



Impact Analysis of Work Environment Mediated by Job Satisfaction on Employee Performance (Case Study Asuransi Siap)

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ABSTRACT: Individual and organizational performance are substantially influenced by the work environment. This paper aims to investigate the impact of the work environment on employee performance at PT. Asuransi Siap, as mediated by job satisfaction. This research aimed to determine which elements of the physical or non-physical work environment had the greatest influence on Employee Performance and to establish the relationship between Work Environment, Job Satisfaction, and Employee Performance. On the other hand, Job Satisfaction as a mediator variable has four dimensions consists Compensation, Working Conditions, Relation Within the Company, and Promotion and Development. Employee Performance dimensions consist of Quantity, Quality, Timeliness, Presence, and Ability to Cooperate.

This study uses quantitative and qualitative research methods to collect primary data from companies using questionnaires sent to 110 respondents at the head office of PT. Asuransi Siap, and the author interviews company employees who are considered to be able to provide an overview for the author. In addition, secondary data are obtained from literature reviews from previous studies. According to research finding, the non-physical work environment has a considerable influence on employee performance. Employees agree that elements such as positive company relations, positive interaction with supervisors or executive management, and recognition from superiors have a greater impact on employee performance than physical aspects like as lighting, temperature, etc. Although it is indisputable that the physical work environment can also influence employee performance.

KEYWORDS: Employee Performance, Employee Turnover, Human Resource, Job Satisfaction, Work Environment.

I. INTRODUCTION

Due to market competition, insurance requires high trust and integrity. Insurance mitigates the risks of unpredictable events, protecting individuals from losses. In a business with multiple competitors, competitive advantage isn't enough. Human resources are a company's most valuable asset since they serve as a connection to clients. The ability of a corporation to continue operations and increase profits is a success factor. The firm's success might indicate how well its management regulates and manages its resources. The firm's success will result in increased revenue, profits, and competitiveness. The role of human resources is one of the driving factors for the efficient operation of business activities; indeed, the progression of the company is based on the availability of human resources. Human resources can play an important role in an organization either individually or collectively. To that end, every business must pay attention and practice effective management of its human resources. In the interest of achieving better overall performance (Ghonyah & Masurip, 2011). The phenomena concerning the impact of the work environment on employee performance demonstrates that the work environment influences the communication between employees and superiors as well as the relationship amongst employees. This phenomena also demonstrates that a safe, clean, and comfortable workplace has an effect on employee performance. Work environment is defined as the physical environment that influences employee performance, safety, and quality (Heizer, et.al, 2016). One of the performance benchmarks and indicators for a company will be the level of achievement that has been reached by the company in order to maintain the existence of the company and ensure that it maintains to be successful in accomplishing the vision and mission that has been established. A company's profitability can be affected by a number of factors, some of which are workforce-related, some of which are organizational environment-related, and some of which are laws made by the government in its whole (Andayaningsih & Sari, 2020). The employee's performance is a fundamental requirement in today's workplaces, as the success of organizations is dependent on the performance of employees. Companies in the modern day are constantly on the lookout for ways to improve employee productivity in order to get a competitive advantage in business environment (Odehalshawabkeh & Alsawalhah, 2019).



Table 1. 1 Total Employees per Year

Years	Total Employees
2017	1063
2018	1057
2019	1047
2020	1004
2021	953

The company faces high employee resignation from 2017 – 2021, as we can see on the table above there’s a decrease in Total Employees every year. The conditions of the current working environment, which make employees feel unpleasent, are a primary contributor to the decision made by employees to leave from their positions. Based on the interviews and observation conducted with several employees at the company, a majority of those who are still employed there believe that a change in management has made the work environment fairly unpleasent. When the new management arrived, many employees, including those who had been with the firm for a long time, began to question their future leadership abilities.

Table 1. 2 Total Profit or Loss per Year

Years	Total Profit or Loss (in Thousand)
2017	360,000,000
2018	194,000,000
2019	125,000,000
2020	(252,000,000)
2021	9,000,000

Within five years, the company's revenue declined significantly. Except in 2020, when the Covid-19 epidemic was spreading the globe and having a negative effect on all people, companies were not an exception. From 2017 to 2019, the company's revenue decreased significantly, indicating that the organization has financial performance issues. There are several internal and external reasons that might contribute to a downturn in a company's financial performance. As a result of the company's bad environment and financial difficulties, workloads are growing and perks such as bonuses have been eliminated. In addition, employees believed that management is unable of effective communication between superiors and subordinates. This makes people feel uncomfortable at work. In addition, employees see that management cannot set an example for them and does not comprehend the sector in which they operate. In today's competitive business environment, firms must be aware of their potential employees. There are variables in the employees' work environment that have a significant impact on their motivation and level of performance. Whether favorable or bad, the variables of the office environment have a significant impact on the changes of lifestyle, work-life balance, and health fitness (Chandrasekar, 2011). According to HR, several staff quit due to workloads and work pressure. They thought the remuneration didn't match the job description, and the communication between supervisors and subordinates was inadequate.

Table 1. 3 Turnover Rate per Year

Year	Turnover Intention		Turnover Rate
	Retire	Resigned	
2017	15	13	1,2%
2018	25	24	2,3%
2019	25	20	1,9%
2020	27	30	3,0%
2021	23	28	2,9%



Due to workplace circumstances, more employees resigned. Many current employees are unhappy with their jobs but can't leave, according to interviews. Their rigorous job and boss left them weary. Increased employment churn may be causing discontent among many workers.

