



The Influence of Credit Policy and Lifestyle on the Welfare of Civil Servants

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Abstract. *This research is motivated by the increasing number of civil servants who take bank credit to fulfill their lifestyle which has an impact on decreasing levels of welfare. This research aims to explain the influence of credit and lifestyle policies on the welfare of civil servants, both partially and simultaneously. A quantitative approach with a correlational research type was applied in this research. The research population consisted of civil servants from Madrasah Tsanawiyah Negeri in West Pasaman Regency who took out credit at the bank. The total sample was 70 people, obtained from the results of using total sampling. The instrument used was a questionnaire and processed using correlational data analysis techniques. The research results show that partially the credit policy variable (X_1) has a positive and significant effect on welfare, and the lifestyle variable (X_2) has a negative and significant effect on welfare. Simultaneously credit policy and lifestyle have a positive and significant effect on welfare.*

Keywords: *bank credit, civil servant welfare, lifestyle*

Abstrak. Penelitian ini dilatarbelakangi oleh maraknya PNS yang mengambil kredit bank untuk memenuhi gaya hidup yang berdampak pada penurunan tingkat kesejahteraan. Penelitian ini bertujuan untuk menjelaskan pengaruh kebijakan kredit dan lifestyle terhadap kesejahteraan PNS, baik secara parsial maupun simultan. Pendekatan kuantitatif dengan jenis penelitian korelasional diterapkan dalam penelitian ini. Populasi penelitian terdiri dari PNS Madrasah Tsanawiyah Negeri di Kabupaten Pasaman Barat yang mengambil kredit di bank. Jumlah sampel sebanyak 70 orang, yang diperoleh dari hasil penggunaan total sampling. Instrumen yang digunakan berupa angket dan diolah dengan teknik analisis data korelasional. Hasil penelitian menunjukkan bahwa secara parsial variabel kebijakan kredit (X_1) berpengaruh positif dan signifikan terhadap kesejahteraan, dan variabel lifestyle (X_2) berpengaruh negatif dan signifikan terhadap kesejahteraan. Secara simultan kebijakan kredit dan lifestyle berpengaruh positif dan signifikan terhadap kesejahteraan.

Kata Kunci: *gaya hidup, kesejahteraan PNS, kredit bank*

INTRODUCTION

The profession of being a Civil Servant (PNS) is highly sought after by job seekers today. This trend is partly due to the salary received and the various benefits, both attached and not attached to the salary, which have enabled PNS to achieve a better level of welfare. Moreover, the PNS profession is relatively immune to the income fluctuations seen in other speculative business activities.

The welfare of PNS is generally defined as a good condition that PNS possess, being prosperous, healthy, and peaceful (Argo et al., 2021). Suharto states that a prosperous life condition is associated with the fulfillment of basic needs. In the context of family, welfare is demonstrated by the

harmonious feeling of individuals within the PNS family (Suharto, 2007). Rostiana and Djullius add that the concept of welfare is linked to poverty, so a prosperous PNS is one who is not poor (Rostiana & Djullius, 2018), It is challenging to achieve welfare in poverty, as poverty makes it difficult for PNS to meet their basic needs (Asyari, 2016).

According to Achour, Boerhanuddin, and Khan (2011), PNS welfare is viewed from three aspects of satisfaction: job satisfaction, family satisfaction, and life satisfaction. Job satisfaction is measured by contentment with the job, supervision, treatment by colleagues, salary received, and promotion system. Family satisfaction is measured by the enthusiasm in family life, contentment, happiness, a standard of family life above average, and a sense of comfort with the family. Life satisfaction is measured by the desire to change one's life, satisfaction with current life, past life, future hopes, and satisfaction with others' assessment of their lives.

Contrary to the expected welfare, many PNS struggle to meet their monthly living needs as their salaries are no longer sufficient. This income shortfall is not due to a decrease in salary from the employer but because the salary has been deducted by the bank. These deductions occur because PNS take large loans with substantial monthly installments, sometimes equal to or greater than their monthly salary.

