

The Influence Of Work Life Balance On Employee Performance With Work Ethic As A Moderating Variable

Asmita Wulansari Dg. Liwan^{1*}, Wulandari², Adrian Polim³, Muhamad Risal Tawil⁴,
Muhammad Prasha Risfi Silitonga⁵

¹Ekonomi, IBN Pringsewu, Indonesia

Kampus II Pringsewu Sel., Kec. Pringsewu, Kabupaten Pringsewu, Lampung

^{2,3}Manajemen, Universitas Muhammadiyah Luwuk, Indonesia

Jl. Ahmad Yani No.1 94711 Luwuk Sulawesi Tengah

⁴Manajemen, Politeknik Baubau, Indonesia

Jl. Lakarambau 93712 Baubau

⁵Teknik Mesin, Politeknik Negeri Jakarta, Indonesia

Jl. Prof. DR. G.A. Siwabessy, Kampus Universitas Indonesia Depok

Email *: Seankoko008@gmail.com

ABSTRACT

This study is a quantitative study with an explanatory approach, namely an approach that is backed by previous research to create hypotheses, modify hypotheses, and prove them. The data used in this study are primary data that researchers obtained from employees working at Bugland Furniture spread throughout Indonesia totaling one hundred and seventy-five employees. The data obtained were analyzed using the smart PLS 4.0 analysis tool. The result in this article show that the P-Values leading to positive and below the 0.05 significance level, namely 0.002. These results indicate that a good Work Life Balance of an employee can improve physical health, mental health, and financial stability. Ultimately, the three indicators mentioned above can affect Employee Performance. In addition, the Work Ethic variable in this article can also strengthen the influence of the Work Life Balance variable on Employee Performance because of the same thing, namely the P-Values leading to positive and below the 0.05 significance level, namely 0.000. These results indicate that the Work Ethic variable can help the Work Life Balance variable in influencing Employee Performance. On this basis, it can be concluded that the first and second hypotheses in this article can be accepted and proven.

Keywords: Work Life Balance, Work Ethic, Employee Performance

Introduction

Work-life balance is the extent to which individuals are engaged and equally satisfied in terms of time and psychological involvement with their roles in both work and personal life (e.g., with partners, parents, family, friends, and community members), and the absence of conflict between these two roles. It can be said that individuals who pay attention to the balance between work and personal life are individuals who prioritize their psychological well-being rather than the mere pursuit of wealth [1]. The balance between life and career is very important, as evidenced by a survey by Accenture, employees often reject job offers with good income and benefits if they have the potential to disrupt the balance between social and family life. Work-life balance is also an important factor for employees to consider when looking for new opportunities to work at another company or leaving their jobs, as reported in [2], the majority of employees resign from the company where they work more because of the desire to maintain balance in life. In Islam, balance is also necessary, both in the professional world, so that a person does not feel burdened by the demands of the job itself, because they find a way or something that can balance their work life with their personal life, making work feel lighter in carrying it out. Whoever desires their deeds to be rewarded in the hereafter, surely Allah will provide success with good deeds and He will reward their wisdom many times over.

Indicators for measuring work-life balance according to [3] are: a. Time balance: This concerns the amount of time given to work and activities outside of work. Time balance is the amount of time allocated by employees to work and their personal life with family [4]. Time balance is a way to balance your time for study or work activities, fun or relaxation, and rest effectively. If you can balance your time, it is expected that the result will be increased concentration, better organization of your time, increased productivity and most importantly, reduced stress levels. b. Balance of involvement: The level of psychological involvement and commitment at work or outside of work. Balance of involvement is an employee who can enjoy time and be physically and emotionally involved in social activities. For example, an employee spends 8 hours every day at the office and

the remaining 5 hours for family, if during those 5 hours the employee can enjoy time and be physically and emotionally involved in social activities, then balance of involvement will be achieved. c. Satisfaction Balance: This relates to the level of job satisfaction both at work and outside of work. Satisfaction balance is a sense of self-satisfaction that arises when an employee perceives their current performance as adequate and able to accommodate both work and family needs. This is reflected in family circumstances, relationships with friends and coworkers, and the quality and quantity of work accomplished.

