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RESEARCH ARTICLE

THE EFFECT OF JOB INSECURITY AND WORK STRESS ON WORK MOTIVATION ON BMT EMPLOYEES IN THE REGENCY OF PURBALINGGA

Nadia Ulfa, Ugung Dwi Ario Wibowo, Nur'aeni, Herdian

Fakultas Psikologi Universitas Muhammadiyah Purwokerto.
*Corresponding Author Email: ugungs@yahoo.com

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ABSTRACT

This study aims to determine the effect of job insecurity and stress on BMT employees' work motivation in the Purbalingga Regency. The sample used in this study was 90 BMT employees in the Purbalingga Regency (43 men and 47 women, with an average age of 30 years). This research uses quantitative research methods. This study uses the job insecurity scale to measure the job insecurity scale, the work stress scale to measure the work stress scale, and the work motivation scale to measure the work motivation scale. The data analysis used is multiple linear regression analysis. The results of data analysis in this study obtained an F value of 1392,386 at a significance level of 5% with a p-value of 0.000 ($P < 0.05$), and an R-square determination of 0.970 was obtained. The coefficient of determinants shows that job insecurity and work stress effectively contribute 97% to work motivation, while 3% is influenced by other variables not examined in the study.

KEYWORDS

Job Insecurity, Work Stress, Work Motivation


1. INTRODUCTION

The definition of manpower according to Law No. 13 of 2003, which contains employment, is equivalent to the definition of manpower according to the concept of employment as generally written that the definition of manpower includes people who already have or are having jobs, those who are looking for work and doing other work such as school and taking care of the household for those who are already married (Simanjuntak, 1985). Judging from the age limit for the census conducted in Indonesia, the minimum age limit for working is 15 years, and the maximum is 60 years. The concept of employment is not only reviewed in positive legal studies but is also reviewed in the area of Islamic law. Islamic law is part of the complexity of studying Islamic Studies (Djayadi, 2021). The material object is the problem of worship and human muamalah to God. In determining legal provisions, Islamic law is explored using the istinbāt method, better known as legal excavation, to answer the problems faced. The existence of labor law does not only stop at the positive legal constellation in Indonesia, but the scope of Islamic law studies also mentions many labor issues such as ijarah (leasing), which is regulated in the sharia economic law system. Where labor law can be viewed from the side of fiqh and sharia and its regulations in the order of Islamic and social norms, the aspect that is also discussed from employment law in the perspective of Islamic law is the regulation of wages or ujah, where wages are a very important thing in work (Djayadi, 2021).

Baitul Maal wat Tamwil (BMT) is a sharia-based financial institution that prioritizes the lower class economy such as providing capital to Micro and Small Enterprises (UMK) with a profit-sharing system. The Baitul Tamwil was established in 1992. Public opinion regarding BMT is that people have difficulties or problems with banks (Ridwan, 2004). hundreds, even thousands of conventional microfinance institutions, are located throughout Indonesia, but this seems to be still unable to give a good signal, including to BMT, w sharia-based economic and financial institution. BMTs who play a role in microfinance institutions have various

kinds of problems that arise in the development of BMTs that are internal and external (Sumiyanto, 2008). Job insecurity and work stress experienced by employees can interfere with employee performance, so it affects employee work motivation. Employees need work motivation itself. The aims of this research are, among others, to determine the effect of job insecurity on work motivation for BMT employees in the Purbalingga Regency, to determine the effect of work stress on the work motivation of BMT employees in the Purbalingga Regency, to determine the effect of job insecurity and work stress on the work motivation of BMT employees in the Purbalingga Regency.

