



Analysis of Factors Affecting Device Performance in Tamanan Subdistrict, Bondowoso Regency

Abdul Hafi^{1*}, Agustin Hari Prastyowati², Yuniiorita Indah Handayani³

^{1,2,3} Faculty of Economics and Business, Institute Technology and Science Mandala, Indonesia

Corresponding Author: hafiabdul987@gmail.com

Received: 10-08-2025 Accepted: 13-08-2025 Published: 30-09-2025

Abstract

This study analyzes the factors that influence the performance of village officials through improving the competence of village officials in the Tamanan sub-district of Bondowoso district. This study has a total population of 115 and a sample of 63 village officials in the Tamanan sub-district of Bondowoso district. The sampling technique used in this study is purposive sampling. The results of the study indicate that emotional intelligence, organizational culture, and work motivation significantly influence the competencies of village officials in Tawanan Sub-district, Bondowoso Regency. Furthermore, the results of this study also show that emotional intelligence, organizational culture, work motivation, and competence significantly influence the performance of village officials in Tawanan Subdistrict, Bondowoso Regency. Additionally, the results of this study also show that competence mediates the influence of emotional intelligence, organizational culture, and work motivation on the performance of village officials in Tawanan Subdistrict, Bondowoso Regency. The conclusion that emotional intelligence, organizational culture, work motivation, and competence significantly influence the performance of village officials indicates that improving performance cannot rely solely on technical aspects but requires a more comprehensive approach, including strengthening psychological and social aspects. Therefore, human resource development programs emphasizing emotional intelligence development, such as emotional management training, empathetic communication, and strengthening collaborative teamwork, are needed. Additionally, organizational culture must be actively managed through reinforcing positive work values, instilling service ethics, and creating a conducive work environment so that village officials feel a sense of collective responsibility in village development.

Keywords: Emotional Intelligence, Organizational Culture, Work Motivation Competency, Performance

1. Introduction

Human Resource Management (HRM) is a fundamental aspect of organizational management, including at the village government level. According to Edison, Anwar, and Komariyah (2018), HRM is the process of planning, organizing, directing, and supervising the procurement, development, compensation, integration, maintenance, and termination of employment relationships with the intention of achieving organizational goals in an integrated manner. In line with that, Hasibuan (2017) defines HRM as the science and art of regulating the relationship and role of the workforce so that it effectively and efficiently helps realize the goals of the organization, employees, and society. Meanwhile, Sutrisno (2019) emphasized that HRM does not only concern the design and implementation of planning systems, employee preparation, employee development, but also career management, performance evaluation, and employee compensation to maximize the achievement of organizational goals.

Effective HRM implementation in the context of village government will have a direct impact on the performance of village officials. Employee performance is an indicator of the success of an organization in achieving its goals. According to Kasmir (2016), performance is the result of work and work behavior that has been achieved in completing the tasks and responsibilities given in a certain period. Meanwhile, Mangkunegara (2017) defines performance as the quality and quantity of work achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. Based on research by Arifin et al. (2022), employee performance is influenced by various factors such as communication, emotional intelligence, and organizational culture. This is reinforced

by the findings of Mulisi (2020) which states that the performance of personnel in government institutions is largely determined by emotional intelligence and the applied organizational culture. Furthermore, a study conducted by Effendy (2021) revealed that there is a significant relationship between communication competence, emotional intelligence, and organizational culture on employee performance at the Nganjuk Regency Education Office.

Village officials as the spearhead of public services at the village level face various problems that affect their performance. Competency limitations are a major obstacle, where many village officials do not have an educational background that is in line with their duties and functions, so their understanding of village government regulations and policies is still low. This problem is exacerbated by the lack of a sustainable capacity development system, the lack of supporting infrastructure, and the imbalance in workload between the volume of work and the number of village officials available. In addition, a work culture that does not fully support professionalism, a lack of understanding of the importance of emotional intelligence in public services, and low work motivation due to an inadequate incentive system contribute to the decline in performance. This has an impact on the slow pace of administrative services, the low level of community participation in village development programs, and the suboptimal management of village funds. Particularly in Tamanan Sub-district, Bondowoso Regency, this problem has become more complex with demands for improved quality of public services in line with the implementation of the Village Law, which gives village governments wider authority to manage resources and organize their own households.

