

Employee Job Satisfaction Mediates The Effect Of Career Development, Religiosity On Employee Performance In Islamic Banking In Pekanbaru City

Abstract:

Employee job satisfaction is one of the motivational factors that create opportunities for career advancement. The influence of strong religious beliefs affects their performance and leads to career development, which contributes to the overall success of Islamic banking organisations. This study aims to analyse how employee job satisfaction mediates the effects of career development and religiosity on employee performance in Islamic banking in Pekanbaru City. The structural equation model (SEM) was used to process questionnaires from 250 respondents from Islamic Commercial Banks in Riau Province, including BSI, Muammalat Bank, BTPN Syariah Bank, BTN Syariah Bank, Mega Syariah Bank, and Riau Syariah Bank. The findings showed that career development has a positive and significant effect on performance. Career development, when influenced by employee job satisfaction, has a positive and significant impact on the employee performance of Islamic banks. Religiosity also positively and significantly influences employee performance, and when job satisfaction mediates this relationship, it enhances employee performance as well. Therefore, it can be concluded that job satisfaction is a key factor affecting employee performance at the Pekanbaru City Islamic Bank.

Keywords: Career Development, Religiosity, Commitment, Job Satisfaction and Employee Performance

1. Introduction

The Islamic banking industry is growing rapidly in Indonesia. Starting with the establishment of Bank Muammalat in 1991, it was the first commercial bank to use the profit-sharing principle in its business activities (Muhamad, 2020). Its development was followed by other conventional banks, which also established their own Sharia Business Units (Sholikhah, 2020). After the existence of Law of the Republic of Indonesia No. 21 of 2008 concerning Islamic banking, Islamic financial institutions in Indonesia have been increasingly developing. Under this law, the Islamic banking industry in Indonesia has a clear legal basis and can provide encouragement for the development of Islamic banking in Indonesia (OJK, 2020). The development of the Islamic banking industry in Indonesia is driven by human resources (Setiyowati, 2019).

Employees constitute a critical component of human resources and play a vital role in ensuring the sustainability of a company. A significant aspect of employee behaviour is turnover intention, which can result in decisions to leave the organisation, thereby diminishing productivity and reducing operational efficiency. Numerous factors influence employees' intentions to depart, and turnover intentions are prevalent within organisations (Setiyowati, 2019). A turnover rate exceeding 10% annually is considered high for a company (Sakinah, 2008). Table 1 displays the data from OJK Sharia Banking Statistics showing the turnover rate of employee in syariah bank in Indonesia :

Table 1: Syariah Banking Employee Turnover Rate

Years	Employee Number	Information
2018	60,918	
2019	59,969	-949
2020	60,365	396
2021	59,389	-976

Source: OJK Islamic banking statistics (2018-2021)

Based on the table above, the turnover of Sharia banking employees in 2018 was 60,918. In 2019 there was a decrease of 949 employees to 59,969 employees. In 2020, there was an increase of 396 employees, amounting to 60,365 employees. In 2021, there was a decrease in 976 employees to 59,389. Human resources in an organisation play an important role in the success in achieving the organisation's targets. In addition to the significant turnover resulting from insufficient human resources, the prevalence of high fraud cases also contributes to the issue. Since the last decade, fraud cases in Indonesia have increased, especially in financial institutions. Fraud is any illegal act characterised by deceit, concealment, or breach of trust. This action does not depend on the application of threats of violence or physical force. Fraud is committed by individuals and organisations to obtain money, wealth, or services; to avoid payment or loss of services; or to secure personal or business benefits (Karmina & Majidah, 2020).