Each company should expect its employees to have work motivation with the aim that if employees have work motivation, it can develop their abilities at work. Suppose an evaluation is carried out regarding the assessment of work motivation and is highly observed. In that case, it will become a center for employees to review the extent of the ability level achieved at work. Human resources are one of the most significant factors that require efforts to develop humans as workers or workers. The realization of the goals of a company or organization is not only focused on the facilities provided but rather on the people who become the workforce. Employees with expertise can do work, create good work, and have high work motivation, which a company needs to achieve goals. By keeping its employees knowledgeable, the company not only reduces the feelings of shock experienced by employees but also decreases the uncertainty or fear associated with it, also reduces the level of job insecurity, and other factors shown in this study to result in increased turnover intention (Ho et al., 2013). Work motivation achieved by employees is a very significant thing in an organization. The characteristics of each individual strongly drive employee work motivation. In globalized and competitive progress, every company wants employees to have high work motivation (Aldi and Susanti, 2019). At the same time, employees also need a result for their work as employees on the innovations they make in the future. Job insecurity is defined as a person's inability or feeling of power that is lost when situations and working conditions are being threatened so that they are unable to fortify

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the situation (Rosenblatt, 1984).

Another factor that underlies work motivation is job insecurity. According to M Sverke, (2002), job insecurity represents a fundamental, not planned, transition regarding continuity and security in a company or organization that employs it. MSverke also conveys that job insecurity is a real skill in employees regarding the prevention of valuable experience and not a random thing that results in the loss of their jobs (MSverke, 2002). De Witte also explains that job insecurity is an employee's opinion about a risk of job loss and anxiety about that risk (De Witte, 2005). De Witte explains that employees who find job insecurity also understand their inability to continue their work in situations and conditions that intimidate them (De Witte, 2005). Job insecurity has subjective characteristics that are based on the evaluation of individual doubts in the place where they work. Situations and conditions like this mean that the feeling of insecurity at work differs from one employee to another, even when the objective situation is the same. Job insecurity is not only fixated on the risk of job loss but also includes things that can bring down working conditions and career opportunities (Ardy, 2019).

MSverke explains that if employees in a company lose their jobs, according to him, it is the most important thing for him, but they are ignored by their insecurity at work or job insecurity (MSverke, 2002). In addition, job insecurity can also be seen as a challenge for employees who have job insecurity because it can foster a plan to withdraw by reducing interest in their work (Probst, 2000). This means that employees who only do work according to their responsibilities will not lead to new work innovations. Another factor that underlies work motivation is work stress can also occur if the conditions that occur between one employee and another have different opinions while other things that are a problem for the company must be resolved as soon as possible because it is the driving wheel of the company's operations (Aldi and Susanti, 2019). Suppose the work risk of employees increases and is prone to employee accidents during the production process. In that case, it will cause work stress to employees, especially employees in the manufacturing production section. The purpose of this research is as follows: To examine the effect of job insecurity on work motivation for BMT employees in the Purbalingga Regency, to examine the effect of work stress on the work motivation of BMT employees in the Purbalingga Regency. Moreover, to examine the effect of job insecurity and stress on BMT employees' work motivation in the Purbalingga Regency.

2. THEORETICAL FRAMEWORK

Work motivation is very important when employees work because if they have high work motivation, they will try to carry out their duties successfully and efficiently. The goal is that their work's results align with their abilities and can obtain good performance in accordance with company goals. By providing work motivation to each employee, it is hoped that they will have a high drive to work harder to create their work achievements by the company's criteria. Work motivation is also defined as a support in the human soul to bring up behavior and persistence to achieve something expected in a job. If an employee's work motivation decreases, their persistence in their work will automatically weaken. According to work motivation is part of an employee encouraging certain activities (Sutrisno, 2016). For this reason, motivation is defined as part of the motivation for employee behavior. All activities that employees do must have a part of these activities. According to a group researchers maintaining employee work motivation is very significant because work motivation is an activity for every employee based on actions to carry out something (Winarsih et al., 2018). After all, employees will not do this in full if they do not have adequate work motivation. I am high on him to do that.

