



Research Article

Rahmad Hidayat Batubara^{1*}, Mesra B²

The Influence of Teamwork on Employee Performance with the Work Environment as an Intervening Variable at the BPJS Employment Office, South Sumatra

*Corresponding Author: **Rahmad Hidayat Batubara**: Universitas Pembangunan Panca Budi, Indonesia; rahmad@gmail.com **Mesra B**: Universitas Pembangunan Panca Budi, Indonesia; mesrab@dosen.pancabudi.ac.id

Received: October 15, 2023; Accepted: October 18, 2023; Online: October 21, 2023. | DOI: https://doi.org/10.47353/ijema.v1i5.68

Abstract: This research aims to see the effect of teamwork on employee performance with the work environment as an intervening variable at the South Sumatra BPJS Employment Office, the type of research used is quantitative, this research was conducted at the South Sumatra BPJS Employment Office, the population of this study was 120, research sample This is 92 using the Slovin sampling technique, the way to collect data is using a questionnaire, the data used is primary data, the research model used is PAHT analysis and the research measuring tool uses SAMRT PLS version 3. The results of this research are as follows: Work Environment has a positive and significant effect on employee performance with an original sample value of 0.385 and a P value of 0.000. Teamwork has a positive and significant effect on the Performance Environment with an original sample value of 0.931 and ap value of 0.000. Teamwork has a positive and significant effect on employee performance through the work environment with an original sample value of 0.359 and ap value of 0.000.

Keywords: Teamwork, Work Environment, Employee Performance.

Introduction

Teamwork becomes a necessity in realizing work success. Collaboration in a team will be a driving force that has energy and synergy for the individuals who are part of the teamwork. Without good cooperation, brilliant ideas will not emerge. As stated by Bachtiar (2004), cooperation is the synergy of the strengths of several people in achieving a desired goal. Collaboration will unite the power of ideas that will lead to success. A team is a unit consisting of two or more people who interact and coordinate their work for a specific purpose. This definition has 3 (three) components. First, two or more people are needed. Second, people in a team have regular interactions. Third, people in a team have the same goals. Every team and individual is closely related to cooperation that is built with awareness of achievement and performance. In cooperation, various solutions will emerge that are not resolved individually. The advantage that can be relied upon in collaboration in team work is the emergence of various synergistic solutions from various individuals who are members of team work.

The work environment is the environment where employees carry out their daily work. A conducive work environment provides a sense of security and allows employees to work optimally. The work environment can influence employee emotions. If an employee likes the work environment where he works, then the employee will feel at home in his workplace doing activities so that working time is used effectively and the employee's work performance is optimistic. The work environment includes work relationships formed between fellow employees and work relationships formed between fellow employees, work relationships between subordinates and superiors as well as the physical environment in which employees work (Mardiana, 2005). Employee performance is work achievement, namely the comparison between work results that can be seen in real terms and the work standards that have been set by the organization.

Open Acces © Rahmad Hidayat Batubara **et al** Publish by **Lafadz Jaya Publisher**



Quality performance will be realized if an organization can select prospective employees who have motivation that is appropriate to their work and have qualities that enable them to work optimally. Performance is basically what an employee does or cannot do. An employee's performance will be good if the employee has quality skills, is willing to work, has adequate wages or rewards and has hopes for the future. The phenomenon that occurs at the BPJS employment office is a lack of cooperation with other employees, which makes work unbalanced due to an unfavorable work environment and mutual disagreements with each other because there are problems so that employee performance becomes problematic because of the work environment. The bad things and the lack of cooperation make the work feel boring.

Literature Review

Teamwork

According to Luessier and Achua (2013), a work team is defined as a unit consisting of two or more people with complementary skills and a commitment to common goals and shared hopes, where they hold responsibility for themselves. According to West (in Hatta, 2017) a lot of research has proven that group collaboration leads to better efficiency and effectiveness and this is very different from work carried out individually.

According to Carnegie (in Kaswan, 2017) teamwork is the ability to work together to achieve a common vision. Ability to direct individual achievement towards organizational goals. Teamwork is the fuel that enables ordinary people to achieve extraordinary results.

