



Regular article

The Influence of Work Stress and Physical Work Environment on Employee Performance Through Work Motivation Among Marketing Employees at Bank Syariah Indonesia Tapaktuan

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ARTICLE INFO

Article history:

Received 14 July 2025

Accepted 23 August 2025

Available online 27 August 2025

Keywords:

Work Stress

Physical Work

Work Motivation

Marketing Employee

ABSTRACT

Employee performance is a crucial factor in achieving organizational goals. However, the performance of employees at PT. Bank Syariah Indonesia in the Tapaktuan region remains suboptimal, as evidenced by unmet work targets and low achievement of key performance indicators. Based on preliminary survey results, work stress, physical work environment, and work motivation were identified as dominant factors contributing to performance decline. This study aims to analyze the influence of work stress and physical work environment on employee performance, with work motivation as a mediating variable. A quantitative approach was employed, using questionnaires distributed to 52 marketing staff respondents. The preliminary survey revealed that most employees experienced stress due to high workloads and tight deadlines, worked in uncomfortable environments, and had low work motivation, both internally and externally. Work motivation was found to play a significant role in strengthening or weakening the influence of stress and work environment on performance. This study contributes to the development of human resource management theory and provides practical recommendations for management to improve performance through enhancing the work environment, managing stress, and increasing motivation. Future research is recommended to involve a larger sample size and to consider other variables such as leadership and organizational culture.

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Introduction

Every company undoubtedly requires management efforts aimed at achieving specific organizational goals. The success or failure of an organization in reaching its objectives largely depends on the performance of the individuals within the organization in carrying out their duties. Each organization is required to optimize human resources and ensure that these resources are managed effectively. Human resource management cannot be separated from the role of employees, who are expected to perform to the best of their abilities in order to help the organization – whether governmental or private – achieve its goals.

Organizational goals can only be achieved if the performance of human resources is optimal. Performance is crucial for a company

because it reflects the overall effectiveness of the organization. Performance refers to the quality and quantity of work accomplished by an employee in fulfilling the tasks and responsibilities assigned to them (Mangkunegara, 2017). It is the measurable outcome achieved by an individual based on the standards applicable to the relevant job. Therefore, performance is not only related to personal characteristics but also to the actual work outcomes that have been or will be accomplished by the individual. Based on preliminary research, it was found that the performance of PT. Bank Syariah Indonesia in the Tapaktuan region has not been optimal. This is supported by sample data from several employees, as shown in the table below:

<https://doi.org/10.47134/jobm.v3i1.163>

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Table 1 Employee Performance Evaluation Criteria at PT. Bank Syariah Indonesia, Tapaktuan Region

Evaluation	Information
PL1	≥ 130%
PL2	100% -130%
PL3	75%-100%
PL4	≤ 75%

Source: PT. Bank Syariah Indonesia Tapaktuan Region, 2024)

Table 2 Performance Evaluation of PT. Bank Syariah Indonesia in the Tapaktuan area

Employee	2022	2023	2024
Sir A	PL1	PL1	PL1
Sir B	PL2	PL2	PL2
Sir C	PL1	PL1	PL2
Sir D	PL1	PL1	PL1
Sir E	PL3	PL2	PL2
Sir F	PL1	PL1	PL1
Sir G	PL1	PL2	PL2

Source: PT. Bank Syariah Indonesia Tapaktuan Region, 2024)

As shown in Table 2, the performance of employees at PT. Bank Syariah Indonesia in the Tapaktuan region has generally not met the "Excellent" criteria. This indicates that overall employee performance in the region remains suboptimal. In addition to performance evaluations, employee performance, particularly that of the marketing staff, can also be assessed based on their ability to meet the targets assigned to them, which is lacking. The results of this performance assessment are presented in Table 3 below:

