



Analysis of Training and Work Environment on Insurance Agent Productivity

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ABSTRACT

The goal of employees or insurance agents working is to earn income so they can meet their living needs. Marketing of life insurance products must be marketed by insurance agents to policy holders to provide protection for themselves and their families.

This research wants to see whether education, training and work environment directly influence the work productivity of insurance agents at AJB Bumiputera 1912.

The research method uses multiple regression correlation analysis, t test, Anova test and Determination Coefficient, assisted by SPSS software by giving questionnaires to 82 insurance agents.

The results of the research concluded that the variables of education & training and the work environment had a significant positive effect on the work productivity of insurance agents, both partially and jointly at the Regional Office II, AJB Bumiputera 1912.

INTRODUCTION

Nowadays, business is entering a level of unlimited competition, if the company wants to continue to exist and achieve its goals. Companies must be able to identify, anticipate and anticipate various factors that can hinder the company in achieving company goals. Inhibiting factors that originate from external to the company can only be circumvented and anticipated, and there are those that originate from internally which can be controlled by the company.

The competency of a company's human resources greatly determines its ability to realize company goals. Improving and developing human resource competencies is an aspect that must be carried out by companies continuously, so that work abilities match job requirements, thereby providing performance as expected. Various ways are used to improve human resource capabilities, which can be done through education to increase knowledge or through training to improve work skills. The materials, methods and schedule for implementing education and training are adjusted to the company's needs. The place for carrying out education and training can be carried out by the company itself or through other competent and professional institutions.

It is hoped that the results of the implementation of education and training will ensure that employees or insurance agents are able to work professionally and with a sense of responsibility. Able to understand, analyze, anticipate and anticipate situations that will be faced. Every work carried out must be in accordance with the duties and responsibilities, so that the work can increase efficiency values.

The characteristics of human resource factors are different from other resources. Although overall the company's resources can basically be controlled. These differences in character require different treatment, so that they can synergize with each other to realize the company's goals. The reason why every employee or insurance agent wants to work in a different job is in the hope of getting material and non-material compensation to fulfill their life needs.

Competition for potential and productive employees between companies is very competitive and sometimes they take over competent employees from other companies, using various methods that are sometimes unethical and violate ethics. This also benefits employees, being able to move to work elsewhere which can provide a greater increase in income. As a result, the employee turnover rate in and out is quite high. The company only functions as an educational and employee training institution.

Every employee wants job security and career continuity in the future. Therefore, employees are expected to be willing to work totally in accordance with their responsibilities, because there is a belief that if they work optimally, the results will be able to take them to a higher level in life and social environment.

Collective work agreement between employees and the company needs to be made into a collective work agreement. The form of this agreement is stated in a work agreement or work contract between the employee (insurance agent) and the company. The contents of the employment agreement explain the work, duties and responsibilities, rights and obligations of each party. Clarity and firmness of the description of the employment agreement, and certainty of treatment will influence employees or insurance agents in carrying out their work. Employees will work more productively, optimally and more responsibly, so that their sense of ownership and loyalty increases, ultimately work productivity will increase.

Achieving company goals is not the result of individual work, but the result of team work from all employees from the lowest level to the highest level. If the employee turnover rate is high, the impact will be difficult to create a productive work team. Another negative impact will reduce the company's ability to maintain market share. If conditions like this occur, it is impossible for the company to excel and competitors will seize the company's market share, so that the company's performance will decline.

The existence and competence of employees in carrying out their work is something that needs to be maintained and improved. Competency is closely related to knowledge, experience, attitudes and the employee's desire to always continue working and not move to another place. The desire to always improve competence in accordance with their duties and responsibilities and employees have a sense of belonging to the company, a sense of solidarity and pride in working at the company.

Working environmental conditions will also affect employee work performance. The existence of a comfortable and conducive work environment will support the achievement of better work results. It is hoped that the concept of the work environment, its arrangements and equipment can synergize positively towards achieving increasing results. Apart from the factors above, other factors such as; employee maintenance factors, employee development, compensation, firmness and clarity of content and implementation of rights and obligations, certainty and future career development, leadership style, conducive work environment, are important factors that will influence the level of productivity of insurance agents.

Bumiputera 1912 Joint Life Insurance Company, is the oldest life insurance company in Indonesia. Before Indonesia's independence, this company was already established and had high experience and capabilities in the insurance market in Indonesia. In the development of Life Insurance in Indonesia, currently there are many competitors, both local companies and foreign companies (joint ventures). The desire of Indonesian people to become policy holders, especially life insurance, is still very small, compared to the number of Indonesian people whose population is more than 280 million and Indonesia is a potential market for life insurance.

