

THE EFFECT OF ASSERTIVE COMMUNICATION AND PHYSICAL WORK ENVIRONMENT ON THE PRODUCTIVITY OF TELKOM PROPERTY REGIONAL VII MAKASSAR CITY EMPLOYEES

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Abstract

This study aims to determine the effect of assertive communication and physical work environment partially or simultaneously on productivity. This type of research is quantitative research, the data used in this study are primary and secondary data. The sample method in this study is a saturated sample totaling 43, namely Telkom Property Regional VII Makassar City employees. The data analysis technique used is multiple linear regression with the help of SPSS 26 software. The results of the study indicate that Assertive Communication (X1) partially has a positive and significant effect on employee productivity as evidenced by the results of the t-test, ($0.000 < 0.05$) and the t-count value ($4.002 > 2.020$) so that it can be concluded that assertive communication is accepted which means there is an influence between the assertive communication variable and employee productivity. Physical Work Environment (X2) partially has a positive and significant effect on work productivity. This is evident from the results of the t-test, where the t-count value for the physical work environment variable of 3.025 is greater than the t-table value of 2.020 with a significance level of 0.004 (< 0.05). Thus, hypothesis 1 which states that "Assertive Communication has a significant effect on employee productivity" can be accepted. Furthermore, hypothesis 2 which states that "Physical Work Environment has a significant effect on employee productivity" can be accepted. While simultaneously Assertive Communication and Physical Work Environment have a significant influence on employee productivity.

Keywords: *Assertive Communication, Physical Work Environment, and Productivity*

1. INTRODUCTION

The development of digital technology has transformed the way students manage their finances, particularly through the use of e-wallets, QRIS, mobile banking, paylater, and investment apps, which are now increasingly accessible in everyday life. In various contexts, digital financial services simplify transactions, accelerate payments, and expand access to financial services, thus encouraging the formation of practical consumption patterns among the younger generation (Ozili, 2022; Chen et al., 2024). On Lombok Island, this phenomenon

is increasingly evident with increasing internet access, smartphone ownership, and the intensity of digital transactions conducted by students for both academic and non-academic activities (Dwivedi et al., 2021; Nugroho et al., 2025).

In their daily lives, students use fintech to pay for college expenses, purchase teaching materials, shop online, order food, use online transportation, and even try investment services with small amounts. This pattern shows that fintech is no longer just a means of payment but has become part of students' digital lifestyle, emphasizing convenience, speed, and efficiency (Curry et al., 2023; Setiawan & Novitasari, 2025). However, this convenience can also lead to behavioral consequences, such as impulsive purchases, dependence on paylater, and weak savings habits and financial planning (Kholid & Soemarno, 2024; Rahmawati et al., 2025).

This situation makes student financial behavior an important issue to further examine. Students are in the early stages of financial independence, but not all have the same ability to manage expenses, prioritize, and make rational financial decisions (Lusardi et al., 2023; Mandiri & Pratama, 2024). At this stage, easy access to fintech can facilitate transactions, but it can also encourage consumptive behavior if not balanced with adequate financial management skills (Ozili, 2022; Setiawan & Novitasari, 2025).

One factor thought to play a significant role in shaping financial behavior is financial literacy. Students with good financial literacy are generally better able to budget, control spending, understand debt risks, and make wiser financial decisions (Lusardi et al., 2023; Chen et al., 2024). Conversely, low financial literacy can make students susceptible to uncontrolled use of digital services, especially when fintech offers instant and attractive features (Kholid & Soemarno, 2024; Rahmawati et al., 2025).

In addition to financial literacy, fintech itself can also be understood as a factor influencing financial behavior, both directly and through increased access to digital services. Several studies have shown that fintech can improve transaction efficiency and financial inclusion, but it also has the potential to expand consumer behavior if not accompanied by a strong financial understanding (Ozili, 2022; Dwivedi et al., 2021). However, empirical evidence on the relationship between fintech, financial literacy, and student financial behavior still shows mixed results, including the limited number of studies that identify fintech as a relevant variable in the context of students on Lombok Island (Nugroho et al., 2025; Setiawan & Novitasari, 2025).

