

The Influence of Competence, Work Ethic and Anxiety on Employee Performance of Village Credit Institutions in Bali Province

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Abstract

This study aims to analyze the effect of competence, anxiety, work ethic on the performance of LPD employees in the province of Bali. The research population is 8,221, LPD employees in Bali Province. The number of samples is 450 respondents. Test the model with Generalized Least Square Estimation (GLS), structural equation model analysis (SEM). The results of the study indicate that competence has a positive and significant effect on employee performance. Employee anxiety has a positive and significant effect on employee performance. Work ethic has a positive and significant effect on employee performance. Considering that employee competence has not been able to increase employee performance at LPDs in the province of Bali, it is recommended that companies always improve employee competence by affirming that employees should have good information about their area of work, have sufficient data about their work. It also enables employees to perform a certain set of mental tasks according to their duties, and has a good attitude and self-image. Companies should also continue to provide social support, and overcome employee anxiety about the COVID-19 pandemic so that it will be able to encourage increased employee performance, which in turn will increase organizational performance.

Keywords: Competence, Work Ethic, Anxiety, Employee Performance

Introduction

During the Covid-19 pandemic, many LPD employees felt anxious for fear of contracting this dangerous disease. To overcome this anxiety, LPD employees need support from family and friends. The existence of this support will make employees feel more at ease and relieved so as to reduce anxiety. Xiao et al. (2020), defines social support as one of the functions of social affinity that describes the general level and quality of interpersonal relationships that will protect individuals from the consequences of anxiety and even stress. Nahum-Shani et al. (2015) and Stapleton et al. (2015) stated that social support can reduce employee anxiety so that work motivation can be increased again. In addition, according to Chou (2015); Iswanto & Agustin (2016) social support provided by the closest people (significant others) in the form of attention, emotion, instrumental assistance, providing information and self-assessment to individuals in dealing with the dangers of Covid-19 can change the individual's perception of anxiety and fear as well as concerns at work. during the Covid-19 pandemic.

The results of the research of Kurniawan et al. (2018); Kadarisman (2016) show that competence has a positive effect on work ethic. Likewise, the results of research by Shandi (2019), Sarmedi (2017) and Dani (2015), which show that competence has a positive effect on work ethic. In contrast to the results of these studies, the results of Aniwati et al. (2018) and Afandi & Supeno (2016), which show that competence has no effect on work ethic. Likewise,

the results of research by Samiran et al. (2019) and Segantara (2017) which show that competence has no effect on work ethic.

The discussion of work motivation cannot be separated from work ethic. Work motivation is the driving force that causes a member of the organization to be willing or willing to mobilize abilities in the form of expertise and skills, energy and time to carry out various activities that are their responsibility and fulfill their obligations, in the context of achieving predetermined organizational goals and objectives. Siagian, 2017). So work motivation is something that creates enthusiasm or encouragement to work. Meanwhile, work ethic is a set of basic attitudes or views held by a group of people to assess work as a positive thing for improving the quality of life so that it affects their work behavior (Dhanendra & Indrawati, 2018). Similar to work motivation, work ethic also has a role in individual efforts to achieve optimal performance. The work ethic itself according to Sinamo (2020) can be interpreted as a doctrine about work that is believed by a person or group of people to be good and right which is manifested specifically in their work behavior. The achievement of goals is influenced by the performance of employees in the organization itself. Non-fulfillment of needs, desires and expectations, as well as an unfavorable work environment can weaken employees' work motivation and work ethic which results in weak employee performance.

In this case, high work motivation and work ethic are needed to achieve organizational goals, because with the existence of work motivation and work ethic in employees, it can produce high employee performance and lead to results that are relevant to high employee performance. Furthermore, it is mentioned that work motivation is important because with work motivation it is expected that every employee will work hard and be enthusiastic to achieve high work productivity (Luthans, 2019). The importance of employees must have high work motivation is also explained by Robbins. According to Robbins (2020: 302) the functions of work motivation for employees are: (1) energizer, which is a driving force that encourages employees to do something; (2) directedness, namely determining the direction of the employee's actions towards the goals to be achieved; and (3) patterning, namely completing the actions that must be done in harmony in order to achieve the goal. In general, people want to work to be able to fulfill their needs and desires (physical and mental), both conscious needs and unconscious needs. The fulfillment of these needs is the basis of an employee's work motivation. This study aims to analyze the effect of competence, anxiety, work ethic on the performance of LPD employees in the province of Bali.

