

## **DETERMINANT OF WORK MOTIVATION AND ITS IMPLICATION ON THE PERFORMANCE OF EXECUTIVES OF THE INDEPENDEND INTEGRATED MICRO FINANCE URBAN INSTITUTIONS IN THE INTEGRATED INDEPENDEND CITY AREAS IN SOUTH SUMATERA PROVINCE**

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The purpose of this research was to determine the effect of leadership, organizational culture, competence and work motivation partially or simultaneously against the performance of managers. The population of this study was 360 managerial (MFI BMT) in the Integrated Urban Self Area in South Sumatera Province.

The method used in this research was descriptive and explanatory surveys with sample size of 320 respondents, as well as data analysis method used was SEM (Structural Equation Modeling) with the Lisrel 8.80 data analysis tool.

Based on the research results, obtained the following findings: leadership, organizational culture and competencies of managers either partially or simultaneously positive and significant impact on the motivation of managers work with a contribution of 54%. Partially competence of the manager of the most dominant influence work motivation. Leadership, organizational culture, competence and motivation either partially or simultaneously positive and significant impact on the performance with a contribution of 83%. Partially motivated managers work most dominant performance of managers. The results also show that the motivation is full mediating variable on leadership, organizational culture, and competence of managers in influencing the performance of managers.

Managerial implications this research is that the performance of MFI managers BMT especially on the reliability of the manager will be able to be improved if the MFI BMT is able to increase the motivation of which are reflected by the dimensions of esteem needs, motivation will increase if the MFI BMT able to increase the competence of managers which are reflected by the dimensions of social competence and supported by increased leadership reflected by the dimensions orator reliable and organizational culture which is reflected by an innovative culture.

**Keywords:** *Leadership, Organizational Culture, Competence, Work Motivation, Managerial Performance*

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## INTRODUCTION

The population growth increased sharply each year has led to the emergence of a gap between the need for shelter with the availability of shelter as well as the provision of infrastructure and facilities and public services. This condition is a major problem that is commonly experienced by developing countries including Indonesia. Therefore, Indonesian government tried to implement a new concept in the development of the city as one of the solutions to address the gap. The developmental pattern which is done is the new city's development in the new territories.

One purpose of the Integrated Urban City(IUC) is to accelerate rural economic growth, agriculture and plantation sectors so that the community of migrants and local people can access them due to the growth of urban functions designed approach. During this time, almost everyone knows the transmigration area as a region which is identical to the patterned rustic atmosphere of the agricultural and plantation life, slow growing and almost never ogled investors. However, the emergence of the concept of Integrated Urban City, and transmigration areas to the front is not that simple anymore.

Integrated Urban City in transmigration areas are part of the embodiment of a new paradigm. To define it, IUC is the transmigration area which development and growth are designed to be the growth center with urban areas function through the continual natural resources management. Because the region is expected to be the trade center, IUC marked also by their financial institutions, wholesale and warehousing, however, IUC is still considered relatively slow in its economic development. One of the latest issues of economic development in the region is due to a problem IUC difficulty accessing capital. Although the capital is not the only important issue, but the capital is an important element in supporting the improvement of productivity, income and standard of living.

To help the public, especially the transmigration community in this community in the area of Integrated Urban City it is necessary to built an institutional facility in accordance with local wisdom which has a role as a substitute for financial institutions (banks). This is caused by the existing banking operations in the region which has not reached the corners of transmigration. Institutional accordance with the transmigration areas include the Microfinance Institutions. Based on that idea, through the Ministry of Manpower and Transmigration, started in 2008 (now continued by the Ministry of Rural, Development of Disadvantaged Regions and Transmigration) have been developed Microfinance Institutions Transmigration Integrated Center for Independent Business. The existence of micro financial manager institution in the integrated independence area's strategic is as an alternative of the economic institutions to support small business to work in the capital transmigration community. micro financial manager institution in the integrated independence area serves as the manager of the cash flow and fund

non-governmental social assistance from the government or other institutions to be rolled through micro financial manager institution in the integrated independence areas to micro enterprises (ME), whose members as a community group transmigration. Independent Integrated Urban Development in transmigration areas was built since 2007 until mid-2015 which has built 44 IUC divided into four generations.

Especially for South Sumatera Province which is the first generation with a number of Integrated Urban City by 3 IUC, IUC Telang in Banyuasin, IUC Rambutan trench in Ogan Ilir, and IUC Belitang in Ogan Ogan Ulu Timur, is expected to grow and develop into a competitive transmigration areas. Until the mid-2015, there were three Independent Integrated Urban districts in South Sumatera Province which has had 25 micro financial manager institution in the integrated independence area with a number of managers, the number of members and the amount of capital varies. the recapitulation micro financial manager institution in the integrated independence area, there are five micro financial manager institution in the integrated independence area with the largest capital amount that reached IDR. 260 million up to IDR. 2.735 billion.

Aiming at a particular sector in financing to achieve a profit / loss is not new in the world of financial business. Because if the financing strategy of a financial institution is not done specifically, it has a negative impact on the performance of the agency. So that the profitability of financial institutions can be interpreted as the micro financial institution 's ability to generate profits INTEGRATED INDEPENDENCE AREA in accordance with the value of the assets owned. This is also supported by a statement from Ayad Shaker Mohammad Sultan and Mustafa Hassan Adam (2015: 61) that high capital structure influence positively and significantly on the profitability of the company.

Referring to the statement above, the ultimate goal of the financing is to make a profit in order to maintain business continuity. Likewise, the micro financial manager institution in the integrated independence area, in addition to funds from the public, which is one of equity capital, as well as to maintain its survival. so the purpose of providing the financing is to improve profitability, maintain the health / performance and trust member. the development level of profitability in the five micro financial institution integrated independence area with the largest capital amount at IUC Region in South Sumatera Province during the period of the last three years (2012 - 2014) have shown a relatively high level of profitability, but on the whole within a period of three years (2012-2014 ) decreased level of profitability, which reached an average of (-0.127%).

