

**THE EFFECT OF WAGES AND FINANCIAL BEHAVIOR ON THE FINANCIAL WELFARE OF LABOR-INTENSIVE WORKERS CASH MAINTENANCE OF ROADS AND BRIDGES MOJOKERTO REGENCY**

**Yulia Ayuningtias Permana and Tri Kartika Pertiwi**

Department of Master Management, Faculty of Economics and Business, University of Pembangunan Nasional “Veteran” East Jawa, Surabaya City, East Jawa, Indonesian

<http://doi.org/10.35409/IJBMER.2022.3404>

**ABSTRACT**

This study aims to determine the effect of wages and financial behavior of workers on the financial welfare of cash-intensive workers on road and bridge maintenance in Mojokerto Regency during the Covid-19 pandemic, where there is a high percentage of unemployment from the impact of Covid-19 in Mojokerto Regency. With the government's policy on cash labor-intensive programs to overcome the impact of this pandemic, where daily workers are paid once a week according to the district minimum wage, whether the wages can improve the welfare of workers and their families or from the workers themselves who do not manage their finances so that they are not prosperous. This research is quantitative research with data collection using a questionnaire. The population used is all workers daily cash labor-intensive program of maintenance of roads and bridges in Mojokerto as many as 90 people. This study used samples with the census method. Data processing techniques using partial least square analysis. The results of this study concluded that workers' wages have a significant positive effect on the level of the financial welfare of cash-intensive workers and financial behavior has a significant positive effect on the level of the financial welfare of cash-intensive workers.

**Keyword:** Wages, Financial Behavior, Financial Welfare Of Workers, Labor-intensive Cash.

**1. INTRODUCTION**

Since the Covid-19 pandemic began to plague Indonesia in March 2020, the government has implemented various policies to suppress the spread of Covid-19 by limiting community movements. The policy is carried out by regulating the activities and operating hours of community activities, ranging from workplace restrictions, teaching and learning activities, and closing shopping centers and public facilities. The implementation of the policy has a major impact on people's economic activity, namely the decline in workers' incomes, people's purchasing power to the lowest level, and the impact on many sectors of the informal economy that go bankrupt and many people lose their jobs.

Based on data from BPS (2021) that the total working-age population of Mojokerto Regency is 897,979 people, and the percentage of working-age people affected by Covid-19 is 12.15 percent. The number of labor forces in Mojokerto Regency in 2020 increased by 9,319 people to 620,390 people and was in line with the increase in the labor force participation rate (TPAK) which was originally 69.46% in 2019 to 69.79% in 2020. The increase in the number of labor forces is not in line with the absorption of the labor force in employment, which is seen in the increase in the open unemployment rate (TPT), which was originally in 2019 at 3.61% to 5.75% in 2020 and

---

slightly decreased to 5.54% in 2021. The Covid-19 pandemic has played a significant role in increasing the number of unemployed people because many businesses have reduced the number of workers, especially in the manufacturing category. Because many employees are laid off, contracts that are not renewed, salary cuts, and even termination of employment ultimately cause people's incomes to decline, and not even get income for several months. This significant change has an impact on changes in the pattern of financial behavior shown by a person.

With the cash labor-intensive program during the pandemic, it is expected to reduce unemployment and maintain purchasing power. Workers should also have an understanding of the wages received each week and how to manage finances to properly utilize funds from cash labor-intensive programs to prosper and survive in this difficult time.

Quoted from Kementerian PUPR (2021) implements the Cash-Intensive Work program by involving affected communities to be involved in handling and maintaining infrastructure including road and bridge maintenance. Quoted from Wordpress, (2021) Cash-intensive Program is road and bridge maintenance work that involves a lot of labor, uses simple equipment, and pays wages in cash every week.

The level of welfare becomes a person's goal in work. Many opinions say the higher the level of income or wages of a person, the more prosperous the person will be. It seems that this view today is not so relevant anymore. A high level of income without being accompanied by good management will not bring prosperity to a person. Research results from Purwidiyanti & Mudjiyanti, (2016) show that the level of income does not affect financial behavior, that is, when the level of income increases, the financial behavior decreases.