Teamwork Indicator

Based on expert methods and indicators from one of the experts, namely West (in Hatta et al, 2017), he determined teamwork indicators as measuring tools as follows:

- a. Responsibility, namely jointly completing work, that is, by giving responsibility, good cooperation can be created.
- b. Mutual contribution, namely by contributing both energy and thoughts to each other, cooperation will be created.
- c. Maximum mobilization of abilities, namely by maximizing the abilities of each team member, cooperation will be stronger and of higher quality.

Work environment

The work environment is a very important component when employees carry out work activities. By paying attention to a good work environment or creating working conditions that can provide motivation to work, it will have an influence on employee enthusiasm or enthusiasm for work. A conducive work environment provides a sense of security and allows employees to work optimally. The following is the definition of the work environment according to experts: According to Danang (2015) the work environment is everything that is around the worker and that can influence him in carrying out the assigned tasks. According to Sedarmayanti (2015) the work environment is the totality of tools and materials encountered, the surrounding environment where a person works, work methods, and work arrangements both as an individual and as a group. In the explanation above, it can be concluded that the work environment is the conditions around an employee that can influence him in carrying out the tasks he carries out or is responsible for.

Work Environment Indicators

Work environment indicators according to Sedarmayanti (2015), namely:

- 1. Lighting/light in the workplace Lighting is very beneficial for employees in order to ensure safety and smooth work, because if the light is inadequate it will affect the skills of employees who in carrying out their duties experience many errors which in the end the work is less efficient so that the company's goals difficult to achieve.
- 2. Temperature/air temperature in the workplace Every part of the human body has a different temperature. Humans always maintain their bodies in a normal state, with a perfect body system so that they can adapt to changes that occur outside the body. But this ability to adapt has limits. Humans can adapt themselves to external temperatures if changes in external body temperature are no more than 20% for hot conditions and 35% for cold conditions, from the body's normal state.
- 3. Humidity in the workplace Humidity is the amount of water contained in the air, usually expressed as a percentage. This humidity is related to or influenced by air temperature. If the air temperature is very hot and the humidity is high, it will cause a large reduction in heat from the body, due to the system. Apart from that, the faster heart rate is due to active blood circulation to meet oxygen needs, and the human body will always try to achieve a balance between body heat and the temperature around it.
- 4. Air circulation in the workplace. The surrounding air is said to be dirty if the oxygen level in the air has decreased and has been mixed with gases or odors that are harmful to body health. Oxygen is a gas needed by living things to maintain life, namely metabolic processes. With sufficient oxygen around the workplace, it will provide coolness and freshness to the body, the main source is plants around the workplace, because plants produce the oxygen needed by humans. By creating a cool and fresh feeling during work, it will help speed up the body's recovery from fatigue after work.
- 5. Noise in the workplace Noise is a sound that is undesirable to the ear, because in the long term the sound can disturb the peace at work, damage hearing, and cause errors in communication. In fact, according to research, serious noise can cause death. The work criteria require concentration, so noise should be avoided so that work can be carried out efficiently.
- 6. Employee Relations In this employee relationship there are two relationships, namely the relationship as an individual and the relationship as a group. Relationships as individuals, the motivation an employee gets comes from co-workers and superiors. It becomes motivation if the employee's relationship with his colleagues and superiors is harmonious. Likewise, vice versa, if the relationship between them is not harmonious, it will result in a lack of or no motivation in the employees who work.
- 7. Decoration in the workplace Decoration has to do with good color planning, because decoration is not only related to decorating the work space, but is also related to how to arrange the layout, color scheme, equipment and so on for work.
- 8. Music in the workplace According to experts, music with a soft tone that suits the atmosphere, time and place can arouse and stimulate employees to work. Therefore, songs need to be chosen selectively to be played at work.
- 9. Safety in the workplace In order to maintain a safe place and working environment, it is necessary to pay attention to safety at work. Therefore, the existence of the security factor needs to be realized. One effort to maintain security in the workplace is by utilizing the personnel of the Security Officer Unit (SATPAM).