Fluctuating levels of profitability micro financial manager institution in the integrated independence area iuc region in the province of south Sumatera, requires micro financial manager institution in the integrated independence area should continue to maintain its existence, even should have superior performance, so it

can act as a locomotive of economic development in the area of Integrated Urban Independent in South Sumatera province. However, it was realized that the performance of micro financial manager institution in the integrated independence area IUC Region in South Sumatera province as a whole is still low. This is indicated by micro financial manager institution in the integrated independence area performance data on the Department of Labor and Transmigration South Sumatera Province (2015) which showed in 2010, just under half (54.2%) were classified as micro financial manager institution in the integrated independence area healthy, 36.1% is quite healthy, and the rest in poor condition healthy (9.7%). meanwhile from 2011 to 2013 decreased performance is very drastic, which showed 23.2% micro financial manager institution in the integrated independence area as at a healthy performance, 46.4% were in reasonably healthy performance and 30.4% were in the category of performance unwell.

Many factors are considered to be the cause of the low performance of micro financial manager institution in the integrated independence area on Integrated Urban Region in South Sumatera province. In addition to the unstable economical factor, insufficient conditions and infrastructure services, deterioration and service facilities (markets, industrial space, social and cultural facilities and means of transportation) are the human factor. According to Gomes (2007: 135) that the organization's performance is determined by the employee's performance of the organization itself. Likewise, the statement from Mahmood, Iqbal and Samsaa (2014: 86) in their research state that the performance of employees is the most important factor in the success of the organization. Based on both of the statement that the low performance of micro financial manager institution in the integrated independence area on IUC in South Sumatera province allegedly caused by the relatively low performance of micro financial manager institution in the integrated independence area on Integrated Urban City in South Sumatera province. This is indicated by the results of the initial survey researcher (2015) to fifty (50) managers of micro financial manager institution in the integrated independence area on three IUCs in the province of South Sumatera. The results of the initial survey showed general performance level of micro financial manager institution in the integrated independence area manager shows the average, which only reached a score of 170 which is still below the standard score of 175, so they generally show achievement of results which is not in accordance with work responsibilities and not in accordance with the standards, the work result was less appropriate with the job target, the delay in the work completion, lack of initiative in carrying out the work and the lack of responsibility to the work.

Muhamad Rizal *et al.* (2014), with the results of their research stated that organizational commitment and motivation have a significant effect on employee performance. Then research from Fauzilah *et al.* (2011) stated that positive relationship which is measured by having an annual salary growth was found a

relationship between motivation and performance. Based on both empirical statements indicated that the low performance of the micro financial manager institution in the integrated independence area managers at IUC Region in South Sumatera province allegedly caused by the relatively low ethical work of the manager of micro financial manager institution in the integrated independence area. It is based on the results of the initial survey research (2015) to fifty managers in some of the micro financial manager institution in the integrated independence area in the IUC Region in the province of South Sumatera. The results of the initial survey showed general managers still felt the lack of unmet needs of the economy, is still relatively low on a sense of security and protection in work and the low awards that they have received, and still low in self actualization on the job.

The low of work motivation of the micro financial manager institution in the integrated independence area managers on Integrated Urban City in South Sumatera Province is visible which is also based on the average data rate of absenteeism managers at five (5) micro financial manager institution in the integrated independence area on Integrated Urban City in South Sumatera province during the last four years (2011- 2014) which showed relatively high levels of absenteeism of the five micro financial manager institution in the integrated independence area managers that reached an average of 10.49%.

Abdikarin Sheikh Abdulahi Ali, Hussein Osman Elmi and Ali Ibrahim Mohamed (2013) based on the results of their research concluded that there is a positive correlation statistically significant between leadership behavior and employee performance. That's also with the results of H. Ficke Rawung (2013) who concluded that leadership is useful to motivate the employee's work in the organization. Based on these two statements in these results, the low performance of the manager and low work ethic of the micro financial manager institution in the integrated independence area managers on Integrated Urban City in South Sumatera province suspected to be caused by the relatively poor leadership of micro financial manager institution in the integrated independence area. This is shown by the results of the initial survey researcher (2015) on micro financial manager institution in the integrated independence area managers, who indicate that the perceived leadership micro financial manager institution in the integrated independence area managers own ability as a coach of a manager in executing the responsibilities of leadership with a score of 180 or above standard score of 175. However, aspect as a determinant of the direction of the micro financial manager institution in the integrated independence area is still lack, where scores obtained by micro financial manager institution in the integrated independence area leadership only reached a score of 160 which were below the standard score of 175. Likewise, other aspects such as micro financial manager institution in the integrated independence area leadership as a powerful orator and as agents of change from

the institutional managements which are each only achieved a score of 170 and 165 is still below the standard score of 175.

Awadh and Saad (2013) based on the research results stated that the culture of the organization assist the internalization of mutual relationships that lead to effective managing organizational processes. Productivity and organizational culture helping improving performance. While Kokila Parthasarathy and Ramalingam (2015) propose a finding from their research that the variables corresponding organizational culture must be promoted within the organization to improve employee motivation. So based on both statements, then the low performance as the results of micro financial manager institution in the integrated independence area managers on Integrated Urban City in South Sumatera province were allegedly caused also by relatively the lack of good organizational culture that supports micro financial institution integrated independence area. lack of good organizational culture micro financial institution Region Integrated Urban Independent in South Sumatera province is indicated by the virtue of the direct observation of researchers (2015) indicated by the lack of passion and managers in completing work tasks, employment procrastination, labor time used to talk about -things that have nothing to do with employment, lack of initiative in the works that impressed manager always waiting for instructions from superiors, the discovery of egoism managers in doing the job, the bad behaviour of manager who gives less commendable behavior like the real manager, the lack of understanding of the values of the institution and the majority of managers who are only limited "status" as a manager rather than as an integrated independence area of the micro financial institution managers work responsibilities in serving members.

