

# File 21-Dedi P3 2022\_Employee Workload Analysis...

By: DEDI HARDIANSYAH

As of: Jun 17, 2023 2:37:57 PM  
11,299 words - 233 matches - 89 sources

Similarity Index

54%

Mode: Similarity Report ▾

paper text:

**A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal -** 2  
**Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©,**  
**ProQuest, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar, Indian Citation Index**  
**(ICI), J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)], Index**  
**Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.**  
**Circulated all over the world & Google has verified that scholars of more than 7144 Cities in 197**  
**countries/territories are visiting our journal on regular basis. Ground Floor, Building No. 1041-C-1, Devi Bhawan**  
**Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA <http://ijrcm.org.in> / CONTENTS Sr. No**

**TITLE & NAME OF THE AUTHOR (S) Page No. 1**

44

**EMPLOYEE WORKLOAD ANALYSIS AT THE REGIONAL DEVELOPMENT PLANNING AGENCY OF** 7  
**PONTIANAK ABDULLAH, SRI SYABANITA ELIDA, DEDI HERDIANSYAH, A. JALALUDIN SAYUTI & TITANIA**  
**RIRIANTI 1 2. A STUDY ON IMPACT OF DEMOGRAPHIC VARIABLES AND THE RISK BEARING CAPACITY OF**  
**INVESTORS IN PUDUCHERRY REGION (AN EMPIRICAL ANALYSIS WITH REFERENCE TO SELECTED RESIDENTS**  
**IN PUDUCHERRY) Dr. P. KATHAVARAYAN 5 REQUEST FOR**

FEEDBACK & DISCLAIMER 11 ii

**FOUNDER PATRON Late Sh. RAM BHAJAN AGGARWAL Former State Minister for Home & Tourism,** 2  
**Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President,**

Chinar Syntex Ltd. (Textile Mills), Bhiwani CO-ORDINATOR Dr. BHAVET Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani ADVISOR Prof. S. L. MAHANDRU Principal (Retd.), Maharaja Agrasen College, Jagadhri EDITOR Dr. NAWAB ALI KHAN Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P. CO-EDITOR Dr. G. BRINDHA Professor & Head, Dr.M.G.R. Educational & Research Institute (Deemed to be University), Chennai EDITORIAL ADVISORY BOARD Dr. SIKANDER KUMAR Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh Dr. A SAJEEVAN RAO Professor & Director, Accurate Institute of Advanced Management, Greater Noida Dr. CHRISTIAN EHIOBU CHE Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA Dr. JOSÉ G. VARGAS-HERNÁNDEZ Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico Dr. TEGUH WIDODO Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia Dr. M. S. SENAM RAJU Professor, School of Management Studies, I.G.N.O.U., New Delhi Dr. KAUP MOHAMED Dean & Managing Director, London American City College/ICBEST, United Arab Emirates Dr. D. S. CHAUBEY Professor & Dean (Research & Studies), Uttaranchal University, Dehradun Dr. ARAMIDE OLUFEMI KUNLE Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria Dr. SYED TABASSUM SULTANA Principal, Matrusri Institute of Post Graduate Studies, Hyderabad Dr. MIKE AMUHAYA IRAVO Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya Dr. NEPOMUCENO TIU Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

iii

Dr. BOYINA RUPINI Director, School of ITS, Indira Gandhi National Open University, New Delhi Dr. FERIT ÖLÇER Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey Dr. SANJIV MITTAL Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi Dr. SHIB SHANKAR ROY Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh Dr. SRINIVAS MADISHETTI Professor, School of Business, Mzumbe University, Tanzania Dr. ABHAY BANSAL Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida Dr. KEVIN LOW LOCK TENG Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia Dr. OKAN VELI ŞAFAKLI Professor & Dean, European University of Lefke, Lefke, Cyprus Dr. V. SELVAM Associate Professor, SSL, VIT University, Vellore Dr. BORIS MILOVIC Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia Dr. N. SUNDARAM Associate Professor, VIT University, Vellore Dr. IQBAL THONSE HAWALDAR Associate Professor, College of Business Administration, Kingdom University, Bahrain Dr. MOHENDER KUMAR GUPTA Associate Professor, Government College, Hodal Dr. ALEXANDER MOSESOV Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan RODRECK CHIRAU Associate Professor, Botho University, Francistown, Botswana Dr. PARDEEP AHLAWAT Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak Dr. DEEPANJANA

2

**VARSHNEY Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia**  
**Dr. BIEMBA MALITI Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia**  
**Dr. SHIKHA GUPTA Associate Professor, Lingaya's Lalita Devi Institute of Management & Sciences, New Delhi**  
**Dr. KIARASH JAHANPOUR Dean of Technology Management Faculty, Farabi Institute of Higher Education, Karaj, Alborz, I.R. Iran**  
**Dr. SAMBHAVNA Faculty, I.I.T.M., Delhi**  
**YU-BING WANG Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan**  
**Dr. TITUS AMODU UMORU Professor, Kwara State University, Kwara State, Nigeria**  
**Dr. SHIVAKUMAR DEENE Faculty, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga**

iv

**Dr. THAMPOE MANAGALESWARAN Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka** 2  
**JASVEEN KAUR Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar**  
**SURAJ GAUDEL BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal**  
**Dr. RAJESH MODI Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia**  
**Dr. BHAVET Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani**  
**FORMER TECHNICAL ADVISOR AMITA FINANCIAL ADVISOR**

**NEENA Investment Consultant, Chambaghat, Solan, Himachal Pradesh**  
**LEGAL ADVISORS JITENDER S. CHAHAL Advocate, Punjab & Haryana High Court, Chandigarh** 1  
**U.T. CHANDER BHUSHAN SHARMA Advocate & Consultant, District Courts, Yamunanagar at Jagadhri**  
**SUPERINTENDENT SURENDER KUMAR POONIA v CALL FOR MANUSCRIPTS**  
 We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Com-puter Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Gov-ernance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct

**Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development ; Production/ Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management ; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality ; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems ; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems ; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects. Anybody can submit the soft copy of unpublished novel; original; empirical and high quality research work/manuscript anytime in M.S. Word format after preparing the same as per our GUIDELINES FOR SUBMISSION; at our email address i.e .infoijrcm@gmail.com or online by clicking the link online submission as given on our website (FOR ONLINE SUBMISSION, CLICK HERE). GUIDELINES FOR SUBMISSION OF MANUSCRIPT 1. COVERING LETTER FOR SUBMISSION: DATED: \_\_\_\_\_**

**THE EDITOR IJRCM Subject: SUBMISSION OF MANUSCRIPT IN THE AREA**

**OF \_\_\_\_\_ . (e.g. Finance/Mkt./HRM/General**

**Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify) DEAR**

**SIR/MADAM Please find my submission of manuscript titled ' \_\_\_\_\_ ' for**

**likely publication in one of your journals. I hereby affirm that the contents of this manuscript are original.**

**Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for**

**publication elsewhere. I affirm that all the co-authors of this manuscript have seen the submitted version of the**

**manuscript and have agreed to inclusion of their names as co-authors. Also, if my/our manuscript is accepted, I**

**agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish**

**our contribution in any of its journals. NAME OF CORRESPONDING AUTHOR : Designation/Post\* :**

**Institution/College/University with full address & Pin Code : Residential address with Pin Code : Mobile Number**

**(s) with country ISD code : Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) : Landline**

**Number (s) with country ISD code : E-mail Address : Alternate E-mail Address : Nationality : \* i.e.**

**Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph.**

**D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant**

**Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Profes- sor, Professor, Head, Vice-**

**Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. The**

**qualification of author is not acceptable for the purpose. vi NOTES: a**

) b) c) d) e) f) g)

The whole manuscript has to be in ONE MS WORD FILE only, which will start from the covering letter, inside the manuscript. pdf. version is liable to be rejected without any consideration. The sender is required to mention the following in the SUBJECT COLUMN of the mail: New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript. The total size of the file containing the manuscript is expected to be below 1000 KB. Only the Abstract will not be considered for review and the author is required to submit the complete manuscript in the first instance. The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal. The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines. 2 .3. **MANUSCRIPT TITLE:** The title of the paper should be typed in bold letters, centered and fully capitalised. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address should be given underneath the title. 4 .5. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any. **ABSTRACT:** Abstract should be in fully Italic printing, ranging between 150 to 300 words. The abstract must be informative and eluci- dating the background, aims, methods, results & conclusion in a SINGLE PARA. Abbreviations must be mentioned in full. 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc. 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at [www.aea- web.org/econlit/jelCodes.php](http://www.aea-web.org/econlit/jelCodes.php). However, mentioning of JEL Code is not mandatory. 8. **MANUSCRIPT:** Manuscript must be in BRITISH ENGLISH prepared on a standard A4 size PORTRAIT SETTING PAPER. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end. 9 .10.11. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised. **MAIN TEXT: THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**  
**INTRODUCTION REVIEW OF LITERATURE NEED/IMPORTANCE OF THE STUDY STATEMENT OF THE PROBLEM OBJECTIVES HYPOTHESIS (ES) RESEARCH METHODOLOGY RESULTS & DISCUSSION FINDINGS RECOMMENDATIONS/SUGGESTIONS CONCLUSIONS LIMITATIONS SCOPE FOR FURTHER RESEARCH REFERENCES APPENDIX/ANNEXURE**

The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript. vii

12. FIGURES & TABLES: These should be simple, crystal CLEAR, centered, separately numbered & self-explained, and the titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.

