



Reinvestigate how education and work experience determine work ethic of employee

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ARTICLE INFO

Article history:

Received Apr 02, 2023

Revised Apr 16, 2023

Accepted Apr 30, 2023

Keywords:

Education;
Work Experience;
Work Ethic;

ABSTRACT

The research described is a quantitative study conducted at companies engaged in financing at the XYZ Finance branch office in Makassar City. The study aimed to investigate how education and work experience support the work ethic of employees in the financial sector, where work demands, workload, and stress are high. Education and work experience were used as independent variables, while work ethic was the dependent variable. A total of 61 respondents were selected through a simple random sampling technique, and data was collected using a questionnaire technique. The results of the study showed that work experience had a positive and partially significant effect on work ethic, while education had a partial and insignificant effect on work ethic. This finding is consistent with the idea that more experience in a particular field can lead to a better work ethic. However, it is important to note that the significance of education than work experience can vary depending on the specific field and industry. To ensure the validity and reliability of the study's results, the researchers conducted validity and reliability tests, as well as classical assumption tests in the form of normality, multicollinearity, and heteroscedasticity tests. Additionally, this research used multiple regression tests, t-tests, and the coefficient of determination to analyze the data. Overall, this research highlights the importance of work experience in developing a strong work ethic, particularly in high-stress industries such as the financial sector. However, it is also important to continue to prioritize education and training to ensure that employees have the necessary knowledge and skills to succeed in their career.

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INTRODUCTION

The Indonesian economy's swift expansion and progress have prompted the emergence of businesses in various fields and intensified competition among companies offering various products and services. One approach to preparing for global developments and advancing business activities in all sectors is to offer financial institutions that provide ease and support to

sectors or individuals who require funds, aiming to promote business acceleration and development (loanmarket.co.id). In the present competitive era, the intensifying competition in the service industry is a challenge for companies to sustain their growth and creativity and cope with the competition. With intensifying competition, companies must strive to enhance their performance. Managing human resources is vital to attaining better company objectives. Efficient management of company resources is crucial for continuous improvement. Human resources are a crucial component of any company, be it large or small. The human resources within a company are interconnected with the attitude of every sector of the company and play a critical role in ensuring the company's sustained existence (cermati.com).

The success of a company depends mainly on the potential role of human resources (HR), given that HR determines the planning, organization, and decision-making of company activities. Human Resource Management involves determining the human or HR aspects of management positions, including recruiting, screening, training, rewarding, and evaluating employees (Riniwati, 2016). To achieve organizational goals, efforts are needed to develop competent employees. One of these competencies is work ethic, a term derived from the Greek language, which refers to attitude, personality, and character. In general, work ethic comprises good habits, including discipline, honesty, responsibility, diligence, and patience, based on ethical values that employees must adhere to in the workplace. Employees who lack work ethic feel burdened with work responsibilities, and this has a negative impact on productivity, hindering the company from achieving its desired targets (Satar, 2021).

According to Tasmara (2002), ethos pertains to a strong passion or desire to perform a task optimally, or even better, by striving for the highest possible work quality. As ethos is linked to an individual's psychological values, every Muslim should cultivate positive habits and a desire to demonstrate their personality as a Muslim through their work attitude and results, ultimately leading to more refined outcomes. Establishing a work ethic in a company requires a dedicated effort through a regulated process, involving all employees and a set of systems and supportive tools present within the organization. Lawu *et al.* (2019) have identified specific indicators to measure work ethic, including "hard work, discipline, honesty, responsibility, diligence, and dedication".

The level of education is a crucial factor that influences one's work behavior and thinking process. Kamelia & Pratiwi (2022) asserts that education is a process of developing an individual's abilities, attitudes, and behavior, whether in an organized or unorganized setting, for future life. Education shapes a person's character by providing them with broader perspectives that encourage them to take initiative and innovate, ultimately impacting their work performance. The higher an individual's educational level, the more knowledge and insights they acquire, which reflects their intellectual abilities and skillset, Wati & Sudibyo (2016). According to Syekh (2019), educational indicators include 1) Educational Level, 2) Scientific Suitability/Department, and 3) Competence.