II. LITERATURE REVIEW

A. Work Environment

The work environment plays an important part in supporting employee performance. A work environment is defined as the physical and emotional surrounds of the office that motivate employees' dedication, productivity, and contentment. Such physical and emotional environment determines, among other things, working circumstances, employee rights, employee voice, safe working conditions, cooperative team members, and a kind supervisor. (Akinwale & George, 2020, pp. 71-92). Work environments can have positive and negative effects on individuals' capacity to achieve their goals. A conducive work atmosphere will promote job retention, whereas a less conducive one would do the opposite (Pawirosumarto, et.al, 2017). (Barry & Heizer, 2001) further states work environment might alter employees' emotions. If the employee likes his workplace, he'll use his time well and perform well. The work environment includes coworker and subordinate interactions in addition to the physical surroundings. (Sedarmayanti, 2009) states that in general, work environment type divided into two categories: (a) Physical Work Environment, and (b) Non-Physical Work Environment. According (Sedarmayanti, 2009) The term "Physical work environment" refers to all of the physical circumstances that exist surrounding the workplace and have the potential to have an effect, either directly or indirectly, on employees. Physical work environment can be divided into two categories: 1) Environment directly related to employees 2) An intermediate environment. Non-physical work environment according to (Sedarmayanti, 2009) all of the conditions that arise in regard to the relationship work, whether those circumstances involve relationships with superiors or peer relationships or ties with subordinates. Factors related to the non-physical work environment are: 1) The Relationship of Superiors with Subordinates 2) Relationships between employees in the organization.

B. Job Satisfaction

Investing person's passion and thoughts into someone's job brings employee satisfaction. Each worker's job satisfaction differs. When people's work fits with their interests, they're satisfied. Job satisfaction is an individual's general attitude towards his work in which a person is required to interact with colleagues and superiors, follow organizational rules and policies to meet performance standards (Judge & Robbins, 2017). According to . (Gibson, et.al, 2004), job satisfaction is someone's attitude towards his/her work that comes from his/her perception of his work. That perception based on some factors, like working environment, superior's leadership style, working group affiliation, company policy and procedure, and salary/allowance.

The effect of employee satisfaction will always return to the company's own sustainability. Particularly on the expansion of the generate market company. According to (Robbins & Judge, 2017), employee satisfaction and dissatisfaction can affect productivity, absenteeism, and employee turnover. There are several ways in which employees might communicate their dissatisfaction. This is a personal realization so that management can recognize the issue faced by employees. According to (Robbins & Judge, 2017), the following are examples of frequent replies stated by dissatisfied employees:

1. Exit
An attempt that leads to a desire to depart a company, such as obtaining a better position with another company.
2. Voice
Actively and constructively attempting to change the situation using the ideas or solutions expressed.
3. Loyalty
Employees will support what the company is doing, including continuing to wait for improved conditions when the company is suffering issues.
4. Neglect
Allowing the system to experience faults, such as absence or unacceptable late arrival, passively.

According to (Hasibuan, 2007, p. 203) the factors that affect job satisfaction are as follows: 1) The Remuneration that is Fair and Reasonable, 2) Placement of Appropriate Expertise, 3) The Severity of The Work, 4) The Atmosphere and Work Environment, 5) Equipment that Support The Implementation of The Work, 6) Attitude of Leadership 7) Characteristics of Monotonous Work.



Common characteristics of job satisfaction mentioned include employee relationships, salary and benefits, performance recognition, and communications with managers and executives (Mathis & Jackson, 2011). Furthermore, in other journal according to (Nelson & Quick, 2013) found that job satisfaction is influenced by five different aspects of employment: salary, work itself, promotion opportunity, and supervision and coworkers. Moreover, The classification used to measure the impact of job satisfaction as stated before are as in the following:

1. Compensation
2. Working Condition
3. Relation Within The Company
4. Promotion and Development

C. Employee Performance

Employee performance is the work performance or work carried out by employees in the production process that results in the production of finished goods or services according to their respective talents and responsibilities. The performance of its personnel has a significant impact on the company's success and serves as a standard and indicator for attaining goals and maintaining business continuity (Judge & Robbins, 2017). The performance of an employee is evaluated based on what he has done and what he has created in his daily activities, work routines, and personal life. Increasing an employee's personal performance will also affect or improve the company's organizational performance, allowing the firm to reach its performance objectives (Farida & Fauzi, 2020). (Samson, et.al, 2015) state in their research that non-physical environmental factors have a significant impact on employee performance. Employee performance is very important for the company's business because it shows how well a person did in their tasks, jobs, and other activities over a certain time period. It also becomes an activity that improves company performance (Pertwi, et.al, 2021). According (Mathis & Jackson, 2011) Employee performance is the basis of an organization's ability to realize its objectives. There are three variables that influence employee performance: 1) Individual Skills, 2) Effort, 3) Company Support.

According to (Mathis & Jackson, 2011), there are five indicators for employee performance:

1. Quantity
2. Quality
3. Timeliness
4. Presence
5. Ability to Cooperate

III. METHODOLOGY

This research utilized a mix-method. The primary data used in this study were gathered by questionnaire and interview to employees. The data collected in term of questionnaire distributed to 110 employees in each division at PT. Asuransi Siap (Gay & Diehl, 1992) and secondary data was compiled from internal company sources, such as the company website, annual report, and company internal data. Furthermore, author will also conduct an interview with several employees from each structures to acquire additional information regarding the company. In addition, the information was acquired through journals, published works, prior research, etc. All obtained data must be examined in order to determine the research findings, provide the most appropriate advice for the present scenario, and locate the most effective solution to the current business problem.

Analysis of data using a descriptive method. The employed research design is descriptive and causal. According to (Sukmadinata, 2007), descriptive research attempts to describe and explain anything, such as current situations or relationships, evolving perspectives, ongoing processes, occurrences or their consequences, or ongoing trends. According to (Malhotra, 2009), a causal research approach aims to determine the connection among dependent and independent variables.

Population and Sample

(Sekaran & Bougie, 2016) sampling procedures are a method for obtaining a sample that is typical of the population. Sampling should be conducted such that the samples accurately represent the traits and aspects of the real population. Sample should adhere to the techniques outlined in the sampling technique. Various sampling strategies are employed to identify the



sample that will be utilized for study. There are two types of sampling techniques: probability sampling and non-probability sampling.

According to (Sugiyono, 2013) suggests about sample size for research as follows:

- a. An appropriate sample size in research is between 30 and 500.
- b. If the sample is divided into categories, the number of sample members for each category is at least 30.
- c. If the research is to carry out multivariate analysis (correlation or multiple regression for example), then the number of sample members is at least 10 times the number of variables studied. For example, there are 5 research variables (independent + dependent), then the number of sample members = $10 \times 5 = 50$
- d. For simple experimental research, which uses an experimental group and a control group, the number of sample members is between 10 and 20, respectively.

