



IJSRM

INTERNATIONAL JOURNAL OF SCIENCE AND RESEARCH METHODOLOGY

An Official Publication of Human Journals



Human Journals

Research Article

December 2020 Vol.:17, Issue:2

© All rights are reserved by Anitha Paulina Tinambunan et al.

The Influence of Socio-Economic Status (Level of Education, Income and Types of Work) on Employee Performance of Cooperative Cu Cinta Kasih Tigapanah Kabupaten Karo



IJSRM
INTERNATIONAL JOURNAL OF SCIENCE AND RESEARCH METHODOLOGY
An Official Publication of Human Journals



***¹Anitha Paulina Tinambunan, ²Sinar Ritonga**

*^{1,2}Faculty of Economics, University of St. Thomas
Catholic Medan, North Sumatra, Indonesia*

Submitted: 07 November 2020
Revised: 27 November 2020
Accepted: 17 December 2020



HUMAN JOURNALS

www.ijsrm.humanjournals.com

Keywords: Socio Economic Status (The Level of Education, Income, Type of Work)

ABSTRACT

This study aims to 1. Determine whether the level of education, income and type of work has a positive and significant effect on the performance of the employees of the Cooperative Credit Union (CU) Cinta Kasih Tigapanah Kab. Karo.; 2. Knowing which factors are the most dominant influence on the performance of the employees of the Cooperative CU Cinta Kasih Tigapanah Kab. Karo. Data collection techniques carried out through interviews, documentation and questionnaires. The study population was all employees of the Cooperative CU Cinta Kasih Tigapanah Kab. Karo numbering 200 orang (July 2019). The sampling technique uses Proportional Random Sampling where the research sample is taken from each work field in the Cooperative CU Cinta Kasih Tigapanah Kab. Karo. Based on the results of the F test it is known that the value of F_{count} is $44.291 > F_{table} 3,145$ with a significance level of $0,000 < 0,05$ so that the decision H_0 is taken and H_1 is accepted. This means that the level of education, income and type of work have a positive and significant effect simultaneously on the performance of the employees of the Cooperative CU Cinta Kasih Tigapanah Kab. Karo. Based on the t-test, it is known that the most dominant type of work influences the performance of CU Cinta Kasih Tigapanah Kab. Karo, with a significance level of 0,008. Correlation coefficient (R) of 0,824. This means that the level of education, income and type of work has a very strong correlation (because the value is between 0,75 – 0,99) on the performance of the Cooperative Employees of CU Cinta Kasih Tigapanah Kab. Karo. The coefficient of determination (*R Square*) of 0,678 means that Employee Performance can be explained by the Level of Education, Income and Type of Work at 67,80 % while 32,20 % is influenced by other factors of ownership status, type of residence and status in the community.

INTRODUCTION

It is a fact that the performance of an employee will be different from other employees. There are many factors that influence employee performance; one of them is socio-economic status. A person's socio-economic status influences social life, work, and even education. According to Damsar (2000: 7), socio-economic factors are important things that can affect employee performance. Santrock (2007: 282) states that socio-economic status is a grouping of people based on equal occupation, education and economy. In this study, several factors of employee socioeconomic status will be reviewed, namely factors of educational level, income factor, and work type factors.

Education can improve the performance of an employee, this is because the higher the analytical power, the more he will be able to solve the problems at hand. An employee's education can also improve his quality in carrying out his duties. According to Hasibuan (2003: 54) education is an indicator that reflects a person's ability to be able to complete work.

Compensation is one of the potential tools to improve employee performance. From the company's point of view, the provision of compensation or remuneration is a cost that must be incurred by the company to employees. Being seen from the employee's point of view, compensation is seen as a means of sustaining economic viability to meet their daily needs. In general, employees expect that the compensation received reflects the contribution of their work. However, the income received is often considered not fulfilling expectations because the workload may be greater than the income received. According to Gupta & Shaw (2013; 43) the higher the salary level, the higher the performance.

