

# The Influence of Training, Compensation, and Human Relations on Employees' Work Ethic: A Case Study at Baitul Maal wat Tamwil Bina

Ihsanul Fikri, Special Region of Yogyakarta

Arka Baswara

Faculty of Islamic Economics and Business, UIN Sunan Kalijaga, Yogyakarta, Indonesia

Corresponding author: [21108020035@student.uin-suka.ac.id](mailto:21108020035@student.uin-suka.ac.id)

## Article Info

### Article History

Received : 20 – 09 – 2025

Revised : 25 – 09 – 2025

Accepted : 29 – 09 – 2025

Published : 30 – 09 – 2025

### Article DOI:

## ABSTRACT

**Purpose:** This study aims to analyze the effect of training, compensation, and human relations on employee work ethic at Baitul Maal wat Tamwil (BMT) Bina Ihsanul Fikri (BIF) in the Special Region of Yogyakarta.

**Design/methodology/approach:** The research employs a quantitative approach with a sample of 37 BMT BIF employees. Data were collected through questionnaires and analyzed using multiple linear regression with t-test, F-test, and the coefficient of determination.

**Findings:** The results show that the human relations variable has a positive and significant effect on employee work ethic, while training and compensation do not have a significant influence. These findings highlight that harmonious workplace relationships play a more important role in enhancing work ethic compared to training and compensation.

**Theoretical Contribution/Originality:** This research contributes to the literature on human resource management by emphasizing the role of human relations in improving work ethic in Islamic financial institutions. Furthermore, it provides new empirical evidence that training and compensation do not always have a significant impact on employee work ethic.

**Research limitation and implication:** This study is limited to one BMT branch in each district and city within Yogyakarta with a relatively small sample size. Future research is recommended to use larger samples and include additional variables such as work motivation or work environment. Practically, the findings suggest that BMT should prioritize creating harmonious workplace relationships to strengthen employee work ethic.

**Keywords:** Training, Compensation, Human Relations, Work Ethic, Islamic Financial Institutions, Human Resources

**JEL Classification:** J24, M52, M53, M54, J01, G21

## INTRODUCTION

Human resource development (HRD) is one of the key factors determining the success of an organization in achieving its goals. In Indonesia, the Human Development Index (HDI) reached 75.02 in 2024, reflecting progress in education, health, and living standards. This improvement also contributes to strengthening the competence and competitiveness of human resources, including in Islamic microfinance institutions such as Baitul Maal wat Tamwil (BMT). As an institution that combines social and business functions, BMT plays a strategic role in providing financial services to lower-middle income

groups while also supporting community welfare through the management of zakat, infaq, sadaqah, and waqaf.

BMT Bina Ihsanul Fikri (BIF), established in 1996, has grown to 11 branches in the Special Region of Yogyakarta. The success of this institution cannot be separated from the quality of its human resources. According to Samsuni (2017), human resources are the determining factor of organizational success, functioning as strategy designers, policy implementers, and decision-makers. Akbar (2023) further emphasized that one of the main indicators of HR quality is a strong work ethic.

Sinamo (2008) defines work ethic as a set of positive attitudes and behaviors driven by deep conviction and strong commitment to work thoroughly and sustainably. Endrianto (2021) adds that employees with a positive work ethic demonstrate enthusiasm, discipline, responsibility, and loyalty. From an Islamic perspective, QS At-Taubah verse 105 highlights the importance of working earnestly, interpreted by Hamka in Najib (2019) as a command that every type of work, regardless of profession, must be carried out with the highest quality. Several factors can influence work ethic, both internal (e.g., motivation) and external (e.g., workplace relations, training, and compensation) (Siagian, 2011). This study focuses on three external factors: training, compensation, and human relations.

Training, according to Dessler (2015), is the process of providing employees with the skills necessary to perform their jobs. Rahayu and Cahyono (2018) found that proper training improves employee work ethic. Similarly, Aruan (2013) describes training as a structured process that helps employees develop skills relevant to their field. Thus, effective training not only enhances technical skills but also shapes positive work attitudes.

Compensation is defined by Hasibuan (2017) as income in the form of money or goods, either directly or indirectly, received by employees as a reward for their services. Winardi (2007) argues that fair compensation increases motivation, well-being, and work ethic. Enny (2019) adds that compensation can take financial forms (salary, bonuses, incentives) or non-financial forms (allowances, facilities).

