

The Effect of Work Environment Conditions, Work Discipline, and Communications on Employee Performance at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung

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Abstract. This research is motivated by developments in the era of globalization resulting in an increasingly sharp increase in competition between companies, so that companies are required to highlight all their assets, especially human resources. Human resources are required to continuously be able to develop themselves proactively. Because to achieve the company's corporate goals, it is necessary to have a major asset in the form of employees with good performance. To achieve good performance, the company needs to pay attention to the conditions of a conducive work environment, high work discipline and good communication. Research aims to analyze and to explain the simultaneous and partial influence of variabel of Work Environment Condition, Work Discipline and Communication on Employee Performance of KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung. In this study using a quantitative approach with the type of associative. The data that used was primary data from the distribution of questionnaires with 50 respondents, divided into 2 namely that was 36 respondents at KSPPS BMT Surya Madinah and 14 respondents at BMT Pahlawan Tulungagung. The data analysis that used was the validity test, reliability test, normality test, classic assumption test, multiple linear regression test, coefficient of determination test (R^2), and hypothesis testing (t test and f test). The results of this research indicate that: (1) the work environment condition has a positive and significant effects to the performance of employees of KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung. (2) work discipline has a positive and significant effects to the performance of KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung employees. (3) communication has a positive and significant effects to the performance of KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung employees. (4) the work environment condition, work discipline and communication together have a positive and significant effects to the performance of the employees of KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung.

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1 Background

Human resources are one of the important assets that must be owned by companies that run a business. Human resources are the main capital that must exist in the company. The wheel of the organization will not be able to move without human resources. Therefore, companies must think of the right strategy to develop their employees in order to encourage organizational progress in order to jointly achieve organizational goals. Proper management of human resources to improve competence in order to get qualified employees, able to carry out the assigned tasks with and responsibly so as to increase effectiveness in achieving company goals. For this reason, companies must overcome the performance of their employees, considering that employee performance can affect the stability of the company. Human resources can be defined as individuals who design in order to achieve the strategies and goals set by the organization (Burhanudin Yusuf, 2015). Human resources are what make other resources work. Although the company has many advantages, it would be in vain if the company does not have employees who are skilled, competent, and highly dedicated to the company. The advantages and disadvantages of a company rest on the quality and quantity of its human resources. If the company has human resources of good quality and sufficient quantity then it will be able to become an advantage that can ultimately maximize productivity and operating profit, and vice versa if the quality of human resources is poor then it will be a weakness of the company.

Today, the economy has progressed very rapidly and dynamically. This happens not only in the domestic economy but also in the global economy. With these developments will certainly bring its own impact for a company or business organization. One of the impacts that can occur is the increasingly fierce competition in the business world which causes companies to be required to highlight the superiority of their products, services and human resources in order to survive, maintain their business existence and reach the stage of success. Economic activities are incomplete without the existence of financial institutions, one of which is banking institutions. Banking institutions are very important to pay attention to all aspects of their operations because considering their role which also has a large enough influence in the economy. The development of banking life is not only determined by the success in managing finances, but is also determined from the success in managing the human resources owned by the company. In the last few decades, financial institutions in Indonesia, both bank financial institutions and non-bank financial institutions, especially Islamic financial institutions have experienced significant developments. This is due to the increasing public awareness of the benefits of bank and non-bank financial institutions in economic activities. This success is indicated by the number of people who have started to use the services provided by Islamic financial institutions in the form of banks and non-banks.

The development of Islamic banking in Indonesia is one proof that people are starting to realize the need for a banking system that can provide reliable financial services and in accordance with Islamic teachings. The development of a financial system based on sharia principles actually started before the government officially laid the legal foundation for its operations. However, when compared to before, Islamic banking has begun to develop greatly in recent years. The increasing number of customers joining the Islamic banking business indicates this. In line with Islamic banks which showed a very rapid increase, the same thing happened with non-bank Islamic financial institutions. Sharia cooperatives, Baitul Maal wa Tamwil (BMT) and Baitul Tamwil Muhammadiyah (BMT) as well as many other non-bank sharia institutions are examples that prove this increase.