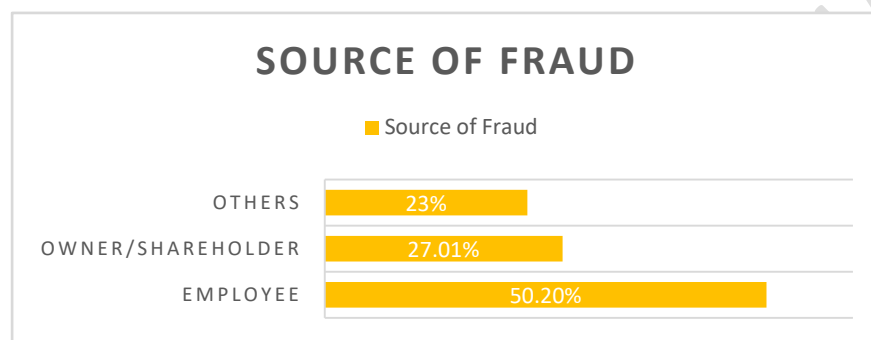


Figure 1: The largest medium for fraud disclosure.

Figure 1 above explains that the report is the largest medium for fraud disclosure. The majority of these reports come from the company's own employees, with a value of 50.2%, and at the lowest level, other factors have a value of 23%. Fraud is prohibited by law in Indonesia and by law in Islam because it benefits the perpetrator and harms many people. The development of Islamic banking certainly has the same problems as what happens in conventional banks, namely the occurrence of fraud in the internal environment of the company; the perpetrators of such fraud can be from any part of the company, which is often caused by irresponsible actions by people within the company, ranging from employees to the highest directors in a company (Najib & Rini, 2019).

Based on data obtained from ACFE (Association of Certified Fraud Examiners) in 2019, the results of this data show that banks and other financial institutions are the entities with the highest cases of fraud. The lack of strong implementation of corporate governance and sharia compliance in Islamic banks greatly impacts company performance and creates an opportunity for fraud in Islamic banking.

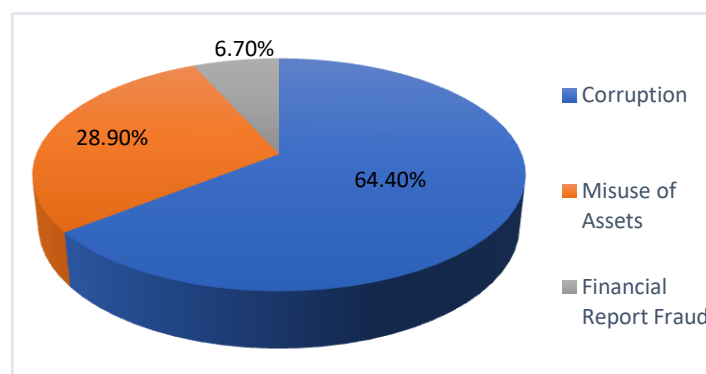


Figure 1: Percentage of Fraud in Indonesia

Figure 2 above shows that the most costly fraud in Indonesia is corruption, at 64.4%. The next sequence of fraud types is 28.9% with misuse of assets/wealth. Meanwhile, the financial statement fraud was 6.7%. The more fraud today, of course, will have a big impact, especially on the work environment, and can harm the parties involved. Fraud in organisations can be committed by various levels, ranging from the lower level to management to company owners. (Anugerah et al., 2014). The outbreak of cases that occur in Islamic banking has a high risk in its management, so a solution to the problem is needed so that it requires sharia principles with full care of the perpetrators (operational) in the aspect of sharia compliance as an effort to prevent the possible risk of fraud (Najib & Rini, 2019).

2. LITERATURE REVIEW

2.1. Career Development

According to Soedjipto (2002), career development is a competency requirement for development, and career paths will determine the basis for employee development. Employees who are considered weak in certain aspects of competence can be directed to certain competency development activities so that they are expected to improve their performance. Among the competency development options included experience "assessment centres" training institutionsdevelopment tasks.

According to Mangkunegara and Isyandi (2004), career development is a staffing activity that helps employees plan their future careers in the company so that the company and employees concerned can develop themselves to the maximum.

