect, as the p-value of 0.004 is below the alpha level of 0.05, and the t-statistic of 2.650 is above the t-table value of 1.65. The original sample value of 0.211 suggests that for every one-unit increase in employee competence,

employee performance is predicted to increase by 0.211. Therefore, it can be concluded that hypothesis 1 in this study is accepted.

Employees with high competence tend to show better performance (Nirmah & Muslichah, 2021). Employee competence involves the knowledge, skills, and attitudes required to achieve optimal performance in their work. The positive influence of employee competence on employee performance indicates that Insurance Company X should continue to invest in employee competence development to enhance overall organizational performance. Improving competence not only helps employees perform their tasks more efficiently but also improves the quality of work output.

In the context of the Importance-Performance Matrix (IPMA) analysis, employee competence is located in quadrant I (top right), indicating that employee competence is an important variable with good performance that should be maintained to ensure sustainable performance. According to Table 4.19, several indicators of employee competence, such as EC1, EC2, and EC4, also show good performance and are important to maintain. These findings align with previous research by Cholishofi & Bahiroh (2022) which emphasized the importance of competence in determining individual performance in the workplace. This study also supports the findings of Astarina et al. (2022) and Putri et al. (2023), which state that employee competence has a significant impact on employee performance. Therefore, for Insurance Company X, enhancing employee competence through continuous training and development is an important strategy to improve overall company performance.

4.2.2. The Effect of Employee Training on Employee Performance

The analysis results show a significant positive effect, as the p-value of 0.004 is below the alpha level of 0.05, and the t-statistic of 2.673 is above the t-table value of 1.65. The original sample value of 0.229 indicates that for every one-unit increase in employee training, employee performance is predicted to increase by 0.229. Therefore, it can be concluded that hypothesis 2 in this study is accepted.

One important strategy for human resource development is employee training, aimed at improving skills and employee performance within the company. According to Pratiwi et al. (2023), training plays a crucial role in enhancing individual productivity and effectiveness in completing tasks. An investigation by Salas et al. (2012) emphasizes that training not only improves technical skills but also strengthens aspects such as leadership, communication, and teamwork. Thus, investing in employee training impacts not only individual quality improvement but also the overall efficiency and results of the company. Recent analysis by Pratiwi et al. (2023), Astrarina et al. (2022) dan Putri et al. (2023) shows that training significantly impacts employee performance. Employees who receive proper training tend to acquire better skills and knowledge to perform their tasks, which in turn improves their performance. This indicates that Insurance Company X should continue investing in employee training programs to ensure sustainable performance improvement.

In the context of the Importance-Performance Matrix (IPMA) analysis, employee training is located in quadrant IV (top right), indicating that employee training is a variable that has already achieved good performance, although it is rated as not very important by respondents. However, given its significant impact on employee performance, the training program should be maintained and enhanced. The findings of this study align with theories and previous research that state employee training has a positive and significant impact on employee performance. By improving the quality and quantity of training programs, the company ensures that employees have the skills and knowledge needed to achieve optimal performance. Therefore, investment in employee training is an essential strategy for Insurance Company X to enhance overall company performance.

4.2.3. The Effect of HR Development on Employee Performance

The results of this study reveal a significant positive effect, as the p-value of 0.000 is below the alpha level of 0.05 and the t-statistic of 3.355 is above the t-table value of 1.65. The original sample value of 0.258 indicates that for every one-unit increase in human resource development, employee performance is predicted to increase by 0.258. Therefore, it can be concluded that hypothesis 3 in this study is accepted.

In this context, research by Dimbau et al. (2021), Bowo & Hendro (2023), and Anggraini et al. (2019) confirms that human resource development has a significant impact on employee performance. Employees who receive proper development tend to have better skills and knowledge, which ultimately improves their performance. This indicates that Insurance Company X should continue investing in human resource development to ensure sustained performance improvement.

In the context of the Importance-Performance Matrix (IPMA) analysis, human resource development is located in quadrant IV (top right), indicating that human resource development is a variable that has already achieved good performance, although it is rated as not very important by respondents. However, considering its significant impact on employee performance, the development program should still be maintained and enhanced. The findings of this study align with theories and previous research that state human resource development has a positive and significant impact on employee performance. By improving the quality and quantity of development programs, the company ensures that employees have the skills and knowledge required to achieve optimal performance. Therefore, investing in human resource development should be one of the strategic priorities for the organization.

4.2.4. The Effect of Work Culture on Employee Performance

The analysis results show a significant positive effect, as the p-value of 0.001 is below the alpha level of 0.05 and the t-statistic of 3.137 is above the t-table value of 1.65. The original sample value of 0.209 indicates that for every one-unit increase in work culture, employee performance is predicted to increase by 0.209. Therefore, it can be concluded that hypothesis 4 in this study is accepted.

Work culture refers to the core values applied within the organization, functioning as a work philosophy for employees and encouraging high work discipline (Anggelina et al. 2017). The primary goal of work culture is to change the attitudes and behaviors of human resources in carrying out the operational activities of the organization, which ultimately improves performance and serves as a strategy for facing long-term business challenges. A strong work culture strengthens human resources within the organization and enhances employee performance. Research by Nirmah & Muslichah (2021), Septa & Erdiansyah (2024), and Silvia et al. (2019) note that work culture significantly impacts the improvement of employee performance. Having a positive work culture creates a supportive work environment, boosts employee motivation, and improves productivity and work quality. This underscores the importance for Insurance Company X to continue developing and strengthening a positive work culture to ensure improved employee performance and organizational success.

