


The influence of motivation, work discipline and rotation on the performance of micro credit marketers at bank BRI Singaraja

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Article Info	ABSTRACT
Keywords: Motivation, Work Discipline, Rotation, Performance	The purpose of this study is to ascertain how two or more factors interact. The research location is Bank BRI Singaraja. The subjects in this research were micro credit marketers at Bank BRI Singaraja. The object of this research is motivation, work discipline, rotation on performance. Purposive sampling was employed to choose the 84 participants that made up the study's sample. A Google Form is used to complete a questionnaire as part of the data collecting strategy. This research uses regression analysis methods for figuring out how the independent and dependent variables are causally related. The research results show: (1) The relationship between performance (Y) and motivation (X1). The incentive variable (X1) has a t value of 1.571 according to the t test findings, which is less than the t table value of 1.633. It can be said that motivation (X1) has a negative impact on performance (Y). This means that lower motivation means less performance produced by employees. (2) Evaluating the importance of work discipline's impact (X2) on output (Y). The work discipline variable (X2) has a t value of 1.511 according to the t test findings, which is higher than the t value of 1.633 in the table. Therefore, it can be concluded that performance (Y) is positively and significantly impacted by work discipline (X2). This implies that an employee's performance level will improve with increased job discipline. (3) In order to determine the importance of the rotation (X3) influence on performance (Y), the t test findings indicate that the rotation variable (X3) has a t value of 6.402, which is more than the t value of 1.633 in the table. Job rotation (X3) is proven to be positive and important for performance (Y). This means that employees with regular rotation have a higher level of performance.
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INTRODUCTION

The dynamic economic conditions in Indonesia require that the banking industry in Indonesia be guided to be responsive to economic changes that may occur at any time. Companies must always be creative and innovate within business units. Human resources are an agency organization's most valuable resource. where the planning process really benefits from human resources, controlling and managing other organizational resource

assets. Benefits: Human resources in an organization can increase the efficiency and effectiveness of employee performance. Employee performance is the outcome attained by the worker in accordance with the standards that are relevant to a certain job. The degree to which a person performs both individually and in groups determines whether or not their performance targets have been met. Facing such a situation, Bank Rakyat Indonesia Singaraja Branch Office as a State-Owned Enterprise is required to always improve the quality of abilities, skills, creativity, knowledge, responsibility, discipline and exemplary as well as professionalism. The following is a picture of the achievement of the micro credit target of Bank BRI Singaraja, Singaraja Branch Office.



Figure 1 Achievement of BRI Micro Credit Target for Singaraja Branch Office

In Figure 1.1, it can be seen that the percentage of micro credit achievements at Bank BRI Singaraja Branch Office decreased from 2021 to 2022 by 4.14%, then experienced a less significant increase in 2023 of 0.13% compared to 2022. This suboptimal performance is a challenge for companies to improve the quality and quality of service. Based on this, the important role of human resource management as managing and utilizing resources effectively begins with recruitment, selection and placement in accordance with their ability to provide good quality performance.. According to Robbins' (2010) performance theory, there are three reasons why performance declines: opportunity, job motivation, and employee ability. The degree of ability may affect how well employees perform; the more capable a person is, the better, the higher the performance will be. This is important so that running a State-Owned Enterprise can run well in accordance with the implementation of the main tasks and functions of the organization/agency, namely in order to achieve the organization's vision and mission. In this regard, the Branch Manager of Bank BRI Singaraja provides motivation to employees so that they can develop their potential in carrying out their work so that it can run smoothly through job coaching training activities. The phenomenon of work motivation that occurs at Bank BRI Singaraja Branch Office is categorized as decreasing due to the personal characteristics of several individuals who have bad characteristics, causing a decrease in employee performance, not being able to show their potential and abilities, their work performance is lacking and even work is not completed on time due to lack of awareness. employees in improving work performance and unable to complete the work, reduced work morale, easily feel bored and fed up, do

not use their time optimally, have an antisocial personality, like to rebel and the emergence of hidden hostility, lack of self-confidence/easily influenced and measures to take into account the risks of the actions taken. Motivation is a determinant for an employee to work well and causes employees to develop their achievements. According to Winardi (2016), humans possess a potential force called motivation, which may be produced by the individual or by a variety of outside factors. Motivation is primarily focused on monetary and non-monetary rewards, which have the power to either favourably or adversely affect performance outcomes. Discipline at work is one of the factors causing transfers, BRI Bank Singaraja Branch Office workers experienced a decrease in the level of discipline from 2020-2022. The employee's discipline can be seen from the picture below.