The apparent freedom for PNS to take large bank loans is due to two factors. First, leadership policies do not control employee loans, even though every time a PNS applies for a bank loan, they first request a recommendation signed by the leader. Second, the behavior of PNS who want to quickly realize their desires easily, to meet their lifestyle as individuals with a steady income.

Credit policy as a form of leadership supervision is categorized as public policy related to credit. Credit policy is seen as strict regulations established by organizational leaders to guide credit-taking, ensuring that credit proceeds correctly, orderly, safely, and profitably (Dahyani, 2019). These strict regulations as a policy can have both positive and negative impacts on the respective Civil Servants (Wahab, 2012).

The credit policy practices carried out by the authorized officials include those mentioned by Moenek (2013), the Expert Staff of the Minister of Home Affairs. He directed that leaders manage bank credit for every civil servant (PNS) within their working environment. According to him, the credit should not be used for consumptive purposes, approval for credit should be given selectively, and leaders must limit the amount of credit.

Usman Abdullah, as the Mayor of Langsa, issued Regulation Number 6 of 2013 concerning the credit limit for PNS/CPNS (Civil Servants/Candidate Civil Servants) at banks and other financial institutions. The policy content includes the requirement to meet the conditions set by the bank, obtaining approval from the relevant civil servant's superior, the credit amount being measured by net salary, and the maximum credit installment that can be given being 50% of the net salary. A similar policy was also implemented by Rusli Habibie, the Governor of Gorontalo, who limited the maximum credit installment to 50%. He issued a circular to all officials to reject bank credit applications with installments exceeding 50%. According to him, many civil servant wives have complained about no longer receiving their monthly salaries because they have been entirely used to pay off bank loan installments (Tobari, 2018).

The next factor contributing to the decline in well-being is the lifestyle patterns of the civil servants (PNS) themselves. Lifestyle refers to the way a person lives, reflected through various life activities. Lifestyle can be categorized into two types: positive and negative (Abdillah, 2006). Kotler mentions that lifestyle can be identified through three tendencies: activities, interests, and opinions (Fadhli & Fahimah, 2021). Silvyta explains that lifestyle through activities includes the things a person does, buys/uses, and their leisure activities. Interests are shown through likes, hobbies, and main priorities in life. Opinions are described as views or feelings in response to something.

Based on the above explanation, through this research, the author aims to determine the extent to which credit policy and lifestyle influence the well-being of civil servants at Madrasah Tsanawiyah Negeri in Pasaman Barat Regency, both partially and simultaneously.

RESEARCH METHODS

This study employs a quantitative approach, specifically using a survey method. The reason for choosing this method is because surveys are easy to use in obtaining data that can illustrate trends, attitudes, and opinions of samples for generalization purposes

The research was conducted at Madrasah Tsanawiyah Negeri located in Pasaman Barat Regency, West Sumatra Province, with a population consisting of all civil servants (PNS) at Madrasah Tsanawiyah Negeri in Pasaman Barat who have taken bank loans, totaling 70 individuals.

The sampling technique used was total sampling, where the entire population is considered as the sample. This is in line with Arikunto's

suggestion that if the sample size is below 100, the entire population can be used as the sample (Arikunto, 2013).

The research instrument used was a Likert scale questionnaire, which is used to measure the attitudes, opinions, and perceptions of individuals or groups related to social phenomena (Sugiyono, 2019). Before distribution, the instrument underwent validity and reliability tests.

The results of the validity test showed that all items/questions of the distributed variables had computed r-values greater than the r-table value (0.361) and significance (sig.) values less than 0.05, indicating that the instrument met the validity criteria and could be used.

The reliability test results using IBM SPSS Statistics 25 for the variables of credit policy, lifestyle, and well-being obtained Cronbach's Alpha values: $0.905 > 0.06$ for credit policy (X1), $0.846 > 0.06$ for lifestyle (X2), and $0.902 > 0.06$ for well-being (Y). Therefore, it can be concluded that all questions/statements in these variables are reliable and can be trusted.