According to [5], work-life balance related to other factors of the work environment helps managers to integrate work and life balance in a broader discussion, which has the aim of examining individuals' work-related mediation of the relationship between work-life balance and work outcomes. Work-life balance is defined as the amount of time spent doing work, compared to the amount of time spent with family and doing things we enjoy. Unmanageable schedules and an uncontrolled home life can lead to depression, poor performance at work, and conflict with family and feelings of burnout. Work-life balance is a state of comfortable balance achieved between an employee's top priorities from their job position and their personal lifestyle. Most psychologists would agree that the demands of an employee's career should not burden an individual's ability to enjoy a satisfying personal life outside the work environment. [6].

According to [7] & [8] there are four main factors for achieving work-life balance, namely as follows: 1) Individual factors Individual factors are factors that originate from within the individual, which include personality, well-being, and emotional intelligence. 2) Organizational factors Organizational factors are something outside the individual's capacity that originates from the organization and can affect the individual's work-life balance. Organizational factors include organizational support, superior support, coworker support, job stress, role conflict, role ambiguity, role overload, and technology. 3) Social factors Social factors originate from the social environment in which individuals interact, both directly and indirectly, such as partner and family support, responsibility in caring for children, social support, personal and family demands and family disputes. 4) Other factors Other factors are factors outside the individual, organization and society that cannot be classified into them. These factors include age, gender, marital status, parental status, experience, employee level, type of work, income, and type of family.

Based on the explanation above, the researcher believes that Work-Life Balance can have a positive relationship direction and significant influence on Employee Performance. The success of a company in achieving its goals is largely determined by strong human resources involved in its operational activities. To achieve optimal performance, each employee must follow the procedures or procedures in accordance with established standards, because employee performance is the company's key to competing [9]. According to [10] performance is a comparison of work results that can be achieved by employees with the specified mechanisms. Performance also means results exceeded by employees, both quantity and quality in the organization with the tasks and responsibilities carried out by the employee. From the previous description, it can be concluded that performance is related to the results of the work achievements of employees who work in an organization or company, which are in accordance with the authority and responsibilities of each employee and emphasizes the performance of an employee/employee is the result or output (outcomes) of a job assigned in an organization [11].

According to [12] employee performance is influenced by: 1) The quality and ability of employees related to education or training, work enthusiasm, work motivation, mental attitude and physical condition of employees. 2) Supporting facilities, namely things related to the work environment in the organization such as work safety, occupational health, production facilities, technology. Related to employee welfare (wages or salaries, social security, job security. 3) Supra facilities, namely government facility policies and industrial relations management. According to [13] the dimensions of employee performance are as follows: 1) Work Quality is neatness, accuracy, the ability of work results to be carried out well, in order to reduce errors in completing a job assigned. The indicators are: a) Effective work implementation b) Reducing errors in work 2) Quantity of work is the level at which the process or results of completing an activity are under normal conditions. Quantity also includes the number of types of activities carried out at one time so that they can be carried out according to the company's expected achievements. The indicators are [14]: a) Work Target, b) Work Volume, 3) Time utilization is the use of work time or activities that are equated with company procedures so that a job can be completed within the specified time. The indicators are: a) Timeliness in completing a task b) Time effectiveness.

According to [15] performance appraisal is a process that allows an organization to know, evaluate, measure and assess the performance of its members precisely and accurately. Meanwhile, according to [16] states that a performance appraisal is an evaluation of a person's performance level compared to predetermined performance standards, as a consideration in determining promotions, compensation, and the need for training or development, or dismissal of a person [17]. Based on the expert definition above, it can be understood that performance appraisal is a process of comparing work results with performance standards as a consideration in determining actions to be given to employees [18]. [19]; [20] & [1]

There are a number of previous studies [19]; [20] & [1] showing that the Work Life Balance variable can have a positive relationship direction and a significant influence on improving Employee Performance. In contrast

to the studies [19]; [20]& [1], this article adds the Work Ethic variable as a moderating variable which is believed to strengthen the influence of the Work-Life Balance variable on Employee Performance.

