

## **The Effect of Internal Marketing on the Prosperity of Maqashid Syariah Perspective Employees on Banking in Surakarta**

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### **ABSTRACT**

This study aims to determine the effect of internal marketing consisting of the dimensions of the Company Mission and Development of Human Resources on the welfare of employees from the perspective of Maqashid Syariah on banking in the city of Surakarta. This study uses a questionnaire in primary data collection and a quantitative approach with Multiple Linear Regression analysis. The research sample was 96 employees who worked a minimum of three months in banking in the city of Surakarta. Sampling using accidental sampling technique, namely determination of the sample by chance. Validity and reliability testing is carried out with the help of the SPSS 15 (Statistical Product and Service Solution) program. The result is that Internal Marketing in the Corporate Mission dimension (X1) does not have a significant effect, and the SDI Development (X2) dimension has a significant positive effect of 0.877 on Employee Welfare from the Maqashid Syariah perspective on Banking in Surakarta.

**Keywords:** Internal marketing, Company mission, Human Resource Development, Welfare, Maqashid Syariah

### **INTRODUCTION**

Human Resources or Human Resources (SDI) is one of the essential elements in company management activities. Every company will always try to employ experts in their fields so that they can be directed in achieving company goals. Humans are indirectly one of the factors that determine the success or failure

of a company's goals. Humans are individual and social creatures who cannot live and achieve their own goals without others' help. Cooperation is an effort to encourage and strengthen each other in achieving common goals (Center for Assessment and Development of Islamic Economics (P3EI) Yogyakarta Islamic University of Indonesia & Bank Indonesia, 2008). Some verses of the Qur'an also emphasize cooperation in Islam, one of which is

وَإِنَّ كَثِيرًا مِّنَ الْخُلَطَاءِ لَيَبْغِي بَعْضُهُمْ عَلَىٰ بَعْضٍ إِلَّا الَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ

It means, "... Verily, most of those who associate some of them do wrong to others, except those who believe and do righteous deeds; and there are very few of them ... "(QS. Shad [38]: 24)(Al-Quran, nd).

An excellent external relationship and its policies should have an excellent internal relationship foundation, and a supportive work environment makes them more motivated to work productively. Internal customer welfare is essential for the success of the company's services to external customers (Caruana & Calleva, 1998, p. 108). Therefore, internal marketing is needed. Internal marketing is the mechanism of the company's management in recruiting, training, and motivating employees to be able to serve customers well.

Mornay (2010, p. 362) stated that the main issue underlying the concept of "employees are customers" in internal marketing is similar to external customers, where internal customers also try to meet their needs and desires. Internal marketing focuses on people within business boundaries and emphasizes meeting the needs of employees. Internal marketing theory states that business emphasizes the realization of employee welfare, and the approach to work as an internal product, aiming to develop the company and the best motivation for employees (Mornay, 2010, p. 362).

Palmatier, Dant, Grewal, & Evans (2006) states that "meeting the welfare of internal customers," its placement in the business is in a more prominent position, besides providing the desired quality to satisfy external customers. Management efforts to meet

employee needs to increase employee motivation and retention. Consequently, the higher the level of employee welfare, the higher the likelihood of generating external customer satisfaction and loyalty (Mornay, 2010).

Berry, Conant, & Parasuraman (1991) stated that internal marketing consists of dimensions: Company Mission (Mission) and Human Resource Development (Development). Caruana & Calleva (1998) said that the mission is the perspective and steps used as guidelines for the company to get closer and achieve the objectives to be achieved. SDI development is a process or method that is carried out gradually and regularly towards the desired target.

One of the happiness felt by humans is when their lives are prosperous. Humans interpret 'welfare' with different perspectives. Most of the economic notions interpret welfare as material world welfare. Islam means 'well-being' in terms of *falah* or prosperity in the world and the hereafter (Center for Assessment and Development of Islamic Economics (P3EI) Yogyakarta Islamic University of Indonesia & Bank Indonesia, 2008, pp. 4-5).