Based on these conditions, this study aims to analyze the influence of financial literacy and financial technology on the financial behavior of students on Lombok Island, while also clarifying how financial knowledge and the use of digital services shape students' financial habits in the digital era. This research is important because it provides an empirical basis for universities in designing financial education that is more relevant to the characteristics of digital students, thereby encouraging more responsible financial management (Lusardi et al., 2023; Nugroho et al., 2025). The novelty of this study lies in its focus on the local context

of Lombok Island and its attempt to explain the relationship between financial literacy and fintech in students' financial behavior in digital social situations, which has rarely been specifically discussed in previous studies (Chen et al., 2024; Rahmawati et al., 2025).

2. RESEARCH METHOD

This study was conducted to analyze the influence of assertive communication and physical work environment on the productivity of Telkom Property Regional VII Makassar City employees. The data collection technique is carried out through two main methods. First, primary data is data obtained from sources both from individuals and individuals and is raw or unprocessed. Primary data has not been able to provide information in decision-making so it needs to be further processed. The data collection techniques in this study are carried out in several ways, including using data collection through observation, interviews, and questionnaires used to collect information from respondents regarding the influence of assertive communication and physical work environment on employee productivity. Second, secondary data used in the research comes from literature research which can provide a theoretical basis obtained by means of literature studies, scientific journals, the internet, data from Telkom Property Regional VII Makassar City and other sources related to the object being studied.

The data analysis model uses quantitative methods with the help of the IBM SPSS version 26 program to simplify data processing and analysis. Validity tests are conducted to ensure the questionnaire measures relevant and valid information. Validity Test is a measure that shows the extent to which a measuring instrument is capable of measuring what is being measured. According to (Ghozali. 2013) the Validity Test is used to measure the validity or validity of a questionnaire. Next, the reliability test checks the consistency of the data, with the data considered reliable if the Cronbach Alpha value is more than 0.60 which means that the instrument can be used as a reliable data collection (Siregar. 2013). Classical assumption tests include normality tests to ensure data are normally distributed, multicollinearity tests to check for high relationships between independent variables, and heteroscedasticity tests to identify residual variance consistency (Ghozali. 2012).

The multiple linear regression test in this study was used to determine the relationship between independent variables and bound variables. With the variable of assertive communication free (X1) and physical work environment (X2), while the bound variable is work productivity (Y). The parameter significance test (t-test) evaluates the influence of each independent variable on employee productivity, with the variable considered significant if the t-calculated value is greater than the t-table at a significance level of 0.05. The simultaneous significance test (F-test) assesses the co-influence of independent variables on employee productivity, with the variable considered significant if the F-value is greater than the F-table. Finally, the coefficient of determination (R^2) test is used to measure how well

independent variables explain variations in purchasing decisions, with a value of R^2 close to one indicating a good regression model. According to (Suharyadi and Purwanto. 2015), the larger the determination coefficient or closer to 1, the better the ability of independent variables to explain dependent variables.

3. RESULTS AND DISCUSSION

Respondent Characteristics

This study identified the characteristics of respondents based on gender, age, and education level and worked long to analyze the influence of assertive communication and physical work environment on the productivity of Telkom Property Regional VII employees. Based on data processed in 2024, characteristics based on gender show that men with a total of 27 respondents or 62.8%. Meanwhile, the lowest gender is women with 16 respondents or 37.25. This suggests that men tend to be more assertive and action-oriented, while women pay more attention to the emotional aspect of communication. The highest age group in this study was 41-50 years old with a total of 15 respondents or 34.9%. While the lowest age is 36-40 years old with a total of 6 people or 14.0.

The characteristics of respondents based on education level showed that the highest in this study was S1 with a total of 35 respondents or 81.4%. Meanwhile, the lowest age is Diploma/D3 with 1 respondent or 2.3%. Meanwhile, the characteristics of respondents based on length of work showed that the highest in this study was over 5 years with a total of 29 respondents or 67.4%. Meanwhile, the lowest length of work is less than 1 year with the number of respondents 1 person or 2.3%. This shows that employees Employees with longer working periods tend to have a deep understanding of the organizational structure and applicable work patterns, so they are better able to contribute to creating a productive work environment. On the other hand, employees with shorter tenures may show higher enthusiasm, but it takes time to adjust to the organization's culture.