In line with opinion above, (Gay & Diehl, 1992) believes that the sample size should be maximized. (Gay & Diehl, 1992)'s perspective means that the greater the number of samples collected, the more representative the resulting data will be. However, the acceptable sample size will vary depending on the type of study. According to (Gay & Diehl, 1992), the following are the types of research and sample sizes:

- a. If the study is descriptive, the sample size is 10% of the whole population.
- b. The sample size for correlational study is 30 subjects.
- c. The sample size for comparative causal research is 30 subjects per group.
- d. The minimal sample size for experimental study is 15 people per group.

This type of research is quantitative, based on the opinion of (Sugiyono, 2013), for a population of 524 employees in this company, the authors distributed questionnaires to 110 company employees.

IV. RESULT AND BUSINESS SOLUTION

A. Questionnaire Distribution

The research data utilized in this study are primary data gathered through the distribution of questionnaires to Asuransi Siap in Jakarta. This information is gathered by directly giving 110 surveys to employee of Asuransi Siap in Jakarta. This questionnaire collection period lasts roughly two weeks beginning on 7 February 2023 – 14 February 2023. The number of questionnaires successfully distributed is 110 questionnaires and all of the questionnaires can be processed because of all respondents answered the list statements.

B. Respondents Demographic

Demographic of data shown in the below to show general information regarding the respondents such as gender, length of employment, and department stationed.

Table IV. 1 Gender Distributions

Gender	Total	Percentage
Male	82	74.55%
Female	28	25.45%

Based on the characteristics of sex, the majority of respondents are male, as there are 82 males out of a total of 110 respondents, or 74.55% of all respondents, while there are 28 females out of 110 respondents, or 25.45% of all respondents.

Table IV. 2 Length of Employment of Respondents

Length of Employment	Total	Percentage
> 15 years	54	49.09%
11 - 15 years	28	25.45%



6 - 10 years	24	21.82%
1 - 5 years	4	3.64%

The result of length of employment characteristic, respondents who are on 1 – 5 years employment as of 4 respondents or 3.64% of the total respondents, respondents who have length of employment of 6 – 10 years as of 24 respondents or amounting to 21.82% of the total respondents. Respondents who are on 11 – 15 years employment as of 28 respondents or 25.45% of the total respondents. Moreover, respondents who are over 15 years employment as of 54 respondents or 49.09% of the total respondents.

Table IV. 3 Position of Respondents

Position	Total	Percentage
Group Head	8	7.27%
Head of	25	22.73%
Staff	77	70.00%

The result of position characteristic, respondents who are working as staff as of 77 people or equal to 70%. Respondents who are working as Head of as of 25 people or equal to 22.73%. Moreover, respondents who are working as Group Head as of 8 people or equal to 7.27%.

Table IV. 4 Questionnaire Distribution to Each Department

Division	Total	Percentage
Agriculture	8	7.27%
Claim I	11	10.00%
Distribution Line	5	4.55%
General Accounting & Tax	10	9.09%
HR	7	6.36%
Investment, Operation, AR, Recovery and Treasury	9	8.18%
IT	3	2.73%
Others	58	63.83%
Legal	2	1.82%
Reinsurance	2	1.82%
Risk Management	7	6.36%
Underwriting II	5	4.55%

The results of the demographics of the respondents were carried out to determine the characteristics of each respondent from the division they occupied. The most results are other divisions of 58%, the author details each division based on the company's organizational structure contained in the company's website.

C. Data Analysis

1) Validity and Reliability Test

The validity test was conducted to determine whether the indicators included in a questionnaire were valid. The validity test was conducted using the Pearson correlation between the indicators and the number of indicators per respondent. The Pearson correlation value in this study was represented by the r-count value, which was compared with the r-table value using a significance level of =0.05 and degrees of freedom of N-2. In this study, the results of the validity test are presented in the table below:



Table IV. 5 Questionnaire Indicator Correlation Value

Indicator	R-Count	Information
P1	0,447	Valid
P2	0,600	Valid
P3	0,402	Valid
P4	0,432	Valid
P5	0,571	Valid
P6	0,663	Valid
P7	0,552	Valid
P8	0,512	Valid
P9	0,625	Valid
P10	0,626	Valid
P11	0,607	Valid
P12	0,640	Valid
P13	0,722	Valid
P14	0,657	Valid
P15	0,470	Valid
P16	0,557	Valid
P17	0,434	Valid
P18	0,408	Valid
P19	0,357	Valid
P20	0,308	Valid
P21	0,709	Valid
P22	0,603	Valid

The results of the validity test using Pearson Correlation, the results obtained that all indicators used in this study are valid. This is indicated by the correlation value of indicator which is valued at more than 0.1857 so it is concluded that all indicators are valid. In addition to conducting validity tests, it is also necessary to test the reliability of the indicators used. The reliability test used is to use the Cronbach's Alpha value. The following is the result of Cronbach's Alpha values for each variable used.

Table IV. 6 Cronbach's Alpha Value

Reliability Statistics	
Cronbach's Alpha	N of Items
.884	22

The results in Table IV.6 indicate that the Cronbach's Alpha value for all variables used is worth more than 0.7. So, it can be concluded that all indicators used in the questionnaire are reliable.

2) *PLS-SEM Analysis*

Before testing variables on the structural model, tests are needed to indicators of the latent variable. This aims to find out whether the indicators used for each latent variable are valid and reliable. This test is carried out by looking at the value of the Indicator Reliability which is a variant of the indicators that can be explained by the latent variable. An indicator must be eliminated if the loading factor value (λ) is smaller than 0.4 (Hair, Jr, et.al, 2014).