Human relations, according to Siagian (2011), are interpersonal relationships built in the workplace to create harmonious teamwork. Davis (2007) explains that these interactions occur both inside and outside the work context. Sugianti et al. (2020) highlight the importance of mutual understanding and respect in creating a supportive work environment that enhances work ethic.

However, previous studies have produced inconsistent results. For example, Ariyanto (2022) found that compensation had a significant effect on work ethic, whereas Pragiwani and Hans (2022) found no significant effect. Regarding human relations, Febriani et al. (2024) reported a positive and significant influence, while Suryani and Aji (2020) found otherwise. These inconsistencies indicate a research gap that warrants further investigation.

Based on this background, the objectives of this study are:

1. To examine the effect of training on employee work ethic at BMT BIF.
2. To examine the effect of compensation on employee work ethic at BMT BIF.
3. To examine the effect of human relations on employee work ethic at BMT BIF.

The findings of this study are expected to enrich the literature on Human Resource Management, particularly regarding external factors influencing work ethic, and to provide practical insights for BMT management in enhancing employee performance.

## LITERATURE REVIEW

### Theoretical Background

Work ethic is understood as a set of positive attitudes reflected in discipline, honesty, responsibility, and perseverance at work. Sinamo (2008) explains that work ethic represents a way of thinking and a positive attitude toward work, while Endrianto (2021) emphasizes that individuals with a strong work ethic demonstrate high motivation, loyalty, and enthusiasm in performing their tasks. From an Islamic perspective, work ethic has a normative foundation, as highlighted in QS At-Taubah verse 105, which encourages people to work diligently and sincerely.

Training is a structured process designed to improve employees' skills, knowledge, and work attitudes. Byars and Rue (2004) define training as a learning activity aimed at helping employees master work-related skills and concepts. Rivai (2008) and Kasmir (2016) further note that appropriate training enhances employees' competencies and readiness to carry out their responsibilities effectively.

Compensation, as defined by Hasibuan (2017), is income in the form of money or goods, either directly or indirectly, provided as a reward for employees' contributions. Compensation may take the form of financial rewards such as salary, wages, bonuses, and incentives, as well as non-financial benefits such as allowances and facilities. Fair compensation serves not only to maintain employee loyalty but also to foster a stronger work ethic.

Human relations refer to interpersonal relationships in the workplace. Siagian (2011) explains that these relationships, whether formal or informal, aim to create harmonious teamwork. Similarly, Davis (2007) highlights that healthy interactions foster a conducive work environment, strengthen collaboration, and support employee satisfaction.

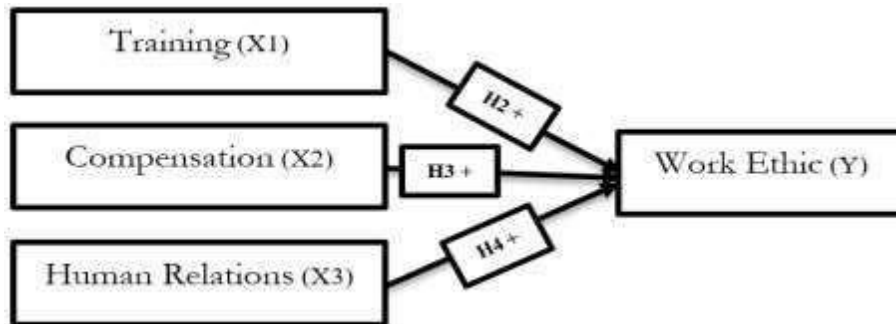
### Previous Studies

Several previous studies have shown mixed results regarding the influence of training, compensation, and human relations on work ethic. Research on training, such as that conducted by Rahayu and Cahyono (2018), Mariatie and Hasanah (2021), and Nurherlina (2024), found that training has a positive effect on work ethic.

Subsequent studies on compensation also revealed different findings. Ariyanto (2022) and Suhartati et al. (2022) reported that compensation significantly affects work ethic, whereas Pragiwani and Hans (2022) and Inayah et al. (2023) found that compensation does not have a significant influence.

Similarly, studies on human relations also showed inconsistency. Febriani et al. (2022) and Rehatta et al. (2024) found a significant positive effect, while Suryani and Aji (2020) reported that human relations had no significant impact on work ethic. These differences highlight the existence of a research gap that deserves further investigation.