Islamic financial institutions that have sprung up in Indonesia are BMT Surya Madinah and BMT Pahlawan. BMT Surya Madinah and BMT Pahlawan are Islamic financial institutions with cooperative legal entities. Basically, Baitul Maal wa Tanwil (BMT) and Baitul Tanwil Muhammadiyah (BMT) are the same, the difference between the two is in the management

system of zakat, infaq and shodaqoh funds. In the BMT institution, zakat, infaq and shodaqoh funds can be managed and distributed to those in need without having to be channeled to the Amil Zakat Agency. However, at the BMT institution, zakat, infaq and shodaqoh funds must be distributed to the Amil Zakat Agency first and then will be distributed to those in need, so that the BMT institution does not manage these funds (Muhammad Shollahuddin, 2014).

KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung not only have many branch offices, but the number of members which always increases every year, this proves that the two institutions are progressing. This increase can be said to be due to none other than employee performance. However, improving employee performance is not an easy job that can be done quickly, but is a series of activities involving factors that affect the level of employee performance. With good professional human resource management arrangements for employees, employees are expected to work productively.

For this reason, it cannot be ignored that the factors that also influence employee performance are in accordance with Siagian's theory which states that the factors that affect performance seen from employee work behavior are compensation, work environment, organizational culture, leadership and work motivation, work discipline, job satisfaction, communication and other factors. From sharing the factors that affect employee performance, researchers only focus on the work environment, work discipline and communication which are factors in employee performance.

Efforts to improve employee performance include taking into account the conditions of the work environment. The work environment should be made as comfortable and appropriate as possible. This is intended so that employee performance will be more productive if it is supported by good working environment conditions. There are two categories of work environment that need to be considered while working, namely the physical environment and the non-physical environment. The physical environment includes clean environmental conditions, smooth air ventilation, lighting, the right color selection, and a neatly arranged office space to create the impression of comfort while working. Meanwhile, the non-physical environment includes patterns of leadership and patterns of cooperation.

Likewise, work discipline factors also affect employee performance. Work discipline is the mental attitude of a person or group who always wants to follow or comply with all the rules that have been determined (Sudaryono, 2014). Work discipline has a very close relationship with motivation, discipline with an exercise, among others, by working respecting time and costs will have a positive influence on employee work productivity. Work discipline is considered very important. Therefore, employee discipline needs to be handled more clearly because it basically reflects employee work productivity and if employees who have a high level of discipline will work well even without being supervised by superiors. With the work discipline that is instilled in employees, it will bring many positive influences.

Similar to the work environment and work discipline, communication aspects also need to be considered. Communication is the process of generating, distributing and receiving messages within an organization (Soetopo H., 2012). Communication is one of the important factors when doing work. To prevent confusion of information, employees need to communicate with each other, both with superiors and among co-workers. If the communication is carried out well, the company's operations will run smoothly. On the other hand, a lack of communication will hinder all company activities so that they fail to achieve their goals. Frequent miss communication within the company can cause operational failures, so that as much as possible it can be prevented so as not to have a sustainable negative impact.

Based on the background description above, and seeing the importance of employee performance which is influenced by Work Environment Conditions, Work Discipline, and Communication, the authors are interested in conducting a study entitled "The Effect of Work Environment Conditions, Work Discipline, and Communication on Employee Performance at KSPPS BMT Surya Madinah and BMT Pahlawan of Tulungagung".

2 Review Literature

According to Nitisemito, the work environment is everything that is around the worker and that can affect him in carrying out the tasks assigned to him (Maheasy Enny W., 2019). The work environment is closely related to the psychological factors of employees' work, for example, cleanliness, music and others.

Meanwhile, Sedarmayanti defines the work environment as the overall tools and materials encountered, the surrounding environment in which a person works, his work methods, and work arrangements both as individuals and as a group (Sedarmayanti, 2017).

The work environment is one of the important factors in creating employee performance. Because the work environment has a direct influence on employee performance in completing work which will ultimately improve company performance. A working environment condition is said to be good if employees can carry out activities optimally, healthy, safe, and comfortable. Therefore, the determination and creation of a good work environment will greatly determine the success of achieving company goals. On the other hand, if the work environment is not good, it will reduce motivation and morale and ultimately can reduce employee performance.

Based on the above definition, it can be concluded that the work environment is an environment for workers who are around employees that can influence employees in carrying out work activities within a company. Where in carrying out a job done in a comfortable and conducive.