Figure IV. 1 Path Diagram with a loading factor value

Based on Figure IV.1 above, Indicators WE3, WE4, JS7, and EP4 must be eliminated from the model because it has a loading factor value below 0.4. So that new diagrams are produced as follows:



Figure IV. 2 Path diagram with loading factor value after elimination

After eliminating the value of the loading factor. Based on Figure IV.2 the loading factor values for each indicator are as shown in the table below:



Table IV. 7 Standardize Loading Factor Results Latent Variable Indicator

Latent Variable	Indicator	SLC	Information
<i>Work Environment</i>	WE1	0.570	Valid
	WE2	0.688	Valid
	WE5	0.670	Valid
	WE6	0.758	Valid
	WE7	0.617	Valid
	WE8	0.588	Valid
<i>Job Satisfaction</i>	JS1	0.677	Valid
	JS2	0.690	Valid
	JS3	0.744	Valid
	JS4	0.719	Valid
	JS5	0.814	Valid
	JS6	0.692	Valid
	JS8	0.64	Valid
<i>Employee Performance</i>	EP1	0.681	Valid
	EP2	0.721	Valid
	EP3	0.549	Valid
	EP5	0.819	Valid
	EP6	0.839	Valid

The results of Table IV.7 indicate that all indicators used as indicators of the latent variable have a standardize loading factor (SLF) above 0.5 so that it can be said that all indicators are valid or indicators used can measure each latent variable with optimal. Furthermore, a discriminant validity test of all latent variables is used using heterotrait-monotriate criteria ratio of correlation (HTMT). The results of HTMT measurements are as follows:

Table IV. 8 AVE results for each latent variable

	Employee Performance	Job Satisfaction	Work Environment
Employee Performance			
Job Satisfaction	0.610		
Work Environment	0.591	0.827	

Based on the HTMT value, it can be seen that the HTMT value of each latent variable with other latent variables is worth less than 0.9. So it can be concluded that all construct variables in the model meets discriminant validity.

Furthermore, a composite reliability or convergent validity (AVE) measurement is taken. This measurement aims to evaluate the outer model. The following is the result of the calculation of composite reliability (CR) and convergent validity (AVE).

Table IV. 9 CR and AVE Value

Latent Variable	CR	AVE
Work environment	0.746	0.424
Job satisfaction	0.839	0.508
Employee performance	0.910	0.531



Based on the results of the analysis in Table IV.9, the latent variable has an AVE value above the minimum criterion of 0.5 except in the work environment variable. All latent variables except the Employee Performance variable in this study can be said to meet the convergent validity criteria because it has an AVE value above 0.5 (Hair, Jr, et al, 2014). In addition, based on the CR value presented in the table, it can be obtained that all latent variables have a CR value above 0.6 which means that the indicators used have been said to be able to measure the latent variable well or it can also be said that all measurement models are reliable.

3) Result of Measurement of Inner Model

R Square Test

After the measurement for the outer model, then the measurement is taken for the complete structural model (inner model). One of the criteria for measuring inner models is R-Square. According to (Ghozali, 2016) there are several categories of R², namely as follows.

Table IV. 10 Classification of R-Square

Category	R square
Good	0.67
Moderate	0.33
Weak	0.19

The following is the result of R-Square measurements for each construct variable.

Table IV. 11 R-Square Value

Variable	R square	Category
Job Satisfaction	0.467	Moderate
Employee performance	0.368	Moderate

Based on the results of the R-Square value in Table IV.11, For each endogenous variable in the table it can be seen that the Job Satisfaction variable has a R-Square of 0.467 which means that the model can only explain the Job Satisfaction construct of 46.7%. The Employee Performance variable has a R Square value of 0.368 which means that the model is only able to explain for the Employee Performance construct of 36.8%. All R-Square values in the table indicate that each model that forms the construct variable is included in the moderate or medium category.

F-Square

F Square is used to measure the relationship between exogenous variables and endogenous variables. The following is an asvaluation of the calculation of F-Square Model.

Table IV. 12 F-Square Value

	<i>Employee performance</i>	<i>job satisfaction</i>	<i>work environment</i>
<i>Employee performance</i>			
<i>job satisfaction</i>		0.597	
<i>work environment</i>			0.893

The results of the calculation of F-Square in Table IV.12 indicate that the work environment variable has a big influence in explaining the Job Satisfaction variable. Meanwhile, the Job Satisfaction variable is sufficient in explaining the Employee Performance variable.

Model Fit

Table IV. 13 Model Fit Result

	Saturated model	Estimated model
SRMR	0.131	0.131
d_ULS	2.912	2.913



d_G	0.782	0.789
Chi-square	449.841	452.213
NFI	0.552	0.550

The SRMR value for the estimated model is greater than 0.1 based on the model fit criterion, so it can be stated that the model is still not good. Also, when seen from the NFI, the estimated model value is still less than 0.90, so it can be concluded that the model is still not good. Based on (Hair, Jr, et.al , 2014), PLS-SEM does not provide a single goodness-of-fit criterion, unlike CB-SEM. Fit has different connotations in the contexts of CB-SEM and PLS-SEM, which must be acknowledged in this context. In contrast to CB-SEM, researchers employing PLS-SEM cannot use a global goodness-of-fit score to assess the overall model fit.

Hypothesis Test

After analyzing the feasibility of a measurement model using R Square and F Square, the feasibility of a measurement model is also measured by examining the T-statistic value of the path coefficient's results. At a significance level of 5%, the T-Statistic value must be greater than the critical value of T, which is 1.96. The value of the loading factor and the T-statistic obtained from the results of the bootstrapping procedure with a sample size of 110 and 1,000 repetitions are as follows.

Table IV. 14 Path Coefficient Result

	Original sample (O)	T statistics (O/STDEV)	P values
job satisfaction -> Employee performance	0.611	10.969	0.000
work environment -> job satisfaction	0.687	14.464	0.000

Based on the result of Path Coefficient on Table IV.14, the following conclusions are obtained:

Table IV. 15 Hypothesis Test Results

Hypothesis	Information	Coefficient	T-value	P-value	Conclusion
H1	Work Environment has a positive and significant effect on job satisfaction	0,687	14,464	0,000	Hipotesis Accepted
H2	Job satisfaction has a positive and significant effect on employee performance	0,611	10,969	0,000	Hipotesis Accepted

- 1) Work Environment has a positive and significant effect on Job Satisfaction

The results of the table indicate that the work environment variable that affects the behavior of the behavioral intention has a T-count value of 14.464 with a p-value of 0,000. So, it can be concluded that the work environment variable significantly affects the Job Satisfaction variable. The coefficient value of 0.687 shows that the work environment has a positive influence on the job satisfaction of PT Asuransi Siap employees, so that, the increasing quality of work environment will increase job satisfaction from employees.