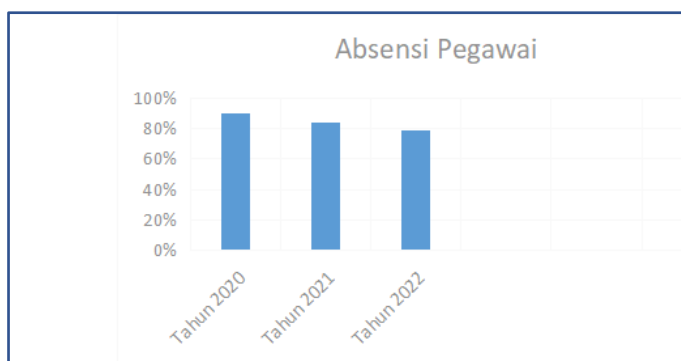


Figure 2 Employee Attendance 2020 – 2022

From the data above, it can be seen that the percentage of employee absenteeism in the period 1 January 2020 - 31 December 2022 at Bank BRI Singaraja Branch Office decreased by between 5% - 10% each year. With the data above, it can be seen that the level of employee discipline in each year period has decreased due to several factors. So the researcher will discuss the work discipline of employees at Bank BRI Singaraja Branch Office. In his research, Arikunto claims that work discipline is defined as an individual's adherence to rules and regulations because it is motivated by self-awareness and not by external pressure. With the working hours set by the company, Bank BRI Singaraja Branch Office employees should be able to comply with the rules and regulations that have been set.

Table 1. Company Operational Hours

Working Days	Working Hours	Rest Hours
Monday - Friday	07.30 Wita s/d 16. 30 Wita	12.00 Wita s/d 13. 00 Wita
Saturday - Sunday	Closed	

While researchers were carrying out practical fieldwork activities, researchers often saw that some employees always arrived late. Employees at Bank BRI Singaraja Branch Office have one very important problem in the industrial sector, namely encouraging employees to work more productively by meeting employee needs in terms of working hours within the company. Based on direct observations in the field, the performance of

employees at Bank BRI Singaraja Branch Office is not in accordance with the expected performance assessment model, there are several phenomena such as leaving work without permission, frequent absences, the low level of employee discipline can be seen from the number of employees who come to work during the day (after hours). 07.30 WIT) and went home earlier than the provisions for entering work at 07.30 WITA, and returning home at 16.30 WITA so that manipulation was carried out to implement computerized attendance.

According to Syardiansah (2019) who conducted research on work discipline which has a significant effect on the performance of PT Pati Sari employees in Aceh Tamiang Syardiansah (2019). Rotation is a crucial factor that can also have an impact on an employee's performance. Job rotation refers to a shift of an employee's job, location of employment, or task that is implemented by the organization's senior leadership for both horizontal (promotion/demotion) and vertical (management and non-management) reasons. One of the goals of work rotation is to find a new atmosphere, because of the boredom he is experiencing. This is in accordance with research by Sutrisna (2018) which states that work rotation has an effect on employee performance (Sutrisna, 2018). According to Salih (2017) Rotation brings indirect benefits to the organization, because employees have many skills that allow management to plan more work, adapt to change and fill vacancies. Apart from rotation, it also supports human resource development. Job rotation is considered to have many benefits for employees. Likewise, Bank BRI Singaraja Branch Office, especially the marketing staff unit, has been carrying out job rotation for employees, but the results obtained have not been in line with the organization's expectations, as can be seen from the phenomenon that occurs in the field, where employees are less trained in various types of work.

