

THE EFFECT OF COMPENSATION, EDUCATION AND TRAINING ON JOB SATISFACTION AND EMPLOYEE PERFORMANCE AT PT. BANK NEGARA INDONESIA (PERSERO), TBK JEMBER BRANCH

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ABSTRACT

Purpose :The Purpose of this research is to know whether compensation, education and training have significant effect on job satisfaction, the performance of employee of PT. BNI (Persero)

Research design : This research is a quantitative research. This study intends to explain the influence variables through hypothesis testing and undergo explanation of some variables, the design of this research is explanatory research which explains the causal relationship between independent and dependent variables

***Findings :** Satisfaction and performance Factors are essential in an institution or organization, as many studies have shown that job satisfaction was associated with increased productivity which will improve performance.*

***Conclusion :** Compensation effect significantly on job satisfaction of employees of PT. BNI Jember. Education and training have a significant effect on employee job satisfaction, Compensation not significantly effect the performance of employees, Education and training have a significant effect on the performance of employees, and Job satisfaction have a significant effect on the performance of employees of PT. BNI Jember.*

Keywords: compensation, education and training, job satisfaction, the performance of employee

INTRODUCTION

Factors that influence job satisfaction are include compensation as well as education and training. One of the policies undertaken to improve the performance of employees is through compensation. In addition, the education and training program is one of the factors that are

considered important for improving employee performance. Employees are expected to like a challenge and are able to solve problems in a better job, which in turn can support the achievement of satisfactory performance needs to be supported first by the education and training.

Based on various studies on customer satisfaction and employee performance it was explained about the importance of human resource management for institutions that serve the public interest. Therefore, PT. BNI Tbk (Persero) Jember Branch as one of the branches in the area with a variety of characters and conditions of employees must be able to understand the character of Human Resources primarily associated with the factors of human resources that influence satisfaction and performance of employees of the bank, including education, training and compensation

Formulation of the problem

Based on the above background, this research has Formulation of the problem which includes:

- a. Does compensation have significant effect on job satisfaction of employees of PT. BNI (Persero), Tbk Jember Branch ?
- b. Do education and training have a significant effect on employee job satisfaction PT. BNI (Persero), Tbk Jember Branch ?
- c. Is compensation significant effect on the performance of employees of PT. BNI (Persero), Tbk Jember Branch ?
- d. Do education and training have a significant effect on the performance of employees of PT. BNI (Persero), Tbk Jember Branch ?
- e. Does job satisfaction have a significant effect on the performance of employees of PT. BNI (Persero), Tbk Jember Branch ?

Benefits of research

The obtained results are expected to provide benefits in academic and practitioner in the field, includes :

- a. Instance
This research can become consideration for decision makers at PT. BNI (Persero), Tbk Jember Branch in an effort to improve employee performance through compensation, education and training as well as job satisfaction.
- b. Science Developers
This study as an input for the development of science, especially in the field of human resource management.
- c. Further Researchers
As a reference for future researchers who will conduct advanced research in the field of human resource management.

RESEARCH METHODS

Research design

The research activities conducted at PT. BNI (Persero), Tbk Jember Branch . This research is a quantitative research. This study intends to explain the influence variables through hypothesis testing and undergo explanation of some variables, the design of this research is explanatory research which explains the causal relationship between independent and dependent variables.

Time and Location of Research

Data collection was conducted in September-October 2013. The location of research was at PT. BNI (Persero), Tbk Jember Branch, P.B Sudirman street No. 9 Jember.

Data Source

The data used in this study is divided into :

- a. Internal sources are employees of PT. BNI (Persero), Tbk Jember Branch respondents, which includes data about the characteristics of survey respondents, the respondent's perception of the relationship variables of education and training, compensation, with job satisfaction and performance based on predefined indicators.
- b. External sources are derived from other parties (outside the survey respondents) includes the documentation of data on the characteristics of the research object (the total number of employees, the educational structure, long work, etc.).

