LINKING HUMAN RESOURCE COMPETENCY TO THE PERFORMANCE OUTCOMES OF MSMEs

Almas Farah Dinna Dewi*
Universitas Jember, Indonesia
almasfarah@unej.ac.id*

Isti Fadah
Universitas Jember, Indonesia
isti.fadah@unej.ac.id

Handriyono
Universitas Jember, Indonesia
handriyonofeb@gmail.com

Abstract

Every year, micro, small, and medium enterprises (MSMEs) play a vital role in boosting economic growth and increasing gross domestic product (GDP) in many countries, including Indonesia. Among various business categories, agroindustry-based MSMEs stand out as one of the most resilient segments within the informal sector, particularly during economic crises. This resilience was evident in various situations, including the post-COVID-19 recovery period. However, the rapid advancement of digitalization, technology, and heightened market competition has created both opportunities and challenges for small and medium-sized enterprises. To enhance their performance, it is essential to identify the key components required for developing and strengthening human resource (HR) quality in alignment with current industry demands. This study employs a descriptive research design with a quantitative approach, utilizing multiple linear regression analysis. The findings indicate that human resource competencies—namely education, skills, and abilities—significantly impact the performance of agroindustry-based MSMEs. The study focuses on a city known for its contribution to Indonesia's agribusiness sector, with the aim of offering a replicable model for enhancing MSME performance in other agroindustry-oriented countries.

Keywords: HR Competency; Performance Improvement; MSMEs; Agroindustry.

INTRODUCTION

Strategic themes in national development increasingly emphasize economic activities rooted in agriculture, industry, and trade. One of the key approaches to improving community welfare is through the advancement of agroindustry, which has been recognized as a sector with high potential for growth. Agroindustry development plays a critical role in enhancing added value and income, generating employment opportunities, stimulating regional development, empowering the national economy, and maximizing the use of local resources through integrated upstream to downstream linkages.

Micro, small, and medium enterprises (MSMEs) are vital drivers of Indonesia's economic progress. They have consistently demonstrated resilience during economic downturns and have shown continuous growth in number and economic contribution. Each year, MSMEs help create substantial employment, boost GDP, and stimulate national economic development. Their strength lies in their ability to utilize locally sourced raw materials, operate with minimal capital, and adopt efficient production technologies. Given the ongoing importance of agriculture in the lives of Indonesians, agroindustry-based MSMEs—especially in agribusiness-focused regions like Jember—deserve strategic focus and support.

Despite their potential, the performance of many MSMEs remains constrained, particularly in the domain of human resources. This highlights the need for a parallel effort in human resource development to support MSME growth. Contrary to the assumption that MSME entrepreneurs in Indonesia have low educational backgrounds, survey data indicates that a significant proportion hold senior high school diplomas (44.1%), bachelor's degrees (17.9%), and associate degrees (7.4%), with fewer below high school level. Nonetheless, improving the quality of human capital remains crucial. Core competencies—including knowledge, technical skills, capabilities, and entrepreneurial attitudes—are essential for boosting MSME performance.

Moreover, entrepreneurs and their employees require continuous HR development, particularly in adapting to technological advancements that can enhance productivity and entrepreneurial capacity. Current gaps in science and technology mastery, along with limited marketing skills among MSME personnel, further underline the urgency of strengthening human resource competencies.

In light of these conditions, prioritizing HR competency development within MSMEs is fundamental for fostering a competitive and innovative workforce capable of navigating both domestic and global markets. This study aims to examine the influence of HR competencies on the performance of agroindustry-based MSMEs by employing a multiple linear regression approach. The findings are expected to inform strategic efforts in improving MSME performance through competency enhancement initiatives.

LITERATURE REVIEW

Performance, according to Simamora (2001), refers to the accomplishment of job requirements, observable through both the quantity and quality of outputs, which can be either tangible or intangible. Nawawi (1997) emphasizes that performance results from completing a task, whether physical or non-physical. Baswir, cited in Ardiana et al. (2010), expands this definition by stating that performance is the outcome of work executed by individuals or groups in an organization, aligned with their duties, responsibilities, and authority in achieving organizational goals.