According to Mangkunegara, work motivation is defined as a condition that can affect, especially in terms of building, as well as focusing and maintaining behavior related to the company's work environment (Mangkunegara, 2000). According to Saputra, work motivation is defined as an effort to create an atmosphere where work becomes comfortable, safe, and enthusiastic and ultimately creates a high work discipline for employees (Saputra, 2019). Therefore, work motivation in full can be carried out in every aspect of work that is devoted to having work motivation efforts, and it is desirable that it can generate enthusiasm from employees when doing their work so that the vision and mission of the company can be achieved. Greenberg and Baron explain the aspects of work motivation: a) Arousal related to the drive, the energy that underlies work behavior (Greenberg and Baron, 2003). The interest to fulfill this urge leads the individual to engage in a behavior to fulfill the urge. b) Direct Behavior is an aspect related to the choices made by an individual and the various ways to be taken to achieve the goals to be achieved. This

aspect is indicated by behavior that directly or indirectly leads to the goals to be achieved by the individual. c) Maintaining Behavior aspect is maintaining behavior, which means how long an individual can maintain his behavior at work to achieve their goals. An individual who gives up on achieving their goals and who cannot stand trying to maintain the effort to achieve the goal is called an individual with low or low motivation.

According to Rowntree explaining about job insecurity or in other words job insecurity is defined as a condition closely related to anxiety in an employee who is afraid of losing their job or when an employee gets a decrease in the position of an employee with various kinds of risks (Rowntree, 2005). They face, which can reduce their psychological peace and decrease job satisfaction for an employee. Job insecurity is defined as an employee's inability to maintain the expected balance in work conditions that are under threat (Suciati, 2015). Job insecurity arises as a result of employees' opinions about job-relatedness. An employee's attempt to leave the company creates workers so that it can pose a risk of job loss in the future. If this happens, the level of insecurity when they work will increase (Mahmood and Rauf, 2018).

Job insecurity is defined as a condition related to the psychology of an employee when they feel they are in a dangerous position because it is very important for their future work (Nopiando, 2012). According to Rosenblatt, job insecurity is when an employee feels helpless when they try to protect their job when they are in a threatening condition (Rosenblatt, 1984). Rowntree explains that the aspects of job insecurity are as follows: a) Feelings of fear when losing a job is feelings of fear and anxiety in an employee when he gets a risk on his job (Rowntree, 2005). The risk obtained is that if he is threatened with losing his job, this will certainly have a negative impact, ultimately affecting his work if the possibility of a negative impact can occur when the level of risk that occurs will be high as well. b) Fear of losing social status in society if an employee feels uncomfortable in his work, such as feeling afraid and worried if he loses his social status. The social status in question is wealth, position, and education. c) Feeling of helplessness, employees will certainly have a sense of incompetence or powerlessness when they face a risk that occurs to their work.

We can control work stress properly, which can encourage and increase employees' work intensity, but if work stress is not managed properly, it will create a problem that can cause risks for the company and its employees. According to Siagian, stress is a condition filled with anxiety that can affect employees' physical, mental, and emotional conditions (Siagian, 2014). If stress cannot be managed properly, it will have an impact. Namely, employees will find it difficult to adapt to the social and environmental environment in the company. Work stress is a condition of employees when they face psychological problems in overcoming problems that can affect the employee's work. If the work stress on the employee is high, it will cause job dissatisfaction for the employee. Employees also need high motivation to do their work with high enthusiasm (Kirana et al., 2020). According to a group researcher, work stress is an interaction between employees when carrying out work and results in dissatisfaction that can cause an unclear change in the company (Fridayanti et al., 2021). According to a study, there are 3 (three) aspects of work stress, each of which has the following explanation, namely: a) Physiological, namely, when an employee experiences stress, he will feel several things, namely loss of energy or enthusiasm, heart attack, blood pressure increases, muscles become stiff, back pain and headaches (Robbins, 2006). b) Psychological consists of feeling bored at work, confused, angry, irritable, anxious, irritable, and depressed. c) Behavior, which consists of irregular sleep, increased use of alcohol, and drunkenness tends to prefer to find fault with others, does not keep promises more often, and is easy to make problems with others.

