

## **Impact of rewards, training, and working environment on employee job performance in the Malaysian insurance industry**

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**Abstract:** In the competitive insurance industry, where products are similar, employee attitudes and behaviors shape customer preferences and the corporate image. Despite the recognized importance of motivational factors such as rewards, training, and the working environment, there is a significant lack of research examining their impact on employee job performance specifically within Malaysian insurance companies. This study aims to determine the collective impact and relative contribution of reward policies, training activities, and the working environment on employee job performance within AIA, a Malaysian insurance company. A structured questionnaire was developed as the primary research instrument. The target population consisted of approximately 500 employees at AIA Insurance Company Malaysia, Kuala Lumpur branch, from which a convenience sample of 270 respondents was drawn. Pearson correlation analysis showed that reward ( $r = 0.47435$ ,  $p < 0.0001$ ), training ( $r = 0.43014$ ,  $p < 0.0001$ ), and the working environment ( $r = 0.38673$ ,  $p < 0.0001$ ) all had significant positive relationships with job performance. Multiple regression analysis further revealed that these three factors collectively explained 50.34% of the variance in job performance ( $R^2 = 0.5034$ , Adjusted  $R^2 = 0.494$ ). Among the predictors, reward ( $\beta = 0.21718$ ,  $p < 0.0001$ ) had the strongest impact, followed by the working environment ( $\beta = 0.17144$ ,  $p = 0.0005$ ), and training ( $\beta = 0.11913$ ,  $p = 0.0082$ ). The findings confirm that reward, training, and the working environment significantly contribute to enhancing employee performance in the Malaysian AIA Insurance company.

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**Keywords:** *Employee job performance, Malaysian insurance industry, Rewards, Training, Working environment.*

### **1. Introduction**

For enterprises, an efficient workforce is one of the fundamental elements for organizational prosperity, while employee performance serves as the cornerstone for achieving business success. Previous studies have shown that in the highly competitive insurance industry, where companies offer largely homogeneous products and services, the attitudes and behaviors of insurance agents significantly influence customer preferences, brand value, and corporate image (Chaudhari, Kangane, Pagar, Ukhade, & Chitte, 2024; Guan, Yusuf, & Ghani, 2020; Latif et al., 2023; Sinha, Sookhak, & Wu, 2021). This phenomenon signifies that competitive advantage has shifted from products per se to human capital efficacy, making it imperative to understand the drivers of employee job performance for sustainable development. This research focuses on key motivational factors—rewards, training, and the working environment—which are widely recognized as critical constituents impacting employee output (Awoitau, Noch, & Khotimah, 2024; Rahmadhon, Firdaus, & Sumartik, 2024). Although the importance of these motivating factors is well recognized, there is still a great paucity of research which examines the impact of these motivating factors on employee job performance in Malaysian insurance companies. The Malaysian insurance industry continues to face a number of challenges, such as human resource attraction and retention problems in the industry which is evidenced by the high turnover rate in the financial sector (Rahmadhon et al., 2024) and an ageing workforce (Awoitau et al., 2024). These challenges make it imperative to know which motivating factors are more effective in improving

employees' performance. This paper seeks to explore these relationships in a leading insurance company in Malaysia which is AIA Kuala Lumpur.

The three key factors: rewards in the insurance industry encompass both financial sums and non-financial incentives given to employees for their achievements, recognizing contributions and reinforcing positive behaviors (Jantan, 2018); training involves structured learning programs like courses and workshops, designed to enhance employee capabilities and overall performance (Riesner et al., 2025) the working environment refers to the physical, psychological, and social conditions within the workplace, for example, pay, promotion opportunities, recognition, and communication quality contribute to this environment (Law, 2020). A positive, inclusive work environment empowers employees, making rewards and training more effective and fostering a synergistic cycle where motivation directly impacts performance (MT, Rahmawati, & Milwan, 2021; Setyawan, Rumambi, Sundari, Pakpahan, & Rismadi, 2024; Yulia, 2024).