Research Methods

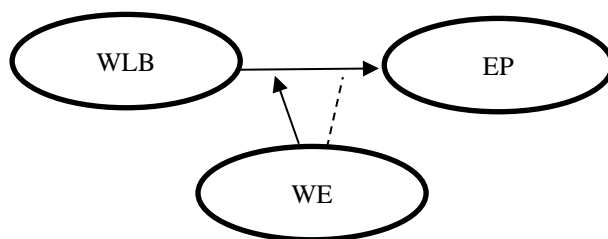


Figure 1. Model

Noted:

WLB: Work Life Balance

EP: Employee Performance

WE: Work Ethics

Hypothesis:

H1: The Influence of Work Life Balance on Employee Performance

H2: Work Ethics Can Moderates The Influence of Work Life Balance on Employee Performance

The first image consisting of three circular diagrams, two arrow lines and one dotted line above shows the intent and purpose of the study, which aims to analyze the influence of the Work Life Balance variable on Employee Performance, which is in line with the studies [19]; [20] & [1]. In contrast to the studies [19]; [20] & [1], this article adds the Work Ethics variable as a moderating variable. This study is a quantitative study with an explanatory approach, namely an approach that is backed by previous research to create hypotheses, modify hypotheses, and prove them [21]. The data used in this study are primary data that researchers obtained from employees working at Bugland Furniture spread throughout Indonesia totaling one hundred and seventy-five employees [22]. The data obtained were analyzed using the smart PLS 4.0 analysis tool with a more complete explanation below [23].

Result and Discussion

Background Analysis

Work-life balance is the extent to which individuals are engaged and equally satisfied in terms of time and psychological involvement with their roles in both work and personal life (e.g., with partners, parents, family, friends, and community members), and the absence of conflict between these two roles. It can be said that individuals who pay attention to the balance between work and personal life are individuals who prioritize their psychological well-being rather than the mere pursuit of wealth [1]. The balance between life and career is very important, as evidenced by a survey by Accenture, employees often reject job offers with good income and benefits if they have the potential to disrupt the balance between social and family life. Work-life balance is also an important factor for employees to consider when looking for new opportunities to work at another company or leaving their jobs, as reported in [2], the majority of employees resign from the company where they work more because of the desire to maintain balance in life. In Islam, balance is also necessary, both in the professional world, so that a person does not feel burdened by the demands of the job itself, because they find a way or something that can balance their work life with their personal life, making work feel lighter in carrying it out. Whoever desires their deeds to be rewarded in the hereafter, surely Allah will provide success with good deeds and He will reward their wisdom many times over.

Indicators for measuring work-life balance according to [3] are: a. Time balance: This concerns the amount of time given to work and activities outside of work. Time balance is the amount of time allocated by employees to work and their personal life with family [4]. Time balance is a way to balance your time for study or work activities, fun or relaxation, and rest effectively. If you can balance your time, it is expected that the result will be increased concentration, better organization of your time, increased productivity and most importantly, reduced stress levels. b. Balance of involvement: The level of psychological involvement and commitment at work or outside of work. Balance of involvement is an employee who can enjoy time and be physically and emotionally involved in social activities. For example, an employee spends 8 hours every day at the office and the remaining 5 hours for family, if during those 5 hours the employee can enjoy time and be physically and emotionally involved in social activities, then balance of involvement will be achieved. c. Satisfaction Balance: This relates to the level of job satisfaction both at work and outside of work. Satisfaction balance is a sense of self-satisfaction that arises when an employee perceives their current performance as adequate and able to

accommodate both work and family needs. This is reflected in family circumstances, relationships with friends and coworkers, and the quality and quantity of work accomplished.

According to [5], work-life balance related to other factors of the work environment helps managers to integrate work and life balance in a broader discussion, which has the aim of examining individuals' work-related mediation of the relationship between work-life balance and work outcomes. Work-life balance is defined as the amount of time spent doing work, compared to the amount of time spent with family and doing things we enjoy. Unmanageable schedules and an uncontrolled home life can lead to depression, poor performance at work, and conflict with family and feelings of burnout. Work-life balance is a state of comfortable balance achieved between an employee's top priorities from their job position and their personal lifestyle. Most psychologists would agree that the demands of an employee's career should not burden an individual's ability to enjoy a satisfying personal life outside the work environment. [6].

According to [7] & [8] there are four main factors for achieving work-life balance, namely as follows: 1) Individual factors Individual factors are factors that originate from within the individual, which include personality, well-being, and emotional intelligence. 2) Organizational factors Organizational factors are something outside the individual's capacity that originates from the organization and can affect the individual's work-life balance. Organizational factors include organizational support, superior support, coworker support, job stress, role conflict, role ambiguity, role overload, and technology. 3) Social factors Social factors originate from the social environment in which individuals interact, both directly and indirectly, such as partner and family support, responsibility in caring for children, social support, personal and family demands and family disputes. 4) Other factors Other factors are factors outside the individual, organization and society that cannot be classified into them. These factors include age, gender, marital status, parental status, experience, employee level, type of work, income, and type of family.