Work will determine socio-economic status because from work, all needs will be met. Work does not only have economic value but human effort to get satisfaction and rewards or wages, in the form of goods and services to meet their daily needs. A person's job will affect his economic ability, for that work is a necessity for every individual because work contains two aspects, physical satisfaction and the fulfillment of life's needs. ([Http://digilib.unimed.ac.id/publik/UNIMED-Undergraduate-22748](http://digilib.unimed.ac.id/publik/UNIMED-Undergraduate-22748))

Research results relating to several factors of socio-economic status:

- Febriyenti (2015) conducted a study with the title: "The effect of compensation and motivation on employee performance at the Manunggal Jaya Cooperative, Muara Tembesi District, Batang Hari Regency." has the most dominant influence. However, partially compensation has an effect on employee performance, while the motivation variable has no effect because motivation becomes an aspect of strengthening when combined with compensation.
- Katarina Ice Trisnawati (2014) conducted a study with the title: "The effect of training on employee performance at Credit Union (CU) Mura Kopa in Sekayam District, Sanggau Regency". The results of the analysis show that the effect of training on the performance of the employees of CU Mura Kopa I, Sekayam District, Sanggau Regency is 0.538 in the medium category.
- Muhammad Akbar Gumilar R (2018) conducted a research entitled "The effect of salary and tenure on employee performance at PT Infomedia Nusantara Bandung". The results of research partially and simultaneously show that salary and tenure have a significant effect on employee performance at PT Infomedia Nusantara Bandung. The magnitude of this influence is 58.4%.
- Research by Muhammad Yasin & Joko Priyono (2016) on the analysis of age, salary and dependency factors for the production of the shoe home industry in Sidoarjo (Case study in Krian District). The results of the analysis conclude that partially the salary has a significant effect; while the dependent load partially does not have a significant effect on the production of employees of the shoe home industry in Krian Sidoarjo district.

Currently, the cooperative that has emerged and is in great demand by the public is a cooperative in the form of a CU. CU is a cooperative financial institution that is owned, supervised and operated by its members for the purpose of encouraging a frugal lifestyle, providing loans with competitive interest rates and providing various other services to its members. In CU, there are 4 major divisions that carry out the entire operation, namely the Committee, Managers, Supervisors and Managers. (Munaldus *et.al*, 2013). The emergence of CU cooperatives in several districts shows increasing public trust in non-bank financial institutions in improving their economic life.

Cooperative CU Cinta Kasih Tigapanah Kab.Karo is one of the largest credit unions on the island of Sumatra, based in Tigapanah, Karo District. As a financial institution that is also the driving force of the people's economy, Credit Cooperatives (CU) are aware of several factors that affect the independence and development of cooperatives. One of the most prominent is the limited quality of its human resources. The problem of human resources is an important problem for almost all cooperatives. Due to limited resources, the ability of cooperatives to attract professionals from outside their members tends to be limited.

Table No. 1: Total employee of Cooperative CU Cinta Kasih Tigapanah Kab.Karo According to Education (2016-2018)

Education Level	Year 2016 (person)	Year 2017 (person)	Year 2018 (person)
High School	25	28	24
D3	50	47	37
S1	60	45	34
S2	30	30	25
Total	165	150	120

Source: Cooperative CU Cinta Kasih Tigapanah Kab. Karo

From table 1, it is known that in 2016 the number of employees of the Cooperative CU Cinta Kasih Tigapanah was 165 people, but in 2018 there were only 120 people. This means that during 2 years of operation, the Cooperative CU Cinta Kasih Tigapanah Kab Karo experienced a decrease in the number of employees by 45 people (27.27%) consisting of 1 high school education level; D3 13 people; S1 26 people and S2: 5 people. Based on the results of interviews with the HRD of the Cooperative CU Cinta Kasih Tigapanah, it is known that the reasons for employees leaving their jobs are: a) The income received is not able to meet the needs of family life; b) Getting other jobs such as civil servants; c) Husband changed assignments; and d) The employee has moved assignments and is assigned to the Lau Baleng CU Cooperative Branch. The reduction in the number of employees by 27.27% during 2 years of operation, of course greatly affects the performance and targets of the Cooperative Cinta Kasih Tigapanah in Karo District.

Table No. 2: Level of Income of the Employees in Cooperative CU Cinta Kasih Tigapanah Kab.Karo According to the Field of Study (Year 2017-2019)

Field of Work	Groups	Basic Salary (RP)
Environmental Marketing	I	900.000-1.500.000
General	I	1.200.000-1.500.000
IT	II	1.800.000-2.000.000
Finance	II	2.350.000-2.500.000
Administration	II	1.800.000-2.000.000
Personnel	III	2.500.000-3.000.000

Source: Cooperative CU Cinta Tigapanah Kab. Karo

In Table 2 it is known that there are 3 groups of basic salaries for the employees of the Cooperative CU Cinta Kasih Tigapanah, namely groups I, II and III. The basic salary for each group is different depending on the field of work, where the highest level is received by the personnel in the personnel division, which is between Rp. 2,500,000 - 3,000,000, -. The difference in basic salary greatly affects the performance of the employees of the Cooperative CU Cinta Kasih Tigapanah, Karo Regency.