2.2 Religiosity

Bustanudin (2010) distinguishes the language of religion or religion from the language of religiosity. Religion refers to formal aspects related to rules and obligations, while religiosity refers to aspects of religion that are embraced by individuals in the heart. The definition of religiosity based on the dimensions put forward by Darto (2016) is how far the knowledge, how firm the belief, how diligent the implementation of worship, and how deep the appreciation of the religion adopted by a person.

Darto (2016) says that religiosity is a condition that exists within a person that encourages him to behave and act according to the teachings of his religion. Religiosity is a belief and appreciation of religious teachings that direct one's behaviour in accordance with the teachings of the religion he adheres to.

2.3 Job Satisfaction

According to Khairul Umam (2015), job satisfaction is a feeling related to job satisfaction and dissatisfaction that tends to reflect current and past experiences rather than future expectations. According to Luthans (2014), job satisfaction is a state of happy emotions or positive emotions that come from an assessment of one's work or work experience. In accordance with its nature, human needs are very diverse, both in type and level; even humans have needs that tend to be unlimited. This means that needs always increase from time to time and humans always change according to their ability to satisfy these needs.

2.4. Performance

Etymologically, performance comes from the word performance. As stated by Mangkunegara (2010), the term performance, from the word job performance or actual performance (work performance or actual achievement achieved by a person), is the quality and quantity of work achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. Furthermore, Mangkunegara (2010) states that in general, performance is divided into two, namely individual performance and organisational performance. Nawawi (2010) states that performance is the result of carrying out a job, both physical/material and non-physical/non-material. According to Simanjutak (2010), performance is the level of achievement of results on the

implementation of certain tasks. Simanjuntak (2010) also defines individual performance as the level of achievement or results of one's work from the goals that must be achieved or tasks that must be carried out within a certain period of time."

3. Methodology/Materials

3.1 Research Design

Quantitative research methodology was employed in this study. A set of questionnaires was developed by adapting instruments from previous research, with several modifications to align with the objectives of this study. The questionnaire utilised a 5-point Likert scale, ranging from strongly disagree to strongly agree, scored from 1 to 5. The data obtained from the scores were analysed using the Structural Equation Modelling (SEM) statistical tool.

The population for this study consisted of all employees of Islamic banks in the Riau region, totalling 670 respondents. Using the Slovin formula with a 5% significance level, a sample size of 250 respondents was determined. The sampling method employed was proportional stratified random sampling. Questionnaires were distributed to 250 respondents from Islamic Commercial Banks in Riau Province, including BSI, Muammalat Bank, BTPN Syariah Bank, BTN Syariah Bank, Mega Syariah Bank, and Riau Syariah Bank. This sampling approach ensured representation from the various Islamic banks operating in the region while maintaining randomness in selection within each area. Below is the sampling technique using the formula from Slovin (Riduan, 2011: 45) as follows:

$$n = \frac{N}{1 + Ne^2}$$

Description

n = Sample size

N = Population size

e = Significance level 0.05

Based on the formula above, the sample size in this study can be calculated as 250 samples

4. Results and Discussion

4.1 Descriptive Statistics

Table 2 Descriptive Analysis

Information	Minimum	Maximum	Mean	Std Deviation
P Career	18	40	34.44	5.278
Religiosity	16	40	31.39	6.012
Satisfaction	17	40	34.23	5.284
Performance	16	40	33.46	5.356

Source: Processed Data

Based on the table above, it can be seen that the minimum value of the Career Development variable is 18. The maximum value of Career Development is 40, and the average Career Development is 34.44 with a standard deviation of 5.278. This means that this variable is uniform. The minimum value of the Religiosity variable is 16, and the maximum value of Religiosity is 40, and the average Religiosity is 31.39 with a standard deviation of 6.012. This means that this variable is uniform. The minimum value of the Satisfaction variable is 17, and the maximum value of Satisfaction is 40; the average Satisfaction is 34.23, and the standard deviation is 5.284. This means that this variable is uniform. The minimum value of the performance variable is 16, and the maximum value of Satisfaction is 40; the average Satisfaction is 33.46, and the standard deviation is 5.356. This means that this variable is uniform.

