

The Implementation Of Human Resource Quality, Salary And Benefits Towards Employee Welfare In Small And Medium Micro-Enterprises In Bandarlampung City From A Sharia Economic Perspective

Penerapan Kualitas Sumber Daya Manusia, Gaji Dan Tunjangan Terhadap Kesejahteraan Karyawan Pada Usaha Mikro Kecil Menengah Di Kota Bandar Lampung Perspektif Ekonomi Syariah

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ABSTRACT

This study aims to analyze the influence of human resource (HR) quality, salaries, and benefits on employee welfare in Micro, Small, and Medium Enterprises (MSMEs) in Bandar Lampung City from a sharia economic perspective. This study uses a qualitative approach with descriptive methods, where data is obtained through interviews, observations, and documentation of MSME owners and employees. The results show that good HR quality, decent salaries, and adequate benefits have a significant contribution to improving employee welfare. These three variables, if managed based on the principles of justice, balance, and benefit in Islamic economics, can create a harmonious and productive work environment. This study confirms that the application of sharia values in MSME employment management is a strategic solution in improving employee welfare holistically, both materially and spiritually.

Keywords: Human Resources Quality, Salary, Benefits, Employee Welfare, MSMEs, Sharia Economy

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas sumber daya manusia (SDM), gaji, dan tunjangan terhadap kesejahteraan karyawan di Usaha Mikro, Kecil, dan Menengah (UMKM) di Kota Bandar Lampung dari perspektif ekonomi syariah. Penelitian ini menggunakan pendekatan kualitatif dengan metode deskriptif, di mana data diperoleh melalui wawancara, observasi, dan dokumentasi pemilik UMKM dan karyawan. Hasil penelitian menunjukkan bahwa kualitas SDM yang baik, gaji yang layak, dan tunjangan yang memadai memiliki kontribusi yang signifikan dalam meningkatkan kesejahteraan karyawan. Ketiga variabel ini, jika dikelola berdasarkan prinsip keadilan, keseimbangan, dan manfaat dalam ekonomi Islam, dapat menciptakan lingkungan kerja yang harmonis dan produktif. Penelitian ini menegaskan bahwa penerapan nilai-nilai syariah dalam manajemen ketenagakerjaan UMKM merupakan solusi strategis dalam meningkatkan kesejahteraan karyawan secara holistik, baik secara material maupun spiritual.

Kata Kunci: Kualitas Sumber Daya Manusia, Gaji, Manfaat, Kesejahteraan Karyawan, UMKM, Ekonomi Syariah

1. Introduction

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in national economic growth, including in Bandarlampung City. MSMEs not only provide employment but also contribute to the welfare of the wider community. However, the main challenge often faced by MSMEs is human resource management, including workforce quality, salary systems, and employee benefits. From a sharia economic perspective, employee welfare is a crucial aspect that must be considered by every business actor to ensure fairness and balance in income distribution (Hassan, 2019).

Micro, Small, and Medium Enterprises (MSMEs) are a strategic sector in the Indonesian economy, including in Bandar Lampung. Their presence significantly contributes to employment and improves the welfare of local communities. However, challenges in managing the quality of human resources (HR), payroll systems, and the provision of benefits remain issues that require comprehensive resolution, including from a sharia economic perspective (Rosita, 2021).

The quality of human resources is a key factor in increasing employee productivity and well-being. According to Yusuf and Rahman, in the Islamic economic system, people are viewed as the primary capital for economic development, which must be developed through education, training, and moral development. However, among MSMEs in Bandar Lampung, there are still limitations in human resource development, both in terms of skills and understanding of Islamic economic principles in the workplace. This can impact the low welfare of employees working in this sector (Yusuf, 2021).

Furthermore, the salary and benefit system implemented in MSMEs is also a crucial aspect in determining employee welfare. In Islamic economics, salaries and benefits must be distributed fairly and in accordance with the principles of al-adl (justice) and al-ihsan (goodness). However, the reality on the ground shows that many MSMEs have not implemented a fair salary system that aligns with employee contributions. Some businesses, such as Usaha Dagang Kroya Jaya and Chobuci Frozen Mart, still face challenges in providing adequate compensation to their employees (Ismail, 2020).