Insurance agent who works as a marketing agent for life insurance products. Insurance agents are the spearhead of companies in the field to market life insurance products. In terms of quantity, the level of ability and competence possessed by insurance agents is still low. The existence and competence of a life insurance marketing agent greatly determines the company's ability to achieve its goals.

The productivity level of marketing agents owned by the Jakarta II Regional Office is still below the target set by the company (4 policies per agent) every month, where the productivity of marketing agents so far is around 1.8 insurance policies per person per month. Achievement of the productivity target was only around $1.8/4 = 40\%$, still far below the company's desired target achievement. Based on these conditions, the Jakarta II Regional Office always tries to increase the productivity of life insurance marketing agents.

Every month the company recruits a large number of new marketing personnel, but the number of marketing personnel it has at the end of the year is always the same as the number of marketing agents at the beginning of the year. Judging from the number of marketing personnel, all the agents who were recruited, trained, educated and developed, did not last long and the marketing agents left the company. The above conditions cause the average level of productivity of marketing agents to always be low, so that the company's desire to expand the market is hampered, while the large market potential in Indonesia cannot yet be optimized.

Research by Mailisa (2014), the results of her research show that the Training variable has a significant effect on the Employee Performance variable, the Work Environment variable does not have a significant effect on Employee Performance. Research by Citra Indah Zuana (2014), the results showed that each education & training variable and work environment partially had a significant effect on employee work performance. The two training and work environment variables together contribute to the employee work performance variable of 63.3%. Research by Dede Sofiah Hasanah (2010), resulted in the influence of Education and Training variables on Performance of 33% and the Work Environment variable on Performance of 67% and together, the influence of Education & Training Factors and Work Environment on Performance was 57%.

The work productivity of insurance agents seen from education, training and work environment factors requires more in-depth and accurate research at Regional Office II Jakarta, AJB Bumiputera 1912.

THEORITICAL REVIEW

Education

Education in an organization is an effort to develop human resources and is a cycle that must occur continuously. This happens because organizations must develop to anticipate every change in the environment. In order to deal with this, it is necessary to increase the capacity of human resources, so that they are able to keep up with developments that occur through education. Education is intended to adapt to new needs for attitudes, behavior, skills and knowledge in accordance with business developments.

Education in an organization is a development process towards development by an organization (Soekidjo Notoatmodjo 2003: 28).

Education is a process that will produce a concrete change in behavior, a change in behavior in the form of increasing ability or knowledge competency in doing work. Education is an activity to increase a person's general knowledge, including increasing mastery of theory and skills to decide on problems involving activities to achieve goals (Heidjirachman Suad Husnan 2002: 77).

Education is a long-term process that uses systematic and organized procedures, in which managerial workers learn conceptual and theoretical knowledge for general purposes (Andrew E. Sikula in Mangkunegara 2003:50). Another expert stated that an employee's education level can increase a company's competitiveness and improve company performance (Hariandja 2002: 169).

There are two reasons why employee education needs to be implemented, firstly, the general (theoretical) reasons for implementing education and training for employees include; that the results of the analysis of task needs and performance are the two main techniques for determining the reasons for implementing education and training for employees (Gary Dessler 1997:243).

Educational Goals

The purpose of carrying out educational programs, each company has specific objectives which may vary, but in general the objectives include: (1). Preparing employee abilities for promotion. The education and training carried out enable employees to have the knowledge and skills needed in their next job which requires greater duties and responsibilities. (2). Improve employee performance. There are education and training programs, increasing the knowledge, skills and abilities of employees. (3). Keep up with technological developments and advances. Technological developments nowadays are very fast (Gary Dessler 1997:265).

Educational Benefits

The desired results and used as indicators of the success of implementing employee education activities are expected to provide benefits for the company and employees, including (1). Increasing employee motivation and work ability, (2). Improving employee work products/performance, (3). Increasing loyalty and profitable cooperation, (4). Reduce fear of facing new tasks in the future, (5). Streamlining communication so that it is more effective, (6). There is the same perception of the tasks that must be completed, (7). Increase employee discipline towards normative regulations or habits (Andrew E. Sikula in Mangkunegara 2003:50).

Employee Education Methods and Guidelines

The method for implementing employee development through education can be done using two methods, namely on the job training and off the job training (Andrew E. Sikula in Mangkunegara 2003:50).