According to Sastrohadiwiryo & Syuhada (2021), work experience is an essential factor in any company. A person who has extensive work experience can quickly adapt to the job requirements. Work experience is an individual's primary asset to becoming proficient in a particular field. It represents the level of expertise, knowledge, and skills a person has gained through the type of work performed and the duration of their employment (Suwarno & Aprianto, 2019). People with work experience are better equipped to handle job-related issues compared to those who are new to the workforce. Work experience allows people to learn from their work activities and problems, which can improve their knowledge, skills, and attitudes, and support their self-development through changes. Having high work experience can enhance an individual's performance and the company's performance, making work operations run more efficiently (Tedi Pitri, 2020). (Hutama et al., 2016) proposed indicators that can be used to gauge work experience. These include 1) proficiency in the job and equipment, 2) the level of knowledge and skills acquired, and 3) the number of years spent in service.

This study is based on the research conducted by Ekowati (2016) titled "The Impact of Educational Background and Work Experience on Work Ethics in a Company in Mojokerto City." The study showed that both education and work experience have an impact on the work ethic of employees. The study found that education and work experience jointly affect work ethics, and education does not partially affect work ethics, while work experience affects work ethics. However, the study conducted by (Tria Astari Alam, 2017) showed different results. According to this study, educational background has a significant impact on the work ethic of employees, while work experience has no significant impact on the work ethic of employees.

Based on the description above, in this study, a hypothesis was developed because there was an allegation that: 1: Education (X1) has a significant effect on the work ethic of the Makassar branch of XYZ Finance; 2: Work experience (X2) has a significant effect on the work ethic of PT. KB Finansia Multi Finance Branch Sudiang Makassar. The authors of the study believe that further investigation is needed to fully understand the effects of education and experience in the workplace. Specifically, they see research gaps that can be explored in more depth. However, this study will specifically focus on the effects of education and experience on promoting work ethic, with a focus on companies that specialize in finance. This is because employees in these companies are under greater pressure to adhere to a strong moral code, and the study aims to explore how education and experience can help in this regard. The goal is to provide detailed guidance on how to develop, organize and write a research paper that focuses on the effects of education and experience in the workplace, with a specific focus on work ethic in finance companies.

RESEARCH METHOD

This study employs a quantitative research method and was carried out at the Makassar branch of XYZ Finance from August to September 2022. The research data was gathered through direct observations and interviews and then followed by the distribution of questionnaires to the research location. The Slovin formula (Arifin *et al.*, 2022) was utilized for sampling in this study since the population consisted of 156 employees. Using this formula, the researchers were able to select 61 employees as the sample size. The method employed in this research is known as simple random sampling, which grants equal chances for each population (employees) to be randomly selected, irrespective of the strata within the population itself. The data will be analyzed through several phases, such as data quality testing (validity and reliability tests), classical assumption testing (normality test, multicollinearity, and heteroscedasticity), and hypothesis testing (multiple linear regression analysis test, t-test, F-test, and coefficient of determination test). The process of data analysis using multiple regression method with the formula:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Information:

Y = Work Ethic

a = Constant Coefficient

b₁, b₂ = Regression Coefficient

X₁ = Education

X₂ = Work Experience

E = Error

RESULTS AND DISCUSSIONS

Respondent Characteristics

The features of the participants in this research are outlined below. The features of the respondents are shown based on their gender, age, the highest level of education, and duration of work.

Table 1 Respondent Characteristics

Gender	Frequent	Percentage
Man	40	66%
Woman	21	34%
Frequent	61	100%

Age	Frequent	Percentage
20-25 years old	28	46%
26-30 years old	25	41%
31-35 years old	6	10%
36-40 years old	2	3%
> 40 years old	0	0
Frequent	61	100%

Educational Background	Frequent	Percentage
High School	27	44%
Bachelor Degree	34	56%
Frequent	61	100%

Experience (years)	Frequent	Percentage
1-3	24	39%
4-6	27	44%
7-10	8	13%
> 10	2	3%
Frequent	61	100%

According to the presented table, it can be inferred that among the respondents of the study from the Makassar branch of XYZ Finance, 66% or 40 people were male, and 34% or 21 people were female, indicating a higher proportion of male employees. It can also be concluded that the majority of the respondents were between 20-25 years old, with 46% or 28 people falling in this age range. In terms of education level, 56% or 34 people had a bachelor's degree, while 44% or 27 people had a high school education level. This suggests that most of the employees at the Makassar branch of XYZ Finance are graduates. Lastly, it can be inferred that most of the respondents had a work experience of 4-6 years, with 44% or 27 people falling into this category, while only 3% or 2 people had a work experience of more than 10 years.