## Research Framework



**Figure 1. Research Framework**

Source: Author

### 1. The Effect of Training on Employees' Work Ethic

Training is essentially a systematic process designed to develop employees' attitudes, behaviors, knowledge, and skills through learning experiences. Byars and Rue (2004:217) explain that training aims to help employees master skills, understand concepts, and internalize rules and attitudes required to improve performance effectiveness. Rivai (2008:229) adds that training can be carried out through a one-to-one approach to enhance employees' abilities and competencies. Similarly, Kasmir (2016:203) emphasizes that training helps employees improve their competencies in terms of skills, knowledge, and work attitudes, making them more prepared to carry out their tasks and responsibilities.

A study conducted by Mariatie and Hasanah (2021) found that training has a direct effect on employees' work ethic. Based on these findings, the proposed hypothesis is:

H1: Training has a positive effect on employees' work ethic.

### 2. The Effect of Compensation on Employees' Work Ethic

Hasibuan (2017:118) defines compensation as income in the form of money or goods, either directly or indirectly, received by employees as a reward for the services they provide to the organization. An effective compensation system not only enhances employee loyalty but also supports the organization's strategic performance. Enny (2019:37) further explains that compensation represents a reward given by the organization for employees' contributions, which may be financial or non-financial, such as salaries, bonuses, allowances, or other benefits. Thus, compensation can be understood as a form of reward aimed at attracting, retaining, and motivating employees to achieve organizational goals.

Empirical evidence from Ariyanto (2022:66) shows that compensation has a significant effect on the work ethic of employees at Bank Syariah Indonesia KCP Curup. Therefore, the hypothesis proposed is: H2: Compensation has a positive effect on employees' work ethic.

### 3. The Effect of Human Relation on Employees' Work Ethic

Human relation, or interpersonal relations, plays a vital role in fostering teamwork and harmony within the workplace. Siagian (2011:155) states that human relation refers to interpersonal relationships, both formal and informal, established in the workplace with the goal of supporting the achievement of organizational objectives. Davis, as cited in Adawiyah (2020:12), emphasizes that healthy interpersonal interactions, both inside and outside of work, can create a productive work environment and provide employees with economic, psychological, and social satisfaction.

A study by Febriani et al. (2022:71) demonstrates that human relation significantly influences employees' work ethic, as indicated by a t-value of 6.814, which is greater than the t-table value of 1.676. This finding suggests that stronger human relations within an organization lead to higher levels of employee work ethic. Accordingly, the proposed hypothesis is:

H3: Human relation has a positive effect on employees' work ethic.

## RESEARCH METHOD

### Research Design

This study employed a quantitative approach. According to Sujarweni (2014), quantitative research is a type of research that relies on numerical data that are processed using statistical techniques to obtain an objective picture and to draw scientifically accountable conclusions. This approach was chosen because it is in line with the purpose of the study, which focuses on measuring the relationship among variables, namely training, compensation, and human relations on employees' work ethic. Thus, the findings are expected to provide a more measurable understanding that can be empirically tested through statistical analysis.

### Population and Sample

Sugiyono (2019) defines a population as the entire set of objects or subjects possessing specific characteristics that are determined by the researcher to be studied and from which conclusions are drawn. The population in this study consisted of all employees of Baitul Maal wat Tamwil Bina Ihsanul Fikri (BMT BIF). Considering that the population is relatively broad and spread across various regions, the study used a sample to represent the population. The sample consisted of employees from one branch office of BMT BIF representing each district/city in the Special Region of Yogyakarta (DIY). The sampling technique used was convenience sampling. According to Sugiyono (2019), convenience sampling is a technique of selecting samples based on the ease of access for the researcher, allowing the sample to be obtained more quickly and efficiently.

### Data Collection Method

Primary data were collected through a questionnaire as the main research instrument. The questionnaire was designed using a five-point Likert scale, ranging from "strongly disagree" to "strongly agree," to make it easier for respondents to express their opinions. According to Sugiyono (2019), a questionnaire is a data collection technique in which respondents are given a set of written questions or statements to be answered based on their conditions and perceptions. This method was chosen because it is considered practical, efficient, and enables the researcher to collect a large amount of data in a relatively short time.