Sethela June and Rosli Mahmood (2011) based on the results of his research states that there is a significant relationship between role ambiguity, competencies and personal fit with the job performance of employees. Likewise, the statement of Rahmah Ismail and Syahida Zainal Abidin (2010) through his research that the competence of the employees have a significant effect on the performance of the worker and human resources and the characteristics of workers also determines the performance of workers in the service. Based on both these statements then the poor performance and motivation of integrated independence area micro financial institution managers on Integrated Urban Region Independent in South Sumatera province allegedly caused also by the micro financial institution integrated independence area Competence of the business on Integrated Urban Region Independent in South Sumatera province which is still relatively low. This is shown based on the educational level of the managers who are still much below the minimum standard of integrated independence area. They are the micro financial institution managers with the minimum of Diploma / Strata, which only reached 18.10%, while nearly 81.90% to education under the Diploma / Strata. Then lower the micro financial institution in the integrated independence area Competence

business on Integrated Urban Region Independent in South Sumatera province indicated to 2014 nearly 27% of micro financial institution managers have not been trained integrated independence area integrated independence area micro financial institution management (Department of Manpower and Transmigration of South Sumatera Province, 2015).

The above description clearly describes the current conditions and when these conditions are allowed to be continued, it is feared performance of micro financial manager institution in the integrated independence area Region Integrated Urban Independent in South Sumatera Province that will continue to decline drastically that ultimately will affect the service and the strong economy in the city area of Integrated Self in South Sumatera Province.

### **FORMULATION OF THE PROBLEMS**

Based on the identification of the above problems, the formulation of the problem is as follows:

1. Is there any leadership influence on work motivation of micro financial manager institution in the integrated independence area of Integrated Urban Region Independent in South Sumatera Province?
2. Is there any influence of organizational culture on work motivation of the micro financial manager institution in the integrated independence area on Integrated Urban Region Independent in South Sumatera Province?
3. Is there any influence of competence on work motivation of micro financial institution managers in the integrated independence area of Integrated Urban Region Independent in South Sumatera Province?
4. Is there any influences of leadership, organizational culture, and competence together with work motivation micro financial institution managers in the integrated independence area of Integrated Urban Region Independent in South Sumatera Province?
5. Is there any influence of leadership on business performance micro financial institution in the integrated independence area of Integrated Urban Region Independent in South Sumatera Province?
6. Is there any influence of organizational culture on business performance micro financial institution in the integrated independence area of Integrated Urban Region Independent in South Sumatera Province?
7. Is there any influence of competencies on business performance micro financial institution in the integrated independence area of Integrated Urban Region Independent in South Sumatera Province?
8. Is there a Job Motivai influence on business performance micro financial institution in the integrated independence area of Integrated Urban Region Independent in South Sumatera Province?

9. Is there any influence of Leadership, Organizational Culture, Competencies, and Job Motivation jointly towards business performance micro financial institution in the integrated independence area of Integrated Urban Region Independent in South Sumatera Province?

### **OBJECTIVE OF THE STUDY**

Based on the identification and formulation of the problem above, the purpose of this dissertation study are to determine and analyze the:

1. Effect of Work Motivation Leadership on micro financial institution managers in the integrated independence areato the Integrated Urban Region Independent in South Sumatera province.
2. Effect of Organizational Culture on Work Motivation on micro financial institution managers in the integrated independence areato the Integrated Urban Region Independent in South Sumatera province.
3. Effect of Work Motivation Competence on micro financial institution managers in the integrated independence areato Integrated Urban Region Independent in South Sumatera province.
4. Effect of Leadership, Organizational Culture and Competence together with work motivation of themicro financial institution managers in the integrated independence area on Integrated Urban Region Independent in South Sumatera province.
5. Effect of Leadership on business performance ofmicro financial institution in the integrated independence areato the Integrated Urban Region Independent in South Sumatera province.
6. Effect of Organizational Culture on business performance of micro financial institution in the integrated independence areato the Integrated Urban Region Independent in South Sumatera province.
7. Effect of Competence on business performance of the micro financial institution in the integrated independence areaof the Integrated Urban Region Independent in South Sumatera province.
8. Effect of Work Motivation on business performance of the micro financial institution in the integrated independence area on Integrated Urban Region Independent in South Sumatera province.
9. Effect of Leadership, Organizational Culture, Competencies, and Job Motivation jointly towards business performance micro financial in the integrated independence area on Integrated Urban Region Independent in South Sumatera province



## **PURPOSE OF THE STUDY**

This research is expected to provide utility to the following parties:

1. For Science, the research is expected to contribute the theoretical aspects (science) to the development of Science in Human Resource Management, particularly on Leadership, Organizational Culture, Competence, Work Motivation and Performance of the micro financial institution in the integrated independence area of the business on Integrated Urban Region Mandiri South Sumatera Province.
2. For the object of study, research is expected to contribute to the practical aspects, namely to contribute ideas for the Management of micro financial institution in the integrated independence area on Integrated Urban Region Independent in South Sumatera province.
3. For researchers, this study may provide additional insight for researcher and as a prerequisite for completing education and holds a PhD in Management Science.
4. For further research, this study can be useful for further researchers both variables studied and the broader research object.

## **LITERATURE**

### **Leadership**

Ermaya (2008: 11) defines leadership as the ability of a leader to manage, lead, influence thoughts, feelings or behavior of others, to achieve predetermined objectives. Hesselbein, Goldsmith, and Beckhard in Yudhaningsih (2010: 46-53) state that leadership can be divided into three basic functions or activities. The first is finding a groove, associated with the vision to be achieved together. Second, alignment, seeks to ensure that the structure, systems and operational processes enabling organizations to achieve the vision and mission of the organization. Next is empowerment, efforts to foster the spirit of the members of the organization to expend tremendous potential yet to be revealed. Furthermore, according to Nanus (2001: 201) leadership has four dimensions:

1. Direction Setter  
To be an effective direction setter, a leader must be able to determine strategies that can generate a series of real progress for the organization.
2. Spokesperson  
To be an effective powerful orator, the leader must have the communication skills, builds a web of internal and external cooperation to get ideas, information that is important for the organization, and became the personification of the organization's vision.

### 3. Agent of Change

To be an effective agent of change, leaders must be able to anticipate changes in the environment, with implications for the organization, creating a sense of urgency and prioritize the changes that must be made, experimented, and empower members of the organization to make changes.