2.1 Work Discipline

According to Singodimedjo, work discipline is an attitude of willingness and willingness of a person to fulfill and obey the norms of the regulations that apply around him (Edy Sutrisno, 2018). While Latainer defines work discipline as a force that develops within the employee's body and causes employees to conform voluntarily to decisions, regulations, and high values of work and behavior.

Discipline is needed both by the individual concerned and by the company. Discipline shows a condition or attitude of respect that exists in employees towards company rules and regulations. Thus, if the rules or regulations in the company are ignored or often violated, the employee has poor work discipline. On the other hand, if the employee complies with the company's provisions, it illustrates the existence of a good discipline condition. In a narrow sense, discipline is usually associated with punishment. In fact, punishing an employee is only part of the discipline problem. This rarely happens and is only done when attempts at constructive approaches fail. Employees who have good discipline will be responsible for their work so that it has an impact on increasing employee performance and the success of the company.

From the description it can be formulated that what is meant by work discipline is an attitude of respect for company rules and regulations, which exist within the employee, which causes him to be able to adapt to the company's provisions.

2.2 Communication

According to Himstreet and Baty in *Communications: Principles and Methods*, communication is a process of exchanging information between individuals through a system that is common (common), either with symbols, signals, or behavior or actions (Djoko Purwanto, 2006). Another understanding expressed by Kreitner and Kinicki, *Communication*

is an activity of exchanging messages carried out by the sender and receiver. Communication is also defined as a process of delivering messages or information carried out by one person to another, either directly or indirectly, verbally or in writing, verbally or non-verbally (Imam Thobroni, 2016).

Communication is the thing that tightens the company's unity. Communication helps company employees achieve individual and company goals, regulates company activities, and plays a role in almost all activities carried out by the organization. If communication within a company is not as effective as it should be, then the company will not function as effectively as expected. Thus, communication is an important factor so that a company can run well and can achieve its goals.

2.3 Employee Performance

According to Seymour and Swasto, performance is "measurable actions or performance" (Priyono, 2010). Meanwhile, Byars defines performance as the result of the relationship between effort, ability and task perception. High performance as a step towards the process of achieving the goals of the organization concerned. Therefore, efforts are needed to improve this performance (Tun Huseno, 2016).

From some of the definitions above, it can be concluded that performance is the result of an employee's work on completing the tasks that have been assigned to him. Good performance can be achieved if an employee has high skills and competencies.

3 Research Hypothesis

The hypothesis in this study consists of 4 hypotheses, namely:

- Working environment conditions have a significant effect on employee performance at BMT Surya Madinah and BMT Pahlawan Tulungagung;
- Work discipline has a significant effect on employee performance at BMT Surya Madinah and BMT Pahlawan Tulungagung;
- Communication has a significant effect on employee performance at BMT Surya Madinah and BMT Pahlawan Tulungagung;
- Working environment conditions, work discipline and communication have a significant effect on employee performance at BMT Surya Madinah and BMT Pahlawan Tulungagung.

4 Method

The approach used by researchers is quantitative research. Quantitative research is one type of research activity whose specifications are systematic, planned, and structured, clearly from the beginning to the making of the research design (Sandu Siyoto, 2015). While the type of research used by researchers is associative research, which is one of the studies conducted with the aim of exploring the relationship between two or more variables (Sugiono, 2010).

The population in this study were all employees at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung. In this study the researchers used a sampling technique called non-probability sampling or random sampling, namely saturated sampling because the population studied was still finite and not too large in number, so the study would be more representative if taking all samples from the population, namely all employees at KSPPS BMT Surya Madinah Pusat which is located on Jln. Wachid Hasyim No. 48 Tulungagung totaling 36

employees and BMT Pahlawan which is located on Jln. Ki Mangunsarkoro Beji, Boyolangu Tulungagung totaling 14 employees.

The data in this study is quantitative data in the form of numbers. The source of data used in this study is primary data source, namely data obtained directly from employees of BMT Surya Madinah and BMT Pahlawan by distributing questionnaires (questionnaires).