Data from UMKMs UD Kroya and Chobuci Frozen Mart shows that employee salaries and benefits vary widely. For example, UD Kroya employees' daily salaries range from Rp 70,000 to Rp 100,000 per day, with weekly allowances of Rp 150,000 to Rp 170,000. This difference in nominal amounts raises questions about the suitability of the remuneration system to the principles of justice in Islamic economics (Setyawan, 2022).

The wage system in Islam must fulfill the principle of justice ('adl), not harm either party, and fulfill the minimum standards of basic needs of workers and their families (Al-Hadhrani, 2019). For example, some employees at Chobuci Frozen Mart still receive salaries below Rp 2,000,000 per month, indicating that employee welfare has not been optimally achieved. A sharia economic perspective emphasizes the importance of equitable wealth distribution and holistic human resource empowerment. Therefore, examining the relationship between human resource quality, salaries, and benefits, and employee well-being is crucial to determine whether these principles are being implemented (Rohim, 2021).

The application of Sharia values in MSME management can increase employee loyalty and productivity, as they feel valued as whole people, not simply as tools of production. This aligns with the concept of fahlah in Islamic economics, which emphasizes prosperity in this world and the hereafter (Husaini, 2020). This study also aims to examine how the relationship between HR quality, salary, and benefits collectively affects employee welfare, especially in sharia economic indicators such as justice, welfare, and balance (Aziz, 2022).

One of the main obstacles often faced by MSMEs is their limited understanding of Islamic economic principles, particularly in the areas of wages and human resource management. Many MSMEs do not yet have a formal Sharia-based HR management system (Ramdhani, 2019). In addition, other challenges include limited capital, a lack of regular HR training, and suboptimal policy support from local governments to facilitate MSMEs wishing to transform into sharia-based business entities (Prasetyo, 2021).

Quality human resources play a crucial role in increasing the competitiveness of MSMEs. Education, training, and work ethic are key indicators of human resource quality that support prosperity (Nurulliyannah, 2023). Fair and competitive wages are a key motivator for employees. Kadarisman (2012) states that adequate wages influence employee job satisfaction and enthusiasm in carrying out their duties (Oktavia, 2021).

Besides human resource quality, another equally important component is salary and benefits. A decent salary can provide a sense of security and satisfaction for employees, which in turn contributes to their performance. Numerous studies have shown a positive relationship between employee income and their sense of well-being. Employees who feel valued tend to have high work morale (Amin, 2019).

Financial benefits, facilities such as training or work flexibility also improve well-being, according to a study by Setiawan (2022). The impact of Health Benefits plays an important role in reducing employee stress. Benefits in the form of healthcare, bonuses, and other incentives can improve employees' work-life balance. This aligns with Irma's (2015) view on the importance of non-material compensation.[12]As a city with rapid MSME growth, Bandar Lampung has a great opportunity to optimize employee welfare through better HR management (Nurulliyannah, 2023).

This study aims to understand how the application of human resource quality, salary systems, and benefits impacts employee welfare in MSMEs in Bandarlampung City from a sharia economic perspective. Using qualitative research methods, this study will explore the experiences and perspectives of business owners and employees regarding the implementation of sharia economic principles in the workplace. This research will also further explore employees' perceptions of the salaries and benefits they receive, as well as how they assess their overall well-being, including whether they feel valued and involved in the decision-making process (Yuliana, 2021).

