

Factors affecting loyalty employees at Indonesia Sharia Banking Makassar Branch

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ABSTRACT

The development of the world of Islamic banking in Indonesia has experienced quite significant developments, almost all banks have an Islamic system that offers financial and investment products in different ways. This study emphasizes how the factors that cause employee loyalty to Indonesian Islamic Banks in the city of Makassar, The type of research conducted is descriptive quantitative. The population in this study are all employees who work >5 years at PT. Bank Syariah Indonesia Makassar Branch Office. The data analysis method used in this research is using factor analysis techniques with the help of IBM SPSS Statistics 25. The results of this study indicate that the Factors Affecting Employee Loyalty at PT. Bank Syariah Indonesia Makassar Branch Office has several factors. Namely the leadership style factor, leadership style type, work stress, fairness in compensation, work environment, commitment, service quality from an Islamic perspective and religiosity. The first highest factor is in accordance with the results of SPSS or which is the dominant factor, namely the trust factor of a leader in his employees with indicators that can be measured, namely honesty, reliability, caring and credibility where Bank Syariah Mandiri Makassar Branch Office has a significant value on these factors compared to conventional banks that have existed for a long time.

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1. Introduction

In the current era, every country and even organizations, organizational behavior is very important because it has been proven that organizational behavior greatly influences the performance and loyalty of an employee (Irham, 2016) One of the organizations that has contributed a lot in helping the world economy, namely banking, based on RI Law Number 7 of 1992 concerning banking which has been updated with Law number 10 of 1998, commercial banks are banks that carry out business activities conventionally and sharia principles which in their activities provide payment traffic services.

(Amir, 2010) loyalty is one of the psychological conditions of a person that binds employees and their company. especially in Islamic banks, which are known to have human resources who do not only pursue profits but the work they do is expected to become a value of worship for them and to meet their economic needs, these two things are commonplace whether there are other factors that influence employee loyalty more, or only worship and fulfillment of economic needs are the reasons for an employee's loyalty.

The Government of Indonesia has merged three sharia banks, subsidiaries of state-owned enterprises, namely Bank Syariah Mandiri, Bank BRISyariah and Bank BNI Syariah. The Sharia Bank officially operates on February 1, 2021. The policy of merging the three banks aims to form a state-owned Islamic commercial bank, where this Islamic commercial bank has a clear status and is the same as other state-owned banks. So it has benefits from a policy standpoint. In addition, the policy is carried out to encourage better banks, to become bigger, so that they can enter the global market and become a catalyst for sharia economic growth in Indonesia.

Therefore the merger of these three banks will have an impact on the activities of Islamic banks themselves (Putra et al., 2022).

As a result of the merger, several problems occurred, one of which was the reduction of employees. This merger will not have a negative impact on industry players, not industry players, but this is aimed at increasing the competitiveness and penetration of Islamic finance. Second, research shows that existing customers of Islamic banks are religious Muslims, not swing customers, customers do not easily switch services to other banks simply because of a better lure rate (Rosanti, 2019). The Islamic banks that resulted from this merger will enlarge the market because they are focused on getting new customers from the unbanked community and conventional customers. (Novado & Hartomo, 2017). Indonesian Islamic banks have values inherited from the three banks involved, namely a work system and professionalism from Bank Syariah Mandiri, expertise in innovation and creativity from BNI Syariah, and understanding of local and regional conditions from BRI Syariah Anisyah (2020)

The purpose of the merger itself is an effort to improve the quality of the company and collaborate from various company instruments and make one. Providing a good service is a form of strategy that must be carried out by companies, especially those engaged in services to support the success of a company. In the world of financial services business, you must be able to create and maintain customer satisfaction and loyalty, which is one of the big challenges in this modern era Mukminin et al (Amir, 2010).

According to the Oxford Dictionary, it is the quality of being loyal (loyal), while loyal is defined as the act of giving or showing firm and constant support and obedience to a person or institution. Meanwhile, the Big Indonesian Dictionary explains the notion of loyalty as obedience or loyalty. (Poerwopuspito, 2014), states that loyalty to work is reflected in creating a pleasant and supportive atmosphere at work, maintaining the company's image and a willingness to work for a longer period of time. According to (Rivai et al., 2015), loyalty is a tendency of employees not to move to another company because loyalty can affect the convenience of employees to work in a company.

