

The Effect Of Job Rotation, Compensation And Organizational Citizenship Behaviour On Employees' Performance Of PT Pegadaian (Persero)

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Abstract

This study aims to analyze the effect of job rotations, compensation and organizational citizenship behaviour on the performance of PT Pegadaian (Persero) Padang Area employees. This research studies an existing problem and is looking for solutions to improve the performance of over 60 employees as the respondents in this study. The data was processed using SEM method based on Partial Least Square (PLS). The results of the study showed: (1) Job rotations have a positive and significant relationship on OCB; (2) Compensation has a negative and insignificant relationship on employee OCB; (3) Job rotations have a negative and insignificant relationship on employee performance; (4) Compensation has a positive and significant relationship on employee performance; (5) OCB has a positive and significant relationship on employee performance.

Keywords: job rotation, compensation, organizational citizenship behaviour, performance

Introduction

There are some underlying the occurrence of pawn business competition and increasingly tight financial services financing. Firstly, the government's attention to the segment is getting higher because it is proven to be an economic driver and more resistant to crisis. Secondly, the market share of small and micro sectors is very large and open. This encourages banks and non-bank financial institutions to carry out various innovations to win competition in the market. Moreover, the regulation door that has been opened is Law No. 21 of 2008 concerning Islamic Banking. In the law, Islamic banking is permitted to run a pawn business. The emergence of pawning laws has encouraged the liberalization of pawning businesses. Other parties outside Pegadaian will easily establish a mortgage business, which can certainly be seen as a threat to fight competition.

PT Pegadaian (Persero) consists of 13 regional offices throughout Indonesia. Each regional office also consists of several area offices. One of the area offices where the author will conduct research is Padang. The office in Padang, Pekanbaru, and Batam are part of Pekanbaru Regional Office.

Pegadaian Padang, which has 58 outlets, requires quality and competitive human resources (<https://mis.pegadaian.co.id/>). In other words, employees are not only expected to be able to provide satisfactory services, but also value-oriented services. Thus, employees are not merely pursuing high productivity gains, but also performance in the process of achieving them. Mathias and Jackson (in Sunard, 2016) states that employee performance is how much they contribute to the organization that can be seen from the quality of work, attendance, completion period, cooperation with co-workers and achievement of targets.

According to Mathis and Jackson (2002), the performance of employees is how much they contribute to the organization that can be seen from the quality of work, attendance, completion period, customer satisfaction, cooperation with colleagues and achievement of employee targets.

One factor likely to greatly affect the performance of Pegadaian Padang's employees is job rotation factors. Job rotation is the activity of moving employees from one place to another (Nurdin, 2015). Another factor to consider is the compensation factor, which is all income in the form of money, and direct or indirect goods received by employees in return for services provided to the company (Hasibuan in Sunardi, 2016). In addition to job rotation and compensation factors, the Organization Citizenship Behaviour (OCB) factor also influences employee performance. According to Organ (in

Tampi G, 2013) OCB is a constructive behaviour but does not include the formal job description of employees.

Employee performance is strongly influenced by job rotation policies. Employee placement in an inappropriate place can reduce employee performance. Likewise, the placement of employees in the right place will improve employee performance. If the employee is satisfied with the work placement environment, they will be likely to behave well in working.

According to Siagian (2002), employee performance is also influenced by several factors, namely compensation, employee training, work environment, work culture, leadership, motivation, discipline and job satisfaction. Providing compensation in accordance with the results of the work can make employees work effectively and efficiently in accordance with the objectives of the company. Compensation is a form of costs that must be incurred by the company in the hope that it will get rewards in the form of employee performance. As a counter-achievement of all work skills, time and energy that employees give to the company, the company provides compensation or compensation to employees.

Compensation can be seen from different perspectives according to their interests. For compensation companies are the cost of production to get optimal profits, the use of costs must be carried out efficiently. In terms of employees, compensation is seen as a right and is the main source of income because the amount is to be able to meet the needs of herself and her family as well as the lack of certainty of acceptance (Sutrisno, 2009). According to Wibowo (in Dini F, 2015) Errors in implementing a compensation system will result in the emergence of demonization and no job satisfaction among employees.