Building upon the defined constructs, this study sets a purpose to determine the influence of selected motivational factors on employee job performance within AIA, a Malaysian insurance company. Specifically, this research aims to determine the collective impact and relative contribution of reward policies, training activities, and the working environment on employee job performance.

## 2. Literature Review

### 2.1. Herzberg's Two-Factor Theory

Herzberg's Two-Factor Theory, also known as the motivation-hygiene theory, proposes that job satisfaction and dissatisfaction are influenced by two distinct sets of factors: motivators and hygiene factors (Herzberg, Mausner, & Snyderman, 1959). According to the theory, motivators are intrinsic factors that are characteristics of the work itself. These include achievement, recognition, responsibility, advancement, and opportunities for personal growth. The motivators result in job satisfaction and high motivation. However, their absence does not lead to dissatisfaction; instead, it leads to job dissatisfaction. Hygiene factors are extrinsic factors that pertain to the environment in which the work is performed. These include salary, company policies, supervision, interpersonal relations, and working conditions. Satisfactory hygiene factors prevent dissatisfaction. An improvement in the level of the hygiene factor does not lead to satisfaction or motivation. However, their absence leads to dissatisfaction.

The three variables in my study are derived from the Herzberg's Two-Factor Theory. First, reward, both intrinsic and extrinsic — such as recognition, achievement, opportunities for advancement, salary, and benefits — acts as a motivator, directly increasing job satisfaction. Second, training is also linked to motivation by enhancing employees' skills, supporting personal growth, and providing advancement opportunities. Third, the working environment, encompassing both physical and social aspects (including safety, cleanliness, interpersonal relationships, and company policies), is generally categorized as a hygiene factor. However, when combined with motivators such as recognition and growth opportunities, it can significantly enhance motivation and satisfaction. Therefore, in my study, I include Reward, Training, and Working Environment as motivational factors, which serve as independent variables.

### 2.2. Hypothesis Development

Based on prior literature and the specific context of the Malaysian insurance industry, this study proposes the following hypotheses:

Previous studies have shown that well-structured reward systems motivate employees by fulfilling their physiological and psychological needs, thereby boosting productivity and efficiency. In the Malaysian insurance industry, competitive reward systems are particularly vital to attracting and retaining talented agents amid high turnover rates and an ageing workforce (Awoitau et al., 2024; Rahmadhon et al., 2024).