Employee Performance

Performance is defined as what employees do or do not do. Employee performance is what influences how much they contribute to the organization. According to Afandi (2018) Performance is the work result that can be achieved by a person or group of people in a company in accordance with their respective authority and responsibilities in an effort to achieve organizational goals illegally, does not violate the law and does not conflict with morals and ethics. According to Mangkunegara (2009), the definition of performance (work achievement) is the quality and quantity of work results achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. According to Wibowo (2010) Performance is the implementation of the plan that has been prepared. Performance implementation is carried out by human resources who have the ability, competence, motivation and interests. How an organization values and treats its human resources will influence their attitudes and behavior in carrying out performance

Employee Performance Indicators

According to Afandi (2018) employee performance indicators are as follows:

- 1. Quantity of work output All kinds of units of measurement related to the amount of work output that can be expressed in terms of numbers or other numerical equivalents.
- 2. Quality of work results All kinds of units of measurement related to the quality or qualities of work results which can be expressed in terms of numbers or other numerical equivalents.
- 3. Efficiency in carrying out tasks Various resources wisely and in a cost-effective manner.
- 4. Work discipline. Obedient to applicable laws and regulations.
- 5. Initiative The ability to decide and do the right thing without having to be told, able to find what should be done about something around you, trying to keep moving to do several things even though things feel increasingly difficult.
- 6. Accuracy: The level of suitability of work measurement results, whether the work has achieved its goals or not.
- 7. Leadership The process of influencing or giving an example by a leader to his followers in an effort to achieve organizational goals.
- 8. Honesty is a human trait that is quite difficult to implement.
- 9. Creativity A mental process involving the generation of ideas or involving the generation of ideas.

Method

The type of research that researchers use is quantitative research. According to Sugiyono (2016) quantitative research can be interpreted as a method based on the philosophy of positivism, used to research certain populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical with the aim of test the established hypothesis.

The research location was carried out at BPJS Employment, South Sumatra. The research period was carried out from May to August 2023.

According to Sugiyono (2016), population is a generalized area consisting of objects or subjects that have certain qualities and characteristics that are determined by researchers to be studied and then conclusions drawn." From the definition above, the author can conclude that population is not just the number of objects and subjects that have been studied but includes all the characteristics or characteristics

of an object and subject. Based on research, the target population is 120 employees at BPJS Employment South Sumatra using the slovin technique to take samples as follows:

```
n = N / (1 + (N x e^{2})).
n = 120 / (1 + (120 x 0.0025))
n = 120 / (1 + 0.3)
n = 120 / 1.3
n = 92.3
```

The results will be rounded to 92, meaning the sample that will be used is 92 employees.

According to Sugiyono (2016), in quantitative research, data is obtained from various sources using various data collection techniques and is carried out continuously until the data is saturated. The data sources obtained by the author using one source include the following: Primary data source Primary data is data that was directly collected by the author from his first respondents from primary data sources that the author did were several respondents related to BPJS Employment, South Sumatra. Data collection methods are techniques or methods that researchers can use to collect data. The data analysis technique used in this research is a quantitative data analysis method. Data analysis in this research uses Structural Equation Modeling (SEM) based on Partial Least Square (PLS) using SmartPLS 3.3.3 software which is run on a computer.

Measurement Model (Outer Model)

The procedure for testing the measurement model consists of a validity test and a reliability test.

1. Validity Test

The validity test is used to assess whether a questionnaire is valid or not. A questionnaire is said to be valid if the questionnaire questions are able to reveal something that is measured by the questionnaire. Validity testing is applied to all question items for each variable.

2. Reliability Test

In general, reliability is defined as a series of tests to assess the reliability of statement items. Reliability testing is used to measure the consistency of measuring instruments in measuring a concept or measure the consistency of respondents in answering statement items in questionnaires or research instruments. To measure the level of reliability of research variables in PLS, you can use the alpha coefficient value or Cronbach's alpha and composite reliability). Cronbach's alpha value is recommended to be greater than 0.7 and composite reliability is also recommended to be greater than 0.7. (Sekaran, 2014)

Structural Model (Inner Model)

This test was carried out to determine the relationship between exogenous and endogenous constructs which have been hypothesized in this research (Hair et al., 2017). To produce inner model test values, the steps in SmartPLS are carried out using the bootstrapping method. The structural model was evaluated using R-square for the dependent variable, Stone-Geisser Q-square test for predictive elevation and t test as well as the significance of the structural path parameter coefficients with the following explanation:

1. Coefficient of Determination / R Square (R2)

In assessing the model with PLS, start by looking at the R-square for each dependent latent variable. The interpretation is the same as the interpretation of regression. Changes in the R-square value can be used to assess the influence of certain independent latent variables on the dependent latent variable whether they have a substantive influence (Ghozali, 2013). The R2 value is generally between 0 and 1.