13. EQUATIONS/FORMULAE: These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.

14. ACRONYMS: These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.

15. REFERENCES: The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they may follow Harvard Style of Referencing. Also check to ensure that everything that you are including in the reference section is duly cited in the paper. The author (s) are supposed to follow the references as per the following: • • • All works cited in the text (including sources for tables and figures) should be listed alphabetically. Use (ed.) for one editor, and (ed.s) for multiple editors. When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order. • Indicate (opening and closing) page numbers for articles in journals and for chapters in books. • The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc. • For titles in a language other than English, provide an English translation in parenthesis. • Headers, footers, endnotes and footnotes should not be used in the document. However, you can mention short notes to elucidate some specific point, which may be placed in number orders before the references. PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES : BOOKS •

Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi. • Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS • Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303. JOURNAL AND OTHER ARTICLES • Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities", Jour- nal of Urban Economics, Vol. 21, No. 1, pp .83-104. CONFERENCE PAPERS • Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Asso- ciation, New Delhi, India , 19-23 UNPUBLISHED DISSERTATIONS • Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra. ONLINE RESOURCES • Always indicate the date that the source was accessed, as online

**resources are frequently updated or removed. WEBSITES • Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01**

, 2012 <http://epw.in/user/viewabstract.jsp> viii

**EMPLOYEE WORKLOAD ANALYSIS AT THE REGIONAL DEVELOPMENT PLANNING AGENCY OF PONTIANAK ABDULLAH**

7

ASSOCIATE PROFESSOR

**DEPARTMENT OF AUTOMOTIVE BUSINESS ADMINISTRATION STATE POLYTECHNIC OF PONTIANAK INDONESIA**

82

SRI SYABANITA ELIDA

**ASSOCIATE PROFESSOR DEPARTMENT OF AUTOMOTIVE BUSINESS ADMINISTRATION STATE**

60

POLYTECHNIC PONTIANAK INDONESIA DEDI HERDIANSYAH

**ASSOCIATE PROFESSOR DEPARTMENT OF AUTOMOTIVE BUSINESS ADMINISTRATION STATE**

60

POLYTECHNIC PONTIANAK INDONESIA A.

**JALALUDIN SAYUTI ASSOCIATE PROFESSOR DEPARTMENT OF BUSINESS ADMINISTRATION STATE POLYTECHNIC OF SRIWIJAYA INDONESIA**

22

TITANIA RIRIANTI STUDENT BUSINESS ADMINISTRATION STATE POLYTECHNIC OF PONTIANAK INDOSENIA

**ABSTRACT This study aims to determine the results of workload analysis of**

71

employees

**at the Regional Development Planning Agency of Pontianak** 7

**The research method used in this study is a descriptive research method with a quantitative approach.** 34  
**The population in this study were**

all employees who hold status as a government employee, namely PNS and PPPK in the planning and finance sub-division.

**The data collection technique used in this study** 85

is observation, interviews and documentation studies. Data collected will be analyzed using Microsoft Excel.

**The data analysis technique used in this research is** descriptive statistical **analysis** 69

and workload calculation with a task-by-position approach method.

**The results of the** workload **analysis showed that** there was **an** 19

excessive workload of the Planning and Finance Sub-Division employees, which induce stress both mentally and physically.

KEYWORDS workload analysis, position, planning. JEL CODES J08, J18, J38, J21, J24. E INTRODUCTION employees are one of the important factors that cannot be separated from the government agency. The role of Civil Servants in government agencies is very important to assist agencies in the implementation of public services to the community.

**Efficient and effective governance is a** needed **in the era of** 13

globalization where there are some inadequacies in various fields. This resulted in the demand for



**the professionalism of employees in the implementation of government affairs**

13

. But in reality, employee professionalism has not been fully realized. This is due to the fact that the number of employees has not meet the needs of the agency, which has not been adjusted to the workload of the agency. In order to analyse the workload to compile the need for civil servants,

**the government through the Ministry of Administrative Reform issued a**

55

Decree

**of the Minister for Administrative Reform Number 75 of 2004 concerning Guidelines for**

9

Calculation of

**The Number of Employee Needs Based on Workload**

35

. This decision serves, as a reference for each government agency in

**calculating employee needs based on workload in order to compile the**

56

need for civil servant formation within that agency. The purpose of this decision is to improve the quality of employee planning, especially in the preparation of rational formations

**in order to create an effective and efficient**

40

government administration. To

**carry out fundamental reforms and changes to the government administration system, especially concerning institutional aspects, human resources**

40

for apparatus and management as well as building state apparatus so that they are able to carry out their respective missions, duties and functions and roles in a clean, effective and efficient manner, in the context of improving better public services and considering that

**each government agency is required to compile the required number and type of positions**

42

**for Civil Servants and Government Employees with Work Agreements**

42

**based on job and workload analysis, the Minister for**

42

Admin- istrative

**Reform and Bureaucratic Reform issues a Ministerial Regulation for Administrative Reform**

40

State

**and Bureaucratic Reform Number 1 of 2020 Concerning Guidelines for Job Analysis and Workload Analysis . At the**

9

time when this regulation was issued and implemented, the Decree

**of the Minister of Administrative Reform Number 75 of 2004 concerning Guidelines for**

9

Calculation of Employee Needs Based on Workload was repealed and no longer valid. In general, every government agency has great expectations of its employees so that they can carry out their responsibilities for their work optimally. Therefore, the role of civil servants is very important because they are the prime mover in helping government agencies to achieve their vision, mission, goals and strategies. Thus, the results of the workload analysis can be used as a benchmark to increase work productivity as well as steps

**in order to improve the** development, refinement **and** utilization **of employees** in terms **of** 33

staffing. This effort can be achieved by carrying out a workload analysis in every field in government agencies consistently and continuously and preventing

**the possibility of overlapping work, waste and shifting** of **responsibility** when **something goes** **wrong** 64

at work. Pontianak Regional Development Planning Agency is responsible for regional development planning for the City of Pontianak. The main task of the agency based on Pontianak Mayor Regulation Number 95 of 2020 is to assist the Mayor in carrying out government affairs, which are the authority of the region, and to assist tasks in the field of development planning as well as the field of research and development.

**In order to** achieve **the vision and mission of the** 55

Mayor and Deputy Mayor of Pontianak City, the agency has a very important role in making it happen. The link between

**the main tasks and functions of the** Regional **Development Planning Agency** 46

lies in the mission contained in the Pontianak City RPJMD. To achieve the targets of the Pontianak RPJMD mission, the agency must manage its employees properly. Adjustment of position allocation and workload can provide motivation to employees.

**For this reason, it is necessary to carry out** 74

job and workload analysis to determine

**the number of employees** needed **based on** the existing **workload** . The Head of **the** 13

General and Apparatus Subdivision carried out the implementation of job and workload analysis at the agency at the beginning of the position preparation along with the Personnel Management staff. Changes to employee workload analysis will be made if there are additional tasks and functions for each Head of Sub-Division or Field. **STUDY OBJECTIVES** This research aims to find out and analyse the workload of employees in Planning and Finance Sub-Division at the Pontianak Regional Development Planning Agency. **LITERATURE REVIEW** Based on

**the Regulation of the Minister of Administrative and Bureaucratic Reform Number 1 of 2020 concerning Guidelines for Position and Workload Analysis, workload**

9

is defined as

**a number of work targets or target results that must be achieved in a certain time unit. According to**

51

Hart and Staveland in Dilla (2020),

**workload is something that arises from the interaction between the demands of the work environment tasks where it is used as a workplace, the skills and perceptions of workers. Workload is sometimes operationally defined on factors such as; demands of the**

33

task or the efforts made to do the job. According to Koesomowidjojo (2017), there are several indicators to find out how much workload employees should carry. Some of these indicators, namely: (

**1) working conditions; (2) use of working time; and (3) targets to be achieved**. Meanwhile, **the**

27

workload indicator is based on the understanding of workload from

**the Regulation of the Minister of Administrative and Bureaucratic Reform Number 1 of 2020 concerning Guidelines for Job and Workload Analysis**

9

which includes: (1) job descriptions; (2) total load for each task; and (3) task completion time. According to Koesomowidjojo (2017) there are two factors that affect workload,

**namely internal factors and external factors. Internal factors are**

53

those that affect workload, which originating from within the body as a result of external workload reactions such as

**gender, age, body posture, health status (somatic factors), motivation, satisfaction, desire, or perception (psychological factors**

59

). Meanwhile, external factors are factors that come from outside the employees, such as: 1) Work environment; related to the chemical, psychological, biological, and physical work environment; 2) Physical tasks; matters relating to tools and aids in completing work, job responsibilities, even to the level of difficulty encountered when completing work; 3) Work organization; length of time used to work, work shifts, breaks, career planning and payroll/wages. Excessive workload can have an impact on employees. According to Nurwan (2017), too much

**workload will result in both physical and psychological work stress and emotional reactions**

62

, such as headaches, indigestion and irritability. Workload analysis aims to determine how many employees are needed to complete a job

**based on the number of working hours**

37

used. Ardana, et al. (2012) explains that workload analysis is the determination of the amount of labor required

**to complete a job within a certain period of time**

49

. Meanwhile,

**according to the Regulation of the Minister of Administrative and Bureaucratic Reform**

13

**Number 1 of 2020 Concerning Guidelines for Job and Workload Analysis, workload analysis is a management technique that is carried out systematically to obtain information re-garding the level of effectiveness and efficiency of organizational work based on work volume**

