

IMPROVING PERFORMANCE THROUGH VARIATION OF WORK EXPERIENCE AND TRAINING QUALITY IN THE COOPERATION OF SAVE LOAN AND FINANCING SYARIAH (KSPPS BMT) IN SEMARANG REGENCY AND SEMARANG CITY

Muhari^{1*}, Moch. Zulfa^{2*}

* Affiliation:
^{1,2}Department of
Management, Sultan
Agung Islamic University

Abstract:

This research aims to figure out the effect of social competence, variation of work experience, and quality of training on HR performance with information technology as intervening. The sample of this research consist of 71 respondents from Semarang regency and Semarang city. Regression analysis was performed with the software Statistical Package for Social Science (SPSS). The results of the analysis showed that the social competencies can improve HR performance through the variation of work experience and the quality of training that moderate information technology. The empirical findings indicate that Social Competence, variation of work experience, and quality Training have significant effect on HR performance. Information technology is not able to moderate the effect of experience variation on HR performance and information technology is also not able to moderate the effect of the quality of training on HR performance.

Keywords : Social competence, information technology, variation of experience, Quality Training, performance.

INTRODUCTION

The performance of KSPPS BMT as a Sharia micro finance institution with legal status of cooperatives need to be improved and managed professionally in accordance with the principles of cooperatives. KSPPS performance is very important to be improved considering the main purpose of KSPPS is to help members in obtaining additional capital with sharia system which is free from usury, especially for members who become micro or small entrepreneurs in traditional markets. Capital becomes one of the main problems in cooperatives. With competence resources in this field, it is expected this problem can be resolved. The purpose and objective of the development of BMT

for society is to avoid the capitalist and socialist economic system. In addition, it is also aimed to conduct guidance and funding in the weak economic community intensively, productively and sustainably.

In addition to competitors coming from abroad, the Islamic micro-finance drivers also have to compete with similar institutions both based on micro-sharia and conventional such as micro services from sharia banking, sharia rural bank or other conventional cooperatives. To face such competition, it requires competent human resources, both in financial and sharia management. The improvement of economic management capability is done by training and certification test for some level of work in BMT. While for the improvement of Islamic understanding, it can be done with regular assessment in the weekly, monthly and also the main family assemblies program.

The management of human resources in shariah micro-finance institutions in Semarang regency and city is still traditional, where the recruitment procedure is mostly becoming the responsibility of the manager. The absence of a special section that handles personality becomes a separate issue for the continuity of institutions in the future. In addition, many of the human resources have basic education from non-economic field. There is a background of engineering, religion, teacher education, and high school graduation. Surely this becomes an obstacle in developing future institutions. This can be overcome with the HR length in work, the longer they work, then the more competitive they will be.

Variations of work experience affect the quality of HR performance. The more variation of work experience possessed, the greater the human resources skills and experiences. Conversely, the variation in work experience that is still lacking will result in low skill and work skills (Setiawan, 2010). Thus, the variation of one's work experience will improve his ability to carry out the work. High-ability human resources make it possible to maintain a career and enhance his performance. It is interesting to investigate and to prove the effect of variation on work experience; understanding of Islamic teachings and competency-based training on the performance of heads and or KSPPS managers, with professional competence as mediation variables. Research on this field is considered necessary because according to Gomes (2010) education and training programs for an agency/company has an important meaning. Therefore, the importance of education and training is not solely for employees concerned, but also it has a very significant effect on the company or organization.

Farooq (2011) pointed out that training and feedback can improve the level of performance of all sorts of organizations. Training will also give implication to others factor within organization to be more advanced and also the quality of team processes can be improved which will result in providing better HR performance. Darmawan (2012) showed that the variation of work experience and work ability partially or simultaneously affect the performance of human resources and work skills affect more dominantly. Permitari (2012) indicated that the dimensions of training materials, training facilities, training instructors, training methods, and trainees simultaneously affect HR performance.

The results of research conducted by Andita (2011) entitled "Management Performance Comparison of Sharia and Conventional Cooperative" (A case study at KJKS BMT Bina Ummah Sejahtera and Employees Cooperative of Department Cooperatives) with interview

as the method to those two target cooperatives and analysis of secondary data from literature showed that there are differences in management underlying the sharia and general cooperatives. In every policy, Sharia cooperatives are always based on Islamic Sharia values that do not allow usury and something less clear. The results of this study indicated that the financial performance of Sharia co-operatives is generally considered better than conventional cooperatives. Based on some previous research results, there are research gaps (difference). The difference from the first research is, in the object of research, while the second is more focused on the performance of the Sharia and conventional cooperative management.