2. Predictive Relevance (Q2)

This test is used to measure how well the observation values are produced by the model and also the estimated parameters. If the Q2 value is greater than 0, it indicates the model has predictive relevance, which means it has good observation value, whereas if the value is less than 0, it indicates the model does not have predictive relevance (Ghozali, 2013).

3. t-Statistics

At this stage it is used for hypothesis testing, namely, to determine the significance of the relationship between variables in the research using the bootstrapping method. In the full model, Structural Equation Modeling, apart from confirming the theory, also explains whether or not there is a relationship between latent variables (Ghozali, 2013). The hypothesis is said to be accepted if the statistical t value is greater than the t table. According to (Latan and Ghozali, 2012) the t table value criteria is 1.96 with a significance level of 5%

4. Path Coefficient

This test is used to determine the direction of the relationship between variables (positive/negative). If the value is 0 to 1, then the direction of the relationship between variables is declared positive. Meanwhile, if the value is 0 to -1, then the direction of the relationship between the variables is declared negative.

Results and Discussion

Outer Model Analysis

Measurement model testing (outer model) is used to determine the specifications of the relationship between latent variables and manifest variables. This test includes convergent validity, discriminant validity and reliability.

1. Convergent Validity

This test is seen from the loading factor, the limit value is 0.7, and the limit value for Average Variance Extracted (AVE) is 0.5. If it is above this value it is said to be valid. This means that the value for the indicator is said to be valid, if the indicator explains the construct variable with a value > 0.7. The structural model in this research is shown in the following figure:

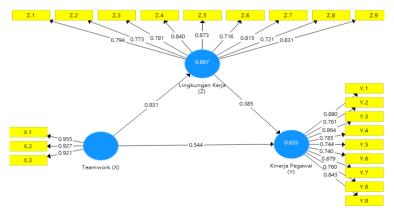


Figure 1. Outer Model Source: Smart PLS 3.3.3

The Smart PLS output for loading factors gives the results in the following table: Outer Loadings In this study there is an equation and the equation consists of two substructures:

For substructure 1

Z = 0.931X + e1

Z = b1X + e1

For substructure 2

Y = b2X + b3Z + e2

Y = 0.544X + 0.385Z + e2

Table 1. Outer Loadings

	Employee Performance (Y)	Work Environment (Z)	Teamwork (X)
X.1	1 0	()	0.955
X.2			0.927
X.3			0.921
Y.1	0.880		
Y.2	0.761		
Y.3	0.864		
Y.4	0.785		
Y.5	0.744		
Y.6	0.740		
Y.7	0.879		
Y.8	0.760		
Y.9	0.843		
Z.1		0.794	
Z.2		0.773	
Z.3		0.781	
Z.4		0.840	
Z.5		0.873	
Z.6		0.716	
Z.7		0.815	
Z.8		0.721	
Z.9		0.831	

Source: Smart PLS 3.3.3

In the table above there is a value for each variable, it is stated that the indicator for each variable is higher than 0.7, which means that each indicator item has a value higher than 0.7 so that the data is declared valid and can continue with further research.

2. Discriminate Validity

Further research will determine valid data using Discriminate Validity, aiming to find out whether the cross loading value is greater than other latent variables so as to determine the results of indicators that are

highly correlated with the construct. The following table shows the cross loading results from validity testing as follows:

Table 2. Discriminant Validity

	Employee Performance (Y)	Work Environment (Z)	Teamwork (X)	
X.1	0.895	0.931	0.955	
X.2	0.824	0.838	0.927	
X.3	0.809	0.837	0.921	
Y.1	0.880	0.816	0.862	
Y.2	0.761	0.656	0.664	
Y.3	0.864	0.866	0.809	
Y.4	0.785	0.659	0.694	
Y.5	0.744	0.678	0.674	
Y.6	0.740	0.619	0.623	
Y.7	0.879	0.782	0.826	
Y.8	0.760	0.590	0.638	
Y.9	0.843	0.766	0.729	
Z.1	0.803	0.794	0.778	
Z.2	0.621	0.773	0.742	
Z.3	0.700	0.781	0.672	
Z.4	0.771	0.840	0.793	
Z.5	0.768	0.873	0.797	
Z.6	0.577	0.716	0.651	
Z.7	0.748	0.815	0.792	
Z.8	0.638	0.721	0.690	
Z.9	0.723	0.831	0.733	