13

. METHODOLOGY The

**method used in this research is descriptive research method with a quantitative approach**

34

. According to Siswanto (2012), descriptive research

**is carried out by collecting data**

37

to get an overview of the research results. The results of the descriptive research are limited to describing the existing problems. Furthermore, according to Sinambela (2014), the descriptive method is also called the survey method, where this method generally, in addition to describing a phenomenon, also tries to describe relationships, test hypotheses, predict and see the implications. Meanwhile, Sugiyono (2019) states that

**quantitative research is research based on the philosophy of positivism, which is used to examine certain populations or samples ,the data collection uses research instruments, the data analysis is quantitative, with the aim of testing established hypotheses. In a study**

38

there are research subjects who will be used as samples from a population. Because of the small number of populations, the researched used saturated sampling technique, which is

**all members of the population are sampled. The population and sample in this study were all employees**

63

in the Planning and Finance Sub-Division, totaling of 3 people. Data collection can be done in various ways and sources. Data collection techniques used in this study includes observation, interviews

**and documentation. The data analysis steps in this study**

84

follow the steps for

**carrying out workload analysis based on**

49

**the Regulation of the Minister of Administrative and Bureaucratic Reform Number 1 of 2020 Concerning Guidelines for Job and Workload Analysis. The**

9

method used to calculate workload analysis and the number of employee needs in this study is the task-by-position approach method in accordance with

**the Regulation of the Minister of Administrative and Bureaucratic Reform Number 1 of 2020 concerning Guidelines for Job and Workload Analysis**

9

. Information needed to calculate using this method, namely: 1) Job descriptions along with

**the amount of workload for each task; 2) Task completion time; 3) Number of effective working hours per day on average . Therefore, the formula**

30

used to analyse workload and employee needs in the Planning and Finance Sub- Division at Regional Development Planning Agency of Pontianak based on this method is: *Wkrkkkaa x Tark Ckkkkarikk Tika Nrkaar ka Eaaaarira Wkrkika Hkrrr x 1 karrkk* The results of calculations with this formula will later determine the amount of workload for the position, which also determines the number of employees for the position. After conducting an analysis using the workload calculation, the next step is to draw conclusions from the results of data analysis and provide solutions or suggestions to

**the Regional Development Planning Agency of Pontianak for**

46

the workload in the Planning and Finance Sub-Division.

**RESULTS AND DISCUSSION** In this study the variable used was the

53

workload of employees in the Planning and Finance Sub-Division

of the **Regional Development Planning Agency of Pontianal**. The

46

indicators measured by the workload variable are indicators of

the **Regulation of the Minister of Administrative and Bureaucratic Reform Number 1 of 2020 concerning Guidelines for Job and Workload Analysis**

9

which includes job descriptions,

amount of workload for each task and task completion time

30

. Effective working time is

working time that is effectively used by employees to work. The effective working time consists of working days and effective working hours

30

To carry out workload analysis, it is necessary to

13

calculate working days and effective working hours, which are useful as measurement tools. Effective working days are

the number of working days in a year minus the number of holidays and leave in a year. Calculation of

28



the effective working days of employees at the agency

can be seen in the following table. TABLE 1 : CALCULATION OF EFFECTIVE WORKING DAYS IN 37

ONE YEAR Employee Work Day Number of Days Total

Number of days according to calendar 365 days Number of Saturday and Sunday in 30

a year 104 days Number of public holiday and national leave 9 days Number of employee leave days 12 hari Number of public holiday and leave days 125 day Number of Effective working days 240 day The number of effective working hours

can be seen in the table below TABLE 2 : CALCULATION OF 73

EFFECTIVE WORKING HOURS IN ONE YEAR Employee Working Hours Number of Hours Total 1 working day 8,25 hours (495 minutes) Spare time (free time) 2 hours (120 minutes) Total 1 working day 6,25 hours (375 minutes) Number of Effective working days 240 days Effective working hours 1500 hours (90.000 minutes)

Based on the results of observations that the researchers conducted on the 83

three employees during working hours, they spent more time completing work than using it for free time. The results of observations made by researchers on the use of employee working hours

can be seen in the following table. TABLE 3: TOTAL USE OF 37

WORKING HOURS BY PLANNING AND FINANCE SUB-DIVISION EMPLOYEES Position Days of Observation Performance Accountability Report Analyst Treasurer Financial Report Manager (1) (2) (3) (1) (2) (3) (1) (2) (3) Minutes Minutes Minutes 1 434 130 564 504 86 590 336 204 540 2 467 65 532 523 72 602 627 78 705 3 583 112 695 490 62 552 449 110 559 Total 1.484 307 1.791 1.517 220 1.744 1.412 392 1.804 Average 495 102 597 506 73 581 471 131 601 Notes: 1) Number of working hours; 2) Spare time (free time); 3) Number of working hours in one day (1) + (2) Based on Table 3, the Position of Treasurer has the most working hours used for work, namely 506 minutes and the least use of working hours for free time (spare time), namely 73 minutes when compared to employee in the Position of Performance Accountability Report Analyst

who use working time to work for 495 minutes and free time for 102 minutes as well as Financial Report Manager who has working hours of 471 minutes and for free time for 131 minutes. Even so, the working hours of the three employees in a day exceed the set working hours (overtime) as a result of the excess workload they have. Comparison of effective working hours of employees in a day based on workload volume and observation results

**can be seen in the following table. TABLE 4: COMPARISON OF** 37

EFFECTIVE WORKING HOURS OF EMPLOYEES IN A DAY BASED ON WORKLOAD VOLUME AND OBSERVATION RESULTS No. Position Effective Working Hours (minutes) Effective Working Hours Based on Workload Volume (minutes) Observation results (Minutes) 1. Performance Accountability Report Analyst 375 565 495 2. Treasurer 375 586 506 3. Financial Report Manager 375 542 471 The effective working hours of employees per day based on the volume of workload in Table 4

**is calculated by dividing the** volume **of** workload **by the** number **of** effective **working** 28

**days a year** . Therefore, **the** effective **working hours** of employees **per day** 49

based on the volume of workload and the results of observations for the Performance Accountability Report Analyst Position is 565 minutes or 9 hours 25 minutes and 495 minutes or 8 hours 15 minutes, Position of Treasurer is 586 minutes or 9 hours 46 minutes and 506 minutes or 8 hours 26 minutes and Position of Financial Reporting Manager is 542 minutes or 9 hours 2 minutes and 471 minutes or 7 hours 51 minutes. The difference between the effective working hours and the volume of workload and the results of the observations show that the volume of employee workloads does exceed the effective working hours, which can be concluded that employees work more than the effective working hours as the observations show. The excess workload can affect the health of employees and the employees in the three positions feel this. Based on the interviews and observations that the researchers conducted with the three employees in the Planning and Finance Sub-Division, this excessive workload made them have to work overtime to complete the workload on time. As a result of frequent overtime, they revealed that sometimes they often feel stressed due to the many tasks they have to complete. Apart from that, the Head of the Planning Sub-Division sometimes demands that every employee finish the job as soon as possible and this makes the employee feel under pressure, which also triggers the stress. To overcome the excess workload, a workload analysis is needed to find out the needs of employees based on the amount of existing workload.

**The results of the workload analysis calculation** for **the** 81

Performance Accountability Report Analyst Position, Treasurer Position, and Financial Report Manager Position is used to find out how many employees are needed from the total workload and number of available employees, which is shown in the table below TABLE 5: NUMBER OF EMPLOYEE NEEDED IN THE PLANNING AND FINANCE SUB-DIVISION Position

Workload Volume	Effective Working Hours	Number of Employee Needed	Number of Employee Provided	Employee Shortage
Performance Accountability Report Analyst	135.600	90.000	1,5067	1 0,5067
Treasurer	140.520	90.000	1,5613	1 0,5613
Financial Report Manager	129.960	90.000	1,4440	1 0,4440

According to Table 5, it can be seen that there is a shortage of staff in the Accountability Report Analyst Position of 0.5067 people, Treasurer Position of 0.5613 people and Financial Report Manager Position of 0.4440 people. This staff shortage could have occurred because the volume of the main employee workload was initially large and had to be added to the volume of additional task workloads from positions that had no employees. The shortage of staff in the Performance Accountability Report Analyst Position could be caused by the added workload of the Planning Analyst Position. The same thing also happened to the Position of Treasurer and Position of Financial Report Manager where a shortage of employees could be resolved by adding a Financial Management employee to lighten the workload of the two positions because employees in these two positions received additional workload from the Position of Financial Management. Therefore, it is necessary to add the right employees to overcome the excess workload that occurs in the Planning and Finance Sub-Division. In addition, it is also necessary to develop competencies for existing employees to increase the effectiveness and efficiency of employees in completing their work to improve the performance of employees and agencies.

**CONCLUSION** Based on the analysis, it can be concluded that: 1

72

. The employee's workload is considered to exceed the supposed workload. This

can be seen from the results of the calculation of workload analysis using the

77

task-by-position approach method that the workload for the Performance Accountability Report Analyst is 135,600 minutes or 1.5067 people, the workload for the Treasurer is 140,520 minutes or 1.5613 people and for the Financial Report Manager is 129,960 minutes or 1, 4440 people. 2. Excessive workload and not in accordance with the ability of employees will have a negative impact on employees if not resolved immediately. The impact can be in the form of work stress both physically and psychologically and other emotional reactions. If this is allowed to drag on, it will result in employee performance going down and agency goals will be difficult to achieve. 3. This excessive workload results in the average employee working outside of the regulated working hours (overtime). REFERENCES 1. Ardana, I Komang., dkk. (2012), Human Resource Management, Yogyakarta: Graha Ilmu. 2. Dilla, Rochima. (2020), "Analysis of Employee Workload in the Government Section of the District Office of Pekanbaru", Journal of Management (JOM) FISIP Vol. 7, Issue 1. 3. Koesomowidjojo, Suci R. Mar'ih. (2017). Practical Guide to Compiling Workload Analysis, Jakarta: Raih Asa Sukses. 4. Nurwan, Teddy Marliady., (2017), "Workload Analysis of Employees in Cimalaka District, Sumedang Regency". Journal of Regional Public Administration

(JRPA) Vol. 2, No. 1. 5. Sedarmayanti., (2016). Human Resource Management Bureaucratic Reform and Management of Civil Servants. Bandung: PT Refika Aditama. 6. Sinambela, Lijan Poltak. (2014), Quantitative Research Methodology; For Administration, Public Policy, Economics, Sociology, Communication and Other Social Sciences, Yogyakarta: Graha Ilmu. 7. Siswanto, Victorianus Aries (2012), Research Strategies and Steps, Yogyakarta: Graha Ilmu. 8. Sugiyono. (2019), Quantitative, Qualitative and R&D Methods, Bandung: Alfabeta.