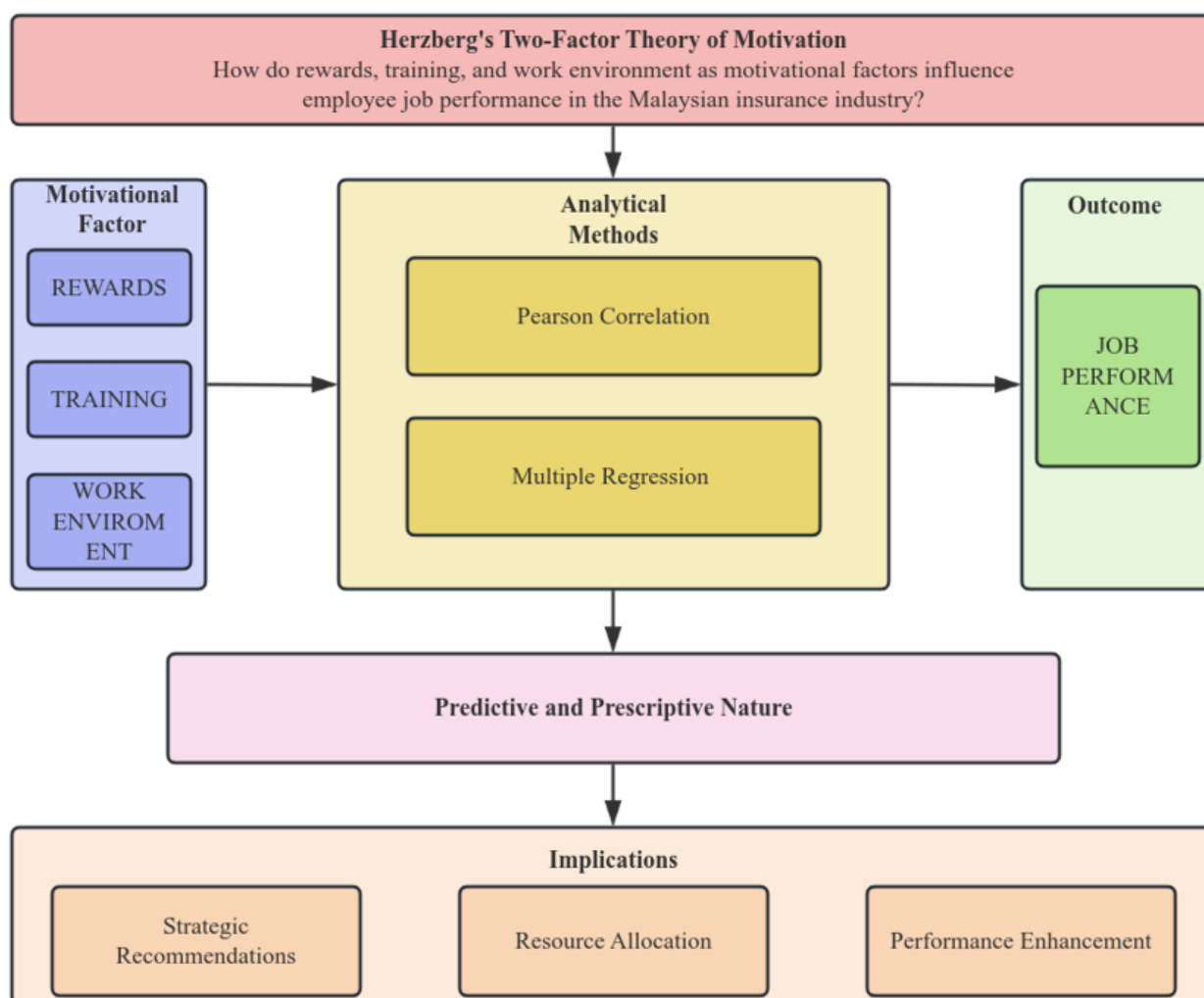
Hypothesis H1: There is a significant positive relationship between rewards and employee job performance.

Prior research emphasizes that well-designed training programs not only improve current performance but also prepare employees for future challenges, directly contributing to organizational productivity and long-term competitiveness. In the Malaysian insurance sector, structured learning programs, workshops, and professional development courses play a pivotal role in enhancing employees' capabilities and job performance (Riesner et al., 2025).

Hypothesis H2: There is a significant positive relationship between training and employee job performance.

A positive work environment reduces stress, fosters job satisfaction, and promotes higher performance levels. In the Malaysian insurance industry context, creating supportive and inclusive work environments is essential to fully leverage human capital and sustain organizational growth (Shahren, Abd Razak, & Koe, 2025; Wahid, Mohd, & Omar, 2023; Yee Yen & Jun Wei, 2024).

Hypothesis H3: There is a significant positive relationship between working environment and employee job performance.



**Figure 1.**  
Research Framework.

### 3. Methodology

This section outlines the research design, sampling methods, data collection procedures, research instruments, and the data analysis techniques employed in this study. The objective is to detail how the research was conducted, including the tools and processes used to ensure reliability and validity.

#### 3.1. Research Design

This study utilized a quantitative research design to examine the relationships between training, reward, working environment and the job performance among employees in AIA Kuala Lumpur, a Malaysian insurance industry. A structured questionnaire was developed as the primary research instrument, containing closed-ended items measured on a Likert scale. The questionnaire was divided into three sections: Section A (demographic data), Section B (independent variables), and Section C (dependent variable). The questionnaire utilized nominal, ordinal, and interval measurement scales. Section A captured demographic data (nominal and ordinal), while Sections B and C used a five-point Likert scale (interval) to assess responses related to the research constructs.