Table No. 3: Levels of Income of the Employees at Cooperative CU Cinta Kasih Tigapanah Kab.Karo Based on the Level of Education (Year 2017-2019)

Education Level	Total Income/month	Work Status
High School	Rp. 1.200.000,-	Training
High School	Rp. 2.000.000,-	Permanent
D3	Rp. 1.200.000,-	Training
D3	Rp. 2.000.000,- - 2.900.000,-	Permanent
S1	Rp. 2.300.000,-	Training
S1	Rp. 2.800.000,- - 4.500.000,-	Permanent

Source: Cooperative CU Cinta Tigapanah

From the data in Table 3, it is known that the higher the education level of the employees, the greater the income they receive. In addition to salaries, employees of the Cooperative CU Cinta Kasih Tigapanah, Kab Karo received THR, bonus/commission during RAT. CU is one of the savings and loan cooperatives that emerged and developed on the initiative of the community which is managed by the community. CU plays an important role in the welfare of its members. This can be proven by the increase in income and the amount of deposits in the CU itself. Use of credit for productive activities will increase production (investment) and increased production will have an impact on increasing the savings of cooperative members. Data on the development of savings and loans members of the Cooperative CU Cinta Kasih Tigapanah in Karo Regency in the last 3 years (2016-2018) can be seen in table 4 below.

Table No. 4: Data of the Development of Cooperative CU Cinta Kasih Tigapanah Kab. Karo(Year 2016-2018)

Year	2016	2017	2018
Members	8514 persons	9499 persons	7481 persons
Savings	Rp. 17.203.496.000	Rp. 20.023.467.000	Rp. 14.661.085.000
Loans	Rp. 21.409.968.665	Rp. 25.969.070.415	Rp. 17.504.817.590
Assets	Rp. 25.957.363.105	Rp. 30.153.984.989	Rp. 22.310.940.611
Gross SHU	Rp. 3.223.536.472	Rp. 4.602.641.745	Rp. 3.223.538.472
SPL Loan	Rp. 60.473.200	Rp. 57.473.200	Rp. 60.473.200
Income	Rp. 4.878.704.918	Rp. 5.810.637.224	Rp. 883.166.446

Source: Cooperative CU Cinta Tigapanah Kab. Karo

Table 4. above shows the number of members of Cooperative CU Cinta Kasih Tigapanah Kab.Karo in 2017 increased by 985 people, but in 2018 decreased by 21.24%. The reduced number of cooperative members caused the performance of Cooperative CU Cinta Kasih Tigapanah Kab.Karo to decline. This can be seen from the decrease in the amount of Savings, the amount of Loans and the amount of Income.

LITERARY REVIEW

2.1 Socio-economic status

Socio-economic status is the standing or position of a person in a community group which is determined by the type of economic activity, education and income. Santrock (2007: 282) states that socio-economic status is a grouping of people based on similar characteristics of work and economic ownership.

In social research, the socio-economic status variable is a variable that is widely used to explain various relationships with other variables. Until now, the indicators used were usually limited to income, type of work, and education. Measurement for each of these indicators is often carried out in a simple way and does not pay attention to the measurement error which is sometimes quite large. Tan (2011: 4) states that socio-economic factors include five indicators, namely:

a. Education

The level of education is something that affects the mindset of employees in doing their jobs. Different levels of education will show different results obtained by employees.

b. Age

Older employees may be more experienced and skilled at work, but are usually more conservative and tire more easily. Meanwhile, younger employees may have poorer experience and skills but are usually more progressive towards new innovations and relatively stronger.

c. Experience

Experience in work is one of the things that determines whether an employee has expertise or not in managing a job.

d. Number of Dependence

The number of dependents will certainly motivate employees to work actively in order to meet the needs of their families.

e. Income or Salary

Income is remuneration for work performed by individuals, groups or remuneration for workers for carrying out their work.

According to Mayer (Soekanto; 2007:45), there are some socio-economic status indicators such as:

A. Occupation

Types of work can be defined as follows:

1. Work of high status;
2. Work with a moderate status;
3. A low status job

B. Education

There are 3 types of Education, thus: 1) Formal Education; 2) Informal Education; 3) Non Formal Education.