Methods

This research is a causal explanatory research that will prove and explain the causal relationship between the independent variables, namely anxiety facing Covid-19 (X1), social support (X2), competence (X3) and individual characteristics (X1). X4); and the intervening variable, namely work motivation (Z1) and work ethic (Z2); and the dependent variable, namely the performance of the Village Credit Institution (LPD) employees in the province of Bali (Y).

The unit of analysis in this study were LPD employees in the province of Bali. Primary and secondary data were collected by means of a cross section, which is a one-time study using many respondents. Research data were collected directly to the research location.

The population in this study were all LPD employees in Bali Province with a total of 1,436 LPDs, with a total of 8,221 employees. This research used a questionnaire research instrument, which is a set of questions addressed to respondents to obtain written information related to research variables. This study was conducted to measure the performance of employees at LPD in the province of Bali.

This study uses primary data by conducting direct observations, questionnaires, and interview guides (interviews), so the design is made as efficient as possible with the tools and techniques as well as the characteristics of the respondents (Nazir, 2017). Data analysis in this study uses analytical methods that can provide a simultaneous analysis process related to multi-variant research models such as in this study, namely Structural Equation Modeling (SEM) analysis, using Amos 22.

Results and Discussion

Employee competence

Employee competence is the basic characteristics of employees that affect the way they think and act, make generalizations about all situations they face, and last long enough in the employee/employee. This employee competency variable is operationally measured using three indicators, namely: Knowledge, Skills, and Self-Concept.

Table 1. Average Score of Employee Competence

No.	Employee Competency Indicators	Average	Information
1	Knowledge	4,081	Tall
2	skill	3,851	Tall
3	Self-concept	3,923	Tall
Average Employee Competence		3,951	Tall

Source: Descriptive test results of processed data (Appendix 5)

The results of the descriptive analysis showed that the average score of employee competence was 3.951. The value of 3.951 explains that LPD employees who are respondents in this study consider that the average competency of employees at the Village Credit Institution (LPD) in Bali province is high, but not yet at a very high position, therefore, the competence of these employees still has the potential to be improved.

Employee anxiety

Employee anxiety in dealing with Covid-19, is fear or worry about a very threatening COVID-19 situation that can cause anxiety due to uncertainty in the future and fear that something bad will happen. This employee anxiety variable is operationally measured using three indicators, namely: neurotic anxiety, moral anxiety, and realistic anxiety.

Table 2. Average employee anxiety score

No.	Employee anxiety indicators	Average	Information
1	Anxiety neurosis	3,698	Tall
2	Moral anxiety	3,701	Tall
3	Realistic anxiety.	3,723	Tall
Average employee anxiety		3,707	Tall

Source: Descriptive test results of processed data (Appendix 5)

The results of the descriptive analysis showed that the average score of employee anxiety was 3.707. The value of 3.707 explains that LPD employees who are respondents in this study that the average employee anxiety at the Village Credit Institution (LPD) in Bali province is high, but not yet at a very high position, therefore, the value of this employee anxiety variable still has the potential to be lowered.

Work motivation

Work motivation is the desire to do a work that performs better than the achievements of other people's work.

Table 3. Average Work Motivation Score

No.	Work Motivation Indicators	Average	Information
1	Need for Achievement	3,734	High
2	Need for Affiliation	3,790	High
3	The Need for Power	3,730	High
Average Work Motivation		3,751	High

Source: Descriptive test results of processed data (Appendix 5)

This work motivation variable is operationally measured using three indicators, namely: Need for Achievement, Need for Affiliation, and Need for Power.

