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EXPLORING THE IMPACT OF COMPETENCE, EDUCATION, AND WORK DISCIPLINE ON EMPLOYEE PRODUCTIVITY IN FINANCIAL INSTITUTIONS AND ASSET MANAGEMENT: A QUANTITATIVE ANALYSIS

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Abstract

Purpose: The purpose of this study is to determine the influence of competence, education, and work discipline on the productivity of employees in the Financial Body and Assets of Cirebon District.

Research Methodology: This study used a survey method. The survey method was used to address large-scale actual issues with a very large population, requiring a large sample size.

Results: There is a partial influence of competence on the productivity of employees in the Financial Body and Assets of Cirebon District. There is a partial influence of education on the productivity of employees in the Financial Body and Assets of Cirebon District. There is a partial influence of work discipline on the productivity of employees in the Financial Body and Assets of Cirebon District. There is a simultaneous influence of competence, education, and work discipline on the productivity of employees in the Financial Body and Assets of Cirebon District.

Limitations: This study is not without limitations, as the research object only focuses on the Financial Body and Assets of Cirebon District.

Contribution: This study will contribute to the field of human resources in the development of work productivity and competence, education, and work discipline..

Keywords: Competence, Education, Work Discipline, Employee Productivity

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1. INTRODUCTION

Organizations in their activities to achieve their goals, the most important factor is human resources, because no matter how good an organization is, no matter how much infrastructure the organization has, without the role of human resources all of that will not work well, because human resources play the role of the driving force for organizational life, it is humans who organize and run the facilities and infrastructure that exist within the organization. Without human resources, other resources owned by the organization will not be able to run. Therefore, in an effort to support the achievement of organizational goals, qualified and productive human resources are needed. According to (Hasibuan, 2016) human resources are the science and art that regulate the relationships and roles of the workforce so that they are effective and efficient in helping the realization of company, employee and community goals. Cirebon Regency

Regional Financial and Asset Agency, which is a government organization, requires quality human resources and has high productivity as an effort to provide services to the community. Sutopo and Suryanto (2016) reveal service is: "Efforts to serve the needs of others". For this reason, the Cirebon Regency Regional Financial and Asset Agency is required to be able to optimize and manage human resources, through increasing work productivity. With work productivity, it is hoped that work will be carried out efficiently and effectively, so that organizational goals can be achieved.

Work productivity is the ability of employees to produce compared to the input used, an employee can be said to be productive if he is able to produce goods or services as expected in a short or precise time. The success of the company is reflected in the work of each individual in the company, the work will affect the overall performance of the organization.

According to Yusuf (2015): "Technically productivity is a comparison between the results achieved and the overall resources used". According to Robbins in Sutrisno (2017): "Work productivity is a mental attitude. A mental attitude that is always looking for improvements to what already exists. A belief that one can do a better job today than yesterday and tomorrow better than today. Research by Abubakar (2018) concluded that: "Employee competence has a positive effect on employee work productivity." From the opinion of experts and the results of these studies, competence affects productivity. Constraints that occur in the Cirebon Regency Regional Financial and Asset Agency include employees with competencies that do not support each other between their education, work experience, and training. Rarely participate in training activities for self-development, for example technical training in the field of administration, functional skills training, functional skills training does not increase competence.

Another factor that also affects work productivity is the education of employees. Education is essentially an attempt to find the information needed and useful for life. In addition, the application of work discipline is also expected to increase employee work productivity. Education according to Tirtarahardja (2016): "It is a conscious effort to prepare students to play an active and positive role in their lives now and in the future". According to Tirtarahardja (2016) Education is carried out through two channels, namely: Formal Education and Informal Education.