Table 3 Marketing Staff Performance PT. Bank Syariah Indonesia, Tapaktuan Region

No.	Information	Target	Realisasi
1.	Opening a savings account or checking account	60 Accounts/Marketing	55 Accounts/Marketing
2.	Active users of BSI Mobile Banking	60 User/Marketing	50 User/Marketing
3.	Distribution of BSI Merchant EDC machines for business actors with certain business criteria	5 Units/Marketing	3 Units/Marketing
4.	QRIS distribution for BSI customer business actors	20 Stores/Marketing	17 Store/Marketing

Source: PT. Bank Syariah Indonesia Tapaktuan Region, 2024)

Based on preliminary research conducted on employees of PT. Bank Syariah Indonesia in the Tapaktuan region, several issues related to employee performance were identified. This is evident from the marketing staff, who have not been able to perform optimally, as shown by their failure to meet the targets assigned to them.

There are many factors that influence employee performance, including work stress, work environment, and motivation (Kasmir, 2017; Handoko, 2016). One of the key factors affecting performance is work stress (Handoko, 2021). According to Mathis and Jackson (2020), work stress is an adaptive response linked to an individual's characteristics and/or processes, which arises as a consequence of external actions, situations, or events that place specific psychological and/or physical demands on a person.

The jobs held by employees naturally differ from one another. Each job has different characteristics and varying levels of workload. The heaviness or lightness of a job can be measured not only by the job description itself but also by the attitude of the worker in responding to their work. A job perceived as a burden will feel heavy, whereas if a job is seen as a form of creation or achievement, it will be considered light. In carrying out their duties, an employee can experience work stress (Siswadi et al., 2021). Work stress can affect performance, as employees experiencing stress may have disrupted work execution, leading to decreased performance.

Based on a preliminary survey conducted at PT. At Bank Syariah Indonesia in the Tapaktuan region, several employees were observed to be experiencing work stress. This is evident from excessive workloads, demands for very tight and sudden deadlines, the need for accuracy and thoroughness, and continuous, piling assignments from supervisors that lead employees to work overtime and experience stress. Additionally, the high work targets set by the company are suspected to contribute to employee stress at work.

Based on the results of a preliminary survey of 25 respondents, it was found that 72% of employees felt that the company's demands for tasks were too high, causing stress; 64% of employees felt anxious when facing excessive workloads; 60% of employees felt pressured by tight deadlines; 68% of employees reported that personal problems often made them less focused at work; and 64% of employees felt the work environment was less conducive or uncomfortable.

Research by Hasanah & Prabowo (2023) states that work stress has a significant impact on employee performance, while a study by Aulia (2021) found that work stress does not affect employee performance.

Employee performance can have either a negative or positive effect. Positive performance occurs when employees feel comfortable, such as in a supportive work environment. According to Kasmir (2018:189), the work environment greatly influences the formation of employee performance and the process of achieving company goals. A pleasant work environment can generate high enthusiasm for work, preventing boredom and fatigue. If the work environment does not meet employee needs, it can reduce employee performance, ultimately causing employees to be unable to carry out their tasks optimally.

Based on a preliminary survey conducted by the researcher at PT. At Bank Syariah Indonesia in the Tapaktuan region, it was observed that some employees felt uncomfortable while working. This was evident from some employees feeling that the room temperature was too cold, which sometimes made them feel uncomfortable at work. Additionally, communication between colleagues regarding work plans was found to be lacking, which could hinder the achievement of performance targets. Furthermore, misunderstandings occasionally occurred among colleagues due to overlapping client assignments.

Based on the results of the preliminary survey, it can be seen that the overall work environment at PT. Bank Syariah Indonesia in the Tapaktuan region is still lacking. This is because several indicators regarding the work environment tend to receive negative responses. The most apparent issue is the lack of cohesion among employees working at PT. Bank Syariah Indonesia in the Tapaktuan region.

This research is also supported by previous studies, where the findings of Warouw et al. (2017) state that the work environment has a positive and significant effect on employee performance. However, this is contradicted by the results of a study conducted by Warongan et al. (2022), which found that the work environment does not affect employee performance.

In addition to work stress and the work environment, work motivation also affects performance. According to Afandi (2018), motivation is the drive or enthusiasm given to employees to produce optimal performance. If the company provides strong motivation, employees will be enthusiastic in their work, thereby improving their work results. According to the research by Sughuli & Riyadi (2020), work motivation has a significant effect on employee performance.