The definition of employee loyalty is a mental attitude of employees which is shown by their loyalty to the company even though the company is in good condition or in bad condition (Hermawan & Riana, 2014) Research conducted by Wicaksono employee loyalty can be measured by obedience, responsibility, dedication, honesty (Sunarsih, 2018). All-wala' (loyalty/love) is a very important issue and its obligations are emphasized in Islam, it is even one of the great foundations of faith, neglecting which will cause damage to one's faith. (Jayanto, 2016). Factors Affecting Employee Loyalty (Kasmir, 2016) states that the factors that affect employee loyalty are :

Leadership Style Every company goal can be achieved because of good cooperation between company leaders and their employees. To create good cooperation, it is necessary to have spirit, character, integrity and capability (Bangun, 2012). Leadership or leadership is a process carried out by company managers to direct (directing) and influencing (influencing) their subordinates in task-related activities, so that these subordinates want to exert all their abilities, both personally and as members of a team, to achieve the goals set by the company (Huschka, 2020). Leaders must be sensitive in interacting, both verbal and nonverbal, namely body language and tone of voice. therefore the leadership style determines in solving employee problems (Pusparani, 2021).

Job stress is an adaptive response, moderated by individual differences, which is a consequence of any action, situation or event and which places special demands on a person. (Tikno, 2020). One thing that needs to be considered in compensation arrangements is "fairness in determining compensation". Bangun (2012: 264) suggests "The theory of justice shows a person's feelings for his attitudes and actions towards the treatment received for his actions." In the context of work, justice states that a person assesses his performance by comparing it to work standards. A worker can reach or exceed work standards, they feel that their performance is good (Sunyoto, 2013). Previous research from Wijaya and Fransisca (2015) stated that compensation justice affects a person's loyalty. The work environment in a company is very important for management to pay attention to, because the work environment has a direct influence on employees who carry out the production process (Hermawan, 2014) work environment can be interpreted as forces that influence, either directly or indirectly on the performance of an organization or company (Mery et al., 2021).

An organization is a consciously coordinated social unit, composed of two or more people, that functions on a relatively continuous basis to achieve a common goal or set of goals. Robbins and Judge (2011) state that organizational behavior is a field of study that investigates the behavioral impact of individuals, groups and structures within the organization, with the intention of applying knowledge to improve organizational effectiveness. Organizational Behavior is essentially a cross-disciplinary field of study that studies how to improve the attitudes and behavior of individuals and groups within organizations so that they can contribute effectively in achieving organizational goals(Wahyu et al., 2022).

Fahmi (2014) One of the important lessons in the science of organizational behavior that is taught to managers is how to choose and recruit employee selection and recruitment, for leaders not only to choose and recruit people with amazing talents, but also how these employees can be loyal in the company. Islamic banks are financial institutions whose business orientation is spiritual in nature, inseparable from religious norms and religious values. A separate concept is needed that can regulate the existence of human resources in Islamic banks, which have elements of the world and the hereafter (Amir, 2010). Now almost all banks have a sharia system, this sharia banking system is part of the concept of Islamic economics which has the goal of grounding the Islamic value system and ethics in the economic area (Megawaty, 2019).