**A STUDY ON IMPACT OF DEMOGRAPHIC VARIABLES AND THE RISK BEARING CAPACITY OF INVESTORS IN PUDUCHERRY REGION (AN EMPIRICAL ANALYSIS WITH REFERENCE TO SELECTED RESIDENTS IN PUDUCHERRY) Dr. P. KATHAVARAYAN**

7

**ASST. PROFESSOR DEPARTMENT OF COMMERCE** RAAK ARTS & SCIENCE **COLLEGE** PERAMBAI  
**ABSTRACT** This paper is to study **the**

23

**impact of demographic variables and the risk bearing capacity of investors in Puducherry region** . This  
 study deals **with**

7

investors' pattern of Stocks, Debentures, gold and silver, real estate,

**Bank deposits and Life insurance etc. The** study **is conducted through primary data with a sample of**  
 356 respond- ents **from Puducherry region. The convenience sampling technique has been used for the**  
**study. The core objective of this study is to**

4

analysis

**demographic variables and the risk bearing capacity of investors**

7

**The data has been collected** done by **interview schedule from the selected respondents. Chi-square,**

8

**and percentage analysis have been used** for analysis. **The results of the study show that Chi square**

find the demographic variables and risk bearing capacity

**association between age, gender, monthly income, marital status; education is significant**  
**association at 5% level of significance** . KEYWORDS **Investors** , demographic, **perception,**  
**investment, savings**

41

. JEL CODES G11, G21, G40, G41. I INTRODUCTION nvestment for strategy, generated to motivates on shareholder towards select the utmost of favorable avenues which can support from the fiscal aims in a specific time. Particular kinds of savings deliver additional profits to the shareholder. This research deals with the investment preferences towards different investment avenues. Natarajan (2005) "the investment purchase of assets which are expected to yield a certain stream of income. Purchase of assets like shares and securities as investments aims at stable return over a period of time". Avadhani (1996) "

**investment refers to the acquisition of some assets. It also means the conversion of money into**  
**claims on money and use of funds for productive and income earning assets. In essence, it means the use**  
**of funds for productive** purpose, **for securing some objective like income, appreciation of capital or capital**  
**gains, or for further production of goods and services with the objectives of securing profits**

11

”.

**REVIEW OF LITERATURE** “Bertha **and** Yohanes. (2018) **the study titled on**

4

“

**Demography factors, financial risk tolerance, and retail investors** ” and absorbed **on**

76

investors’ awareness level towards capital market. The investigators collected 162 respondents adopting convenient sampling technique. The data are analysed used in this study are per-centage and Chi square test. The chi square result exposes that there is association demographic variables on financial risk tolerance on investors. The study inferred that

**income variable has a significant positive partial influence on financial risk tolerance**

66

. Chhapra and Kashif. (2018) the study titled on “

**An empirical investigation of investor’s behavioral biases on financial decision making**

47

” and study absorbed on investment preference on investor. The researcher collected 250 respondents adopting convenient sampling technique. The data are analysed used in this study are percentage

**analysis and multiple regression analysis** . The **multiple regression analysis result**

26

reveals

**that there is no significant impact between investors’ behavior and investment decision.**

68

**The study** inferred **that**

**five independent variables two variables overconfidence and hindsight biases have impact on invest-**  
ment **decision**

47

. Dickason and Ferreira (2018) titled on “A study on the awareness of mutual funds investment in India

**Establishing a link between risk tolerance, investor personality and behavioural finance in South Africa”**

57

**The**

researcher collected 1171 respondents adopting random sampling technique. The data are analysed used in this study are simple percentage method and ANOVA. The ANOVA result

**there is a significant difference between** investor personalities and **behavioural finance**

54

. The study concluded that

**behavioural finance within investor profiling is becoming eminent to financial companies**

54

. Pokharel (2018) the study titled on “

**A Survey of Investors Preference on Stock Market: A Case of Nepal Stock Exchange” and**

29

study absorbed on investment preference on investor in Nepal. The researcher collected 106 respondents adopting convenient sampling

**technique. The data** are analysed **used in this study** are percentage analysis. **The**

56

result reveals that

**investors' perception regarding the influencing factors for the investment decision in secondary market of NEPSE is the advice of brokers and then movement of indices. The**

29

study shows that

**demonstrated that investors were found to have investment interest in secondary market**

29

. Heena and Baser (2019) the study titled on “

**Interactive Impact of Demographic Variables and Personality Type on Risk Tolerance” and**

65

study absorbed on demo- graphic variables impact on investors risk tolerance. The investigators collected 329 respondents adopting convenient sampling technique. The data are analysed used in this study are percentage

**analysis and multiple regression** . The **multiple regression result** reveals **that**

26

**there is significant impact between demographic** variables **and** risk tolerance. **The**

8

study

**indicates that personality type and demographic variables such as gender, marital status, occupation and income are found significant**

43

and

**age and education are found insignificant**

89

. Shilpa and Umamaheswari (2019) titled on “

**An Analytical Study on Investors Perception towards Mutual Funds**

78

” and study absorbed on investors’ preference on mutual fund. The investigators collected 103 respondents adopting convenience sampling technique. The data are analysed used in this

**study are percentage analysis, chi square and correlation. The**

10

correlation

**result reveals that there is significant relationship between**

32

influencing factor and investors’ perception. The study inferred that investor of middle-income level agrees that regular income and liquidity of the investment in mutual fund. Athira and Kakkakunnan (2020) titled on “



**Impact of Demographic Traits and Personality Traits of Investors on Their Risk-Bearing Capacity: A Study with Special Reference to Investors of Kerala**

10

” and study focused demographic traits on risk bearing capacity. The investigators collected 120 respondents adopting convenient sampling technique. The data are analysed used in this

**study are percentage analysis, Chi square test and correlation. The**

10

correlation

**result reveals that there is a significant relationship**

32

demographic traits and personality traits. The study inferred

**demography and personality have a strong influence on an investors risk bearing capacity**

10

. Solanki. (2020) the study titled on “

**An Analytical Study Of Investors’ Preference Towards Different Investment Avenues – With Reference To Saurashtra Region**

58

” and focused on investors preference on investment pattern. The investigators collected 452 respondents adopting convenience sampling technique. The data are analysed used in this study are percentage, t-test and ANOVA. The ANOVA result reveals

**that there is a significant difference between demographic variables and preference of investment avenues** . The study concluded **that**

14

majority of the respondents preferred gold and silver followed by bank deposit for their investment”.

**OBJECTIVES OF THE STUDY 1. To** examine **the** Preferences **of Investors** on selected Investment Avenues

14

. 2. To evaluate the awareness

**of investors** towards **different investment avenues** . 3. **To** analyse **the association** between

41

the

**demographic variables and the risk bearing capacity of investors in Puducherry region**

7

. 4. To analyse the investors' perception towards nature of investments with respect to their demographic profile. 5. To examine the factors affecting investors' behaviour in selected Investment Avenue".

**HYPOTHESIS OF THE STUDY** H01: **There is no significant** association **between** selected demographic variables **and the**

16

risk bearing capacity of investors in selected investment avenues. SUB HYPOTHESES • Ho1.1:

**There is no significant** association **between** age **and** risk bearing capacity **of** investors **in** selected **investment avenues** . • Ho1.2: **There is** no **significant** association **between** **gender and** risk bearing capacity **of** investors **in** selected **investment avenues**

14

. • Ho1.

**3: There is no significant association between education and** risk bearing capacity **of** investors in selected **investment** avenues. • Ho1. **4: There is no significant association between** occupation **and**

4

risk bearing capacity

**of investors in selected investment avenues** . • Ho1.5: **There is no significant**  
association **between** marital status **and**

14

risk bearing capacity of investors in selected

**investment avenues** . • Ho1. **6: There is no significant** association **between** monthly income  
**and** risk bearing capacity **of investors in selected investment avenues**

14

**METHODOLOGY OF THE STUDY** The study is based on primary data

21

which have been collected through pre-tested questionnaire from respondents from Puducherry region. DATA SOURCES The data obligatory for the study are primary in nature. Questionnaire method has been used

**for the collection of data** in this concern **through a** structured **questionnaire**

86

and administered among the sample respondents.