The on-the-job training method is an educational method carried out in the actual workplace. The off the job training method is a method of implementing education that is carried out in different locations. Both methods have advantages and disadvantages. The on-the-job training method has advantages, including; the work carried out is real work, education is guided directly by employees who are more senior and should be more experienced, there is no need for special facilities because the instructors are at the actual workplace, and it does not take up a lot of time and the costs are relatively low.

The weakness is that the ability of a good employee may not necessarily be a good mentor, senior employees may not be able to fully guide, because they are hampered by their work and if senior employees do not have high motivation, then the guidance will not be optimal.

The off the job training method has advantages, namely; The existing instructor is usually someone who is more professional, providing additional insight into new knowledge for employees, while the weaknesses include that the material provided is usually theoretical in nature and its practical value is reduced and there may be a lack of suitability between material needs and the actual situation.

Training

One of the tasks of human resource management is to provide training, which is an activity with the aim of improving and developing the attitudes, behavior, skills and knowledge of employees in accordance with the wishes of the company. Training in behavioral science is a line and staff activity whose aim is to develop leaders to achieve greater individual work effectiveness, better interpersonal relationships within the organization and improved leader adjustment to the atmosphere of the entire environment. (Moekijat, 1991:2).

Training is the process of teaching new employees the basic skills needed to carry out their work (Dessler, 1997:248). Another opinion says "Training is the creation of an environment where employees may acquire or learn specific, job-related behavior, knowledge, skills, abilities and attitudes." (Leap, 1990:277), this means that training is the creation of an environment where workers can acquire or learn specific knowledge, skills, abilities and attitudes related to work.

Training is a systematic process in which employees learn knowledge, skills, abilities or behavior towards personal and organizational goals (Carrell and Kuzmits (1982:282). Training is a series of activities designed to improve skills, knowledge, experience or changes in a person's attitude (Simamora 1999:345).

Training Objectives

Training activities are needed for many reasons, including, among others, the presence of new employees, the presence of workers employed in their old jobs, people who are first appointed to new tasks, the existence of facilities that must be provided by the Government in certain activities, new developments, opportunities for promotion, training to help employees acquire skills so they can be promoted or promoted.

The content of training activities varies depending on the size of the company and the philosophy of the company leadership, but in general the factors that need to be considered are as follows; estimate the need for different types of training and the amount of training required, consider the ways of providing the training, consider the costs involved, consider the obstacles that may arise to the job as a result of the training, it is important to train the right number of employees. make sufficient announcements to attract employees' attention to the training facilities provided, ensure that monitoring records start from costs, employee names, exam results and so on. (Moekijat, 1991:64).

Training Indicator

The criteria most widely used as indicators to assess whether training activities have been able to provide optimum results include: (1). Increased results, (2). Reduced time to complete a unit of production, (3). Reduced training time, (4). Reduction in damage and equipment used, (5). Improvement of the quality of results, (6). Improvements in morale, (7). Reduction in absenteeism, complaints, employee turnover and accidents, (8). Reductions in costs and/or debt do not all training activities require the same results (Moekijat, 1991:64).

Work environment

The work environment, as stated by George R. Terry (2006:23), states that the work environment can be defined as the forces that influence, either directly or indirectly, the performance of an organization or company. Meanwhile, Amirulah Haris Budiyo (2004:51), said that the work environment refers to institutions or forces that are inside and outside the organization and have the potential to influence organizational performance.

The definition according to Fautisno Cardoso Gomes (2003:25), says that the work environment is a work process where the environment interacts with each other according to a certain pattern, and each has certain characteristics and/or values regarding the organization which cannot be separated from the environment in which the organization is located. exist, and humans are the center of everything.

Alex S Nitisemito (2000:183), defines the work environment as follows: "The work environment is everything that exists around workers that can influence them in carrying out the tasks assigned to them".

According to Sedarmayati (2001:1), defines the work environment as follows: "The work environment is the totality of tools and materials encountered, the surrounding environment in which a person works, his work methods, and work arrangements both as an individual and as a group".

In accordance with the opinion expressed above, it can be concluded that the work environment is components that refer to institutions or forces that interact directly or indirectly according to certain patterns regarding the organization or company which cannot be separated from the environment in which the organization or company is located.

Type of Work Environment

According to Sedarmayanti (2001:21), states that in general, types of work environments are divided into 2, namely: (1). Physical work environment, and (2). Non-physical work environment.