METHODS

This study employs a quantitative method of causal associative research. The goal of causal associative study is to ascertain how two or more variables are related to one another (Umar, 2005). The link between influencing and being influenced by the factors under study is explained by this research. Purposive sampling was employed to choose the study's sample, which consisted of 84 individuals. A Google Form is used to complete a questionnaire as part of the data collecting strategy. Regression analysis techniques are used in this study to establish the causal link between the independent and dependent variables. The analysis was carried out on the empirical conditions of all variables and drew out the causal influence between the independent variables, namely the influence of motivation, work discipline and rotation on the performance of micro credit marketers at Bank BRI Singaraja within the framework of proving the hypothesis using accurate statistical data tests. Survey In this research, the Influence of Motivation, Work Discipline and Rotation on the Performance of Micro Credit Marketers at Bank BRI Singaraja, in order to develop a theory based on this study that may be used to explain, forecast, and manage a phenomena.

RESULTS AND DISCUSSION

Respondent Characteristics

Table 2 Respondent Characteristics

No.	Information	Total	Percentage
1	Gender:		
	Man	54	64,3%
	Woman	30	35,7%
	Total	84	100%
2	Age:		
	21 – 30 Years	9	10,7%
	31 – 40 Years	70	83,3%
	41 – 50 Years	5	6%
	Total	84	100%
3	Education:		
	Diploma	15	17,9%
	Bachelor	69	82,1%
	Total	84	100%

Source: Processed data (2023)

1. Respondent characteristics based on gender are an indicator to determine the number of respondents who are male or female. In Table 4.1 it can be seen that of the total 84 research respondents, 64.3% were male respondents. Meanwhile, the remainder, namely 35.7%, were female respondents. This shows that the number of male respondents is more dominant than female respondents.
2. Respondent characteristics based on age are used to determine the age range of respondents at both the productive and elderly age group levels. Based on Table 4.1, the results showed that the majority of respondents who participated in this research were aged 31 - 40 years, amounting to 83.3%. Meanwhile, respondents aged 41 – 50 years showed the lowest number, namely 6%. This shows that the respondents are a mature and productive age group.
3. Characteristics of respondents based on their final level of education can be seen from Table 4.1. Respondents who had completed their final level of education at Bachelor's showed the highest score of 82.1%. Meanwhile, respondents who had completed their final education level at Diploma showed the lowest score, namely 17.9%.
4. In this study, the largest population was male because the majority of respondents were male, namely 54 people, while there were 30 women. Based on age category, respondents aged 31 – 40 years dominate at 83.3%, categorized as mature and productive age. Based on education level, respondents with a bachelor's degree showed the highest score, namely 82.1%, because most people think that education must be up to a bachelor's degree.

Validity test

Table 3. Validity Test Results

No.	Variabel	Item Question	Pearson Correlaiton	r - table	Description
1	Motivation	X _{1.1}	0,351	0,254	Valid
		X _{1.2}	0,468	0,254	Valid
		X _{1.3}	0,584	0,254	Valid
		X _{1.4}	0,586	0,254	Valid
		X _{1.5}	0,622	0,254	Valid
2	Discipline	X _{2.1}	0,623	0,254	Valid
		X _{2.2}	0,653	0,254	Valid
		X _{2.3}	0,533	0,254	Valid
		X _{2.4}	0,652	0,254	Valid
3	Rotation	X _{3.1}	0,644	0,254	Valid
		X _{3.2}	0,564	0,254	Valid
		X _{3.3}	0,447	0,254	Valid
4	Performance	Y _{.1}	0,745	0,254	Valid
		Y _{.2}	0,748	0,254	Valid
		Y _{.3}	0,644	0,254	Valid
		Y _{.4}	0,749	0,254	Valid

Source: Processed data (2023)

Table 3 describes that all indicators in this research variable, including motivation, discipline, rotation and performance, are legitimate as their r table value 0.254 is higher than the computed r.

