



THE INFLUENCE OF WORK ENVIRONMENT AND ORGANIZATIONAL CULTURE ON EMPLOYEE DEVIANT BEHAVIOR WITH JOB STRESS AS AN INTERVENING VARIABLE: A STUDY AT PD BPR BANK WONOSOBO**Nabil Aushaf Akmal¹****Universitas Islam Indonesia, Yogyakarta, Indonesia**
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Abstract

This study examines the influence of work environment and organizational culture on employee deviant behavior, with job stress as an intervening variable, at PD BPR Bank Wonosobo. Human resources play a crucial role in sustaining service quality and corporate reputation, where a supportive environment, strong culture, and effective stress management are essential for optimal performance. A quantitative approach was employed using a structured questionnaire distributed to 109 employees through a census technique. Data analysis included descriptive statistics, measurement model assessment, structural model testing, and mediation analysis. The findings indicate that work environment and organizational culture both have a negative and significant effect on job stress, and similarly exert a negative and significant effect on deviant behavior. These results suggest that organizations should foster a supportive work environment, strengthen positive cultural values, and manage employee stress effectively to minimize deviant behavior and enhance productivity.

Keywords: Work Environment, Organizational Culture, Job Stress



INTRODUCTION

Within the complexity of organizational management, various challenges may hinder the achievement of objectives, one of which is workplace deviant behavior. It defined as deliberate violations of organizational norms, ethics, or rules, poses serious risks to both employees and organizations. Such misconduct may include absenteeism, theft, corruption, harassment, or sabotage, leading to financial losses, reduced productivity, damaged relationships, and declining employee morale (Toga & Yoelianita, 2022). In the long term, it can increase turnover and harm corporate reputation, creating an unhealthy work environment that threatens organizational sustainability. Preventing and managing workplace deviance therefore requires the consistent application of ethical principles and effective organizational practices (Djamil, 2023).

PD BPR Bank Wonosobo, a regional financial institution, holds a strategic role in providing banking services and sustaining the local economy. As a service-oriented organization, its success depends largely on human resources who face demanding workloads, performance pressures, and high customer service expectations. Management is therefore required to create a supportive work environment and reinforce a strong organizational culture. Lack of support may lead to mental fatigue, stress, and deviant workplace behavior, ranging from tardiness and low effort to sabotage or theft. Inconsistent organizational culture can also weaken employees' adherence to values and rules, reducing integrity and loyalty to the institution.

Research has shown that an unfavorable work environment and ineffective organizational culture increase job stress, which in turn heightens workplace deviant behavior (Anis & Emil, 2022). Job stress functions as a key mediating factor, as unmanaged stress disrupts emotional stability and provokes negative employee reactions. This study therefore examines the influence of work environment and organizational culture on deviant behavior, with job stress as an intervening variable, aiming to provide practical insights for human resource management at PD BPR Bank Wonosobo in fostering a supportive, healthy, and productive workplace.

Workplace stress is a key driver of deviant behavior, arising when job demands exceed employees' resources and disrupting emotional and cognitive balance (Rambe et al., 2022; Triwahyuni & Kadiyono, 2020). High stress provokes negative reactions, reduces loyalty, and increases turnover intentions (Ayunah & Solihin, 2023). Work environment factors, including physical conditions, interpersonal relations, and organizational aspects, strongly influence stress



levels. Supportive environments enhance satisfaction, motivation, and performance (Saleem-Tanner, 2023; Anggraini et al., 2023). Poor environments intensify stress, burnout, and deviant behavior. Organizational culture shapes employee behavior through shared values, norms, and practices (Iis & Yanita, 2021). Strong cultures improve engagement and satisfaction, weak cultures increase turnover and lower productivity (Umi Kalsum & Harlen, 2022). Job stress, shaped by work environment and organizational culture, triggers deviant behaviors such as sabotage, theft, absenteeism, and interpersonal conflict (Amalia & Handayani, 2025).

Deviant employee behavior threatens organizational objectives, manifesting in absenteeism, diminished productivity, sabotage, or theft. Contributing factors include unsupportive work environments, weak organizational culture, and high job stress, which collectively heighten psychological strain and shape employee attitudes and actions. This study investigates the influence of work environment and organizational culture on workplace deviance, with job stress serving as an intervening variable. Insights from this research provide organizations with strategic guidance to cultivate supportive environments, reinforce positive cultural values, and manage stress effectively, thereby reducing deviant behaviors, improving employee performance, and strengthening organizational resilience and long-term competitiveness in dynamic business contexts.