#### 3.2. Population and Sample

The target population for this research comprised employees of AIA Insurance Company Malaysia, Kuala Lumpur branch, totaling approximately 500 staff. Using Krejcie and Morgan (1970) sample size table, a sample of 270 respondents was determined to be adequate. The sampling frame included all departmental staff, and questionnaires were distributed proportionally across departments to capture diverse perspectives. Convenience sampling was employed due to its effectiveness in accessing a large number of participants within organizational constraints.

#### 3.3. Data Collection and Analysis

Data collection was carried out using both primary and secondary sources. Primary data were obtained through a self-administered questionnaire, while secondary data were gathered from journal articles, company reports, and online databases for context and comparison.

After collection, data were coded and entered into SPSS software for analysis. Collected data underwent thorough checking for completeness and consistency. Responses were coded numerically, and data entry was double-checked. Missing or unclear responses were addressed through follow-up or omitted from the final dataset as appropriate.

#### 3.4. Pilot Study

A pilot study involving 30 employees was conducted to test the questionnaire's clarity, validity, and reliability. Feedback from pilot respondents led to refinement of ambiguous items. Reliability was evaluated using Cronbach's alpha, with all constructs demonstrating coefficients above 0.7, indicating high internal consistency. Content validity was ensured through expert review and pre-testing.

#### 3.5. Ethical Considerations

Ethical approval was sought prior to data collection. Participation was voluntary and respondents were assured of confidentiality and anonymity. Informed consent was obtained from all participants, and data were used strictly for academic purposes. No personal identifiers were collected, and participants had the right to withdraw at any stage.

### 4. Results

Descriptive analyses will clarify the general data of the participants demographically that is based on frequency analyses. Of the 300 sets of surveys distributed, 270 sets of finished questionnaires were collected. In the following sections, all collected information is evaluated and interpreted.

**Table 1.**  
Respondent Demographic Profile.

Demographic Factor	Categories	Frequency	Percentage
Gender	Male	126	46.67%
	Female	144	53.33%
Age	≤25 years	37	13.70%
	26-35 years	147	54.44%
	36-45 years	69	25.56%
	46-55 years	13	4.82%
	≥55 years	4	1.48%
Ethnicity	Chinese	210	77.78%
	Malay	17	6.30%
	Indian	43	15.92%
	Others	0	0%
Education	Certificate	79	29.26%
	Diploma	114	42.22%
	Degree	76	28.15%
	Master	1	0.37%
	Others	0	0%
Tenure	<2 years	54	20.00%
	2-5 years	59	21.85%
	5-10 years	87	32.22%
	≥10 years	70	25.93%

Table 1 presents the demographic profile of the 270 respondents. The majority were female (53.33%), aged 26–35 years (54.44%), and predominantly Chinese (77.78%). Most participants held a diploma (42.22%), followed by certificates (29.26%) and degrees (28.15%). In terms of tenure, 32.22% had 5–10 years of work experience, while 25.93% had over 10 years of service.

To assess the strength, direction and importance of the connection among different factors that existed, the Pearson correlation coefficient is used. It gave the information to evaluate the proportional rate alongside the interval level. Moreover, thumb guidelines on the spectrum of coefficients and association strength were also used (Hair, Black, Babin, Anderson, & Tatham, 2007).

**Table 2.**  
Pearson Correlation Between Independent Variables and Job Performance.

(N=270)			
Independent Variable	Dependent Variable	Pearson Correlation	P
Reward	Job Performance	0.47435	<0.0001
Training	Job Performance	0.43014	<0.0001
Working Environment	Job Performance	0.38673	<0.0001

Table 2 shows the Pearson correlation results between the independent variables and job performance. All three factors—reward ( $r = 0.47435$ ,  $p < 0.0001$ ), training ( $r = 0.43014$ ,  $p < 0.0001$ ), and working environment ( $r = 0.38673$ ,  $p < 0.0001$ )—demonstrated significant positive correlations with job performance. This indicates that higher levels of rewards, training, and favorable working environment are associated with improved employee job performance.