UU no. 10 of 1998 allows conventional banks to carry out their activities based on sharia principles in accordance with provisions stipulated by Bank Indonesia. (Article 6 letter m). In this case, a conventional bank that wants to carry out sharia activities must establish a branch office or sub-branch office. As for BPR, it is still not permissible to carry out conventional and sharia activities simultaneously (Platonova et al., 2018). Another difference is the authority given to Bank Indonesia to supervise and issue regulations regarding Islamic banks. Previously, this authority was given to the Ministry of Finance. History records how Bank Indonesia was very active in developing Islamic banking. Many Bank Indonesia Regulations have been issued to support the smooth operation of Islamic banks. The House of Representatives with the support of the government, passed Law no. 21 of 2008 concerning Islamic Banking (Verawaty, 2022). This law consists of 70 articles and is divided into 13 chapters. In general, the structure of the Sharia Banking Law is the same as the National Banking Law. The new aspects regulated in this Law relate to corporate governance, prudential principles, risk management, dispute resolution, fatwa authority and Islamic banking committees as well as guidance and supervision of Islamic banking (Rizal et al., 2022). Bank Indonesia still has a role in supervising and regulating Islamic banking in Indonesia, however currently banking regulation and supervision, including Islamic banking under the Financial Services Authority (OJK) is in accordance with the mandate of Law no. 21 of 2011 concerning the Financial Services Authority.

2. Research Method

This type of research uses primary data obtained from PT. Islamic Bank

Mandiri Makassar in the form of questionnaire data that has been made by researchers for employees. The data source used in this study is primary data, namely data distributed to employees of PT Bank Syariah Mandiri Makassar Branch Office. Determination of the sample in this study using purposive sampling. Purposive Sampling technique is a sampling technique based on the criteria and objectives of this research (Didiharyono, 2022). With sample criteria, namely, employees who work over 5 years with a total of 30 people. As for the data analysis test using the validity test, reliability test and factor analysis. Where the equation or factor analysis formula is as follows:

$$F_i = W_i X_i + W_{i2} X_2 + W_{i3} X_3 + \dots + W_{ik} X_k \quad (1)$$

Information :

Fi = Factor I estimate

Wi = factor weight or factor coefficient score

Xk = Number of Variables

3. Results And Discussions

Results

In the respondent's profile, it is divided into 3, namely according to: the respondent's age, gender, and Working Experience. While the description of the respondent's profile aims to determine the feasibility of the respondent in providing information on the questions in the questionnaire submitted to the respondent according to the level of interest in the research. For more details, the results of the frequency distribution of respondents by age can be seen in the following figure

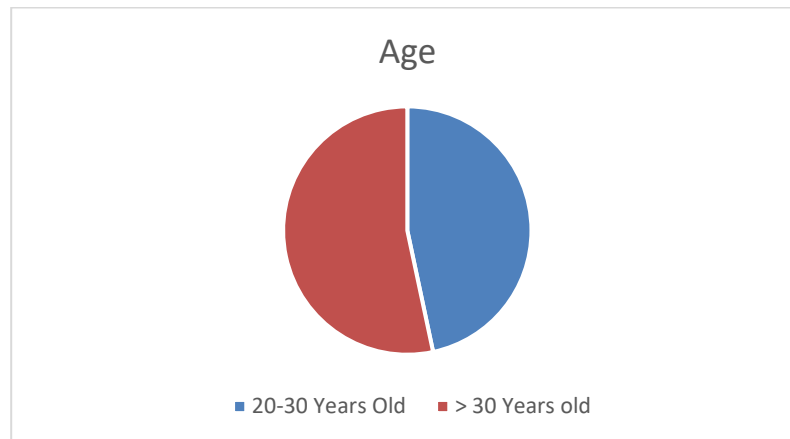


Figure 1. Respondents Based on Age

From figure 1 it can be seen that the age of the respondents was 20-30 years by 47%, age > 30 years by 53% of the respondents from the entire sample at the time this research was conducted. This shows that respondents based on age were dominated by respondents aged 20-30 years, totaling 14 respondents and >30 years, totaling 16 respondents.

Then a description of the respondents based on gender will be presented which can be seen in the following table:

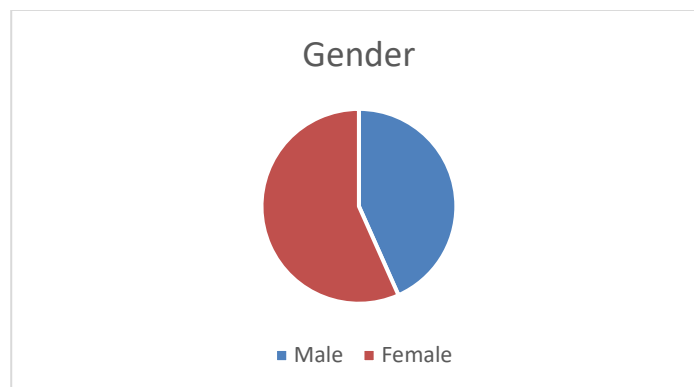


Figure 2. Respondents based on gender

Figure 2 shows that there are more female respondents than male respondents. 57% of female respondents and 43% of male respondents.