In the context of the Importance-Performance Matrix (IPMA) analysis, work culture is located in quadrant I (top right), indicating that work culture is an important variable and already demonstrates good performance. This variable should be maintained to ensure sustained performance. By strengthening the work culture, Insurance Company X can ensure that employees have a supportive work environment that fosters productivity and optimal performance. Previous studies show that work culture has a positive and significant impact on employee performance. The company can ensure that employees remain motivated and dedicated to achieving organizational goals by building a positive work culture. Therefore,

investing in the development and maintenance of a positive work culture becomes one of the key strategies for Insurance Company X to enhance overall company performance.

4.2.5. The Effect of Employee Competence on Employee Performance through Work Culture

The results of the study indicate a significant positive effect, as the p-value of 0.017 is below the alpha level of 0.05 and the t-statistic of 2.123 is above the t-table value of 1.65. The original sample value of 0.063 shows that employee competence can influence employee performance through work culture by 0.063. Therefore, it can be concluded that hypothesis 5 in this study is accepted.

Employee competence plays a crucial role in the promotion process, as highlighted by Cholisshofi et al. (2022). Employees with high levels of competence tend to be more adaptable to changes in the work environment and complete tasks accurately and efficiently (Nirmah & Muslichah, 2021). With the right competencies, employees can more effectively apply the existing work culture and integrate these competencies to improve their performance. Furthermore, research by Silvia et al. (2019) emphasizes that the strength of work culture within an organizational unit is positively correlated with improved employee performance. A strong work culture can enhance the competence possessed by employees, which ultimately has a positive impact on their performance.

The findings of this study show that employee competence not only directly impacts employee performance but also does so through the mediation of a positive work culture. Insurance Company X needs to focus on the development of employee competence while strengthening a positive work culture to ensure sustained performance improvement. Therefore, investment in competence development and positive work culture becomes a key strategy to achieve organizational goals.

4.2.6. The Effect of Employee Training on Employee Performance through Work Culture

The results of the study show a significant positive effect, as the p-value of 0.036 is below the alpha level of 0.05 and the t-statistic of 1.795 is above the t-table value of 1.65. The original sample value of 0.050 indicates that employee training can influence employee performance through work culture by 0.050. Therefore, it can be concluded that hypothesis 6 in this study is accepted.

Research by Budiarti (2018) shows that qualified human resources have a significant impact on company performance. Therefore, companies need to allocate focus and resources to provide training to employees in order to enhance their abilities, knowledge, and skills. Effective training is crucial for improving employee performance and work productivity to achieve the company's goals (Anggraini et al., 2019). If a company has the ability to create a positive work culture, it will have a significant impact on organizational growth and must be implemented by the company (Widagdo, 2023). Therefore, a positive work culture can indirectly improve employee performance and help the company succeed. According to research by Umi & Nurnida (2018), training helps employees adapt to the company's work culture, which in turn enables them to improve performance in the future.

The findings of this study suggest that employee training not only has a direct impact on employee performance but also through the mediation of a positive work culture. Insurance Company X needs to focus on employee training while strengthening a positive work culture to ensure sustained performance improvement. Therefore, investment in training and the development of a positive work culture becomes a key strategy to achieve organizational goals.

4.2.7. The Effect of HR Development on Employee Performance through Work Culture

The results of the study show a significant positive effect, as the p-value of 0.023 is below the alpha level of 0.05 and the t-statistic of 1.991 is above the t-table value of 1.65. The original sample value of 0.054 indicates that human resource development can influence employee performance through work culture by 0.054. Therefore, it can be concluded that hypothesis 7 in this study is accepted.

Human resources play a crucial role in the success and advancement of an organization (Dessler, 2017). The quality of human resources not only affects current performance but also determines the future direction and progress of the organization. Through planned and effective development, organizations can enhance employees' skills, knowledge, and motivation, which in turn will help achieve the organization's overall goals and progress (Hamali, 2018). Additionally, work culture, which is often used by organizations to develop human resources in carrying out their tasks, becomes a habit that encourages employees to improve their performance (Arvi, 2015). Improving human resources is not only driven by the work culture practiced by the company but also to enhance their performance in carrying out organizational tasks. Dunir & Supeno (2023) highlight that work culture has a positive, albeit not significant, effect on strengthening the relationship between human resource development and employee performance. This study also shows that HR development has a significant positive impact on employee performance through a strong work culture. Insurance Company X needs to continue developing human resources while strengthening a positive work culture to ensure sustained improvement in employee performance.

The results of this study indicate that human resource development not only has a direct impact on employee performance but also does so through the mediation of a positive work culture. Therefore, investment in human resources development and a positive work culture becomes a key strategy to achieve organizational goals.

5. Conclusion

Based on our empirical findings, this study demonstrates that employee competence, employee training, human resource development, and work culture have a significant impact on employee performance at X Insurance Company. Hypothesis testing results show that each of these variables has a positive effect on employee performance, with the highest path coefficient value in HR Development (0.258), followed by Employee Training (0.229), Employee Competence (0.211), and Work Culture (0.209). These results indicate the importance of focusing on developing employee competence, relevant training, and strengthening positive work culture as an effort to improve overall employee performance. In particular, employee competency development and appropriate training programs should be top priorities, as both show a significant influence on performance improvement. In addition, continuous HR development can ensure that employees have the necessary skills and experience to face the challenges at hand and contribute maximally to the achievement of organizational goals. A positive work culture also plays an important role, with the results of the IPMA analysis showing that work culture is an important variable and is already performing well with a performance value of 72.585. Therefore, initiatives to strengthen work culture values that support high performance should be continued and improved. By creating a supportive, productive, and harmonious work environment, Insurance Company X can ensure that employees feel motivated and committed to achieving optimal performance. Therefore, initiatives to strengthen work culture values that support high performance must

be continued and improved. By creating a supportive, productive, and harmonious work environment, Insurance Company X can ensure that employees feel motivated and committed to achieving optima performance.

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