The data analysis technique used is multiple linear regression test with the equation model:

$$Y = \alpha + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

Description

- Y = Employee Performance
- α = Constant number
- b1, b2, b3 = Coefficient number
- X1 = Work Environment
- X2 = Work Discipline
- X3 = Communication
- e = Error rate

5 Result and Discussion

5.1 Multiple Linear Regression T Test

Multiple linear regression was used to determine the effect of one or more independent variables (work environment, work discipline and communication) on one dependent variable (employee performance). The results of the multiple linear regression test at KSPPS BMT Surya MadinahTulungagung are as follows:

Table 1. Multiple Linear Regression T Test BMT Surya Madinah

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
	1 (Constant)	.201	3.181		
X1	.199	.093	.209	2.133	.041
X2	.299	.096	.338	3.127	.004
X3i	.488	.094	.494	5.191	.000

a. Dependent Variable: Y

Based on the results of the regression test in the table above, a regression equation model can be developed as follows:

$$Y = 0,201 + 0,199 X_1 + 0,299 X_2 + 0,488 X_3 + e$$

The table also shows that each variable has a significance smaller than 0.05, which means that the hypothesis is accepted. So it can be concluded that partially the work environment, work discipline has a positive and significant effect on employee performance at KSPPS BMT Surya Madinah. While the results of multiple linear regression testing on BMT Heroes are as follows:

Table 2. Multiple Linear Regression T Test BMT Pahlawan

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	Constant)	- 5.384	3.539		- 1.521	.159
	X1	.392	.130	.360	3.016	.013
	X2	.425	.134	.407	3.168	.010
	X3	.325	.115	.295	2.826	.018

Based on the results of the regression test in the table above, a regression equation model can be developed as follows:

$$Y = - 5,384 + 0,392 X1 + 0,425 X2 + 0,325 X3 + e$$

The table also shows that each variable has a significance smaller than 0.05, which means that the hypothesis is accepted. So it can be concluded that partially the work environment, work discipline has a positive and significant effect on employee performance at BMT Pahlawan.

5.2 F-Test

The f test is used to determine the effect of the dependent variable simultaneously or together on the dependent variable. The results of the f test on KSPPS BMT Surya Madinah Tulungagung are as follows:

Table 3. T-Test of BMT Surya Madinah

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	307.436	3	102.479	62.124	.000 ^a
Residual	52.786	32	1.650		
Total	360.222	35			

While the results of the f test on BMT Pahlawan are as follows:

Table 4. F-Test of BMT Pahlawan

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	211.415	3	70.472	71.913	.000 ^a
Residual	9.799	10	.980		
Total	221.214	13			

Based on Tables 3 and 4, it shows that the value of Sig < (0.05), means rejecting H0 and accepting Ha. Thus, it can be concluded that simultaneously there is a positive and significant influence between the work environment, work discipline and communication on BMT Surya Madinah and BMT Pahlawan Tulungagung.

6 Discussion

6.1 The Effect of Work Environment on Employee Performance at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung

Based on the results of testing the data using the t test, it was found that there was a positive and significant influence between the work environment on the performance of employees at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung. That is, the better the work environment provided by KSPPS BMT Surya Madinah and BMT Pahlawan for their employees, the performance of employees will also increase. And vice versa, if the work environment provided by KSPPS BMT Surya Madinah and BMT Pahlawan is not good, the employee's performance will also decrease.

The work environment is everything that is around the workers or employees that can affect employee job satisfaction in carrying out their work so that maximum work results will be obtained, where in the work environment there are work facilities that support employees in completing tasks assigned to employees in a company (Pandi Afandi, 2013). A good work environment can create work passion, so that productivity and work performance increase. Meanwhile, the benefit of working with motivated people is that the job gets done right. Which means the work is completed according to the correct standard and within the specified time scale.

Thus, the variables of working environment conditions at KSPPS BMT Surya Madinah and BMT Pahlawan directly determine changes in employee performance. This shows that the better the work environment created by an organization or company is able to make employees feel happy with their work. The condition of the work environment is said to be good or appropriate if humans can carry out activities optimally, healthy, safe, and comfortable. If the employee likes the work environment where he works, then the employee will feel at home at work, carrying out their activities so that the time is used effectively.