The instruments were then distributed to all selected respondents to be filled out, subsequently collected, and analyzed using correlational and multiple linear regression analyses. The data analysis techniques employed were as follows: (1) reading the responses from the completed questionnaires, (2) identifying the completeness of the statements/questions in the questionnaire, (3) scoring each item of the questionnaire responses, (4) presenting the data in tabular form, (5) processing the tabulated data according to statistical principles using IBM SPSS Statistics 25, (6) interpreting the output data, (7) conducting analysis and hypothesis testing assumptions, and (8) drawing conclusions.

RESULTS AND DISCUSSION

Based on the collected instrument data, the characteristics of the respondents are as follows: by gender, 27.14% are male and 72.86% are female. Regarding educational attainment, 8.57% have a Master's degree (S2), 84.29% have a Bachelor's degree (S1), 4.29% have a Diploma, and 2.86% have completed high school (SLTA). In terms of job position, 87.14% are educators and 12.86% are educational support staff. In terms of rank, 27.14% belong to Grade IV, 70% to Grade III, and 2.86% to Grade II. Regarding length of service, 85.71% have been working for over 10 years, 2.86% have been working between 5 to 10 years, and 11.43% have been working for less than 5 years.

The prerequisites for analysis have been satisfied, where the data are normally distributed with a significance value of $0.200 > 0.05$. The

multicollinearity test for credit policy and lifestyle variables shows tolerance values of $0.998 > 0.10$ and VIF values of $1.002 < 10$, indicating no multicollinearity. The heteroskedasticity test using Scatterplot graphs shows that each point is randomly scattered both above and below zero on the Y-axis, indicating no heteroskedasticity in the regression model. The linearity test shows a linear relationship with Deviation from Linearity values for credit policy variable (X1) at $0.841 > 0.05$ and lifestyle variable (X2) at $0.074 > 0.05$, indicating a significant linear relationship between the independent variables and the dependent variable.

There are three hypotheses (H_a) proposed in this study: (1) There is an influence of credit policy on the well-being of civil servants, (2) There is an influence of lifestyle on the well-being of civil servants, (3) There is a simultaneous influence of credit policy and lifestyle on the well-being of civil servants. The results of hypothesis testing and their discussion are outlined as follows:

1. Influence of Credit Policy on the Well-being of Civil Servants

The partial influence of the credit policy variable on the well-being variable was tested using a two-tailed t-test at a significance level of 0.05. It was found that the significance value of $0.011 < 0.05$, and the calculated t-value (2.630) was greater than the critical t-value (1.99601). Therefore, the null hypothesis (H_0) was rejected and the alternative hypothesis (H_a) was accepted, indicating that the credit policy variable has a significant partial influence on the well-being of civil servants.

The magnitude of the influence of the credit policy variable is indicated by an R Square value of 0.069 or 6.9%. This value suggests that the credit policy variable alone explains 6.9% of the variation in well-being, while the remaining percentage is influenced by other variables not included in this regression model.

The research findings demonstrate that credit policy has a significant positive influence on the well-being of civil servants. This implies that school principals should take initiative in formulating policies regarding the management of civil servants' loans within their respective workplaces.

The influence indicated by the credit policy variable (X1) aligns with the theory proposed by Wahab (2012), which states that policies can have both negative and positive impacts. In this context, the policy's form is illustrated by the negative impact of excessive credit approvals that diminish civil servants' well-being. Loose controls indicate leadership indifference, allowing civil servants too much freedom in taking loans. Consequently, their

incomes drastically decrease due to monthly installment deductions, especially if the deductions are substantial and the loans are non-productive.

An ideal credit policy, as suggested by Moenek (2013), involves ensuring that loans taken by civil servants are used for productive purposes that generate additional income to cover monthly installments. Leaders must also be selective in approving loans, assessing civil servants' ability to repay monthly installments without destabilizing their family's economic stability and job security. Moreover, leadership should enforce limitations, such as not allowing loan installments to exceed the maximum recommended ratio of 35% of income, as advised by financial advisors (Hariyanti, 2017).

The tendency of civil servants (PNS) to take bank loans as a manifestation of the school principal's policy shows that 81.33% of PNS are currently taking bank loans. The remaining have previously taken and fully repaid loans at the time of the study, while others have never taken bank loans due to personal reasons or being newly appointed and not tempted to take bank loans yet.