The results of the descriptive analysis showed that the average score of work motivation was 3.751. The value of 3.751 explains that LPD employees who are respondents in this study consider that the average work motivation at the Village Credit Institution (LPD) in Bali province is high, although this condition is not yet in a very high position, therefore, this work motivation still has the potential to be improved.

Work ethic

Work ethic is an attitude or view as well as the way a person views thing in a positive and meaningful way so that it is then realized with a maximum work behavior. This work ethic variable is operationally measured using four indicators, namely: Respect for time, Tough and never give up, Desire to be independent, and Self-adjustment.

Table 4. Average work ethic score

No.	Work ethic indicator	Average	Information
1	Appreciate the time	3,699	Tall
2	Tough and unyielding	3,840	Tall
3	The desire to be independent	3,859	Tall
4	Adjustment	3,773	Tall
Average work ethic		3,792	Tall

Source: Descriptive test results of processed data (Appendix 5)

The results of the descriptive analysis showed that the average score of work ethic was 3.792. A score of 3.792 explains that LPD employees who are respondents in this study consider that the average work ethic at the Village Credit Institutions (LPD) in Bali province is high, although this condition is not yet in a very high position, therefore, this work ethic still has the potential to be improved.

Employee performance

Employee performance is the work achieved by an employee in carrying out the tasks assigned to him based on skills, experience and sincerity and time. This employee performance variable is operationally measured using four indicators, namely: Quality of work (quality), Quantity of work (quantity), Timeliness (time lines), and cost effectiveness (cost effectiveness).

Table 5. Average Employee Performance Score

No.	Employee Performance Indicators	Average	Information
1	Quality of work (<i>Quality</i>)	3,903	High
2	Quantity of work (<i>quantity</i>)	3,781	High
3	Punctuality (<i>time lines</i>)	3,941	High
4	Cost <i>effectiveness</i>	4,040	High
Average Employee Performance		3,916	High

Source: Descriptive test results of processed data (Appendix 5)

The results of the descriptive analysis showed that the average score of employee performance was 3.916. The value of 3.916 explains that LPD employees who are respondents in this study consider that the performance of employees at village credit institutions (LPD) in Bali is high, although this condition is not yet in a very high position, therefore, the performance of these employees still has the potential to be improved.

Competency Variable

The results of CFA (confirmatory factor analysis) on the Competence variable with the help of AMOS 24 software are as follows:

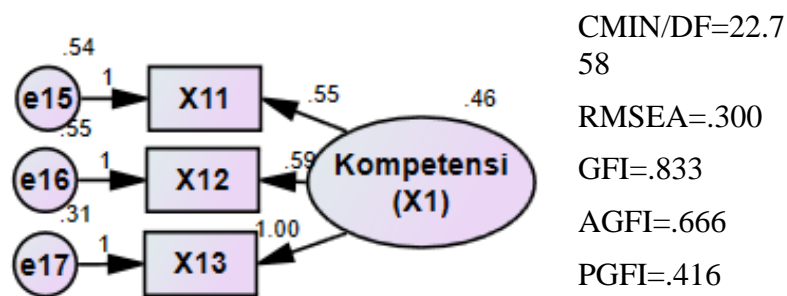


Figure 1. CFA Results on Competency Variables

Source: Attachments

Figure 1 shows that all indicators have a factor loading value greater than 0.50, so these indicators are valid in reflecting the Competency variable and can be used for further analysis. The GFI value = 0.833 (close to 1), the AGFI value = 0.666 (lower than the GFI value), indicating that the competency construct formed by the indicators is in accordance with the data.

The results of the factor loading calculation for each indicator on the Competency variable can also be seen in the following table:

Table 6. Value of Factor Loading Each Indicator on Competency Variables

Latent variables	Value p variance error	Information	Loading (λ)	λ^2	$1 - \lambda^2$	CR
X1						
X11	0,000	Reliable	0.546	0.298	0.702	
X12	0,000	Reliable	0.589	0.347	0.653	0.9090
X13	0,000	Reliable	0.721	0.519	0.481	
		Sum	3.680		1.355	

Source: Attachment

Table 6 shows the reliability of each indicator, it is said to be reliable if the p value of the variance error is less than 0.05 (< 0.05). Construct reliability (CR) used the composite reliability formula with the following calculations:

$$CR = \frac{(\sum \lambda)^2}{(\sum \lambda)^2 + \sum (1 - \lambda^2)} = \frac{3,680^2}{3,680^2 + 1,355} = 0,9090 (> 0,7).$$

Work Motivation Variables

The results of CFA (confirmatory factor analysis) on the variable of Work Motivation with the help of AMOS 24 software, can be seen in Figure 2.

