

## **ABSTRACT**

*This study aims to determine the effects of work discipline, incentives and work stress on employee performance of Credit Marketing Officers at PT ITC Auto Multifinance. The research was done quantitatively with causal approach by using survey. Sampling was done through survey by using questionnaire. The respondents are 93 employees of Credit Marketing Officer at PT ITC Auto Multifinance. Sampling technique used was a simple random sampling. Data were analyzed using multiple linear regression. The results showed that discipline had a significant and positive effect on employee performance. Incentives had a significant and positive impact on employee performance. Work stress had a significant and negative effect on employee performance. Job disclosure, incentive, and job stress simultaneously had significant effects on employee performance of Credit Marketing Officer at PT ITC Auto Multifinance.*

**Keywords:** *Work discipline, incentives, job stress, and employee performance*



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*Penelitian ini bertujuan untuk mengetahui pengaruh kedisiplinan kerja, insentif dan stres kerja terhadap kinerja karyawan Credit Marketing Officer pada PT ITC Auto Multifinance. Penelitian dilakukan secara kuantitatif dengan pendekatan kausal dengan menggunakan survei. Pengambilan sampel dilakukan dengan survei menggunakan kuesioner. Sampel yang digunakan adalah karyawan Credit Marketing Officer pada PT ITC Auto Multifinance yang berjumlah 93 responden. Teknik pengambilan sampel dengan simple random sampling. Data dianalisis dengan regresi linier ganda. Hasil menunjukkan bahwa disiplin berpengaruh signifikan dan positif terhadap kinerja karyawan. Insentif berpengaruh signifikan dan positif terhadap kinerja karyawan. Stres kerja berpengaruh signifikan dan negatif terhadap kinerja karyawan. Disiplin kerja, insentif dan stres kerja secara simultan berpengaruh signifikan terhadap kinerja karyawan Credit Marketing Officer pada PT ITC Auto Multifinance .*

**Keywords:** *Disiplin kerja, insentif, stres kerja, kinerja karyawan*