### **Research Instruments**

Before being used in the study, the research instrument was tested for validity and reliability. Ghozali (2018) explains that a valid instrument is one that is capable of accurately measuring the intended variable, while a reliable instrument is one that provides consistent results when used repeatedly under similar conditions. The validity test was conducted to ensure that each item in the questionnaire was able to represent the indicators of the variables studied, while the reliability test was performed to guarantee the consistency of respondents' answers. The results of the tests indicated that all questionnaire item were declared valid and reliable, and thus, the instrument was appropriate to be used for data collection in this research.

### **Data Analysis**

Data analysis was conducted using multiple linear regression techniques. The data were processed with the help of SPSS software, which facilitated statistical analysis and interpretation. Multiple linear regression was employed to examine the influence of training, compensation, and human relations on employees' work ethic, both partially and simultaneously. Through this method, the study was able to determine whether the independent variables had a significant contribution in explaining the dependent variable, as well as the extent to which the research model could predict employees' work ethic.

## RESULTS AND DISCUSSIONS

## Validity Test

Table 1. Validity Test

Varabel	Pertanyaan	r hitung	r tabel	Keterangan
Pelatihan (X1)	PL1 (+)	0,883	0,3246	Valid
	PL2 (+)	0,847	0,3246	Valid
	PL3 (+)	0,701	0,3246	Valid
	PL4 (+)	0,800	0,3246	Valid
	PL5 (+)	0,775	0,3246	Valid
	PL6 (+)	0,800	0,3246	Valid
	PL7 (+)	0,813	0,3246	Valid
	PL8 (+)	0,701	0,3246	Valid
Kompensasi (X2)	KS 1 (+)	0,818	0,3246	Valid
	KS 2 (+)	0,680	0,3246	Valid
	KS 3 (+)	0,729	0,3246	Valid
	KS 4 (+)	0,721	0,3246	Valid
	KS 5 (+)	0,739	0,3246	Valid
	KS 6 (+)	0,542	0,3246	Valid
	KS 7 (+)	0,604	0,3246	Valid
	KS 8 (+)	0,830	0,3246	Valid
Human Relation (X3)	HR 1 (+)	0,183	0,3246	Tidak Valid
	HR 2 (+)	0,559	0,3246	Valid

Varabel	Pertanyaan	r hitung	r tabel	Keterangan
	HR 3 (+)	0,709	0,3246	Valid
	HR 4 (+)	0,485	0,3246	Valid
	HR 5 (+)	0,747	0,3246	Valid
	HR 6 (+)	0,745	0,3246	Valid
	HR 7 (+)	0,799	0,3246	Valid
	HR 8 (+)	0,793	0,3246	Valid
	HR 9 (+)	0,802	0,3246	Valid
	HR 10 (+)	0,625	0,3246	Valid
	EK 1 (+)	0,787	0,3246	Valid
	EK 2 (+)	0,871	0,3246	Valid
Etos Kerja (Y)	EK 3 (+)	0,750	0,3246	Valid
	EK 4 (+)	0,491	0,3246	Valid
	EK 5 (+)	0,715	0,3246	Valid
	EK 6 (+)	0,834	0,3246	Valid
	EK 7 (+)	0,908	0,3246	Valid
	EK 8 (+)	0,888	0,3246	Valid
	EK 9 (+)	0,823	0,3246	Valid
	EK 10 (+)	0,905	0,3246	Valid

Source : SPSS  
25

Based on the validity test results, all items of the Training (X1) and Compensation (X2) variables were declared valid because their correlation values (r-count) were greater than the r-table value of 0.3246. Similarly, all items in the Work Ethic (Y) variable were valid. However, in the Human Relation (X3) variable, one item (HR1) was found invalid, with an r-count of  $0.183 < 0.3246$ . Therefore, HR1 was eliminated from the instrument. After the elimination, all remaining indicators were valid, and the instrument could be used for further analysis, including reliability and hypothesis testing.



## Normality Test

Table 2. Multiple Linear

		Unstandardized Residual
N		37.000
Mean		0.0000000
Std. Deviation		4.57410567
Absolute		0.208
Positive		0.208
Negative		-0.137
Test Statistic		0.208
Asymp. Sig. (2-tailed)		.000 <sup>c</sup>
Sig.		.071 <sup>d</sup>
99% Confidence Interval	Lower Bound	0.064
	Upper Bound	0.077

Source : SPSS 25

Based on the results of the normality test, the Monte Carlo Sig. (2-tailed) value obtained was 0.077. This significance value is greater than the predetermined threshold of 0.05. Therefore, it can be interpreted that there is no significant difference between the residual distribution and a normal distribution. This indicates that the residual data in the regression model meet the normality assumption. The conformity of the residual distribution with the normal distribution demonstrates that the regression model is appropriate for further analysis, as one of the classical assumptions of regression, namely normality, has been satisfied.