Relevant research regarding the effect of education on productivity by Kueng (2017), resulted in the conclusion: "There is a significant influence between the level of education and creativity on the productivity of contract labor." Relevant research by Usman (2016), resulted in the conclusion: "Work Discipline has a significant influence on employee work productivity at PT Allo Jaya Bontang". Based on this background, the authors through this study aim to find out whether competence, education, and work discipline have an effect on work productivity both partially and simultaneously.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Competence on Productivity

Productivity emphasizes that employees are emphasized to be able to work with high mobility but are able to produce work as expected. According to Robbins in Sutrisno (2017): "Work productivity is a mental attitude. A mental attitude that is always looking for improvements to what already exists. A belief that one can do a better job today than yesterday and tomorrow better than today.

Work productivity requires the skills of employees in accordance with the job description so as to create solutions in improving work methods and maintaining better work results. This means that productivity can increase with competency. Efforts to increase productivity so that the organization is able to achieve its goals according to plan. One of the efforts to increase

employee productivity is competence. Competence is a picture of the ability to carry out each task or role, starting from the ability to integrate knowledge, skills, attitudes and personal values, to the ability to build knowledge and skills based on experience and learning.

According to Wibowo (2017): "Competence is an ability to carry out or perform a job or task that is based on skills and knowledge and is supported by the work attitude demanded by the job." Competence is a person's ability to carry out a task or job and complete it properly based on the skills and knowledge they have. Wibowo (2017): "Competency variables used to measure competency are work experience, education, knowledge, skills". Research by Abubakar (2018), entitled: "The Influence of Employee Competence on Work Productivity of Bandung City Health Office Employees", concludes that: "Employee Competence has a positive effect on employee work productivity". From the opinion of experts and the results of these studies, competence affects productivity.

H1: It is suspected that there is a positive and significant effect partially on the Productivity of Employees of Financial Institutions and Regional Assets in Cirebon Regency.

Effect of Education on Productivity

The educational factor is important for increasing productivity. This is in line with the development team of the MKDK IKIP Semarang in Lubis (2016) education is: "Human activity and effort to improve his personality by fostering his personal potentials, namely spiritual (mind, will, taste, creativity and conscience) and physical (five senses and skills). Education according to Tirtarahardja (2016): "It is a conscious effort to prepare students to play an active and positive role in their lives now and in the future". According to Tirtarahardja (2016) Education is carried out through two channels, namely: Formal Education and Informal Education.

Relevant research on the effect of education on productivity by Kueng (2017), which has the following: "The Influence of Level of Education and Creativity on the Productivity of Contract Labor at the Mahakam Ulu District Secretariat", resulted in the conclusion: "There is a significant influence between the level of education and creativity on productivity contract labour. The explanation above shows that there is an influence of education on productivity. Apart from competence and education, productivity is also influenced by discipline.

H2: It is suspected that there is a positive and significant effect partially on the Productivity of Employees of the Regional Finance and Regional Asset Management Agency in Cirebon Regency.

Effect of Work Discipline on Productivity

In the opinion of Saydam (2016): "Discipline is an attitude of willingness and willingness of a person to obey and comply with all the regulatory norms that apply around him". Saydam (2016) mentions aspects of work discipline, namely: "1) Attendance 2) Working Time 3) Compliance with orders 4). Compliance with the rules 5). Work productivity 6). use of uniforms." Discipline is one of the important factors in an organization. It is said to be an important factor because discipline will affect the productivity of employees in the organization. The higher the employee discipline, the higher the work performance that can be achieved. Siswanto Sastrohadiwiry (2015) stated that one of the main goals of discipline is: "The workforce is able to produce high productivity in accordance with company expectations, both in the short and long term." Relevant research by Usman (2016), resulted in the conclusion: "Work Discipline has a significant influence on employee work productivity at PT Allo Jaya Bontang".

From the opinion of experts and the results of previous research, it shows that there is an influence of discipline on productivity.

H3: It is suspected that there is a partial positive and significant effect of Work Discipline on the Productivity of Employees of Financial Institutions and Regional Assets of Cirebon Regency.