Based on the explanation above, the researcher believes that Work-Life Balance can have a positive relationship direction and significant influence on Employee Performance. The success of a company in achieving its goals is largely determined by strong human resources involved in its operational activities. To achieve optimal performance, each employee must follow the procedures or procedures in accordance with established standards, because employee performance is the company's key to competing [9]. According to [10] performance is a comparison of work results that can be achieved by employees with the specified mechanisms. Performance also means results exceeded by employees, both quantity and quality in the organization with the tasks and responsibilities carried out by the employee. From the previous description, it can be concluded that performance is related to the results of the work achievements of employees who work in an organization or company, which are in accordance with the authority and responsibilities of each employee and emphasizes the performance of an employee/employee is the result or output (outcomes) of a job assigned in an organization [11].

According to [12] employee performance is influenced by: 1) The quality and ability of employees related to education or training, work enthusiasm, work motivation, mental attitude and physical condition of employees. 2) Supporting facilities, namely things related to the work environment in the organization such as work safety, occupational health, production facilities, technology. Related to employee welfare (wages or salaries, social security, job security. 3) Supra facilities, namely government facility policies and industrial relations management. According to [13] the dimensions of employee performance are as follows: 1) Work Quality is neatness, accuracy, the ability of work results to be carried out well, in order to reduce errors in completing a job assigned. The indicators are: a) Effective work implementation b) Reducing errors in work 2) Quantity of work is the level at which the process or results of completing an activity are under normal conditions. Quantity also includes the number of types of activities carried out at one time so that they can be carried out according to the company's expected achievements. The indicators are [14]: a) Work Target, b) Work Volume, 3) Time utilization is the use of work time or activities that are equated with company procedures so that a job can be completed within the specified time. The indicators are: a) Timeliness in completing a task b) Time effectiveness.

According to [15] performance appraisal is a process that allows an organization to know, evaluate, measure and assess the performance of its members precisely and accurately. Meanwhile, according to [16] states that a performance appraisal is an evaluation of a person's performance level compared to predetermined performance standards, as a consideration in determining promotions, compensation, and the need for training or development, or dismissal of a person [17]. Based on the expert definition above, it can be understood that performance appraisal is a process of comparing work results with performance standards as a consideration in determining actions to be given to employees [18]. [19]; [20] & [1]

There are a number of previous studies [19]; [20] & [1] showing that the Work Life Balance variable can have a positive relationship direction and a significant influence on improving Employee Performance. In contrast to the studies [19]; [20] & [1], this article adds the Work Ethic variable as a moderating variable which is believed to strengthen the influence of the Work-Life Balance variable on Employee Performance.

Validity Test

The first step required in this research is the validity test, which aims to determine whether the data obtained from the ten-question questionnaire distributed to 175 Bigland Furniture employees is valid. To determine this, the following are the validity test results presented in this article [24].

Table 1. Validity Test

| Variable | Question Item | Loading Factor |
|----------------------|---|----------------|
| Work Life Balance | Work-life balance can maintain employee health. | 0.912 |
| | Work-life balance can strengthen employee mental health. | 0.922 |
| | Work-life balance can help manage employee finances. | 0.936 |
| | Work-life balance can impact employee performance. | 0.897 |
| | Employee performance can be impacted by work-life balance. | 0.952 |
| Employee Performance | Employee performance can be impacted by employee physical health. | 0.966 |
| | Employee performance can be impacted by employee mental health. | 0.978 |
| | Employee performance can be impacted by financial well-being. | 0.988 |
| Work Ethics | Work ethic can impact employee performance. | 0.992 |
| | Work ethic can help maintain work-life balance and impact employee performance. | 0.998 |

Valid > 0.70

Reliability Test

The ten questions, consisting of four questions about Work-Life Balance, four questions about Employee Performance, and two questions about work ethics, were distributed to 175 Bigland Furniture employees and have been proven. The results of the validity test were valid, so the next stage in this research was the reliability test. Based on this, the following reliability test results are presented in this article[25].

Table 2. Reliability Test

| Variable | Composite Reliability | Cronbach Alfa | Noted |
|----------------------|-----------------------|---------------|----------|
| Work Life Balance | 0.952 | 0.915 | Reliable |
| Employee Performance | 0.978 | 0.925 | Reliable |
| Work Ethics | 0.996 | 0.945 | Reliable |

Reliable > 0.70

Path Coefisien

The final stage, which serves as the determining stage in this article, aims to prove whether the hypotheses used in this article are successful or not. The first hypothesis in this study is that the Work-Life Balance variable can have a positive relationship and a significant influence on Employee Performance, and the Work Ethic variable can moderate the influence of the Work-Life Balance variable on Employee Performance [26].