*Falah* can be realized if human life needs are met in a balanced way to create a problem. *Maslahah* is all forms of conditions, both material and non-material, that can increase humans' position as the noblest creatures (Nasution, 2007). The basic *masalahah* for human life consists of five things commonly referred to as *Maqashid Sharia*, namely the preservation of religion (*deen*), soul (*nafs*), intellectual ('*aql*), descent (*nasl*), and material (*maal*) (Center for Assessment and Development of Islamic Economics (P3EI) Yogyakarta Islamic University of Indonesia & Bank Indonesia, 2008). These five things are a unity that becomes the basis and general objectives of the *Shari'a* that must be maintained. Each objective must be fulfilled to achieve the ultimate goal, namely a happy life in the world and the hereafter (Karim, 2007).

To be able to retain its employees, one of the ways that can be done by companies is to provide welfare programs (Kartaya & Sula, 2006; Rival & Basri, 2005). An employee will work in earnest if his needs have been met (Chang, 2009). The welfare program to be implemented can be in the form of benefits and service facilities, which are expected to foster employees' high welfare so that it will

create morale optimally and increase work productivity(Ratnasari & Aksa, 2011). This condition has encouraged research to discover more about the effect of internal marketing on the welfare of employees working in Surakarta city banking. Thus the internal marketing mechanism will be known to provide welfare for employees from the perspective of maqashid sharia.

**Table 1. Previous Research**

<b>Name</b>	<b>Title</b>	<b>Method</b>	<b>Research result</b>
Ryandono (2009)	<i>Role and Effect of Fund Raising on Fund Distribution and Bank Performance Factors and the Welfare of Islamic Bank Employees in Indonesia</i>	Quantitative	The results of this study state that business performance has a greater influence on the welfare of employees of Islamic Banks
Caruana & Calleva, (1998)	<i>The Effect of Internal Marketing on Organizational Commitment among Retail Managers</i>	Qualitative	Caruana and Calleva introduced the Mission and Development dimension in measuring internal marketing and the dimensions of affective, continuance, and normative commitment in measuring organizational commitment. The results of this study highlight the critical role of internal factors that drive marketing on organizational commitment.

Name	Title	Method	Research result
Mornay (2010)	<i>Employees as customers - An internal marketing study of the Avis car rental group in South Africa</i>	Qualitative	The Avis car rental branch management also realizes that the success of the internal marketing strategy will be determined by the level of support received from the employees. They also realize that the creation and establishment of open communication channels with employees is a prerequisite for success in implementing effective internal marketing.

## METHODS

The research approach used in this study is an explanatory quantitative approach that aims to test hypotheses, measurable data, and produce conclusions that can be generalized (Sugiyono, 2008). The measurement method of research will be more readily understood through quantitative methods using a questionnaire as a tool to determine respondents' perceptions (Anshori & Iswati, 2009). Respondents in this study were banking employees in the city of Surakarta.

The variables used in this study consisted of two variables, namely exogenous variables and endogenous variables. The exogenous variable (X) in this study is Internal Marketing, which consists of: (1) Dimensions of Corporate Mission (Mission) = X1, and (2) Dimensions of Development of Human Resources (Development) = X2. The endogenous variable (Y) in this study is "The welfare of banking employees from the perspective of Maqashid Syariah." Sampling using accidental sampling technique, namely determination of the sample by chance. Validity and reliability testing is carried out with the help of the SPSS 15 (Statistical Product and Service Solution) program.

## RESULTS AND DISCUSSION

Surakarta City is a city that has quite high economic activity. Viewed from the GRDP based on constant prices in the second semester of 2016, the banking sector and financial institutions rank fifth in contributing to the total GRDP of the City of Surakarta. The Financial Services Authority (OJK) recorded total banking assets in the working area of the Solo OJK Office of Rp 73.97 trillion as of November 2015. Banks in the city of Surakarta still dominate the distribution of assets.