The performance of micro, small, and medium enterprises (MSMEs) is influenced by both internal and external factors (Attahir, 1995). Internal factors include entrepreneurial competence and characteristics, which, when improved, can enhance human resource (HR) performance (Hadiyati, 2014). Competence—defined as the set of personal characteristics such as motives, self-concept, traits, knowledge, and skills—serves as a measure of individual workplace performance (Mitrani et al., 1992). Spencer and Spencer

(1993) categorize competencies into “borderline competencies,” which are necessary but do not distinguish high performers from average ones, and “differentiating competencies,” which do.

Competence is closely linked to performance at both individual and organizational levels, including MSMEs (Armstrong, 1994). Entrepreneurial competence enables individuals to face challenges and competition while supporting decision-making (Ng & Kee, 2013). The development of entrepreneurial characteristics—such as adaptability, resilience, a drive for excellence, and a willingness to learn—is also crucial (Muharastri et al., 2015; Darya, 2012). These are complemented by business competencies, which include business knowledge, skills, and adaptive capabilities.

Entrepreneurial, managerial, and technical competencies are essential for MSME success (Ng & Kee, 2013). Managerial competence reflects conceptual, interpersonal, and technical skills, whereas entrepreneurial competence involves environmental awareness and opportunity identification for business development.

The correlation between employee performance and HR competence is well-established. Skills are defined as the capacity to execute tasks effectively (Widayati et al., 2022). Knowledge management plays a critical role in strategically developing, implementing, and utilizing knowledge to improve performance (Awaliyah, 2017; Desembrianita et al., 2022). Studies by Winarto (2021), Amelia and Hendra (2019), and Widayati et al. (2021) demonstrate that knowledge, skills, and abilities significantly affect MSME performance.

Marampa et al. (2022) found that owner competencies and attitudes positively influence business performance. Competencies—encompassing skills, knowledge, behaviors, and traits—are essential to organizational success regardless of size (Dharmanegara et al., 2016). However, Setiyono et al. (2022) argue that knowledge management alone does not directly impact MSMEs; instead, its influence is mediated by market orientation and product innovation.

Digital literacy is another critical factor that enhances MSME performance, particularly in marketing (Widiastuti et al., 2021). Mutuku et al. (2022) found a significant positive correlation between entrepreneurial skills and SME performance. Similarly, Bai and He (2021), along with Sembiring (2016), highlight that HR skills have a more substantial effect on MSME performance than knowledge alone.

METHODOLOGY

This research is included in the type of descriptive research which aims to describe the state of population competence or empirical facts. The population situation or empirical facts that will be described in this research are about the influence of MSME HR competencies which include knowledge, skills, and abilities on the performance of MSMEs in agroindustry-based.

This research is based on the results of a field survey conducted on MSME actors who focused on the agro-industry-based sector in Jember as a population with a sample of 150 MSMEs who are members of the Jember Regency, Indonesia Cooperatives and MSMEs Service.

The survey was carried out by conducting interviews and filling out questionnaires online and offline regarding personal data, information about the entrepreneurship that the respondent is pursuing, and the competencies possessed by the respondent. All data from the questionnaire was then collected, analyzed for completeness, validity, and reliability of the data, and then analyzed using the multiple linear regression method. In the multiple linear regression method, the data must meet existing assumptions, such as the multicollinearity test, homoscedasticity test, and autocorrelation test. The multicollinearity test aims to test the existence of correlation between independent variables in the regression model. The heteroscedasticity test aims to test whether the regression model has unequal variances from the residuals of one observation to another observation.

There are four variables analyzed in this research, namely variables that indicate competence, such as knowledge seen from the level of education possessed by MSME business actors, skills and abilities which are independent variables, and performance which in this case is measured by the income of business actors. MSMEs which are the dependent variable. Each variable is represented by a question that refers to the data to be obtained based on the definition of that variable. The resulting data will be data in the form of ratios which are then analyzed using multiple linear regression to determine the influence of the independent variable on the dependent variable partially and simultaneously. To prove and test whether there is a significant partial influence or not, the t-test will be used, while to test whether there is a simultaneous influence, the F test will be used.

Data collection in this study was carried out using several techniques, as follows:

1. Documentary technique, used to collect data sourced from secondary data such as the physical and geographical conditions of the region, existing MSME centers, and the number and characteristics of MSMEs.
2. Questionnaire technique, carried out by creating a series of questions related to the competency of MSME human resources for Agribusiness-based processed that are members of PLUT Jember Regency.
3. Interview technique, used as a complement to obtain data that cannot be collected through other techniques, as well as a cross-check of the data collected.