According to Sitio & Tamba, (2001), in an economic sense, welfare can be characterized by high or low income or real wages. When the real income or wages of a person or society increase, the financial welfare of that person or society increases as well. This theory is by the research of Wahyuni (2020) that the level of welfare of freelance day laborers of PT. Putra of the Petapahan was significantly affected by wages and financial management behavior. This theory is also by the research of Herawan, (2013) that income has a positive and significant effect on the welfare of bamboo-woven craftsmen. But unlike the research conducted by Sari, (2020) that income does not affect the welfare of the community in the Alalak village of Central Banjarmasin city.

According to Kholilah & Iramani, (2013) that financial behavior is the ability of individuals in organizing financial planning, financial management, financial control, financial budgeting, and daily financial storage. This theory is in on the research of Luis & MN, (2020) that financial behavior has a positive and significant effect on the financial welfare of Tarumanegara University Financial Management Students. But unlike the research conducted by Parulian & Tan, (2021) that financial behavior has no significant effect on the financial welfare felt by millennials during the covid-19 pandemic.

This research is based on how wages and financial behavior towards the level of the financial welfare of workers during the Covid-19 pandemic, where there is a high percentage of unemployment from the impact of Covid-19 in Mojokerto Regency. With the government's policy on cash labor-intensive programs to overcome the impact of this pandemic, where daily workers are paid once a week according to the district minimum wage, whether the wages can improve the welfare of workers and their families or from the workers themselves who do not manage their finances so that they are not prosperous.

## 2. LITERATURE REVIEW

### Wage

Soepomo (2003) defines wages as the payment received by workers as long as they do work or are seen to do work. Indicators to measure Wages (Zainullah et al., 2012):

1. Wages received on time
2. Wages received by the length of work
3. Wages received can meet daily needs

According to Kisdayanti & Pertiwi (2021), The size of the income earned by employees must be based on good self-control to form good and more responsible financial behavior. This is due to self-control or self-control that can affect individuals in their economic behavior. Related to this, regardless of the level of income a person has, if it is not accompanied by good self-control, it will form poor financial behavior as well.

### Financial Behavior

According to Kholilah & Iramani, (2013) that financial behavior is the ability of individuals in organizing financial planning, financial management, financial control, financial budgeting, and daily financial storage. Indicators of financial behavior (Sari, 2015):

1. Pay bills on time.
2. Make a budget and spend.
3. Record expenses and spending (daily and monthly).
4. Providing funds for unexpected expenses.
5. Saving periodically.

Compare prices between stores or supermarkets or supermarkets before deciding to make a purchase.

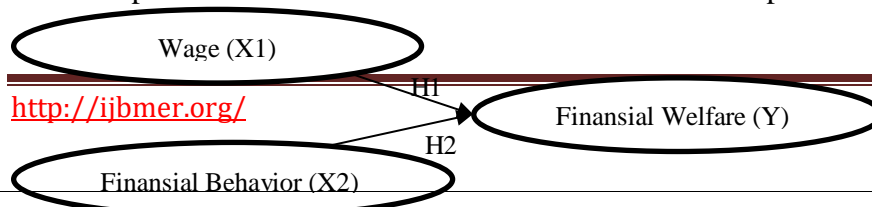
### Financial Welfare

According to Muir et al. (in Wulansari, 2019), financial welfare is a state where a person can meet all needs and has money left, can control their finances, and feel financially secure, now and in the future. Indicators of workers' financial welfare (BPS, 2021) :

1. Population
2. Health
3. Education
4. Employment
5. Consumption levels and patterns
6. Housing and environment
7. Poverty
8. Other social

### Conceptual framework

The conceptual framework of this study is to see the effect of wages received by workers and workers' financial behavior on workers' financial welfare in terms of the utilization of labor-intensive programs of cash roads and bridges in the Mojokerto Regency. Based on this analysis, the conceptual framework for this research is shown in the picture below:



## **Picture Conceptual Framework**

### **Hypotheses**

The hypotheses in this study are as follows:

H<sub>1</sub>: Workers' wages have a positive and significant effect on the level of the financial welfare of labor-intensive workers on cash road and bridge maintenance in the Mojokerto Regency.

H<sub>2</sub>: Financial behavior has a positive and significant effect on the level of the financial welfare of labor-intensive workers cash road and bridge maintenance in Mojokerto Regency.