- 2) Job Satisfaction has a positive and significant effect on Employee Performance

The results of the path coefficient of the Job Satisfaction variable against Employee Performance have a value of 0.611, while the resulting T-value value is 10.969 with a P-value of 0,000 so it can be said that the Job Satisfaction variable has a positive and significant effect on the Employee Performance variable. So, it can be said that the increasing satisfaction of employees at work will increase the performance of employees as well.

- 3) Job Satisfaction mediated the effect of Work Environment on Employee Performance from the company.

Based on the table, it can be seen that the path that connects the work environment variable with job satisfaction is statistically significant or it can be said that work environment has an influence on the job satisfaction variable, then from the Job Satisfaction variable on the Employee Performance variable also has a positive influence, so it can be said that the variable Job satisfaction can mediate the effect of work environment on the company's employee performance.

Result of Interview

The following are the results of interviews conducted by the author with company employees consisting of 3 Group Heads, 1 Head of, and 1 staff member. First, the author conducted an interview with Ibu A as the group head of the company's risk management division.

1. In your opinion, how is the work environment (physical and non-physical) in the company now? (In your opinion, what is the scale of the work environment in the company from 0 to 10?)

Answer:

In terms of the physical environment, the building in which we currently use is an old structure that has been restored; the building is in better condition and has an adequate spatial arrangement and decent interior design. The building where the room is located is not very wide, therefore personnel at the staff level sit at one large table. The concept for which the office is developed is conducive to the comfort of young employees since the interior design creates an office that is suitable for youthful employees. On the Non-Physical Environment for employee communication, both work-related and non-work-related communication is currently good. But I think it's a bit unusual in terms of communication between staff and upper management. As some employees feel while interacting with management, communication is frequently viewed as unpleasant by employees. Occasionally, it is difficult for the group leader to cope with requests from the directors, as the directors often urge that a task be finished fast, placing a load on the staff. In addition, it is believed that the directors do not offer their subordinates with clear instructions, despite the fact that it is their responsibility to do so. Apparently, the directors provide personnel with guidance over next year's plans. Scale for Physical Work Environment is 9 and for Non-Physical Environment 6

2. In your opinion, the current Work Environment is sufficient or needs to be improved? If so, what needs to be fixed?

Answer:

The existing office facilities are excellent. Perhaps it would be preferable to add a mosque for staff who perform Friday prayers. Individual accountability may need to be strengthened in the non-physical work environment so that there is no culture of slacking off.

3. Are you satisfied working in this company? Please explain. (In your opinion, on a scale of 0-10, what scale is your scale for your satisfaction)

Answer: I am currently unsatisfied due to the absence of transparency and unpleasant act. This unpleasant act were limiting employment opportunities for employees. From the time I joined the company till the present, I am satisfied. Because I began my career with this company and intend to retire there as well. Scale 7

4. Do you believe that employee performance will impact the company's revenue? Whether so, how? If not, then how? So, the company's recent financial performance is poor. What do you think is the cause of the company's declining financial performance? (Please rate from scale of 0-10 about employee performance's impact on company's revenue)



Answer: Employee performance will definitely affect the company's financial performance. Because employees are company assets. If human resources are not well managed, the company cannot do marketing for product promotion, claim settlement, and premium collection. So if a company cannot manage its human resources, employees will become lazy to collect premiums. Which is the source of the company's income. The factors that made the company's finances not good were the company not being able to manage its business and there were internal problems where the company did not perform proper reserve calculations, resulting in a deficit of up to around 1.3 trillion. Scale: 8

5. What efforts has the organization taken to enhance employee performance? (In your opinion, on a scale of 0-10, what scale for company's efforts to enhance its employee performance)

Answer: The company has taken several steps to mitigate risks to improve employee performance. one of which is conducting an assessment of all employees and then coaching the employees because those who are assessed are performance. Then evaluate the staff and structural. Scale: 8

Secondly, author conduct an interview with Bapak B as group head from corporate secretary division. The following are the result of the interview:

1. In your opinion, how is the work environment (physical and non-physical) in the company now? (In your opinion, what is the scale of the work environment in the company from 0 to 10?)

Answer: Work space and facilities are well provided. Adequate sun exposure, lighting and good air circulation. The capacity of the room itself for the number of people according to the number needed. The relationship between employees personally and at work is also good. Room for employees is given one big room, and given a big table for employees. The relationship between employees and directors is quite good, in this case communication is also going well. A means of communication or called a townhall meeting is provided by the company to communicate what the directors want to convey to employees. This can be used by the directors to convey future plans, and employees can also ask the directors about future plans. Group Heads and Branch Heads can also communicate through coordination meetings to convey messages to employees. Such as performance evaluation, future company plans. Scale 8

2. In your opinion, the current Work Environment is sufficient or needs to be improved? If so, what needs to be fixed?

Answer: It feels adequate at this time. Although if improvements are required, office maintenance such as office buildings may be performed. So that the office's comfort may be maintained.

3. Are you satisfied working in this company? Please explain. (In your opinion, on a scale of 0-10, what scale is your scale for your satisfaction)

Answer: I enjoy working at this company because we are able to utilize our skills and maximize what we bring to the table. While the company is undergoing redevelopment. To move forward in the future, the company requires the support of its employees and even all of its stakeholders. Scale 8

4. Do you believe that employee performance will impact the company's revenue? Whether so, how? If not, then how? So, the company's recent financial performance is poor. What do you think is the cause of the company's declining financial performance? (Please rate from scale of 0-10 about employee performance's impact on company's revenue)

Answer: Certainly there is a relationship between employee performance and company performance. After all this company is a service company. Where service employees play an important role in the services received by consumers. If the service is possible, every insurance company offers the same service, namely protection against risk. But what is different is the accompanying service when the product is sold. How the claim process, how quickly the policy is issued, how quickly the claim is paid affects consumer satisfaction. Satisfied consumers will repeat or extend policies that have been issued. The experience felt by consumers is a consideration for consumers to continue or settle rather than policies. With the extension of the policy is the company's income and can add to the company's income. So that the company's financial performance is getting better. Last year's financial reasons were indeed full of challenges because so far the company had quite a lot of experience in corporate coverage, recently the company has stepped up in the non-corporate sector. The company is included in coverage, namely credit insurance, where the company does not



have expertise in that field. And it turns out that this has a fairly large impact, so that the company suffers losses in the field of credit insurance. This resulted in the company having to make a lot of reserves to cover credit insurance. Last year's solvency level of the company decreased greatly, but this year the level of solvency has improved so that the company can return to compete. Scale 7