Type of Data

The type of data used in this study are consisted of:

- a. Primary data (original data) is data that is obtained directly from the respondent by means of direct interviews and questionnaires, this data will be analyzed in this study.
- b. Secondary data is data that is obtained not from the primary source, but from the other party or from the data documentation / archive. These data include data on the number of employees by age, education, length of work, class and position, the data dissemination staffing, education and training of data that have been implemented, and other data that support this research.

Population and Sample

The population in this study were permanent employees of PT. BNI (Persero), Tbk Jember Branch totaling 103 employees. Sampling technique was using census technique in which the entire population of the research samples (Sugiyono, 2008: 52). The Sample is the entire population, about 103 employees.

Identification of Research Variables

In accordance with the conceptual framework, the variables in this study are:

- a. The independent variable
The independent variables are variables that the influence can be seen or studied. In this research is compensation (X1) and education and training (X2).
- b. Variable between
In this study is the job satisfaction (Z).
- c. The dependent variable
The factors are observed and measured to determine the effect that is caused by the independent variable. In this research is employee performance (Y)

Operational Definition of Variables

To provide guidance in research operational variables, the indicators measuring variables are described as follows.

- a. Compensation (X1)
Compensation measured by Mowen indicators (2000: 76):

- 1) Salary is the remuneration paid to permanent employees periodically and possessed a firm guarantee (X1.1).
 - 2) Paid outside working hours, such as vacation, holidays, annual leave and maternity leave (X1.2).
 - 3) Facilities consist of vehicle protection programs, office space and parking places. (X1.3).
- b. Education and training (X2)
According Berhabib and Spiegel (1994), Kruenger and Lindahl (1998) and Scmith (2007), indicators to measure variables education and training consists of:
- 1) Application of the execution of the work as an employee (X1.1)
 - 2) Moved workplace (X1.2)
 - 3) The internship program (X1.3)
 - 4) The benefits of education and training (X1.4)
 - 5) Opportunity to participate in education and training (x1.5)
- c. Job Satisfaction (Z)
Indicators to measure job satisfaction variables according Luthans (1997: 431), consisting of:
- 1) Satisfaction of salary or motivation that has been given (Z1.1).
 - 2) Satisfaction with the opportunity to work / satisfaction with the work itself, (Z1.2).
 - 3) Satisfaction with work colleagues (Z1.3).
 - 4) Satisfaction of a job promotion (Z1.4).
 - 5) Satisfaction of superiors (Z1.5).
- d. Performance (Y)
Based on Dharma (2001: 19), indicators to measure the performance of the employees are:
- 1) The quantity of work (Y.1)
The quantity of jobs is the number or amount of work produced by the employee.
 - 2) The quality of work (Y.2)
One way to determine the level of employee performance is seen on the extent to which employees can finish the job with a good quality.
 - 3) Timeliness (Y.3)
One way to determine the level of employee performance when completing tasks quickly and accurately.

Variable Measurement

Scoring of items to the question of examined problems is using Likert Scale.

Data Analysis

Data Instruments Test

Test instruments carried on the study questionnaire items conducted by testing the validity and reliability, as follows.

a. Validity test

b. Reliability testing

In this study, researchers conducted a reliability test using construct reliability. An instrument said to be reliable if it has a value construct reliability over the cut off level of 0.70. The greater the construct reliability, the gauges being used increasingly reliable (Ghozali, 2005: 134).

$$\text{Construct Reliability} = \frac{\sum(\text{standardized loading})^2}{(\sum \text{standardized loading})^2 + \sum \epsilon_j}$$

Structural Equation Modeling Analysis Method

Latent variables were constructed by the manifest variables (indicators) described by statement. In general, there are two main analytical tools in this study, which are : (1) SEM test equipment assumptions, and (2) fit test model equipment.