Wilayah Solo Raya has 191 financial service institutions in the banking sector, Conventional Commercial Banks, 13 Sharia Commercial Bank branches, and 74 BPR head offices and 8 BPRS head offices with 393 office networks. Meanwhile, there were 196 offices of non-bank financial service institutions in Solo. The number consists of 76 insurance company offices, 90 finance company offices, 11 pawnshop offices, two pension fund offices, and 17 securities company offices.

Research respondents on “The Effect of Internal Marketing on Employee Welfare of the Maqashid Syariah Perspective on banks in Surakarta” are employees or employees of both Sharia and conventional Rural Banks (BPR) in Surakarta and surrounding cities. The total respondents were 96 employees.

**Table 2. Respondents’ characteristic based on Place of Work**

<b>Financial institutions</b>	<b>Status</b>	<b>total</b>	<b>Percentage (%)</b>
BPR	Sharia	9	9,375
	Conventional	15	15,625
commercial banks	Sharia	19	19.79
	Conventional	53	55.21
<b>Total</b>		96	100.0

Source: Processed data

Based on the table above, from all respondents based on the place of work, it can be seen that most of the questionnaire respondents work at Conventional Commercial Banks. In particular, several 53 people (55.21%) consisting of BRI

employees (20 respondents), Mandiri (11 respondents), Bukopin (2 respondents), BNI (4 respondents), BCA (5 respondents), Sinarmas (5 respondents), and UOB (5 respondents). In comparison, the least number of respondents worked at Sharia Rural Banks, a total of 9 people (9.37%) consisting of BPRS Dana Mulia employees (7 respondents) and BPRS Insan Madani (2 respondents). While respondents who work in Conventional Rural Banks are 15 people (15.63%) and in Islamic Commercial Banks are 19 people (19.79%) consisting of BCA Syariah employees (7 respondents), Muamalat (6 respondents), BTN Syariah (5 respondents) and BRI Syariah (1 respondent).

In this study, Internal Marketing of the Corporate Mission dimension is measured by eight indicators. For Internal Marketing, the Human Resources Development dimension is measured by ten indicators, and 14 indicators measure employee Welfare Maqashid Syariah's perspective. The following is a description of the respondents' answers to all research variables. The answers are both in the form of the frequency of answers and the respondents' average answers.

A discussion of the results of this study uses the correlation coefficient and regression analysis techniques. Correlation coefficient analysis is used to determine whether there is a relationship between the independent and dependent variables. Simultaneously, the regression coefficient is used to measure the magnitude of the relationship between the independent and dependent variables.

A validity test is at the correlation between the scores of each question instrument with the total score. Validity calculation is done by using the product-moment correlation technique formula. The value of  $r_{xy}$  obtained will be consulted with the  $r$  product moment table's price at a significance level of 0.05. If  $r_{xy} > r$  table, then the item is declared valid (Yamin & Kurniawan, 2009). This study has three variables, namely, Company Mission variable, Human Resource Development, and employee welfare perspective of Maqashid Syariah. The validity of the questionnaire data for each item can be seen in the table below:

**Table 3. Validity Test Results**

<b>Variable</b>	<b>Question</b>	<b>r count</b>	<b>Information</b>
Company Mission (X1)	Item 1	0.522	Valid
	Item 2	0.583	Valid
	Item 3	0.571	Valid
	Item 4	0.390	Valid
	Item 5	0.538	Valid
	Item 6	0.439	Valid
	Item 7	0.580	Valid
	Item 8	0.410	Valid
Human Resource Development (X2)	Item 1	0.547	Valid
	Item 2	0.533	Valid
	Item 3	.387	Valid
	Item 4	.628	Valid
	Item 5	0.552	Valid
	Item 6	0.670	Valid
	Item 7	0.568	Valid
	Item 8	0.586	Valid
	Item 9	.481	Valid
	Item 10	.653	Valid
Employee Welfare Perspective Maqashid Syariah (Y)	Item 1	.353	Valid
	Item 2	0.436	Valid
	Item 3	.628	Valid
	Item 4	0,600	Valid
	Item 5	.377	Valid
	Item 6	0.567	Valid
	Item 7	.627	Valid
	Item 8	.486	Valid
	Item 9	.483	Valid
	Item 10	0.589	Valid
	Item 11	0.749	Valid
	Item 12	-0,085	Non Valid
	Item 13	.382	Valid
	Item 14	0.668	Valid