### **3. METHOD**

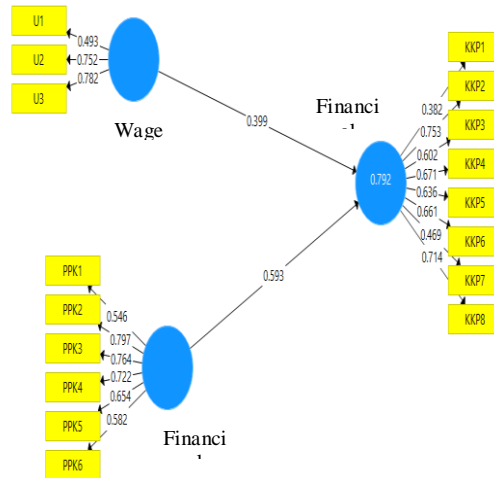
This type of research is Field Research and the design of this research uses a quantitative approach. Location this study was conducted at the location of labor-intensive work of cash road and bridge maintenance in Mojokerto Regency. The duration of the study was carried out from January to March 2022. The population in this study is a labor-intensive cash program for the maintenance of roads and bridges in Mojokerto with as many as 90 workers.

This study used samples with the census method. The types of data in this study are primary data and secondary data. The primary data in this study was a questionnaire with daily workers working cash-intensive programs for road and bridge maintenance in the Mojokerto district. Secondary data in this study is a literature study conducted on regulations, books, and journals related to research as well as information obtained from the official website of BPS and pu.go.id for data purposes.

To obtain a valid data quality, the data is collected through observation technique instruments and questionnaires. To obtain the data directly, the authors distributed questionnaires to respondents who are daily workers in cash labor-intensive program of road and bridge maintenance in Mojokerto Regency. This questionnaire made a Likert scale of 1-5 to obtain data that is interval and given a score or value. According to Sugiyono, (2013) the Likert scale is used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena. Data analysis in this study using Partial Least Square (PLS).

4. RESULT AND DISCUSSION

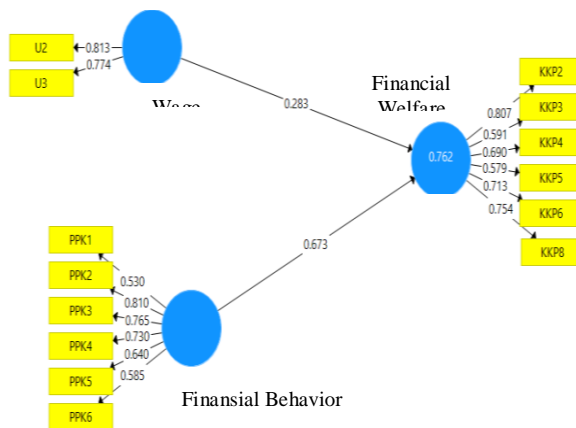
Partial Least Square (PLS) Model Result



Picture Model PLS 1

Based on the Picture Model PLS 1 above, it can be seen that the U1 indicator on the wage variable with a loading factor value of 0.493 and the KKP 1 and KKP 7 indicators on the worker's financial welfare variable with a loading factor value of 0.382 and 0.469 having a loading factor smaller than 0.5 so that the three indicators are indicator is not a measure of the variable and is then eliminated in the data processing process.

The loading factor is the correlation between the indicator and the variable, if it is greater than 0.5 or the p-values = significant, then the indicator is valid and is a measuring indicator of the variable. The following is a picture model PLS 2 after the three invalid indicators have been eliminated.



Picture Model PLS 2

**Outer Model**

According to Ghozali (2015), Outer Model is done to assess the validity and reliability of the model. An outer model with reflexive indicator is evaluated through convergent validity and discriminant of latent construct forming indicator and composite reliability and Cronbach alpha for indicator block. While the outer model with formative indicators is evaluated through its substantive content by comparing the magnitude of the relative weight and seeing the significance of the construct indicator.