Then a description of the respondents will be presented based on length of work which can be seen in the following figure :

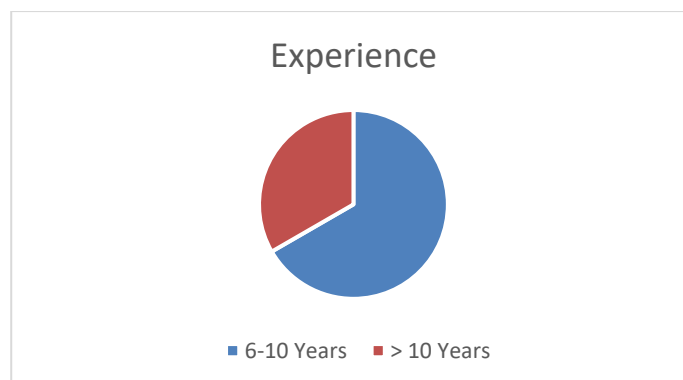


Figure 3. Respondents based on working experience

Based on table 4.3 it shows that respondents based on length of work at the age of 6-10 years amounted to 67% of respondents, while for ages > 10 years there were 33% of respondents.

Validity test

To state that the item is valid or not used a significant benchmark <0.05 . If the significant number is below 0.05, then the statement item is declared valid, if it is above 0.05 it is declared invalid. The validity test can be seen in Table 4.1 as follows:

Table 1. Validity test result

Variabel	Significant	Information
The leadership of Bank Syariah Indonesia Makassar provides directions that are easily understood by employees in all company activities	0.000	Valid
Head of Bank Syariah Indonesia Makassar delivers directions with body language which is easily understood by employee.	0.000	Valid
Head of PT. Bank Syariah Indonesia Makassar provides appropriate workload employee capabilities.	0.000	Valid
Compensation provided by Leaders of Islamic Banks Syarioah Indonesia Makassar based Employee performance	0.000	Valid
Bank Syariah Indonesia Makassar is safe and comfortable	0.000	Valid
Head of PT. Islamic Bank Indonesia Makassar believes to employees	0.000	Valid
PT employees Islamic Bank Syariah Indonesia Makassar Commitment in carrying out the Duties and Work	0.000	Valid
PT employees Islamic Bank Syariah Indonesia Makassar provides directions to employees accordingly with sharia standardization	0.000	Valid
Leaders and Employees of PT. Indonesian Sharia Bank Makassar uphold religiosity in activities	0.000	Valid
Employees of PT. Bank Syariah Independently apply shades reality in action activity	0.000	Valid

Based on table 1, shows that variable obtain a value of <0.05 which means all statement items used in collecting data in this study declared valid.

Reliability Test

In this study the reliability test was carried out by pay attention to the value of Cronbach's Alpha. This test carried out on each variable if Cronbach's coefficient Alpha 0.6 or > 0.6 indicates that the instrument is used as a variable measuring tool is reliable. However if the Cronbach's Alpha value is <0.06 then the instrument is used as a variable measuring tool is declared unreliability. Reliability test can be seen in table 4.2 as follows :

Table 2. Reliability test result

Cronbach's Alpha	N Of Items
.771	10

Based on table 2 shows the value of the coefficient Cronbach's Alpha > 0.07 , means that the instrument is used as a variable measuring tool is reliable.

Component Matrix

Once it is known that only 3 factors are the most optimal number, Component Matrix table shows the distribution of the 10 variables on the 3 factors that formed, while the numbers in the table viz Factor Loading, which shows the magnitude of a correlation variable with factor 1 to factor 3, done by perform a comparison of the magnitude of the correlation in each row.