3. METHOD

This study uses a quantitative approach. The population in this study were BMT employees in Purbalingga Regency, Indonesia.

3.1 Participants

The number of participants is 90 BMT employees with a simple random sampling technique. The number of male employees is 43, and the number of female employees is 47. The Data demographic of participants showed in table 1.

Table 1: Demographic of Participants

No	Sex	Frekuensi	Persentase
1	Laki-laki	43	47,7%
2	Perempuan	47	52,3%
Total		90	100%
No	Rentang Usia	Frekuensi	Persentase
1	21-23 tahun	10	11,1%
2	24-26 tahun	17	18,9%
3	27-29 tahun	25	27,8%
4	30-32 tahun	20	22,2%
5	33-35 tahun	18	20%
Total		90	100%

3.2 Instruments

3.2.1 Work Motivation

Measurement of work motivation uses a work motivation scale based on work motivation aspects according to namely arousal, direct behavior, and maintaining the total behavior of the work motivation scale items, which are 28 items (Greenberg and Baron, 2003). The reliability of the work motivation scale is 0.925.

3.2.2 Job Insecurity

The job insecurity measurement uses a job insecurity scale which is based on job insecurity aspects according to Rowntree, namely feelings of fear if they lose their job, companies are afraid of losing their social status in society, and a sense of total helplessness on the job insecurity scale item, which is 26 items (Rowntree, 2005). With a job, insecurity scale reliability is 0.916.

3.2.3 Work Stress

The measurement of work stress uses a work stress scale based on aspects of work stress according to Robbins, namely physiological, psychological, and behavioral total items on the work stress scale, which are 19 items (Robbins, 2006). The reliability of the work stress scale is 0.875.

3.2.4 Data Analysis

In this study, the data analysis used was multiple regression analysis using SPSS Statistics with version 25.00. This technique is used to find whether or not job insecurity and work stress have an effect on work motivation for employees of BMT employees in the Purbalingga Regency area.

4. RESULTS AND DISCUSSION

Reliability is a measurement that can produce high-reliability data, which can be said to be a reliable measurement. The reliability number is in the range of 0 to 100; the higher the coefficient is close to 1.00, the higher the reliability (Arof et al., 2018).

Table 2: Hypothesis results

Variable	T	F	P	Description	RSquare
X ₁ >Y	-5,864	34,384	0,000	Significant	0,281
X ₂ >Y	-51,382	2640,112	0,000	Significant	0,968
X ₁ , X ₂ >Y	105,947	1392,	0,0000	significant	0,970

The reliability test results on the work motivation scale show a reliability coefficient of 0.925, the job insecurity scale shows a reliability coefficient of 0.916, and the work stress scale shows a reliability coefficient of 0.875. Based on these results, it can be concluded that the scale has Cronbach's alpha value in a very high category, so the scale can be used to conduct research. Based on the results of the regression test regarding the effect of job insecurity on work motivation, the value of F = 34,384 and t = (-5,864) with a probability value of sig (p) = 0.000 (p < 0.05) can be said to be significant. So that it can show that the first hypothesis is accepted, namely that there is an effect of job insecurity on work motivation. This is reinforced by the results of the regression line equation, namely:

$$y = a + bx$$

$$y = 134,030 + (-0.591x)$$

The results of the analysis, the Rsquare coefficient of 0.281, means that in this study, job insecurity gave an effective contribution of 28.1% to 71.9%

work motivation, which was a contribution from other factors that were not researched.

Based on the results of the regression test regarding the effect of work stress on work motivation, F = 2640,112 and t = (-51,382) with a probability value of sig (p) = 0.000 (p < 0.05). So that it can show that the first hypothesis is accepted, namely that there is an effect of work stress on work motivation. This is reinforced by the results of the regression line equation, namely:

$$y = a + bx$$

$$y = 166,673 + (-1.438x)$$

The result of the determination of the R-square is 0.968. This shows that there is an effective contribution to work stress on the work motivation of 96.8%, and the remaining 3.2% is influenced by other factors that were not examined in this study.