### 4. Coach

To be an effective leader trainers, leader must have commitment to the success of every member of the organization, establish mutual trust, helping members to learn and grow, and encourages member organizations to continuously improve in order to achieve the vision.

## **Organizational culture**

Robbins (2003: 271) defines organizational culture is a collective system, followed by members of the organization that distinguished organization to another. O'Reilly *et al.* (2009: 491) adds the definition of organizational culture with the statement that organizational culture can be considered as a set of cognition that are owned by members of a social unit specific or organization, which includes elements such as the assumptions as fundamental, values, norms and expectations of behavior, According Hellriegel *et al.* (2004: 357) they realized that organizational culture is a typical pattern of shared assumptions, values and norms that shape the socialization, language, symbols, rituals and ceremonies of a group of people. While Wallach (1983) in Jack Henry Syauta *et al.* (2012: 70) of organizational culture are grouped into three, namely: a bureaucratic culture, innovative culture and supportive culture. Bureaucratic culture is a culture that needs setting conditions, orders and rules. Innovative culture is a culture that gives freedom of thought, opinion, and the feeling of freedom to work to members of the organization. And supportive culture is a communication interaction emphasis on kinship values like harmony, openness, friendship, cooperation, and trust.

## **Competence**

Ariffin and Zailani (2011: 189) statethat competence is characteristic of a worker / employee has contributed to increasing performance and achieve organizational objectives. While Stone and Bieber in Boaduo and Boaduo (2011: 19) define competence as the knowledge, skills and personal characteristics which are acquired through experience, learning, and training which are needed to effectively perform a given task in a professional manner. According to Francoise and Winterton (2005), competence is the ability of competence is a concept that is not clear that touches their knowledge and skills and the various elements that are important. So that Francoise and Winterton see that the competence is based on one-dimensional framework is not enough and suggest multidimensional. In this case the competency

framework involves four dimensions, namely cognitive competence, functional competence, social competence and meta competence. According to the Framework Francoise and Winterton, the level of knowledge is explained by cognitive competence, skill levels with functional competence, social competence while explaining the behavior and attitudes of individual workers. Meta competence related to the ability to obtain this competence through knowledge of the individual.

### **Work motivation**

Robbins (2003: 213) states that the notion of motivation is an effort (effort), the purpose of the organization (organizational goals) and needs (need). According to Stanford in Mangkunagara H Fillmore (2008: 67), work motivation is a condition of motivation that drives man toward specific goals. Meanwhile Hasibuan (2010: 159) defines motivation is a stimulant desire and willingness to work one's locomotion. Luthan (2002: 195) discusses the general theory of work motivation can be divided into content theories and process theories. Content theories have sought to determine the specific needs that motivate the behavior of individual work (Luthan, 2002: 195). The content of these theories are:

1. Theory of Hierarchy of Needs

Maslow in Mangkunagara (2008: 28) states that the individual will be motivated activity if the individual concerned to see that these activities meet their needs at the time. Maslow classify human needs into five categories that are arranged in a hierarchy, ie physiological needs, safety and security, social needs, esteem need or status needs, and self-actualization.

2. The ERG Theory of Alderfer Clapton

In this theory the individual needs are arranged hierarchically, however, the proposed hierarchy of needs only consists of three sets of needs, the existence, relatedness, and growth.

3. Two Factor Theory.

Herzberg in Wexley and Yukl (2002: 136) say that separating two job categories, namely factor "Motivator" And Factor "Hygiene".

4. The need for Finding Achievement Theory of McClelland

In this theory David McClelland in Mangkunagara (2008: 68) argues that there are three kinds of human needs, the need for achievement, need for affiliation, and the need for power.

### **Managers Performance**

Afshan Sultana *et al.* (2012: 647), the performance can be defined as the achievement of a specific task as measured against a predetermined or standard identification accuracy, completeness, cost and speed. Prasetya and Kato (2011),

the performance is defined as the results achieved from the action with the skills of employees who appear in some situations.

Sarmiento and Beale (2007), state that the performance of employees as a result of two elements, which consist of the ability and skills possessed by an employee, and the motivation to do a better job. Furthermore Siagian (2008: 94) defines the performance of employees as a result of work achieved in executing the tasks assigned to them based on the skills, experience, sincerity as well as time. So that employee performance is the result of the maximum achieved by the employee in performing his job based on skills, experience and sincerity as well as time. According to Kenney *et al.* in Afshan Sultana *et al.* (2012: 647), employee's performance is measured against performance standards set by the organization. The good performance means how well the employee in performing a given task. While Mangkunagara (2007: 75) states of the four factors of employee performance as a standard of performance, namely:

1. Quality of work, which includes accuracy, thoroughness, skill and cleanliness.
2. Quantity of work, including routine and non-routine output or extra.
3. Reliability or be least reliable, ie whether or not to follow instructions, ability, initiative, prudence and diligence.
4. Attitude that includes other employee attitudes, work and cooperation towards the organization.

## FRAMEWORK

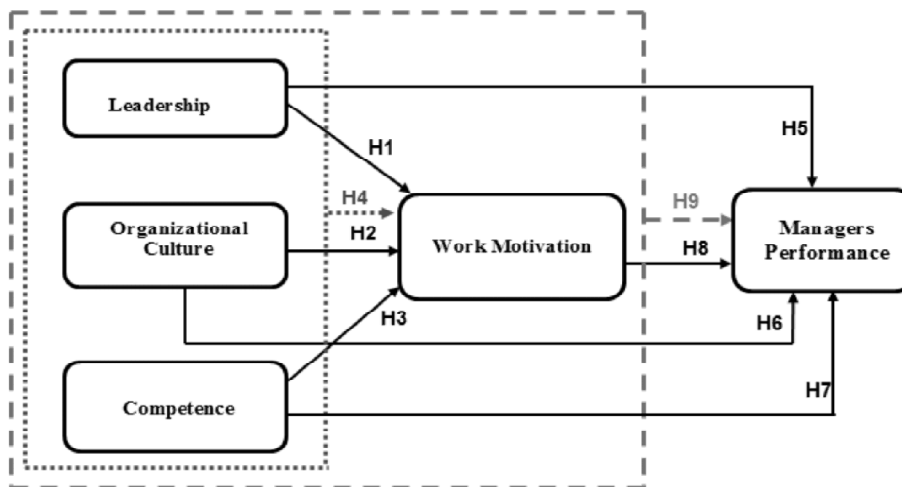


Figure 1: Model Design Research Hipotesys of the Research

The hypothesis in this study is as a temporary answer of a formulation of the problem number 1 up to number 9, so that based on the thought above, it can be collated research hypothesis as follows:

1. There is a leadership influence on work motivation micro financial institution managers in the integrated independence area on Integrated Urban region in the province of South Sumatera Mandiri.
2. There is the influence of organizational culture on work motivation micro financial institution managers in the integrated independence area on Integrated Urban region in the province of South Sumatera Mandiri.
3. There Competence influence on work motivation micro financial institution managers in the integrated independence area on Integrated Urban region in the province of South Sumatera Mandiri.
4. There is the influence of leadership, organizational culture and competencies together to work motivation micro financial institution managers in the integrated independence area on Integrated Urban region in the province of South Sumatera Mandiri.
5. There is the influence of leadership on business performance micro financial institution on Integrated Urban region in the province of South Sumatera Mandiri.
6. There is the influence of organizational culture on business performance micro financial institution in the integrated independence area on Integrated Urban region in the province of South Sumatera Mandiri.
7. There is Competence influence on business performance micro financial institution in the integrated independence area on Integrated Urban region in the province of South Sumatera Mandiri.
8. There is work motivation influence on business performance micro financial institution in the integrated independence area on Integrated Urban region in the province of South Sumatera Mandiri.
9. There is the influence of leadership, organizational culture, competence and motivation Working together towards micro financial institution in the integrated independence area performance business in the area of Integrated Urban Independent in South Sumatera province.

## **METHODOLOGY**

The object of research which is the independent variable in this study is leadership, organizational culture, and competence, the intermediate variable is work motivation, while the dependent variable is the business performance. The nature

of this research is descriptive and verification. Given the nature of this research is descriptive and verification conducted through data collection in the field, the research method used is the method descriptive survey and explanatory survey. The unit of analysis in this study is the manager of Microfinance Institutions of Independent Business Centers Integrated (micro financial institution in the integrated independence area) in the area of Integrated Urban City (IUC) in the province of South Sumatera. Time horizon in this study was cross-sectional, where the research was conducted at a time simultaneously.

To get the perception of respondents associated with variables research, each structured variable dimensions are then operated on indicators. As for the operational variables of the research are as follows:

1. Leadership is measured using four dimensions with 18 indicators.
2. Organizational culture is measured by using a three-dimensional with 11 indicators
3. Competence is measured using three dimensions with 10 indicators
4. Work Motivation is measured by using five dimensions with 11 indicators
5. Manager performance is measured using four dimensions and 14 indicators

In this study, the size of the population is under manager micro financial institution managers in the integrated independence area on Integrated Urban district in South Sumatera Mandiri with the number of 360 managers. In this study there were five variables so that the required minimum sample size of 200 managers. Taking into account the presence of data outliers (Hair et. Al., 2010: 303) and the principle of the greater the sample size the better. So large minimum sample size in this study by using a ratio of 1: 5, ie 5 respondents for each parameter in the study (Hair et al, 2010: 605). This study has 64 parameters (indicator) then obtained a minimum sample size of:

$$\begin{aligned} n &= \text{number of parameters} \times 5 \\ &= 64 \times 5 = 320 \text{ respondent} \end{aligned}$$

The sampling method used in this research is probability sampling. Then the probability sampling method was used in sampling is proportionate random sampling technique.

Methods of analysis and testing of this hypothesis, in accordance with the purpose of research is to measure the effect of independent variables (Leadership, Organizational Culture and Competence) on the dependent variable (performance managers), involves the mediating variables (Work Motivation). The approach to modeling and solution techniques used are using Structural Equation Model (SEM) and by means of analysis of data processing using the application program lisrel 8.80.

DISCUSSION

TABLE 1: SUITABILITY INDEX MODEL

GOF Indicators	Expected size	Estimation results	Conclusion
<b>Absolute Fit Size</b>			
GFI	GFI > 0,90	0,84	Marginal Fit
RMSEA	RMSEA < 0,08	0,097	Marginal Fit
<b>Incremental Fit Size</b>			
NNFI	NNFI > 0,90	0,95	Good Fit
NFI	NFI > 0,90	0,94	Good Fit
AGFI	AGFI > 0,90	0,79	Marginal Fit
RFI	RFI > 0,90	0,93	Good Fit
IFI	IFI > 0,90	0,96	Good Fit
CFI	CFI > 0,90	0,96	Good Fit

Source: Results of Treatment with LISREL 8.80

Based on Table 1 above, five sizes suitability obtained have a suitability index measurement model good fit, ie NNFI, NFI, RFI, IFI and CFI. While the other three sizes of the suitability has an index measuring the marginal fit fitness model, ie GFI, RMSEA, and AGFI. Thus it can be continued on the next analysis.

Based on figure 2 and 3 above, all of the sub variabel (dimension) in creating the variabel laten eksogen leadership, Work organization, Competenceas well as the endogen laten variable. Work motivation dan manager performance have good validities, it is shown by all of the sub variable. It is shown that with all of the sub variable which has the standardized Loading Factor (SLF) ≥ 0,5 and the score of |tkritis| ≥ 1,96 in α = 0,05 (Wijanto, 2008). It is in line with the exogen. Both the