The Influence of Competence, Education and Work Discipline on Productivity

Work productivity is very necessary in carrying out work, because with high work productivity it will be able to provide benefits for the company, and employees will get reciprocity either in the form of additional income or increased performance in the future. According to the Regional Productivity Development Center in Nugraha (2021), one of the factors that affect productivity is skill level; determined by education, training in management and supervision and skills in industrial engineering. Quoted from accurate (2021), one of the factors that influences productivity is education. In general, people with higher education will have broader insights, especially an appreciation of the importance of productivity. Education here can mean formal or non-formal education.

According to Nugraha (2021) one of the factors that affect productivity is hard work discipline; workers, usually they will feel reluctant to discipline hard work from the company where he works, because this will make the worker feel constrained. From the explanation above it is clear that there is an influence of Competence, Education and Work Discipline on Productivity. The research framework, related to the exposure of the opinions of experts and the results of previous research, means that there is an influence of competence, education and work discipline on employee productivity.

H4: It is suspected that there is a positive and significant effect simultaneously on Competence, Education and Work Discipline on the Productivity of Employees of Financial Institutions and Regional Assets of Cirebon Regency.

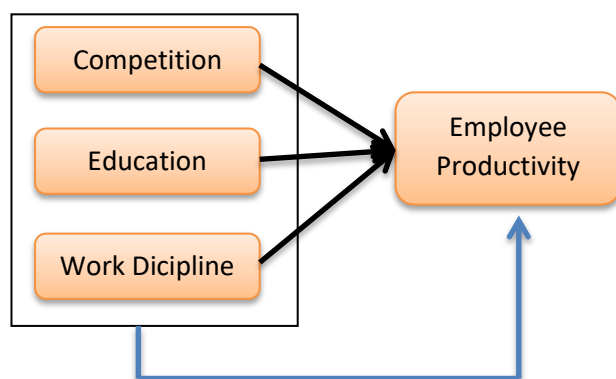


Figure 1 Research Framework

3. RESEARCH METHODOLOGY

This study uses a quantitative approach. The quantitative approach is one of the scientific inquiry efforts based on the philosophy of logical positivism which operates with strict rules regarding logic, truth, laws, and predictions (Arikunto: 2017). This research uses survey method. The survey method is used to solve actual large-scale issue problems with very large populations, so a large sample size is required.

In survey research information was collected from respondents using a questionnaire. Generally, the definition of a survey is limited to the notion of a sample survey where information is collected from a portion of the population (sample) to represent the entire population (Masri Singarimbun). There are 3 main characteristics in the Survey method: 1)

Information data is collected from large groups of people with the aim of describing various aspects and characteristics such as: knowledge, attitudes, beliefs, abilities of the population, 2) Information data is obtained from submitting questions (written and can also be oral) from the population, 3) Information data obtained from the sample not from the population. Singarimbun (2016).

Population is a generalized area consisting of objects or subjects that have the quantity and characteristics determined by the researcher to be studied and conclusions drawn. So the population is not just people, but includes all the characteristics or traits possessed by the subject or object (Sugiyono, 2014).

The population in the study were 68 employees of the Cirebon Regency Regional Financial and Asset Management Agency. Because the population size is considered sufficient to be studied as a whole by the author, the writer does not take a sample, but instead takes the entire population (total sample) of 30 people.

4. RESULTS AND DISCUSSIONS

Validity test

Testing the validity of the instrument with a significance level of 0.05 (5%). With the testing criteria, if the significance level is less than 0.05, then the research instrument items are declared valid. The results of the validity test of all research instrument items for variables X1, X2, X3 and variable Y are presented in the following table:

Table 1 Content Validity Competence

Competence	Competence Pearson Correlation	Sig. (2-tailed)	Note
VAR00001	,734	,000	Valid
VAR00002	,696	,000	Valid
VAR00003	,723	,000	Valid
VAR00004	,640	,000	Valid
VAR00005	,443	,000	Valid
VAR00006	,366	,002	Valid
VAR00007	,691	,000	Valid
VAR00008	,686	,000	Valid
VAR00009	,647	,000	Valid
VAR00010	,681	,000	Valid

Based on the table data above, it can be seen that of the 10 question items the significance is less than 0.05, so the 10 research instrument numbers are declared valid, which can be used for research.