**The secondary data have** also **been collected from the** magazines, **books** ,journals, **and**

21

other published work. QUESTIONNAIRE DESIGN

**The questionnaire consists of** three main **parts. The first part** covers **the** demographic profile  
**of the** respondents whereas **the second** parts **of the questionnaire**

15

cover the risk Bering capacity of the investor. The third parts of questionnaire cover the investor preferences and perception of investment respectively. SAMPLING DESIGN The

**Convenience sampling method** has been **used to** choose **the respondents** from **the** 25

Puducherry region. 590

**questionnaires were distributed, out of which 412 questionnaires were received back** 70

from the respondents. After analyzing the questionnaire, 56 questionnaires were found incomplete and which were rejected. Finally total 356 questionnaires were found valid for the purpose of this study. STATISTICAL TOOLS The analysis was carried out with

**percentage analysis and Chi-square test” ANALYSIS AND INTERPRETATION TABLE 1: DEMOGRAPHIC PROFILE OF RESPONDENTS** 16

STATUS RESPONDENTS PER CENTAGE % Gender Male Female 298 58 83.7 16.3 Total 356 100 Age

**Below 25 years 25 to 35 years 36 years 45 years 46 to 55 years Above 55** 4

6 52 81 151 66 1.7 14.6 22.8 42.4 18.5 Total 356 100 Education qualification HSC UG PG 26 322 8 7.3 90.4 2.2 Total 356 100 Occupation Student Home maker Government employees Private employees Business person Self employed Retired/pensioner 5 16 79 140 38 48 30 104 4.5 22.2 39.3 10.7 13.5 8.4 Total 356 100 Marital status Single Married Divorced Widow 8 315 25 8 2.2 88.5 7.0 2.2 Total 356 100 Monthly

**income Less than Rs.50000 Rs.50001 to Rs.100000 Rs.100001 to Rs.150000** 61

Above Rs.150000 24 84 126 122 6.7 23.6 35.4 34.3 Total 356 100

**Table 1 shows that 83.7 per cent respondents are male and 16 .3 per cent are female. The highest percentage of the respondents is 42.5 per cent which is** 8

46-55

**years age group followed by 22.8 per cent comes between 36-45 years**

8

, 18.5

**per cent belong to above 55 years of age**

8

, 14.6 per cent

**belong to 25-35 years, and remaining 1 .7 per cent belongs to**

4

**below 25 years. The education of the respondents having 90.4 per cent**

4

as UG. 39.3

**per cent of the respondents are working in private sector**

75

, 22.2

**per cent of the respondents are working in government sector, 13. 5 per cent of the respondents are involved in self**

17

-employment, 10.7

**per cent of the respondents are doing own business**

36

, 8.

4 per cent of the respondents are retired/ pensioner, 4. 5 per cent of the respondents are

11

home maker,

and 1.4 per cent of the respondents are students. In

11

marital status 88.5 per cent

respondents are married ,7 per cent are divorced ,2. 2 per cent

4

are single and remaining 2 .2 per cent are widow. The

4

monthly income of the respondents 35.4 per cent

4

respondents are Rs. 100001 to Rs. 150000, 34.3 per cent respondents are Above Rs. 150000, 23.6 per cent respondents are Rs. 50001 to Rs. 100000 and

6.7 per cent respondents are monthly income is Less than Rs

11

. 50000. RISK TAKING CAPACITY OF INVESTMENT TABLE 2: RISK TAKING CAPACITY OF INVESTMENT Particular Number

of the Respondents Percentage of the Respondents Very high 0

24

0 High 87 24.4 Moderate 142 39.9 Low 91 25.6 Very low 36 10.1 Total 356

100.0 Source: Primary Data Interpretation Table 2 shows that 39.9 per cent of the respondents

16

take medium risk, 25.6

per cent of the respondents take low risk ,24.4 per cent of the respondents 8

take high risk, 10.1 percent

of the respondents take very low risk, and no respondents take is very high risk. Thus, most of 4

the respondent's risk-taking capacity is medium and no one want to take very high risk. ANALYSIS OF CHI SQUARE TEST Ho1.

1: There is no significant association between age and risk bearing capacity of 4

investors in selected investment avenues. 1.1. Association between age and risk bearing capacity of investors. TABLE 3 Age wise of respondents High Risk Bearing Capacity level Moderate Low Very low Total Below 25 years 2 4 0 0 6 25 to 35 years 14 16 14 8 52 36 to 45 years 19 29 23 10 81 46 to 55 years 37 67 32 15 151 Above 55 15 26 22 3 66 Total 87 142 91 36 356 Source: Primary Data TABLE 4: CHI-SQ UARE TES TS

Value df Sig . value Pearson Chi-Square 32.599a 12 .001 Likelihood Ratio 30.255 12 12 .003 Linear-by-Linear Association 1.991 1 .158 N of Valid Cases

356 Source: Primary Data

It is inferred from the above table 4 that there is a significant association between age and risk bearing capacity. The analysis revealed that the 12

P value is less than 0.05,.05 per cent

level of significance . Hence, H0 1.1 " There is no significant association between age 18

and

risk bearing capacity", is rejected. Thus, age is associated with risk bearing capacity. Ho1.2:

**There is no significant** association **between gender and** risk bearing capacity **of** investors **in** selected **investment avenues**

14

## 1.2. Association

**between gender and risk** bearing **capacity of**

12

investors. TABLE 5 Gender wise of respondents Risk Bearing Capacity level High Moderate Low Very low Total Male 77 123 72 26 298 Female 10 19 19 10 58 Total 87 142 91 36 356 Source: Primary Data

**TABLE 6: CHI-SQUARE** TES TS **Value df**

88

Sig. value

**Pearson Chi-Square 18** .452a 3 . **000 Likelihood Ratio 19.529** 3 . **000 Linear-by-Linear Association 17** .031 **1 .000 N of Valid Cases**

50

356 Source: Primary Data

**It is clear from the table 6 that there is a significant** association **between gender and risk** bearing **capacity. The** analysis revealed that **the**

12

P value is less than 0.01,.01 per cent

**level of significance** . Hence, **H0 1.2 "** **There is no** significant **association between** gender **and**

18



risk bearing capacity", is rejected. Therefore, gender is associated with risk bearing capacity. Ho1.

**3: There is no significant association between education and risk bearing capacity of investors in selected investment** 4

avenues 1.3 Association between Education qualification and risk bearing capacity of investors. TABLE 7 Qualification wise respondents High Risk Bearing Capacity level Moderate Low Very low Total HSC 0 8 13 5 26 UG 83 130 78 31 322 PG 4 4 0 0 8 Total 87 142 91 36 356 Source: Primary Data TABLE 8: CHI-SQUARE TES TS Value df Sig. value

**Pearson Chi-Square 20 .862a 6 .002 Likelihood Ratio 27.810 6 .000 Linear-by-Linear Association 18.815 1 .000 N of Valid Cases** 39

356 Source: Primary Data

**It is inferred from the table 8 that there is a significant association between educational qualification and risk bearing capacity. The analysis revealed that the** 12

P value is less than 0.05,.05 per cent

**level of significance . Hence, H0 1.3 " There is no significant association between qualification and** 18

risk bearing capacity", is rejected. Therefore, educational qualification is associated with risk bearing capacity. Ho1.4:

**There is no significant association between occupation and risk bearing capacity of investors in selected investment avenues** 14

1.4. Association

**between occupation and risk bearing capacity of** 12

investors. TABLE 9 Occupation wise respondents High Risk Bearing Capacity level Moderate Low Very low Total Student 3 2 0 0 5 Home maker 5 7 2 2 16 Government employees' 6 23 32 18 79 Private employees 32 56 39 13 140 Business Person 20 17 0 1 38 Self-Employed 12 22 12 2 48 Retired / Pensioner 9 15 6 0 30 Total 87 142 91 36 356 Source: Primary Data TABLE 10:

**CHI-SQUARE TESTS Value df Sig . value Pearson Chi-Square 68.399a 18 . 000 Likelihood Ratio 48**  
**79.863 18 . 000 Linear-by-Linear Association 15 .825 1 .000 N of Valid Cases**

356 Source: Primary Data

**It is shown from the table 10 that there is a significant association between 12**  
**occupation and risk bearing capacity. The analysis revealed that the**

P value is less than 0.01,.01 per cent

**level of significance . Hence, H0 1.4 " There is no significant association between 18**  
**occupation and**

risk bearing capacity", is rejected. Therefore, occupation is associated with risk bearing capacity. Ho1.5:

**There is no significant association between marital status and risk bearing capacity of 4**

investors in selected investment avenues 1.5. Association

**between Marital status and risk bearing capacity of investors 87**

. TABLE 11 Marital status wise respondents High Ri sk Bearing C Moderate apacity level Very low Low Total Single 2 4 1 1 8 Married 72 122 86 35 315 Divorced 9 12 4 0 25 Widow 4 4 0 0 8 Total 87 142 91 36 356 Source: Primary Data TABLE 12:

**CHI-SQUARE TESTS Value df Sig . value Pearson Chi-Square 12.297a 9 .197 Likelihood 15**

<b>Ratio</b>	17.196	<b>9</b>	.046	<b>Linear-by-Linear Association</b>	8.301	<b>1</b>	.004	<b>N of Valid Cases</b>
--------------	--------	----------	------	-------------------------------------	-------	----------	------	-------------------------

356 Source: Primary Data

It is shown from the table 12 that there is no significant association between marital status and risk bearing capacity. The analysis revealed that the

12

P value is more than 0.05 ,.05 per cent level of significance. Hence

39

, H0 3.3 “

There is no significant association between gender and risk bearing capacity”, is

79

accepted. Thus, marital status is not associated with risk bearing capacity. Ho1.

6: There is no significant association between monthly income and risk bearing capacity of investors in selected investment avenues

14

1.6.