LITERATURE REVIEW

This study is based on Herzberg's Two-Factor Theory, which differentiates hygiene and motivational factors affecting job satisfaction and dissatisfaction. Properly addressing both factors fosters a supportive, productive work environment. Employees whose hygiene and motivational needs are fulfilled show higher engagement and lower job stress, decreasing the risk of workplace deviant behavior and promoting overall organizational effectiveness.

An unsupportive work environment, including high job demands, poor physical conditions, and weak ethical or organizational culture, elevates employee stress and fosters deviant behaviors. Work-family conflicts, incivility, and excessive workloads increase stress, reducing job satisfaction, engagement, and performance (Tu et al., 2022; Bhanu & Babu, 2018; Mawardi, 2022; Rachman, 2021; Azahwa & Paryontri, 2023). Supportive and ethically strong environments lower stress, enhance engagement, and mitigate deviance (Naz et al., 2019; Wudda et al., 2024; Hariani & Al Hakim, 2021). Strong organizational culture



improves performance, engagement, and citizenship behaviors while reducing stress and deviance (Khan et al., 2018; Adiguzel et al., 2019; Kim & Jung, 2022; Widiana et al., 2022; Hariyono et al., 2022). Toxic or inconsistent culture fosters abusive supervision, alienation, bullying, and counterproductive behaviors, undermining satisfaction and performance (Giorgi et al., 2020; Rifaldi et al., 2023; Amran, 2021; Ardhiyaningtyas & Faisal, 2019; Awang & Allung, 2022)

High job stress has been identified as a key factor contributing to deviant workplace behavior, functioning as a form of coping or defense mechanism. While stress does not always directly trigger deviance, it can reduce job satisfaction, which in turn increases the likelihood of counterproductive actions (Anis & Emil, 2022). Leadership style, excessive workload, and low person–organization fit further exacerbate stress, particularly among frontline employees, leading to behaviors such as cyberloafing, procedural neglect, and other counterproductive actions (Haider et al., 2018; Junaedi & Wulani, 2021; Adhana & Herwanto, 2022; Saputri & Wirama, 2015). National-level studies similarly report that high stress negatively affects employee performance and increases susceptibility to deviance (Massie et al., 2018; Ardilasari & Firmanto, 2017; Wardani & Yousef, 2018).

Organizational culture critically influences workplace behavior, as negative or inconsistent cultures create high-pressure environments that increase stress and indirectly promote deviant behavior. Strong, positive cultures enhance engagement, satisfaction, and ethical conduct, thereby reducing stress and counterproductive behaviors, whereas weak or toxic cultures foster unsafe or unethical actions (Bujang et al., 2024; Bhandesa & Wibawa, 2022; Anis & Emil, 2022; Mabruh, 2021). Stress serves as a mediating variable between organizational culture and workplace deviance, underscoring the importance of supportive environments and consistent cultural practices. This study proposes seven hypotheses, tested through the research model in Figure 1, to advance theoretical understanding and inform practical organizational strategies.