Source: Smart PLS 3.3.3

In the table above there is a cross loading factor variable for Employee Performance, the value of each indicator is greater than the cross loading on other variables, for cross loading factors the Work Environment variable has a value on each indicator that is greater than the cross loading value on other variables, for cross The loading factor of the Teamwork variable for each indicator has a value that is greater than the cross loading of the other variables,

3. Composite reliability

In composite reliability research to look at each variable with its reliability value and if the variable value is greater than 0.60 then the research is considered reliable and if it is below 0.60 and 0.7 then it is not reliable. There are several blocks to determine whether the research is reliable or not and valid or not, including the Coranbach alpha value, composite reliability and AVE value can be seen in the table below:

Cronbach's Composite **Average Variance** Reliability Extracted (AVE) Alpha **Employee Performance (Y)** 0.933 0.944 0.653 Work Environment (Z) 0.927 0.939 0.633 0.927 0.954 0.873 Teamwork (X)

Table 3. Construct Reliability and Validity

Source: Smart PLS 3.3.3

In the table above, it can be seen in the Cronbach alpha column that the value for each variable is greater than 0.7, which means that the reliability data of the variable is reliable. The composite reliability column has a value greater than 0.6 so it can be explained that each variable is considered reliable because the data is greater than 0.6. You can see from the AVE column that each variable has a value greater than 0.7, which means the data is valid in AVE terms. All variables from the Cronbach alpha column, reliability column and AVE column have values greater than 0.7 and 0.6 so they are considered reliable and valid.

Inner Model Analysis

Evaluation of the structural model (inner model) is carried out to ensure that the basic model created is strong and correct. The inspection stages carried out in the primary model assessment can be seen from several markers, namely:

1. Coefficient of Determination (R2)

Based on data processing that has been carried out using the SmartPLS 3.0 program, the R Square value is obtained as follows:

Table 4. R Square Results

	R Square	Adjusted R Square	
Employee Performance (Y)	0.835	0.832	
Work Environment (Z)	0.867	0.866	

Source: Smart PLS 3.3.3

In table 4 above there is an R square value for the Employee Performance variable of 0.835 if the percentage is 83.5%, meaning that together the influence of Teamwork and the Work Environment influences Employee Performance with a value of 83.5% and the rest is in other variables. Meanwhile, the R square value of the Work Environment is 0.867 and if the Work Environment percentage is 86.7%, this means that the influence of the Teamwork variable on the Work Environment is 86.7% and the rest is on other variables.

2. Hypothesis Testing

After assessing the inner model, the next thing is to assess the connection between the idle builds as suspected in this review. Speculation testing in this review was carried out by looking at T-Statistics and P-Values. Speculation was announced admitting whether T-Insights values > 1.96 and P-Values < 0.05. Next are the consequences of the direct impact Path Coefficient.

Table of Facilities (Birect Instance)								
	Original Sample (O)	T Statistics (O/STDEV)	P Values	Results				
Work Environment (Z) -> Employee Performance (Y)	0.385	3,573	0,000	Accepted				
Teamwork (X) -> Employee Performance (Y)	0.544	4,806	0,000	Accepted				
Teamwork (X) -> Work Environment (Z)	0.931	90,206	0,000	Accepted				

Table 5. Path Coefficients (Direct Influence)

Source: Smart PLS 3.3.3

In the table above there are 5 hypotheses, 5 of which 3 hypotheses are rejected and 2 hypotheses are accepted and will be explained as follows:

- 1. The work environment has a positive and significant effect on employee performance with an original sample value of 0.385 and a P value of 0.000. This means that if the work environment improves, employee performance will increase, if it decreases, employee performance will decrease.
- 2. *Teamwork*has a positive and significant effect on employee performance with the original sample of 0.544 and a p value of 0.000. This means that if good teamwork increases, employee performance will increase and if good teamwork decreases, employee performance will decrease.
- 3. *Teamwork*has a positive and significant effect on Environmental Performance with an original sample value of 0.931 and a p value of 0.000. This means that if good teamwork increases, the work environment also improves and if teamwork decreases, the work environment also decreases.