2. Literature Review

a. Human Resources

1) Human Resources Description

Human resources have a significant influence on a company due to the constantly changing business environment. Business activities are no longer run solely by rules but are also driven by a vision and mission. Therefore, it requires reliable human resources with insight, creativity, knowledge, and a vision that aligns with the company's (Suheny, 2021). Essentially, human resources refer to every person in an organization. The company's personal resources are selected through a recruitment and selection process, as is the responsibility of personnel management. Within an organization, human resources encompass all individuals who carry out activities. Generally, the resources within an organization can be divided into two categories: human resources and non-human resources. In other words, human resources are every individual working in a company who is managed to achieve organizational goals (Palupi, 2022).

Human resources are a crucial factor in a company, alongside other factors such as capital. Proper and appropriate HR management will support the organization's growth and alignment with established goals. Therefore, HR must be managed effectively to improve organizational effectiveness and efficiency, as a function within a company known as human resource management (HRM). Human resource management faces various challenges that can originate from both external and internal sources within the organization itself. More specifically, these challenges can stem from external challenges stemming from circumstances and technological changes (Kusuma and Fridayani, 2022).

Human resources need to be managed well because humans always play an active and dominant role in every organizational activity. Humans are the planners, doers, and determiners of the realization of organizational goals. Strategic planning is the process of deciding the main programs that will be carried out by an organization in order to implement the strategy and estimating the amount of resources to be

allocated to each long-term program for the next few years. Management Control System, Third Edition Jakarta, Functions in human resource development include planning.

b. Wages

Panjojo stated that salaries are usually paid based on employee position, work performed, and work experience. Rewards can be used as a motivational tool to motivate employees to play an active role in improving employee performance and achieving organizational goals. Salary is one of the factors that influence employee performance. Salary is a receipt as a reward, to the recipient of the work for work or services performed and will be carried out, as a guarantee of a decent human life, which is produced in a form stated or assessed in accordance with the agreement, laws and regulations and determined and the amount paid based on the work agreement between the employer and the employee (Shyreen, 2022).

According to Kadarisman, salary is a monetary reward received by an employee as a consequence of their status as an employee who contributes to achieving the goals of a company or organization. Salary can also be defined as a fixed payment received by an individual due to their position within a company or organization (Leni, 2023). Rivai stated that salary is compensation in the form of money received by employees as a consequence of their status as an employee who contributes to achieving the goals of the company/organization (Putri, 2023). Salary must be a priority for the organization, ensuring that the organization can meet the various requirements. Salary variables can be measured using the following indicators: suitability, work motivation, and ability to meet employee needs (Siagian, 2023).

c. Allowance

1) Description of Benefits

Benefits are additional benefits provided to workers or employees. For example, the use of a company car, free meals, low-interest or interest-free loans, medical services, vacation assistance, and stock purchase programs. At senior levels such as senior management, companies often choose to offer benefits above salary increases because these benefits are only lightly taxed or not taxed at all. To increase workforce productivity, companies must provide facilities and infrastructure as employee welfare benefits. The strategy to improve employee performance is to provide benefits to employees, one of which is by providing benefits. Amina & Wadhan, state that benefits are additional compensation provided at the company's discretion to all employees in an effort to improve employee welfare (Shyreen, 2022).

The dimensions of allowances based on the regulation of the Minister of Manpower no. 10 of 2017 are as follows: a) Achievement of Monthly Employee Performance Targets (SKP) In achieving employee performance can be seen from quantity, quality, time and cost. Quantity is defined as the amount produced, or the number of activity cycles that have been completed. Quality is defined as how far the process or results of implementing an activity approach perfection. Time is defined as how well an activity is completed. Meanwhile, costs are defined as how much budget has been spent. b) Employee attendance Attendance is a primary requirement for employees in achieving work goals. Employees are required to comply with the provisions of working days and hours, where the provisions of working days that apply in the Ministry are 5 (five) working days with a total of 7.5 (seven point five) hours per day (Ningsih, 2021).