Based on the preliminary survey conducted at PT. Bank Syariah Indonesia in the Tapaktuan region, by observing work motivation, it was found that some employees tend to relax rather than work, some prioritize personal interests over office matters when carrying out their duties, there is still a lack of employee initiative to correct mistakes in their work, and a lack of initiative to generate new ideas in completing tasks. Although this behavior is only present in a minority and is not dominant, it indicates a lack of responsibility, initiative in completing work, and creativity in performing tasks among some employees.

Considering the importance of the influence of work stress, work motivation, work environment, and organizational commitment on employee performance, it is appropriate that these factors be addressed by every company. Therefore, managing work stress, work environment, and work motivation is a condition that needs attention to encourage employees to perform well, which will ultimately facilitate the company's tasks.

Based on the background of the problems mentioned above, the researcher is interested in conducting a study entitled "The Effect of Work Stress and Physical Work Environment on Employee Performance through Work Motivation Among Marketing Employees at Bank Syariah Indonesia Tapaktuan.

Literature Review

Performance

An employee's performance is an individual matter because each employee has different levels of ability in carrying out their tasks. Management can assess employees based on the performance of each

individual. Employee performance is crucial to a company's overall success, so business owners need employees who can complete work effectively.

According to Fattah (2017), performance is about behavior or what employees do, not about what is produced or the output of the work. According to Fahmi et al. (2019), performance refers to the work results achieved by an individual or a group within an organization, in accordance with their authority and responsibilities, to achieve organizational goals.

Work Stress

Stress is the inability to cope with threats faced by a person's mental, physical, emotional, and spiritual aspects, which at some point can affect that person's physical health. According to Mangkunegara (2021), it is the feeling of pressure experienced by employees when facing their work. Work stress manifests through symptoms such as unstable emotions, restlessness, withdrawal, difficulty sleeping, excessive smoking, inability to relax, anxiety, tension, nervousness, increased blood pressure, and digestive disorders.

According to Hasibuan (2017), work stress is a condition of tension that affects a person's emotions, thought processes, and overall condition. People experiencing stress become nervous and feel chronic worry. According to Rivai & Sagala (2020), work stress is a condition of tension that creates an imbalance physically and psychologically, affecting emotions, thought processes, and the condition of an employee.

Physical Work Environment

The work environment is the place where employees carry out their work activities within a company. The work environment can have both positive and negative impacts on employees in achieving their work results. Nowadays, the work environment can be designed to create work relationships that bind workers within their environment. A supportive work environment is safe, peaceful, clean, quiet, well-lit, and free from disturbances that may hinder employees from working effectively.

According to Bukhari & Pasaribu (2020), the work environment is "something that exists around workers and can influence them in carrying out the tasks assigned to them." Meanwhile, Elizar & Tanjung (2018) stated that the work environment affects the provision of comfort, thereby encouraging employee performance. Furthermore, Siagian & Khair (2018) emphasized that the work environment within a company needs attention because it can influence employee work motivation. A work environment is considered good when employees experience a safe, comfortable, and healthy atmosphere, enabling all work to be completed optimally, quickly, and well.

Motivation

Motivation concerns how to direct the energy and potential of

subordinates so that they are willing to cooperate productively to successfully achieve and realize predetermined goals. According to Usman (Mesiono, 2018), motivation originates from the Latin word “Movere,” which means a drive or driving force. Motivation is a process of activating motives into actions/behaviors to fulfill needs and achieve goals or conditions, as well as the readiness within an individual that drives their behavior to do something to reach those goals.

Umam (2018) argues that motivation is something that generates enthusiasm or work drive. That is why, in work psychology, motivation is often called a driver of work spirit. According to Afandi (2018), motivation is the drive or encouragement given to employees to produce optimal performance.