Reliability Test

Table 4 Reliability Test Results

No.	Variabel	Item Question	Cronbach's Alpha	Description
1	Motivation	X _{1.1}	0,874	Reliabel
		X _{1.2}	0,866	Reliabel
		X _{1.3}	0,858	Reliabel
		X _{1.4}	0,860	Reliabel
		X _{1.5}	0,856	Reliabel
2	Discipline	X _{2.1}	0,855	Reliabel
		X _{2.2}	0,854	Reliabel
		X _{2.3}	0,859	Reliabel
		X _{2.4}	0,854	Reliabel
3	Rotation	X _{3.1}	0,855	Reliabel
		X _{3.2}	0,858	Reliabel
		X _{3.3}	0,864	Reliabel
4	Performance	Y _{.1}	0,852	Reliabel
		Y _{.2}	0,849	Reliabel
		Y _{.3}	0,854	Reliabel
		Y _{.4}	0,852	Reliabel

Source: Primary data processed (2023)

Based on the instrument reliability test in Table 4, it was found that each variable in this study, namely motivation, discipline, rotation and performance, could be declared trustworthy because each variable obtained a Cronbach's alpha value greater than 0.60.

Normality Test

Table 5 Reliability Test Results
One-Sample Kolmogorov-Smirnov Test

		Motivasi	Disiplin	Rotasi	Kinerja
N		84	84	84	84
Normal Parameters ^{ab}	Mean	13.7381	12.9524	9.4762	12.4762
	Std. Deviation	1.85705	1.58991	1.03524	1.46835
Most Extreme Differences	Absolute	.158	.333	.392	.401
	Positive	.158	.333	.392	.401
	Negative	-.131	-.215	-.275	-.301
Test Statistic		.158	.333	.392	.401
Asymp. Sig. (2-tailed)		.000 ^c	.000 ^c	.000 ^c	.000 ^c

Source: Processed data (2023)

The measurement results with normality in Table 5 show the Asymp score. Sig. than 0.0 (both sides), this value is less than 0.05. Therefore, it can be said that this research has normality problems and is not normally distributed, and this research model does not meet normality.

Multicollinearity TEST

Table 6 Multicollinearity Test Results

Coefficients ^a							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
		B	Std. Error	Beta			
1	(Constant)	1.100	1.084		1.015	.313	
	Motivasi	.094	.060	.118	1.571	.120	.872
	Disiplin	.133	.068	.144	1.511	.135	.543
	Rotasi	.883	.138	.622	6.402	.000	.524
							VIF
							1.147
							1.842
							1.910

Source: Primary data processed (2023)

Based on Table 6, it can be concluded that the VIF value is ≤ 10 for all independent variables. Based on the value of the VIF, it can be concluded that all independent variables consisting of motivation, discipline and rotation do not have symptoms of multicollinearity.

Heteroscedasticity Test

Table 7 Heteroscedasticity Test

Coefficients ^a							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
		B	Std. Error	Beta			Tolerance VIF
1	(Constant)	1.100	1.084		1.015	.313	
	Motivasi	.094	.060	.118	1.571	.120	.872 1.147
	Disiplin	.133	.088	.144	1.511	.135	.543 1.842
	Rotasi	.883	.138	.622	6.402	.000	.524 1.910

Source: Primary data processed (2023)

Based on the results of the heteroscedasticity test in table 7, it can be seen that the Sig. of each variable is 0.120 for the motivation variable, 0.135 for the work discipline variable, 0.000 for the rotation variable. From these results, it can be concluded that the regression equation model for the motivation and work discipline variables does not experience heteroscedasticity, but the rotation variable experiences heteroscedasticity. This is because the value of the motivation and work discipline variables is not significant, or the Sig. greater than 0.05.