Proper compensation will affect employee performance. If this compensation exceeds employee expectations, they will want to work beyond the standard set by the company. This is what the company expects, where employees are not only in-role behaviour, but also extra role behaviour called Organizational Citizenship Behaviour (OCB) (Organ, Bateman, Smith and Near in Garay 2006). According to Lawler (2000) Wage / salary systems can act as an agent of change for the organization. In other words, when an organization expects a new / additional behaviour to occur, an increase in employee performance, a compensation policy can be used as a tool to foster such behaviour.

The next factor considered influential on employee performance is Organizational Citizenship Behaviour (OCB). Organizational Citizenship Behaviour (OCB) is extra-role behaviour, not rewarded, formally formalized by the organization, but can increase benefits for the organization through increased efficiency and effectiveness of the organization (Schnake & Damler in Gina, 2013). OCB contributes to the company in the form of improved performance, colleague productivity, increased manager productivity, saves management and organization resources as a whole, helps maintain group functions, becomes very effective in coordinating work group activities, enhances organizational capabilities to attract and retain the best employees, improve the stability of the organization's work, improve the ability of the organization to adapt to changes in the environment (Podsakoff and Mackenzie in Kelana, 2009).

Based on the background, the authors are interested in conducting research on "The Influence of Job rotations, Compensation and Organizational Citizenship Behaviour in Improving Employee Performance of PT Pegadaian (Persero) Area Padang".

Hasibuan (2012) suggests performance (work performance) is a result of work achieved by a person in carrying out tasks that are charged to him based on skills, experience, and sincerity and time. Mathis and Jackson (2011) state that performance is basically what employees do or don't do. According to Wirawan (2009) performance is the output produced by functions or indicators of a job or a profession within a certain time, while according to Marwansyah (2012) performance is an achievement / achievement of a person with regard to tasks charged to her. Performance can also be seen as a combination of what work a person must achieve and how one achieves it.

Job Rotation

According to Ortega (1999) and Weichel (2010), job rotations can be used to develop knowledge and functions both broadly and in depth and if these job rotations can be carried out, those

transferred are expected to master new knowledge and integrate all aspects of knowledge resources in the organization. According to Nitisemito (2002) the notion of job rotation is the activity of a company leader to move employees from one job to another which is considered to be equal or equal. Furthermore Malayu (2008) states that job rotation are a change in position / position / place / work carried out both horizontally and vertically within an organization. Basically, job rotations are included in the employee development function, because the aim is to improve the efficiency and effectiveness of work within the company (government).

Compensation is the overall arrangement of remuneration for "employers" and "employees" either directly in the form of money (financial) or indirectly in the form of non-money (Martoyo, 2007: 166). While Malthis and Jackson (2006: 419), explained that compensation is an important factor that influences how and why people choose to work in an organization rather than other organizations.

According to Handoko (2001) compensation is everything that employees receive as compensation for their work. Milkovich and Newman (2002) say that compensation relates to all forms of tangible (tangible) financial services and benefits, as well as the benefits that employees receive as part of an employment relationship. According to Gary Dessler (2003) in Tjuju and Soewarno (2013) that employee compensation means all forms of payroll or rewards that flow to employees or arise from their staffing.

Organ (1997) defines organizational citizenship behaviour (OCB) as free individual behaviour, not directly or explicitly related to the reward system and can improve the effective functioning of the organization. Organ (1997) also notes that organizational citizenship behaviour (OCB) is found as an alternative explanation for the hypothesis of "satisfaction based on performance". Organ states that organizational citizenship behaviour (OCB) must be redefined using contextual performance where contextual behaviour is an activity that not only supports the core of the behaviour itself but supports the increasingly large organizational, social and psychological environment so that the technique functions. The conceptual framework in this study is as follows:

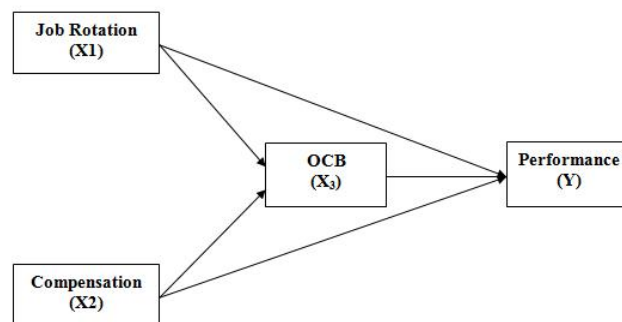


Figure 1 Conceptual Framework

Hasibuan (2009) argues that the purpose of job rotation is to obtain and increase employee knowledge, provide incentives for employees to strive to improve their careers and encourage performance to increase through open competition. The job rotations referred to in this study are job rotations (promotions and demos) based on the Regional Leader II of Pekanbaru.

H1: Job rotations have a positive and significant effect on Pegadaian Padang Area employee performance.

Bernadin and Russel (Casmiwati: 2004) argue that compensation can be used to meet the needs of employees. A psychologically clear compensation program will encourage employees to work well. In other words, compensation can be used as a means to improve employee performance. Compensation referred to in this study is financial compensation (bonuses, incentives) and non-financial compensation (rewards and awards).

H2: Compensation has a positive and significant effect on the performance of Pegadaian Padang Area employees.

According to Lawler (2000) states that when an organization expects a new / additional behaviour (OCB) to occur, performs extra role performance, from the company's performance, policy must be used as a tool to foster such behaviour. OCB in this study is the behaviour of employees who voluntarily carry out activities and events outside of their routine activities and helping behaviour of other employees in their daily activities.

H3: OCB has a positive and significant effect on the performance of Pegadaian Padang Area employees

Implementation of the right and correct job rotations will increase employee morale at work. Employees who have a working spirit will certainly have a positive attitude so that they will spread good influence to their colleagues. This will certainly improve employee performance.

H4: Job rotations have a significant effect on OCB Pegadaian Padang Area employees.

Compensation will encourage employees to further improve their performance. Through compensation, employees feel there is motivation and enthusiasm in carrying out activities so that it creates a positive attitude that will have an impact on the work environment, especially on colleagues. Employee transfer in the right place, giving fair and reasonable compensation and even exceeding employee expectations, they will want to work beyond the standard limits set by the company. This is what the company expects, where employees are not only in-role behaviour, but also extra role behaviour called Organizational Citizenship Behaviour (OCB) (Organ, Bateman, Smith and Near in Garay 2006).

H5: Compensation has a significant effect on OCB Padang Area staff.

Methods

This study uses a quantitative approach. The analytical technique used is based on Partial Least Square (PLS) to examine the significance of the influence of Exogenous variables on the dependent variable (Endogenous) both partially and as a whole and to look at existing problems and find solutions to improve their performance.

The data collection technique in this study is using a questionnaire. The population in this study were all Pegadaian employees in the Padang Area were 156 people. The numbers of samples in this study were 60 respondents.

Results and Discussion

Data processing techniques using the SEM method based on Partial Least Square (PLS) require 2 stages to assess the Fit Model from a research model (Ghozali, 2006). These stages are as follows:

Convergent validity of the measurement model with reflexive indicators was assessed based on the correlation between item score / component score. In this study, the loading factor limit of 0.50 will be used.

Processing results using SmartPLS can be seen in Table 1. The value of the outer model or the correlation between constructs and variables initially did not meet convergent validity because there are still indicators that have a factor loading value below 0.50. Processing results using SmartPLS can also be seen in the picture below:

Table 1 Initial Loading Factor Value

Indicator	Loading Factor	Results
PMJ	0.838	Accepted
PSJ	0.863	Accepted
PTJ	0.846	Accepted
KTL	0.740	Accepted
RWI	0.946	Accepted
SLR	0.779	Accepted
ALS	0.728	Accepted
CNS	0.601	Accepted
CSY	0.773	Accepted
CVE	0.216	Rejected
SPS	0.728	Accepted
KBM	0.865	Accepted
KLS	0.874	Accepted
KNS	0.623	Accepted
KWH	0.869	Accepted
PGN	0.751	Accepted