Drawing from the literature review and prior studies, a conceptual framework can be developed. Sugiyono (2016) defines the conceptual framework as a representation of the research variables and how theories connect to the variables being investigated, specifically the independent and dependent variables. The conceptual relationships between these variables will be described as follows:

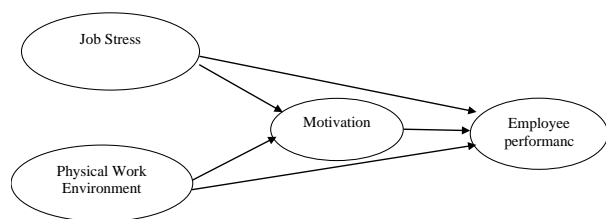


Figure 1 Conceptual Framework

Methodology

Research Population and Sample

According to Sugiyono (2016), a population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by the researcher to be studied and then drawn conclusions from. The population used in this study is the marketing staff employees of Bank Syariah Indonesia Tapaktuan, totaling 52 people. According to Sugiyono (2016), a sample is a part of the total population that has the characteristics of that population. The sampling technique used is a saturated sample, where all members of the population are used as samples, namely 52 employees of Bank Syariah Indonesia Tapaktuan.

Data analysis

The data analysis method used in this study is partial regression analysis (partial least squares/PLS), which aims to test the hypotheses proposed in this research.

Results and Discussion

Descriptive Analysis Results

Characteristics of Respondents Based on Gender

Respondent characteristics based on gender can be shown in the following table:

Table 4 Characteristics of Respondents Based on Gender

No	Gender	Total	Percentage (%)
1	Female	22 people	42
2	Male	30 people	58
	Number	52 people	100

Source: Data processed (2025)

From Table 4, it can be seen that the respondents working at Bank Syariah Indonesia Tapaktuan consist of 22 female employees (42%) and 30 male employees (58%). This indicates that the majority of the employees are male. However, since the number of male and female employees is relatively balanced, it is expected that the strengths of each gender can complement one another in carrying out their duties, thereby enhancing the organization's overall performance.

Respondent Characteristics Based on Age

The characteristics of respondents in this study can be categorized based on age groups: 20–30 years old, 31–40 years old, 41–50 years old, and over 51 years old. The complete results are presented as follows:

Table 5 Characteristics Based on Age

No.	Category	Number of Respondents	Persentase (%)
1.	20 – 30 years	11 people	21
2.	31– 40 years	32 people	62
3.	41 – 50 years	7 people	13
4.	Above 51 years	2 people	4
	Jumlah	52 people	100

Source: Data processed (2025)

Based on Table 5 above, which presents the respondents’ age distribution, the largest age group in this study consists of respondents aged 31–40 years, totaling 32 individuals (62%). This is followed by respondents aged 20–30 years, with a total of 11 individuals (21%). Employees in these younger age groups are generally considered more productive in performing their tasks. Therefore, it is expected that their work output or performance will be good.

Respondent Characteristics by Type of Education

The description of respondents based on their latest educational background can be seen in the following table:

Table 6 Characteristics by Type of Education

No.	Category	Number of Respondents	Persentase (%)
1.	Senior High School	5 people	10
2.	D-3	7 people	13
3.	S1	38 people	73
4.	S2 (2 people	4
	Jumlah	52 orang	100

Source: Data processed (2025)

Based on Table 6 above, which outlines the description of respondents according to their educational background, it can be said that the majority of respondents hold a bachelor's degree (S1), totaling

66 people or 66%. Therefore, it can be concluded that the average educational level of the employees is a bachelor's degree. This is because employees with a bachelor's education tend to have better skills and expertise.