Relevant research conducted by Oriza indicates that PNS who take bank loans tend to have lower performance compared to those who do not take loans (Oriza, 2014). This lower performance is attributed to reduced income caused by salary deductions. According to Imron (2012), a decrease in income is one of the indicators of declining well-being, PNS may exceed safe borrowing limits due to permission granted by their supervisors.

In contrast to these findings, Yanti and Awaluddin (2022) found that microcredit policies in women's cooperatives, which are essentially loans, have a positive impact on improving the welfare and income of the community. This is because borrowers use the money for business purposes, and the loan amounts are relatively small, thus not significantly reducing monthly income.

Based on these relevant studies, the theories discussed, and the research results, the credit policy variable has successfully proven the hypothesis that credit policy affects the well-being of civil servants. According to the research instrument used, it is evident that school principals implement lenient policies in controlling the issuance of PNS loans. The leniency granted by school principals primarily pertains to monthly installment amounts that exceed the safe ratio of installments to income.

2. Influence of Lifestyle on the Well-being of Civil Servants

The partial influence of the lifestyle variable on well-being was tested using a two-tailed t-test at a significance level of 0.05. It was found that the

significance value was $0.000 < 0.05$, and the calculated t-value (-3.840) was less than the critical t-value (1.99601). This resulted in a negative t-value, so the hypothesis testing applied the negative hypothesis, meaning that if the t-value is less than the critical t-value, then there is an influence of the independent variable on the dependent variable, and the hypothesis is accepted. Conversely, if the t-value is greater than the critical t-value, then there is no influence of the independent variable on the dependent variable, and the hypothesis is rejected. Based on the significance value of $0.000 < 0.05$ and the t-value of $-3.840 < 1.99601$, it is concluded that the lifestyle variable significantly influences the well-being of civil servants in a negative direction.

The magnitude of the influence of the lifestyle variable is indicated by an R Square value of 0.158 or 15.8%. This suggests that the lifestyle variable alone explains 15.8% of the variation in well-being, while the remainder is influenced by other variables not included in this regression model. Based on the research results regarding the lifestyle variable, it is evident that the lifestyle of civil servants significantly affects their well-being. This influence is negative, indicating an inverse relationship between the lifestyle variable and well-being.

Lifestyle, as discussed by Ali Hasan, encompasses the overall patterns of daily living (Hasan, 2009). Kotler views lifestyle through three common tendencies: activities engaged in, interests in various subjects, and opinions or views on things (Fadhli & Fahimah, 2021). According to Abdillah and Kresdianto (2006), lifestyles can be categorized as positive or negative. A positive lifestyle has positive impacts on individuals and their surroundings, while a negative lifestyle has negative impacts on both the individual and their environment. Among the negative lifestyles practiced by civil servants are excessive consumerist behavior and extravagant lifestyles characterized by instant gratification.

Based on the research findings and relevant studies, it is evident that the lifestyle of civil servants (PNS) significantly influences their well-being. The negative impact observed in this study suggests that higher lifestyle expenditures are associated with decreased well-being among PNS. This stands in contrast to studies by Agustriyani and Fadhli (2022), who found a positive relationship between lifestyle and well-being, suggesting that a higher lifestyle correlates with higher levels of well-being.

Cahyani (2019) research highlights an ideal condition for civil servants in the Ministry of Religious Affairs, emphasizing a non-consumerist lifestyle grounded in Islamic consumption ethics, which promotes spending wealth for goodness, avoiding extravagance and luxury, and maintaining

simplicity in shopping habits. Conversely, Habibah's study illustrates a consumerist lifestyle among teachers that prioritizes appearance over professional competence, leading to the use of professional allowances for lifestyle enhancement, which negatively impacts their overall well-being (Habibah, 2014).

The findings from this study align with Susantri (2019), which indicates that lifestyle does not significantly impact well-being among employees, as it is not universally adopted as a measure of well-being due to diverse backgrounds and age-related variations in lifestyle.