4.2. Convergent validity

Convergent validity of the measurement model with reflexive indicators is assessed based on the correlation between item score/component score estimated with PLS software. An individual reflexive measure is said to be high if it correlates more than 0.70 with the measured construct. However, according to Chin (1998) (Ghozali, 2006), for early-stage research on the development of a measurement scale, a loading value of 0.5 to 0.6 is considered sufficient. In this study, a loading factor limit of 0.50 will be used.

Table 3 Outer Loading (Measurement Model)

Variable	Indicator	Outer Loading
Career development	X1.1	0.939
	X1.2	0.780
	X1.3	0.795
	X1.4	0.946
	X1.5	0.925
	X1.6	0.747
	X1.7	0.920
	X1.8	0.717
Religiosity	X2.1	0.772
	X2.2	0.894
	X2.3	0.817
	X2.4	0.740
	X2.5	0.760
	X2.6	0.838
	X2.7	0.860
	X2.8	0.753
Satisfaction	X3.1	0.916
	X3.2	0.823
	X3.3	0.893
	X3.4	0.904
	X3.5	0.798
	X3.6	0.831
	X3.7	0.843
	X3.8	0.912
Employee Performance	Y1	0.868
	Y2	0.914
	Y3	0.860
	Y4	0.842
	Y5	0.791
	Y6	0.939
	Y7	0.872
	Y8	0.903

Source: Processed Data

From the table, it is obtained that testing the outer loading of indicators above 0.5 is said to fulfil the requirements

4.3. Discriminant Validity

Discriminant validity was carried out to ensure that each concept of each latent variable was different from that of the other variables. The model has good discriminant validity if the loading value of each indicator of a latent variable has the largest loading value with other loading values on the other latent variables. The results of discriminant validity testing are as follows:

Table 4 Nilai Discriminant Validity(Cross Loading)

Indicator	Career Development	Religiosity	Satisfaction	Employee Performance
X1.1	0.939	0.669	0.597	0.606
X1.2	0.780	0.556	0.584	0.545
X1.3	0.795	0.680	0.643	0.599
X1.4	0.946	0.678	0.604	0.603
X1.5	0.925	0.665	0.584	0.560
X1.6	0.747	0.554	0.577	0.514
X1.7	0.920	0.640	0.553	0.556
X1.8	0.717	0.541	0.540	0.399
X2.1	0.412	0.384	0.328	0.181
X2.2	0.613	0.652	0.640	0.455
X2.3	0.589	0.667	0.630	0.491
X2.4	0.382	0.359	0.293	0.159
X2.5	0.394	0.376	0.306	0.193
X2.6	0.587	0.590	0.580	0.455
X2.7	0.618	0.647	0.649	0.484
X2.8	0.392	0.361	0.294	0.162
Y1	0.681	0.625	0.868	0.668
Y2	0.564	0.682	0.914	0.442
Y3	0.568	0.711	0.860	0.442
Y4	0.646	0.628	0.842	0.696
Y5	0.539	0.717	0.791	0.496
Y6	0.590	0.714	0.939	0.543
Y7	0.685	0.630	0.872	0.688
Y8	0.540	0.662	0.903	0.464
Z1	0.649	0.945	0.711	0.564
Z2	0.699	0.885	0.688	0.685
Z3	0.729	0.817	0.689	0.682
Z4	0.631	0.921	0.667	0.525
Z5	0.653	0.932	0.705	0.571
Z6	0.663	0.937	0.732	0.565
Z7	0.642	0.850	0.635	0.634
Z8	0.612	0.891	0.679	0.546

Source: Processed Data

From the table, it can be seen that several loading factor values for each indicator of each latent variable do not have a loading factor value that is not greater than the loading value when connected to other latent variables. This indicates that each latent variable demonstrates strong discriminant validity, as certain latent variables possess measures that are not highly correlated with other constructs.