In the development of BMTs, networks or associations play an important role. As stated by Widiyanto (2012) that the growth of BMT assets in areas that have BMT associations is faster than those who do not have BMT associations. Apparently, the association has an important role in developing BMTs because it can help its members in solving management issues, finances, and issues related to sharia. Based on reality in the field, in recent years, BMT has developed very rapidly. The development of BMT in the region of Central Java until 2014 has increased significantly. In 2014 the amount of assets of BMT in Central Java has reached 4,342,462,588,651 IDR with HR as many as 5,428 people from 272 BMT. While SHU distributed is 30,694,131,305 IDR. (Central Java PBMTI regional data)

But ironically, according to Sumiyanto (2012), the passion of the emerging of BMT is not accompanied by supporting factors that allow BMT to continue to grow and run well. The facts on the field show that many BMTs are drowned and dispersed due to various reasons such as: unorganized management, unreliable human resources, unskilled human resources, unable to attract public trust, capital difficulties and so on. As a result, the image that arise in some people is that BMT is very ugly, BMT is identical with bad institutions, not trustworthy, not according to sharia, just selling sharia issues, business people who want to have a bank but do not want to follow the rules of banking, and so forth.

LITERATURE REVIEW

HR performance

Performance is the result of work achieved by a person or group of people in a company in accordance with the authority and responsibility of each in achieving the objectives of the company as legal, lawful and not contrary to the moral and ethics (Harsuko, 2011). According to Sinambela, et al (2012) the performance of human resources is defined as the ability of human resources in doing certain skills. Knowing or measuring the performance of human resources is necessary, because by knowing this performance, we will know how far the ability of human resources in carrying out the tasks assigned to him. Therefore, it is necessary to establish clear and measurable criteria and set jointly which are then used as a reference.

According to Harsuko (2011), performance is the extent to which a person has succeeded in carrying out organizational strategies, both in achieving specific goals relating to individual roles and / or by demonstrating competencies that are, otherwise, relevant to the organization. Performance is a multi-dimensional concept that includes three aspects of attitude, ability and achievement (*accomplishment*).

Based on the above description, with the recording of the work (process) achieved by each Human Resources in performing a job, we can evaluate his performance level. Therefore, the HR performance should be determined by the achievement of the target during the time period achieved by the organization.

The quality of HR work directly affects the company's performance. In order to gain an optimal HR contribution, management must understand in depth a strategy for managing, measuring and improving performance, which is started by determining performance benchmarks.

Based on the above description, it can be interpreted that the performance is an achievement that is shown by human resources in carrying out duties and obligations according to the applicable or set sizes for the work concerned.

Social Competence

Based on the theory of Ambarita (2013: 79), social competence is power of employees in establishing good relationships, empathy and polite with his superiors, colleagues and society. In other words, social competence is a capability of employees or managers in establishing a good relationship in the office and the community environment between fellow managers of employees, employees, and society.

Smart and Sanson (Lestari, 2013) mentioned that there are three factors that influence social competence, namely:

1. Individual Characteristics

A person's mindset, feelings and attitudes can affect his or her social behavior. A person who has impulsive judgment and shows a bad attitude in a social situation will be denied by the environment

2. Environment

The environment has an important role in the development of one's competence. The presence of others, the prevailing and growing culture and norms within the living environment will determine whether a person is socially competent and acceptable to the environment.

3. Relationship with Peer

Relationships with peers also affect one's social development. Relationships with peers help establish one's identity. Together with that, an individual also learns about reciprocal relationships and personal closeness with others. The rejection of friends is an indicator of the low social competence of a person.

Variation of Work experience

In order to deploy human resources, a manager needs to consider several factors that may affect the survival of the company. One factor to consider is work experience.

Based on the understanding contained in *Kamus Besar Bahasa Indonesia*, experience is everything that has ever experienced (lived, felt, borne, and so on) while work is an activity to do something. From the description, it can be seen that the work experience is an activity to do everything ever experienced by someone. Work experience will benefit a person in carrying

out the next work because at least the person has already done the job, so he will know about the work to be faced. Based on the description, it can be seen that the work experience is very helpful for someone to prepare themselves for work that may be the same as the new job.