5. What efforts has the organization taken to enhance employee performance? (In your opinion, on a scale of 0-10, what scale for company's efforts to enhance its employee performance)

Answer: The organization has always recruited personnel based on its needs. Currently, technology has a substantial impact on the company's business. There are employees who have just begun working at the company, in addition to those who have been there for decades. Thus, the corporation performs education and training in accordance with its needs and modifies the educational backgrounds of these individuals. In addition to education, workers require experience. The company offers internship opportunities at other companies so that employees can gain a broader range of experience. So that employees can create innovative solutions for the business. The internship in question provides employees with internship experience in partner companies, including loss assessment firms and risk assessors. In addition, the corporation utilizes external benchmarks and information for implementation within the organization. Scale 8

Furthermore, author conduct next interview with Bapak C as the group head of Underwriting. The following are the result of the interview:

1. In your opinion, how is the work environment (physical and non-physical) in the company now? (In your opinion, what is the scale of the work environment in the company from 0 to 10?)

Answer: The current office is actually adequate in terms of the physical working environment. However, many divisions are inserted in a single area. When they are near together, we can communicate immediately, which is positive. On the other hand, when staff are conducting a zoom meeting, they must relocate to a specific room. The light settings are restricted to the hours of 8 a.m. to 5 p.m. In the meantime, those who work extra are required to supply their own lighting. In terms of the non-physical work environment, friends who work at the company are individuals who have been colleagues since the beginning of their careers and have known each other for a long time. We are familiar with the character. Because these directors are familiar with the company's culture from the start, relationships with them are enhanced. New directors from outside the company must make greater efforts to familiarize themselves with the company's culture and personnel. The corporate culture that has been for a long time but is still relatively young must be enhanced, although it is preferable for executives from outside the company to try to adapt and see things from the employees' point of view. Non-physical scale 8, Physical scale 8.

2. In your opinion, the current Work Environment is sufficient or needs to be improved? If so, what needs to be fixed?

Answer: There should be improvements for the work environment. From a physical environment standpoint, workspace arrangements may have to be improved so that they are not crowded. The internet network was also improved because when employees use office facilities, the office internet network is not good. Moreover, if employees are having an important meeting, sometimes they have to change the internet network to use a private internet. In addition, the number of meeting rooms is also inadequate. In the past, during a pandemic, you could work around this with zoom meetings, but now that you can have face-to-face meetings, more meeting rooms are needed. As for the behavior of employees in the work space, it must be improved, even though we understand that there are times when it's time to joke. However, the rule in the office is that the workspace should be quiet so as not to disturb other people's work. From a non-physical perspective, employees who have been in the company for a long time must be more comfortable because they have known each other for a long time. As for employees who are recruited on a pro-hire basis, it is hoped that this will bring about a better culture change, besides that management from outside the company is expected to be able to adapt to the company's internal culture.

3. Are you satisfied working in this company? Please explain. (In your opinion, on a scale of 0-10, what scale is your scale for your satisfaction)

Answer: Satisfaction is relative. From my point of view as an employee, the fact is that I have worked for the company for 20 years. With more or less with all the dynamics that have happened in the company. As long as it's still appropriate that we work in a company with a level of comfort like now, the salary is still appropriate, with risks that can still be measured. Maybe satisfaction is at 8.5 out of 10.



4. Do you believe that employee performance will impact the company's revenue? Whether so, how? If not, then how? So, the company's recent financial performance is poor. What do you think is the cause of the company's declining financial performance? (Please rate from scale of 0-10 about employee performance's impact on company's revenue)

Answer: Employees are recruited by the company to be able to support the company to achieve their goals. The company's goal is to achieve a profit or income. In terms of insurance companies, the income is to get the highest premiums and can control reasonable costs. Related to this question, if from the insurance company side, the company must get a premium, if such as employees in the Marketing Division, if the employee's performance is good, it will get the target set by the company. In terms of underwriting employees, if the employee's performance is good, it means that employees can keep the company to get a good business because the task of underwriting employees is risk analysis. Directly employee performance can affect company revenue. Because what is instructed by management to achieve opinion targets will not be achieved if there are no employees. The company must also equip employees so that employees can achieve high achievement.

The company's financial performance is down because there is a problematic business line. Credit insurance premium has a large contribution, but the management of the claim is not appropriate. Because of a large premium, has a greater claim. There is a reserve calculation error for the credit insurance business line. Decreased income due to the lack of good management of business lines for credit insurance is also felt by other companies not only this company. So, this is felt by many companies in the same industry. Therefore now in general insurance companies are strengthened by professionals in the field of acturia to strengthen the reserves for the line of credit insurance products. As for there should be a division in a company that ensures employee performance for the better, such as employee performance A is 10 but now its performance is 5. This is a problem, which may be able to perform at number 10, there may be things that companies can do Such as putting employees in the division that he has better potential or improvement in terms of facilities that the employee receives. Scale 7

5. What efforts has the organization taken to enhance employee performance? (In your opinion, on a scale of 0-10, what scale for company's efforts to enhance its employee performance)

Answer: To improve the performance of employees the company has implemented an in line with the Ministry of State -Owned Enterprises, the new core values, namely AKHLAK. The company also imposes a flexible work system that employees can work at home or anywhere as long as employees do not meet with clients. As for there should be an increase in the field of employee facilities. It is hoped that the facilities are better, because with good facilities employee performance will also be good. Now the individual KPI is one of the measurement in the application of improving employee performance. As for now there are improvements in better employee grading, so that employees can see the grade if you see his career. It can also motivate employees to work better. As for there should be appreciation in the form of reward or appreciation that is intangible form as a form of gratitude for his hard work. Scale 8

In addition, the author conducts an interview with Ibu D, the head of the Business Support Division. The results of interviews with Ibu D are as follows:

1. In your opinion, how is the work environment (physical and non-physical) in the company now? (In your opinion, what is the scale of the work environment in the company from 0 to 10?)