Loading Factor < 0,5 = rejected

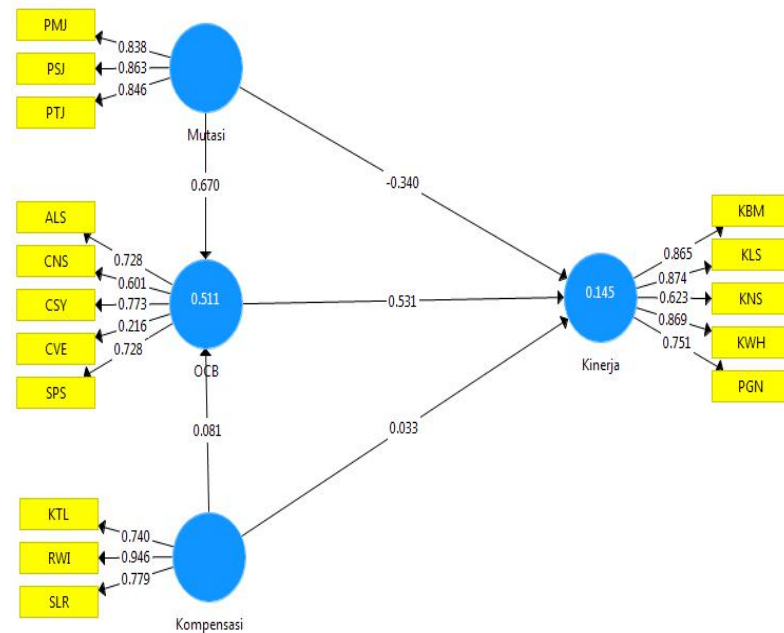


Figure 2 Path Diagram with Initial Loading Factor

In figure 2 above shows that there are four variables namely job rotation, compensation, OCB and performance. Based on this model there is one indicator that has a loading factor value below the standard 0.5, namely the CVE indicator variable. This means that not all indicators in this study are valid to explain the latent variables used. Therefore it is necessary to re-validate to get the best final model. The next step is by removing the loading factor value below 0.5, and then doing the improved PLS-SEM algorithm process gives a valid value. The model modification is then carried out with the following results:

Table 2 Final Loading Factor Value

Indicator	Loading Factor	Results
PMJ	0.819	Accepted
PSJ	0.840	Accepted
PTJ	0.873	Accepted
KTL	0.682	Accepted
RWI	0.990	Accepted
SLR	0.613	Accepted
ALS	0.690	Accepted
CNS	0.528	Accepted
CSY	0.796	Accepted
SPS	.0798	Accepted
KBM	0.858	Accepted
KLS	0.872	Accepted
KNS	0.636	Accepted
KWH	0.864	Accepted
PGN	0.757	Accepted

Model modification is done by issuing indicators that have a factor loading value below 0.50. In the modification model as in table 2 it shows that all loading factors have values above 0.50 so that no constructs for all variables are eliminated from the model. Processing results using SmartPLS can also be seen in the picture below:

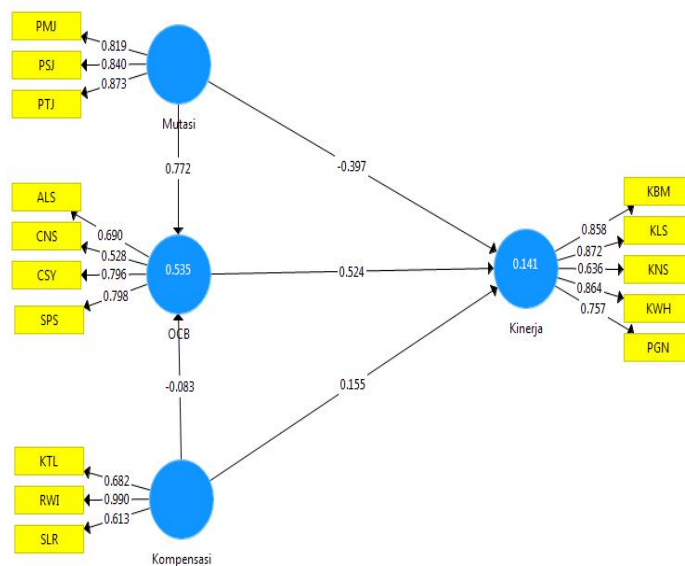


Figure 3 Path diagram with loading factor End

In Figure 3 shows that the modification model after the issuance of indicators that do not meet the standards shows that all loading factors have values above 0.5 so that none of the constructs for all variables are eliminated from the model.