According to the SISDIKNAS Law no. 20 (2003) education level indicators consist of: 1. Educational Level. And 2. Suitability of Income.

The Central Bureau of Statistics (BPS) specifies that there are 3 types of income: Income in the form of money originating from: Salaries and Wages received; business ownership and investment returns.

C. Number of dependents of parents, namely how many family members are still in school and need education fees, namely 1 person, 2 persons, 3 persons, or more than 4 persons.

D. Ownership of valuables can also be used for that measure.

2.2. Work Performance

Work performance describes the work achieved by employees in accordance with the duties and responsibilities they carry. According to Riani (2011; 135) indicators of employee performance include: 1) Quantity of Work: the amount of work done in a specified period; 2) Quality of Work: the quality of work achieved based on requirements of conformity and readiness; 3) Job

Knowledge: the breadth of knowledge about the job and skills; 4) Creativeness (Creativity): the originality of the ideas that are raised and actions to resolve problems that arise; 5) Cooperate (Cooperation): awareness to work together with other people or fellow members of the organization; 6) Dependability: awareness of being trustworthy in terms of attendance and work completion; 7) Initiative (Initiative), the spirit to carry out new tasks and in enlarging their responsibilities; 8) Personal Equality (Personal Quality): concerning personality, leadership, hospitality and personal integrity.

Sutrisno (2009, 152) states that there are six indicators of performance, namely:

- a. Work Result
- b. Work Knowledge
- c. Initiative
- d. Mental Dexterity
- e. Attitude
- f. Time and attendance discipline.



Indicators for measuring employee performance according to Prawirosentono (2008; 27) include:

- 1) Effectiveness and Efficiency. Effectiveness is when the goals of a group can be achieved with planned needs, while efficiency is related to the number of sacrifices incurred in an effort to achieve goals.
- 2) Authority and Responsibility. Responsibility is the nature of communication or order in a formal organization owned by an organization participant to members of other organizations to carry out work activities.
- 3) Discipline. Discipline is an act of obeying applicable laws or regulations. Employee discipline is the obedience concerned in respecting the work agreement with the organization where the employee works.

4) Initiative. Initiative is related to thinking and creativity in the form of an idea related to organizational goals.

RESEARCH METHODOLOGY

3.1 Population and Sample of Research

The population of this research are all employees at the Cooperative CU Cinta Kasih Tigapanah Kab. Karo, amounting to 200 people (July 2019). The sampling technique in this study used Proportional Random Sampling.

3.2 Methods and Data Collection

The data needed in this study were obtained through: Interview (Interview,) Documentation, and Questionnaires.

3.3 Operationalization of Variables

Table No. 5: Operationalization of Variables

Variable	Definition of Variabel	Indicator
Level of Education	An indicator that reflects a person's ability to be able to complete his job	Education Level Suitability of major
Income	A result received by someone from trying or working	Income Insentive Pay Allowance
Type of Work	Work in accordance with the abilities and skills owned	Competency Work Experience
Work Performance	The work results in quality and quantity achieved by a person in carrying out his duties are in accordance with the responsibilities assigned to him	Work Quality Work Quantity Utilization Time/Length of Time Attendance/Displince Cooperation

3.4 Data Analysis Technique

The analysis model used to test the research hypothesis is multiple linear regression analysis with a formula:

$$y = a + b_1x_1 + b_2x_2 + b_3x_3 + e$$

Can be applied to formulas:

$$KK = \beta_0 + \beta_1 PK + \beta_2 SI + \beta_3 LK + e$$

in which:

y = Employees performance

a = Constant

b₁ b₂ b₃ = Regression Coefficient

x₁ = Employee Participation

x₂ = Rewards System

x₃ = Work environment

e = Error Estimation



RESEARCH RESULTS AND DISCUSSION

4.1 Hypothesis Testing

Partial Test (Test f)

Table No. 6: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1088.846	3	362.949	44.291	.000 ^b
	Residual	516.259	63	8.195		
	Total	1605.104	66			

Source: Data Processed with SPSS

Table 6, shows that simultaneously there is a significant influence between Education Level, Income and Type of Work on Employee Performance. This is indicated by the value of Fcount of $44,291 > F_{table}$ of 3.145, with a significance level of $0.000 < 0.05$ so that a decision is made. H_0 is rejected and H_1 is accepted. This means that the level of education, income and type of work have a positive and significant effect simultaneously on the performance of the employees of the Cooperative CU Cinta Kasih Tigapanah, Kab. Karo.