Validity and Reliability Test

The validity test assesses the validity of each question item by examining the numbers presented in the "Corrected Item Total Correlation" column. A question item is considered valid if the score in the column exceeds the r-table value. The r-table value is determined at a significance level of 5%, or 0.05, and for a total sample size of (n) = 61, the r-table value is found to be 0.252. If the Corrected Item Total Correlation value is higher than the r-table value, the question item is valid (Ghozali, 2018). Conversely, if the Corrected Item Total Correlation value is lower than the r-table value, the question item is invalid.

Table 2 Validity and Reliability Result

Variables	Indicators	Corrected Item Total Correlation	R-table value	Cronbach Alpha	Information
Education (X1)	Education Level (X1.1)	.350**	0.252	0,731	Valid & Reliable
		.352**			
		.629**			
	Conformity (X1.2)	.626**	0.252		
		.750**			
		.712**			
Competence (X1.3)	.644**	0.252			
	.483**				
	.558**				
Working Experience (X2)	Mastery of Work and Equipment (X2.1)	.493**	0.252	0,777	Valid & Reliable
		.401**			
		.606**			
	Knowledge and Skill Level (X2.2)	.637**	0.252		
		.588**			
		.486**			
Period of Service(X2.3)	.714**	0.252			
	.783**				
	.717**				
Work Ethics (Y)	Strive	.564**	0.252	0,827	Valid & Reliable
		.674**			
	Discipline	.552**			
		.473**			
	Honest	.672**			
		.559**			
	Responsibility	.646**			
		.622**			
	Diligent	.622**			
.661**					
		.520**			

.564**

After conducting a validity test on 61 respondents for the Education (X1), Work Experience (X2), and Work Ethic (Y) variables, it was determined that all statement items were valid. The Corrected Item Total Correlation values for each variable exceeded 0.252, indicating that they can be used for further research. Additionally, Cronbach's Alpha values for each variable were greater than 0.6 (Hair *et al.*, 2009), which means that the statement items for Education, Work Experience, and Work Ethic are reliable and can be used as a measurement tool in research. Therefore, based on the table above, these variables are classified as reliable.

Classic Assumption Test Normality Test

The normality test is performed to test whether in a regression model the independent variable and the dependent variable have a normal distribution or not. Data is said to be normally distributed if the Asymp Sig (2-tailed) is greater than the level of significant used which is 0.05

Table 3 One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		61
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.45914484
Most Extreme Differences	Absolute	.098
	Positive	.076
	Negative	-.098
Test Statistic		.098
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Based on the output above, it can be seen that the sig value is $0.200 > 0.05$. This indicates that the data is normally distributed.

Multicollinearity Test

This test is used to see whether or not there is a relationship (correlation) between fellow independent variables. This test is carried out using the VIF (Variance Inflation Factor) test method, in VIF testing using test criteria if the VIF value < 10 , it can be said that there is no multicollinearity problem and the tolerance value is > 0.1 , so there is no multicollinearity problem (Ghozali, 2018).

Table 4 Multicollinearity Test Results

Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
Type		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	33.500	6.071		5.518	.000		
	Education	.177	.103	.211	1.720	.091	.987	1.013
	Work Experience	.336	.143	.289	2.359	.022	.987	1.013

Based on the multicollinearity test that shows the tolerance value of each independent variable $0.987 > 0.1$ and VIF value $1.013 < 10$, the conclusion is that there is no multicollinearity problem.

Heteroscedasticity Test

The heteroscedasticity test is performed to determine whether there is an inequality of variance from residuals to other observations (Ferdinand, 2002). A regression model that meets good requirements is if there is no heteroscedasticity problem. This test is used using the plot graph method. If the plot forms a certain pattern, then there is a heteroscedasticity problem, but if the plot spreads out and does not form a pattern then there is no heteroscedasticity problem. The following are the results of the heteroscedasticity test using the scatter plot method.