Association between monthly income and risk bearing capacity of investors TABLE

52

13 Monthly income wise respondents High Risk Bearing Capacity level Moderate Low Very low Total Less than 20000 4 8 8 4 24 20001 to 40000 27 38 15 4 84 40001 to 50000 32 52 31 11 126 Above 60000 24 44 37 17 122 Total 87 142 91 36 356  
Source: Primary Data TABLE 14:

<b>CHI-SQUARE TESTS Value df Sig . value</b>	<b>Pearson Chi-Square</b>	17.378a	<b>9</b>	.043	<b>Likelihood</b>	<b>15</b>		
<b>Ratio</b>	18.794	<b>9</b>	.027	<b>Linear-by-Linear Association</b>	3.216	<b>1</b>	.073	<b>N of Valid Cases</b>

356 Source: Primary Data

It is depicted from the table 14 that there is a significant association between monthly income and risk bearing capacity. The analysis revealed that the

12

P value is less than 0.05, .05 per cent

level of significance . Hence, H0 1.6 " There is no significant association between monthly income and

18

risk bearing capacity", is rejected. Therefore, monthly income is associated with risk bearing capacity". FINDING OF THE STUDY I. Profile of the Respondents 1. Age wise classification of the respondents: 42.

4 per cent respondents are in the age of 46 to 55 years , 22.8 per cent of

17

36 to 45 years, 18.5 per cent are above 55 years, 14.6 per cent of 25 to 35 and 1.7 per cent of respondents are below 20 years. 2. Gender wise classification of the respondents: 83.7

per cent respondents are male and 16 .3 per cent are female

8

. 3. Marital status wise classification of the respondents: 88.5

per cent respondents are married, 2. 2 per cent are

80

widow, 7 percent are divorced and 2.

2 per cent of the respondents are unmarried. 4. Educational

17

wise classification

of the respondents : 90.4 per cent respondents

17

are Under Graduate (UG), 7.

**3 per cent of the respondents have Higher**

11

Sec-ondary Class (HSC), and 2.2 per cent of the respondents have Post Graduate (PG). 5. Occupation wise classification

**of the respondents : 39. 3 per cent respondents are working in**

11

Private sector, 22.2

**per cent of the respondents are working in government sector, 13. 5 per cent of the respondents are involved in self**

17

-employment, 10.7

**per cent of the respondents are doing own business**

36

, 8.

**4 per cent of the respondents are retired/ pensioner, 4. 5 per cent of the respondents do not have**

11

employment, and 1.

**4 per cent of the respondents are students. 6. Monthly income wise classification of**

11

the respondents: 35.4 per cent respondents' annual income are between Rs.40001 to Rs.50000, 34.3

**per cent of the respondents monthly income above Rs .60000, 23.6 per cent of the respondents have monthly income between Rs .20001 to Rs .40000, and 6.7 per cent of the**

36

**respondents income**

belong below Rs. 20000. 7. Risk taking capacity of investor: 39.9 per cent respondents have risk taking capacity is medium 25.6

**per cent of the respondents** take **low risk** ,24.4 **per cent of** the **respondents**

8

takes high risk, 10.1 percent

**of the respondents** takes very **low risk, and no respondents** take very **high** risk". ATTACHED  
FINDINGS **OF**

4

ALL HYPOTHESES AN STATEMENT – WISE TABLE 15 S.no Hypotheses H0 Accepted/ Rejected Result 1 H03.

**1 = There is no significant association between age and** risk bearing capacity **of**

4

investors. Rejected Significant 2 H03.

**2 = There is no significant association between gender and** risk bearing capacity **of** investors.  
**Rejected**

4

Significant 3 H03.

**3 = There is no significant association between education and** risk bearing capacity **of**

4

investors. Accepted Not Significant 4 H03.

**4 = There is no significant** association **between marital status and** risk bearing capacity **of**  
investors. Rejected Significant **5** H03.5 = **There is no significant** association **between**  
occupation **and** risk bearing capacity **of** investors. Rejected Significant **6**

16

H03.

**6 = There is no significant association between monthly income and risk bearing capacity of**

52

investors. Rejected

**Significant LIMITATIONS OF THE STUDY 1. The study is limited to Pondicherry region only 2.**

8

**The sample size** is having been **for study** considered **only 356 respondents** . 3.

Respondents' biasness **is**

yet another limitation

**of the study. The** result of **analysis is** carried out **on the basis of** information given by **the**

67

respondents. 4. The study is mainly focused on limited investment avenues only 5. Investors were unwilling to answer several questions however with great difficulty the responses could get. SCOPE

**OF THE STUDY 1. The study mainly focused on the investment avenues** which preferred by **the**

4

investors 2. The analysis

**the impact of demographic variables** and **the risk bearing capacity of investors**

10

. 3.

**To identify investment behaviours which differ from individual to individual based on the acceptance of return and risk in** Pondicherry. SUGGESTIONS • **The study**

8

found that more than 90 per cent respondents are under graduate but they do not want to take risk to invest money in to stock market. It is suggested that respondents should take risk to invest their money in to stock market to get more return. •

The study found that marital status and risk bearing capacity of investors is not significant. It is suggested that married investors can increase their risk bearing capacity towards investment at different level.

**CONCLUSION** In the present scenario, investors are offered with an abundant supply of investment products, and selecting a suitable opportunity has become very difficult for them. Investors have to choose how much to invest, where to invest, and when to invest. These decisions are usually driven by numerous aspects, and risk involved in investing is the prominent one among them. This study was carried out to ascertain the impact of demographic factors and

10

risk-bearing capacity of the investors is significant association between

**age, gender, education, marital status and income shows highly significant towards** risk bearing capacity **at 1% level of** significance **it means** all **demographic variables affects the**

4

risk bearing tolerance. REFERENCES 1. Athira and Kakkakunnan (2020). "Impact of Demographic Traits and Personality Traits of Investors on Their Risk-Bearing Capacity: A Study with Special Reference to Investors of Kerala". Indian Journal of Finance and Banking. Vol.4, Issue. 2, July, pp. 1-15. 2. Avadhani, V.A. (1996). Investment management. Himalaya Publishing House. pp.24-25. 3. Bertha and Yohanes (2018). "Demography factors, financial risk tolerance, and retail investors". Advances in Social Science, Education and Humanities Research. Vol. 186, Issue 6, June, pp. 1-4. 4. Chhapra and Kashif (2018). "An empirical investigation of investor's behavioral biases on financial decision making". Asian Journal of Empirical Research. Vol. 8, Issue. 3, March, pp. 1-11. 5. Dickson and Ferreira (2018). "Establishing a link between risk tolerance, investor personality and behavioural finance in South Africa". Cogent Economics & Finance. Vol.8, Issue. 6, April, pp. 1-14. 6. Heena and Baser (2019). "Interactive Impact of Demographic Variables and Personality Type on Risk Tolerance". Emerging Economy Studies Vol. 5, Issue 1, April, pp. 1-13. 7. Natarajan, L. (2008). Investment Management: Security Analysis and Portfolio Management. Margham Publications. pp.3-14 8. Pokharel (2018). "A Survey of Investors Preference on Stock Market: A Case of Nepal Stock Exchange". The Saptagandaki Journal. Vol. IX, Issue 4, February, pp. 1-9. 9. Shilpa and Umamaheshwari (2019). "An Analytical Study on Investors Perception towards Mutual Funds". International Journal of Research and Analytical Reviews Vol. 6, Issue 2, June, pp. 1-6. 10. Solanki (2020). "An Analytical Study of Investors' Preference towards Different Investment Avenues – With Reference To Saurashtra Region". Journal of Commerce and Management. Vol. 9, Issue 1, January, pp. 1-6. REQUEST FOR FEEDBACK Dear Readers At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal. I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail infoijrcm@gmail.com for further improvements in the interest of research. If you have any queries, please feel free to contact us on our e-mail infoijrcm@gmail.com. I am sure that your feedback and deliberations would make future issues better – a result of our joint



effort. Looking forward to an appropriate consideration. With sincere regards Thanking you profoundly Academically yours  
 Sd/- Co-ordinator  
**DISCLAIMER** The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned. I

**VOLUME NO. 13 (2022), ISSUE NO . 12 (DECEMBER) ISSN 0976-2183 VOLUME NO**

2

. 13 (2022), ISSUE NO. 12 (DECEMBER) ISSN 0976-2183

**VOLUME NO. 13 (2022), ISSUE NO . 12 (DECEMBER) ISSN 0976-2183 VOLUME NO**

2

. 13 (2022), ISSUE NO. 12 (DECEMBER) ISSN 0976-2183

**VOLUME NO. 13 (2022), ISSUE NO . 12 (DECEMBER) ISSN 0976-2183 VOLUME NO**

2

. 13 (2022), ISSUE NO. 12 (DECEMBER) ISSN 0976-2183

**VOLUME NO. 13 (2022), ISSUE NO . 12 (DECEMBER) ISSN 0976-2183 VOLUME NO**

2

. 13 (2022), ISSUE NO. 12 (DECEMBER) ISSN 0976-2183

**VOLUME NO. 13 (2022), ISSUE NO . 12 (DECEMBER) ISSN 0976-2183 VOLUME NO**

2

. 13 (2022), ISSUE NO. 12 (DECEMBER) ISSN 0976-2183

**VOLUME NO. 13 (2022), ISSUE NO . 12 (DECEMBER) ISSN 0976-2183 VOLUME NO**

2

. 13 (2022), ISSUE NO. 12 (DECEMBER) ISSN 0976-2183

**VOLUME NO. 13 (2022), ISSUE NO . 12 (DECEMBER) ISSN 0976-2183 VOLUME NO**

2

. 13 (2022), ISSUE NO. 12 (DECEMBER) ISSN 0976-2183

**VOLUME NO. 13 (2022), ISSUE NO . 12 (DECEMBER) ISSN 0976-2183 VOLUME NO**

2

. 13 (2022), ISSUE NO. 12 (DECEMBER) ISSN 0976-2183

**VOLUME NO. 13 (2022), ISSUE NO . 12 (DECEMBER) ISSN 0976-2183 VOLUME NO**

2

. 13 (2022),

**ISSUE NO. 12 (DECEMBER) ISSN 0976-2183**

22

VOLUME NO. 13 (2022), ISSUE NO. 12 (DECEMBER) ISSN 0976-2183 VOLUME NO. 13 (2022), ISSUE NO. 12 (DECEMBER) ISSN 0976-2183

**INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in> / INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT**

5

**A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in>**

6

/

**INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in> / INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT**

5

**A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in>**

6

/

**INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in> / INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT**

5

**A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in>**

6

/

**INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in> / INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT**

5

**A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in>**

6

/

**1 INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in/> 2**

6

**INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in/> 3 INTERNATIONAL JOURNAL OF RESEARCH IN**

6

**COMMERCE & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in/> 4**

45

**INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories [http://ijrcm.org.in](http://ijrcm.org.in/) / 5 INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT**

5

**A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in/> 6**

20

**INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories [http://ijrcm.org.in](http://ijrcm.org.in/) / 7 INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT**

5

**A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in/> 8**

19

**INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in/> 9**

31

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in/> 10  
 INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in/> 11  
 INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories <http://ijrcm.org.in/>

**sources:**

1

1,195 words / 11% - from 18-May-2023 12:00AM  
[businessdocbox.com](http://businessdocbox.com)

2

867 words / 8% - Internet from 04-Oct-2022 12:00AM  
[ijrcm.org.in](http://ijrcm.org.in)

3

544 words / 5% - Internet from 09-Feb-2020 12:00AM  
[www.scribd.com](http://www.scribd.com)

4

248 words / 2% - Internet from 01-Oct-2022 12:00AM  
[www.pbr.co.in](http://www.pbr.co.in)

5

198 words / 2% - Internet  
[Suwitri, Sri. "POLICY OF NATIONALISM GUIDANCE THROUGH IN TRADITIONAL MARKET MANAGEMENT IN CENTRAL JAVA", Yamunagar India, 2014](#)

6

157 words / 1% - Internet from 18-May-2021 12:00AM  
[ijrcm.org.in](http://ijrcm.org.in)

7

139 words / 1% - Internet from 09-Feb-2023 12:00AM  
[ijrcm.org.in](http://ijrcm.org.in)

- 
- 8 155 words / 1% - Internet from 16-Dec-2015 12:00AM  
[www.scms.edu.in](http://www.scms.edu.in)
- 
- 9 141 words / 1% - from 08-Apr-2023 12:00AM  
[digilib.esaunggul.ac.id](http://digilib.esaunggul.ac.id)
- 
- 10 134 words / 1% - Internet from 18-Apr-2021 12:00AM  
[www.cribfb.com](http://www.cribfb.com)
- 
- 11 133 words / 1% - Internet from 05-Jan-2023 12:00AM  
[www.stxavierstn.edu.in](http://www.stxavierstn.edu.in)
- 
- 12 128 words / 1% - Crossref  
[Geetha, S.N., and K. Vimala. "Perception of Household Individual Investors towards Selected Financial Investment Avenues \(With Reference to Investors in Chennai City\)", Procedia Economics and Finance, 2014.](#)
- 
- 13 84 words / 1% - from 28-May-2023 12:00AM  
[publikasi.mercubuana.ac.id](http://publikasi.mercubuana.ac.id)
- 
- 14 96 words / 1% - Internet from 15-Oct-2022 12:00AM  
[annalsofrscb.ro](http://annalsofrscb.ro)
- 
- 15 60 words / 1% - Internet from 27-May-2020 12:00AM  
[pt.scribd.com](http://pt.scribd.com)
- 
- 16 59 words / 1% - Internet from 29-Apr-2022 12:00AM  
[www.researchdirections.org](http://www.researchdirections.org)
- 
- 17 56 words / 1% - Crossref  
[X. Mercy Angeline, B. S. Swaroop Rani. "chapter 6 An Assessment on Managerial Skills Among Library Professionals Working in Affiliated Colleges of Bharathidasan University", IGI Global, 2019](#)
- 
- 18 50 words / < 1% match - Internet from 01-Oct-2021 12:00AM  
[ijrcm.org.in](http://ijrcm.org.in)
- 
- 19 32 words / < 1% match - Internet from 19-Dec-2022 12:00AM  
[ijrcm.org.in](http://ijrcm.org.in)
- 
- 20 24 words / < 1% match - Internet from 25-Sep-2022 12:00AM  
[ijrcm.org.in](http://ijrcm.org.in)

- 
- 21 21 words / < 1% match - Internet from 07-Dec-2022 12:00AM  
[ijrcm.org.in](http://ijrcm.org.in)
- 
- 22 18 words / < 1% match - Internet from 12-Mar-2022 12:00AM  
[ijrcm.org.in](http://ijrcm.org.in)
- 
- 23 10 words / < 1% match - Internet from 19-Dec-2022 12:00AM  
[ijrcm.org.in](http://ijrcm.org.in)
- 
- 24 8 words / < 1% match - Internet from 14-Dec-2022 12:00AM  
[ijrcm.org.in](http://ijrcm.org.in)
- 
- 25 8 words / < 1% match - Internet from 15-Dec-2022 12:00AM  
[ijrcm.org.in](http://ijrcm.org.in)
- 
- 26 17 words / < 1% match - Internet from 23-Oct-2019 12:00AM  
[www.scribd.com](http://www.scribd.com)
- 
- 27 15 words / < 1% match - Internet  
[Dharmawan, Gregorius Setyadhi Budhi, Nurhayati, Mafizatun, WD, Hendri Satria. "The Influence of Transformational Leadership and Workload on the Performance of BMKG Technicians during the Covid-19 Pandemic: Comparison Between Generations X, Y, and Z", 'Universitas Mercu Buana', 2022](#)
- 
- 28 24 words / < 1% match - Internet from 21-Jan-2020 12:00AM  
[pt.scribd.com](http://pt.scribd.com)
- 
- 29 53 words / < 1% match - Internet from 23-Jan-2023 12:00AM  
[media.edusanjal.com](http://media.edusanjal.com)
- 
- 30 53 words / < 1% match - Internet from 13-Dec-2021 12:00AM  
[www.warse.org](http://www.warse.org)
- 
- 31 31 words / < 1% match - Internet from 07-Feb-2022 12:00AM  
[www.ijrcm.org.in](http://www.ijrcm.org.in)
- 
- 32 16 words / < 1% match - Internet from 25-Sep-2022 12:00AM  
[www.ijrcm.org.in](http://www.ijrcm.org.in)
- 
- 33 43 words / < 1% match - from 08-Apr-2023 12:00AM  
[www.journal.stieamkop.ac.id](http://www.journal.stieamkop.ac.id)

- 
- 34 34 words / < 1% match - Internet from 10-Oct-2022 12:00AM  
[repository.upi.edu](https://repository.upi.edu)
- 
- 35 8 words / < 1% match - Internet from 12-Nov-2020 12:00AM  
[repository.upi.edu](https://repository.upi.edu)
- 
- 36 42 words / < 1% match - Internet from 25-Sep-2021 12:00AM  
[www.tarj.in](http://www.tarj.in)
- 
- 37 41 words / < 1% match - Internet  
[Rahaju, Rahaju. "The Pandemic: A Leap of Faith", Direktorat Program Pascasarjana Universitas Muhammadiyah Malang, 2021](#)
- 
- 38 36 words / < 1% match - from 22-May-2023 12:00AM  
[fe.ummetro.ac.id](http://fe.ummetro.ac.id)
- 
- 39 31 words / < 1% match - Internet from 05-May-2021 12:00AM  
[moam.info](http://moam.info)
- 
- 40 30 words / < 1% match - Crossref  
[Lies Kumara Dewi, Erwin Putubasai, Neysa Amallia, Adelina Anum, Nirmala Handayani, Mahya Lydia Lestari. "Innovation and Bureaucratic Reform in Indonesia's Judiciary", KnE Social Sciences, 2023](#)
- 
- 41 29 words / < 1% match - Internet from 18-Jul-2020 12:00AM  
[docshare.tips](http://docshare.tips)
- 
- 42 29 words / < 1% match - Internet  
[Maryono, Dicky. "Good Governance: From State Civil Servants into Government Employment Agreement \(PPPK\)", 'FISIP Universitas Sultan Ageng Tirtayasa', 2022](#)
- 
- 43 18 words / < 1% match - Internet from 13-Feb-2023 12:00AM  
[www.researchgate.net](http://www.researchgate.net)
- 
- 44 9 words / < 1% match - Internet from 08-May-2014 12:00AM  
[www.researchgate.net](http://www.researchgate.net)
- 
- 45 26 words / < 1% match - Internet from 07-Feb-2022 12:00AM  
[whatsapp.in](https://whatsapp.in)
- 
- 46 25 words / < 1% match - Crossref  
[Fajar Dwi Putra, Fernandes Simangunsong. "Implementation of the Minister of Home Affairs Regulation Number 70 of 2019 regarding the Regional Government Information System in](#)