Discriminate Validity

Discriminate Validity is done to ensure that each concept of each latent variable is different from other variables. The discriminate validity test results are obtained as follows:

Table 3 Value of Discriminate Validity (Cross Loading)

	Performance	Job Rotation	Compensation	OCB
ALS	0.238	0.261	0.291	0.690
CNS	0.465	0.128	0.411	0.528
CSY	0.280	0.246	0.041	0.796
SPS	0.103	0.873	0.257S	0.798
KBM	0.858	-0.056	-0.143	0.114
KLS	0.872	0.127	0.223	0.362
KNS	0.636	0.264	0.149	0.241
KWH	0.864	-0.054	-0.095	0.156
PGN	0.757	0.003	0.155	0.157
PMJ	0.062	0.819	0.596	0.426
PSJ	-0.021	0.840	0.651	0.494
PTJ	0.103	0.873	0.257	0.798
RWI	0.122	0.521	0.990	0.355
SLR	0.015	0.210	0.613	-0.008
CTL	0.036	0.392	0.682	0.064

Source: Processing data with Smartpls, 2018

From table 3 it can be seen that several loading factor values for each indicator of each latent variable still have a loading factor value that is not the biggest compared to the loading value if it is associated with other latent variables. This means that each latent variable does not yet have good discriminate validity where some latent variables still have gauges that are highly correlated with other constructs.

Evaluating Reliability and Average Variance Extracted (AVE)

The construct is said to have high reliability if the values above 0.70 and AVE are above 0.50. In table 4 will be presented the value of Composite Reliability and AVE for all variables.

Table 4 Composite Reliability, Average Variance Extracted and Cronbach's Alpha

	Composite Reliability	AVE	Cronbachs Alpha
Job Rotation	0.882	0.713	0.813
Compensation	0.816	0.607	0.792
OCB	0.800	0.506	0.757
Performance	0.899	0.644	0.869