- a. SEM Test Assumptions
- b. Model Compatibility Test

ANALYSIS RESULTS AND DISCUSSION

Description of Research Results

Description Characteristics of Respondents

- a. Gender

Table 1. Distribution of Respondents by Gender PT. BNI Jember

No.	Gender	Amount	Percentage (%)
1.	Male	64	85,9
2.	Female	39	14,1
	Amount	103	100

Sources: Primary data processed, December Year 2013

- b. Latest Education Level

Table 2. Distribution of Respondents by Level of Education PT. BNI Jember

No.	Education Level	Amount	Percentage (%)
1.	High School	4	4%
2.	DI	2	2%
3.	DIII	11	11%
4.	DIV	2	2%
5.	Bachelor	55	53%
6	Doctor	29	28%
	Amount	103	100

Sources: Primary data processed, December Year 2013

Validity Test and Reliability Variables Indicators

The test results construct validity exogenous variables (variables of education and training (X2) with five indicators, and compensation variable (X1), with three indicators)

Table 3. CR Loading Factor Variables Indicators of Research

No	Variable	Loading Factor	Category
1	Compensation (X1)	0,625	Valid
		0,662	Valid
		0,700	Valid

		0,737	Valid
		0,647	Valid
2	Education and Training (X2)	0,585	Valid
		0,662	Valid
		0,631	Valid
		0,708	Valid
3	Job Satisfaction (Z)	0,851	Valid
		0,697	Valid
		0,589	Valid
		0,594	Valid
4	Performance (Y)	0,587	Valid
		0,748	Valid
		0,672	Valid

Description: The value of a factor **in bold** indicates dominated indicator.

Construct Reliability Formula is:

$$\text{Construct reliability} = \frac{(\sum \text{standardized loading})^2}{(\sum \text{standardized loading})^2 + \sum \epsilon_j}$$

Hasil uji reliabilitas terhadap kemampuan indikator-indikator dalam mengkonstruksi variabel laten dapat dilihat dari nilai *construct reliability* dijelaskan pada Tabel 4.4 berikut.

Tabel 4.4.Rekapitulasi Hasil Uji Reliabilitas

The results of reliability test of the ability of these indicators in constructing the latent variables can be seen from the construct reliability value described in Table 4.4 below.

Table 4. Rekapitulation of Reliability Test Results

No.	Variable	Alpha Coefficient	Explanatiom
1.	Education and Training (X2)	0,712	Reliabel
2.	Compensation (X1)	0,788	Reliabel
3.	Job Satisfaction (Z)	0,820	Reliabel
4.	Performance (Y)	0,710	Reliabel

Data Analysis Method

Explicit Structural Equation Model

Structural equation model generated by the application AMOS version of 18:00 program, is to connect an exogenous construct to construct endogennya simultaneously. All the indicators of variables that are proven valid and reliable are used entirely in the model.

SEM Assumption Test

Analysis assumptions test Structural Equation Modeling (SEM) is the normality of the data, outliers data and multicollinearity.

a. Data Normality

Table 5. Critical Ratio Research Variable

Variable	min	max	skew	c.r.	kurtosis	c.r.
X11	2,000	5,000	,036	,130	-,346	-,632
X12	2,000	5,000	-,360	-1,315	-,260	-,474
X13	2,000	5,000	,396	1,445	-,399	-,729
Z1	2,000	5,000	-,017	-,061	-,383	-,700
Z2	2,000	5,000	,223	,815	-,112	-,204
Z3	2,000	5,000	,021	,076	-,283	-,516
Z4	2,000	5,000	-,034	-,126	-,421	-,770
Z5	2,000	5,000	,267	,976	-,141	-,258
Y3	2,000	5,000	-,296	-1,082	-,304	-,556
Y2	2,000	5,000	-,073	-,268	-,537	-,981
Y1	2,000	5,000	-,741	-2,707	1,612	2,944
X25	2,000	5,000	-,143	-,520	-,612	-1,117
X24	2,000	5,000	,456	1,664	-,118	-,216
X23	2,000	5,000	,236	,863	-,177	-,323
X22	2,000	5,000	,083	,303	-,335	-,611
X21	2,000	5,000	-,048	-,176	-,374	-,683
Multivariate					1,809	1,505

b. Outlier Test Results

Outlier test results shows that none of the cases that have a value greater than 26.296 *distance Malahnobis* can be concluded that there is no *multivariate outlier* in research data.

c. Multicollinearity

The test results showed that the value of the determinant of the variance-covariance matrix = 5,001. This value is relatively large, and can be used as an indication that does not happen multikolinierity between exogenous variables.