To improve village governance, the performance of village officials is a key factor in realizing effective and efficient public services. In Tamanan Sub-district, over the past three years (2022-2024), there have been a number of problems that have arisen due to a mismatch between the work targets that have been set and the realization that has been achieved. This identification is important as an evaluation material and the basis for formulating future improvement strategies. The following presents a comparison between the target and realization of village apparatus performance in various key areas:

No	Performance Area	Work Targets	2022 Realization	2023 Realization	2024 Realization
1	Government Administration	100% completion of monthly administrative	80% (late input of Siskeudes)	85% (late RPJMDes report)	82% (Many incomplete documents)
2	Public Services	Maximum service time 30 minutes	Average 45 minutes	Average 40 minutes	Average 50 minutes
3	Village Financial Management	LPJ and budget according to time and regulations	70% LPJ late	85% on time, but many revisions	78% there are input errors
4	Infrastructure Development	Physical realization of at least 90% of the budget	60% (many projects are delayed)	75% (weather and materials are late)	70% (long tender process)
5	Community Empowerment	100% of programs run according to schedule	70% (low community interest)	80% (lack of socialization)	65% (activities are not on target)
6	Public Order	Maximum complaint handling 2x24 hours	85% of complaints are slow to be followed up	90% of responses are fast, but minimal results	88% there is no good documentation yet

Table 1. Performance Issues of Village Officials in Tamanan Subdistrict (2022–2024)

Source: Tamanan Subdistrict 2025

The table above illustrates the gap between expectations (targets) and achievements (realizations) in various aspects of the work of village officials. Some areas show improvement from year to year, but it is not consistent and still below the optimal target. The main problems include limited human resources, lack of technology training, lack of standardized SOPs, and low community participation. The implications of these problems are quite serious, including the decline in the quality of public services, the obstruction of village development, and the decline in public trust in village officials. Therefore, strategic interventions such as periodic training, the development of an

integrated digital work system, and a participatory approach in planning and implementing village activities are required.

Village officials in Tamanan sub-district face various challenges in carrying out administrative duties and public services to the community. The suboptimal emotional intelligence of some village officials can be seen in their difficulty in managing their emotions when dealing with the diverse and complex demands of citizens. This has a direct impact on service performance, where some village officials still show a defensive attitude or lack of empathy when handling community complaints. The organizational culture that tends to be hierarchical and rigid in some villages is also an obstacle in adapting to policy changes, which hampers service innovation and has an impact on the slow completion of village programs. The performance of village officials is not maximized when they are trapped in procedural routines without paying attention to the essence of the service and the final results expected by the community.

In addition to emotional intelligence, organizational culture also plays an important role in shaping the behavior and performance of village officials. According to Robbins and Judge (2017), organizational culture is a shared meaning system adopted by members that distinguishes the organization from other organizations. Meanwhile, Umam (2018) defines organizational culture as a set of core values, beliefs, and attitudes that are enforced among organizational members. In the context of village government, a strong organizational culture will encourage village officials to work more professionally and be oriented towards community service. Research by Basalamah (2022) Kurniawati (2016) Usman (2019) Septiarini and Gorda (2018) proves the significant influence of organizational culture on employee performance. However, research by Nasrul, et al. (2021) states that organizational culture has a negative and insignificant effect on performance.

The third factor that is no less important in influencing the performance of village officials is motivation. Motivation is the main driver of employees in achieving optimal work performance. According to Priansa (2018), motivation is the behavior and factors that influence employees to behave towards their work. Meanwhile, Sedarmayanti (2017) defines motivation as the willingness to expend high levels of effort towards organizational goals conditioned by the ability of that effort to meet individual needs. In the context of village government, high motivation will encourage village officials to carry out their duties and functions with full responsibility, despite the limited resources available. Research by Oktasari et al, (2018) Kuncoro et al, (2019) Tejo (2015) Subagio (2015) shows that work motivation affects employee performance. However, research by Sasmito et al. (2023) concluded that work motivation has no significant effect on employee performance at the Batam City Land Office.