Therefore, the negative influence of lifestyle on the well-being of civil servants in this study underscores the importance of prudent financial management and adherence to ethical consumption practices to enhance overall well-being, contrary to the notion that increased spending leads to increased happiness and satisfaction as posited in other studies.

Based on the relevant studies, theories discussed, and the findings of this research, it is evident that the lifestyle of civil servants (PNS) significantly influences their well-being. Unlike Susantri's findings, which suggest no significant impact of lifestyle on well-being due to diverse backgrounds and age-related variations, this study shows a negative influence. This negative impact arises because PNS share similar backgrounds, particularly in terms of education level, income, mature age with over 10 years of work experience, and being married. If PNS maintain a high lifestyle characterized by extravagant, consumerist, and hedonistic behaviors, their well-being will decrease due to the lack of balance between income and expenditures.

Based on the research instrument used in this study, it is also evident that PNS exhibit a moderately negative lifestyle characterized by consumerist and lavish behaviors. This negative influence implies that as the level of PNS lifestyle increases, their well-being decreases.

These findings emphasize the importance of responsible financial management and adherence to ethical consumption practices among civil servants to enhance their overall well-being. By avoiding excessive and unnecessary expenditures, PNS can better align their income with their financial commitments, thereby improving their quality of life despite their professional status.

3. The Influence of Credit Policy and Lifestyle on the Well-being of Civil Servants (PNS)

Hypothesis testing regarding the simultaneous influence of variables X on Y through an F-test (ANOVA) revealed that the critical F-table value is 3.13, obtained from the critical value distribution table with n (sample size) = 70, k (independent variables) = 2, resulting in df1 being the number of variables minus 1 (k-1), and df2 (n-k-1) or (70-2-1) 67. From the ANOVA test results, the significance value obtained was $0.000 < 0.05$, and the F-value was greater than the F-table value ($10.418 > 3.13$). Therefore, H_0 is rejected and H_a is accepted, concluding that the variables of credit policy and lifestyle simultaneously have a significant influence on the well-being of PNS.

The magnitude of the simultaneous influence of credit policy and lifestyle variables is indicated by the R Square value for credit policy and lifestyle, which is 0.237 or 23.7%. This means that these variables together explain 23.7% of the variance in well-being. The remaining variance is influenced by other variables not included in this study.

Through the results of the multiple linear regression analysis equation, $Y = 148.900 + 0.126X_1 - 0.323X_2$ was found. This equation illustrates that if both credit policy and lifestyle variables are 0, then well-being equals 148.900 without being influenced by these independent variables. The equation also shows that: For every unit increase in credit policy (X_1), well-being (Y) increases by 0.126 units. For every unit increase in lifestyle (X_2), well-being (Y) decreases by 0.323 units. Conversely, a decrease in lifestyle increases well-being by 0.323 units.

Relevant research conducted by Oriza (2014) on bank credit uptake, Habibah (2014) study on consumerist lifestyles among madrasah teachers, and the ideal conditions of well-being according to Islam studied by Cahyani (2019), all indicate that credit policy and lifestyle variables influence well-being.

The simultaneous influence of credit policy and lifestyle variables arises because they are closely related. This is because fulfilling consumerist and luxurious lifestyles often involves using bank credit, which requires leadership approval. Therefore, leaders play a crucial role in controlling their employees' credit permissions. If leaders have lax credit policies, PNS may freely borrow from banks, potentially eroding their salaries to repay installments.

CONCLUSION

There is a significant influence of credit policy on the well-being of Civil Servants (PNS). The school principal's policy directing credit use towards productivity, being selective, and limiting credit approvals can enhance PNS well-being. The analysis results indicate that stricter credit policies lead to increased well-being. There is a significant influence of lifestyle on the well-being of PNS. Excessive consumerist and instant luxurious lifestyles can decrease PNS well-being. The analysis shows that higher lifestyle levels correspond to decreased well-being. There is a significant simultaneous influence of credit policy and lifestyle on the well-being of PNS. The analysis results indicate that both credit policy and lifestyle contribute to either increasing or decreasing PNS well-being. Therefore, school principals as leaders must carefully manage credit permissions, and PNS must align their lifestyles with their incomes.

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