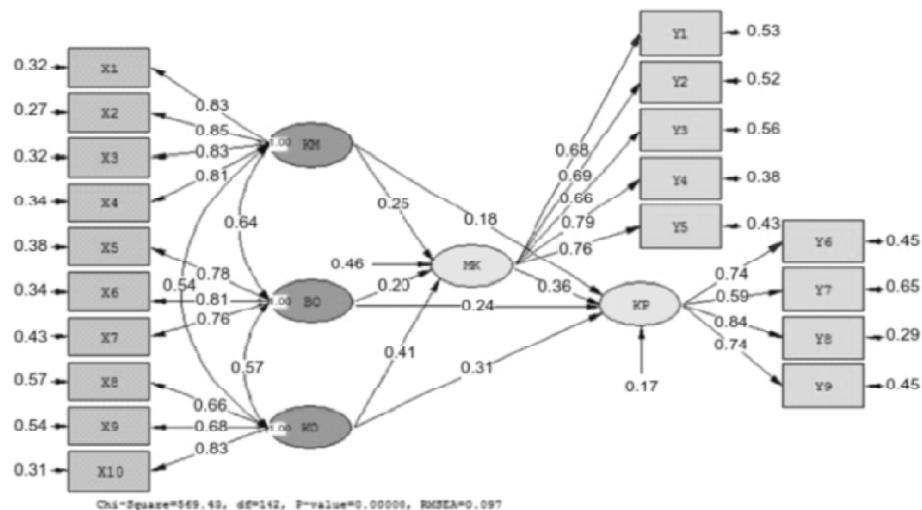


Figure 2: Basic Model Structural Equation Modeling (Standardized Model)

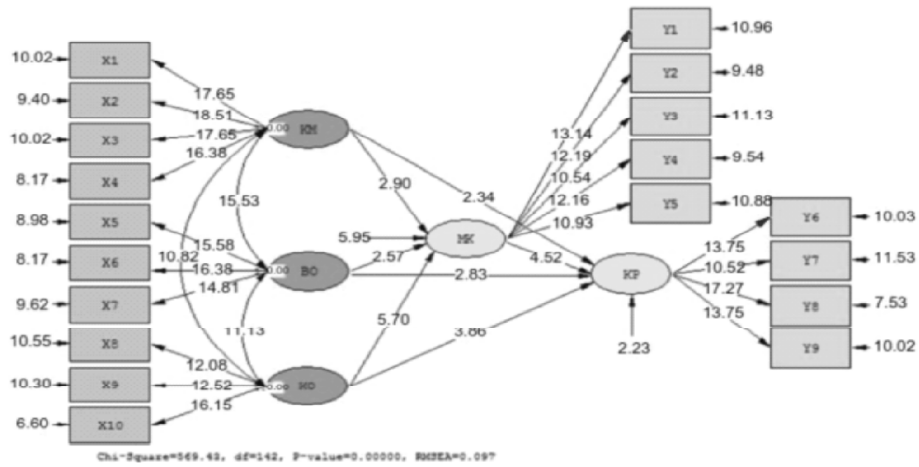


Figure 3: Basic Model Structural Equation Modeling (t-Model)

variableindogen and exogen which have the model of good reliability. It is shown by their reliabilitas which has a good one. It is shown as what the fact listed about.which is bigger than 0,70 (CR ≥ 0,70) and the scores of variance extract which is done for the Result of 0,50 (VE ≥ 0,50).

TABLE 2: STRUCTURAL EQUATION MODEL

Structural Equations						
MK = 0.25*KM + 0.20*BO + 0.41*KO, Errorvar.= 0.46 , R <sup>2</sup> = 0.54						
	(0.086)	(0.079)	(0.072)	(0.077)	(0.004)	
	2.90	2.57	5.70	5.95	123.05	
KP = 0.36*MK + 0.18*KM + 0.24*BO + 0.31*KO, Errorvar.= 0.17 , R <sup>2</sup> = 0.83						
	(0.080)	(0.077)	(0.085)	(0.080)	(0.076)	(0.002)
	4.52	2.34	2.83	3.86	2.23	382.52
Correlation Matrix of Independent Variables						
	KM	BO	KO			
KM	1.00					
BO	0.64	1.00				
	(0.04)					
	15.53					
KO	0.54	0.57	1.00			
	(0.05)	(0.05)				
	10.83	11.13				

Source: Data Processing LISREL 8.80, 2016

Based on Figure 2, Figure 3 and equation model structural (Table 2) above, then the hypothesis is as follows.



TABLE 3: TEST STATISTICS STRUCTURAL MODEL

Hipotesis		Coeff. Path/R <sup>2</sup>	t <sub>hitung</sub> / F <sub>hitung</sub>	t <sub>critical</sub> / F <sub>critical</sub>	Conclusion Statistics
H <sub>1</sub>	Leadership effects work motivation	0,25	2,90	1,96	H0 rejected and H1 accepted, that Leadership has positive and significant effect on work motivation
H <sub>2</sub>	Organizational culture influences the work motivation	0,20	2,57	1,96	H0 rejected and H2 accepted, that Organizational culture has positive and significant effect on work motivation
H <sub>3</sub>	Competence effects work motivation	0,41	5,70	1,96	H0 rejected and H3 accepted, that Competence has positive and significant effect on work motivation
H <sub>4</sub>	Leadership, organizational culture, and competence simultaneously affect the work motivation	0,54	123,05	3,84	H0 rejected and H4 accepted, that the leadership, organizational culture, and competence simultaneously affects the work motivation
H <sub>5</sub>	Leadership effects the business performance	0,18	2,34	1,96	H0 rejected and H5 accepted, that leadership and significant have positive effect on business performance
H <sub>6</sub>	Organizational culture influences business performance	0,24	2,83	1,96	H0 rejected and H6 accepted, that the organizational culture have positive and significant impact on business performance
H <sub>7</sub>	Competence effects the business performance	0,31	3,86	1,96	H0 rejected and H7 accepted, that competence has positive and significant impact on business performance
H <sub>8</sub>	Work Motivation effects business performance	0,36	4,52	1,96	H0 rejected and H8 accepted, that the Work Motivation has positive and significant impact on business performance
H <sub>9</sub>	Leadership, organizational culture, competence and motivation Working which are simultaneously affect the business performance	0,83	382,52	3,84	H0 rejected and H9 accepted, that leadership, organizational culture, competence and motivation Working simultaneously affect the business performance

Source: Data Processing, 2016

From the results of testing the hypothesis above, large direct and indirect effects of leadership, organizational culture, and competence on business performance through motivation Work on micro financial institution in the integrated independence area on Integrated Urban Regional Independent in South Sumatera province is as follows:

TABLE 4: DIRECT AND INDIRECT EFFECT ON PERFORMANCE BUSINESS

Effect	Direct (D)	Indirect (ID) through Work Motivation	Kesimpulan
Leadership → business performance	$(0,18)^2 = 0,0324$	$(0,25 \times 0,36) = 0,0900$	D < ID
Organizational culture → business performance	$(0,24)^2 = 0,0576$	$(0,20 \times 0,36) = 0,0720$	D < ID
Competence → business performance	$(0,31)^2 = 0,0961$	$(0,41 \times 0,36) = 0,1476$	D < ID

Source: Data Processing, 2016

**1. The effect of direct and indirect leadership on business performance through the work motivation**

Leadership direct influences on business performance is equal to  $(0.18)^2 = 0.0324$ , while the indirect influence business performance through the Leadership of the Work Motivation is  $0.25 \times 0.36 = 0.0900$ . This suggests that leadership can improve business performance, both directly and indirectly through the work motivation, but the indirect effect is more dominant. micro financial institution in the integrated independence area so that performance business in the area of Integrated Urban Independent in South Sumatera province would be increased if the leadership do in the integrated independence area micro financial institution managers can improve work motivation. So that the effect of leadership on business performance, variable work motivation is a mediating variable.

**2. The effect of direct and indirect organizational culture on business performance through work motivation**

The direct effect of organizational culture on business performance is equal to  $(0.24)^2 = 0.0576$ , while the indirect influence of organizational culture on business performance through motivation Work is  $0.20 \times 0.36 = 0.0720$ . This suggests that organizational culture can improve business performance, both directly and indirectly through the work motivation, but the indirect effect is more dominant. micro financial institution in the integrated independence area so that performance business in the area of Integrated Urban Independent in South Sumatera province would be increased if the micro financial institution Cultural Organization which is owned in the integrated independence area managers can improve work motivation. So that the influence of organizational culture on business performance, variable work motivation is a mediating variable.

**3. The effect of direct and indirect competence to business performance through work motivation**

Direct competence influence on business performance is equal to  $(0.31)^2 = 0.0961$ , while the indirect influence business performance through competency to Work Motivation is of  $0.41 \times 0.36 = 0.1476$ . This suggests that competency can improve business performance, both directly and indirectly through the work motivation, but the indirect effect is more dominant. micro financial institution in the integrated independence area so that performance business in the area of Integrated Urban Independent in South Sumatera province would be increased if Competence owned micro financial institution in the integrated independence area managers can improve work motivation. So that the effect on performance business competencies, variable work motivation is a mediating variable.

Referring to the results of the analysis of the direct and indirect effects of the above, it can be concluded that work motivation variable in the integrated independence area micro financial institution managers on the Integrated Town neighborhood Mandiri in South Sumatera Province is a full variable mediating the effects of Leadership, Organizational Culture and competence to Performance Management.

So by testing hypotheses above, the findings of this research is to improve the performance business micro financial institution in the integrated independence area Integrated Urban Independent in South Sumatera Province, especially in the dimension of reliability (Y8) which will be able to be upgraded if micro financial institution managers in the integrated independence area Integrated Urban Independent in South Sumatera province is able improve work motivation manager mainly on the dimensions of motivation on the needs of the award (Y4), where the Work Motivation manager will increase if the micro financial institution in the integrated independence area Integrated Urban Independent in South Sumatera province is able to increase the competence especially in the dimension of social competence (X10) and supported by increasing Leadership micro financial institution in the integrated independence area especially the leadership dimension with powerful orator (X2) and cultural Organization, especially on the cultural dimensions of the innovative (X6).

### CONCLUSIONS

1. Leadership partially has positive and significant effect on work motivation manager, it means that the increase will result in increased motivation Leadership Work micro financial institution managers in the integrated independence area on Integrated Urban Region Independent in South Sumatera province. Dimensions of the most dominant in shaping the leadership variable is powerful orator dimension and the dimension of the most dominant in shaping the work motivation variable is the dimension of the award needs.
2. Organizational Culture has partially positive and significant effect on work motivation manager, which means that an increase in organizational culture will result in increased work motivation micro financial institution managers in the integrated independence area on Integrated Urban Region Independent in South Sumatera province. Dimensions of the most dominant in shaping the organizational culture variables is an innovative cultural dimension and the dimension of the most dominant in shaping the work motivation variable is the dimension of the award needs.
3. Competence has partially positive and significant effect on work motivation manager, it means that the increase will result in increased motivation Competency Work micro financial institution managers in the integrated independence area on Integrated Urban Region Independent in South Sumatera

province. Dimensions of the most dominant in forming variable social competence Competence is the dimension and the dimension of the most dominant in shaping the work motivation variable is the dimension of the award needs.

4. Leadership, Organizational Culture and Competence together have positive and significant impact on work motivation micro financial institution managers in the integrated independence area on Integrated Urban Region Independent in South Sumatera province with the coefficient of determination equal to 54%, it shows that 54% of variables Motivation Work manager is able to be explained jointly by variable Leadership, Organizational Culture and Competence. Improved Leadership, Organizational Culture and Competence will result in increased work motivation. Variable Competence mainly on the dimensions of social competence is partially the most dominant variable in improving work motivation, especially on the dimensions of the award needs.
5. Leadership partially has positive and significant impact on business performance, which means that an increase in leadership will result in increased business performance micro financial institution INTEGRATED INDEPENDENCE AREA on Integrated Urban Region Independent in South Sumatera province. Dimensions of the most dominant in shaping the leadership variable is powerful orator dimension and the dimension of the most dominant in shaping the business performance variable is the dimension of reliability.
6. Organizational Culture has partially positive and significant impact on business performance, which means that an increase in organizational culture will result in increased business performance micro financial institution in the integrated independence area on Integrated Urban Region Independent in South Sumatera province. Dimensions of the most dominant in shaping the organizational culture variables is an innovative cultural dimension and the dimension of the most dominant in shaping the business performance variable is the dimension of reliability.
7. Competence has partially positive and significant impact on business performance, meaning that the increased competence will result in increased business performance micro financial institution in the integrated independence area on Integrated Urban Region Independent in South Sumatera province. Dimensions of the most dominant in forming variable social competence Competence is the dimension and the dimension of the most dominant in shaping the business performance variable is the dimension of reliability.
8. Work Motivation has partially positive and significant impact on business performance, which means that increased work motivation manager will result in increased business performance micro financial institution in the integrated independence area on Integrated Urban Region Independent in South Sumatera

province. Dimensions of the most dominant in shaping the work motivation variable is dimensional requirements and the award of the most dominant dimension in shaping the business performance variable is the dimension of reliability.