## Multiple Linear Regression Analysis

Table 3. Multiple Linear

Variabel	Unstandardized Coefficients B
Constant	-2.537
Pelatihan	0,349
Kompensasi	0,126
Human Relation	0,500

Source : SPSS 25

The results of the multiple linear regression analysis show that training, compensation, and human relations positively influence work ethic. The regression constant of -2.537 indicates that when all independent variables are zero, the work ethic score is -2.537. An increase of one unit in training increases work ethic by 0.349 (34.9%), compensation by 0.126 (12.6%), and human relation by 0.500

(50%). Among the three, human relation contributes the greatest effect, followed by training and compensation, indicating that collectively these factors strengthen employees' work ethic.

### f-Test

**Table 4. f-Test**

Anova		
f hitung	f tabel	Sig.
8,221	2,89	0,000

Source : SPSS 25

The f-test results indicate that the calculated f-value (8.221) is greater than the F-table value (2.89), with a significance level of  $0.000 < 0.05$ . This confirms that the regression model is statistically significant and appropriate for predicting work ethic. Thus, training, compensation, and human relation simultaneously have a significant effect on employees' work ethic.

### t-Test

**Table 5.  
test**

Variabel	t hitung	t tabel	Sig.
Constant	-0,539		0,593
Pelatihan	1,435	2,051	0,161
Kompensasi	0,607	2,051	0,548
Human Relation	2,455	2,051	0,020

Source : SPSS 25

The t-test results show that among the three independent variables, only human relation has a significant effect on work ethic, with a t-value of  $2.455 > 2.051$  and a significance level of  $0.020 < 0.05$ . Meanwhile, training ( $t = 1.435$ ;  $\text{sig.} = 0.161$ ) and compensation ( $t = 0.607$ ;  $\text{sig.} = 0.548$ ) did not significantly affect work ethic, as their t-values were smaller than the t-table value and their significance levels exceeded 0.05.

### Coefficient of Determination

**Table 6. CD**

Model Summary				
Model	r	r Square	Adjusted r Square	Std. Error of the Estimate
1	.654 <sup>a</sup>	.428	.376	4.777498

Source : SPSS 25

The coefficient of determination ( $R^2$ ) is 0.376, meaning that training, compensation, and human relation together explain 37.6% of the variation in work ethic, while the remaining 62.4% is influenced by other factors not included in this study.

## Discussions

The findings of this study indicate that among the three hypotheses tested, only human relation has a significant effect on the work ethic of employees at BMT BIF DIY, while training and compensation do not show a significant influence.

### H1: Training does not have a significant effect on work ethic

The effect of training on work ethic was found to be insignificant. The regression coefficient ( $\beta_1$ ) was 0.349 with a t-value of 1.435, which is lower than the critical t-value of 2.051, and the significance value was 0.161, exceeding the 0.05 threshold. This indicates that the level of training provided does not substantially affect employees' work ethic. This finding aligns with previous studies by Fahlevi and Tumanggor (2022), Kuntopati and Adityarini (2022), Aulia (2011), and Rismiati (2024), which showed that training does not significantly influence work ethic. Interviews with respondents revealed that the training materials were monotonous, lacking innovation, and often repeated from previous sessions, leading to boredom and decreased motivation. This condition is consistent with Cognitive Load Theory (Sweller, 2011), which suggests that repetitive and irrelevant materials can increase extraneous cognitive load, thereby hindering effective learning and failing to enhance work ethic.

### H2: Compensation does not have a significant effect on work ethic

The effect of compensation on work ethic was also found to be insignificant. The regression coefficient ( $\beta_2$ ) was 0.126 with a t-value of 0.607, lower than the critical t-value of 2.051, and the significance value was 0.548, exceeding the 0.05 threshold. This implies that salary increases and benefits were insufficient to meaningfully motivate employees. This finding is consistent with previous studies by Inayah et al. (2023), Pragiwani and Hans (2022), Fathurrahman et al. (2024), and Hans (2022), which found that compensation does not significantly influence work ethic. Interviews revealed that salary increases ranged only from IDR 50,000 to 100,000 per year, which is too small to drive significant changes in work behavior. This finding aligns with the Hedonic Treadmill Theory (Brickman & Campbell, 1971), which states that individuals quickly adapt to financial changes, so minimal increases do not significantly affect motivation or work ethic.