Tabel 3. Component matrix

	Component		
	1	2	3
X1_Leadership	,622	,208	,300
X2_Leadership Style	,578	,465	-,242
X3_Working Stress	,538	,634	,052
X4_Fairness	,463	,706	,012
X5_Environment	,504	-,112	,631
X6_Trust	,648	-,371	,531
X7_Commitment	,680	-,364	,110

X8_Religuisty	,636	-,278	-,415
X9_Quality	,724	-,211	-,402
X10_Reality	,657	-,293	-,398

Once it is known that only 3 factors are the most optimal number, Component Matrix table shows the distribution of the 10 variables on the 3 factors that formed, while the numbers in the table viz Factor Loading, which shows the magnitude of a correlation variable with factor 1 to factor 3, done by perform a comparison of the magnitude of the correlation in each row.

1. The correlation between X1 and factor 1 is 0.622 (quite strong, because > 0.5)
2. The correlation between X1 and factor 2 is 0.208 (very weak because < 0.5)
3. The correlation of X1 with a factor of 3 is 0.300 (weak because < 0.5)

And so on for the next variable to see distribution of 10 variables spanning 3 factors. According to Santoso (2004), explains that the Component Matrix shows the distribution of existing variables with which factors formed, while the numbers in the Component Matrix table namely the loading factor which shows the large correlation between one variables with existing factors.

Tabel 4. Rotated component matrix

	Component		
	1	2	3
X1_Leadership	,146	,484	,514
X2_Leadership Style	,343	,701	-,011
X3_Working Stress	,066	,817	,149
X4_Fairness	,009	,843	,056
X5_Environment	-,005	,139	,804
X6_Trust	,261	-,009	,878
X7_Commitment	,538	,027	,562
X8_Religuisty	,797	,095	,100
X9_Quality	,820	,197	,139
X10_Reality	,807	,092	,128

Component matrix rotation process results Rotated Component Matrix shows a more variable distribution clear and real. It is seen that now the loadig factor it used to be small getting smaller, and the big factor getting bigger enlarged. Like

1. X1 factor 1 is 0.146 (weak because < 0.5)
2. X1 factor 2 is 0.484 (weak because < 0.5)
3. X1 factor 3 is 0.514 (strong because > 0.5)

Then the loading factor number at x1 is in component factor 3 (0.514), x2 is in component factor 2 (0.701), x3 is in component factor 2 (0.817), x4 the largest loading factor is 2 is in component factor 2 (0.843), x5 is in component 3 (0.804), x6 the biggest loading factor 1 is in component 3 (0.878), x7 is in component 3 (0.562), x8 is in component 1 (0.797), x9 the 3rd largest loading factor is at component 1 (0.820), x10 is in component 1 (0.807) Table 4.4 shows the factor rotation produces 3 main factors and grouping variables-variables into the core factors, in this study used rotation varimax, where the varimax rotation was chosen because it is easier analyzed theoretically after the rotation can be seen that the variables totaling 10 are scattered into 3 factors only, which are the variables that represent the factors that influence employees to remain loyal to PT. Bank Syariah Indonesia. The following will explain the factors that go into the existing variables, namely:

1. Leadership (X1) the biggest loading factor is at component 3 with a value of 0.514 means a leader can influence and give easy directions understood by employees in every company activity
2. Type of Leadership (X2) where the large loading factor is in component 2 with a value of 0.701 this means a Leader can convey instructions with style and Body language that is easily understood by employees
3. Work Stress (X3) the large loading factor is at component 2 with a value of 0.817 means a leader can provide a workload according to the ability employee
4. Compensation (X4) is the largest loading factor in component 2 with a value of 0.843 this means a Leaders provide compensation according to the performance of the employee
5. Environment (X5) a large loading factor is at component 3 with a value of 0.804 means an employee feels safe and comfortable
6. Trust (X6) is the largest loading factor in component 3 with a value of 0.878 this means Leaders give confidence to employees