Figure 2 shows that all indicators have a factor loading value greater than 0.50, so that these indicators are valid in reflecting the work motivation variable and can be used for further analysis. The GFI value = 0.818 (close to 1), the AGFI value = 0.637 (lower than the GFI value), indicating that the work motivation construct formed by the indicators is fit with the data.

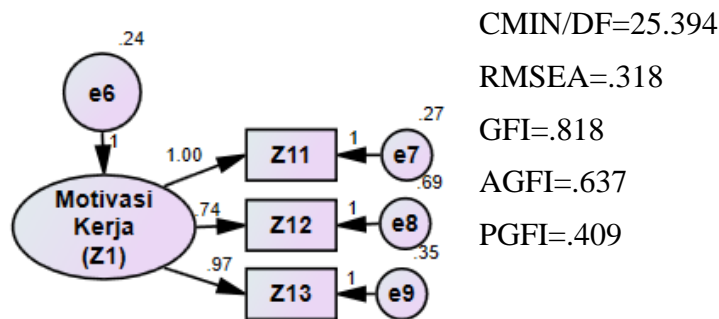


Figure 2. CFA Results on Work Motivation Variables

Source: Attachment

The results of the factor loading calculation for each indicator on the Work Motivation variable can also be seen in the following table:

Table 7. Value of Factor Loading Each Indicator on Work Motivation Variables

Latent variables	Value p variance error	Information	Loading (λ)	λ^2	$1 - \lambda^2$	CR
Z1						
Z11	0,000	Reliable	0.877	0.769	0.231	
Z12	0,000	Reliable	0.744	0.554	0.446	0,900
Z13	0,000	Reliable	0.968	0.937	0.063	
		Sum	2.589		0.740	

Source: Attachment

Table 5.20 shows the reliability of each indicator. It is said to be reliable if the p value of the variance error is less than 0.05 (< 0.05). Construct reliability (CR) used the composite reliability formula with the following calculations:

$$CR = \frac{(\sum \lambda)^2}{(\sum \lambda)^2 + \sum (1 - \lambda^2)} = \frac{2,589^2}{2,589^2 + 0,740} = 0,900 (> 0,7).$$

Work Ethic variables

The results of CFA (confirmatory factor analysis) on the Work Ethic variable with the help of AMOS 24 software are as follows:

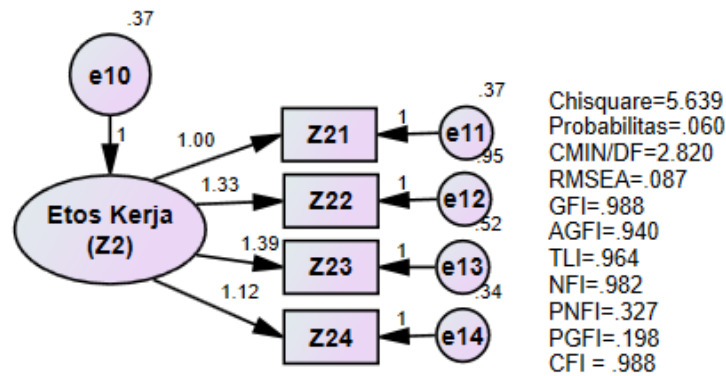


Figure 3. CFA Results on Work Ethic Variables

Source: Attachments

Figure 3 shows that all indicators have a factor loading value greater than 0.50, so that these indicators are valid in reflecting the work ethic variable and can be used for further analysis. The GFI value = 0.988 (close to 1), the AGFI value = 0.940 (lower than the GFI value), indicating that the work ethic construct formed by the indicators is in accordance with the data.