Based on the description above, efforts to improve the performance of village officials in Tamanan Sub-district, Bondowoso Regency need to be directed at developing emotional intelligence, strengthening organizational culture, and increasing motivation, which will ultimately have an impact on increasing the competence of village officials. With increased competence, village officials are expected to carry out their duties and functions optimally, so as to provide quality services to the community and support the achievement of overall village development goals. Therefore, it is important to study the factors that influence the performance of village officials through competency improvement, especially in Tamanan Sub-district, Bondowoso Regency, which has specific socio-cultural characteristics and village governance issues.

2. Methods

This research uses a quantitative descriptive approach, where the data analysis process is carried out descriptively based on the results of observations, questionnaires, documentation, and direct interviews by researchers. The data collected will be analyzed systematically to provide an in-depth picture of the research focus, namely emotional intelligence, organizational culture, work motivation, and the performance of village officials in Tamanan District, Bondowoso Regency.

The sampling technique used in this study was purposive sampling, where the sample in the study was 63 respondents who were village officials in Tamanan District, Bondowoso Regency. This study uses several variables, namely emotional intelligence (X1), organizational culture (X2), and work motivation (X3) as independent variables, and employee performance (Y) as the dependent variable. The data analysis techniques used in this study are research instrument tests (validity and reliability tests), classical assumption tests, and multiple linear regression analysis.

3. Results and Discussion

No	Item	r _{count}	r _{table}	Description	Cronbach Alpha	Description
1	X1.1	0,809	0,2091	Valid	0,838	Reliable
	X1.2	0,725	0,2091	Valid		Reliable
	X1.3	0,721	0,2091	Valid		Reliable
	X1.4	0,787	0,2091	Valid		Reliable
	X1.4	0,853	0,2091	Valid		Reliable
2	X2.1	0,766	0,2091	Valid	0,874	Reliable
	X2.2	0,834	0,2091	Valid		Reliable
	X2.3	0,723	0,2091	Valid		Reliable
	X2.4	0,887	0,2091	Valid		Reliable
	X2.5	0,920	0,2091	Valid		Reliable
3	X3.1	0,790	0,2091	Valid	0,883	Reliable
	X3.2	0,791	0,2091	Valid		Reliable
	X3.3	0,859	0,2091	Valid		Reliable
	X3.4	0,829	0,2091	Valid		Reliable
4	Y1	0,905	0,2091	Valid	0,935	Reliable
	Y2	0,872	0,2091	Valid		Reliable
	Y3	0,929	0,2091	Valid		Reliable
	Y4	0,926	0,2091	Valid		Reliable
	Y5	0,832	0,2091	Valid		Reliable

Tabel 2. Validity and Reliability Test of Research Instruments
Source: data processed 2025

Based on Table 4.9, it can be seen that each indicator used has a calculated r value greater than 0, 2091, this means that the indicators used in this research variable are feasible or valid for use as data collectors. The test results also show that each variable has a Cronbach Alpha value greater than 0.60. So it can be concluded that all variables used in this study are reliable.

Testing	Variable	VIF	Description
Z	X1	4,305	VIF < 10
	X2	5,149	None
	X3	3,659	Multicollinearity
Y	X1	4,835	VIF < 10
	X2	5,555	None
	X3	3,688	Multicollinearity
	Z	3,149	

Tabel 3. Collinearity Statistic
Source: data processed 2025

Based on the results of the Collinearity Statistic analysis, it is known that there is no multicollinearity in the model. This can be seen in the attachment that the VIF value of each variable is less than 10.