**Convergent Validity**

**Table 1 Outer Loading**

No.	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation</i>	<i>T Statistic</i>	<i>P Values</i>
U2	0,813	0,805	0,061	13,292	0,000
U3	0,774	0,773	0,058	13,416	0,000
PK1	0,530	0,502	0,148	3,5740	0,000
PK2	0,810	0,810	0,033	24,627	0,000
PK3	0,765	0,761	0,044	17,248	0,000
PK4	0,730	0,728	0,059	12,407	0,000
PK5	0,640	0,632	0,077	8,307	0,000
PK6	0,585	0,586	0,075	7,757	0,000
KK P2	0,807	0,805	0,038	21,268	0,000
KK P3	0,591	0,587	0,075	7,899	0,000
KK P4	0,690	0,681	0,082	8,418	0,000
KK P5	0,579	0,563	0,114	5,089	0,000
KK P6	0,713	0,707	0,071	10,084	0,000
KK	0,7	0,75	0,0	13,6	0,00

---

P8	54	0	55	73	0
----	----	---	----	----	---

---

Source: Primary Data Processed, 2022

Based on table 1, One example of the loading factor for the indicator on the wage variable (U),  $U_2 = 0.813$ ;  $U_3 = 0.774$ ;  $> 0.5$  then meets the convergent validity. The results of the analysis in the table above show that all indicators in the research variables, namely wage variables, financial behavior, and financial welfare of workers have a loading factor value of  $> 0.5$  then the indicator meets convergent validity. And the value of significance (p-value) on the loading factor for the indicator on the wage variable (U), for the indicator  $U_2 = 0.000$ ;  $U_3 = 0.000$ ;  $< 0.05$ , it meets the convergent validity. The results of the analysis showed that all indicators in the research variables, namely wage variables, financial behavior, and financial welfare of workers are significant, because if the p-value is  $< 0.05$ , then the indicator meets convergent validity.

**Discriminant Validity**

Table 2 Discriminant Validity

	Wage	Financial behavior	Financial welfare
Wage	<b>0,794</b>		
Financial behavior	0,601	<b>0,684</b>	
Financial welfare	0,687	0,784	<b>0,869</b>

Source: Primary Data Processed, 2022

If the root of AVE is greater than the correlation of these variables, then the validity of the discriminant is fulfilled (Solimun et al.,2017). Based on table 2, an example for a variable wage (U) with 3 indicators (U1 to U3) correlates (root Ave) = 0.869 greater than the value of the correlation with other variables 0.784; 0.687 as well as for other variables so that the variable wage (U) is met validity discriminant. Overall, it shows that if all research variables, namely wages, Financial Behavior, and financial welfare of workers have a square root value of AVE greater than the correlation value with other variables, then the validity of the discriminant is met.

**Average Variance Extracted (AVE)**

**Table 3 Construct Validity**

	Average Variance Extracted (AVE)
Wage	0,630
Financial behavior	0,568
Financial welfare	0,581

Source: Primary Data Processed, 2022

Based on Table 3, The value of average Variance Extracted (AVE), is a value that shows the magnitude of the variance of the indicator contained by the latent variable. Converging an AVE value greater than 0.5 also indicates good adequacy of validity for latent variables. In a reflective indicator, variables can be seen from the value of average variance extracted (AVE) for each construct (variable). A good model has required if the Ave value of each construct is greater than 0.5. The test results showed that the value of Ave for the construct (variable) wages, Financial Behavior, and financial welfare of workers has a value greater than 0.5, so it is valid.

### Composite Reliability

**Table 4 Construct Reliability**

	Cronbach's Alpha	rho_A	Composite Reliability
Wage	0,741	0,742	0,773
Financial Behavior	0,767	0,780	0,838
Financial Welfare	0,779	0,783	0,846

Source: Primary Data Processed, 2022

Based on Table 4, Construct reliability is measured by the value of composite reliability, construct reliability if the value of composite reliability is above 0.70 then the indicator is called consistent in measuring the latent variable. The results showed that the construct (variable) wages, Financial Behavior, and financial welfare of workers have a composite reliability value greater than 0.7. So reliable.

### Inner Model

**Table 5 R Square**

	R Square	R Square Adjusted
Financial	0,762	0,757



---

Welfare		
---------	--	--

---

**Source: Primary Data Processed, 2022**

Based on Table 5, Value R2 = 0.762. It can be interpreted that the model can explain the phenomenon or problem of workers ' financial welfare by 76.20 %. While the rest (36.80%) is explained by other variables (other than wages and financial behavior) that have not entered into the model and error. This means that the financial welfare of workers is influenced by wages, and financial behavior by 76.20% while 36.80% is influenced by variables other than wages, and financial behavior.