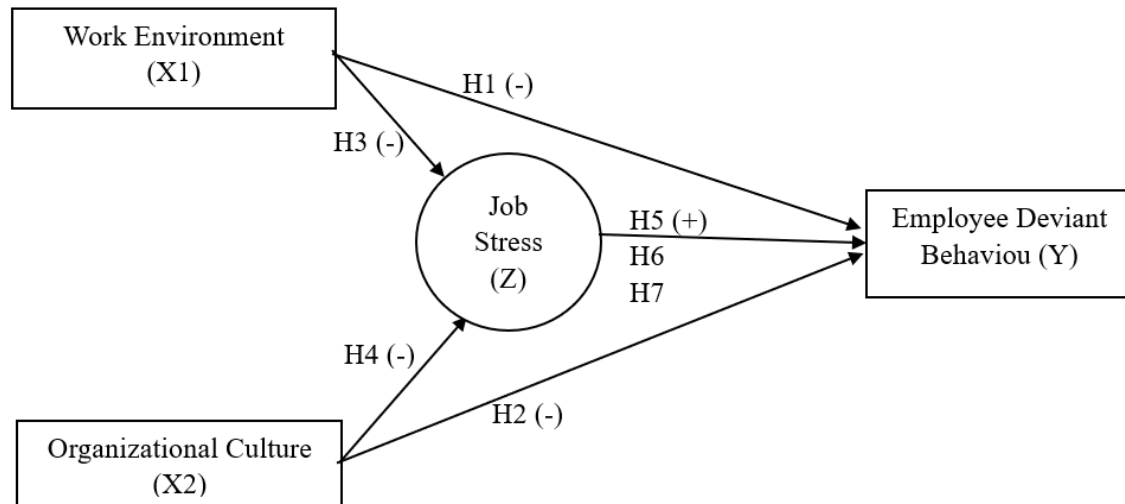


Figure 1.
Framework Model

RESEARCH METHOD

This study employs a quantitative approach to examine the causal relationships among work environment, organizational culture, employee deviant behavior, and job stress as an intervening variable. Purposive sampling was applied to select respondents based on specific criteria, and Slovin's formula determined a sample size of 109 employees of BPR Bank Wonosobo. Data were collected through a structured questionnaire using a five-point Likert scale and analyzed using descriptive statistics and PLS-SEM, which involved two stages: outer model testing for validity and reliability, followed by inner model analysis.

RESULTS AND DISCUSSION

Company Profile

PT BPR Bank Wonosobo is a regional government-owned banking institution (BUMD) established in 1981 under the name PD BPR Bank Pasar Kabupaten Wonosobo, as regulated by Wonosobo Regional Regulation No. 188.4.5/1981 and authorized by the Ministry of Finance of the Republic of Indonesia through Decree No. KET-140/MK.11/1984 on April 11, 1984. The bank was originally founded to support regional development across various sectors and serve as a pillar of local revenue to improve the welfare of Wonosobo residents. In 2009, based on Regional Regulation No. 20/2008 and approved by Bank Indonesia Decree No. 11/2/KEP.PBI/Sm/Ekstern/2009 dated July 9, 2009, the institution was renamed PD BPR Bank Wonosobo.



Respondent Profile

The study involved 109 employees of BPR Bank Wonosobo. Their demographic and professional profiles are summarized in Table 1. It provides an overview of the key characteristics of the respondents included in the analysis.

Table 1.
Respondent Profile

Category		Frequency	%
Gender	Male	51	46,8 %
	Female	58	53,2 %
Age	< 25 years	22	20,2%
	26-30 years	38	34,9%
	31-35 years	25	22,9%
	> 36 years	24	22,0%

Source: Data Processed (2025)

Measurement Model

The outer model assessment evaluated validity and reliability. Convergent validity was confirmed as all outer loadings exceeded 0.70 and AVE values surpassed 0.50, indicating that latent variables explain over half of their indicators' variance (Ghozali, 2017). Reliability was supported, with Cronbach's alpha and composite reliability values above 0.70 (Suliyanto, 2017), and the results are summarized in Table 2.

Table 2.
Validity Convergent and Data Reliability

Variable	Item	Outer Loading	AVE	CA	CR
Organizational Culture	BO1	0.788	0.696	0.912	0.916
	BO2	0.778			
	BO3	0.770			
	BO4	0.743			
	BO5	0.725			
	BO6	0.739			
	BO7	0.745			
Work Environment	LK1	0.812	0.571	0.875	0.877
	LK2	0.904			
	LK3	0.847			
	LK4	0.884			



Employee Deviant Behaviour	PM1	0.765	0.677	0.880	0.888
	PM2	0.879			
	PM3	0.861			
	PM4	0.815			
	PM5	0.790			
Job Stress	SK1	0.817	0.744	0.884	0.887
	SK2	0.875			
	SK3	0.785			
	SK4	0.860			
	SK5	0.864			
	SK6	0.799			

Source: Data Processed (2025)

Note: Organizational Culture (BO), Work Environment (LK), Employee Deviant Behaviour (PM), Job Stress (SK).

Table 2 shows that all indicators have outer loadings above 0.70, reflecting strong correlations with their latent variables. AVE values exceed 0.50 for each variable, indicating that the constructs explain over half of their indicators' variance. Reliability is high, with Cronbach's alpha and composite reliability above 0.80, confirming convergent validity and consistency.

Discriminant validity was subsequently evaluated to ensure that each construct is distinct from the others. This assessment included both cross-loading analysis and the Heterotrait-Monotrait (HTMT) ratio. The results of the cross-loading analysis are presented in Table 3.