Multiple regression analysis shows the skills which are used to measure the independent variables that can explain variance in dependent variable.

**Table 3.**  
Model Summary.

(270)	
Metric	Value
Predictors Variables	Reward, Training, Working Environment
Dependent Variable	Job Performance
Model	1
R	0.2978
R <sup>2</sup>	0.5034
Adjusted R <sup>2</sup>	0.494
Dependent Mean	4.08963
Coefficient Variance	7.28195

The Pearson correlation analysis demonstrated that all three independent variables—reward, training, and working environment—were significantly and positively correlated with job performance. Subsequently, multiple regression analysis was conducted to examine the combined predictive effect of these variables (Table 3). The overall model was significant ( $F = 53.33$ ,  $p < 0.0001$ ), with an  $R^2$  value of 0.5034, indicating that approximately 50.34% of the variance in job performance was explained by the combined predictors. Among the independent variables, reward ( $\beta = 0.21718$ ,  $p < 0.0001$ ) had the strongest positive effect on job performance, followed by working environment ( $\beta = 0.17144$ ,  $p = 0.0005$ ), and training ( $\beta = 0.11913$ ,  $p = 0.0082$ ). These results suggest that while all three factors contribute significantly to enhancing employee job performance, reward exerts the most substantial influence.

**Table 4.**  
ANOVA.

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Regression	3	23.73742	4.74748	53.33	<0.0001
Error	264	23.41354	0.08869		
Total	269	47.15096			

Table 4 presents the ANOVA results for the multiple regression model. The overall model was statistically significant,  $F(3, 264) = 53.33$ ,  $p < 0.0001$ , indicating that the combination of reward, training, and working environment significantly predicts job performance. The regression model explained a significant portion of the variance compared to the residual error.

**Table 5.**  
Standardized Coefficients  $\beta$  and Ranking.

Independent Variable	Standardized Coefficient $\beta$	Ranking
Reward	$\beta = 0.21718$	1
Working Environment	$\beta = 0.17144$	2
Training	$\beta = 0.11913$	3

Table 5 shows the standardized coefficients ( $\beta$ ) and the relative ranking of each predictor's contribution to job performance. Among the independent variables, reward ( $\beta = 0.21718$ ) had the strongest influence, followed by working environment ( $\beta = 0.17144$ ), and training ( $\beta = 0.11913$ ). This indicates that reward is the most important predictor of job performance, while training has the smallest, yet still significant, effect.

The multiple regression equation derived from the analysis can be expressed as:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

Where:  $Y$  = Job Performance;  $a$  = Intercept;  $X_1$  = Working Environment;  $X_2$  = Training;  $X_3$  = Reward

Thus, Estimated Regression Equation:

$$\text{Job Performance} = 0.40177 + 0.17144(\text{Working Environment}) + 0.11913(\text{Training}) + 0.21718(\text{Reward}).$$

## 5. Discussion

### 5.1. Reward

The findings confirmed a significant positive relationship between reward and job performance ( $p < 0.0001$ ), with reward being the strongest predictor among the independent variables. In the Malaysian context, studies show that well-designed reward and compensation strategies significantly impact employee retention and performance. For example, Ahmad Khadri, Mohd Taib, and Asong (2022) found that reward and compensation had the strongest influence on employee retention in Malaysia's service sector—above work-life balance and work environment effects. Moreover, contemporary global research underscores that intrinsic motivation remains the strongest predictor of employee performance. For instance, a meta-analysis of 124 studies revealed that intrinsic motivation most powerfully and consistently predicts work-related outcomes—including performance—whereas external (extrinsic) regulation shows limited association and can even incur well-being costs (Van den Broeck, Howard, Van Vaerenbergh, Leroy, & Gagné, 2021). Therefore, A proper and fair reward system—especially one balancing intrinsic and extrinsic elements—not only satisfies employees' financial and psychological needs but also promotes organizational productivity and competitive advantage.