Model Suitability Assessment

Testing the model in SEM aims to look at the suitability of the model. The results of model suitability testing in this study are shown in Table 4.6.

Table 6. SEM Suitability Index

Criteria	Cut-Off Value	Result	Explanation
<i>Chi Square</i>	Expected to be small Prob. > 0,05	109,90 Prob.= 0,157	Good
<i>Significance Probability</i>	≥ 0,05	0,157	Good
RMSEA	≤ 0,08	0,043	Good
GFI	≥ 0,90	0,863	Pretty Good
AGFI	≥ 0,90	0,806	Pretty Good
CMIN/DF	≤ 2 atau 3	1,145	Good
TLI	≥ 0,95	0,960	Good
CFI	≥ 0,95	0,968	Good

a. Hypothesis Testing Results

The model used in this study can be described in the following structural equations:

$$Z = 0,207 X_1 + 0,723 X_2 + \varepsilon$$

$$Y = -0,136 X_1 + 0,414 X_2 + 0,281 Z + \varepsilon$$

Once known the relationship between the variables of this study, then will be presented the of hypothesis testing. In this case the value will be presented the value of path coefficient between variables with hypothesis significance test results in Table 4.7, as follows:

Table 7. The Value of Line Coefficient and Hypothesis Testing

Variable	Line Coefficient	C.R	Probability	Explanation
$X_1 \rightarrow Z$	0,723	2,505	0,032	Significant
$X_2 \rightarrow Z$	0,207	2,435	0,004	Significant
$Z \rightarrow Y$	0,136	2,197	0,844	Significant
$X_1 \rightarrow Y$	0,414	0,500	0,017	Not Significant
$X_2 \rightarrow Y$	0,281	2,465	0,042	Significant

b. Effect Between Research Variables

1) Direct Impact Between Research Variables

Table 8. Direct Impact Research Variables

Direct Impact		Endogen Variable	
		Job Satisfaction	Employee Performance
Exogen Variable	Education and Training	0,723	0,414
	Compensation	0,207	-0,136
	Job Satisfaction	0,000	0,281

a. Indirect Influence Between Research Variables

Table 9. Indirect Influence Research Variables

Indirect Influence		Endogen Variable	
		Job Satisfaction	Employee Performance
Exogen Variable	Education and Training	0,000	0,203
	Compensation	0,000	-0,058
	Job Satisfaction	0,000	0,000

2) Total Effect Between Research Variables

Table 10: Total Effect Between Research Variables

Indirect Influence		Endogen Variable	
		Job Satisfaction	Employee Performance
Exogen Variable	Education and Training	0,723	0,210
	Compensation	0,207	-0,194
	Job Satisfaction	1,000	0,281

Table 11. Summary of Hypothesis Testing Results

No.	Research hypothesis	Explanation
1.	Compensation significant effect on job satisfaction in PT. BNI Jember	Accepted Positive and Significant
2.	Education and training have a significant effect on job satisfaction in PT. BNI Jember	Accepted Positive and Significant
3.	Job satisfaction significantly influence employee performance in PT. BNI Jember	Accepted Positive and Significant
4.	Compensation significant effect on the performance of employees at PT. BNI Jember	Rejected Positive and Significant
5.	Education and training have a significant effect on the performance of employees at PT. BNI Jember	Accepted Positive and Significant

1) Comparative Analysis of Direct and Indirect Effects of Compensation and education and training on the Performance

Based on the results of analysis showed that the direct effect on the performance of education and training of employees has path coefficient value of 0.340 and for compensation variable to employee performance has path coefficient value of 0.377. As for the indirect effect of education and training on employee performance through job satisfaction is equal to 0.167 whereas compensation to employee performance through job satisfaction is equal to 0.186. It can be concluded that the direct effect of compensation on the performance employee has the biggest path coefficient value when compared with the path coefficient direct influence on the performance of education and training of employees as well as the indirect effect of compensation and education and training on employee performance through job satisfaction.