In the data collection process, a combination of questionnaires and interviews was also carried out, with the questionnaire used as a guide so that the interviews were more structured and standardized. The steps to be taken in the data collection process are as follows:

1. Prepare questionnaires and conduct validity and reliability tests;
2. Recruiting surveyors and supervisors as field implementers;
3. Organizing training for surveyors and supervisors;

4. Implementation of data collection;
5. Submission of data collection results to the research team
6. Next, the collected data is tabulated, processed, and interpreted according to the research objectives.

RESULTS AND DISCUSSION

This study involved 150 MSME participants. The majority of respondents held a senior high school diploma (72 individuals), followed by 53 with a bachelor's degree, 17 with a diploma, 7 with a junior high school education, and 1 respondent with a master's degree. These findings suggest that most respondents had attained secondary or higher education levels.

Despite this, the majority had limited exposure to business development training, such as marketing, product packaging, legal business registration, and other relevant topics. Interview results revealed several contributing factors to the low training participation rate, including the unequal distribution of training information for MSMEs, internal constraints such as lack of time due to business activities, limited awareness of the importance of training for business growth, and other barriers.

Based on the combined data from questionnaires and interviews, 48% of respondents had completed senior high school, 35% held a bachelor's degree, 11% had a diploma, 5% had completed junior high school, 1% had a master's degree, while none had completed only elementary education or held a doctoral degree. These figures are illustrated in the graph below.

In addition to the educational profile, data also revealed limited participation in MSME-related training programs. Specifically, 53% of respondents had attended only one training session, 32% had participated in two, 5% had completed three sessions, 4% had attended four trainings, 3% had never participated in any training, 2% had taken part in six sessions,

and 1% had attended five training events. These findings highlight the low level of training engagement among MSMEs, emphasizing the need for greater efforts to increase participation in capacity-building initiatives. This information is also visualized in the following graph.

From the results of the normality test that has been carried out, the results show that the data is normally distributed with a significance value of more than 0.05. This means that there is no trend in the data on one side but rather that the data is evenly distributed and from these results, it can be continued with testing assumptions.

Table 1. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		150
Normal Parameters[a.b]	Mean	.0000000
	Std.	.96926124
Most Extreme Differences	Deviation	.038
	Absolute	.037
	Positive	-.038
Test Statistic	Negative	.038
Asymp. Sig. (2-tailed)		.200[c.d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Classic Assumption Test

In testing the assumptions of the classical regression model, the test results show that the main model does not violate the assumption that there is no heteroscedasticity. The results also show that between variables do not violate the assumption that there is no multicollinearity and autocorrelation. The results can be seen as follows.

Table 2. Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Knowledge (X1)	Skill (X2)	Ability (X3)
1	1	3.453	1.000	.01	.01	.03	.01
	2	.343	3.172	.02	.01	.92	.06
	3	.133	5.098	.00	.73	.05	.43
	4	.071	6.998	.97	.24	.00	.50

a. Dependent Variable: Kinerja (Y)

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.2665	5.8654	3.3771	1.00564	150
Residual	-2.55176	2.36909	.00000	.96926	150
Std. Predicted Value	-2.099	2.474	.000	1.000	150
Std. Residual	-2.606	2.419	.000	.990	150

a. Dependent Variable: Kinerja (Y)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin - Watson
1	.720[a]	.518	.509	.97917	1.844

a. Predictors: (Constant), Ability (X3), Skill (X2), Knowledge (X1)
b. Dependent Variable: Kinerja (Y)

In testing the multiple regression model, the results show that the relationship between the independent variable and the dependent variable has a strong positive relationship as shown by the R square value. In this result, the value of R square is 0.518 which indicates that 51.8% of the variation in performance can be explained by education,

skill, and ability, and the rest is explained by other variables outside the model. A high R square value also indicates that the model used is good. This shows that the independent variables in the form of education, skills, and abilities are positively related to the dependent variable, namely the performance of MSMEs, but other variables outside the main model also have an effect. From these results, it can also be seen that the Durbin-Watson value is 1.844 which is in the H0 acceptance area, which means that the model does not violate the assumption that there is no multicollinearity. R square is a number that shows the proportion of variation of the dependent variable that can be explained by the variation of the independent variable in the model. Decision-making regarding the multicollinearity test can also be seen from the VIF and Tolerance values which in the results of this test the VIF value <10 means that multicollinearity does not occur.