6.2 The Effect of Work Discipline on Employee Performance at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung

Based on the results of data testing using the t-test, it was found that there was a positive and significant influence between work discipline on employee performance at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung. That is, the better the work discipline possessed by each employee at KSPPS BMT Surya Madinah and BMT Pahlawan, the

performance will also increase. Vice versa, if the work discipline of employees at KSPPS BMT Surya Madinah and BMT Pahlawan is not good then performance will also decrease. Work discipline is an attitude of willingness and willingness of a person to fulfill and obey the norms of the regulations that apply around him (Edy Sutrisno, 2018). In a narrow sense, it is usually associated with punishment. In fact, punishing an employee is only part of the discipline problem. This rarely happens and is only done when attempts at constructive approaches fail. Work discipline is a very important factor, therefore employee discipline needs to be handled more clearly because it basically reflects employee work productivity. Thus the work discipline variable at KSPPS BMT Surya Madinah and BMT Pahlawan directly determines changes in employee performance. This shows that the higher the work discipline possessed by an employee will help improve company performance. Discipline in a company can be enforced if most of the rules are obeyed by most of the employees. Work discipline will have a positive impact on employees and the company. High discipline will make employees responsible for all aspects of their work and improve their work performance which means they will also increase work effectiveness and efficiency as well as work quality and quantity.

6.3 The Effect of Communication on Employee Performance at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung

Based on the results of data testing using the t test, it was found that there was a positive and significant influence between communication on employee performance at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung. That is, the better the communication between employees at KSPPS BMT Surya Madinah and BMT Pahlawan, the better the performance. will also increase. Vice versa, if employee communication at KSPPS BMT Surya and Madinah BMT Pahlawan is not good then performance will also decrease.

Communication is the process of generating, distributing and receiving messages within an organization (Soetopo H., 2012). Communication is one of the important factors when doing work. To prevent confusion of information, employees need to communicate with each other, both with superiors and among co-workers. If the communication is carried out well, the company's operations will run smoothly. On the other hand, a lack of communication will hinder all company activities so that they fail to achieve their goals. Frequent miss communication within the company can cause operational failures, so that as much as possible it can be prevented so as not to have a sustainable negative impact. Thus the work discipline variable at KSPPS BMT Surya Madinah and BMT Pahlawan communication variable directly determines changes in employee performance. This shows that the better the communication that exists between employees, the better the performance of employees to do company activities. Communication determines how the company's activities can be carried out properly or not. Companies need to create effective communication, both communication between fellow workers and communication between workers and leaders. This is done to avoid things such as miss communication in the implementation of company activities. Where if this happens, it will have an impact on the company's operations, such as delays and even chaos in the company's activities.

6.4 The Influence of Work Environment Conditions, Work Discipline and Communication on Employee Performance at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung

Based on the results of data testing with the F test (simultaneous testing) it is known that the variables of work environment, work discipline and communication together have a positive and significant effect on employee performance at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung.

This is in accordance with Siagian's theory, which states that the factors that influence performance are seen from employee work behavior, namely compensation, work

environment, organizational culture, leadership and work motivation, work discipline, job satisfaction, communication and other factors (Risqi Ameliawati, et.al, 2015).

Thus, what needs to be considered by the leadership of BMT Surya Madinah and BMT Pahlawan Tulungagung is the factor that influences employee performance, namely the work environment, because the better the company creates a work environment, the employees are excited to work because they are supported by a safe and conducive work environment. Work discipline has an important role in improving employee performance, because without the support of good employee discipline, it is difficult for the company to realize its goals. Furthermore, communication also has an important role in improving employee performance, because effective communication, both communication between fellow workers and communication between workers and leaders can avoid things such as miss communication in the implementation of company activities. Where if this happens, it will have an impact on the company's operations such as hampering and even chaotic company activities.

7 Conclusion

Based on the results of the analysis and discussion described in the previous chapter, the conclusions of this study are:

- (1). Working environment conditions have a positive and significant impact on employee performance at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung. This means that a comfortable work environment will create passion and enthusiasm for work so that employee performance will also increase.
- (2). Work discipline has a positive and significant effect on employee performance at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung. The higher the work discipline applied in the company, the higher the employee's performance.
- (3). Communication has a positive and significant impact on employee performance at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung. That is, the better the flow of communication that exists, the employee's performance will increase.
- (4). Work environment conditions, work discipline, and communication have a positive and significant impact on employee performance at KSPPS BMT Surya Madinah and BMT Pahlawan Tulungagung. This means that the better the work environment, work discipline, and communication, the employee's performance will increase.

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