**Hypothesis Testing**

**Table 5 Path Coefficients**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STD DEV)	T Statistics (O/STD DEV)	P Values
Wage → Financial Welfare	0.283	0.277	0.078	3.613	0.000
Financial behavior	0.673	0.679	0.065	10.348	0.000

**Source: Primary Data Processed, 2022**

The first hypothesis: wages have a significant positive effect on the financial welfare of workers with a path coefficient of 0.283 where the value of t-statistics =3.613 is greater than the value of 1.96 and the value of p-values = 0.000 is smaller than the value of  $\alpha = 0.05$  (5%).

Second hypothesis: financial behavior has a significant positive effect on the financial welfare of workers with a path coefficient of 0.673 where the value of t-statistics =3.613 is greater than the value of 1.96 and the value of p-values= 0.000 is smaller than the value of  $\alpha = 0.05$  (5%).

**The Effect Of Wages On The Financial Welfare Of Workers**

Based on the test results, it can be seen that wage variables have a positive and significant effect on the financial welfare of workers. This is because wages are a very important issue for

---

workers not only regarding how much money a worker receives for his work, but are closely related to the responsibility for the survival of workers and their families with the current conditions and situation of the Covid-19 pandemic. The size of cash labor-intensive workers' wages is very influential to meet the daily needs of workers and their families. The wages received by each labor-intensive program worker are adjusted to the minimum wage of their respective Regional Districts.

Wages on labor-intensive workers are associated with the receipt of wages, where wages are given in cash every week gradually to workers by the length of work that is absent in the presence of workers. In a day, labor-intensive workers work for 7 hours. This work they do 6 days a week in other words the Working Time has exceeded 35 hours/week, if the worker is never absent in his job then the wages are received by Full workers at the minimum wage of the district. But if the worker is often absent or absent will affect the value of wages he receives will be below the district minimum wage. Because the status of labor-intensive workers is freelance daily workers where the principle of no work no pay will apply, meaning that if they do not work, they do not get wages.

This labor-intensive Program received a positive response, the benefits are immediately felt by the workers because the wages received can be ascertained or have a definite income every month. Great expectations of workers about labor-intensive programs to keep running every year and the wages given increased and there are other benefits because considering that labor-intensive workers previously did not have a permanent job that is odd jobs and uncertain income. This is shown by the results of the distribution of questionnaires to 90 cash-intensive workers about the wages provided to meet the daily needs of their families at this time have been assessed as good by most workers so it should be maintained. The wages provided by the government are by the minimum labor wage standards set by the local government on the livability for workers in Mojokerto Regency. Thus, the first hypothesis states that workers' wages have a positive and significant effect on the level of the financial welfare of labor-intensive workers in cash roads and bridges in the Mojokerto Regency.

This is the theory expressed by Sitio & Tamba, (2001) in the economic sense, welfare can be characterized by high or low income or real wages. When the real income or wages of a person or society increase, the financial welfare of that person or society increases as well. And the results of this study support a study conducted by Wahyuni (2020) that wages have a positive effect on the level of the economic welfare of freelance day laborers. And also supports research conducted by Herawan (2013) that income has a positive and significant effect on welfare.

### **The Effect Of Financial Behavior On The Financial Welfare Of Workers**

Based on the test results, it can be seen that financial behavior variables have a positive and significant effect on the financial welfare of workers. This is due to the state financial behavior of labor-intensive workers responsible is the desire of workers to meet their needs by the level of wages earned in achieving the financial welfare of workers.

The pandemic that occurred gave a greater sense of concern to labor-intensive workers because they live in uncertainty, which means that they can be cut off from work anytime because of their journeyman status and as long as there is still the availability of cash labor-intensive program funds from the government to restore the national economy.

Labor-intensive workers with a level of wage acquisition that is not so large as the District Minimum wage behaves in a preventive manner to pay the obligations of bills on time such as

---

water bills, electricity, internet, and credit installments so as not to be subject to late fines and set aside a little money for unexpected purposes this is a financial behavior that deserves to be maintained by workers.