Table 3.
Cross-Loading

Item	Organizational Culture	Work Environment	Employee Deviant Behaviour	Job Stress
BO1	0.788	0.420	-0.490	-0.354
BO2	0.778	0.305	-0.464	-0.273
BO3	0.770	0.306	-0.404	-0.405
BO4	0.743	0.492	-0.357	-0.385
BO5	0.725	0.398	-0.434	-0.218
BO6	0.739	0.301	-0.389	-0.343
BO7	0.745	0.433	-0.483	-0.335
LK1	0.488	0.812	-0.463	-0.443
LK2	0.465	0.904	-0.493	-0.527



LK3	0.386	0.847	-0.487	-0.461
LK4	0.389	0.884	-0.449	-0.446
PM1	-0.384	-0.278	0.765	0.429
PM2	-0.467	-0.542	0.879	0.573
PM3	-0.463	-0.528	0.861	0.510
PM4	-0.515	-0.435	0.815	0.522
PM5	-0.517	-0.439	0.790	0.483
SK1	-0.363	-0.483	0.502	0.817
SK2	-0.409	-0.477	0.498	0.875
SK3	-0.293	-0.389	0.419	0.785
SK4	-0.382	-0.461	0.607	0.860
SK5	-0.372	-0.418	0.499	0.864
SK6	-0.370	-0.493	0.530	0.799

Source: Data Processed (2025)

Note: Organizational Culture (BO), Work Environment (LK), Employee Deviant Behaviour (PM), Job Stress (SK).

Table 3 presents the cross-loading analysis, comparing each indicator’s loading on its target construct with loadings on other constructs. All indicators show the highest loading on their respective constructs, confirming validity. The HTMT test results are provided in Table 4.

Table 4. Heterotrait-Monotrait (HTMT)

Variables	BO	LK	PM	SK
BO				
LK	0.570			
PM	0.648	0.612		
SK	0.487	0.604	0.678	

Source: Data Processed (2025)

Note: Organizational Culture (BO), Work Environment (LK), Employee Deviant Behaviour (PM), Job Stress (SK).

Table 4 presents the results of the HTMT test. All HTMT values are below the 0.90 threshold, indicating that the constructs are distinct from one another. This confirms that the data meet the criteria for discriminant validity.

Structural Model

The inner model is based on entity theory to explain the relationships among latent variables. The assessment was conducted to determine the path



coefficients, F-squared (F^2), R-squared (R^2), and predictive relevance (Q^2). For a 5% significance level, according to Hair et al., the path coefficient is considered significant if the corresponding t-value exceeds 1.96. First, the R-squared (R^2) and Q-squared (Q^2) tests were conducted to assess the explanatory and predictive power of the independent variables on the dependent variable. The results of the R-squared and Q-squared tests are summarized in Table 5.

Table 5.
R-square and Q-Square

Variable	R-Square	R-Square Adjusted	Q-Square
Employee Deviant Behaviour	0,860	0.500	0,677
Job Stress	0,781	0.323	

Source: Data Processed (2025)

Table 5 presents the R-squared (R^2) and Q-squared (Q^2) values. The independent variables demonstrate strong explanatory power for the dependent variables, namely job stress and employee deviant behavior. The Q^2 test indicates a predictive relevance of 0.67, or 67%, suggesting that the model accounts for 67% of the data variance, while the remaining 33% is attributed to error or factors not included in this study.

Hypothesis Test

The structural model test explains the relationships among the research variables. In this context, the t-test is used to determine whether these relationships are statistically significant or merely coincidental. The analysis results are presented through the path coefficients and corresponding t-values. A hypothesis is considered supported if the t-value exceeds the critical t-table value and the p-value is below 0.05, indicating a significant relationship between the variables. The hypothesis testing results are presented in Table 6.

Table 6.
Hypothesis Test

Hypothesis	Original Sample (O)	T Statistics	P Value	Notes
LK → PM	-0.187	2.015	0.044	H1 Supported
BO → PM	-0.314	3.649	0.000	H2 Supported
LK → SK	-0.435	5.231	0.000	H3 Supported



BO → SK	-0.222	2.157	0.031	H4 Supported
SK → PM	0.375	4.516	0.000	H5 Supported
LK → SK → PM	-0.083	1.984	0.047	H6 Supported
BO → SK → PM	-0.163	3.473	0.001	H7 Supported

Source: Data Processed (2025)

Note: Organizational Culture (BO), Work Environment (LK), Employee Deviant Behaviour (PM), Job Stress (SK).

Table 7 shows that all hypotheses were supported. The results indicate a significant indirect effect of organizational culture and work environment on deviant behavior. It occurs through job stress, which acts as a mediating variable.