The results of the factor loading calculation for each indicator on the Work Ethic variable can also be seen in the following table:

Table 8. Values of *Factor Loading* Each Indicator on Work Ethic Variables

Latent variables	Value p <i>variance error</i>	Information	Loading (λ)	λ^2	$1 - \lambda^2$	CR
Z2						
Z21	0,000	Reliable	0.315	0.099	0.901	
Z22	0,000	Reliable	1.331	1.772	-0.772	
Z23	0,000	Reliable	1.391	1.935	-0.935	1,065
Z24	0,000	Reliable	1.123	1.261	-0.261	
		Sum	4.160		-1.067	

Source: Attachment

Table 8 shows the reliability of each indicator, it is said to be reliable if the p value of the variance error is less than 0.05 (< 0.05). Construct reliability (CR) used the composite reliability formula with the following calculations:

$$CR = \frac{(\sum \lambda)^2}{(\sum \lambda)^2 + \sum (1 - \lambda^2)} = \frac{4,160^2}{4,160^2 - 1,067} = 1,065 (> 0,7).$$

Employee Performance Variables

The results of CFA (confirmatory factor analysis) on Employee Performance variables with the help of AMOS 24 software are as follows:

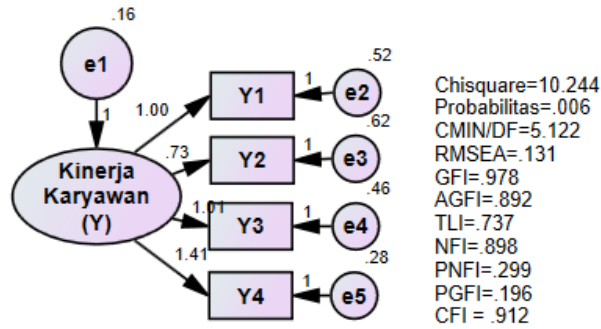


Figure 4. CFA Results on Employee Performance Variables

Source: Attachment

Figure 4 shows that all indicators have a factor loading value greater than 0.50, so these indicators are valid in reflecting the Employee Performance variable and can be used for further analysis. The GFI value = 0.978 (close to 1), the AGFI value = 0.892 (lower than the GFI value), indicating that the Employee Performance construct formed by the indicators is in accordance with the data.

The results of the factor loading calculation for each indicator on the Employee Performance variable can also be seen in the following table:

Table 9. Value Of Factor Loading Each Indicator on Employee Performance Variables

Latent variables	Value p variance error	Information	Loading (λ)	λ^2	$1 - \lambda^2$	CR
Y						
Y1	0,000	Reliable	0.913	0.834	0.166	
Y2	0,000	Reliable	0.726	0.527	0.473	
Y3	0,000	Reliable	1.011	1.022	-0.022	1,026
Y4	0,000	Reliable	1.413	1.997	-0.997	
		Sum	4.063		-0.430	

Source: Attachment

Table 9 shows the reliability of each indicator, it is said to be reliable if the p value of the variance error is less than 0.05 (< 0.05). Construct reliability (CR) used the composite reliability formula with the following calculations:

$$CR = \frac{(\sum \lambda)^2}{(\sum \lambda)^2 + \sum (1 - \lambda^2)} = \frac{4,063^2}{4,063^2 - 0,430} = 1,026 (> 0,7).$$

Competence has a positive and significant effect on the performance of LPD employees in Bali province

The path coefficient of the Competency variable on the performance of LPD employees in the province of Bali is 0.680 with a critical ratio (CR) value of 3.996 and a probability value of 0.046. The probability value is less than 0.05, this indicates that the influence of the Competency variable on the performance of LPD employees in the province of Bali is significant or reliable. While the positive value of beta explains that the effect is unidirectional, meaning that competence contributes to improving the performance of LPD employees in the province of Bali, and vice versa failure to form competence can reduce the performance of LPD employees in the province of Bali. The contribution given in this contribution is 68.0%.