Source: Data processing with smartpls, 2018

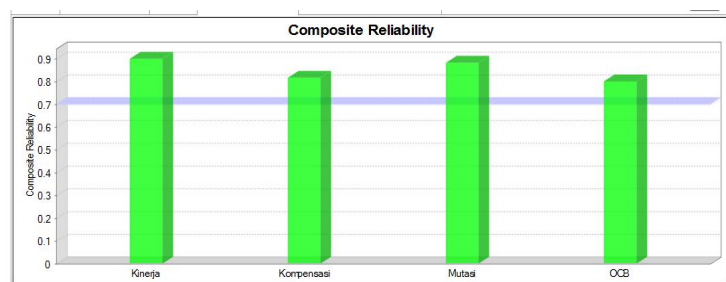


Figure 4 Composite Reliability

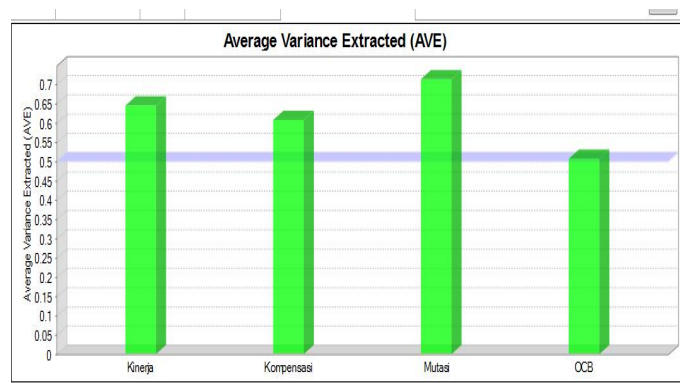


Figure 5 Average Variance Extracted

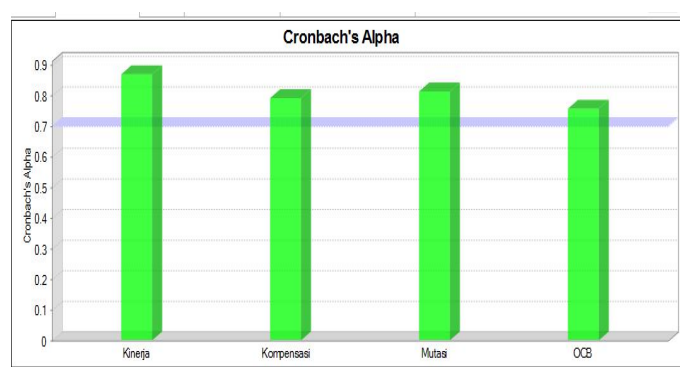


Figure 6 Cronbach's Alpha

Based on table 6 and Figure 4.3 - 4.5 it can be concluded that all constructs meet reliable criteria. This is indicated by the composite reliability and cronbach's alpha values above 0.70 and AVE above 0.50 as recommended criteria.

Structural Model Testing (Inner Model)

In assessing the model with PLS begins by looking at R-Square for each dependent latent variable. Table 5 is the result of R-Square estimation using SmartPLS

Table 5 R-Square values

	R Square
Performance	0.141
OCB	0.535

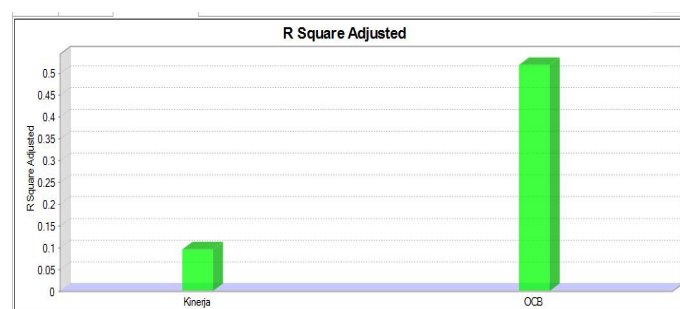


Figure 7 Results of R Square

Table 5 shows the R-Square value for the performance variable is 0.141. This means that the factors used to measure performance are able to explain the diversity of performance values by 14.1%, while the rest is explained by other variables not used in the model. Table 5 also shows the R-Square value of the OCB variable of 0.535. This means that the factor used in measuring OCB is able to explain the diversity of OCB variable values of 53.5%, the rest is explained by other factors not included in the model.

The significance of the estimated parameters provides very useful information about the relationship between research variables. The basis used in testing hypotheses is the value found in the output for inner weight.

Table 6 Hypothesis Testing

	T Statistics (O/STER)	P Values	Results
Compensation-> Performance	2.545	0.050	Significant
Compensation -> OCB	0.330	0.742	Not Significant
Job Rotation -> Performance	1.385	0.167	Not Significant
Job Rotation -> OCB	2.973	0.003	Significant
OCB -> Performance	1..975	0.049	Significant

P-Value < 0,05 = Significant

In PLS statistically testing each relationship hypothesized is done using a simulation. In this case the bootstrapping method of the sample is carried out. Bootstrapping testing is also intended to minimize the problem of abnormal data research.

Discussion

The first hypothesis statement is that there is a job rotation effect on OCB employees of PT Pegadaian Area Padang

After the data in the field was processed it was found that the relationship between the job rotation variable and the employee OCB showed the path coefficient value of 0.772 with a sig value of 0.003. This value is more than <0.05. According to Santoso (2002: 50) if the sig value <0.05, there is a significant effect. This result means that job rotations have a positive and significant relationship to employee OCB. So the first hypothesis is accepted.

The results of this study are in line with the opinion of Hasibuan (2005) who concludes that one of the goals of job rotation is to increase and expand employee knowledge and eliminate the boredom of their work. Employees who have been transferred will have the same feelings and similarities. The feeling of the same will encourage the increasing attitude of helping and helping each other among them.