Table 2 Content Validity Education

Education	Education Pearson Correlation	Sig. (2-tailed)	Note
	1		
VAR00001	,586	,000	Valid
VAR00002	,684	,000	Valid
VAR00003	,599	,000	Valid
VAR00004	,671	,000	Valid
VAR00005	,513	,000	Valid
VAR00006	,556	,000	Valid

VAR00007	,712	,000	Valid
VAR00008	,778	,000	Valid
VAR00009	,567	,000	Valid
VAR00010	,575	,000	Valid

Based on the table data above, it can be seen that of the 10 question items the significance is less than 0.05, so the 10 research instrument numbers are declared valid, which can be used for research.

Table 3 Content Validity Work Dicipline

Work Discipline	Work Discipline Pearson		Note
	Correlation	Sig. (2-tailed)	
	1		
VAR00001	,577	,000	Valid
VAR00002	,498	,000	Valid
VAR00003	,616	,000	Valid
VAR00004	,597	,000	Valid
VAR00005	,698	,000	Valid
VAR00006	,610	,000	Valid
VAR00007	,482	,000	Valid
VAR00008	,552	,000	Valid
VAR00009	,611	,000	Valid
VAR00010	,661	,000	Valid

Based on the table data above, it can be seen that of the 10 question items the significance level is less than 0.05, then the 10 research instruments are declared valid, so they can be used for research.

Table 4 Content Validity Productivity

Productivity	Productivity Pearson		Note
	Correlation	Sig. (2-tailed)	
	1		
VAR00001	,676	,000	Valid
VAR00002	,701	,000	Valid
VAR00003	,704	,000	Valid
VAR00004	,641	,000	Valid
VAR00005	,619	,000	Valid
VAR00006	,601	,000	Valid
VAR00007	,785	,000	Valid
VAR00008	,714	,000	Valid
VAR00009	,751	,000	Valid
VAR00010	,649	,000	Valid

Based on the table data above, it can be seen that of the 10 question items the significance level is less than 0.05, then the 10 research instruments are declared valid, so they can be used for research.

Table 5 Reliability Test

Variable	Reliability	Description	Category
Competence	0,839	Reliable	High
Education	0,820		
Work Discipline	0,788		
Employee Productivity	0,873		

Based on the table above, the Cronbach Alpha reliability coefficient value for the X1 variable is 0.839, for the X2 variable is 0.820, for the X3 variable is 0.788 and for the Y variable is 0.873. Thus the research instrument of all variables is reliable and can be used in research.

HYPOTHESIS TESTING

T TEST

Table 6 T-test

Table 6.1-test						
		Unstandardized		Standardized		
		Coefficients		Coefficients		
		Std.				
Model		B	Error	Beta	t	Sig.
1	(Constant)	5,717	3,194		1,790	,008
	COMPETENCE	,208	,070	,213	2,966	,004
	EDUCATION	,154	,131	,993	8,806	,000
	WORK DISCIPLINE	,398	,133	,337	3,004	,004

The results of the t test show that the t value for the Competency variable (X1) has a p-value of 0.004 <0.05, which means it has a significant distribution, while tcount 2.966> from ttable 1.997 means it is significant. (ttable 1.997 obtained from the degrees of freedom (df) n-3 or 68-3=65, with the formula in Microsoft Excel using =tinv (0.05; 65). This means that competence (X1) partially affects employee productivity (Y). This means accepting the hypothesis which states: "It is suspected that there is a positive and significant effect partially on Competency on Employee Productivity in Financial Institutions and Regional Assets of Cirebon Regency." Furthermore, to find out how much influence Competence has on Employee Productivity can be seen from the results of calculating the coefficients determination in the table From the table it can be seen that the value of B is 0.208, this means that 20.8% of Employee Productivity is influenced by Competence, while the remaining 79.2% is influenced by other factors.