Table 3. Hypothesis Testing

Coefficients[a]

a. Dependent Variable: Performance (Y)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.596	.249		2.397	.018		
	Knowledge (X1)	.375	.056	.405	6.702	.000	.905	1.105
	Skill (X2)	.325	.057	.339	5.697	.000	.933	1.072
	Ability (X3)	.148	.027	.323	5.514	.000	.964	1.037

Based on the results of the tests that have been carried out using the education, skill, and ability variables as independent variables, as well as the performance variable as the dependent variable, a constant value of 0.596 is obtained. From this value, it can be seen that the performance of MSMEs is 0.596 when there is no influence from competencies

in the form of education, skills, and abilities owned by MSME actors. From this value, there could be influence from other factors outside the three independent variables used in this study.

In the education variable, the regression coefficient value is 0.375 which is the largest value among the three independent variables used. These results indicate that the performance of MSMEs can increase by 0.375 when there is influence from the education factor of MSME actors. This shows that the education variable is the competency variable that most influences performance compared to the other two competency variables. This means that the educational background of the respondents has a big contribution to their performance. Education also does not have to be formal, but can also be informal. If education is increased by 1 unit, performance can increase by 0.375.

In the skill variable, the coefficient value is 0.325 which indicates that after education, skill is a variable that supports the performance of MSME actors. These results indicate that the performance of MSMEs can increase by 0.325 when there is influence from the skill factor of MSME actors. The skills possessed can be honed self-taught or enhanced by attending training. From this value, it can also be seen that if skills are increased it will support better performance. If the skill is increased by 1 unit then the performance can increase by 0.325.

In the ability variable, the coefficient value is 0.148 indicating that apart from education and skills, abilities also have an influence, but not as big as education and skills. These results indicate that the performance of MSMEs can increase by 0.148 when there is influence from the ability factor of MSME actors. Ability can be innate or is the result of practice or practice and is used to do something. If ability is increased by 1 unit then performance can increase by 0.148.

From the results of the t-test, the significance values of the three independent variables show a significance value of <0.05, which means that education, skill, and ability

partially have a significant effect on the performance of MSME actors, with a significance value of education of 0.000, skill of 0.000, and ability of 0.000.

ANOVA.

Table 4. F test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	150.685	3	50.228	52.388	.000[b]
	Residual	139.981	146	.959		
	Total	290.666	149			

a. Dependent Variable: Kinerja (Y)
b. Predictors: (Constant), Ability (X3), Skill (X2), Knowledge (X1)

In the F test, the results show that the independent variables simultaneously have a significant effect on the dependent variable with a significant value of 0.000 < 0.05. This means that together the education, skill, and ability variables have a significant influence on the performance of MSME actors so each variable must be maintained.

Performance is the output or result of work that has been done and can be directly seen and used as evaluation material for subsequent work. In MSMEs, performance is also an important thing that needs to be considered so that the business can continue to survive and develop amidst the rapid and innovative development of the business world. The performance of MSMEs can be improved by increasing the competence of these business actors. The results of research that has been conducted show that competencies in the form of education, skills, and abilities have a positive influence on improving the performance of MSMEs. The results of this research are in line with the results of previous studies with the same variables and results, both partially and simultaneously. This shows that the competence of MSME actors has a big influence on improving their performance, which is still lacking and needs to be improved in the future.

It is hoped that the results of this research can be input for business actors regarding the importance of increasing competence, both formal and informal education, skills either by participating in training or self-teaching, and abilities by honing them yourself or by participating in an activity or

community that can help improve these things. Apart from that, the results of this research can also be input for related agencies, such as the Department of Cooperatives and MSMEs, to further expand the reach of providing training for business actors and be more aggressive in holding it. Relevant agencies can collaborate with local communities or business groups to improve the quality of MSMEs so they can move up in class and reach the national and even global stage.

This research only focuses on examining the influence of competency on the performance of MSMEs in the agro-industrial sector in Jember. In the next research, it is hoped that the coverage area can be even wider so that it can analyze this phenomenon in general. If you want to analyze phenomena in an area, it is hoped that in the future you can increase the number of respondents and have more representatives from the business subsector you want to analyze so that the data obtained can be more varied. In addition, in this study, the competency variables used were only education, skills, and abilities. In future research, it is hoped that we will be able to analyze the influence of competency on performance with different competency variables or a combination of the variables that have been studied with other variables, such as attitude, value, and interest.