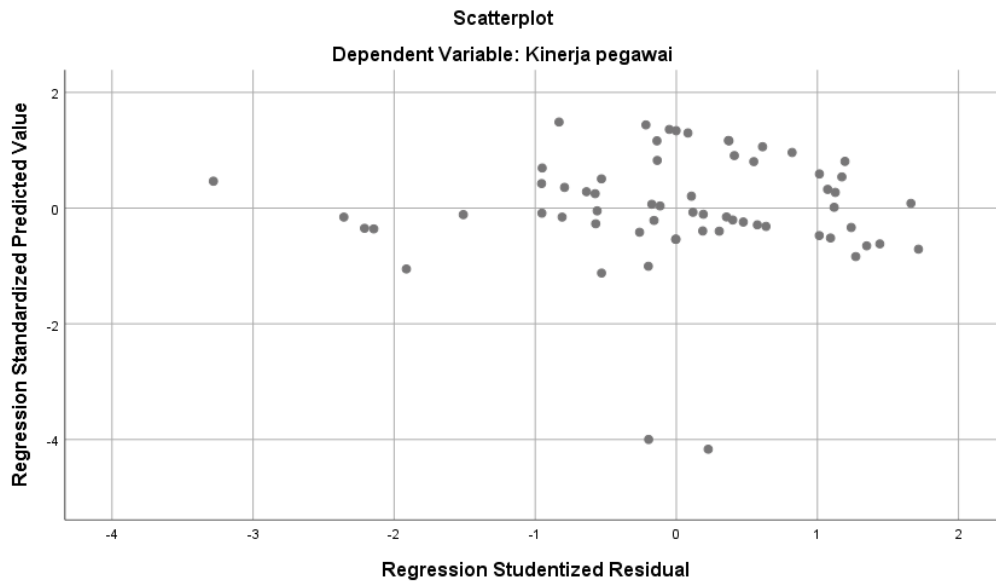


Figure 1. Heteroscedasticity Test Results The Effect of X1 X2 and X3 on Y
Source: data processed 2025

From the graph, it can be seen that the points spread randomly, do not form a certain clear pattern, and are spread both above and below the number 0 (zero) on the Y axis, this means that there is no deviation from the classical assumption of heteroscedasticity in the regression model made, in other words, accepting the hypothesis of homoscedasticity.

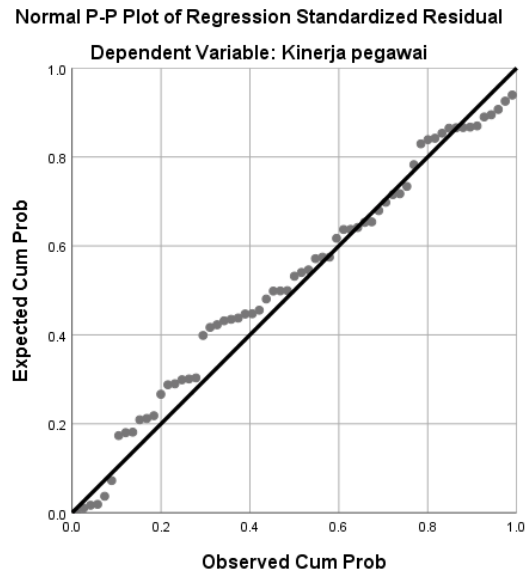


Figure 2. Normality Testing Results
Source: data processed 2025

From this figure, the results show that all data is normally distributed, the data distribution is around the diagonal line.

Model		Coefficients ^a		Standardized Coefficients	t	Sig.
		Unstandardized Coefficients	Std. Error			
1	(Constant)	5.839E-17	.055		.000	1.000
	Emotional Intelligence	.245	.122	.245	2.192	.024
	Organizational Culture	.308	.131	.308	2.358	.022
	Work Motivation	.259	.106	.259	2.437	.018

a. Dependent Variable: Employee Performance

Table 4. Multiple Regression Test Results

Source: data processed 2025

Based on the coefficient value table above, the multiple linear regression equation is as follows:
 $Y = 0,000 + 0,245X_1 + 0,308X_2 + 0,259X_3 + \varepsilon$