### H3: Human relation has a significant effect on work ethic

In contrast, human relation has a positive and significant effect on work ethic. The regression coefficient ( $\beta_3$ ) was 0.500 with a t-value of 2.455, higher than the critical t-value of 2.051, and the significance value was 0.020, below the 0.05 threshold. Harmonious interpersonal relationships, open communication, and teamwork were found to enhance motivation, responsibility, and employee commitment. This finding is consistent with studies by Hamisi and Karamoy (2022), Febriani et al. (2022), Rehatta et al. (2024), Magdalena and Maharani (2025), and Cipta (2024), which all reported that human

relation significantly influences work ethic. Respondents also mentioned that they feel comfortable working in an environment where open communication is encouraged and the atmosphere is friendly. Routine activities such as annual company outings further strengthen interpersonal bonds and enhance work enthusiasm.

Overall, these findings indicate that improving employees' work ethic at BMT BIF DIY is more effectively achieved by strengthening interpersonal relationships and fostering a harmonious work environment, rather than relying solely on training programs or financial compensation.

## **CONCLUSION AND RECOMMENDATION**

### **Conclusion**

This study concludes that human relations play an important role and have a significant influence on the work ethic of employees at BMT BIF DIY. Factors such as positive social interactions, open communication between colleagues and supervisors, and the creation of a harmonious work environment have been proven to enhance employees' enthusiasm, professional attitudes, and sense of responsibility toward their work. Collective activities, such as routine outings and other group engagements, also strengthen interpersonal bonds, fostering a sense of togetherness, solidarity, and the development of a stronger and more consistent work ethic.

In contrast, the findings indicate that training and compensation do not have a significant effect on employees' work ethic. This is due to training programs that tend to be monotonous, less innovative, and not always relevant to job requirements, thereby failing to improve work ethic. Similarly, a stagnant compensation system or insignificant increases in remuneration are considered insufficient to provide meaningful encouragement for improving work ethic. This condition shows that although training and compensation are essential components of human resource management, they do not always directly contribute to enhancing work ethic if not designed effectively and aligned with actual needs.

This research also acknowledges its limitations, particularly in terms of scope and sample size, as it only involved five BMT BIF branches with 37 employees as respondents. In addition, the use of relatively sensitive variables may have influenced the level of openness and objectivity in respondents' answers, thus requiring careful interpretation of the results.

## **Recommendation**

Based on these findings, it is recommended that BMT BIF regularly update training materials and methods so that they are more adaptive to the evolving competencies required in the field. Training should not only focus on technical aspects but also include the development of soft skills, work motivation, and the cultivation of a positive organizational culture. Furthermore, the compensation system should be reviewed to provide more substantial improvements, whether in the form of salaries, allowances, or performance-based incentives, so that it can serve as a real driver of employee motivation, loyalty, and work ethic.

For future research, it is strongly recommended to expand the scope by involving all BMT BIF branches or even other BMT institutions outside Yogyakarta. Moreover, future studies could integrate other internal variables such as motivation, personality, individual values, and job satisfaction in order to gain a more comprehensive understanding of the factors shaping employee work ethic. In this way, the study of work ethic will not only be limited to training, compensation, and human relations, but will also encompass other broader and interrelated determinants.