DISCUSSION

Satisfaction and performance Factors are essential in an institution or organization, as many studies have shown that job satisfaction was associated with increased productivity which will improve performance. Therefore, organizations should put more attention on employee satisfaction and performance.

Compensation Effect and Education and Training on Employee Satisfaction

Overall, compensation and education, and training factor have an effect on employee job satisfaction. The effect of each variable is explained as follows.

a. Effect of Compensation for Employee Satisfaction

Based on the results of SEM models, the effect of compensation variable on employee job satisfaction. In this research, it appears that there is a direct effect given by compensation factor to job satisfaction of employees of PT. BNI Jember. It Means the higher the perception of compensation of employees for a job, the easier employees feel job satisfaction. Vice versa, the lower the compensation of employees, the satisfaction of the results is not easily perceived because of the burden in implementing the tasks and work. Skills, attitudes and interests of employees will support how the employee can enjoy the result of the work that has been done with all that belongs characteristic.

Compensation in the PT. BNI Jember is basically in accordance with the rules and standardized system in government regulations. Compensation granted in accordance with the ethical standards of employees and the value is also in accordance with the applicable rules. This indicates that the compensation of PT. BNI Jember has met the eligibility for employees to meet their needs so that the resulting sense of satisfaction to receive compensation for the work that has been accomplished.

These results are consistent with the Robbin and Judge theory (2008: 57) which compensation can be measured with compensation or salaries given, facilities and guarantees to employees. In addition, this study is consistent with research Simamora, 2004: 556. Vivttien (2013) examine the effect between compensation and satisfaction, give evidence that there is significant influence between compensation and job satisfaction.

b. Effect of Education and Training of the Employee Satisfaction

Based on the results of SEM models, the effect of the education and training variables on employee job satisfaction. In this research, it appears that there is a direct effect given by education and training factor on employee job satisfaction PT. BNI Jember. Education and training wicH are perceived directly have a positive effect on job satisfaction overall. It shows that the change in the knowledge and abilities can affect employee satisfaction. If education and training are always supported and awarded by the agency, they will support the activities of the employee, performing tasks and work more effectively and in accordance with the operational standards of work that has been determined by the agency. The existence of these feelings will lead to positive impression on the education and training of employees. Vice versa, if the education and training are not given and do not support the work activity, the employees will not be able to develop themselves in their work.

The results of this study are consistent with the research suggested by Siebern and Thomas (2005), Gozioglu and Tansel (2002), Novita et al (2008) which states that job satisfaction is influenced by the state of education and training provided by the agency or organization.

Effect of Compensation, Education and Training to The Employee Performance

Based on data from the SEM models and hypothesis testing, it appears that the compensation factor and the education and training have a significant positive influence on employee performance. That situation occurred because of there is an appraisal in which one of them is the performance.

Overall, education and training influence on employee performance. It means employees of PT. BNI branch in Jember have an effort to improve performance. While the compensation does not affect the performance. The influences of each factors are described as follows.

c. Effect of Compensation for Employee Performance

Based on the results of SEM models, total influence caused by compensation to performance. Compensation does not affect the performance of employees of PT. BNI Jember. Meaning the higher compensation of employees for a job is not necessarily improve performance.

The results of studies showing that the compensation effect is not significant due to the compensation system that applies adjusted to the position or unit in which the employee works.