- 47 25 words / < 1% match - Internet from 22-Sep-2022 12:00AM  
[archive.aessweb.com](http://archive.aessweb.com)
- 
- 48 24 words / < 1% match - Internet  
[Kendall, Julie Ann. "Democracy Inaction?: How Fake News Is Defining American Citizenship", Open Works, 2013](#)
- 
- 49 22 words / < 1% match - Crossref  
[Raslan Nordin, Norfazlina Ghazali, Noorizan Mohamad Mozie, Suryani Che Din. "Work-Family Conflict and Family-Work Conflict on Worker's Work Roles Effectiveness in the Call Centre Industry in Klang Valley: A Comprehensive Model", ADVANCES IN BUSINESS RESEARCH INTERNATIONAL JOURNAL, 2020](#)
- 
- 50 19 words / < 1% match - Internet  
[Morton, William. "Factors That Motivate and Inhibit Educators to Apply for the Principalship", Digital Commons @ DU, 2011](#)
- 
- 51 19 words / < 1% match - Internet from 02-Oct-2022 12:00AM  
[www.idpublications.org](http://www.idpublications.org)
- 
- 52 18 words / < 1% match - Crossref  
[Karthika M, V Latha. "A STUDY ON EMPLOYER BRANDING WITH SPECIAL REFERENCE TO HIROTEC INDIA PRIVATE LIMITED", International Journal of Research -GRANTHAALAYAH, 2017](#)
- 
- 53 18 words / < 1% match - from 01-Apr-2023 12:00AM  
[publikasi.lldikti10.id](http://publikasi.lldikti10.id)
- 
- 54 18 words / < 1% match - Internet from 13-Dec-2020 12:00AM  
[www.tandfonline.com](http://www.tandfonline.com)
- 
- 55 17 words / < 1% match - Publications  
[NAIBAHQ, Veronika Hanna. "IMPROVING PUBLIC SERVICE QUALITY THROUGH CITIZENS' PARTICIPATION \(A Case Study of Project Evaluation in Abdul Wahab Sjhranie General Hospital, Samarinda\)", Ritsumeikan Asia Pacific University, 2013.](#)
- 
- 56 16 words / < 1% match - from 17-May-2023 12:00AM  
[www.atlantis-press.com](http://www.atlantis-press.com)
- 
- 57 15 words / < 1% match - Crossref  
[Z. Dickason-Koekemoer, S.J. Ferreira. "Establishing a link between risk tolerance, investor personality and behavioural finance in South Africa", Cogent Economics & Finance, 2018](#)
-

58

15 words / < 1% match - from 27-Apr-2023 12:00AM  
[www.eurchembull.com](http://www.eurchembull.com)

---

59

14 words / < 1% match - Crossref  
[H Handoyo, D I Maharani. "Workload Identification Using the National Aeronautics and Space Administration Task Load Index \(NASA-TLX\) Method of Rolling Mill Operators in the Production Department at PT Jaya Pari Steel Surabaya", Journal of Physics: Conference Series, 2021](#)

---

60

14 words / < 1% match - Internet from 11-Dec-2020 12:00AM  
[eprajournals.com](http://eprajournals.com)

---

61

13 words / < 1% match - Internet from 10-Oct-2022 12:00AM  
[acadpubl.eu](http://acadpubl.eu)

---

62

13 words / < 1% match - Internet from 25-Nov-2022 12:00AM  
[ijefm.co.in](http://ijefm.co.in)

---

63

12 words / < 1% match - Crossref  
[Miryam Theofilia Kolibu, Yustina Erti Pravitasmara Dewi. "The Loyalty Role in Mediating Workload and Compensation for the Employee Performance at PT Pelindo IV \(Persero\) Cabang Terminal Petikemas Bitung", Quantitative Economics and Management Studies, 2023](#)

---

64

12 words / < 1% match - Internet from 05-Feb-2021 12:00AM  
[ajhssr.com](http://ajhssr.com)

---

65

12 words / < 1% match - Internet from 12-Sep-2020 12:00AM  
[journals.sagepub.com](http://journals.sagepub.com)

---

66

12 words / < 1% match - Internet  
[Sutejo, Bertha Silvia, Pranata, Yohanes Kokoh Natan, Mahadwartha, Putu Anom. "Demography factors, financial risk tolerance, and retail investors", 2018](#)

---

67

11 words / < 1% match - Internet from 01-Jul-2017 12:00AM  
[docplayer.net](http://docplayer.net)

---

68

11 words / < 1% match - Internet from 26-Dec-2022 12:00AM  
[dokumen.tips](http://dokumen.tips)

---

69

10 words / < 1% match - Crossref  
[Assyifa Kartika Yahsa, Idha Rahayuningsih, Nadhirotul Laily. "The Effect Of Peer Social Support And Optimism On Problem Focused Coping", Journal Universitas Muhammadiyah Gresik Engineering, Social Science, and Health International Conference \(UMGESHC\), 2021](#)

---

70

10 words / < 1% match - Crossref

[Divya Gakhar. "Role of Optimism Bias and Risk Attitude on Investment Behaviour", Theoretical Economics Letters, 2019](#)

---

71 10 words / < 1% match - Internet  
[Hyaliti, Siti Azizah, Nurani, Gita Aulia. "WORKLOAD ANALYSIS ON PUBLIC FUNERAL WORKERS IN PANDEMIC COVID-19", 'Lembaga Publikasi Ilmiah dan Penerbitan Universitas Muhammadiyah Purwokerto', 2021](#)

---

72 10 words / < 1% match - from 16-Jun-2023 12:00AM  
[www.ejournal.warmadewa.ac.id](http://www.ejournal.warmadewa.ac.id)

---

73 10 words / < 1% match - Internet from 27-Feb-2023 12:00AM  
[www.globalscientificjournal.com](http://www.globalscientificjournal.com)

---

74 9 words / < 1% match - Crossref  
[Ririn Widyawati Supangat, Farah Yasmine Ainun nisa, Ernawaty Ernawaty, Wahyu Setyaningsih. "Effect of workload and job design on performance of health equipment management", Jurnal Aisyah : Jurnal Ilmu Kesehatan, 2022](#)

---

75 9 words / < 1% match - Crossref  
[Serkan Benk, Robert W. McGee, Tamer Budak. "A public perception study on bribery as a crime in Turkey", Journal of Financial Crime, 2018](#)

---

76 9 words / < 1% match - Crossref  
[Shyue Chuan Chong, Han Kok Heng, Siok Jin Lim, Vejaratnam Navaratnam, Andaeus Zun Khan Neoh. "Financial Risk Tolerance: The Case of Older Chinese in Klang Valley, Malaysia 2020", International Journal of Financial Research, 2021](#)

---

77 9 words / < 1% match - from 08-May-2023 12:00AM  
[gems.my.id](http://gems.my.id)

---

78 9 words / < 1% match - Internet from 31-Oct-2022 12:00AM  
[www.journalijar.com](http://www.journalijar.com)

---

79 9 words / < 1% match - Internet from 18-Jul-2020 12:00AM  
[www.slideshare.net](http://www.slideshare.net)

---

80 8 words / < 1% match - Crossref  
[Jaya Mamta Prosad, Sujata Kapoor, Jhumur Sengupta. "Behavioral biases of Indian investors: a survey of Delhi-NCR region", Qualitative Research in Financial Markets, 2015](#)

---

81 8 words / < 1% match - Crossref  
[Satrio Wicaksono, Alnisa Min Fadlillah. "Implementation of Full Time Equivalent Method in Determining the Workload Analysis of Logistics Admin Employees of PT X in Jakarta, Indonesia", European Journal of Business and Management Research, 2021](#)

---

82

8 words / &lt; 1% match - Internet

[Khalikussabir Khalikussabir, Abdul Waris, Budi Wahono. "Perceived price, eTrust, eSatisfaction, and online repurchase intention: A study of young online consumer behavior", JEMA Jurnal Ilmiah Bidang Akuntansi dan Manajemen, 2022](#)

---

83

8 words / &lt; 1% match - from 14-Jun-2023 12:00AM

[e-jabt.org](http://e-jabt.org)

---

84

8 words / &lt; 1% match - Internet from 17-May-2022 12:00AM

[Garuda.Kemdikbud.Go.Id](http://Garuda.Kemdikbud.Go.Id)

---

85

8 words / &lt; 1% match - Internet

[Suhada, Karya, Setiyani, Lila, Setiadi Sukardi, Damas. "Analysis of E-Commerce Adoption Level on Culinary Micro, Small and Medium Enterprises \(Umkm\) in Karawang Regency Using Smart Pls", 'Universitas Buana Perjuangan Karawang', 2021](#)

---

86

8 words / &lt; 1% match - Internet from 10-Dec-2020 12:00AM

[www.readbag.com](http://www.readbag.com)

---

87

7 words / &lt; 1% match - Crossref

[Dipesh Karki, Trijya Kafle. "Investigation of Factors Influencing Risk Tolerance among Investors using Ordinal Logistic Regression: A case from Nepal.", Cogent Economics & Finance, 2020](#)

---

88

6 words / &lt; 1% match - Crossref Posted Content

[Balkis Zaitoun, Abdullah Al Kubaisi, Noora AlQattan, Yahya Alassouli, Alshaimaa Mohamed, Huriya Alameeri, Ghada Mohammed. "Polycystic Ovarian Syndrome Awareness among Females in the UAE: A Cross-Sectional Study", Research Square Platform LLC, 2022](#)

---

89

6 words / &lt; 1% match - Crossref

[Heena Thanki, Narayan Baser. "Interactive Impact of Demographic Variables and Personality Type on Risk Tolerance", Emerging Economy Studies, 2019](#)

---