4.4. Composite Reliability and Average Variance Extracted (AVE)

The validity and reliability criteria can also be seen from the reliability value of a construct and the Average Variance Extracted (AVE) value of each construct. The construct is said to have high

reliability if the value is 0.70 and the AVE is above 0.50. In table 4.13. will be presented Composite Reliability and AVE values for all variables.

Tabel 5 Cronbach's Alpha Composite Reliability and Average Variance Extracted (AVE)

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
P Career	0.943	0.954	0.724
Religiosity	0.965	0.971	0.807
Satisfaction	0.956	0.963	0.765
Performance	0.952	0.960	0.750

Source: Processed Data

Based on the table above, it can be concluded that all constructs meet the reliability criteria. This is indicated by the Cronbach's Alpha composite reliability value above 0.70 and AVE above 0.50 as recommended criteria.

4.5 Inner Model

In assessing the structural model with PLS, it starts by looking at the R-squared value for each endogenous latent variable as the predictive power of the structural model. Changes in the R-squared value can be used to explain the effect of certain exogenous latent variables on endogenous latent variables, whether they have a substantive effect. The R-Square value is 0.75 (strong), 0.50 (moderate) and 0.25 (weak). The results of PLS R-Squares represent the amount of variance of the construct explained by the model (Latan and Ghazali: 82, 2012).

Table 6 Model Struktural (Inner Model) dan GoF

Variable	Communality	R Square
P Career	0.947	
Religiosity	0.966	0.661
Satisfaction	0.956	0.651
Performance	0.953	
GoF		0.627
		0.792

Source: Processed Data

The table shows that the Goodness of Fit value shows a value of 0.792. This shows that the model in this study fits the data obtained.

4.6 Direct Effect

The structural model (inner model) is a structural model to predict the causal relationship between latent variables (Latan, Gozali, 2012: 77). To predict the existence of a causality relationship in SEM-PLS using SmartPLS 3.0 M3 as follows:

Table 7 Result For Inner Weights

Variabel	Original Sample	Sample Mean	Standard Deviation	T Statistics (O/STDEV)	P Values
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	(O)	(M)	(STDEV)		
P Career - >Performance	0.335	0.325	0.063	5.298	0.000
Religiosity - >Performance	0.154	0.151	0.077	2.006	0.046
P Career - >Satisfaction	0.424	0.431	0.095	4.478	0.000
Religiosity >Satisfaction	0.310	0.318	0.054	5.770	0.000
Satisfaction - >Performance	0.182	0.182	0.055	3.319	0.001

Source: Processed Data

Based on the analysis results presented in the table above, the coefficient value for Career Development's impact on Performance is 0.335, accompanied by a calculated t-value of 5.298. This value exceeds the critical t-table value of 1.969, confirming a significant effect of Career Development on Performance. Additionally, the coefficient value of Religiosity on Employee Performance is 0.154, with a t-value of 2.006. This result is also greater than the t-table value of 1.969, demonstrating a significant effect of Religiosity on Employee Performance.

Furthermore, the coefficient value for Career Development's effect on Satisfaction is 0.424, with a calculated t-value of 4.478. This exceeds the t-table value of 1.969, indicating a significant influence of Career Development on Satisfaction. The analysis also shows that the coefficient value of Religiosity on Job Satisfaction is 0.310, with a t-value of 5.770, again surpassing the t-table value of 1.969. This reveals a significant effect of Religiosity on Job Satisfaction.

Lastly, the coefficient value of Job Satisfaction on Employee Performance stands at 0.182, with a t-value of 3.319. This value is greater than the t-table threshold of 1.969, confirming that Job Satisfaction significantly impacts Employee Performance.