According Sedarmayanti (2011) “Experience is a major factor in one’s development, whereas experience is only possible in the relationships of the environment”. Experience is a major factor in a person’s development in that it means that one’s soul and ability will be more established if the person has felt the real situation.

One other factor that may affect HR performance is work experience. Work experience gained on human resources who have more working hours are expected to have various experiences in solving various problems, according to individual ability of each HR.

Experience is the best teacher. The saying can be interpreted that experience is a source of knowledge, or experience is a way to gain the truth of knowledge. This is done by repeating the experience which is gained in solving problems encountered in the past.

Suyanto, (2010), also defined that Work Experience is some factors that can affect the performance in order to develop and improve the professionalism of human resources in his work and adjust to the changes and development that take place today. Thus experience, motivation, age and level of education have an important role for the company because it will affect human resource performance.

From the description above, it can be known that experience will have a steady and smooth movement, rhythmic movement, more quickly respond to signs, can identify the difficulty and better prepared to face it, and work calmly. Experience is influenced by other factors, i.e., the length of employment, the level of knowledge or skills already possessed and the level of mastery of work and equipment. Therefore, an HR person who has work experience is someone who has physical ability, has the knowledge and skills to work and will not harm him in working.

According to Christiawan (2002), the experience of public accountants will continue to increase along with the increasing number of audits conducted and the complexity of corporate financial transactions in the audit, so that, it will add and expand his knowledge in the field of accounting and auditing.

Based on research conducted by Indah (2010), it was explained that experienced auditors find more uncommon items compared to inadequate or inexperienced auditors. That is one of the more values provided by the auditor by having prior work experience.

Training

Training according to Dessler (2011) is the process of teaching new or existing human resources, the basic skills they need to carry out their work. According to Article 1 paragraph (9), Law no. 13 Year 2003 on Manpower, *Training* is the whole activity to give, gain, improve and develop work competence, productivity, discipline, attitude and work ethic at certain skill level according to the level and qualification of position and occupation.

The *training* and *development* program aims to cover the gap between HR skills and job demands, in addition to improving the efficiency and effectiveness of human resources in achieving work goals (Kaswan, 2012). *Training* is conducted and directed to equip, improve and develop work competence to improve ability, productivity, and prosperity.

Training is an important part of human resource work, regardless of size of organization, continuous training is important, because training is a short-term education that uses systematic and organized procedures to improve the knowledge of human resources so that HR can work well and achieve the desired goals of the company. Hasibuan (2010: 69) said that training is an attempt to improve the technical, theoretical, conceptual and moral skills of human resources according to the needs of jobs or occupations through education and training.

According to the journal of Sista Saka Dewi (2012), the effect of training on the performance of human resources can be concluded from the results of regression analysis about the influence of training with HR performance. It was concluded that training is very influential on performance.

Based on the above journals then that the training of human resources affects the level of performance.

Education and training or with the term “ *training* “ is one of the company’s strategic programs in order to maintain and provide motivation to the human resources. (Ahmad, 2010) From some definitions of training, it can be concluded that: (1). Training can improve knowledge, skills, attitudes, behavior and HR performance. (2). Training is related to the specific work to be done within the company

Utilization of Information Technology

The development of a highly dynamic business environment affects every organization, both large, medium and small organizations. Venkatesh et al. (2010) suggests that rapid technological changes will significantly influence business development. Therefore, sometimes, pre-eminent and pre-selected strategies are inadequate, so that the selection and determination of new strategies is needed for organizations to be more competitive. The same thing is also conveyed by Dehning and Stratopoulos (2003), it was stated that technology affects the position of competition within an industry. The organization’s efforts to survive and thrive in a global business environment rely heavily on organizational competence in utilizing technology, especially information technology in breaking through barriers.