9. Leadership, Organizational Culture, Competence and Motivation Working together positive and significant impact on business performance micro financial institution in the integrated independence area on Integrated Urban Region Independent in South Sumatera province with the coefficient of determination by 83%, indicating that 83% business performance variables able to be explained jointly by variable Leadership, Organizational Culture, competence and work motivation. Improved Leadership, Organizational Culture, Competencies and Work Motivation will result in increased business performance. Work Motivation variables mainly on the dimensions of the needs of the award is the most dominant variable in improving business performance especially in the dimension of reliability. An important finding of the conclusion of the nine are in addition to being the most dominant variable turns working motivation variable also serves as a full mediating variable in mediating variables Leadership, Organizational Culture and Competence in improving business performance micro financial institution in the integrated independence area.

#### **MANAGERIAL IMPLICATION**

The results showed that if the leadership, organizational culture and competencies are able to be put together and synergy, it will be able to provide a positive and significant impact on increasing micro financial institution managers in the integrated independence area Work Motivation Integrated Urban Independent in South Sumatera province. Based on these findings, managerial implications that can be applied to optimize the work motivation manager through increased competence with regard to the dimension of the most dominant the dimensions of social competence, so that micro financial institution in the integrated independence area Integrated Urban Independent in South Sumatera province to be able to keep, especially at the level of communication skills for management work, and still able to maintain the high level of ability to work in a team and the ability to lead.

The results showed also that if the leadership, organizational culture, competence, and work motivation are able to put together and the synergy, they will be able to provide a positive and significant impact on increasing performance business micro financial institution in the integrated independence area Integrated Urban Independent in South Sumatera province, both in the ability of managers to run the instruction leadership and the prudence of the managers in the work. Based on these findings, managerial implications that can be applied micro financial institution in the integrated independence area Integrated Urban Independent in

South Sumatera province to optimize performance business through increased work motivation manager with regard to the dimension of the most dominant the dimensions of esteem needs, so that the micro financial institution in the integrated independence area Integrated Urban Independent in South Sumatera Province must be able to reward the performance achieved manager, and able to provide recognition for all the work that has been accomplished managers

### **SUGGESTIONS**

1. Work Motivation micro financial institution managers in the integrated independence area on Integrated Urban Region Independent in South Sumatera province has been relatively high visible than the average perception of respondents, so it will be able to provide an increase in micro financial institution in the integrated independence area business performance in carrying out its work. The improvement of work Motivation is influenced predominantly by the managers with increased competence especially in the dimension of social competence. Some indicators in the variable of competence suggested to be maintained, especially on the dimensions of social competence is the indicator level of communication skills in work, ability to work in teams, and the ability to lead. The third indicator of social competence has been owned by the in the integrated independence area micro financial institution managers in carrying out their work. While the dimensions of functional competence is the only indicator capabilities of a manager in performing job functions. Then on the dimensions of cognitive competencies that should be maintained is the indicator of the level of experience and level of training business business. However, in carrying out the field work micro financial institution managers in the integrated independence area is still lacking in having some good indicators on functional competencies and cognitive competencies. micro financial institution managers to be noticed and improved is the indicator of the ability of managers to make decisions and the ability to solve problems. While some of the indicators on the dimensions of cognitive competencies are advised to note and improved is the indicator of the level of education and knowledge managers.
2. Performance of micro financial institution in the integrated independence area business on Integrated Urban Region Independent in South Sumatera province has been relatively high visible than the average perception of respondents in carrying out the management of the institution. Improved business performance is influenced predominantly by the Work Motivation mainly on the dimensions of the award Needs. Some indicators on work motivation that was suggested to be maintained, especially on the dimensions of the needs of awards, namely the recognition of the level indicator work. While the dimensions of safety needs to be preserved is the indicator of the

level of safety at work, on the dimensions of social needs that must be preserved is the relationship with the members of in the integrated independence area, fellow managers, and relations with the leaders, while the dimensions of self-actualization needs to be preserved is on indicator of the opportunity to develop abilities and skills. However, there are several indicators on Motivation Management Task micro financial institution in the integrated independence area Region Integrated Urban Independent in South Sumatera are advised to note and enhanced by micro financial institutions in the integrated independence area Region Integrated Urban Independent in South Sumatera, especially on the dimensions of the need awards, namely at the level indicator Award given above work performance. Structural equation modeling enetara dimension physiological needs / economy that must be considered and improved is the indicator of the suitability of income / salary needs and the level of certainty of continuity of work. Dimensions of safety need to be improved only on indicators of protection at work. On the dimension of the award needs to be improved only at the level of award given indicator on job performance. And on the dimensions of self-actualization needs to be increased only on the suitability of employment indicators with the ability and skill.

#### **SUGGESTIONS FOR FURTHER RESEARCH**

1. In this research Leadership variable is the variable that most of the small business performance relatively influence on micro financial institution in the integrated independence area, so it is advisable Leadership variables to be included in further research on the different research objects.
2. The contribution of variables influence Leadership, Organizational Culture and Competence of work motivation is only 54%, while the remainder of the contribution of 46% is recommended for further investigation by adding or with other variables such as variable compensation, education and training and more variable. So expect contributions influence on work motivation in the integrated independence area of the micro financial institution managers on the Integrated Town neighborhood Mandiri in South Sumatera maybe even greater.
3. This research uses a variable work motivation as variable mediating, so as to further research would produce different findings can Likely when using other variables such as organizational commitment variables mediating.
4. This research can also be made in companies, institutions or government agencies, state-owned or private enterprises both provincial and national levels.

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