

Psychological and Organizational Determinants of Employee Performance in an Indonesian Sharia Cooperative: The Roles of Self-Efficacy, Locus of Control, Goal Orientation, and Compensation

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Abstract

Background: Employee performance is a critical determinant of organizational effectiveness and long-term sustainability. Both individual psychological attributes and organizational factors have been recognized as important drivers of employee performance. However, studies examining the combined effects of self-efficacy, locus of control, goal orientation, and compensation within a single structural model remain limited, particularly in the context of Indonesian Sharia savings and loan cooperatives. Understanding these relationships is essential for developing effective human resource management strategies that enhance workforce performance. **Objective:** This study aimed to examine the effects of self-efficacy, locus of control, goal orientation, and compensation on the performance of operational employees in an Indonesian Sharia savings and loan cooperative. **Methods:** A quantitative cross-sectional study was conducted involving 93 operational employees. Data were collected using structured questionnaires and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS version 3. Statistical significance was determined at $p < 0.05$. **Results:** The findings showed that self-efficacy had a significant positive effect on employee performance ($T = 2.404$, $p = 0.017$). Likewise, locus of control ($T = 2.630$, $p = 0.009$), goal orientation ($T = 5.424$, $p < 0.001$), and compensation ($T = 5.882$, $p < 0.001$) each demonstrated significant positive effects on employee performance. Collectively, these variables explained 85.4% of the variance in employee performance ($R^2 = 0.854$), indicating a strong predictive model. **Conclusion:** Self-efficacy, locus of control, goal orientation, and compensation are significant determinants of employee performance in Indonesian Sharia savings and loan cooperatives. These findings suggest that optimizing employee performance requires an integrated approach that strengthens employees' psychological capacities while providing appropriate organizational support through compensation systems. This study contributes to the human performance literature by demonstrating the combined influence of psychological and organizational factors within a single structural model, offering a more comprehensive understanding of employee performance in the context of Sharia cooperative organizations.

Keywords: employee performance; self-efficacy; goal orientation; compensation; Sharia cooperative

INTRODUCTION

Human performance has become a central focus across organizational, healthcare, and occupational settings because it reflects an individual's capacity to perform tasks effectively while maintaining productivity, adaptability, and overall well-being. In

contemporary workplaces, optimizing human performance extends beyond improving technical skills or operational efficiency; it also involves understanding the complex interaction between psychological attributes, cognitive processes, organizational support, and environmental conditions that collectively shape work outcomes (Leva et al., 2022). As organizations continue to face rapid technological advancement, increasing job complexity, and evolving service demands, optimizing workforce performance has become a strategic priority for sustaining organizational competitiveness and promoting long-term employee well-being (Travis & Brown, 2023). Consequently, employee performance represents a key dimension of human performance within organizational settings, reflecting the successful integration of individual capabilities, psychological resources, and organizational support.

Employee performance is one of the most important markers of organizational effectiveness. This is because it indicates the ability of employees to execute the obligations allocated to them while at the same time contributing to organizational goals. Employees with good performance increase the productivity, innovation, and service quality of organizations, whereas the lower performance might decrease the competitiveness and sustainability of organizations in the long run (Triansyah et al., 2023; Tuffaha, 2020). The increasing use of human capital to achieve strategic objectives by firms has made understanding the factors of employee performance a prominent focus in human resource management research. It has been found that employee performance is a combination of individual psychological qualities and organizational elements and not a single determinant (Leva et al., 2022). Hence, investigating the factors influencing employee performance is critical in designing successful organizational strategies.

Among the psychological determinants of human performance, self-efficacy, locus of control, and goal orientation have received considerable attention because they influence employees' motivation, persistence, learning behavior, and work achievement. Self-efficacy refers to an individual's belief in his or her ability to succeed in executing work-related tasks and determines how much effort and persistence he or she will make to achieve desired results (Cherian & Jacob, 2013). Likewise, individuals with a high internal locus of control tend to believe that job outcomes are mostly a function of their own efforts, which encourages a higher sense of responsibility, initiative, and problem-solving behavior (Syah & Safrida, 2024). Goal orientation is also found to enhance employee performance by encouraging individuals to acquire competences, embrace difficulties and constantly improve their work performance through adaptive learning behaviors (Lu et al., 2023; Zhou & Zheng, 2023). Together, these psychological attributes allow employees to better meet professional expectations and contribute to organizational effectiveness.