Results of Multiple Linear Regression Analysis

Table 8 Results of Multiple Linear Regression Analysis

Coefficients ^a							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
		B	Std. Error	Beta			Tolerance VIF
1	(Constant)	1.100	1.084		1.015	.313	
	Motivasi	.094	.060	.118	1.571	.120	.872 1.147
	Disiplin	.133	.088	.144	1.511	.135	.543 1.842
	Rotasi	.883	.138	.622	6.402	.000	.524 1.910

Source: Primary data processed (2023)

The following is an interpretation of the multiple linear regression equation above:

1. A constant value of 1.100 indicates that if the work motivation, work discipline and job rotation variables have a value of 0, employee performance is 1.100.
2. The motivation coefficient value is 0.940, with a positive value meaning that for every 1 increase in work discipline, employee performance will increase by 0.940.
3. The work discipline coefficient value is 0.133. with a positive value, the work discipline variable has a positive relationship with performance. In other words, if the work discipline variable increases while the motivation and work rotation variables

The influence of motivation, work discipline and rotation on the performance of micro credit marketers at bank BRI Singaraja—Wayan Agus Parta Sumarta et.al

remain constant, then the performance variable will decrease. This means that if work discipline changes by 1%, performance will decrease.

4. The rotation coefficient value is 0.883. The work rotation coefficient is positive, so the work rotation variable has a positive relationship with performance. In other words, if the rotation variable increases while the motivation and work discipline variables remain constant, the performance variable will also increase. This means that if work rotation changes by 1%, then performance will experience a change of 0.799%.

Partial Statistical Test (T-test)

Table 9 Partial Statistical Test (t Test)

Coefficients ^a							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics Tolerance
		B	Std. Error	Beta			VIF
1	(Constant)	1.100	1.084		1.015	.313	
	Motivasi	.094	.060	.118	1.571	.120	.872
	Disiplin	.133	.068	.144	1.511	.135	.543
	Rotasi	.883	.138	.622	6.402	.000	.524

Source: Primary data processed (2023)

So, based on Table 9, the partial regression test (t test) shows:

1. Work motivation variable
The t-count value of 1.571, which is less than the t-table value of 1.663, is the outcome of evaluating the effect of the Motivation variable (X1). Thus, it may be concluded that either H0 or H1 is rejected. The value of 0.05 is the error tolerance of multiple linear regression research. The motivation research variable does not have a significant effect on performance partially. Based on this, many employees prioritize work rotation over motivation because they are bored with monotonous work.
2. Work Discipline Variable
The findings of the experiment examining the impact of Work Discipline (X2) indicate that the computed t-value of 1.511 is less than the t-table value of 1.663. Therefore, it can be said that H0 is rejected or H1 is accepted. The work discipline research variable does not have a significant effect on partial performance.
3. Job Rotation Variable
The computed t-value obtained from assessing the impact of rotation (X3) is 6.402, where this value is bigger than the t-table value = 1.663. Consequently, it is possible to state that H0 is denied or H1 is approved. Partial performance is significantly impacted by the rotation study variable.

Simultaneous Statistical Test (F-test)

Table 10 Simultaneous F Test

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	108.137	3	36.046	40.720	.000 ^b
	Residual	70.816	80	.885		
	Total	178.952	83			

a. Dependent Variable: Performance

b. Predictors: (Constant), Rotation, Motivation, Discipline

Source: Processed data (2023)

Table 10 states that the F-calculated value obtained is 40.720 ($> F\text{-table} = 2.48$) with a significance level of 0.000. This result means that statistically at α (confidence level) = 5%, the research variables motivation, work discipline, work rotation have a significant effect on performance simultaneously. With this, the model is declared suitable for testing and it is proven that the hypothesis can be continued.

The Influence of Work Motivation on Employee Performance

Part of the determination of the impact of motivation (X1) on performance (Y) comes from running a t-test and contrasting the t-table values with the t-count. In this research, the results of the t test show that the motivation variable (X1) has a t value of 1.571 which is smaller than the t table value of 1.633. Therefore, it can be said that motivation (X1) has a negative impact on performance (Y). This means that lower motivation means less performance produced by employees. So the first hypothesis, or H_0 , says that the motivation variable (X1) influences performance (Y) is acceptable. The results of testing this hypothesis are in line with previous researchers Maindoka, Tewal, Rumokoy (2017) who examined the influence of organizational commitment, work motivation and compensation which simultaneously partially and partially significantly influenced job satisfaction in the one-stop capital investment and integrated service department of North Sulawesi Province. Basically, employees at the Ma'rang District Office, Pangkajene and Islands Regency have good work motivation by looking at the situation that occurs, that the officers try to do their work well and provide excellent service to the community. Therefore, it can be concluded that everything related to motivation has an influence on the performance of officers. The first hypothesis is proven because the respondents as employees at the Ma'rang District Office, Pangkajene and Islands Regency have high work motivation at work so that high work motivation can improve performance.