But few labor-intensive workers are regularly saving-minded because of the minimal wage conditions that do not allow to be allocated for saving. Likewise, at least labor-intensive workers who behave record all daily income and expenses let alone prepare spending plans, daily, weekly, and monthly spending due to the level of education of workers mostly only high school graduates.

The financial behavior of labor-intensive workers who tend to compare prices between stores or supermarkets or supermarkets before deciding to buy daily necessities, this is done by workers because the results of price comparisons between stores or supermarkets, will form a perception that will lead to choosing goods at the lowest price, this is because psychologically, workers have applied economic principles in their lives, where in the economic principles of every human business will be based on the best and most profitable choice. Psychologically, they tend to have a limit on a price either the lower price limit where the price lower than the limit indicates the poor quality or unacceptable quality while the upper price limit where the price higher than the limit is considered too excessive and not worth the money they spend. this is a strategy that workers use to prevent waste in financial allocation. Labor-intensive workers with a district minimum wage accompanied by good financial behavior will bring prosperity to these workers. So that the second hypothesis states that financial behavior has a positive and significant effect on the level of the financial welfare of labor-intensive workers cash roads and bridges in Mojokerto Regency.

This is to the theory expressed by Kholilah & Iramani, (2013) financial behavior is an individual's ability to organize financial planning, financial management, financial control, financial budgeting, and day-to-day financial storage. And the results of this study support the research carried out by Luis & MN, (2020) that financial behavior has a positive and significant effect on the financial welfare of students.

#### **4. CONCLUSIONS AND SUGGESTIONS**

##### **Conclusions**

The conclusions that can be drawn based on the results of the tests of the hypotheses that have been proposed before are as follows:

Workers' wages can contribute to the level of the financial welfare of cash-intensive workers. The statement indicates that the increasing wages of cash-intensive workers will further improve the financial welfare of workers. This is by the economic theory, that welfare can be characterized by high or low income or real wages. When the real income or wages of a person or society increases, the financial welfare of that person or society increases.

Financial behavior can contribute to the level of the financial welfare of cash-intensive workers. The statement indicates that the good financial behavior of workers will bring welfare to workers. A high level of income without being accompanied by good financial behavior will not bring prosperity to a person.

##### **Suggestions**

Based on the results of the research conducted, several suggestions should be considered. These suggestions are as follows:

It is hoped that the government should continue the sustainability of cash labor-intensive even

---

though the National Economic Recovery program has been achieved during this pandemic, because based on the research results, significant wage contributions to the welfare of workers mean a lot for labor-intensive workers, especially in Mojokerto Regency.

For the next researcher, the object of research should be carried out on government project programs with sustainable funds. So that it can be compared between current conditions with future conditions. Variables in this study only use independent variables (exogenous), namely wages and financial behavior that contribute to the strong category of dependent variables (endogenous) financial welfare of workers. There are still several other variables that need to be researched again to add empirical and theoretical behavior related to the science of Financial Management. Another variable suggested for subsequent research is financial satisfaction.