The physical work environment is all physical conditions found around the workplace which can affect employees either directly or indirectly. The physical work environment can be divided into two categories, namely; (a). Environments that are directly related to employees (such as work centers, chairs, tables and so on). (b). The intermediate environment or general environment can also be called the work environment which influences human conditions, for example; temperature, humidity, air circulation, lighting, noise, mechanical vibrations, unpleasant odors, color, etc.

The non-physical work environment is all conditions that occur that are related to work relationships, both relationships with superiors, relationships with co-workers, or relationships with subordinates. This non-physical environment is also a group of work environments that cannot be ignored.

Meanwhile, according to Wibowo (2007:65), work environments that can motivate employees to improve their performance can be divided into 2 (two), namely: (1). Internal Environment, (2). External Environment.

Work Environment Indicators

Inappropriate work environment results can be seen over a long period of time. Furthermore, unfavorable environmental conditions can require more energy and time and do not support the design of efficient work systems. Many factors influence the formation of work environment conditions

According to Soedarmayanti (2001:21), things that can influence the formation of work environment conditions are related to employee abilities, including: (a). Lighting/light in the workplace, (b). Temperature/air temperature in the workplace, (c). Humidity in the workplace, (d). Air circulation in the workplace, (e). Noise in the workplace, (f). Mechanical vibration at work, (g). Unpleasant odor in the workplace, (h). Color management in the workplace, (i). Workplace decoration, (j). Music at work, (k). Safety at work.

Work productivity

Work productivity is a concept that shows the relationship between output and the input required by a worker to produce a product. Productivity is measured by looking at the amount of output produced by each employee during a month. An employee can be said to be productive if he is able to produce a greater number of products compared to other employees in the same time.

Work productivity according to experts includes: according to Rusli Syarif (2004: 103), stated that what is meant by productivity is "Work productivity must contain efficiency and effectiveness where efficiency is related to resources and effectiveness is related to results".

Definition by M. Sinungan (1999:18), suggests that the definition of productivity is: In general, productivity is defined as the relationship between real and physical results (goods or services) with actual input.

The opinion of J. Ravianto (2000:3), states that in general productivity means a mental attitude that always has the view that the quality of life today must be better than yesterday and tomorrow better than today".

According to J. Ravianto (2000: 4), stated that employee productivity is as follows. Employee productivity is a comparison between the results achieved and the overall resources used. Meanwhile, according to T. Hani Handoko (2000:210), productivity is the relationship between input and output in a productive system.

Determining Factors of Work Productivity

Opinion by J. Ravianto (2000:3), suggests that the factors that influence employee productivity include: (a). Education, (b). Skills, (c). Discipline, (d). Work attitudes and ethics, (e). Motivation, (f). Nutrition and health, (g). Income level, (h). Social security, (i). Work environment and climate, (j). Pancasila industrial relations, (k). Technology, (l). Production facilities, (m). Management, (n). Job opportunities and achievements.

Meanwhile, according to Bambang Tri Cahyono (2003:283), stated that the factors that influence productivity are: (a). Human, (b). Capital, (c). Method (process) factors, (d). Production factors, (e). Organizational environmental factors, (f). Country environmental factors, (g). International environmental factors, (h). Feedback.

RESEARCH METHODS

Research Place

The place of research was carried out at the Bumuputera 1912 Life Insurance Company Region II Jakarta and the research was carried out for 6 months.

Research methods

This research was carried out using descriptive research methods, namely research carried out to find out how the respondents used to perceive the research problem being carried out, the results were then presented as they were without any treatment that would influence the respondents' answers. Next, the collected data is classified according to the research variables, analyzed and discussed according to the method used, finally presenting the conclusions and report on the research results.

Research Population and Sample

This research uses sample data obtained from population data. The population in question is all agents who work and are owned by companies in the research location environment. The total population is 110 people (N=110).

Sample data is obtained by taking a portion of the population that will be used as respondents to obtain research data and the results represent the existence of the entire population. Determining the number of samples used was carried out using the Slovin formula (Riduwan 2005: 65), namely:

$$n = N / (1 + N\alpha^2)$$

Where :

n : Number of sample

N : Number of population

α : Significant Value (0.05 is used)

The size of the sample data uses the Slovin formula, so that the research sample is 82 insurance agents.

Data collection technique

Collecting research data using several techniques, namely: (1). Library research is carried out by reading, studying or quoting from various books and literature and other library sources, especially those related to research problems whose data are used as a theoretical basis, analytical method formulas and approaches in conducting research. as well as presenting research results reports. (2). Field research, namely research carried out directly at the research location, to obtain the required data.