Hypothesis Test Results

Hypothesis testing is conducted based on the results of the Inner Model (structural model) assessment. To determine whether a hypothesis can be accepted or rejected, one of the criteria used is the p-value. The hypothesis testing in this study was carried out with the assistance of SmartPLS (Partial Least Squares). These values can be seen from the bootstrapping results. The hypothesis testing results are presented in the following table:

Table 7 Path Coefficient Results

Variable	Original Sample (O)	T Statistik (O/STDEV)	P Values
Job Stress -> Employee Performance	-0.335	3.642	0.000
Work Environment -> Employee Performance	0.586	5.703	0.000
Job Stress -> Work Motivation	-0.247	2.115	0.035
Work Environment -> Work Motivation	0.679	7.235	0.000
Work Motivation -> Employee Performance	0.262	4.337	0.000
Job Stress -> Work Motivation -> Employee Performance	-0.065	1.337	0.182
Work Environment -> Work Motivation -> Employee Performance	0.178	2.183	0.030

Source: data processed by SmartPLS, 2025

The Effect of Work Stress on Employee Performance

Work stress has an impact on the performance of employees at Bank Syariah Indonesia Tapaktuan. This is indicated by the path coefficient value of -0.335 with a significance value of 0.000 < 0.05, which explains that work stress has a negative and significant effect on employee performance at Bank Syariah Indonesia Tapaktuan.

Excessive job demands beyond employees' capacities, assignments that do not align with their expertise, an unsuitable work environment, unclear organizational structure, and ineffective company leadership can all contribute to employee stress. Nevertheless, employees at Bank Syariah Indonesia Tapaktuan remain highly committed to fulfilling their duties and responsibilities, even though it may negatively affect their physical condition.

The Effect of Work Environment on Performance

The work environment has a significant effect on the performance of employees at Bank Syariah Indonesia Tapaktuan. This is indicated by a path coefficient value of 0.586 with a significance value of 0.000 < 0.05, which means that the work environment has a positive and significant influence on employee performance at Bank Syariah Indonesia Tapaktuan.

The work environment refers to everything that surrounds employees and can influence how they carry out their tasks. A good work environment is one in which employees feel safe, comfortable, and healthy –enabling them to complete their work optimally, efficiently,

and effectively. A supportive and adequate work environment naturally leads to optimal performance in alignment with the company's objectives.

According to Dede & Hamsinah (2022), a good work environment plays an important role in improving employee performance within a company. This is because the work environment is one of the key factors that can motivate employees to perform at their best, and it has a significant impact on employee performance.

The Effect of Work Stress on Work Motivation

Work stress has an effect on work motivation among employees at Bank Syariah Indonesia Tapaktuan. This is indicated by a path coefficient value of -0.247 with a significance value of 0.035 < 0.05, meaning that work stress has a negative and significant effect on employee motivation at Bank Syariah Indonesia Tapaktuan.

Each individual manages stress differently, depending on their ability to handle it. If an employee is able to manage stress effectively, it will not interfere with their focus at work, and their work motivation will remain intact. However, if they are unable to manage stress well, it may lead to a decline in their enthusiasm for work, ultimately resulting in suboptimal performance.

The Effect of Physical Work Environment on Work Motivation

The physical work environment has an effect on work motivation among employees at Bank Syariah Indonesia Tapaktuan. This is indicated by a path coefficient value of 0.586 with a significance value of 0.000 < 0.05, meaning that the work environment has a positive and significant effect on employee motivation at Bank Syariah Indonesia Tapaktuan.

The work environment refers to everything surrounding employees that can influence them in carrying out their tasks. The quality of the work environment –particularly in terms of a comfortable and healthy workspace –greatly affects employees' alertness and enthusiasm for work. When the work environment is adequate, employees are more likely to feel satisfied, and their performance tends to improve. This includes not only the physical workspace but also the relationships formed among coworkers and between subordinates and supervisors.

Creating a positive work atmosphere involves fostering good interpersonal relationships among employees so that the overall work environment becomes more comfortable and harmonious. This, in turn, motivates employees to improve their performance. A pleasant work environment can effectively encourage employees to work better (Prakoso et al., 2014).

The Effect of Work Motivation on Employee Performance

Work motivation has an effect on employee performance at Bank Syariah Indonesia Tapaktuan. This is indicated by a path coefficient value of 0.262 with a significance value of 0.032 < 0.05, which means that

work motivation has a positive and significant influence on employee performance at Bank Syariah Indonesia Tapaktuan.