Benefits are a social welfare program that is not based on employee performance, but rather on their membership in the organization, and employees have many needs to live a normal life and perform well. Benefits are generally related to a company's efforts to meet its employees' need for security, as a form of service to employees, and as a demonstration of corporate social responsibility to its employees (Utomo, 2019).

d. Employee welfare

According to the KBBI (Big Indonesian Dictionary), welfare comes from the word "sejahtera," which means peace, security, prosperity, and safety, free from various disturbances, difficulties, and so on. The word "sejahtera" comes from the Sanskrit word "catera," meaning umbrella. In the context of welfare, "catera" refers to a prosperous person, someone whose life is free from poverty, ignorance, fear, or worry, making their life safe and peaceful, both physically and mentally (Leni, 2023).

Utilitarianism is a normative ethical theory that judges actions based on their outcomes, where the right action is the one that maximizes the happiness or utility of the greatest number of people. Introduced by Jeremy Bentham and developed by John Stuart Mill, this theory emphasizes that happiness, both in terms of quantity and quality, should be the benchmark in determining the justice of an action. Utilitarianism is divided into two main forms: act utilitarianism, which judges individual actions based on their consequences, and rule utilitarianism, which assesses whether a general rule will maximize happiness if applied consistently. While influential in public policy, this theory has faced criticism due to the difficulty of measuring happiness, the potential for victimizing minorities, and the possibility of violating human rights for the sake of the happiness of the majority.

Employee welfare is a complementary reward (material and non-material) given based on policy, aimed at maintaining and improving the physical and mental condition of employees, so that work productivity increases. Performance or work achievement (performance) is defined as an expression of ability based on knowledge, attitude, skills and motivation to produce something (Somantri and Endaryono, 2021).

The benefits that employees receive from the employee welfare program include:

- 1) Minimize the level of absenteeism and turnover or replacement of the workforce.
- 2) Renewing employee enthusiasm and loyalty.
- 3) There is more effective labor recruitment.
- 4) Reduction of government interference in companies.
- 5) Improvement of employee relations with company managers.
- 6) Reduction of the influence of labor organizations, both existing and potential.

e. Welfare in Islam

Chapra explains the interconnectedness of Islamic law and the welfare of the people. Islamic economics certainly has goals that are inseparable from the primary objectives of Islamic law. One of its primary goals is realizing human dreams of a good and honorable life, achieving happiness in this world and the hereafter. This can be interpreted as the concept of well-being from an Islamic perspective. The explanation of well-being in Islamic economics differs from that in conventional economics, as conventional economics focuses more on worldly happiness and materialism (Sukmasari, 2020).

The goal of Islamic economics is to create long-term economic growth and maximize the well-being of every human being (falah). This means that well-being is not only related to the fulfillment of material needs, but also to the fulfillment of each person's spiritual needs. Furthermore, it emphasizes that the needs of individuals and society are not

neglected, while maintaining macroeconomic balance (social interests), ecological balance, and family values and prevailing norms (Aravik, 2023).

Well-being is a feeling of security, prosperity, peace, contentment, and safety from various kinds of disturbances, difficulties, and others. Well-being also has the meaning of *Falah*, namely glory, success and victory in a noble life as well as well-being in this world and in the hereafter, can be achieved if the needs of human life are met in a balanced way that has an impact called *masalah* namely all forms of conditions, both material and non-material, which can make the position of humans as the most noble creatures continue to increase (Fatmawati and Musthofa, 2022).

3. Research Methods

This study employs a qualitative approach with a field research design aimed at exploring in depth the phenomenon of human resource (HR) quality, salary systems, and employee benefits in relation to the welfare of MSME employees in Bandar Lampung City from an Islamic economic perspective. The data sources in this research consist of both primary and secondary data. Primary data were obtained through direct interviews with MSME owners and employees, while secondary data were collected from documentation, academic journals, books, and other relevant literature. Data collection techniques included in-depth interviews, observation, and documentation. The data were analyzed through the stages of data reduction, data display, and conclusion drawing, following the analytical framework proposed by Miles and Huberman. To ensure the validity and reliability of the findings, source triangulation and methodological triangulation techniques were applied.