Beyond psychological resources, organizational support also plays a critical role in optimizing employee performance. Compensation is one of the most powerful ways for a business to acknowledge the work of its people, and to increase motivation and job satisfaction. Well designed compensation systems not only provide financial rewards but also strengthen employees' commitment, productivity, and willingness to attain company objectives (Akuffo-Aduamah, 2025). Therefore, employee performance should be understood as the outcome of the interaction between individual psychological resources and organizational support systems. Jointly considering these elements may lead to a more holistic understanding of workforce performance and provide practical evidence to

improve human resource management, especially for firms that strongly rely on employee dedication and service quality.

Extensive empirical evidence has demonstrated that employee performance is influenced by both psychological and organizational determinants, including self-efficacy, locus of control, goal orientation, and compensation (e.g., Cherian & Jacob, 2013; Syah & Safrida, 2024; Lu et al., 2023; Akuffo-Aduamah, 2025). For example, the self-efficacy and locus of control have a direct and indirect effect on employee performance through organizational citizenship behavior (Syah & Safrida, 2024). Likewise, learning goal orientation has been highlighted as an important psychological process that affects employees' behavior and performance in organizational contexts (Zhou & Zheng, 2023; Lu et al., 2023). Organizational practice for employee motivation, dedication and productivity, is also known as compensation, which contributes to the alignment of employees' contributions with company objectives (Akuffo-Aduamah, 2025). Although these discoveries have contributed to the knowledge of employee performance, most previous research have studied these factors in isolation or included just a limited number of variables within a single analytical framework.

Despite the substantial body of evidence demonstrating that self-efficacy, locus of control, goal orientation, and compensation are associated with employee performance, previous studies have predominantly examined these determinants independently or incorporated only a limited number of variables within a single analytical framework. As a result, empirical evidence regarding their simultaneous contribution to employee performance remains limited, particularly in Sharia cooperative settings. Compared with conventional business organizations, Sharia cooperatives operate based on Islamic ethical principles, member-oriented services, and organizational commitment, creating a distinctive work environment that may influence how psychological and organizational factors interact to shape employee performance. Addressing this gap is important for developing a more comprehensive understanding of workforce performance and for providing evidence-based recommendations to strengthen human resource management practices in Sharia cooperative institutions.

Considering these concerns, this study aims to examine the effects of self-efficacy, locus of control, goal orientation, and compensation on employee performance among operational employees of an Indonesian Sharia savings and loan cooperative. Unlike previous studies that primarily examined these determinants independently or through mediating mechanisms, this study integrates psychological and organizational factors into a single structural model to provide a more comprehensive understanding of employee performance in a Sharia cooperative setting. The findings are expected to contribute to the human performance literature while providing evidence-based insights for developing human resource management strategies that strengthen workforce performance in Sharia cooperative institutions.

METHODS

Study Design and Participants

This study employed a quantitative research design with a cross-sectional approach to examine the effects of self-efficacy, locus of control, goal orientation, and compensation on employee performance. The study was conducted at the Operational Unit of Koperasi Syariah Mitra Usaha Ideal, East Java, Indonesia. The study population comprised all operational employees of the cooperative. Due to the relatively small

population size, a total sampling technique was employed, resulting in the inclusion of all 93 operational employees as research participants.

Data Collection and Research Instruments

Data were collected using a structured questionnaire consisting of five constructs: self-efficacy, locus of control, goal orientation, compensation, and employee performance. The questionnaire items were adapted from established theoretical frameworks and validated measurement instruments reported in previous studies. All responses were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Prior to hypothesis testing, the measurement model was evaluated by assessing indicator validity and construct reliability using outer loadings, Average Variance Extracted (AVE), Composite Reliability (CR), and Cronbach's alpha.

Data Analysis

The collected data were analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS version 3. The analysis consisted of two sequential stages. First, the measurement (outer) model was evaluated by assessing convergent validity, discriminant validity, composite reliability, and internal consistency reliability. Subsequently, the structural (inner) model was assessed using path coefficients, the coefficient of determination (R^2), and bootstrapping procedures to test the proposed hypotheses. Statistical significance was established at $p < 0.05$.

Ethical Issues

Participation in this study was voluntary. Before completing the questionnaire, all participants were informed about the purpose of the study and provided their consent to participate. Respondents were assured that all information would be kept confidential, analyzed anonymously, and used solely for research purposes.