4.7. Indirect Effect

Table 8 Indirect Effect

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
P.Career->Satisfaction - >Performance	0.142	0.138	0.036	3.957	0.000
Religiosity - >Satisfaction- >Performance	0.131	0.136	0.036	3.679	0.000

Source: Processed Data

The analysis results, as shown in the table above, indicate that the coefficient value for Career Development mediated by Job Satisfaction on Employee Performance is 0.142, with a t-value of 3.957. This t-value exceeds the t-table threshold of 1.969, confirming a significant effect of Career Development, mediated by Job Satisfaction, on Employee Performance.

Similarly, the analysis reveals that the coefficient value for Religiosity, also mediated by Job Satisfaction on Employee Performance, is 0.131, accompanied by a t-value of 3.679. This value is again greater than the t-table value of 1.969, demonstrating a significant impact of Religiosity, mediated by Job Satisfaction, on Employee Performance.

4.8 Discussion

Effect of Career Development on performance

Based on the results of the analysis presented in the table above, the coefficient value for Career Development's impact on Performance is 0.335, with a t-value of 5.298. This value exceeds the t-table value of 1.969, indicating a significant effect of Career Development on Performance.

Therefore, it can define that career development is a competency requirement for development, and career paths will determine the basis for employee development,(Soedjipto,2002). Employees who are considered weak in certain aspects of competence can be directed to certain competency development activities so that they are expected to improve their performance. Among the competency development options include "assessment centre" experience training institutions, and, development tasks. This is in line with Choyimah (2005) saying that there is an influence of Employee Development on employee performance at the Semarang City Regional Staffing Agency. Yusnelly (2012) said that there is a positive and significant influence between career development on employee performance and employee job satisfaction.

Effect of Religiosity on Performance

According to the analysis's findings, which are displayed in the above table also found that the relationship between religiosity and employee performance has a coefficient value of 0.154 and a t-value of 2.006. This figure exceeds t table 1point 969. These findings demonstrate the substantial impact of religiosity on worker performance. Thus it can be concluded that there is a positive influence between the Religiosity construct and the performance construct of Islamic bank employees in Pekanbaru city. Religiosity is manifested in various sides of human life, religiosity is a behaviour that comes directly or indirectly (Abdullah, 2005). Religiosity is defined as behaviour that knows and is willing to personally accept and approve the image that is passed down to him by society and which is made his own, his personal beliefs, faith, inner beliefs that are manifested in daily behaviour (Dister, 1999).

The Effect of Career Development on Satisfaction

Career Development's coefficient value on satisfaction is 0.424 with a computed t value of 4.478 according to the analysis's findings, which are displayed in the table above. This value exceeds the value found in Table 1point 969. These findings demonstrate the substantial impact that career development has on satisfaction. Career development significantly improves employee work motivation, as demonstrated by Bryan (2008). Sungkono (2013) demonstrates that employee work motivation is positively and significantly impacted by career development. According to Bapiri and Alizad (2015), career development significantly and favorably affects Sepah Bank employees' motivation for their work. Employee career development has no beneficial impact on employee performance, according to Patrick and Kumar (2011), who also found that motivation is a determining factor. The career development of Islamic Bank employees in Riau turns into employee motivation since, should the company achieve a certain level of performance, a promotion will be granted, which will inevitably impact pay. The research mentioned above indicates that career development has an impact on Islamic bank employees' performance.

Effect of Religiosity on Satisfaction

With a computed t value of 3.319, the analysis's findings, which are displayed in the above table, indicate that the relationship between job satisfaction and employee performance is 0.182. This value is higher than 1point 969 in t table. These findings demonstrate the strong correlation between employee performance and job satisfaction..

These results prove the significant effect of Religiosity on Job Satisfaction. The religiosity of an employee is closely related between the employee and his god and the religion he adheres to. Darto (2016) says that religiosity is a condition that exists within a person that encourages him to behave, behave and act according to the teachings of his religion, religiosity is a belief and appreciation of religious teachings that direct one's behaviour in accordance with the teachings of the religion he adheres to.