Table 3. Path Coefisien

| | Variable | P-Values | Noted |
|---------------------------|------------|----------|----------|
| Direct Influence | WLB->EP | 0.002 | Accepatd |
| Indirect influence | WE*WLB->EP | 0.000 | Accepted |

Significant Level < 0.05

The first hypothesis in this study aims to analyze the influence of the Work Life Balance variable on Employee Performance can be proven. This can be caused by the P-Values leading to positive and below the 0.05 significance level, namely 0.002. The results of the P-Values are in line with a number of previous studies, namely [19]; [20] & [1]. These results indicate that a good Work Life Balance of an employee can improve physical health, mental health, and financial stability. Ultimately, the three indicators mentioned above can affect Employee Performance. In addition, the Work Ethic variable in this article can also strengthen the influence of the Work Life Balance variable on Employee Performance because of the same thing, namely the P-Values leading to positive and below the 0.05 significance level, namely 0.000. These results indicate that the Work Ethic variable can help the Work Life Balance variable in influencing Employee Performance. On this basis, it can be concluded that the first and second hypotheses in this article can be accepted and proven.

Conclusion

The first hypothesis in this study aims to analyze the influence of the Work Life Balance variable on Employee Performance can be proven. This can be caused by the P-Values leading to positive and below the 0.05 significance level, namely 0.002. The results of the P-Values are in line with a number of previous studies, namely [19]; [20] & [1]. These results indicate that a good Work Life Balance of an employee can improve physical health, mental health, and financial stability. Ultimately, the three indicators mentioned above can affect Employee Performance. In addition, the Work Ethic variable in this article can also strengthen the influence of the Work Life Balance variable on Employee Performance because of the same thing, namely the P-Values leading to positive and below the 0.05 significance level, namely 0.000. These results indicate that the Work Ethic variable can help the Work Life Balance variable in influencing Employee Performance. On this basis, it can be concluded that the first and second hypotheses in this article can be accepted and proven.