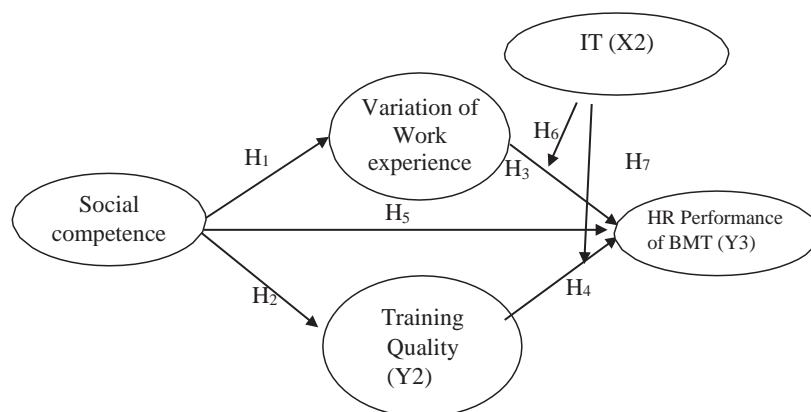
Information technology as an organization’s empowerment in responding and fulfilling business demands and realizing innovation requires a planned and focused development in accordance with the organization’s mission (Lindawati and Salamah, 2012). Venkatesh et al., (2010) provides the definition of information technology as any form of computer-based information system, which includes mainframes and computer applications. Information technology is something that is used to create information systems, all of which are hardware and software used to implement computer-based systems (Dehning and Stratopoulos, 2003). Sarosa and Zowghi (2003) conclude the term information technology as all of the technology used to collect, process and disseminate information. Atkinson (2006) said globalization and increased international competition accelerate the movement towards the increase of IT utilization by organizations. The increasing importance of coordinating world-level operations and the need for rapid reaction to the threat of global competition underscores the importance of IT in today’s business context. The availability of technology in an organization will certainly improve service (Croteau and Li, 2003). A similar opinion was also expressed by Atkinson (2006) that the main

purpose of information technology applications in organizations is to coordinate organizational activities. Meanwhile, Dehning and Stratopoulos, (2003) said that information technology in organizations must be able to support competitive steps, such as leadership, differentiation, innovation, growth and able to solve coordination problems among departments

framework

Based on the above literature review, then it is formed the research model which states that the variation of work experience of HR and HR Training quality affect the increase in professional competence and also affect the performance of human resources. Based on the description in the literature review, it can be described in the following framework

figure 1: Theoretical Thinking framework



ANALYSIS RESULT AND DISCUSSION

Path Analysis

Regression analysis is done to test whether there is an effect of independent variable to dependent variable. Based on the results of regression analysis, the results are obtained as shown in Table 1

Dependent variable	variable free	Sign	Information
Y1	X1	.003	Ha is supported
Y2	X1	.008	Ha is supported
Y3	Y1	.014	Ha is supported
Y3	Y2	.031	Ha is supported
Y3	X2	.002	Ha is supported
Y3	X2. Y1	.170	Ha is not supported
Y3	X2. Y2	.390	Ha is not supported

Based on Table 1 above, the regression equation is as follows:

Equation 1:

$$\text{Experience Variation} = 4.513 + 0.241 X1$$

Equation 2:

$$\text{Quality Training} = 1.954 + 363 X1$$

Equation 3:

$$\text{HR performance} = 0.198 X_1 + 0.313 Y_1 + 0.179 Y_2 - 0.006 X_2 \cdot Y_1 - 0.003 X_2 \cdot Y_2$$

Variables of social competence in equation 1 have positive beta value, meaning that if the variable is increased then the dependent variable, that is Experience Variation will increase. Social competence variable in equation 2 has positive beta value, meaning that if the variable is increased then the dependent variable, that is Quality of Training will increase. Variables of social competence, variation of experience and quality of training on equation 3 also have a positive beta value, meaning that if the variable increases then the dependent variable is the performance of human resources will increase.

HYPOTHESIS TESTING

1. The Effect of Social Competence on the variation of work experience

In partial testing, social competence has a regression coefficient of 0.241 with a significance of 0.003. The value of significance is smaller than 0.05, then H1 which states Social Competence has a positive effect on the variation of work experience is **supported**, this indicates that the variable of Social Competence gives a significant effect on the variation of work experience.

2. The Effect of Social Competence on Training Quality

In partial testing, Social Competence has a regression coefficient of 0.3637 with a significance of 0.008. Because the significance value is less than 0.05, then H2 which states Social Competence has a positive effect on the quality of training is **supported**, it indicates that the Social Competence variables have a significant effect on the Quality of Training.

3. The Effect of Experience Variation on HR Performance

In partial testing, Variation Experience has a regression coefficient of 0.313 with a significance of 0.014. Because the significance value is less than 0.05, then H3 which states that Variations Experience positively affects human performance is **supported**, this indicates that the variable of Experience Variation has a significant effect on the HR Performance.