This field research was carried out in several ways, including: (1). Interviews are carried out by conducting direct interviews with parties who are considered competent to provide the required data. (2). Documentation is carried out by collecting data that was previously available, then documenting it and using it as research data. (3). Questionnaires are carried out by distributing questionnaires to respondents and the results are then collected to be used as research data.

RESULTS AND DISCUSSION

Respondent Characteristics

The characteristics of the respondents sampled in this study were then grouped into several categories, including: according to gender, education, work position and length of service. In this research, the minimum number of respondents was determined to be 82 respondents who were distributed to a number of insurance agents in Region II DKI Jakarta, AJB Bumiputera 1912.

Respondent Characteristic

Tabel of Respondent Characteristic

	Frequency	Percent	Valid Percent	Cumulative Percent
Man	46	56.1	56.1	56.1
Woman	36	43.9	43.9	100.0
Total	82	100.0	100.0	

Sources : Data output IBM SPSS

Based on the table above, it shows that of the 82 respondents, the majority were male, 46 (56.1%) and the remaining 36 respondents were female (43.9%).

Coefficient of Determination

Results of Determination Coefficient Analysis

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.735 ^a	.540	.528	3.27499	1.981

a. Predictors: (Constant), Education, Training, Work Environment

b. Dependent Variable: Work Productivity

Based on the results of the table above, the coefficient of determination (R²) value is 0.540 (54%). This means that the influence of the training and work environment variables simultaneously on the work productivity of insurance agents is 54.0% or strong, while the remaining 46% is influenced by other variables not examined in this research.

F Test (Simultaneous)

F Test Result

ANOVA^a

Model	F	Sig.
Regression	46.337	.000 ^b
Residual		
Total		

a. Dependent Variable: Work Productivity

b. Predictors: (Constant), Education & Training, Work Environment

The simultaneous correlation between the independent variables (Training, Work Environment) and the dependent variable (Work Productivity) of Insurance Agents is significant, showing a Sig of 0.000.

t Test (Partial)

t Test Result
Coefficients^a

Model		T	Sig.
1	(Constant)	.127	.899
	Education, Training	4.795	.000
	Work Environment	3.033	.003

a. Dependent Variable: Work Productivity

Based on the regression results in the table above, t test analysis was carried out by comparing the calculated t value with the t table. The t table results in the distribution table with an error rate of 5%, and df = (n-k) is 1.990.

Multiple Linear Regression Analysis

Results of Multiple Linear Regression Analysis
Coefficients^a

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	.361	2.838
	Education & Training	.554	.115
	Work Environment	.356	.117

a. Dependent Variable: Work Productivity

Based on data analysis using the IBM SPSS Statistics program, the following regression equation is obtained:
 $Y = 0,361 + 0,554X_1 + 0,356X_2$

Discussion of the multiple linear regression equation as follows:

- a. The resulting constant value of 0.361 indicates that if the variable values of education & training and work environment are considered constant, then the work productivity value of AJB Bumiputera 1912 insurance agents is 0.361.
- b. The regression coefficient value for the education & training variable is 0.554, meaning that the education & training variable has a positive influence on the work productivity variable of the AJB Bumiputera 1912 insurance agent, because the variable regression coefficient is positive. This means that for every increase in the value of the education & training variable by one scale, the work productivity variable of the AJB Bumiputera 1912 insurance agent will increase by 0.554. This means that the better the education & training of insurance agents is carried out, the higher the work productivity of AJB Bumiputera 1912 insurance agents will be.
- c. The regression coefficient value of the work environment variable is 0.356, meaning that the work environment variable has a positive influence on the work productivity variable of the AJB Bumiputera 1912 insurance agent, because the variable regression coefficient is positive. This means that for every increase in the value of the work environment variable by one scale, the work productivity variable of the AJB Bumiputera 1912 insurance agent will increase by 0.356.

This means that the better the work environment provided by the company, the higher the work productivity of AJB Bumiputera 1912 insurance agents.

CONCLUSION

Based on the results of the analysis and discussion above, the following conclusions are obtained: education & training variables and the work environment have a significant positive effect on the work productivity of insurance agents, both partially and jointly at Kawil II Jakarta, AJB Bumiputera 1912.

Education and training always need to be carried out continuously and continuously and in stages, adapted to the existing structure in the Marketing Directorate. A good, calm and comfortable work environment needs to be created, so that the working environment of insurance agents can encourage the achievement of marketing targets for insurance products at AJB Bumiputera 1912.

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