LIMITATIONS

This research only focuses on examining the influence of competency on the performance of MSMEs in the agro-industrial sector in in one of the tourism areas in Indonesia. In the next research, it is hoped that the coverage area can be even wider so that it can analyze this phenomenon in general. If you want to analyze phenomena in an area, it is hoped that in the future you can increase the number of respondents and have more representatives from the business subsector you want to analyze so that the data obtained can be more varied. In addition, in this study, the competency variables used were only education, skills, and abilities. In future research, it is hoped that we will be able to analyze the influence of competency on performance with different competency variables or a combination of the variables that have been studied with other variables, such as attitude, value, and interest.

References

Amelia, D., and Hendra, N., Pengaruh Education, Skill dan Ability Sumber Daya Manusia Terhadap Kinerja UMKM Batu Bata di Kota Bukittinggi, vol. 5, no. 2132, pp. 8632, 2019.

Ardiana, I. D. K. R., Brahmayanti, I. A., and Subaedi, S., Kompetensi SDM UKM dan Pengaruhnya Terhadap Kinerja UKM di Surabaya, *Jurnal manajemen dan Kewirausahaan*, vol. 12, no. 1, pp. 42-55, 2010.

Armstrong, M., Manajemen Sumber Daya Manusia: *A Handbook of Human Resource Management*, Jakarta: PT Elex Mediakomputindo, 1994.

Arumsari, V., and Syamsiar, S., Pemberdayaan Masyarakat Perdesaan Berbasis Agroindustri Lokal (Suatu Kajian Agroindustri Gula Kelapa Kristal di Kecamatan Kokap Kabupaten Kulon Progo Propinsi Daerah Istimewa Yogyakarta), *Jurnal Sosial Ekonomi Pertanian dan Agroindustri* (SEPA), vol. 8, no. 1, pp. 35-41, 2011.

Attahir, Y., Critical Success Factor for Small Business: Perceptions of South Pacific Entrepreneurs, *Journal of Small Business Management*, vol. 33, no. 2, pp. 68-73, 1995.

Awaliyah, A., Pengaruh Education Management, Skill, dan Ability Terhadap Kinerja Karyawan di Rumah Mode Dwi Chy Jati Kudus, Doctoral Dissertation, STAIN Kudus, 2017.

Bai, J., and He, T., Research on Audit Data Analysis and Decision Tree Algorithm for Benefit Distribution of Enterprise Financing Alliance, *Scientific Programming*, vol. 2021, pp. 1-8, 2021.

Bawono, I., Maulina, E., Rizal, M., and Purnomo, M., The Role of education Management Capability, Financial Literacy, and Problem-Solving Skills on Organizational Performance for SMEs, *Frontiers in Psychology*, vol. 13, pp. 1-3, 2022.

Darya, I. G., Pengaruh Ketidakpastian Lingkungan dan Karakteristik Kewirausahaan terhadap Kompetensi Usaha dan Kinerja Usaha Mikro Kecil di Kota Balikpapan, *Jurnal Inovasi dan Kewirausahaan*, vol. 1, no. 1, pp. 65–78, 2012.

Desembrianita, E., Soelistya, D., Solichah, M., and Putra, T. A., Peran Fasilitasi dan Pelatihan Budidaya Ikan Sidat dalam Meningkatkan Skill serta Dampaknya Bagi Pemberdayaan Ekonomi Masyarakat si Kecamatan Kebomas Gresik, *DedikasiMU, Journal of Community Service*, pp. 460-472, 2022.

Dharmanegara, I., Sitiari, N., and Wirayudha, I., Job Competency and Work Environment: The Effect on Job Satisfaction and Job Performance among SMEs Worker, *IOSR Journal of Business and Management* (IOSR-JBM), vol. 18, no. 1, pp. 19–26, 2016.

Hadiyati, E., Karakteristik Kewirausahaan dan Perusahaan serta Kompetensi Kewirausahaan sebagai Penentu Kinerja Usaha Kecil Menengah (UKM), *Ekonomika Bisnis*, vol. 5, no. 2, pp. 117–124, 2014.

Hermawan, H., and Damai, D. C., Faktor-faktor yang Mempengaruhi Kinerja Usaha Mikro Kecil Menengah (UMKM) Kota Madiun, *Jurnal Ekomaks Universitas Merdeka Madiun*, 2012.