Partial Test (Test t)

Table No. 7: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.300	5.683		1.988	.051
	tx1 (Education Level)	.734	.239	.332	3.074	.003
	tx2 (Income)	.932	.266	.360	3.504	.001
	tx3 (Work Type)	.717	.263	.255	2.727	.008

Source: Data Processed by SPSS

The data in Table 7 shows that

- The t-test value for the variable

Education level is 3.074 and a significant level is 0.003. So that H1 is accepted and H0 is rejected. This means that the level of education has a positive and significant effect partially on the performance of the employees of the Cooperative CU Cinta Kasih Tigapanah Kab. Karo.

- The t-test value for the income variable is 3.504 and a significant level is 0.001, so that H2 is accepted and H0 is rejected. This means that income has a positive and significant effect partially on the performance of the employees of the Cooperative CU Cinta Kasih Tigapanah Kab. Karo.
- The t-test value for the Job Type variable is 2.727 and a significant level is 0.008, so that H3 is accepted and H0 is rejected. This means that the type of work has a positive and partially significant effect on the performance of the employees of the Cooperative CU Cinta Kasih Tigapanah Kab. Karo.

Coefficient of Determination (R²)

Table No. 8: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.824 ^a	.678	.663	2.863

Source: Data Processed by SPSS

The data in Table 8, shows the correlation coefficient (R) value of 0.824. This means that the level of education, income and type of work have a very strong correlation (because the value is between 0.75 - 0.99) on the performance of the employees of the Cooperative CU Cinta Kasih Tigapanah, Kab. Karo The coefficient of determination (R Square) of 0.678 means that employee performance can be explained by the level of education, income and type of work of 67.80% while 32.20% is influenced by other factors not included in this study such as: work experience, number of dependents, ownership status, type of residence and status in society.

DISCUSSION AND CONCLUSION

5.1 Conclusions

1. Based on the results of the F test, it is known that the value of F_{count} is $44,291 > F_{\text{table}} 3,145$ with a significance level of $0,000 < 0.05$ so that the decision is made that H_0 is rejected and H_1 is accepted. This means that the level of education, income and type of work have a positive and significant effect simultaneously on the performance of the employees of the Cooperative CU Cinta Kasih Tigapanah, Kab. Karo.
2. Based on the t-test, it is known that the type of work that has the most dominant influence on the performance of the employees of the Cooperative CU Cinta Kasih Tigapanah Kab. Karo, with a significance level of 0.008.
3. The correlation coefficient (R) is 0.824. This means that the level of education, income and type of work have a very strong correlation (because the value is between 0.75 - 0.99) on the performance of the employees of the Cooperative CU Cinta Kasih Tigapanah, Kab. Karo.
4. The coefficient of determination (R Square) of 0.678 means that employee performance can be explained by the level of education, income and type of work of 67.80% while 32.20% is influenced by other factors of socio economic status which are not included in this study such as: work experience, number of dependents, ownership status, type of residence and status in society.

5.2 Suggestions

1. The Cooperative CU Cinta Kasih Tigapanah Kab. Karo should give authority and responsibility to each division with the hope that employee cooperation and initiative can be increased.
2. To increase employee loyalty and performance, preferably the cooperative CU Cinta Kasih Tigapanah Kab. Karo applies government regulations regarding payroll. This is because employees think that the basic salary they receive has not been able to meet basic needs and is not in accordance with the work they are doing.

3. This study only looks at the influence of the variable level of education, income and type of work on employee performance. If anyone is willing to carry out further research on the same topic, you should include variables of work experience and number of dependents in order to get better research results.