References

- [1] D. A. E. Fitri, "Pengaruh Work-Life Balance Dan Stres Kerja Terhadap Kinerja Karyawan Pada Pabrik Cincin Dan Tahu Desa Tanah Merah Kabupaten Kampar Provinsi Riau," Universitas Islam Negeri Sultan Syarif Kasim Riau, 2024.
- [2] T. Kristiani, "Analisis Pengaruh Work-Life Balance Dan Kepuasan Kerja Terhadap Komitmen Organisasi (Studi Pada Pt. Gunung Geulis Elok Abadi)," 2014.
- [3] D. P. Larasati, N. Hasanati, And - Istiqomah, "The Effects Of Work-Life Balance Towards Employee Engagement In Millennial Generation," Vol. 304, No. Acpch 2018, Pp. 390–394, 2019, Doi: 10.2991/Acpch-18.2019.93.
- [4] P. Wijayanto, L. Suharti, And R. Chaniago, "Pengaruh Work Life Balance Terhadap Employee Engagement Dan Dampaknya Terhadap Turn-Over Intentions Dengan Job Characteristics Sebagai Pemoderasi (Studi Pada Karyawan Generasi Y Di Indonesia)," *J. Ekon. Pendidik. Dan Kewirausahaan*, Vol. 10, No. 1, Pp. 83–98, 2022, Doi: 10.26740/Jepk.V10n1.P83-98.
- [5] P. Wijaya And T. N. E. Dewayani Soeharto, "Kontribusi Work Life Balance Terhadap Work Engagement Karyawan," *Psikostudia J. Psikol.*, Vol. 10, No. 3, P. 266, 2021, Doi: 10.30872/Psikostudia.V10i3.5627.
- [6] Singodimedjo, *Manajemen Sumber Daya Manusia*. Jakarta: Ghalia Indonesia, 2012.
- [7] T. H. Handoko, *Manajemen Personalialia & Sumber Daya Manusia*. Yogyakarta: Bpfe, 2014.
- [8] Yoyo, *Manajemen Sumber Daya Manusia, Kompensasi Tidak Langsung Dan Lingkungan Kerja Fisik*. Yogyakarta: Andi, 2018.
- [9] D. Winda Meidina And Dan S. Netty Laura, "The Effect Of Employees' Mental Health On Performance Mediated By Welfare In The Workplace (Empirical Study On Information Technology Division Employees During Work From Home)," *Bus. Manag. J.*, Vol. 18, No. 1, Pp. 85–105, 2022, Doi: 10.30813/Bmj.
- [10] E. R. Lestari And N. K. F. Ghaby, "The Influence Of Organizational Citizenship Behavior (Ocb) On Employee's Job Satisfaction And Performance," *Ind. J. Teknol. Dan Manaj. Agroindustri*, Vol. 7, No. 2, Pp. 116–123, 2018, Doi: 10.21776/Ub.Industria.2018.007.02.6.
- [11] M. Huda And F. Farhan, "Pengaruh Budaya Organisasional Dan Komitmen Organisasional," *J. Manaj. Motiv.*, Vol. 15, No. 2, P. 62, 2019, Doi: 10.29406/Jmm.V15i2.1557.
- [12] A. Hadiansyah And R. P. Yanwar, "Pengaruh Etos Kerja Terhadap Kinerja Karyawan Pt. Ae," *J. Al-Azhar Indones. Seri Hum.*, Vol. 3, No. 2, P. 150, 2017, Doi: 10.36722/Sh.V3i2.204.
- [13] S. Mangkuprawira, *Manajemen Mutu Sumber Daya Manusia*. Bogor: Penerbit Ghalia Indonesia, 2007.
- [14] A. A. A. . Mangkunegara, *Perilaku Konsumen*. Bandung: Pt Refika Aditama Bandung, 2012.
- [15] A. P. Mangkunegara, *Evaluasi Kinerja Sdm*. Bandung: Refika Aditama, 2013.
- [16] Vera Parlinda, "Pengaruh Kepemimpinan, Motivasi, Pelatihan, Dan Lingkungan Kerja Terhadap Kinerja Karyawan Pada Perusahaan Daerah Air Minum Kota Surakarta," *Ekon. Bisnis*, Vol. 24, No. 1, Pp. 55–70, 2019.
- [17] Dwiyantri Ni Kadek Ayu Dkk, "Pengaruh Kompetensi Dan Motivasi Kerja Terhadap Kinerja Karyawan," *Univ. Pendidik. Ganesha Singaraja*, Vol. 5, No. 2, P. 17, 2019.
- [18] Fiorincia And N. Widayati, "Pengaruh Gaya Kepemimpinan, Beban Kerja, Dan Job Insecurity Terhadap Turnover Intention Karyawan," *J. Ilmu Manaj.*, Vol. 1, No. 1, Pp. 1–7, 2020.
- [19] M. A. A. Rosyada, "Pengaruh Work Life Balance Dan Beban Kerja Terhadap Kinerja Dengan Stress Kerja Sebagai Variabel Intervening (Studi Kasus Pada Pegawai Negeri Sipil Kementerian Kesehatan Direktorat Surveilans Dan Kekarantinaan Kesehatan)," Universitas Islam Syarif Hidayatullah Jakarta, 2023.
- [20] Muh. Rory Prayogi Syam, "Pengaruh Work-Life Balance Dan Pengembangan Karir Terhadap

- Produktivitas Kerja Karyawan Pada Pt. Bank Mandiri (Persero), Tbk. Kcp Gowa,” Universitas Islam Negeri Alauddin Makasaar, 2020.
- [21] S. Abdurahman, *Metodologi Penelitian*. Jakarta: Sinar Grafika, 2016.
- [22] Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, R&D*. 2019.
- [23] Jonathan Sarwono, *Meode Penelitian Kualitatif Dan Kuantitatif*. Bandung: Graha Ilmu, 2016.
- [24] M. Sarstedt, C. M. Ringle, D. Smith, R. Reams, And J. F. Hair Jr, “Partial Least Squares Structural Equation Modeling (Pls-Sem): A Useful Tool For Family Business Researchers,” *J. Fam. Bus. Strateg.*, Vol. 5, No. 1, Pp. 105–115, Mar. 2014.
- [25] I. Ghozali, *Aplikasi Analisis Multivariete Dengan Program (Ibm. Spss)*. Diponegoro: Univrsitas Dipenogoro, 2016.
- [26] Hair, *Multivariate Data Analysis, Seventh Editions*. Prentice Hall: New Jersey, 2010.