The results of the t test show that the tcount of the Education variable (X2) has a p-value of 0.000 <0.05, which means it is significant, while tcount 8.806> of ttable 1.997 means it is significant. (ttable 1.997 obtained from the degrees of freedom (df) n-3 or 68-3=65, with the formula on Microsoft Excel using =tinv (0.05; 65). This means that education (X2) partially affects employee productivity (Y This means accepting the Hi hypothesis which states: "It is suspected that there is a positive and significant effect partially on Education on the Productivity of Financial Institution Employees and Regional Assets of Cirebon Regency".

The results of the t test showed that the tcount of the Work Discipline variable (X3) had a p-value of 0.004 <0.05 meaning it was significant, while tcount 3.004> from ttable 1.997 meant it was significant. (Ttable 1.997 is obtained from the degrees of freedom (df) n-3 or 68-3=65, using the formula in Microsoft Excel using =tinv (0.05; 65). This means that work discipline (X3) partially affects employee productivity (Y) This means accepting the hypothesis which states: "It is suspected that there is a partial positive and significant effect of Work Discipline on the Productivity of Employees of the Financial Institution and Regional Assets of Cirebon Regency".

**Table 7 F-test
ANOVA^a**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2339,830	3	779,943	47,036	,000 ^b
	Residual	1061,229	64	16,582		
	Total	3401,059	67			

a. Dependent Variable: PRODUCTIVITY

b. Predictors: (Constant), WORK DISCIPLINE, COMPETENCE, EDUCATION

The results of the Anova test or F test obtained Fcount of 47.036 with a significance level of 0.000. This means that the Competency (X1) Education (X2) and Work Discipline (X3) variables have a simultaneous effect on Employee Productivity (Y). The results of the F test have a p-value of $0.000 < 0.05$ which means it is significant, while fcount $47.036 >$ from ttable 2.748 means it is significant. (ttable 2,748 obtained from $df_1 = k - 1$ and $df_2 = n - k$, k is the number of dependent and independent variables, then $df_1 = 4 - 1$ and $df_2 = 68 - 4 = 64$, with the formula in Microsoft Excel using =FINV (0, 05;3;64). This means that Competence (X1) Education (X2) and Work Discipline (X3) have a simultaneous effect on Employee Productivity (Y). This means accepting the hypothesis which states: "It is suspected that there is a positive influence and simultaneously significant Competence, Education and Work Discipline on the Productivity of Financial Institution Employees and Regional Assets of Cirebon Regency".

The Effect of Competence on Employee Productivity

Partial testing of the effect of Competence on Employee Productivity shows that the Competency variable can predict Employee Productivity. A significance value of $0.004 < 0.05$ means that the distribution is significant, while tcount $2.966 >$ from ttable 1.997 means it is significant. This means that "There is a positive and significant influence partially on the Productivity of Employees of Financial Institutions and Regional Assets of Cirebon Regency". The magnitude of the positive influence of Competence on Employee Productivity is 20.8% while the remaining 79.2% is influenced by other factors.

Productivity emphasizes employees to work with high mobility but produce work as expected. Robbins in Sutrisno (2017) suggests: "Work productivity is a mental attitude. A mental attitude that is always looking for improvements to what already exists. A belief that one can do a better job today than yesterday and tomorrow better than today. Productivity emphasizes that employees are emphasized to be able to work with high mobility but are able to produce work as expected. With regard to the influence of competence, according to Wibowo (2017): "Competence is an ability to carry out or perform a job or task that is based on skills and knowledge and is supported by the work attitude demanded by the job".

The Effect of Education on Employee Productivity

Partial testing of the effect of the Education variable on Employee Productivity shows that Education can positively predict Employee Productivity. A significance value of $0.000 < 0.05$ means significant, while tcount $8.806 >$ from ttable 1.997 means significant. Thus accepting the hypothesis: "There is a positive and significant effect partially on the Productivity of Employees of Financial Institutions and Regional Assets of Cirebon Regency". The magnitude of the influence of Education on Employee Productivity is 15.4% while the remaining 84.6% is influenced by other factors. Referring to the research hypothesis which reveals that "There is a positive and significant effect partially on Education on the Productivity of Employees of the Financial Institution and Regional Assets of Cirebon Regency", which means that to increase

Employee Productivity can be done with Education. The educational factor is important for increasing productivity. Education according to Tirtarahardja (2016): "It is a conscious effort to prepare students to play an active and positive role in their lives now and in the future". According to Tirtarahardja (2016) Education is carried out through two channels, namely: Formal Education and Informal Education.