RESULTS

A total of 93 employees from Koperasi Syariah Mitra Usaha Ideal participated in this study. As presented in Table 1, the majority of respondents were male (52.7%), while female respondents accounted for 47.3%. Regarding age, most respondents were between 26 and 30 years old (40.9%), followed by those aged over 31 years (39.8%) and under 25 years (19.3%). In terms of educational attainment, most respondents held a bachelor's degree (43.0%), followed by senior high school graduates (32.3%), diploma graduates (22.6%), and master's degree holders (2.1%).

Table 1. Respondent Characteristics

Variable	n	%
Sex		
Male	49	52,7
Female	44	47,3
Age		
<25 years	18	19,3
26-30 years	38	40,9
>31 years	37	39,8
Education Attainment		
Senior High School	30	32,3
Diploma	21	22,6
Bachelor's degree	40	43,0
Master's degree	2	2,1

The measurement model was evaluated by assessing indicator reliability, convergent validity, discriminant validity, and internal consistency reliability. All indicator loadings exceeded the recommended threshold of 0.70, ranging from 0.711 to 0.907, indicating satisfactory indicator reliability.

The Average Variance Extracted (AVE) values ranged from 0.649 to 0.708, exceeding the recommended minimum value of 0.50 and demonstrating adequate convergent validity. Furthermore, Cronbach's alpha values ranged from 0.724 to 0.872, while Composite Reliability (CR) values ranged from 0.846 to 0.908, confirming satisfactory internal consistency reliability across all constructs.

Table 2. Measurement Model Assessment

Construct	Loading Range	AVE	Cronbach's α	Composite Reliability
Self-Efficacy	0.777–0.854	0.680	0.768	0.864
Locus of Control	0.747–0.907	0.649	0.724	0.846
Goal Orientation	0.807–0.883	0.708	0.794	0.879
Compensation	0.711–0.902	0.677	0.755	0.862
Employee Performance	0.715–0.883	0.665	0.872	0.908

Discriminant validity was evaluated using the cross-loading criterion. As presented in Table 3, each indicator exhibited a higher loading on its respective construct than on the remaining constructs, indicating satisfactory discriminant validity and confirming that each construct was empirically distinct from the others.

Table 3. Cross-Loading Matrix

Indicator	Self-Efficacy	Locus of Control	Goal Orientation	Compensation	Employee Performance
X1.1	0.854	0.602	0.632	0.652	0.755
X1.2	0.841	0.428	0.634	0.451	0.608
X1.3	0.777	0.416	0.445	0.395	0.503
X2.1	0.664	0.753	0.515	0.494	0.605
X2.2	0.442	0.907	0.347	0.614	0.615
X2.3	0.319	0.747	0.254	0.589	0.535
X3.1	0.636	0.495	0.832	0.497	0.690
X3.2	0.628	0.410	0.883	0.353	0.634
X3.3	0.492	0.245	0.807	0.415	0.539
X4.1	0.557	0.641	0.374	0.902	0.715
X4.2	0.461	0.572	0.337	0.843	0.672
X4.3	0.519	0.510	0.541	0.711	0.635
Y1.1	0.729	0.591	0.542	0.760	0.813
Y1.2	0.598	0.479	0.676	0.567	0.787
Y1.3	0.481	0.591	0.476	0.643	0.715
Y1.4	0.699	0.719	0.714	0.686	0.867
Y1.5	0.610	0.579	0.614	0.681	0.883

The structural model demonstrated substantial explanatory power, with an R^2 value of 0.854, indicating that self-efficacy, locus of control, goal orientation, and compensation jointly explained 85.4% of the variance in employee performance. The adjusted R^2 value of 0.847 further confirmed the robustness of the proposed model. Furthermore, the predictive relevance assessment yielded a Q^2 value of 0.553, indicating that the model possessed adequate predictive capability.

The bootstrapping results supported all four proposed hypotheses (Table 4). Self-efficacy had a significant positive effect on employee performance ($\beta = 0.169$, $t = 2.404$, $p = 0.017$). Likewise, locus of control demonstrated a significant positive effect ($\beta = 0.175$, $t = 2.630$, $p = 0.009$). Goal orientation also exhibited a significant positive effect on employee performance ($\beta = 0.329$, $t = 5.424$, $p < 0.001$). Among all predictors, compensation showed the strongest positive effect on employee performance ($\beta = 0.427$, $t = 5.882$, $p < 0.001$). Overall, these findings indicate that all proposed determinants significantly contributed to employee performance.