- Intercept (Constant): 0.000 is positive, meaning that if emotional intelligence, organizational culture, work motivation are assumed to be constant (unchanged), the Employee Performance is positive or good.
- Testing the emotional intelligence variable (X1) on the performance of village officials (Y) obtained a beta value (β) of 0.245 with a sig of 0.024. Because the sig value is smaller than α ($0.024 < 0.05$), thus emotional intelligence (X1) has a significant influence on the performance of village officials (Y). That is, if emotional intelligence increases, the performance of village officials also increases.
- Testing the organizational culture variable (X2) on the performance of village officials (Y) obtained a beta value (β) of 0.308 with a sig of 0.022. Because the sig value is smaller than α ($0.022 < 0.05$), H_0 is rejected, thus organizational culture (X2) has a significant effect on the performance of village officials (Y). That is, if the organizational culture increases, the performance of village officials also increases.
- Testing the work motivation variable (X3) on the performance of village officials (Y) obtained a beta value (β) of 0.259 with a sig of 0.018. Because the sig value is smaller than α ($0.018 < 0.05$), thus work motivation (X3) has a significant influence on the performance of village officials (Y). That is, if work motivation increases, the performance of village officials also increases.

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.907 ^a	.822	.810	.43608820	2.283

a. Predictors: (Constant), Emotional Intelligence, Organizational Culture, Work Motivation

b. Dependent Variable: Employee Performance

Table 5. Coefficient of Determination

Source: data processed 2025

R^2 shows how much contribution or contribution of the independent variable to the dependent variable. Based on the test results table above, it is known that the coefficient of determination is 0.822 or 82.2%. This shows that the ability of Lecturer performance can be explained by Emotional Intelligence (X1), Organizational Culture (X2), and Work Motivation (X3) by 82.2% while the remaining 17.8% is influenced by other factors outside the model.

Based on the results of testing and data analysis, it states that emotional intelligence has a significant effect on the performance of village officials in Tamanan Sub-district, Bondowoso Regency. This finding underscores that the ability of village officials to manage emotions, understand the feelings of others, and maintain healthy social relationships directly contributes to improving the quality and productivity of their work. In the context of public services at the village level, emotional intelligence is not just a complement, but an essential element in achieving optimal performance.

This result is supported by research by Arifin et al. (2022) who found that emotional intelligence has a positive and significant effect on the performance of Pinrang Regency Bappeda employees, showing the importance of the ability to manage emotions in the context of public services. Septiarini and Gorda's (2018) research also confirmed that emotional intelligence has a positive and significant impact on employee performance at Mulia Farma Group, even finding that emotional intelligence has

the greatest influence compared to other independent variables. Furthermore, Subagio's (2015) research confirmed that emotional intelligence is the most dominant factor affecting employee performance at Ithaca Resources Company Jakarta. Nonetheless, some studies such as Sasmito et al. (2023) and Usman (2019) found that emotional intelligence does not have a significant effect on performance in certain organizational contexts, suggesting the possibility of moderator or mediator variables in the relationship.

Second, based on the results of testing and data analysis, it states that organizational culture has a significant effect on the performance of village officials in Tamanan Subdistrict, Bondowoso Regency. These results confirm that the values, norms, and patterns of behavior embedded in organizational culture have an important role in encouraging village officials to work more effectively, responsibly, and productively in carrying out government tasks and community services.

This result is supported by empirical findings from the research of Pahmi et al. (2022) which confirmed that organizational culture has a positive and significant influence on employee performance at the Makassar Polytechnic of Shipping Science. Mulisi's research (2020) even found that organizational culture is a variable that has a dominant influence on the performance of members of the Kedungdung Police in Sampang Regency compared to other variables. Furthermore, research by Basalamah (2022) and Oktasari et al. (2018) also confirmed the positive and significant influence of organizational culture on employee performance in the context of government agencies and hospitals. The consistency of these research findings strengthens the argument that shared values, beliefs, and practices formed in organizational culture play an important role in shaping work behavior and performance outcomes.

Third, based on the results of testing and data analysis, it states that work motivation has a significant effect on the performance of village officials in Tamanan Subdistrict, Bondowoso Regency. This finding strengthens the understanding that work motivation, both intrinsic and extrinsic, is the main driver for village officials to carry out tasks optimally, achieve work targets, and provide maximum public services.