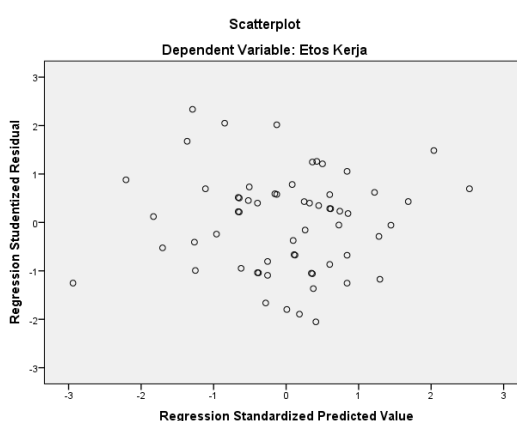


Figure 1 Heteroscedasticity Test

By analyzing scatterplots that displayed points spread above and below the number 0, without any particular pattern, it was observed that there were no gatherings only above or below. Based on these results, it can be inferred that the regression model in this study did not encounter any heteroscedasticity problem.

Regression Test

Multiple Linear Regression Analysis Test

The technique of multiple linear regression is utilized to determine the degree of correlation between several variables. Furthermore, it provides insight into the direction of the relationship between the dependent and independent variables.

Table 5 Multiple Linier Regression Analysis

Coefficientsa		Unstandardized Coefficients		Standardized	t	Sig.
Type		B	Std. Error	Coefficients Beta		
1	(Constant)	33.500	6.071		5.518	.000
	Education	.177	.103	.211	1.720	.091
	Work Experience	.336	.143	.289	2.359	.022

Source: Data processed SPSS 23 (2022)

Based on the regression results obtained, a multiple linear equation is made as follows:

$$Y = 33.500 + 0.177 (X1) + 0.336 (X2)$$

From the regression equation, it can be explained as follows:

The fixed coefficient of 33,500 indicates that work ethic (Y) has a positive value before being influenced by the independent variables - education (X1) and work experience (X2). When education (X1) increases by 1%, work ethic (Y) increases by 0.177, and when education (X1) decreases by 1%, work ethic (Y) also decreases by 0.177. Similarly, when work experience (X2) increases by 1%, work ethic (Y) increases by 0.336, and when work experience (X2) decreases by 1%, work ethic (Y) also decreases by 0.336.

The T-test results for the educational variable (X1) yielded a T count of 1.720, which is less than the T table value of 2.001, with a significance level of 0.091, which is greater than 0.05. This indicates that Ha1 is rejected, and H01 is accepted, meaning that the educational variable partially has a positive but insignificant impact on work ethic, leading to the rejection of H1. On the other hand, the T count for the work experience variable (X2) was 2.359, which is greater than the T table value of 2.001, with a significance level of 0.022, which is less than 0.05. Therefore, Ha2 is accepted, and H02 is rejected, indicating that the work experience variable partially has a positive and significant impact on work ethic, leading to the acceptance of H2.

Test Coefficient of Determination (R²)

This coefficient of determination is used to determine how much the independent variable has an influence on the dependent variable. The value of the coefficient of determination for the two independent variables is used Adjusted R Square.

Table 6 Test Results of Coefficient of Determination (R²)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.376a	.142	.112	3.518

The Adjusted R-Square of 0.112 indicates the magnitude of the coefficient of determination. This means that the independent variable has an 11.2% influence on the dependent variable, while the remaining 88.8% is affected by other variables not examined in the study. Therefore, the ability of the independent variable to explain the dependent variable is 11.2%.

Discussion

The Effect of Education on Employees' Work Ethic

The results of the hypothesis test show that education has a partial positive and insignificant effect on work ethic. That is, educational variables measured through indicators of education level, suitability and competence in the company do not affect the work ethic of at the Makassar branch of XYZ Finance so that H1 was rejected. From the test results, it can be seen that work ethic is not only influenced by the education possessed by the employee, this is in accordance with the theory put forward by (Fitriyani et al., 2019) factors that affect work ethic are salary, religion, discipline, environmental conditions, economic structure and motivation. So it's not just education that affects work ethic. Education is indeed the main requirement for someone to enter the world of work, but education is not a measure of how high the work ethic possessed by a person karyawan, it could be if an employee who does not have a high education and the appropriate scientific major in his field actually has a good work ethic, because in essence work ethic is the attitude of one's soul to carry out work with full attention and high hard work so that can do the job conscientiously.