The Effect of Work Environment on Deviant Behavior

The findings indicate that the work environment has a significant negative effect on deviant behavior. SmartPLS analysis showed a significance level of $0.044 < \alpha (0.05)$, a path coefficient of -0.187 , and a t-statistic of $2.015 > t\text{-table} (1.96)$, confirming the negative relationship. This aligns with prior studies, where unsupportive work environments, characterized by high job pressure, poor interpersonal relationships, or poor work-life balance, were found to increase the likelihood of counterproductive or unethical behaviors (Jiang et al., 2021; Tu et al., 2022). Conversely, workplaces with strong ethical values and supportive climates reduce deviant behavior by enhancing employees' emotional and spiritual engagement (Naz et al., 2019). Similarly, Sitanggang (2024) reported that a supportive work environment significantly decreases deviant behavior, with an R^2 of 44.7%, while Prasetyo and Rahmawati (2022) highlighted that high-pressure environments and poor work-life balance exacerbate job stress and promote deviance. These findings confirm that a conducive work environment is crucial in minimizing deviant behavior by reducing employee stress and dissatisfaction.

The Effect of Organizational Culture on Deviant Behavior

The results indicate that organizational culture has a significant negative effect on deviant behavior. SmartPLS analysis revealed a significance level of $0.000 < \alpha (0.05)$, a path coefficient of -0.314 , and a t-statistic of $3.649 > t\text{-table} (1.96)$, confirming the negative relationship. Previous studies support this finding, showing that a strong, positive organizational culture enhances employee



performance and reduces the likelihood of deviant behavior, whereas a toxic culture can trigger negative behaviors such as abusive supervision, workplace alienation, and bullying (Khan et al., 2018; Giorgi et al., 2020). Organizational culture encompasses shared norms and values that guide behavior and form the basis for organizational rules, fostering effective communication and collaboration (Sari, 2024; Chatman & O'Reilly, 2018; Lathans Alisandas, 2018). This study confirms that weak or unethical organizational culture can promote deviant behavior in the workplace by failing to provide clear behavioral guidelines and a supportive environment.

The Effect of Work Environment on Job Stress

The findings of this study indicate that the work environment has a significant negative effect on job stress. SmartPLS analysis revealed a significance level of $0.000 < \alpha (0.05)$, a path coefficient of -0.435 , and a t-statistic of $5.231 > t\text{-table} (1.96)$, confirming this negative relationship. Previous research supports these results, showing that a supportive and well-structured work environment can reduce stress levels, enhance job satisfaction, and decrease turnover intention (Bhanu & Babu, 2018; Mawardi, 2022). Job stress has been identified as a key factor contributing to deviant behavior, including actions that violate organizational norms and harm both the company and colleagues (Fransiska & Tupti, 2020). Indicators of job stress include task demands, time pressure, organizational roles, workplace relationships, career development, and organizational climate (Salleh et al., 2018), with high stress linked to burnout and counterproductive work behaviors, particularly when work-life balance is not supported (Chen et al., 2021). This study confirms that a positive, supportive, and healthy work environment can significantly reduce employee stress, enhancing overall well-being, productivity, and job satisfaction.

The Effect of Organizational Culture on Job Stress

The results of this study indicate that organizational culture has a significant negative effect on job stress. SmartPLS analysis shows a significance level of $0.031 < \alpha (0.05)$, a path coefficient of -0.222 , and a t-statistic of $2.157 > t\text{-table} (1.96)$, confirming this negative relationship. Previous research supports these findings, demonstrating that a strong and positive organizational culture can reduce job stress, foster a sense of security and connection among employees, and enhance overall performance (Adiguzel et al., 2019; Kim & Jung, 2022). Job stress arises from the imbalance between work demands and employees' capabilities, affecting emotional, cognitive, and physical conditions, with



physiological, psychological, and behavioral symptoms (Robbins & Judge, 2008). Studies also show that a supportive organizational culture enhances employee performance by creating motivating work environments, while unmanaged stress can significantly decrease performance (Umasugi & Kiswoyo, 2024; Pardede & Sari, 2023). This study confirms that an unsupportive organizational culture, characterized by authoritarian leadership and poor communication, can elevate job stress among employees.