Original Sample (O)

Teamwork (X) -> Work
Environment (Z) -> Employee
Performance (Y)

Original T Statistics (| O/STDEV |)

P Values Results

O,000 Accepted

Table 6. Path Coefficients (Indirect Influence)

Source: Smart PLS 3.3.3

In the table above there are indirect results with the following explanation: Teamwork has a positive and significant effect on Employee Performance through the Work Environment with an original sample value of 0.359 and a p value of 0.000. This means that the work environment can be an intervening variable. The work environment can make teamwork better so that employee performance will improve even better.

Closing

Conclusion

Based on the research hypothesis above, it can be concluded that the direct indirect influence is as follows:

- 1. The work environment has a positive and significant effect on employee performance at BPJS Employment, South Sumatra.
- 2. *Teamwork*has a positive and significant effect on employee performance at BPJS Employment, South Sumatra.

- 3. *Teamwork*has a positive and significant effect on the Performance Environment at BPJS Employment, South Sumatra.
- 4. *Teamwork*has a positive and significant effect on employee performance through the work environment at BPJS Employment, South Sumatra.

Suggestion

In the results above there are significant values so that conclusions are made and the research will provide the following suggestions:

- 1. Organizations must maintain a good work environment to avoid employees getting bored and stressed at work. If the work environment improves and is good then the work will be very easy to do.
- 2. Organizations must improve teamwork in each division to build relationships to make work easier and shorten working time.
- 3. Organizations must supervise employees in their work to improve and avoid work errors for all employees.

References

A.A. Anwar Prabu Mangkunegara. (2015). Manajemen Sumber daya Manusia Perusahaan. Bandung: PT Remaja Rosdakarya

Achua Lussier. Leadership Theory, Application & Skill Development 4th Edition, USA: Cengage Learning, Inc. 2013.

Afandi, P. (2018). Manajemen Sumber Daya Manusia (Teori, Konsep dan Indikator). Riau: Zanafa Publishing.

Arifin. 2013. Metode Penelitian Kualitatif, Kuantitatif, dan R & D. Bandung: Alfabeta.

Bachtiar, Aziz. 2014. Menikahlah, Maka Engkau Akan Bahagia. Yogyakarta: Saujana

Desi, Indriawaty, (2015), Pengaruh Sistem Informasi Akuntansi dan Motivasi Kerja Terhadap Kinerja Karyawan (studi pada PT. PLN (Persero) Distribusi Jjawa Barrat dan Bandung), Skripsi, FE Universitas Pasundan, Bandung,

Ghozali, I. Latan, H. 2013. Partial Least Square: Konsep, Teknik dan Aplikasi Smart PLS 2.0 M3. Semarang: Badan Penerbit Universitas Diponegoro.

Hair, J. F. et. al. 2017. A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM). SAGE Publications, Los Angeles

Hatta, Muhammad. 2017. Pengaruh Gaya Kepemimpinan, Kerjasama Tim Dan Kompensasi Terhadap Kepuasan Kerja Serta Dampaknya Pada Kinerja Karyawan PT.PLN (Persero) Wilayah Aceh. Jurnal Magister Manajemen ISSN 2302-0199. Volume 1, No. 1, September 2017. Hal 70-81.

Isro'iyah, L., & Herminingsih, D. I. (2023). Teaching Culture of Others through English Literature: English. International Journal of Language and Literary Studies, 5(2), 136-146.

Kaswan. (2017). Pengembangan Sumber Daya Manusia. Jakarta: PT Bumi Aksara.

Mardiana. 2005. Manajemen Produksi. Jakarta: Penerbit Badan Penerbit IPWI

Lawasi, E. S. & Triatmanto, B., 2017. Pengaruh Komunikasi, Motivasi Dan Kerjasama Tim Terhadap Peningkatan Kinerja Karyawan. JMDK, Vol 5(No 1), Pp. 47-57.

Sekaran, Uma. 2014. Metodologi Penelitian Untuk Bisnis (Research Methods for Business) Buku 1 Edisi 4. Jakarta: Salemba Empat.

Sunyoto, Danang. (2015). Penelitian Sumber Daya Manusia. Jakarta: Buku Seru.

Sugiyono. (2016). Metode Penelitian Kuantitatif, Kualitatif dan R&D. Bandung: PT Alfabet. Sujarweni, V. Wiratna. 2015. Metodologi Penelitian Bisnis Dan Ekonomi, 33. Yogyakarta: Pustaka Baru Press.