Table 4. Hypothesis Testing

Hypothesis	β	t-value	p-value	Decision
Self-Efficacy → Employee Performance	0.169	2.404	0.017	Supported
Locus of Control → Employee Performance	0.175	2.630	0.009	Supported
Goal Orientation → Employee Performance	0.329	5.424	<0.001	Supported
Compensation → Employee Performance	0.427	5.882	<0.001	Supported

DISCUSSION

The findings of this study demonstrate that self-efficacy, locus of control, goal orientation, and compensation significantly influence employee performance among operational employees of an Indonesian Sharia cooperative. Collectively, these variables explained 85.4% of the variance in employee performance, indicating that workforce performance is shaped by the interaction between individual psychological resources and organizational support. This finding reinforces the perspective that human performance depends not only on employees' technical competencies but also on psychological capacities and organizational practices that facilitate optimal work outcomes (Leva et al., 2022; Travis & Brown, 2023). Accordingly, organizations seeking to enhance employee performance should adopt an integrated human resource management approach that simultaneously strengthens employees' psychological capabilities and organizational support systems.

The present study found that self-efficacy had a significant positive effect on employee performance. Employees with greater confidence in their ability to accomplish work-related tasks are more likely to demonstrate superior job performance because they tend to be more persistent, resilient, and willing to overcome workplace challenges. These characteristics enable employees to maintain consistent work performance despite demanding organizational conditions. This finding is consistent with Cherian and Jacob (2013), who reported that self-efficacy enhances employee motivation and performance by encouraging individuals to invest greater effort in achieving organizational objectives. Similarly, Syah and Safrida (2024) found that self-efficacy positively influences employee performance both directly and indirectly through organizational citizenship behavior, highlighting confidence as an essential psychological resource for improving work outcomes. From a practical perspective, organizations should strengthen employees' self-efficacy through competency development, continuous training, mentoring programs, and constructive performance feedback.

Locus of control was also found to have a significant positive influence on employee performance. Employees with a stronger internal locus of control generally believe that work outcomes depend primarily on their own effort, abilities, and decisions rather than external circumstances. Consequently, they tend to demonstrate greater initiative, responsibility, adaptability, and problem-solving behavior, all of which contribute to

improved work performance. These findings support those of Syah and Safrida (2024), who reported that employees with a stronger internal locus of control exhibit higher work performance and greater organizational citizenship behavior. Therefore, organizations should encourage employee autonomy, strengthen individual responsibility, and create a supportive work environment that enables employees to make decisions confidently and solve work-related problems independently.

Goal orientation also showed a significant positive effect on employee performance and exerted a stronger influence than self-efficacy and locus of control. Employees with a strong goal orientation continuously seek to develop their competencies, pursue challenging objectives, and view workplace difficulties as opportunities for learning and professional growth. Such attitudes promote adaptive learning behaviors, constructive feedback seeking, and continuous skill development, ultimately enhancing work performance. These findings are consistent with Lu et al. (2023), who emphasized the importance of goal orientation in improving employees' adaptive responses to workplace challenges, and Zhou and Zheng (2023), who demonstrated that learning goal orientation fosters positive work behavior and continuous competency development. These findings suggest that organizations should cultivate a learning-oriented work environment that encourages continuous professional development, innovation, and performance improvement.

Among all independent variables, compensation emerged as the strongest predictor of employee performance. This finding indicates that, although psychological resources are essential for shaping employees' work behavior, organizational support through fair and appropriate compensation may exert a more immediate influence on performance. A well-designed compensation system not only fulfills employees' financial needs but also serves as a tangible expression of organizational recognition, reinforcing motivation, organizational commitment, and job productivity. Employees who perceive their compensation as fair and proportional to their contributions are more likely to demonstrate greater responsibility, stronger organizational engagement, and higher performance. These findings are consistent with previous studies showing that compensation improves employee performance through increased job satisfaction and work motivation (Rinny et al., 2020; Prasetyo et al., 2021). Likewise, Idris et al. (2020) reported that compensation indirectly enhances employee performance through job satisfaction, while Riyadi (2019) found that appropriate compensation reduces work-related stress and improves work outcomes.