Relevant research on the effect of education on productivity by Kueng (2017), which has the following: "The Influence of Level of Education and Creativity on the Productivity of Contract Labor at the Mahakam Ulu District Secretariat", resulted in the conclusion: "There is a significant influence between the level of education and creativity on productivity contract labor".

The Effect of Work Discipline on Employee Productivity

Partial testing of the effect of Work Discipline on Employee Productivity shows that Work Discipline can predict Employee Productivity. A significance value of $0.004 < 0.05$ means significant, while $t_{count} 3.004 > t_{table} 1.997$ means significant. Thus accepting the hypothesis that was formulated earlier which stated "There is a positive and significant effect partially on Work Discipline on the Productivity of Employees of Financial Institutions and Regional Assets of Cirebon Regency". The magnitude of the influence of Work Discipline on Employee Productivity is 39.8% while the remaining 60.2% is influenced by other factors. Referring to the research hypothesis which reveals that "There is a partial positive and significant effect of Work Discipline on the Productivity of Employees of the Financial Institution and Regional Assets of Cirebon Regency", which means that increasing Employee Productivity can be done with work discipline.

In the opinion of Saydam (2016): "Discipline is an attitude of willingness and willingness of a person to obey and comply with all the regulatory norms that apply around him". Saydam (2016) mentions aspects of work discipline, namely: "1) Attendance 2) Working Time 3) Compliance with orders 4). Compliance with the rules 5). Work productivity 6). use of uniforms." Discipline is one of the important factors in an organization. It is said to be an important factor because discipline will affect the productivity of employees in the organization. The higher the employee discipline, the higher the work performance that can be achieved. Siswanto Sastrohadiwiryono (2015) stated that one of the main goals of discipline is: "The workforce is able to produce high productivity in accordance with company expectations, both in the short and long term".

5. CONCLUSION

Based on the results of the analysis and discussion previously stated, the following conclusions can be drawn: There is a partial positive and significant influence on Competency on the Productivity of Financial Institution Employees and Regional Assets in Cirebon Regency. The magnitude of the positive influence of Competence on Employee Productivity is 20.8% while the remaining 79.2% is influenced by other factors. There is a positive and significant effect partially on Education on Employee Productivity of Financial Institutions and Regional Assets of Cirebon Regency. The magnitude of the influence of Education on Employee Productivity is 15.4% while the remaining 84.6% is influenced by other factors. There is a partial positive and significant effect of Work Discipline on the Productivity of Financial Institution Employees and Regional Assets of Cirebon Regency. The magnitude of the influence of Work Discipline on Employee Productivity is 39.8% while the remaining 60.2% is influenced by other factors. There is a positive and significant simultaneous influence of Competence, Education and Work Discipline on the Productivity of Financial Institution Employees and Regional Assets of Cirebon Regency. The magnitude of the influence of Competence, Education,

Work Discipline on Employee Productivity is 67.3% while the remaining 32.7% is influenced by other factors.

LIMITATION AND STUDY FORWARD

Researchers submit suggestions in the hope that they can be used as input for research objects as corrective steps to increase performance. Employees of the Cirebon Regency Regional Financial and Asset Agency who do not yet have adequate education to support their jobs should attend advanced lectures or attend workshops related to their field of work. Employees of the Cirebon Regency Regional Finance and Asset Agency should take part in training to increase competency even though it is not funded by the organization. Employees of the Cirebon Regency Regional Financial and Asset Agency should comply with the clock rules when entering and leaving the office according to working hours. The Regional Financial and Asset Agency for Cirebon Regency must further facilitate employees in participating in training activities.

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