4. The effect of Training Quality on HR Performance

Partial Test of Quality of Training Variables has a regression coefficient of 0.179 with a significance of 0.031. Because the value of significance is smaller than 0.05, then H4 which states that Quality Training has a positive effect on HR Performance is **supported**, this shows that the Quality of Training variables give a significant effect on HR Performance

5. The Effect of Social Competence on Human Resources Performance

Partial test of Social Competence variables has a regression coefficient of 0.198 with a significance of 0.002. Because the value of significance smaller than 0.05, then H5 which states that Social Competence has a positive effect on HR Performance is **supported**, it shows that the variable of Social Competence gives a significant effect to the HR Performance.

6. Information Technology Moderates the Effect of Experience Variations on Human Resource Performance

Partial test of moderation on the variable of Experience Variation has a regression coefficient of 0.006 with significance of 0.170. The value of significance is greater than 0.05,

then **H** which states Information Technology does not moderate the effect of Experience Variation on HR Performance is **not supported**, this indicates that the variable of Information Technology is not able to moderate the effect of Experience Variation on HR Performance.

7. Information Technology Moderates the Effect of Training Quality on Human Resource Performance

Partial test of moderation on the variables of training quality has a regression coefficient of 0.003 with significance of 0.390. The significance value is greater than 0.05, then **H7** which states that Information Technology does not moderate the effect of Quality training on HR Performance is **not supported**, this indicates that the variable of Information Technology is not able to moderate the effect of Quality training on HR Performance

DISCUSSION

The Effect of Social Competence on the variation of work experience

The results show that Social Competition has a significant positive effect on the variation of work experience, meaning that the better Social Competition will be able to improve work experience. The BMT emphasizing on the association with colleagues, being fair, solving problems, and being a group leader can improve work experience variations, such as improving relationships between BMT employees, the community and the effectiveness of group work. Management with a positive social competence will make a variety of work experience of BMT increase. The results of this study support the research by Anike (2011)

The Effect of Social Competence on the quality of training

The results show that Social Competition has a significant positive effect on the quality of training, meaning the better Social Competition will be able to improve the quality of training. The BMT insisting on hanging out with friends, being fair, being able to solve problems, and becoming the leader of the group will be able to improve the quality of training. For example, a company has a strategic program in order to maintain and encourage employees of BMT. With management that has positive social competition, it will make the quality of BMT training will increase.

The results of this study support the research by Farooq (2011) which pointed out that training and feedback can improve the level of performance of all sorts of organizations, and by disseminating the implications and other factors of more advanced training, the quality of team processes can be improved which will result in providing better forms for HR performance.

The effect of variation of work experience on HR Performance

The results showed that the variation of work experience has a significant positive effect on HR Performance, meaning that the better variation of work experience will be able to improve the Human Resource Performance. BMTs that emphasize on time-based experience of work, a wealth of experience to complete a job, daily reporting, increased willingness to work, positions related to current employment, positions previously held as experience, completing work carefully will improve its HR performance. The result of this study is in line with Indah's research (2010).

The effect of quality training on HR Performance

The results showed that the quality of training has a significant positive effect on HR Performance, meaning that the better quality of training will be able to improve the HR Performance. HR who emphasize on understanding Training materials, understanding Educational materials and training, according to the type of training required, quality of training instructors, having high enthusiasm, being able to improve work in accordance with job description/SOP, meeting the target achievement of work volume, timely, will improve the quality of work, and improve the ability of BMT work. Therefore, we can say that BMT with high quality training of human resource will be able to improve its performance. The results of this study are in line with the research of Sultana (2012).

The Effect of Social Competence on Human Resources Performance

The results showed that social competence has a significant positive effect on HR Performance, meaning that the better social competence will be able to improve HR Performance. HR emphasizing on associating with colleagues, being fair, being able to solve problems, and becoming group leaders able to improve work in accordance with job description / SOP, meeting the target of achieving work volume, timely, will improve the quality of work, and improve the ability of human resources work. Therefore, it can be said that human resources with a strong social competence will be able to improve its performance. The results of this study are in line with research by Putu Deby Verayanti, et al (2014).

The effect of information technology in moderating the effect of experience variation on HR Performance

The results show that information technology is not able to strengthen the effect of the variation of experience on HR Performance, meaning that an organization has inexperienced member related to information technology, therefore, there is a declining performance, this is due to lack of information and work cooperation owned. Information technology is able to stimulate BMT to have *work experience* that is not necessarily good, meaning that information technology is not able to moderate the effect of experience variation to the performance of an organization. The results of this study contrasted with the research of Dehning and Stratopoulos, (2003)

The Effect of Information Technology in Moderating The Effect of Quality Training on Human Resource Performance

The results show that information technology is not able to strengthen effect of the quality of training on HR Performance, meaning that Training and utilization of technology has not been able to improve employee performance. Business objectives to maximize profits for company owners can be achieved better by applying information technology in BMT. The results of this study are not in line with research by Aris Mikhayanti (2013) .