The prominent role of compensation in the present study may also be explained by the organizational characteristics of Sharia cooperatives. Unlike many conventional organizations, Sharia cooperatives operate based on principles of fairness, mutual responsibility, and member-oriented services. Within this organizational context, employees may perceive equitable compensation not only as financial remuneration but also as a reflection of organizational justice and appreciation for their contributions. Such perceptions are likely to strengthen organizational commitment, reinforce trust in management, and encourage employees to achieve higher levels of performance. Therefore, compensation functions not merely as an economic incentive but also as an organizational mechanism that reinforces employee engagement and supports sustainable workforce performance. Consequently, managers of Sharia cooperatives should regard compensation as a strategic human resource investment by implementing transparent, equitable, and performance-based compensation systems.

Overall, the findings suggest that employee performance is determined by the interaction between employees' psychological resources and organizational support. Self-efficacy, locus of control, and goal orientation represent internal psychological capacities that enable employees to perform effectively, whereas compensation serves as an external organizational mechanism that reinforces employee motivation and commitment. Rather than operating independently, these determinants complement one another in explaining employee performance. This integrated perspective supports previous studies demonstrating that employee performance is influenced by the simultaneous interaction of internal and external factors (Pulungan & Rivai, 2021; Samudi, 2022). Furthermore, the high coefficient of determination ($R^2 = 0.854$) indicates that the proposed model provides substantial explanatory power for employee performance within the studied organization, emphasizing the importance of integrating psychological development with strategic human resource management practices.

This study offers both theoretical and practical contributions to the literature on employee performance and human performance optimization. Theoretically, it extends previous research by integrating self-efficacy, locus of control, goal orientation, and compensation into a single structural model within the context of an Indonesian Sharia cooperative. While previous studies have commonly examined these determinants individually or through mediating mechanisms, limited evidence has evaluated their simultaneous contributions within a single analytical framework, particularly in Sharia-based cooperative organizations. Practically, the findings suggest that improving employee performance requires a balanced strategy that combines psychological empowerment with organizational support. Organizations should strengthen employees' competencies through training, mentoring, leadership support, and continuous performance feedback while simultaneously maintaining fair, transparent, and performance-oriented compensation systems. Such an integrated human resource strategy is expected to promote sustainable workforce performance and enhance overall organizational effectiveness.

Several limitations should be considered when interpreting the findings of this study. First, the cross-sectional design limits the ability to establish causal relationships among the investigated variables. Second, because the study was conducted in a single Sharia cooperative in East Java, the generalizability of the findings to other organizational settings may be limited. Third, the use of self-administered questionnaires may introduce response bias. Future studies are therefore encouraged to include participants from various industries and organizational contexts, employ longitudinal research designs, and incorporate additional variables such as leadership style, organizational culture, work engagement, or job satisfaction to provide a more comprehensive understanding of employee performance. Such research may further clarify the mechanisms through which psychological and organizational factors jointly influence workforce performance.

CONCLUSION

This study demonstrates that self-efficacy, locus of control, goal orientation, and compensation are significant determinants of employee performance among operational employees of an Indonesian Sharia cooperative. Collectively, these variables explained 85.4% of the variance in employee performance, indicating that workforce performance is strongly influenced by the interaction between employees' psychological resources and

organizational support. Among the examined predictors, compensation exerted the strongest positive influence, followed by goal orientation, locus of control, and self-efficacy, highlighting the importance of combining organizational and individual factors in enhancing employee performance.

The findings contribute to the literature by integrating psychological and organizational determinants within a single structural model in the context of a Sharia cooperative, providing a more comprehensive understanding of workforce performance. From a practical perspective, organizations should implement integrated human resource management strategies that strengthen employees' psychological capacities through competency development, mentoring, and continuous performance feedback while maintaining fair, transparent, and performance-based compensation systems. Such an integrated approach is expected to promote sustainable employee performance and improve overall organizational effectiveness.

CONFLICT OF INTEREST

The author hereby declares that this research is free from conflicts of interest with any party

AUTHOR'S CONTRIBUTION

Dwi Nur Shafiqah contributed to the conceptualization of the study, data collection, investigation, formal analysis, and preparation of the original undergraduate thesis. Rifky Ardhana Kisno Saputra contributed to the study conceptualization, methodology, supervision, manuscript writing, critical revision, and final approval of the manuscript. Awawin Mustana Rohmah contributed to manuscript writing, English language editing, and critical revision of the manuscript. Novi Darmayanti contributed to data analysis supervision, manuscript review, scientific writing supervision, and critical revision of the manuscript. All authors have read and approved the final version of the manuscript and agree to be accountable for all aspects of the work.

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