Answer: Regarding the physical work environment, it is excellent. Because we recently relocated into a new workplace, the structure is not new. The office arrangement is likewise new, and the conditions and lighting are decent. This design approach aligns to the company's requirements and current trends. Regarding non-physical work environment, our office has a significant turnover rate. Therefore, adjustments must continue to be made between colleagues. Owing to highly dynamic circumstances, the human nature we encounter evolves, as do our coworkers. It is difficult for employees to remain adaptable and adhere to the non-physical environmental requirements mentioned previously. Physical rating: 8.5, Non-physical rating: 6.

2. In your opinion, the current Work Environment is sufficient or needs to be improved? If so, what needs to be fixed?

Answer: In terms of the physical work environment, what needs to be done is to maintain a comfortable work environment, namely maintaining cleanliness, discipline, protecting the environment is something that must be continuously built to maintain a comfortable work environment. Meanwhile, from the non-physical side, there are many challenges faced, one of which is how



management as the top leader in the company can set a good example in order to create a comfortable, conducive work environment, and employees can still provide engagement in work so that they can make the maximum contribution to company.

3. Are you satisfied working in this company? Please explain. (In your opinion, on a scale of 0-10, what scale is your scale for your satisfaction)

Answer: Well I am more appreciative of what I have. Due to the fact that humans are never satisfied, there will inevitably be items that are incompatible and pose a challenge. Nonetheless, dissatisfying circumstances are obstacles that require us to be able to react to changes in the company's environment. Currently, contentment is declining, when in the past it may have been greater. Personal assessments of work satisfaction may continue to fall, however, as a result of a number of factors that continue to reduce the hospitability of the workplace environment. Scale 8

4. Do you believe that employee performance will impact the company's revenue? Whether so, how? If not, then how? So, the company's recent financial performance is poor. What do you think is the cause of the company's declining financial performance? (Please rate from scale of 0-10 about employee performance's impact on company's revenue)

Answer: Employee performance certainly has a great influence on company income, especially in the context of income. Because, company performance which is measured by company income can occur due to employee contributions. So, maintaining employee performance to remain optimal is very important. Almost all companies make employees as company assets. Ideally, companies need to continue to maintain their employees properly, so that employees can continue to contribute optimally to the company.

The company's financial performance has declined due to policies that will be implemented by all companies, especially financial institutions, in this case insurance. So many factors are not only internal factors but also external factors. However, the company's task is to restore the company's performance to be better. Various policies that need to be followed are one of the factors driving the decline in the company's financial performance. Scale 8

5. What efforts has the organization taken to enhance employee performance? (In your opinion, on a scale of 0-10, what scale for company's efforts to enhance its employee performance)

Answer: I have not seen anything the company has done to retain employees, but perhaps it will take steps such as employee promotions. This may be a late response from the company, but it is best to not respond at all. The high rate of staff turnover requires that management and companies pay special attention to the experience that occurs, as a result of which special consideration must be given to this phenomenon. Such as how to retain staff through promotions and compensation adjustments. Adjustments to the amount of inflation, which continues to rise, are meant to be made to the income. Because employees who have been with the company for four or five years have not experienced income changes. This is regarded to be necessary due to the fact that many of life's expenses rise faster than a permanent employee's pay. Hence, it is vital to adjust income so that employees can achieve their previous level of prosperity. The actions made by the organization today are promotions for non-structural staff. For Fresh Graduate employees in Grade 7, individuals are graded. There are personnel who have not been promoted in the past six years; promotions should occur regularly. Otherwise, if it does not conduct promotions for functional roles, there is a chance that people would seek employment elsewhere where they are valued. Scale 6.5

Lastly, the author performed an interview with Bapak E as a member of PT. Asuransi Siap's underwriting staff. The results of the interview with Bapak E are as follows:

1. In your opinion, how is the work environment (physical and non-physical) in the company now? (In your opinion, what is the scale of the work environment in the company from 0 to 10?)

Answer: Physically speaking, the existing office's work atmosphere and facilities are excellent. Almost everything needed by employees is available, the room has sufficient lighting. The office is designed with an open space theme with one giant desk per division. But, there may be a scarcity, as we just relocated to a new building. In the meanwhile, the underwriting division continues to utilize a work-from-home approach due to a shortage of available office space. In addition, an employee conducting a zoom meeting may be distracted by the noises in the room; therefore, the employee must first leave the room or find a quiet room in order to conduct a zoom meeting. From a non-physical work environment perspective, the underwriting group is comfortable, we can



work effectively together, and the underwriting group's members are also good. There is no gulf between subordinates and superiors in one division's relations with their superiors. The interaction between firm directors and employees is, in my opinion, closer. Directors communicate with the group leader only when there is anything to convey. 8 on the scale for both

2. In your opinion, the current Work Environment is sufficient or needs to be improved? If so, what needs to be fixed? Answer: There is still much room for improvement, including staff workspace. So that each individual has a dedicated workstation. For a non-physical work environment, managers should pay more attention to their staff to better guide employees. Managers are expected to provide more coaching to employees so that employee competence becomes better.

3. Are you satisfied working in this company? Please explain. (In your opinion, on a scale of 0-10, what scale is your scale for your satisfaction) Answer: So far I'm satisfied, although lately there has been a lot of efficiency. But as long as the company can be sustainable and employee welfare can be considered, I feel satisfied working in the company. Even though there are drawbacks such as a lack of appreciation for employees during overtime. Scale 7

4. Do you believe that employee performance will impact the company's revenue? Whether so, how? If not, then how? So, the company's recent financial performance is poor. What do you think is the cause of the company's declining financial performance? (Please rate from scale of 0-10 about employee performance's impact on company's revenue) Answer: In my opinion, employee performance greatly affects the company's profit. For example marketing people, their performance must be good so that the company gets income or premiums. If, for example, the performance is poor, in the end the company's target cannot be achieved. In terms of underwriting, employees must be able to analyze risks properly and wisely. Employees must be able to analyze risks comprehensively. Financial performance is declining because the company has a product line that the company cannot handle. Scale 9

5. What actions can company use to improve employee performance? On a scale from 0 to 10, how would you rate the company's efforts to improve employee performance? Answer: To improve employee performance, the first is probably a reward for employees to be more enthusiastic about working, and there is also punishment for employees who are negligent. There may be some employees whose work is not good, and there is no reprimand from the company for these employees. Which is a problem for the company. Apart from that, human resources development is given more attention, such as facilitating employees for certification. Scale 7

Tabulation of Interview

In this phase, the obtained data from interview were entered into tables. The table contains data from each category that exists and is relevant to the subject under research. Each category represents the root of the problem contained in the research. According to (Levin, et.al, 2017) Simple tabulation is when the data are tabulated to one characteristic.