## REFERENCES

- Akbar, K., et al. (2023). Dampak penggunaan benih unggul inpari-32 bersertifikat terhadap produktivitas dan pendapatan petani padi di Kecamatan Meureudu, Kabupaten Pidie Jaya. *Jurnal Ilmiah Mahasiswa Pertanian*, 8(1), 165–179.
- Ariyanto, J., Hendrianto, H., & Ilhamiwati, M. (2022). *Pengaruh kompensasi dan latar belakang pendidikan terhadap etos kerja karyawan Bank Syariah Indonesia KCP Curup* (Doctoral dissertation, IAIN Curup).
- Byars, L. I., & Rue, L. W. (2004). *Human Resource Management* (8th ed.). McGraw-Hill.
- Davis, G. B. (2007). *Management Information System: Conceptual Foundation Structure and Development* (Edisi Indonesia). McGraw-Hill.
- Endrianto, T. (2021). Pengaruh etos kerja terhadap kinerja pegawai di Kecamatan Kalidoni Kota Palembang. *Jurnal Studia Administrasi*, 3(1), 46–57.
- Enny, M. (2019). *Manajemen Sumber Daya Manusia*. UBHARA Manajemen Press.
- Febriani, S., Herlina, E., & Toto, T. (2022). Pengaruh human relations dan lingkungan kerja terhadap etos kerja (Suatu studi pada pegawai Badan Pengelolaan Keuangan Daerah Kabupaten Ciamis). *Business Management and Entrepreneurship Journal*, 4(2), 65–80.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*. Badan Penerbit Universitas Diponegoro.
- Hasibuan, M. (2017). *Manajemen Sumber Daya Manusia*. Bumi Aksara.
- Inayah, N., Susanti, N. I., & Putri, R. I. (2023). Pengaruh kompensasi dan pengalaman kerja terhadap etos kerja islami karyawan Bank Syariah Mandiri Kantor Cabang Rogojampi Kabupaten Banyuwangi. *JPSDa: Jurnal Perbankan Syariah Darussalam*, 3(1), 44–60.
- Kasmir. (2016). *Manajemen Sumber Daya Manusia (Teori dan Praktik)*. PT Raja Grafindo Persada.
- Mariatie, N., & Hasanah, S. (2021). Pengaruh pendidikan dan pelatihan terhadap etos kerja serta implikasinya terhadap kinerja. *EKOMABIS: Jurnal Ekonomi Manajemen Bisnis*, 2(2), 191–202.
- Najib, A. (2019). *Pemikiran Hamka dan M. Quraish Shihab tentang Etos Kerja*. Syntax Computama.

- Nurhelina. (2024). *Pengaruh pendidikan dan pelatihan terhadap etos kerja (Survei pada karyawan BMT NU Sejahtera Se-Wilayah Cirebon)*.
- Pragiwani, M., & Hans, R. B. (2022). The effect of work motivation, work environment, compensation in improving employees' work ethos. *International Journal of Artificial Intelligence Research*, 6(1).
- Rahayu, F., & Cahyono, H. (2018). Pengaruh pelatihan dan pengembangan sumber daya manusia terhadap peningkatan etos kerja islami karyawan Bank Syariah Bukopin Cabang Darmo Surabaya. *Jurnal Ekonomika dan Bisnis Islam*, 1(2), 1–9.
- Rehatta, P. N., Tutupoho, S., & Tuasuun, Z. I. (2024). The effect of human relations and organization-based self-esteem on the work ethos of Maluku Audit and Financial Audit Agency Representatives. *Jurnal Ekonomi*, 13(4), 508–519.
- Rivai, V. (2008). *Manajemen Sumber Daya Manusia untuk Perusahaan: Dari Teori ke Praktik*. PT Raja Grafindo Persada.
- Samsuni, S. (2017). Manajemen sumber daya manusia. *Al-Falah: Jurnal Ilmiah Keislaman dan Kemasyarakatan*, 17(1), 113–124.
- Siagian, S. P. (2011). *Manajemen Sumber Daya Manusia* (Edisi 1, Cetakan 19). PT Bumi Aksara.
- Sinamo, J. H. (2008). *8 Etos Kerja Profesional* (Edisi 8). Malta Printindo.
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabet.
- Suhartati, A., Mauludin, H., & Liana, Y. (2022). The effect of compensation on loyalty, work ethics, and productivity of contract labour (Case study on Polinema). *International Journal of Economics, Business and Management Research*, 6(10), 196–210.
- Sujarweni, V. W. (2014). *Metode Penelitian: Lengkap, Praktis, dan Mudah Dipahami*. Pustaka Baru Press.
- Suryani, F. D., & Aji, T. S. (2020). Pengaruh human relation, lingkungan kerja, pelatihan dan pengembangan SDI terhadap etos kerja pegawai Bank Syariah. *Jurnal Ekonomika dan Bisnis Islam*, 3(3), 30–43.
- Winardi, J. (2007). *Motivasi dan Permotivasi dalam Manajemen*. PT Raja Grafindo Persada.