As for the psychological atmosphere that can support employee work motivation, one of which can be realised through the existence of religious factors or employee religiosity. The concept of religiosity in the Qur'an is clearly explained through the values of tawhid. Where the value of tawhid

is reflected in the belief in the oneness of Allah, as the Creator of the Universe, the Most Noble, the Most Mighty, the Most Eternal, and all His great attributes as stated in the verses of the Qur'an. When the belief in the oneness of Allah is established, then all the commands that he revealed will have a great influence on the lives of his people. This influence will flow through all aspects of human life, and blend into the distinctive culture of each people and become a core element of each human being.

The findings of a study by Yusuf (2015), which looks at the impact of self-adjustment and religiosity on the performance of workers in Islamic banking in Balikpapan City, also indicate that there is a significant relationship between the variables related to religiosity and the performance variables being examined. This implies that the degree of religiosity that employees possess is inextricably linked to the best possible performance or achievement that the company and the employees themselves expect from them.

Satisfaction's influence on performance

Based on the results of the analysis which can be seen in the table above, the coefficient value of Job Satisfaction on Employee Performance is 0.310 with a calculated t value of 3.319. This value is greater than t table 1.969. These results prove the significant effect of Job Satisfaction on Employee Performance. The success of an organisation is greatly influenced by the performance of its employees. Every organisation or company will always try to improve employee performance, with the hope that the company's goals will be achieved. One of the ways taken by companies in improving the performance of their employees, for example through education, training, providing appropriate compensation, providing motivation, and creating a conducive work environment and having discipline. Improving employee performance will bring progress for the company to survive in an unstable business environment competition. Therefore, efforts to improve employee performance are the most serious management challenge because the success of achieving goals and the survival of the company depends on the quality of human resource performance in it.

The Effect of Career Development Mediated by Job Satisfaction on Employee Performance

According to Soedjipto (2002) career development is a competency requirement for development and career paths will determine the basis for employee development. Employees who are considered weak in certain aspects of competence can be directed to certain competency development activities so that they are expected to improve their performance. Among the competency development options include "assessment centre" experience training institutions, development tasks. Job satisfaction and performance are related in an organisation. Job satisfaction will be achieved when employee needs are met through work. Where job satisfaction is a state of happy emotions or positive emotions that come from an assessment of one's work or experience. With high job satisfaction, it will improve employee performance towards the organisation where they work. there is a reciprocal relationship between performance and job satisfaction. On the one hand, it is said that job satisfaction leads to increased performance so that satisfied workers will be more productive. On the other hand, it can also happen that job satisfaction is caused by performance or work performance so that more productive workers will get satisfaction.

The effect of Religiosity mediated by Job Satisfaction on Employee Performance

Lastly, based on the results of the analysis which can be seen in the table above, the coefficient value of Religiosity mediated by Job Satisfaction on Employee Performance is 0.131 with a t value of 3.679. This value is greater than t table 1.969. These results prove the significant effect of Religiosity mediated by Job Satisfaction on Employee Performance. According to Fam et al (2004), religiosity is seen as the extent to which belief in certain religious values and rules is held and practised by individuals. On the other hand, according to Muhamad and Mizerski (2010), the influence of religiosity on consumer behaviour can be measured using five factors, namely an individual's religious affiliation, their commitment to religious beliefs and practices, their level of religious knowledge in their views, their perceptions of community issues and their motivation in following their religion. Overall, religiosity has been found to influence a person's beliefs, knowledge, attitudes, what they like and dislike and a person's feelings towards the consumption he or she will do (Fam et al., 2004).

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410 **5.Conclusion**

411 The effect of career development on performance, the effect of religiosity on performance, the effect
412 of religiosity on satisfaction, the effect of satisfaction on performance, the effect of career
413 development mediated by job satisfaction on employee performance, the effect of religiosity mediated
414 by job satisfaction on employee performance.

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