7. Commitment (X7) factor loading is in component 1 with a value of 0.538 this means employees are committed to carrying out their duties and responsibilities
 8. Religiosity (X8) is the largest loading factor in component 1 with a value of 0.797 this means doing duties and responsibilities in accordance with the standardization Applied to Sharia
 9. Quality (X9) the biggest loading factor is at component 1 with a value of 0.820 means people within the company uphold deep religious activity
 10. Reality (X10) is the biggest loading factor in component 1 with a value of 0.807 this means that people PT. Bank Syariah Indonesia Makassar insiders apply the nuances of reality in carrying out activities.
- Furthermore, the ten reduced variables consist of only 3 factors, namely:
1. The first factor consists of commitment (X7), religiosity (X8), quality (X9), reality (X10)
 2. The second factor consists of leadership type (X2), stress work (X3), compensation (X4)
 3. The third factor consists of leadership (X1), environment (X5), and trust (X6).

Discussion

Of the 10 factors that affect employee loyalty detected appeared on PT. Bank Syariah Indonesia Makassar has a factor the most dominant with the highest loading value is 0.878 on X6 trust, namely the leadership of PT. Bank Syariah Indonesia Makassar trusts its employees. In theory, the factors that affect employee loyalty occur when employees feel uncomfortable with a job and feel not in accordance with their expectations, which causes employees to choose to resign, the disloyalty of an employee is likely large scale and can still happen because one of them is a Sharia bank in Indonesia still minimal. To overcome this, education is needed for a wider public regarding Islamic banking (Hermawan, 2014).

The results of the research conducted support the existing theory The results of this study indicate that the most dominant factor is affect employee loyalty at PT. Bank Syariah Indonesia Makassar is trust that is willing to take chances that people will come for you (Putra et al., 2022). This research supports existing theories and is in accordance with Ratna's research results (Alwathan & Nugraheni, 2021) "Analysis of Factors Influencing Customer Loyalty and Employees of Islamic Banks in Sumbawa" the results of the study shows that trust, commitment, religiosity have an effect positive effect on employee loyalty. This research is not appropriate and disputed the results of research conducted by (Kurniawan, 2019) "Factors Affecting Employee Loyalty at PT. Mega Indah Square" from the results of this study indicate that style leadership, compensation, work environment, and work stress positive effect on employee loyalty. The results of this study are different from the research hypothesis that states that the trust factor is the most important factor dominantly affect Employee Loyalty of PT Bank Syariah Indonesia Makassar.

4. Conclusion

Based on the results of the analysis that has been stated previously then the conclusion of the study there are three factors that influence Employee loyalty to PT. Bank Syariah Indonesia Branch Office Makassar, where The first factor consists of religiosity, quality, and reality on PT. Bank Syariah Indonesia Branch Office Makassar, has quality good service that an employee who gets worked > 5 years at PT. Bank Syariah Indonesia Makassar as well as upholding Islamic values such as giving time to perform prayer and recitation activities so that employees feel not only seek the worldly but they are not negligent in worship so that they are comfortable and loyal. The second factor consists of a manager's leadership type, stress work experienced by an employee, as well as compensation given fairly can affect a person's loyalty to employees who work for > 5 years PT. Syariah Bank Indonesia Makassar. The third factor consists of leadership, work environment, the trust given, and the commitment of employees of PT Bank Syariah Indonesia KC Makassar can affect the loyalty of employees who work > 5 years. As for most factors, the dominant factor is the leader's trust in employees. Trust is a belief in partners in work relationships based on honesty and caring between a manager and an employee of PT. Bank Syariah Indonesia Makassar so that they feel needed and become loyal at work. Hopefully this research have a contribution for PT. Bank Syariah Indonesia Branch Office Makassar to know what factors that have to be need some attention and increase the ten Factors that affecting Loyalty of the Employee in PT. Bank Syariah Indonesia Branch Office Makassar. We hope in the next future consider using a mix of qualitative and quantitative methods such as surveys, interviews, focus groups, and data analysis. The findings can be used by PT. Bank Syariah Indonesia Branch Office Makassar to implement strategies that improve employee loyalty, ultimately leading to a more productive and successful organization.

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