Based on the results of the regression test at a significance level of 5% for the effect of job insecurity and work stress on work motivation, the value of F = 1392,386 and the probability value of sig (p) = 0.000 because p < 0.05 so it can be said to be significant, then the third hypothesis is accepted. that is, there is a significant effect simultaneously or jointly on the variables of job insecurity and work stress on work motivation. This is reinforced by the results of the multiple regression line equation, namely:

$$y = a + b1x + c1x^2$$

$$y = 168,580 + (-0.057) + (-1.401)$$

Based on the analysis results, the coefficient of determination R-square of 0.970 means that the job insecurity and work stress variables simultaneously contribute to work motivation of 97.0%, and other variables influence 3%.

Based on the results of the regression test regarding the effect of job insecurity on work motivation in BMT employees in the Purbalingga Regency area with a significance level of 5%, it was obtained that the value of F = 34,384 and the probability value of sig (p) = 0.000 (p < 0.05) so that it can be said to be significant and t-count = (-5.864) with a probability value of sig (p) = 0.000 (p < 0.05) so it can be said to be significant. So that it can show that the first hypothesis is accepted, namely that there is an effect of job insecurity on work motivation. These results are reinforced by the results of the regression line equation, namely (y = a + bx), namely y = 134,030 + (-0.591x), and it can be explained that work motivation will increase by (-0.591) for every change that occurs in job insecurity. This shows that if the job insecurity in a company is getting stronger, it will affect employees' work motivation.

Based on the analysis results, the coefficient of determination R-square of 0.281 means that in this study, job insecurity effectively contributes 28.1% to work motivation. This shows that there is an effective contribution to job insecurity on work motivation. The remaining 71.9% is a contribution from other factors not examined in this study, such as the work environment, compensation, and corporate culture (Baribin and Saputri, 2020; Mubaroq and Zulkarnaen, 2017; Safitri, 2018).

The factors that influence the formation of work motivation are motivational factors, and health factors (Frederick Herzberg, 2001) which are defined as motivational factors are included in the work. These factors can trigger job satisfaction and the desire to work more optimally. In addition, these factors can trigger more effort. Health factors are factors that can prevent dissatisfaction when an employee is working. The health factor is a factor whose value is sufficient to fulfill the motivator factor. If the maintenance factor is not sufficient, it will create job dissatisfaction. Therefore, the nurturing factor cannot create job satisfaction but can also prevent job dissatisfaction.

Based on the results of the regression test regarding the effect of work stress on work motivation in BMT employees in the Purbalingga Regency area with a significance level of 5%, the F value = 2640,112 and the probability value sig (p) = 0.000 (p < 0.05) so that it can be said to be significant. and t-count = (-51,382) with a probability value of sig (p) = 0.000 (p < 0.05) so it can be said to be significant. This can indicate that the second hypothesis is that there is an effect of work stress on work motivation. This is reinforced by the results of the regression line equation, namely (y = a + bx), namely y = 166,673 + (-1.438x), and it can be explained that work motivation will increase by (-1.438) for every change that occurs in work stress. This shows that if the work stress in a company is getting stronger, it will affect employees' work motivation. Judging from the regression line equation, it can be concluded that the regression coefficient is negative, so the direction of influence between

work stress on work motivation is negative.

Based on the results of the analysis, it was also obtained that the coefficient of determination R-square of 0.968; this value means that in this study, work stress provides an effective contribution of 96.8% to work motivation. This shows an effective contribution to work stress on work motivation. The remaining 3.2% is influenced by other factors not examined in this study, such as the work environment and compensation, and corporate culture (Baribin and Saputri, 2020; Mubaroq and Zulkarnaen, 2017; Safitri, 2018).