The Influence of Work Discipline on Employee Performance

Testing the significance of the influence of work discipline (X2) on performance (Y) was carried out using a partial t test and a comparison of the t value and the calculated t value in the table. In this research, the results of the t test show that the work discipline variable (X2) has a t value of 1.511 which is smaller than the t value in the table of 1.633. Thus it can be said that work discipline (X2) has a positive and significant effect on performance (Y). This means that the better the employee's work discipline, the better the employee's performance level. Therefore, the first hypothesis or second H_0 that the work

discipline variable (X2) influences performance (Y) is accepted. This research is in line with research conducted by Ardi and Sukmasari (2016) and Gesang (2017). The results of this research indicate that increasing work discipline has a partial effect on increasing employee performance. Sutrisno (2014) said that discipline is an attitude of awareness among employees in complying with applicable regulations, where the regulations are clear, easy to understand and fair, that is, they apply to both the highest leadership and the lowest employees. The research results are in line with research by Saenal Abidin (2014) on the influence of work discipline and work motivation on employee performance at PT Semen Tonasa, Pangkep Regency. This research was carried out at PT Semen Tonasa Pangkep. The research time based on the research results and discussion can be concluded as follows. Two variables, namely work discipline and work motivation, have a significant partial and simultaneous effect on the performance of PT Semen Tonasa Pangkep employees. Between the two independent variable factors intended as predictors, it was found that the work motivation factor was the dominant factor influencing the performance of PT Semen Tonasa Pangkep employees.

The Effect of Job Rotation on Employee Performance

A t-test and a comparison of the t-table and t-count values are among the methods used to determine the significance of the influence of rotation (X3) on performance (Y). In this research, the t test shows that the rotation variable (X3) has a t value of 6.402 which is higher than the t value in the table of 1.633. Job rotation (X3) is proven to be positive and important for performance (Y). This means that employees with regular rotation have a higher level of performance. If it is less than 0.05 then H_0 is rejected and H_1 is accepted. The results of this research support previous research, namely Anggraini (2013), this revealed conflicting findings, notably that employee performance was negatively impacted by work rotation. This implies that worker performance declines with increased task rotation. Robins (2008) explains that when a certain activity no longer prevents the person from moving to another position, often one that requires the same talents and is at the same level as the best one available. Job rotation has the benefit of providing variation, which can lower boredom and boost motivation. for employee activities and assist staff in understanding how their job benefits the company. The results of this research are not in accordance with Kaymaz's (2010) assertion that job rotation is a useful strategy for skill development and job happiness, both of which have an impact on performance, and that it can boost high work productivity and job satisfaction, which was carried out by Nurlatifah (2009), Putri (2013) and Andriani (2013) who claimed that staff performance is positively and significantly impacted by job rotation. This implies that employee performance will rise in tandem with an increase in task rotation.

CONCLUSION

The first hypothesis is accepted or there is no partial influence of motivation variables on the performance of micro credit marketers at Bank BRI Singaraja. Based on this analysis, the motivation variable (X1) is known to be partially related to performance (Y) with a significance of 0.120 ($p > 0.05$). The second hypothesis is accepted or there is a partial

influence between work discipline variables on the performance of micro credit marketers at Bank BRI Singaraja. Based on this analysis, it is known that the relationship between the work discipline variable (X2) is known to be partially related to performance (Y) with a significance of 0.135 ($p > 0.05$). The third hypothesis is accepted or there is a partial influence of the rotation variable on work on the performance of micro credit marketers at Bank BRI Singaraja. Based on this analysis, it is known that the relationship between the rotation variable (X3) is partially related to survival (Y) with a significance of 0.000 ($p < 0.05$).

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