Table IV. 16 Tabulation of Interview

Table with 6 columns: Interviewee, Work Convenience, Relationship within Organization, Money, Acknowledgement, Development and Opportunity to Grow. Rows include Ibu A, Bapak B, Bapak C, Ibu D, Bapak E, and Total.

Based on the results of the tabulation of the conducted interviews, the author can conclude that the work environment mediated by job satisfaction can influence employee performance in numerous ways. The performance of an employee can be affected by the company's existing facilities, such as a desk, an internet connection, and a comfortable workspace. Moreover, communication



between employees or with superiors and has a substantial impact on employee performance. In addition, satisfaction can be assessed by the provision of both tangible and intangible rewards, such as compensation, promotion, and training. The author has detailed these items in the table presented above.

D. Solution and Proposed Implementation

1) Work Environment

The results of the table 4.14 indicate that the variable work environment that influences the variable behavioral intention has a t-value of 14.464 and a p-value of 0.000. Consequently, it can be stated that the work environment variable has a considerable impact on variables related to job satisfaction. The coefficient value of 0.687 suggests that the work environment influences the job satisfaction of PT. Asuransi Siap employees positively. Hence, improving the quality of the work environment will boost job satisfaction among employees.

Based on these results, companies need to pay attention to the Non-Physical Work Environment within the company, Specifically, communication between top management and its subordinates. Management must be concerned with either the non-physical environment, such as communication between superiors and subordinates, or the physical environment, such as decorating and humidity, in relation to the relevance of the work environment in enhancing corporate performance (Sedarmayanti, 2009).

2) Job Satisfaction

The primary focus of organizational research is job satisfaction, in addition to being important for employee performance and job satisfaction. Positive and negative views and experiences on the work have an effect on employee satisfaction inside an organization (Anis, et.al, 2011, p. 7316-7324). Typically, compensation is a cause for dissatisfaction or discrimination among employees, and as a result, individuals desire to leave the company. Therefore, the company should be able to develop a compensation system that gives job satisfaction, fosters a sense of fairness, and appropriately satisfies fundamental needs, so that employees are willing to continue working for the organization (Iqbal, Guohao, & Akhtar, 2017). These theories are in line with the result of interview of Ibu D and Bapak E which said that company should be able to adjust their employee's income to maintain its satisfaction.

According to (Flippo, 1994), the aims of salary and benefits for firms include motivating employees and enhancing job satisfaction. In contrast, for employees, remuneration and benefit is a source of revenue for economic survival and determining social status in society. Job satisfaction is not only about paychecks or salary, but also opportunity of employee to grow in the company. According to (Orwa, 2012) compensation/pay issues are the leading cause of turnover intent, followed by a lack of promotion, poor working environment, and insufficient employee participation. Based on the table 4.15, The path coefficient values of the job satisfaction variable on employee performance are 0.611, while the t-value is 10.969 and the p-value is 0.000, indicating that the job satisfaction variable has a positive and statistically significant effect on employee performance variables. So, it can be stated that boosting employee satisfaction at work will also increase employee performance.

According to (Nelson & Quick, 2013), recognition is the primary motivator for improving work performance and job satisfaction. Employees who are recognized for their efforts see an increase in job satisfaction. Respectful communication, as well as attitudes of superiors that evaluate the work of subordinates favorably, are examples of management's acknowledgment. (Truckenbrodt, 2000) also states that "Through the interaction of both sides, the superior-subordinate relationship is intended to maximize the success of the organization." Her findings demonstrate that managerial ties with employees will boost job satisfaction. Maintaining and strengthening relationships between management and employees is advantageous for both parties, but it is also crucial for the business as a whole to achieve success, growth, and performance.

Based on the analytics on previous chapter and explanation as stated before, the organization must improve communication between management and subordinates, and management should attempt to acknowledge employee performance.

V. CONCLUSION

Asuransi Siap is a well-known general insurance company in Indonesia. The company has experience for more than 30 years in insurance business. However, lately company experienced an increase in employee turnover and decrease in performance. Many current employees felt that they're not satisfied and exhausted with the job they performed. Therefore, this study focuses on what causes the low employee performance at Asuransi Siap from work environment perspective. The researcher then utilizes two variables, particularly regarding Physical Work Environment and Non-Physical Work Environment, to examine the work



environment. Using questionnaires and a descriptive quantitative methodology, the researchers then conducted study on these factors.

The following conclusions can be taken from the outcomes of the data analysis and discussion in the previous chapters:

1. From the results of the analysis of the influence of Work Environment on Employee Performance, it can be concluded that there is a significant influence between Work Environment on Employee Performance in Asuransi Siap.
2. From the results of the analysis of the influence of Job Satisfaction on Employee Performance, it can be concluded that there is a significant influence between Job Satisfaction on Employee Performance in Asuransi Siap.
3. From the results of the analysis of the influence of Work Environment on Job Satisfaction, it can be concluded that there is a significant influence between Work Environment on Job Satisfaction in Asuransi Siap.

The authors of this study can conclude that the work environment variable within the organization has a significant impact on job satisfaction and employee performance. In addition to the work environment, job satisfaction is one of the factors of employee performance.

Recommendation

After conducting research and data analysis at Asuransi Siap, it is possible to give some recommendations. The following are the proposals that can be submitted:

1. It is advisable to the management that the attention to the development of this work environment such as acknowledge employee performance, listening to employee's advice or try to communicate better to subordinates, gives an example to the subordinates, and appreciate their effort.
2. Improve or maintain the atmosphere of a comfortable physical working environment, particularly the atmosphere of the company's physical work environment, such as employee's desk needs to be improved.
3. Improve the reward system for employees, because reward such as overtime pays is also source of motivation for employees to work.
4. Establish a better promotion system for all employees. So that they can develop inside the organization, thereby improving the performance of both people and the company as a whole.
5. It is advisable to the management or manager to gives attention of atmosphere in the office such as giving the motivational advice to the employee.

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