The descriptive description shows that, the competence variable reaches a strong level (mean value = 3.931), and by using factor analysis it is known that the dominant factors that make up

competence are employee work ethic and risk taking, followed by aggressiveness, result-oriented, oriented towards team and individual oriented. This shows that LPD employees in the province of Bali prioritize their work ethic and risk taking, which then only thinks about aggressiveness, results-oriented, team-oriented, and individual-oriented issues.

With the dominance of skills indicators, followed by knowledge, and self-concept in this competency variable, the LPD management in the province of Bali should pay more attention to skills indicators, because skills are that employees are able to carry out a series of physical tasks assigned to them, and employees are able to perform a series of physical tasks assigned to them. perform a certain set of mental tasks according to the task. Likewise, the knowledge indicator, which in this study became the second dominant indicator, therefore the LPD management in the province of Bali as much as possible pays more attention to knowledge, because knowledge is that employees have good information about their task areas, and employees have sufficient data about their work. Likewise, with self-concept, that employees have a good attitude, and employees have a good self-image.

The results of this study are in accordance with the findings of Sarmedi (2017), which shows that the provision of compensation, competence, work ethic, and employee performance in general is good, the object of research. The results of the verification analysis also show that compensation and competence both partially and simultaneously have a positive and significant effect on work ethic, as well as work ethic and have a positive and significant effect on employee performance.

Employee anxiety has a positive and significant effect on the performance of LPD employees in Bali province.

The path coefficient of employee anxiety variable on the performance of LPD employees in the province of Bali is 0.493 with a critical ratio (CR) value of 3.013 and a probability value of 0.003. The probability value is less than 0.05, this indicates that the influence of the employee anxiety variable on the performance of LPD employees in the province of Bali is significant or reliable. While the positive value of beta explains that the effect is unidirectional, meaning that employee anxiety contributes to improving the performance of the Village Owned Enterprises (BUMDes) organization, and vice versa, failure to form employee anxiety can reduce the performance of the Village Credit Institution (LPD) employees in the province of Bali. The contribution given in this contribution is 49.3%.

The descriptive description shows that the work anxiety variable reaches a strong level (mean value = 3.707 in a scale range of 1 to 5). This level not only shows that it is not optimal, but in another sense, it shows that there is still an opportunity to increase the work motivation of LPD employees in the province of Bali through the work anxiety variable. By using factor analysis, it is known that the dominant factor that forms the work anxiety variable is moral anxiety, followed by neurotic anxiety, and realistic anxiety, this shows that LPD employees in Bali province prioritize moral anxiety, then think about neurotic anxiety and anxiety. realistic.

The dominant indicator of moral anxiety, followed by neurotic anxiety, and realistic anxiety, the management of the LPD organization in the province of Bali, should pay more attention to this indicator of moral anxiety, namely because employees who violate moral norms (not in accordance with moral values) will feel uncomfortable. (anxious), and will avoid violating moral norms (not in accordance with moral values), to reduce employee anxiety. Likewise, an indicator of neurotic anxiety, because anxiety is neurotic, is that the employee's past harmful experiences create images that make the employee feel threatened, and the past harmful experience makes the employee more careful to minimize anxiety. Likewise, the realistic anxiety indicator, which in this study became the third dominant indicator, therefore the

management of the LPD organization in the province of Bali as much as possible pays more attention to realistic anxiety, because employees feel afraid of real dangers that come from the environment. outside themselves, and will be careful with the real dangers that come from the environment outside the employee.

The results of this study are different from the findings of Razak et al. (2020) which shows that there is no relationship between anxiety facing the expiration of the work contract with the performance of contract employees. Meanwhile, Wijayanti & Amir (2017), show that the higher the anxiety in employees, the lower the employee's work performance

Work ethic positively and significantly affects the performance of LPD employees in Bali province

The path coefficient of the employee work ethic variable on the performance of LPD employees in the province of Bali is 0.198 with a critical ratio (CR) value of 2.723 and a probability value of 0.006. The probability value is less than 0.05, this indicates that the influence of the employee work ethic variable on the performance of LPD employees in the province of Bali is significant or reliable. While the positive value of beta explains that the effect is unidirectional, meaning that the work ethic of employees contributes to improving the organizational performance of LPDs in the province of Bali, and vice versa, failure to form an employee's work ethic can reduce the performance of LPD employees in the province of Bali. The contribution given in this contribution is 19.8%.