4. Results and Discussions

This study examines the application of human resource (HR) quality, salaries, and benefits to employee welfare in Micro, Small, and Medium Enterprises (MSMEs) in Bandarlampung City, using a sharia economic approach. Data were collected through direct interviews with MSME owners and employees and field observations.

a. Quality of Human Resources (HR)

Employees with high-quality human resources (demonstrated by their abilities, work ethic, and discipline) have a direct impact on increased productivity. Human resource quality improvement is achieved through internal training and the instillation of Islamic values, such as honesty, trustworthiness, and responsibility. The implementation of these values results in more moral and loyal work behavior.

b. Wages

The salaries offered by MSMEs largely meet the Islamic principles of fairness, such as providing wages commensurate with the work performed and the time promised (without delay). Adequate wages provide a sense of security and foster higher work motivation. Salary adjustments are made based on length of service, responsibilities, and employee contributions.

c. Allowance

Benefits offered vary, including meal allowances, transportation allowances, and holiday bonuses. While these benefits aren't fixed or formal, unlike those offered by larger companies, they have a significant positive impact on employee well-being. They also demonstrate the business owner's concern for their workers, demonstrating a "workplace brotherhood" within an Islamic framework.

d. Employee welfare

Defined as a condition where physical, emotional, and spiritual needs are met. Employees feel prosperous when they receive fair treatment, decent wages, and a conducive and

Islamic work environment. Well-being increases when there is an integration between material rights and spiritual values.

The research results show that human resource quality is the main foundation for the success of MSMEs and employee welfare. When employees are mentally and spiritually nurtured (through a sharia approach), they work more professionally and honestly. The salary and benefit system implemented by MSMEs, although simple, reflects the principles of justice ('adl), benefit (maslahah), and responsibility (amanah). Islamic economic values are highly relevant in managing industrial relations at the micro level, as they are able to create a moral bond between employers and employees. This discussion reinforces the concept that: Welfare is not only material, but also involves spiritual and moral dimensions, which can be achieved through an Islamic approach to business management.

This research has novelty or originality in the following aspects:

a. Integration of Sharia Values in MSME Human Resources

This research develops a new approach in MSME HR management, namely integrating Islamic economic principles such as honesty, justice, and responsibility as core elements in improving employee welfare.

b. Sharia Employee Welfare Model in MSMEs

The research produced a conceptual model that: Quality human resources + Fair wages + Benefit-based benefits = Holistic employee well-being (physical and spiritual). This model could serve as a new framework for Islamic economic studies, particularly in the micro-sector.

c. Local-Contextual Approach

The research was conducted in MSMEs in Bandarlampung City, a sector that has not been widely explored in the scientific literature. Field data provides a unique empirical perspective on microeconomic dynamics based on local and spiritual values.

d. Strengthening Sharia Economic Theory in the World of Work

This research expands the application of Islamic economics, not only at the macro or Islamic financial level, but also confirms that Islamic principles can be applied concretely in employment relations and small business management.

5. Conclusion

Based on the results of research and data analysis conducted on MSME employees in Bandarlampung City, it can be concluded that: The quality of human resources (HR) significantly influences employee well-being. The higher the quality of human resources, including skills, work ethic, and Islamic competency, the higher the level of well-being experienced by MSME employees. Salary contributes significantly to employee well-being. A fair salary commensurate with workload and living expenses will increase employee satisfaction and loyalty to the workplace. Benefits also play a crucial role in supporting employee well-being. Providing fair and proportionate benefits demonstrates an employer's concern for employee well-being, positively impacting work productivity.

From a sharia economic perspective, these three variables (human resource quality, salaries, and benefits) align with the principles of justice, balance, and blessings in transactions. MSMEs that implement Islamic economic principles focus not only on financial gain but also on the physical and spiritual well-being of their employees.

Simultaneously, human resource quality, salaries, and benefits significantly influence the well-being of MSME employees in Bandarlampung City. This demonstrates that well-being cannot be achieved solely through a single aspect, but rather through a holistic and sustainable approach in accordance with Sharia values

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