## REFERENCES

- Kholilah, N., & Iramani, R. (2013). Studi financial management behavior pada masyarakat surabaya. *Journal of Business and Banking*, 3(1), 69-80.
- Sari, D. A. (2015). Finalcial Literacy Dan Perilaku Keuangan Mahasiswa (Studi Kasus Mahasiswa Stie 'Yppi'Rembang). *BBM (Buletin Bisnis & Manajemen)*, 1(2).
- Badan Pusat Statistik Kabupaten Mojokerto (2021). Indikator Kesejahteraan Rakyat Kabupaten Mojokerto 2021. Tersedia di <https://mojokertokab.bps.go.id/publication.html?Publikasi%5BtahunJudul%5D=2021&Publikasi%5BkataKunci%5D=indikator+kesejahteraan+kabupaten+mojokerto&Publikasi%5BcekJudul%5D=0&yt0=Tampilkan>
- Badan Pusat Statistik Kabupaten Mojokerto (2021). Keadaan Ketenagakerjaan Kabupaten Mojokerto Agustus 2021. Berita Resmi Statistik No. 08/12/3516/Th.II, 27 Desember 2021. Tersedia di <https://mojokertokab.bps.go.id/pressrelease/2021/12/27/19/keadaan-ketenagakerjaan-kabupaten-mojokerto--agustus-2021.html>.
- Ghozali, I. (2015). Konsep, teknik, aplikasi menggunakan Smart PLS 3.0 untuk penelitian empiris. *BP Undip. Semarang*.
- Herawan, N. (2013). Pengaruh Pendapatan Terhadap Kesejahteraan Pengrajin Anyaman Bambu (Besek/Piti) Desa Kalimandi Kecamatan Purwareja Klampok Banjarnegara. *Oikonomia: Jurnal Pendidikan Ekonomi*, 3(1), 27882.
- Kementerian Pekerjaan Umum dan Perumahan Rakyat. (2021). Dukung Pemulihan Ekonomi Nasional, Program PKT Kementerian PUPR Hingga Kuartal II 2021 Sudah Serap 755.816 Tenaga Kerja. Tersedia di <https://www.pu.go.id/berita/dukung-pemulihan-ekonomi-nasional-program-pkt-kementerian-pupr-hingga-kuartal-ii-2021-sudah-serap-755816-tenaga-kerja>.
- Kisdayanti, L., & Pertiwi, T. K. (2021). Behavioral Financial Analysis in Internal Locus of Control Mediation on Private Employees Surabaya. *IJEED International Journal Of Entrepreneurship And Business Development eISSN 2597-4785 pISSN 2597-4750*, 4(4), 532-542.
- Luis, L., & MN, Nuryasman, (2020). Pengaruh Pengendalian Diri, Literasi serta Perilaku Keuangan Terhadap Kesejahteraan Keuangan. *Jurnal Manajerial Dan Kewirausahaan*, 2(4), 994-1004.
- Parulian, P., & Tan, E. (2021). Peran Penyerapan Literasi Keuangan Terhadap Kesejahteraan Keuangan Generasi Milenial pada Masa Pandemi Covid-19. *Jurnal Pengembangan Wiraswasta*, 23(2), 135-148.

- 
- Purwidiyanti, W., & Mudjiyanti, R. (2016). Analisis pengaruh pengalaman keuangan dan tingkat pendapatan terhadap perilaku keuangan keluarga di Kecamatan Purwokerto Timur. *Benefit: Jurnal Manajemen Dan Bisnis*, 1(2), 141-148.
- Sari, M. (2020). Pengaruh Tingkat Pendidikan dan Pendapatan Terhadap Kesejahteraan Masyarakat Di Wilayah Alalak Tengah Kota Banjarmasin (Doctoral dissertation, Universitas 17 Agustus 1945 Surabaya).
- Sitio, A & Tamba, H. (2001). Koperasi Teori dan Praktik. Jakarta: Erlangga.
- Soepomo, I. (2003). Pengantar Hukum Perburuhan. Jakarta: Djambatan.
- Solimun, Ferdinand. A. A. R., & Nurjannah. (2017). Metode statistika multivariat pemodelan persamaan struktural (SEM) pendekatan WarpPLS. Malang: UB Press.
- Sugiyono. (2013). Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D. Bandung: Alfabeta.
- Wahyuni (2020). Pengaruh upah dan perilaku pengelolaan keuangan terhadap tingkat kesejahteraan ekonomi buruh harian lepas pada PT. Putra Petapahan Bersaudara Kecamatan Tapung ditinjau menurut ekonomi syariah.
- Wordpress, (2021). Spesifikasi Pekerjaan Jalan Padat Karya Akibat Pandemi. Diakses tanggal 03 Januari 2022 dari <https://keselamatanjalan.wordpress.com/2021/02/19/spesifikasi-pekerjaan-jalan-padat-karya-akibat-pandemi/>
- Wulansari, N. (2019). Pengaruh Pendapatan, Literasi Keuangan, dan Sikap Keuangan Terhadap Kesejahteraan Keuangan Keluarga Desa Ketanjung Kecamatan Karanganyar Kabupaten Demak Melalui Perilaku Keuangan Sebagai Variabel Intervening.
- Zainullah, A., Suharyanto, A., & Budio, S. P. (2012). Pengaruh upah, kemampuan dan pengalaman kerja terhadap kinerja pekerja pelaksanaan bekisting pada pekerjaan beton. *Rekayasa sipil*