Correspondingly Ortega (1999) and Weichel et al. (2010) also states that job rotations can be used to develop knowledge and functions both broadly and in depth and if these job rotations can be carried out then those who have been transferred are expected to master new knowledge and integrate all aspects of knowledge sources and transfer them to colleagues in the organization.

The facts in the field also support the first hypothesis that there is a significant influence between job rotations with OCB. Pegadaian Area Padang employees who have been transferred have a high sense of concern for co-workers who are happy to provide assistance and assistance to colleagues who are experiencing difficulties. This is because they already have experience about job rotations and how to adapt to the new environment.

The second hypothesis statement is that there is no effect of compensation on OCB employees of PT Pegadaian Area Padang

After the data in the field was processed it was found that the results of testing the second hypothesis showed the relationship of the compensation variable with OCB showing the path

coefficient value of -0.083 with a sig value of 0.742. The value was more > 0.05. This result means that compensation has a negative and insignificant relationship to OCB. So the second hypothesis is rejected.

The relationship between compensation with OCB generally has a positive relationship in line with what was conveyed by Hasibuan (2009) that compensation is all income in the form of money, goods, directly or indirectly received by employees in return for services provided to an organization that aims to increase job satisfaction. Employees who are satisfied with their work will participate more in organizational citizenship behaviour (OCB), such as volunteering for extra work activities and helping co-workers.

Based on the results of data processing in this study it was found that there was no significant effect between compensation with OCB. This is likely due to this OCB emphasizing more on the individual aspects.

According to (Kertajaya, 2010) character is a characteristic possessed by an object or individual. These characteristics are original and rooted in the personality of the object or individual, and are a machine that encourages how someone acts, behaves, speaks and responds to something. In line with that (Suyanto, 2009) defines character as a way of thinking and behaving that characterizes each individual to live and cooperate, both within the family, organization, society and nation and state. So the character is a characteristic that is rooted in individuals that cannot be measured with material.

For some people who highly value the OCB and consider the value to be more important than material value, then in this condition the OCB value cannot be influenced by the material. This means that employees who get better compensation from the company do not necessarily guarantee an increase in their OCB.

The facts in the field also found that there were still many Pegadaian Padang Area employees who had good OCB. This is reflected in the nature of helping and helping colleagues who are experiencing difficulties even though the compensation they receive is not the same. The effect of compensation on OCB in this study was rejected.

The third hypothesis statement is that there is no job rotation effect on the performance of PT Pegadaian Area Padang employees

Based on the results of data processing it was found that the results of the third hypothesis showed that the relationship between job rotation variables and performance showed a path coefficient of -0.397 with a sig value of 0.176. This value is more than 0.05. This result means that job rotations have a negative and insignificant relationship to employee performance. So the third hypothesis is refused.

The link between job rotations and employee performance generally has a positive relationship. This is in line with what was conveyed by Sastrohadiwiryono (2002) that job rotations are employment activities that relate to the process of transferring the functions, responsibilities, and employment status of workers to certain situations with the aim that the workforces in question obtain profound job satisfaction so that it affects maximum performance improvement to the company.

In carrying out job rotations, factors that are considered objective and rational must be considered, job rotations based on the principles of the right man on the right place, and job rotations must be coordinated. Correspondingly, Samsudin (2006) explained that the implementation of job rotations is based on organizational planning. Job rotations are carried out continuously and based on applicable guidelines.

To maintain the level of objectivity in the implementation of job rotations, the underlying normative guidelines should be stated in writing and made explicit and clear. It is intended that the implementation of job rotations should not be carried out at will of management without fair and rational considerations. The implementation of job rotations without fair and rational considerations will have an impact on the decline in employee performance.

But in the research that the writer did there was a negative relationship so that it contradicted the theory put forward by experts. According to the observations that the authors get in the field, the job

rotation of employees at Pegadaian Padang area still does not have a positive impact on improving performance, but instead has a negative influence on performance.