CLOSING

Conclusion

Based on the results of regression analysis, it is obtained conclusion of hypotheses as follows:

- a. the higher the competence, the higher the experience variation, meaning that the experience variation can be strengthened or improved through social competence which includes experience by the time of work, a lot of experience to get the job done, giving daily reports, increasing the willingness to work, positions held before this regard the current work, positions previously carried as an experience, complete the work carefully.
- b. The higher the competence, the higher the quality of training, meaning that the quality of training can be in strengthened or improved through social competence that includes training materials, understanding the educational and training materials, according to the type of training needed, quality training instructor, and having a high enthusiasm.
- c. The higher the variation experience, the higher the HR performance, meaning that HR performance can be improved through experience based on the time of work, a lot of experience to get the job done, giving daily reports, increasing the willingness of employment, positions held before this relates current jobs, positions that carried the previous as experience, complete the work carefully.
- d. The higher the quality of training the higher the HR performance, meaning that HR performance can be improved through training materials, understanding the educational and training materials, according to the type of training needed, quality training instructor, having a high enthusiasm.
- e. The higher the social competence, the higher the HR performance, meaning that HR performance can be enhanced by associating with peers, being fair, being able to solve the problem, and becoming the leader of the group.
- f. Coupled with lower information technology mastery, the variation experience cannot improve the HR performance, it means that information technology that includes information technology makes it easy to exchange information, exchange of information has implications for improved performance, develop teaching materials based on information technology and communication, take advantage of information and communication technology with good and information technology is already being used optimally weaken the effect of experience variations on the HR performance.
- g. Coupled with lower information technology, the quality of training can reduce the HR performance, it means that information technology that includes information technology makes it easy to exchange information, exchange of information has implications for improved performance, develop teaching materials based on information technology and communication, take advantage of information and communication technologies with good and information technology is already being used optimally weaken the effect of the quality of training on human performance.

MANAgERIAL IMPLICATIONS

- a. To improve the human resources performance, it is necessary to increase the variety of HR experience by way of apprenticeship with enough time, a comparative study with other BMT with more experience, making rolling office or mutation, and evaluating the level of human error.
- b. BMT KSPPS in Semarang regency and Semarang city should improve the quality of training, so that HR performance can generate maximum employment by improving job training, general knowledge, knowledge of sharia, seminar information, and training and competency testing in accordance with the job description.
- c. Social competence affects the performance of HR, then KSPPS BMT kab. Semarang and Semarang need to tighten intellectual ability, job skills, provide motivation on personality characteristics of BMT Employees
- d. In order for HR performance can generate maximum employment, BMT KSPPS in Semarang regency and Semarang city should further improve supervision through Information Technology

REFERENCE

- Afshan Sultana, dkk, 2012, *Impact Of Training On Employee Performance : A study Of Telecommunication Sector In Pakistan*, Interdisciplinary Journal Of Contemporary Ressearch In Business, Vol. 4, No. 6, October, pp. 646-661.
- Ahmad, Subagio. 2010. *Marketing In Business*. Jakarta : Mitra Wacana Media.
- Ambarita, Alben. 2013. *Kepemimpinan Kepala Sekolah*. Universitas Lampung.
- Anang Santoso, dkk. 2013. *Materi dan Pembelajaran Bahasa Indonesia*, (Banten : Universitas Terbuka).
- Andita, Rory rifki. 2011 “Perbandingan Kinerja Manajemen Koperasi Syariah dan Koperasi Konvensional (studi kasus KJKS BMT Bina Ummah Sejahtera dan Koperasi Pegawai Departemen Koperasi)”. Institut Pertanian bogor.
- Anwar Prabu Mangkunegara. 2005. *Sumber Daya Manusia perusahaan*. Remaja. Rosdakarya: Bandung
- Aruwono, K. et al. 1994. *Hubungan antara Pendidikan Formal, Pendidikan Inservice, dan Pengalaman Kerja terhadap Kualitas Mengajar Dosen di Jawa Timur*. Malang: IKIP Malang
- Atkinson, R.L. 2006. *Pengantar Psikologi*. 11 th ed. Jakarta : Interaksara.
- Bogdan, Robert C., dan Biklen, Sari Knopp. (2006). *Qualitative Research for Education. An Introduction to Theories and Methods*. New York. Pearson Education Inc.
- Bruce Dehning, Theophanis Stratopoulos, 2002, *Determinants of a Sustainable Competitive and Advantage due to an IT-Enabled Strategy*, *Journal of Strategic Information System* 12 (2003) 7-28.