### 5.2. Training

The study also found a significant relationship between training and job performance ( $p = 0.0082$ ), although its predictive strength was lower compared to reward. For instance, a 2024 study from Tanzania's public sector reported that mentorship-based on-the-job training significantly improved employee performance, whereas coaching had a modest positive effect and job rotation showed no significant impact (Kisokola, Matimbwa, & Kamala, 2024). Without adequate training, employees may lack confidence, feel demotivated, and become confined to limited work scopes. Continuous training opportunities not only enhance employee competence but also contribute to greater job satisfaction and organizational productivity (Yunida, Riyadi, & Sarifah, 2023).

### 5.3. Working Environment

Finally, the analysis revealed a significant relationship between working environment and job performance ( $p = 0.0005$ ). A recent Malaysian study supports the significant relationship between working environment and job performance, emphasizing the importance of a supportive workplace. A study in Malaysia's service industry found that the work environment has a strong positive effect on employee retention, highlighting factors such as safety, comfort, effective communication, and recognition as crucial to reducing stress and fostering motivation (Shamsudin, Salleh, & Ismail, 2022). In the Malaysian context, particularly in sectors like insurance, maintaining a positive work environment is essential for retaining skilled staff and enhancing overall performance.

## 6. Recommendation

### 6.1. Strategic Recommendations

For insurance companies to motivate their employees effectively, a strategic approach to designing reward systems that include not only monetary, but also non-monetary rewards is necessary. An adequate policy with respect to rewards will help reduce turnover and increase employees' commitment to the organization. Furthermore, leaders should create a work environment characterized by support for safety, recognition, and open communication to increase job satisfaction and employee retention.



### 6.2. Resource Allocation

Insurance companies should allocate resources for continuous training of employees. When employees receive targeted training, they increase their capabilities and are able to cope with demanding jobs. Moreover, targeted training increases both employees and the organization's capabilities. Allocating resources to maintaining a safe, comfortable, and supportive work environment increases employees' capabilities and makes their jobs easier, thus increasing their morale.

### 6.3. Performance Enhancement

Through strategic recommendations and allocation of resources to training and the work environment, insurance companies will be able to improve overall job performance. Employees who are trained, valued, and supported are more motivated and productive, and are better able to adapt to changes in their jobs.

## 7. Conclusion

The present study, guided by Herzberg's Two-Factor Theory of Motivation, has examined that reward, training, and working environment on employee job performance in the Malaysian AIA Insurance company using a sample of 270 respondents. Pearson correlation analysis showed that reward ( $r = 0.47435$ ,  $p < 0.0001$ ), training ( $r = 0.43014$ ,  $p < 0.0001$ ), and working environment ( $r = 0.38673$ ,  $p < 0.0001$ ) all had significant positive relationships with job performance. Multiple regression analysis further revealed that these three factors collectively explained 50.34% of the variance in job performance ( $R^2 = 0.5034$ , Adjusted  $R^2 = 0.494$ ). Among the predictors, reward ( $\beta = 0.21718$ ,  $p < 0.0001$ ) had the strongest impact, followed by working environment ( $\beta = 0.17144$ ,  $p = 0.0005$ ), and training ( $\beta = 0.11913$ ,  $p = 0.0082$ ). The findings confirm that all three motivational factors significantly contribute to enhancing employee performance. Additionally, practical implications for insurance companies were carried out: strategically designed reward systems, adequate resource allocation for continuous training, and the cultivation of a positive work environment are essential for maximizing employee performance.

## 8. Limitation and Future Research

The study has the following limitation. Due to limited time, the researcher could only target the Kuala Lumpur branch and one company (AIA Insurance). Many other insurance companies exist, and one company cannot represent the entire sector. For future research, the researcher could attempt to target a larger population by including separate branches across Malaysia or conducting online surveys. Additionally, future studies could examine other variables that motivate employees to enhance their work efficiency.

### Transparency:

The author confirms that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

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