Data Analysis

Validity and Reliability Tests

The validity test aims to test each variable used in this study, where the entire research variable contains 41 statement items that must be answered by the respondents. The details are 12 statement items for assertive communication variables, 17 statement items for physical work environment variables and 12 statement items for productivity variables. A study is said to be valid if it is able to measure what is measured and can reveal data from the variables that are being researched precisely. The test criteria is with a significance level of 0.05. Where n (number of samples) = 43, so $(43-2=41)$, then see table r (can be seen in appendix 23) using the real level of 5% (0.05) in the value r of the table = 0.3008. A summary table of the validity test results of these variables can be seen in (Table 1).

Table 1. Validity Test Results

ITEM	r-count	ITEM	r-count	ITEM	r-count	r-table	Ket
X1.1	0,484	X2.1	0,472	Y1	0,774	0,3008	VALID
X1.2	0,392	X2.2	0,723	Y2	0,798	0,3008	VALID
X1.3	0,600	X2.3	0,682	Y3	0,791	0,3008	VALID
X1.4	0,652	X2.4	0,616	Y4	0,795	0,3008	VALID
X1.5	0,696	X2.5	0,657	Y5	0,802	0,3008	VALID
X1.6	0,581	X2.6	0,732	Y6	0,591	0,3008	VALID
X1.7	0,737	X2.7	0,862	Y7	0,709	0,3008	VALID
X1.8	0,775	X2.8	0,450	Y8	0,725	0,3008	VALID
X1.9	0,773	X2.9	0,495	Y9	0,703	0,3008	VALID
X1.10	0,720	X2.10	0,560	Y10	0,900	0,3008	VALID
X1.11	0,613	X2.11	0,650	Y11	0,842	0,3008	VALID
X1.12	0,613	X2.12	0,369	Y12	0,854	0,3008	VALID
		X2.13	0,420			0,3008	VALID
		X2.14	0,407			0,3008	VALID
		X2.15	0,677			0,3008	VALID
		X2.16	0,618			0,3008	VALID
		X2.17	0,656			0,3008	VALID

Source: Primary Data in 2026

Reliability Test

A questionnaire is said to be reliable if a person's answers to questions are consistent or stable over time. The method used to test the reliability of the questionnaire in this study was by looking at the amount of Cronbach Alpha value. A construct or variable is said to be reliable if it has a Cronbach Alpha value of > 0.60 which means that the instrument can be used as a reliable data collection (Siregar. 2013). The results of the reliability test showed that all the variables tested had a Cronbach's Alpha value greater than 0.60, which indicates that the measure was reliable. Specifically, the assertive communication variable (X1) had a Cronbach's Alpha value of 0.867 with 12 items, the physical work environment variable (X2) had a Cronbach's Alpha value of 0.876 with 17 items, and the employee productivity variable (Y) had a Cronbach's Alpha value of 0.938 with 12 items. A summary table of reliability test results of these variables can be seen in (Table 2).

Table 2. Reliability Test Results

No	Variabel	Cronbach's Alpha	Remarks
1.	Assertive Communication	0,867	Reliabel
2.	Physical Work Environment	0,876	Reliabel
3.	Productivity	0,938	Reliabel

Source: Primary Data in 2026

Classical Assumption Test, Multiple Linear Regression Test, t Test, F Test, Coefficient of Determination (R²)

The normality test using the Kolmogorov-Smirnov test showed that the Asymp output was obtained. A sig. (2-tailed) of 0.056 greater than 0.05 indicates that a significant number greater than 0.05 is that the data is normally distributed. The heteroscedasticity test using the spearman rho heteroscedasticity test shows that obtained in the table above: the value of Sig. (2-tailed) on the variable X1 0.967 (>0.05) and the variable X2 0.578 (>0.05), it can be concluded that there are no symptoms of heteroscedasticity in the data of this study. The Multicollinearity test showed that the tolerance value was close to 1 for each variable, which was indicated by the assertive communication tolerance value of 0.560 and the physical work environment of 0.560. In addition, the VIF score for assertive communication was 1.786 and the physical work environment was 1.786. A regression model is said to be free from the problem of multicollinearity if it has a VIF value of less than 10. A summary table of the validity test results of these variables can be seen in (Table 3).