- Croteau, P dan Li Ming Fang., 2003, “The Tyranny of The Balanced Scorecard in the innovation economy”, *Journal of Intellectual Capital*
- Darmawan, D. (2012). “Pendidikan Teknologi Informasi dan Komunikasi”. Bandung. PT Remaja Rosdakarya.
- Dessler, Gary, 2011. *Manajemen sumber daya manusia*. Penerbit Indeks, Jakarta.
- Farooq, Mubashar. dan Khan, Muhammad Aslam. 2011. “Impact of training and feed back on employee performance”. *Far East Research Centre* 5 (1): 23-33
- Gede, Ngozi Tari and Lawanson, Olukemi Anike, 2011, *Employees’ Characteristics and Job Performance of Staff of the Bayelsa State Ministry of Education*, *International Conference on Teaching, Learning and Change*
- Gomes, C Faustino.(2010). *Manajemen Sumber Daya Manusia*. Yogyakarta: Andi Offset
- Ghozali, Imam. 2011. “Aplikasi Analisis Multivariate Dengan Program SPSS”. Semarang: Badan Penerbit Universitas Diponegoro
- Hall, G.,&Louck, S. 1977. ‘A developmental model for determining whether the treatment is actually implemented’. *American educational Research Journal*, 14, 263-76
- Kaswan. 2012. *Manajemen Sumber Daya Manusia untuk Keunggulan Bersaing*. Organisasi. Graha Ilmu, Yogyakarta.
- Kuncoro, Mudrajat, (2007), *Metode Kuantitatif, Teori dan Aplikasi untuk Bisnis dan Ekonomi*, UPP STIM YKPN, Yogyakarta
- Lestari, Ika.(2013). *Pengembangan Bahan Ajar Berbasis Kompetensi: Sesuai dengan Kurikulum Tingkat Satuan Pendidikan*. Padang: Akademia
- Lindawati dan Salamah, Irma. (2012). “Pemanfaatan Sistem Informasi dan Teknologi Informasi Pengaruhnya Terhadap Kinerja Individual Karyawan”. *Jurnal Akuntansi dan Keuangan*. 14.(1), 55-68.
- Ranupandojo, Heidjrachman dan Suad Husnan. 1984. *Manajemen Personalialia*. BPFE: Yogyakarta
- Rivai, Veithzal dan Sagala, Ella Jauvani. 2010. *Manajemen Sumber Daya Manusia untuk Perusahaan dari Teori ke Praktik*. Jakarta: PT Raja Grafindo
- Saka Dewi, Sista. (2012). *Jurnal Pengaruh Pelatihan Terhadap Kinerja Karyawan pada PT Sari Harta Samudera di Denpasa*. .E-Jurnal:[diakses pada 18 April 2017]
- Sarosa, Samiaji dan Zowghi, Didar (2003), “Strategy for Adopting Information Technology for SMEs : Experience in Adopting Email Within an Indonesian Furniture Company”, *Electronic Journal of Information Systems Evaluation* Vol. 6 Issue 2 pp. 165 – 176
- Siagian, Sondang P. 2010. *Manajemen Sumber Daya Manusia*. Jakarta: Bumi Aksara
- Sugiyono.(2010). *Metode Penelitian Kuantitatif Kualitatif & RND*. Bandung : Alfabeta.
- Sumiyanto, Ahmad.2012. *BMT Menuju Koperasi Modern*. Yogyakarta: PT ISES

Tambunan, krystia dan ibnu widiyanto. (2012). “Analisis Pengaruh Citra Merek, Persepsi Kualitas, dan Harga Terhadap Keputusan Pembelian Bandeng Presto”. Diponegoro Journal of Management. Vol : 1(2), 58-66.

Triyuwono, Iwan. 2006. Perspektif, Metodologi, dan Teori Akuntansi Syariah. Jakarta: Raja Grafindo Persada