The findings of this study received empirical support from research by Kuncoro et al. (2019) which found that motivation has a significant effect on the performance of Wonogiri Regency Setda employees, with a simultaneous contribution with emotional intelligence and competence of 50% to variations in performance. Tejo's research (2015) also confirmed that work motivation has a significant effect on the performance of Riau Police Public Relations personnel and even becomes a variable that mediates the influence of competence and organizational culture on performance. Furthermore, research by Oktasari et al. (2018) reinforces the finding that motivation has a positive and significant effect on employee performance at Cengkareng Regional Hospital, showing the consistency of results in the context of different public service organizations.

4. Conclusion

Based on the research findings previously described, the conclusions in this study are as follows: a) Emotional intelligence has a significant effect on the performance of village officials in Tamanan Bondowoso Subdistrict. This means that the ability to manage emotions, empathize, and build social relationships also encourages increased productivity and service, b) Organizational culture has a significant effect on the performance of village officials in Tamanan Bondowoso Subdistrict. This means that mutually agreed work values provide direction and a strong impetus in achieving performance, c) Work motivation has a significant effect on the performance of village officials in Tamanan Bondowoso Subdistrict. This means that high internal enthusiasm and drive directly increase the responsibility and quality of work of village officials.

References

- Nasrul, H. W., Irawati, D., & Ratnasari, S. L. (2021). Analisis Kepuasan Kerja, Disiplin Kerja, Budaya Organisasi, Motivasi Kerja, Dan Kompensasi Terhadap Kinerja. *Jurnal Dimensi*, 10(3), 555-568.
- Arifin, AR, Idris, M, & Alam, S (2022). Pengaruh Kompetensi Individu, Komunikasi, Kecerdasan Emosional Dan Budaya Organisasi Terhadap Kinerja Pegawai (Studi Kasus Pada Badan Perencanaan Pembangunan Daerah Kabupaten Pinrang *Ezenza Journal (EJ)*, e-jurnal.nobel.ac.id, <https://e-jurnal.nobel.ac.id/index.php/ej/article/view/3329>