Based on the description of respondents' answers to the questionnaire given, the educational variables with the lowest scores were statements X1.1 and X1.2 with a total score of 203 which explains that overall the educational background of employees is not too much attention in employee recruitment. This shows that education is not a benchmark for how high the work

ethic must be owned by an employee, because basically the work ethic is owned by anyone with any job. The results of research that are in line with this research are research conducted by (Kuntopati & Adityarini, 2022) which resulted in partial education education has no effect on work ethic. As well as research conducted by (Ekowati, 2016) which resulted that educational background does not affect the work ethic of PT. BPR Syariah Mojokerto City.

The Effect of Work Experience on Employee Work Ethic

Based on the results of the study, it can be concluded that partial work experience has a positive and significant effect on work ethic. That is, work experience variables measured through indicators of length of service, level of knowledge and skills and mastery of work and equipment in the company affect the work ethic of employees at the Makassar branch of XYZ Finance so that H2 is accepted. Therefore, the leadership at the Makassar branch of XYZ Finance is expected to pay more attention to the work experience of its employees by conducting trainings and prioritizing technological developments because of the description of respondents' answers to the questionnaire given, the work experience variable with the lowest score is the statement X2.2 (I am able to operate information and communication technology well) with a total score of 236, then must pay more attention An ability obtained by employees along with the length of work that has been taken by someone who can understand the tasks of a job and is carried out well. For this reason, the length of time a person has been an employee will determine his experience at work. The longer a person works, the more experienced he will be in solving problems in his field of work. A person's work experience will affect his ability and skills in doing tasks and completing work on time.

This research is supported by (Adiswara, 2017) suggests that with increased knowledge and skills, the more experienced employees will be and someone will be more capable of doing their duties, because they understand more about their work. By increasingly understanding his work, then someone can know how to carry out his work as well as possible. So that armed with experience, a person can achieve high productivity or high work ethic. Based on the description of respondents' answers to the questionnaire given, the work experience variable with the highest score was the statement X2.6 (I have good knowledge and skills to carry out my job) with a total score of 264 which explained that overall the average employee already has knowledge and skills related to the work done. This shows that employees feel they already have good knowledge and skills in completing the work and tasks given. Employees who have knowledge and skills are certainly easier to complete the work obtained during work. The results of this study are in line with research conducted by (Adibah, 2014) which resulted in that work experience has a positive and significant effect on the work ethic of the Bank BNI Syariah Kediri Branch Office. As well as research conducted by (Raharnita, 2020)) which resulted in that work experience has a positive and significant effect on the work ethic of PT. Enggal Lush Paper.

CONCLUSION

After conducting statistical tests and discussions on how education and work experience affect work ethic, the following findings were reached: 1) Education has a positive impact on work ethic, but it is not a significant influence. In other words, changes in work ethic cannot be attributed to education. 2) Work experience, on the other hand, has a positive and significant impact on work ethic. Therefore, employees who have good work experience are more likely to have a better work ethic.

The following suggestions can be made based on the study's results: 1) Future researchers are encouraged to explore other variables that may affect employee work ethic since education and work experience only account for 11.2% of the variance in work ethic. This leaves a vast 88.8% that could potentially be impacted by other variables not included in this study. 2) Although education was found to have no direct impact on work ethic, it is still advisable for companies to promote

awareness among their employees regarding the importance of education. In addition, companies should establish policies that support employees' educational growth, as higher education may positively influence employees' mindsets. Work experience should also be considered, as it can improve performance and reduce errors at work. Employees with good work experience tend to have better work ethics, which can ultimately benefit the company.

In the future, research similar to this can be conducted by increasing the number of respondents while keeping the same process or method, so that the research findings can be applied to the development of employee ethics related to finance or funding. Variables that can enhance work ethics include communication about work or leadership. To improve employee work ethics, there are various methods that companies in Indonesia can implement, such as setting clear expectations, providing regular feedback, and promoting a positive work culture. In summary, it is important for companies to prioritize the development of strong work ethics among their employees, and researchers can explore various methods to achieve this goal.

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