The Effect of Job Stress on Deviant Behavior

The findings of this study indicate that job stress has a significant positive effect on deviant behavior. SmartPLS analysis shows a significance level of $0.000 < \alpha (0.05)$, a path coefficient of 0.375, and a t-statistic of $4.516 > t\text{-table} (1.96)$, confirming this positive relationship. Previous studies support these results, demonstrating that high job stress can trigger deviant behavior as a coping mechanism or outlet for frustration, particularly under destructive leadership or for frontline employees (Haider et al., 2018; Junaedi & Wulani, 2021). At the national level, stress negatively affects employee performance, which can increase counterproductive behaviors, including cyberloafing, especially among employees with low self-control (Massie et al., 2018; Ardilasari & Firmanto, 2017). Moreover, an inconsistent organizational culture can exacerbate job stress and further elevate the likelihood of deviant behavior (Saputra, 2010). This study confirms that elevated job stress significantly promotes workplace deviance.

Job Stress as a Mediator of the Effect of Work Environment on Employee Deviant Behavior

The results of this study indicate that the work environment has a significant negative effect on deviant behavior through job stress. SmartPLS analysis shows a significance level of $0.001 < \alpha (0.05)$, a path coefficient of -0.163, and a t-statistic of $1.984 > t\text{-table} (1.96)$, confirming the mediating role of job stress. Previous studies support these findings, suggesting that high job stress, if unmanaged, can reduce job satisfaction and increase the likelihood of deviant behavior (Anis, 2022). Additionally, the mediating effect of job stress is stronger for employees whose personal values do not align with organizational culture, intensifying the impact on workplace deviance (Junaedi & Wulani, 2021). Research also demonstrates that job stress fully mediates the relationship between organizational justice as part of the work environment and deviant behavior (Bhandesa & Wibawa, 2022), while empirical studies indicate significant associations between job stress and counterproductive behaviors, including



cyberloafing (Wardani & Yousef, 2018; Adhana & Herwanto, 2022). This study confirms that a poor work environment increases job stress, which in turn elevates the likelihood of employee deviant behavior, highlighting the mediating role of stress in this relationship.

Job Stress as a Mediator of the Effect of Organizational Culture on Employee Deviant Behavior

The findings of this study indicate that organizational culture has a significant negative effect on deviant behavior through job stress. SmartPLS analysis shows a significance level of $0.047 < \alpha (0.05)$, a path coefficient of -0.083 , and a t-statistic of $1.984 > t\text{-table} (1.96)$, confirming the mediating role of job stress. Prior research supports this relationship, showing that job stress can mediate the impact of organizational culture on deviant behavior, sometimes indirectly through job satisfaction (Anis & Emil, 2022). Systematic reviews suggest that organizational culture does not directly cause deviant behavior but shapes the work environment, which can elevate stress and subsequently influence employee misconduct (Bujang et al., 2024). National-level studies further indicate that organizational culture and job stress significantly affect job satisfaction, which in turn impacts workplace behavior (Novalita et al., 2020; Wahyudiana Mukti, 2018; Mabruh, 2021). This study confirms that a negative organizational culture can create a high-pressure environment, increasing job stress and thereby raising the likelihood of employee deviant behavior, highlighting stress as a key mediating factor.

CONCLUSION

The study shows that work environment and organizational culture significantly reduce employee deviant behavior and job stress, whereas job stress positively affects deviance. Job stress mediates the relationship between work environment, organizational culture, and deviant behavior. These findings emphasize the importance of cultivating supportive work environments and strong organizational cultures to manage stress effectively and minimize the occurrence of deviant behaviors, thereby enhancing overall workplace productivity and organizational performance.

Based on the study's findings, Bank Wonosobo should prioritize creating a supportive work environment by providing adequate facilities, comfortable workspaces, and positive employee-supervisor relationships to reduce stress and prevent deviant behavior. Strengthening a positive organizational culture that



emphasizes integrity, teamwork, responsibility, and results-oriented values can align employee behavior with the bank's mission and mitigate deviance through stress management. Additionally, recognizing employee contributions, promoting collaboration, and offering verbal and incentive-based rewards within a safe, supportive environment can enhance job satisfaction and further reduce stress-induced deviant behaviors.

This study has several limitations. The sample, limited to 109 employees of BPR Bank Wonosobo, restricts generalizability to other organizations or financial institutions. Deviant Workplace Behavior has an R^2 of 0.514, leaving 48.6% of its variance unexplained. Future research should expand the sample across multiple institutions and examine additional predictors, particularly those mediated by job stress, such as leadership style, role conflict, and organizational injustice, to provide a more comprehensive understanding of factors influencing deviant behavior.

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