REFERENCES

1. Abdulsyani. 2007. Sosiologi Skematika, Teori dan Terapan, Bumi Aksara, Jakarta.
 2. Basrow dan Siti Juariyah. 2010. Analisis Kondisi Sosial Ekonomi dan Tingkat Pendidikan Masyarakat Desa Sriganding, Kecamatan Labuhan Maringgai, Kabupaten Lampung Timur
 3. Damsar. 2000. *Sosiologi Ekonomi*. Raja Grafindo Persada. Jakarta
 4. Gunawan Wijaya. 2000. *Jual Beli*. Grafindo Persada. Jakarta.
 5. Hasibuan. Malayu. S.P. 2003. *Manajemen Sumber Daya Manusia*. Bumi Aksara. Jakarta.
 6. Lilik. 2007. *Human Capital Competencies*, Cetakan 1. Elex Media Komputindo. Jakarta.
 7. Mathis, Robert L dan Jackson, Jhon H. 2012. *Manajemen Sumber Daya Manusia*. Buku 2. Salemba Empat. Jakarta.
 8. Mulyadi. 2013. *Manajemen Sumber Daya Manusia Perusahaan*. Ghalia Indonesia, Bandung.
 9. Munaldus et.al. 2013. *Credit Union Koperasi. How to Grow & Sustain*. Elex Media Komputindo, Jakarta.
 10. Prawirosentono, Suyadi. 2008. *Manajemen Sumber Daya Manusia. Kebijakan Kinerja Karyawan*. BPFE Yogyakarta.
 11. Riani. Asri Laksmi 2011. *Manajemen Sumber Daya Manusia Masa Kini*. Graha Ilmu. Yogyakarta.
 12. Sajogyo. 2003. *Golongan Miskin dan Partisipasi dalam Pembangunan Desa*. Prisma No .3. Yogyakarta.
 13. Salim, Agus. 2006. *Paradigma Penelitian Sosial*. Tiara Wacana, Yogyakarta.
 14. Santrock. 2007. *Status Sosial Ekonomi*. Rineka Cipta. Jakarta.
 15. Soekanto Soerjono. 2007. *Sosiologi, Suatu Pengantar*. Raja Grafindo. Jakarta.
 16. Sugiyono. 2008. *Metode Penelitian Bisnis*. Alfabeta. Bandung.
 17. Sumardi, M. 2004. *Status Ekonomi Sosial*. Rineka Cipta. Jakarta.
 18. Sutrisno, Edi. 2009. *Manajemen Sumber Daya Manusia*. Edisi V Kencana Prenada Media Group, Jakarta.
 19. Tan, M. 2011. *Mengembangkan dan Menguji Perubahan Konseptual Tentang Relativitas*. Grafindo. Jakarta.
 20. UU SISDIKNAS No 20 Tahun 2003
 21. Wirawan. 2009. *Evaluasi Kinerja Sumber Daya Manusia, Teori, Aplikasi dan Penelitian*. Salemba Empat. Jakarta.
- Journal/Internet**
22. Febriyenti, 2015. Pengaruh Kompensasi dan Motivasi terhadap Kinerja Karyawan pada Koperasi Manunggal Jaya Kec. Murara Tembesi, Kabupaten Batang Hari. Tugas Akhir Program Magister. Universitas Terbuka. <http://repository.ut.ac.id>
 23. Gumilar, R. Muhammad Akbar. 2018. Pengaruh Gaji dan Masa Kerja terhadap Kinerja Karyawan pada PT Infomesia Nusantara Bandung. Fakultas Ekonomi dan Bisnis Prodi Manajemen Universitas Pasundan Bandung. Skripsi. ([http://repository.unpas.ac.id/38321/1/CD wisuda.pdf](http://repository.unpas.ac.id/38321/1/CD%20wisuda.pdf)) Diakses 15 Juni 2019
 24. Jenkins G. D. Mitra, A. Gupta, N. & Shaw, J. D. 2013. Are Financial Incentives Related to Performance? A Meta-Analytic Review of Empirical Research. *Journal of Applied Psychology*, 88, 777-787.
 25. Sudarsono <https://jurnal.ugm.ac.id>article>view>
 26. Trisnawati Katarina Ice. 2014. Pengaruh Pelatihan Terhadap Kinerja Karyawan pada CU Mura Kopa di Kecamatan Sekayam Kabupaten Sanggau. <http://jurnal.untan.ac.id>download.pdf>

27. Yasin Muhammad & Joko Priyono. 2016. Analisis faktor usia, gaji dan beban tanggungan terhadap produksi home industri sepatu di Sidoarjo (Studi kasus di Kecamatan Krian). Jurnal Ekonomi dan Bisnis vol. 1, No. 1. hal. 95-120, 28. Maret 2016. <http://digilib.unimed.ac.id/publik/UNIMED-Undergraduate-22748>
29. diakses Rabu, 12 Juni 2019., <http://eprints.umum.ac.id/37053/3/jiptummpp-gdl-fitriaherm-50780-3-babii.pdf>) diakses Sabtu, 6 Juli 2019