Based on the facts in the field, it shows that the job rotation policy carried out by the Pegadaian Padang Area has not been carried out objectively, fairly and rationally as ideally job rotations in the opinion of experts. For example, the implementation of a job rotation that is only based on the workload of branch offices or vacant formations in a branch that must be filled immediately, the growth of a large number of outlets, forcing the management to take shortcuts to place employees with minimal experience in the new area, as well as some job rotation policies. The application of this job rotation has caused many complaints to be felt by employees. The effect of job rotation on performance in this study was rejected.

The fourth hypothesis statement is that there is an effect of compensation on the performance of PT Pegadaian Area Padang employees

Based on the results, the results testing show that the relationship of compensation variables with performance shows the value of the path coefficient of 0.155 with a sig value of 0.050. This value is more than 0.05. This result means that compensation has a positive and significant relationship to employee performance. So the fourth hypothesis is accepted.

The results of this study are in line with the opinions of experts Bernadin and Russell (Casmiwati: 2004) which states that compensation can be used to meet the needs of employees. A psychologically clear compensation program will encourage employees to work well. In other words, compensation can be used as a means to improve employee performance. The results of this study are also in accordance with international journals conducted by Abdul Hamid (2014) on Impact of Compensation on Employee Performance Empirical Evidence from Banking Sector of Pakistan. The effect of compensation on the performance of employees in the banking sector in Pakistan also has a positive and significant relationship.

Based on the facts in the field, it also supports this fourth hypothesis that most of the Pegadaian Padang Area employees receive compensation or rewards from a company psychologically when they see that they have a better working passion in completing the work that is their responsibility so that it directly influences their performance.

The fifth hypothesis statement is that there is an OCB influence on the performance of PT Pegadaian Area Padang employees

Based on the results of data processing, the results of testing the fifth hypothesis indicate that the relationship of the OCB variable with employee performance shows a path coefficient of 0.524 with a sig value of 0.049. This value is more than <0.05 . This result means that OCB has a positive and significant relationship to employee performance. So the fifth hypothesis is accepted.

The results of this study are in accordance with the opinions (Podsakoff et al., 2009). This states that employees who are often involved in OCB may not always be the best performers, but they are known as extra workers. The organization will benefit from the encouragement of employees to be involved in OCB, because it has been proven to increase customer productivity, efficiency and satisfaction, and reduce costs and increase turnover due to the increased performance of OCBs.

The results of this study are also in line with the opinions of experts in the international journal by Lelei, J (2015) on the Effect of Organizational Citizenship Behaviour on Employee Performance in Banking Sector, Nairobi Country, Kenya. OCB has a significant influence on employee performance in the banking sector in Kenya.

Conclusion

Based on the results of the research and discussion, this research can be concluded as follows: (1) Job rotations have a positive and significant relationship to OCB; (2) Compensation has a negative and insignificant relationship to employee OCB; (3) Job rotations have a negative and insignificant

relationship to employee performance; (4) Compensation has a positive and significant relationship to employee performance; (5) OCB has a positive and significant relationship to employee performance.

The policies that can be suggested in this study are as follows: (1) the results of the study indicate that job rotations have no significant effect on performance. Therefore, the authors advise stakeholders that in the implementation of job rotations so that they can be carried out objectively and rationally so that the purpose of the job rotation can really provide new enthusiasm and passion for employees so that it has an impact on improving their performance; (2) It can be seen that compensation does not have a significant effect on OCB but affects employee performance. Therefore, the authors recommend to stakeholders that compensation or remuneration programs generally aim for the interests of the company, employees, and the government / community. In order for the objectives to be achieved and to give satisfaction to all parties the compensation program must be established based on the principles of fairness, fairness and fairness, based on the labour law / trade unions; (3) It can be seen that employee performance is a synergy of a number of factors so it is advisable for stakeholders to be able to make decisions whether job rotations or compensation are carried out objectively, rationally, fairly and fairly so as to produce decisions that can truly satisfy all parties; (4) The sample in this study was carried out on a part of the Pegadaian Padang Area employees so that for the next researcher it was suggested that it could be done by increasing the number of samples used as research objects.

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