Table 3. Determination Coefficient Results

Models	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.805a	.648	.630	3.24987

Source: Primary Data in 2026

Multiple linear regression tests showed that the variables of assertive communication (X1) and physical work environment (X2) had a significant influence on employee productivity (Y). The t-value for assertive communication (X1) shows that the t-value of the table is > (4.002 > 2.020) and has a significant value of less than 0.05 (0.000 < 0.05), so it can be concluded that H1 or the first hypothesis is accepted, which means that there is an effect of Assertive Communication (X1) on Productivity (Y) in employees of Telkom Property Regional VII Makassar City. The t-value for the physical work environment (X2) shows that the t-count value is obtained > ttable, namely (3.025 > 2.020) and has a significant value of less than 0.05, namely (0.004 < 0.05), so it can be concluded that H2 or the second hypothesis is accepted, which means that there is an influence of the Physical Work Environment (X2) on Productivity (Y) in employees of Telkom Property Regional VII Makassar City.

The F test produced an F value of 36.829 with a significance of 0.000 which means that the variables of assertive communication and the physical work environment have a significant effect on employee productivity. The value of R^2 is 0.648. This translates to 64.8% variation in productivity variables

(Y) is determined by two independent variables, namely assertive communication (X1) and physical work environment (X2). While the remaining 0.352 or 35.2 were influenced by other variables that were not studied.

DISCUSSION

a. The Influence of Assertive Communication on Productivity

The results of the study on respondents' responses to assertive communication showed that assertive communication obtained a fairly high score from respondents' responses. On the indicator acting according to its own wishes, the statement "I do not hesitate to take steps according to my wishes, although there may be a risk in rejection." Obtained the highest score of 174. On the indicator promoting equality in human relationships, the statement "In communicating, I value the opinions of others just as much as I expect my opinions to be respected." It has the highest score of 166. So that the average overall score of respondents' responses to the assertive communication variable was 148.41. The average score is in the "Strongly Agree" and "Agree" categories, which indicates that in general respondents have good assertive communication with the company.

The results of the research on the validity test show that the assertive communication variable is said to be valid and can be proven by the results of SPSS data processing obtained a calculation greater than r_{table} 0.3008. So it can be explained that the calculation value with the highest value is 0.775 in statement 8. Meanwhile, the calculation value with the lowest value is 0.392 in statement 2. This shows that the 12 statement items used in this study are able to reveal something measured on the questionnaire.

The results of the study on the reliability test showed that the Cronbach's Alpha value for the assertive communication variable questionnaire was 0.867, the physical work environment was 0.876, and the productivity was 0.938.

The results of the study in the t-test showed that the assertive communication variable had a positive and significant effect on the productivity of Telkom Property Regional VII Makassar City employees, as evidenced by the results of SPSS data processing obtained a tcal value of $> t_{table}$ ($4.002 > 2.020$) and had a significant value of less than 0.05 ($0.000 < 0.05$) so that it can be concluded that H1 or the first hypothesis was accepted, which means that there is a positive and significant influence of Assertive Communication (X1) to the Productivity (Y) of Telkom Property Regional VII Makassar City employees.

An employee who communicates assertively is essential to convey his or her opinions or ideas clearly and firmly, and often strives to express thoughts respectfully without offending others without being aggressive. So that employees will be more productive and enthusiastic in running their job desks in the company to achieve the company's goals and targets.