In performing tasks, every employee needs internal motivation to generate enthusiasm and passion for their work. There are two sources of motivation: intrinsic motivation, which comes from within the employee, and extrinsic motivation, which is influenced by external factors. Work motivation plays a crucial role in determining the productivity level of a company. Without the motivation of employees to cooperate for the company's benefit, the set goals will not be achieved. Conversely, strong motivation among employees serves as a guarantee for the company's success in reaching its objectives.

Motivation or the drive to work is a key determinant in achieving company goals. Therefore, it is essential to cultivate a high level of work motivation among employees. According to Tupti & Arif (2019), motivation in the workplace is highly important and should be given to employees within the company. If a company wants to achieve its goals efficiently, it must also focus on motivating its employees.

The Effect of Work Stress on Employee Performance with Work Motivation as an Intervening Variable

Work stress affects employee performance through work motivation at Bank Syariah Indonesia Tapaktuan. This is indicated by an indirect effect value of -0.065 with a significance value of $0.182 > 0.05$, meaning that work stress does not have a significant effect on employee performance through work motivation at Bank Syariah Indonesia Tapaktuan.

Stress is the consequence of every action and environmental situation that imposes excessive psychological and physical demands on a person. Meanwhile, motivation is the willingness to act. Therefore, if high work stress is balanced with high work motivation, a high work spirit will emerge, which will affect the employee's performance. Work stress greatly influences employee performance. If employees are unable to manage their stress, they will not be able to complete their tasks effectively.

According to Lamawuran et al. (2023), their research shows that the direct effect of work stress on employee performance is greater than the indirect effect of work stress through motivation. Therefore, employee performance improves through motivation, and employee performance will be better if it is not directly influenced by work stress. Motivation mediates the relationship between work stress and employee performance.

The Effect of Physical Work Environment on Employee Performance with Work Motivation as an Intervening Variable

The work environment affects employee performance through work motivation at Bank Syariah Indonesia Tapaktuan. This is indicated by an indirect effect value of 0.178 with a significance value of $0.030 < 0.05$,

meaning that the work environment has a significant effect on employee performance through work motivation at Bank Syariah Indonesia Tapaktuan.

A good work environment can motivate employees to carry out their assigned tasks well. According to Josephine (2017), the work environment influences employee performance through work motivation. According to Jayaweera (2015), work motivation is a variable that can mediate the effect of the work environment on employee performance. Work motivation can strengthen the influence of the work environment on employee performance, meaning that when employees have high work motivation, the positive impact of the work environment on their performance will be greater.

Conclusions

Based on the results of the research and discussion on the Influence of Work Stress and Physical Work Environment on Employee Performance with Work Motivation as an Intervening Variable at Bank Syariah Indonesia Tapaktuan employees, it can be concluded as follows:

1. Work stress has a negative and significant effect on the performance of employees at Bank Syariah Indonesia Tapaktuan.
2. The work environment has a positive and significant effect on the performance of employees at Bank Syariah Indonesia Tapaktuan.
3. Work stress has a negative and significant effect on the work motivation of employees at Bank Syariah Indonesia Tapaktuan.
4. The work environment has a positive and significant effect on the work motivation of employees at Bank Syariah Indonesia Tapaktuan.
5. Work motivation has a positive and significant effect on employee performance at Bank Syariah Indonesia Tapaktuan.
6. Work stress does not affect employee performance through work motivation at Bank Syariah Indonesia Tapaktuan.
7. The work environment has a positive and significant effect on employee performance through work motivation at Bank Syariah Indonesia Tapaktuan

For future research, it is recommended that studies not only focus on the direct effects of work stress, work environment, and work motivation on employee performance at Bank Syariah Indonesia Tapaktuan, but also investigate other potential factors that may influence these relationships. These factors could include leadership styles, organizational culture, employee resilience, job satisfaction, or psychological well-being. Additionally, future researchers are encouraged to conduct comparative studies across different branches of Bank Syariah Indonesia or other financial institutions undergoing similar challenges. Such broader analyses would provide deeper insights into how these variables interact and affect employee performance in varying organizational and environmental contexts.

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