The results of this study are inconsistent with the theory by Robbins (2003), that the compensation which includes the ability to work, attitudes and interests of employees will provideva support for a person to work better so that its performance is increased. It also does not support ongoing research Jones et.al (2008) and Novita et al (2008) that found that compensation of employees affect the performance of employees in an organization. This study supports research Oetomo and Susanti (2012) which states that the compensation does not affect the performance of employees.

d. Effect of Education and Training of the Employee Performance

Results of this study show the influence of direct and indirect factors on the performance of education and training of employees of PT. BNI Jember. Indirect effect through employee satisfaction. It shows that education and training are implemented and supported by the agency would cause job satisfaction thus indirectly will cause employees to work optimally. If the work result was optimal, could improve employee performance. Education and training PT. BNI Jember perceived direct positive effect on employee job satisfaction, as well as job satisfaction perceived positive influence on employee performance.

The results are consistent with the opinion of Ranupandojo and Husnan (1999: 44), where education and training, both are the proliferation and development of a person in the organization of work and employee performance so that organizational goals can be achieved later. Moreover, the results of this study support Tsang and Levin (1995), Ellicson and Logs (2001), Patrick (2000), Barlett (2001), Ariyatningsih (2003), Dearden et.al (2006) and Georgelles and Large (2007) found that education and training have an effect on employee performance

Employee Satisfaction Has Positive Impact on Employee Performance

Based on testing with path analysis, it appears that employee satisfaction (H) has positive influence on employee performance proved significant. The higher the job satisfaction that is achieved by the employee, will improve employee performance. This is due to the positive impression arises on the employee will lead to their intrinsic urge to achieve the expected work to be optimal. The results of this study are also supported by the respondents's answers indicate that the respondents have the perception strongly agree about the performance. It shows that the employees of PT. BNI branch in Jember had businesses improve performance.

The direct effect caused by the satisfaction of the performance of employees. At this stage the work achieved satisfaction of employees will directly affect the performance of employees of PT. BNI Jember. This is according to Robbins (2001: 24) where job satisfaction is a positive feeling and the difference between the amount of rewards received by a worker and the amount should be accepted in order to improve their work (employee performance). In addition, the results of this study are consistent with research Pose and Bufi (2004); Novita et al (2008); Jones et.al (2008) which states that job satisfaction will improve performance due to their job satisfaction, the employee will further enhance loyalty and productivity of its work so as to get maximum work. Optimal performance will be able to improve performance in an organization or agency.

CONCLUSION AND SUGGESTION

Conclusion

Based on the results of research conducted at PT. BNI Tbk Branch Jember we can conclude the following matters:

- a. Compensation effect significantly on job satisfaction of employees of PT. BNI Jember. The results showed that the better the compensation abilities, attitudes and interest in work will increase the job satisfaction of employees of PT. BNI Jember.
- b. Education and training have a significant effect on employee job satisfaction PT. BNI Jember. The results showed that the higher the education and training of employees will increase employee job satisfaction PT. BNI Jember.
- c. Compensation not significantly effect the performance of employees of PT. BNI Jember. The results showed that although the compensation effect on job satisfaction, not necessarily improve the performance of employees of PT. BNI Jember.

- d. Education and training have a significant effect on the performance of employees of PT. BNI Jember. The results showed that the higher the education and training of employees will improve the performance of employees of PT. BNI Jember.
- e. Job satisfaction have a significant effect on the performance of employees of PT. BNI Jember. Results showed that the higher employee job satisfaction will improve the performance of employees of PT. BNI Jember.

Suggestion

Based on discussions and conclusions of this study, it is recommended that the following matters:

- a. For agencies, should focus on factors that influence such as the provision of education and training, particularly the implementation of the execution of the work as an employee who has the biggest domination, displacement appropriate workplace, and opportunities to participate in education and training is great. Education and training will stimulate progress towards the employees so as to provide increased job satisfaction and performance.
- b. Future studies variable should consider forming an indicator variable compensation as research because of the negative effect. Subsequent research should be coupled with other research variables in order to obtain a more accurate result for example, the work environment, motivation, and others. For indicators that support compensation can also be added such as the position or unit in which the employee works. In addition, it also expands the research sample by comparing the interbank BNI in East Java.

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