From the descriptive description, it is known that the employee's work ethic has reached a strong level (mean value = 3,792 in a scale range of 1 to 5). This level not only shows that it is not optimal, but in another sense shows that there are still opportunities to improve the performance of LPD employees in the province of Bali through the work ethic of employees. By using factor analysis, it is known that the dominant factor that shapes the employee's work ethic is the desire to be independent, followed by tough and unyielding, self-adjustment and respect for time, this shows that LPD employees in the province of Bali prioritize the desire to be independent, which then only thinks about tough and unyielding problems, adjustment, and respect for time.

Work ethic is the totality of personality, as well as a way of expressing, seeing, believing and how to give meaning to something that encourages him to act and work optimally. Sinamo (2020) states that work ethic is a set of positive work behaviors, which are rooted in awareness, fundamental beliefs, and total commitment to an integral work paradigm. The term paradigm in this concept means the main concept of work itself, which includes the underlying ideals, governing principles, values that drive, attitudes that are born, standards to be achieved, including main characters, basic thoughts, ethical codes, moral codes. , and codes of conduct.

The dominant indicator of the desire to be independent, followed by tough and unyielding, self-adjustment and respect for time on this employee work ethic variable, the LPD management in the province of Bali, should pay more attention to this indicator of the desire to be independent, where the desire to be independent is an employee's work ethic. which will prioritize independence in completing the tasks assigned to employees, also independence is one of the mottos in the lives of employees. Likewise, the indicators of being tough and unyielding, because being tough and unyielding, is an employee's effort to try not to refuse the tasks assigned to him, and also if there are obstacles in handling tasks, the employees will try their best to overcome them. . Likewise with indicators of adjustment and respect for time, which in this study became the third dominant indicator, therefore the management of LPDs in the province of Bali should pay more attention to adjustment and respect for time, because of the work ethic of employees to adapt to conditions. whatever is faced in the existing work

environment, continuing to work for the organization, as a moral obligation, and ethos and also employees will adapt to any situation faced in the existing social environment. Employees try not to refuse the tasks assigned to them, and if there are obstacles in handling tasks, they will try their best.

The results of this study are in accordance with the findings of Hadiansyah & Yanwar (2015), where in order to achieve a synergistic relationship, companies must pay attention to the performance patterns of their employees. Employees who are qualified and can produce high performance are employees needed by an organization. A very vital role in realizing the performance of an employee is himself. Employees who have noble thoughts about their work can work sincerely.

Conclusion

Competence has a positive and significant effect on the performance of Village Credit Institutions (LPD) employees in the province of Bali, this shows that employee competencies can encourage increased employee performance at LPDs in the province of Bali. So it can be concluded that the competence of employees, if executed properly and always improved, the performance of employees will increase. The results of this study can confirm the theory proposed by (Spencer & Spencer, 2016; Ruky, 2015), and Robbins (2008); Hasibuan (2013). The results of the study are the same as the findings of Sarmedi (2017). Employee anxiety has a positive and significant effect on the performance of the Village Credit Institution (LPD) employees in the province of Bali, this shows that employee anxiety can encourage the performance of LPD employees in the province of Bali. The results of this study can confirm the theory proposed by (Nida, 2016), and Robbins (2008); Hasibuan (2013). The results of the study are the same as the findings of Razak et al. (2020). Work ethic has a positive and significant effect on the performance of the Village Credit Institution (LPD) employees in the province of Bali. Therefore, it can be concluded that the work ethic which consists of the desire to be independent, tough and unyielding, adaptability and respect for time, can improve the performance of LPD employees in the province of Bali. The results of this study can confirm the theory put forward by Tasmara (2016), and Robbins (2008); Hasibuan (2013). The results of the study are the same as the findings of Hadiansyah & Yanwar (2015).

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