The results of the study are in accordance with those conducted by Sinatrya Reyhan Fenansa and Nurhadi (2020), with a study entitled "The Influence of Leadership and Assertive Communication of Leaders on Role Conflicts in CV. Soledad and the Sisters Company (SATSCO) Surabaya". In it, it is said that the variables of assertive communication of leaders affect role conflicts.

b. The Effect of the Physical Work Environment on Productivity

The results of the distribution of respondents' responses to the physical work environment showed that the physical work environment obtained a fairly high score from the respondents' responses. On the safety indicator, the statement "The company provides fire extinguishers to prevent accidents for the sake of safety and security." Obtained the highest score of 160. On the decoration indicator, the statement "Attractive workspace decoration can help boost morale." It also got a high score of 154. So that the average overall score of respondents' responses to the physical work environment variable was 146.35. The average score was in the "Strongly agree" and "Agree" categories, indicating that respondents generally had a positive perception of their physical work environment.

The results of the study on the validity test showed that the physical work environment variable was said to be valid and could be proven by the results of SPSS data processing obtained a calculation greater than the table of 0.3008. So it can be explained

that the calculation value with the highest value is 0.862 in statement 7. Meanwhile, the calculation value with the lowest value is 0.369 in statement 12. This shows that the 17 statement items used in this study were able to reveal something measured on the questionnaire.

The results of the study on the reliability test showed that the Cronbach's Alpha value for the assertive communication variable questionnaire was 0.867, the physical work environment was 0.876, and the productivity was 0.938.

The results of the study in the t-test showed that the physical work environment variable had a positive and significant effect on employee productivity at Telkom Property Regional VII Makassar City, as evidenced by the results of SPSS data processing obtained a tcal value of $> t_{table}$, namely $(3.025 > 2.020)$ and had a significant value of less than 0.05 $(0.004 < 0.05)$, so it can be concluded that H2 or the second hypothesis was accepted, which means that there is a positive and significant influence Physical Work Environment (X2) to Productivity (Y) in employees of Telkom Property Regional VII Makassar City.

An employee who feels satisfied with an adequate and supportive physical work environment in a job will feel comfortable in his scope of work, which will affect employees to be even better in order to achieve the company's goals and targets.

The results of the research are in accordance with those conducted by Annisa Uwaidah Hamdani (2021), with a study entitled "The Influence of Workload and Work Environment on Employee Job Satisfaction at PT. Telkom Indonesia Tbk Medan City". In it, it is said that work environment variables have a positive effect on job satisfaction.

c. The Influence of Assertive Communication and Physical Work Environment on Productivity

The results of the distribution of respondents' responses to employee productivity showed that employee productivity obtained a fairly high score from respondents' responses. On the self-development indicator, the statement "I always try to correct the mistakes I have made in carrying out tasks." obtained the highest score of 153. In the capability indicator, the statement "The duties and responsibilities given are in accordance with the with my ability" has the highest score of 152. So that the average overall score of

respondents' responses to the Employee Productivity variable was 146.5. The average score was in the categories of "Strongly Agree" and "Agree", which indicates that in general respondents have good work productivity in carrying out their tasks in the company.

The results of the study on the reliability test showed that the Cronbach's Alpha value for the assertive communication variable questionnaire was 0.867, the physical work environment was 0.876, and the productivity was 0.938.

The results of the study showed that the variables of assertive communication and physical work environment simultaneously had a positive and significant effect on the productivity of Telkom Property Regional VII Makassar City employees, as evidenced by the results of SPSS data processing obtained a F_{cal} value of 36.829 with a significance of 0.000. Because the significance level is smaller than 0.05, the regression model can be said that Assertive Communication (X1) and Physical Work Environment (X2) have a positive and significant influence on the Productivity (Y) of Telkom Property Regional VII Makassar City Employees.

Assertive communication that is in accordance with a good physical work environment supports employees in carrying out a job (job desk), and also these two factors are very supportive in terms of increasing an employee's work productivity. This is the same as the results of data analysis that researchers get at the research site.

4. CONCLUSION

Assertive communication and physical work environment partially or simultaneously have a positive and significant effect on employee productivity at Telkom Property Regional VII Makassar. Assertive communication has been shown to increase productivity by creating open and respectful interactions among employees, while a comfortable physical work environment, such as lighting, air circulation, and hygiene, supports work efficiency. These results show that companies need to improve internal communication and provide adequate work facilities to improve overall employee productivity.

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