- Basalamah, S. A. (2022). Pengaruh Organizational Citizenship Behavior, Kecerdasan Emosional dan Budaya Organisasi Terhadap Kinerja Pegawai (Studi Pada Dinas Komunikasi Informatika Statistik dan Persandian Provinsi Sulawesi Selatan). *CESJ: Center Of Economic Students Journal*, 5(1), 37-49. <http://repository.umi.ac.id/2515/1/RESKI%2BRAMADANI%2BCESJ%2BBARU.pdf>
- Edison, E., Anwar, Y., & Komariyah, I. (2018). *Manajemen Sumber Daya Manusia: Strategi dan Perubahan dalam Rangka Meningkatkan Kinerja Pegawai dan Organisasi*. Alfabeta.
- Effendy, R (2021). Analisis Kompetensi Komunikasi, Kecerdasan Emosional, Dan Budaya Organisasi Terhadap Kinerja Pegawai (Studi Pada Dinas Pendidikan Kabupaten Nganjuk). *Otonomi*, ejournal.uniska-kediri.ac.id, <https://ejournal.uniska-kediri.ac.id/index.php/otonomi/article/view/1607>
- Hasibuan, M. S. P. (2017). *Manajemen Sumber Daya Manusia*. Bumi Aksara.
- Kasmir. (2016). *Manajemen Sumber Daya Manusia (Teori dan Praktik)*. Rajawali Pers.
- Kuncoro, T. W., Sudarwati, S., & Djumali, D. (2019). Pengaruh Kecerdasan Emosional, Kompetensi, Dan Motivasi Terhadap Kinerja Pegawai Setda Kabupaten Wonogiri. *Jurnal Ilmiah Edunomika*, 3(02). <https://jurnal.stie-aas.ac.id/index.php/jie/article/view/625>
- Kurniawati, M. (2016). Peran Budaya Organisasional dalam Memediasi Pengaruh Kompetensi Komunikasi dan Kecerdasan Emosional terhadap Kinerja Karyawan (Studi pada Dinas Pariwisata DIY). *Journal of Management: Small and Medium Enterprises (SMEs)*, 3(2), 151-169. <https://core.ac.uk/download/pdf/228881665.pdf>
- Mangkunegara, A. P. (2017). *Manajemen Sumber Daya Manusia Perusahaan*. Remaja Rosdakarya.
- Mulisi, AS (2020). Pengaruh Kompetensi Komunikasi, Kecerdasan Emosional Dan Budaya Organisasi Terhadap Kinerja Personel Polsek Kedundung Kabupaten Sampang. *MAP (Jurnal Manajemen dan Administrasi Publik)*, jurnal.uwp.ac.id, <http://jurnal.uwp.ac.id/pps/index.php/map/article/view/285>
- Oktasari, D. P., Widyanty, W., & Fitriani, A. (2018). Pengaruh Kompetensi, Budaya Organisasi Dan Motivasi Terhadap Kinerja Pegawai Rumah Sakit Umum Daerah. *Jurnal Ilmiah Manajemen Bisnis*, 4(02), 152. <https://www.researchgate.net/profile/Winda-Widyanty-3/publication/351870169-PENGARUH-KOMPETENSI-BUDAYA-ORGANISASI-DAN-MOTIVASI-TERHADAP-KINERJA-PEGAWAI-RUMAH-SAKIT-UMUM-DAERAH/links/60ae155f299bf13438e905b9/PENGARUH-KOMPETENSI-BUDAYA-ORGANISASI-DAN-MOTIVASI-TERHADAP-KINERJA-PEGAWAI-RUMAH-SAKIT-UMUM-DAERAH.pdf>
- Priansa, D. J. (2018). *Perencanaan dan Pengembangan Sumber Daya Manusia*. Alfabeta.
- Robbins, S. P., & Judge, T. A. (2017). *Perilaku Organisasi*. Salemba Empat.
- Sasmito, Y. P., Ratnasari, S. L., Susanti, E. N., Desi, V. T., Sutjahjo, G., Winarso, W., ... & Maileni, D. A. (2023). Pengaruh gaya kepemimpinan, disiplin kerja, motivasi, budaya organisasi, dan kecerdasan emosional terhadap kinerja pegawai di Kantor Pertanahan Kota Batam. *Jurnal Dimensi*, 12(3), 821-838. <https://www.journal.unrika.ac.id/index.php/jurnaldms/article/view/5858>
- Sedarmayanti. (2017). *Manajemen Sumber Daya Manusia, Reformasi Birokrasi dan Manajemen Pegawai Negeri Sipil*. Refika Aditama.
- Septiarini, NMA, & Gorda, AANES (2018). Kecerdasan intelektual, kecerdasan emosional, kecerdasan spiritual, budaya organisasi dan kinerja karyawan. *Jurnal Manajemen Bisnis*, journal.undiknas.ac.id, <https://journal.undiknas.ac.id/index.php/magister-manajemen/article/view/2279>
- Subagio, M (2015). Pengaruh kecerdasan emosional, motivasi kerja, dan sikap kerja terhadap kinerja karyawan pada pt ithaca resources. *Jurnal Manajemen*, [ecojoin.org](http://www.ecojoin.org), <http://www.ecojoin.org/index.php/EJM/article/view/108>
- Sutrisno, E. (2019). *Manajemen Sumber Daya Manusia*. Kencana.
- Tejo, GA (2015). Pengaruh Kompetensi dan Budaya Organisasi Terhadap Motivasi Kerja Serta Dampaknya Terhadap Kinerja Personil Bid. Humas Polda Riau. *Jurnal Tepak Manajemen Bisnis*, jtmb.ejournal.unri.ac.id, <https://jtmb.ejournal.unri.ac.id/index.php/JTMB/article/view/3016>
- Umam, K. (2018). *Perilaku Organisasi*. Pustaka Setia.
- Usman, F. (2019, July). Pengaruh kecerdasan emosi dan budaya organisasi terhadap kinerja melalui kepuasan sebagai variabel intervening pada pegawai universitas trunajaya bontang. In *Forum Ekonomi* (Vol. 21, No. 2, pp. 132-142). <https://core.ac.uk/download/pdf/551423072.pdf>