Factors that affect work motivation, namely work stress, define work stress as a condition that can cause tension that affects one's emotions, thoughts, and physical condition (Rivai, 2004). Work stress is a condition of tension that creates a physical and psychological imbalance, which affects an employee's emotions, thought processes, and conditions. The causes of work stress include a perceived workload that is too heavy, urgent work time, low quality of work supervision, an unhealthy work climate, inadequate work authority related to responsibilities, work conflicts, and differences in values between employees and leaders who are frustrated at work. The level of stress that occurs in a company can cause a lack of employee motivation at work; as the main actor in an organization, the human element needs to be maintained in various ways.

Based on the results of the regression test regarding the effect of job insecurity and work stress on the work motivation of BMT employees in the Purbalingga Regency area with a significance level of 5%, the $F = 1392,386$ value obtained and the probability value sig (p) = 0.000 because $p < 0.05$ so that it can be said to be significant, then the third hypothesis is accepted, namely that there is a significant effect simultaneously or jointly on the variables of job insecurity and work stress on work motivation. This is reinforced by the results of the multiple regression line equation, namely ($y = a + b_1x_1 + c_2x_2$), namely $y = 168,580 + (-0.057) + (-1.401)$, and it can be explained that work motivation will increase by 168,580 for every change that occurs in job insecurity and work motivation and work motivation will increase by (-0.057) for every change that occurs in work stress. Based on the research results above, job insecurity and work stress have been shown to have a simultaneous effect on the work motivation of BMT employees in the Purbalingga Regency area.

Based on the results of the analysis, the coefficient of determination R-square of 0.970 means that the job insecurity and work stress variables simultaneously provide an effective contribution to work motivation of 97.0%, and 3% is a contribution from other factors that were not examined in this study such as work environment, compensation, and corporate culture (Baribin and Saputri, 2020; Mubaroq and Zulkarnaen, 2017; Safitri, 2018).

Based on the description above, it is concluded that job insecurity and work stress influence work motivation. Research conducted by previous researchers has similarities in the dependent variable, namely, work motivation. Rahmawaty has carried out research on perceptions and organizational culture, with the subject of research being the Bukittinggi City Public Works Department employees with a total of 76 employees (Rahmawaty, 2017). Previous research has similarities in the dependent variable, namely, work motivation. The difference in this study is different from previous research conducted by; namely if previously used the independent variables, namely perception and organizational culture, this study used the X1 variable, namely job insecurity, while X2, namely work stress with the number of employees as many as 90 people (Rahmawaty, 2017).

The implication of this research is that job insecurity and work stress on the work motivation of BMT employees in the Purbalingga Regency. In addition, the results of this study can provide an image of how the influence of job insecurity and work stress affects work motivation. Factors that affect job insecurity on work motivation include the employee's age, the employee, the gender of the employee's personality, the employee, the socioeconomic status of the employee, the type of contract for the employee, and social support for the employee. At the same time, the factors that can affect work stress that affects work motivation are environmental, organizational, and individual. So that further research can examine other factors that can affect job insecurity and work stress on work motivation as well as what must be done to grow employees' work motivation.

5. CONCLUSION

Based on the results of the analysis that has been carried out and the discussion that has been carried out regarding the effect of job insecurity

and work stress on the work motivation of BMT employees in the Purbalingga Regency area, they found a significant effect of job insecurity and work stress on the work motivation of BMT employees in the Purbalingga Regency area. Job insecurity contributed more to work motivation, 97%, compared to work stress, which contributed 98.5%. This study has many shortcomings, besides that, the variables in this study do not represent all the factors that can affect work motivation, and the subjects in this study are also limited. So that suggestions for further research can be to research more about employee demographics so that it is broader, examine other factors, then it can be done with different subjects with different characteristics. It could also be by expanding the population coverage so that it is not limited to the Purbalingga Regency area.

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