Kristanto, R. S., Suparwati, Y. K., Atiningsih, S., and Wahyuni, A. N., Pengaruh Kompetensi SDM, Kualitas Informasi Keuangan dan Locus of Control Terhadap Kinerja UMKM dengan Pengambilan Keputusan Sebagai Variabel Intervening, JIEF: *Journal of Islamic Economics and Finance*, vol. 1, no. 1, pp. 46-67, 2021.

Kristiyanti, M., Peran Strategis Usaha Kecil Menengah (UKM) dalam Pembangunan Nasional, *Majalah Ilmiah Informatika*, vol. 3, no. 1, pp. 63–89, 2012.

Marampa, A. M., Afandi, M., and Adawiyah, W. R., Does Owner's Competence and Skill Drive Small Business Performance, The 3rd International Conference on Vocational Innovation and Applied Sciences (ICVIAS) 2021, NST Proceedings, pp. 82-91, 2022.

Mathis, R. L., and Jackson, J. H., *Manajemen Sumber Daya Manusia*, Jakarta: Penerbit Salemba Empat, 2001.

Mitrani, A., Dalziel, M., and Fitt, D. X., Competency Based Human Resource Management: Value-Driven Strategies for Recruitment, Development and Reward, London: Kogan Page Limited, 1992.

Muharastri, Y., Pambudy, R., and Priatna, W. B., Hubungan Karakteristik Wirausaha dengan Kompetensi Kewirausahaan Peternakan Sapi Perah di Kabupaten Bogor, *Jurnal Sosial Ekonomi Pertanian*, vol. 8, no. 1, pp. 25–36, 2015.

Mutuku, A. K., Kiilu, B. N., Mathuku, P., and Auka, D. O., Effect of Entrepreneurial Skills on Organizational Performance of Small and Medium Enterprises in Nakuru City-Kenya, *International Journal of Economics and Business Administration*, vol. 10, no. 3, pp. 156-173, 2022.

Nawawi, H., Manajemen Strategik Organisasi Non-Profit Bidang Pemerintahan dengan Ilustrasi di Bidang Pendidikan, Yogjakarta: Gajah Mada University Press, 1997.

Ng, H. S., and Kee, D. M., Effect of Entrepreneurial Competencies on Firm Performance Under the Influence of Organizational Culture, *Life Science Journal*, vol. 10, no. 4, pp. 2459-2466, 2013.

Riptanti, E. W., Potensi UMKM Berbasis Agroindustri di Kabupaten Wonogiri dan Strategi Pengembangannya Melalui Pembiayaan, Lembaga Penelitian dan Pengabdian Masyarakat Universitas Sebelah Maret, pp. 1-12, 2011.

Sembiring, R., Impact of Human Resources' Education and Skills on SMEs' in Medan City, Indonesia, *International Journal of Management, Economics and Social Sciences*, vol. 5, no. 3, pp.95-104, 2016.

Setiyono, W. P., Iqbal, M., Alfisyahr, R., Pebrianggara, A., and Shofyan, M., Determinants of SME's Performance: The Role of Education Management, Market Orientation, and Product Innovation, *Jurnal Ilmiah Bidang Akuntansi dan Manajemen* (JEMA), vol. 19, no. 1, pp. 22-40, 2022.

Simamora, H., *Manajemen Sumber Daya Manusia*, Yogjakarta: Bagian Penerbitan STIE YKPN, 2001.

Spencer, L. M., and Spencer, S. M., *Competence at Work Models for Superrior Performance*, New York, USA: John Wiley & Sons, 1993.

Widayati, C. C., Anah, S., and Usman, M., Pengaruh Education Management, Skill, dan Attitude Terhadap Kinerja Karyawan (Studi Kasus PT Sun Life Syariah di Jakarta). JMPIS: *Jurnal Manajemen Pendidikan dan Ilmu Sosial*, pp. 128-138, 2022.

Widiastuti, E., Kurniasih, R., and Martini, S., Can Literacy Increase SMEs Performance? An Evidence from SMEs in Banyumas, *International Sustainable Competitiveness Advantage*, pp. 130-139, 2021.

Winarto, W. W. A., Pengaruh Education Manajemen Terhadap Peningkatan Kinerja UMKM. *Akuntansi Dewantara*, vol. 4, no. 2, pp. 138–145, 2021.