Source: Processed data

Question items are said to be valid if the significance value of the correlation between items and total items  $<0.05$ . Based on the table above, it can be seen that all question items have a

significant correlation with a total score  $<0.05$  except for Variable Y point 12. Thus, almost all question items can measure indicator variables X and Y. On this basis, all items meet the validity requirements, except for variable Y point 12, which is invalid, and in the next step, elimination must be made on that point.

**Table 4. Test Validity of Variable Y Questions after Elimination**

<b>Variable Indicator</b>	<b>N</b>	<b>R</b>	<b>Information</b>
Item 1	96	0.350	Valid
Item 2	96	0.436	Valid
Item 3	96	.628	Valid
Item 4	96	0,600	Valid
Item 5	96	.374	Valid
Item 6	96	0.563	Valid
Item 7	96	0.630	Valid
Item 8	96	0.490	Valid
Item 9	96	.487	Valid
Item 10	96	0.585	Valid
Item 11	96	0.749	Valid
Item 13	96	0.380	Valid
Item 14	96	.671	Valid

Source: Processed data

Based on the table above, two validity tests for Company Mission, Human Resource Development, and employee welfare from Maqashid Syariah perspective have been tested. It is known that the questions that have been tested are declared valid, item scores in all variables have a positive correlation with item scores (r table) which is above 0.2146 so that the question is worth analyzing.

Test Reliability on the question items of each variable from Company Mission, Human Resource Development, and employee welfare from Maqashid Syariah perspective, can be summarized as follows:

**Table 5. Cronbach Alpha Reliability Coefficient**

Variable	N	Question	Alpha coefficient	Reliable
<b>Internal Marketing - Company Mission (X1)</b>	96	8	.704	Reliable
<b>Internal Marketing - SDI Development (X2)</b>	96	10	0.737	Reliable
<b>Employee Welfare from the perspective of Maqashid Syariah (Y)</b>	96	13	0.727	Reliable

Source: Processed data

Based on the table above, it can be seen that all research variables have a Cronbach Alpha coefficient > 0.6, so it can be concluded that the scale to measure each variable in this study has high reliability. High reliability means that the scale used provides consistent measurement results if the measurements are repeated.

Based on the results of data management, the regression equation results in this study can be seen as follows:

**Table 6. Multiple Linear Regression Test Results**

Variable	Regression Coefficient	Beta	t-test
Internal Marketing - Company Mission	- 0.141	- 0.062	- 0.578
Internal Marketing - SDI Development	0.877	0.501	4,639
Constant = 12,742			
F arithmetic = 13,261			
R = 0.471			
R2 = 0.222			

Source: Processed data

Based on the results of the regression calculation above, the regression equation can be formulated as follows:

$$Y = 12,742 - .141X1 + 0.877X2$$

The equation can be explained as follows:

1. The constant in the above equation is 12,742. The positive coefficient indicates the direction of change in the direction of the exogenous variable with the endogenous variable. The result shows a constant price, where when Internal Marketing in the dimensions of Company Mission (X1) and SDI Development (X2) is worth 0. The Employee Welfare perspective of Maqashid Syariah (Y) is worth 12,742 units.
2. The coefficient of the Internal Marketing variable in Company Mission (X1) is -.141. It means that the Corporate Mission dimension (X1) has a negative effect on Employee Welfare from the perspective of Maqashid Syariah (Y). If variable X1 is in the equation increased by one unit, then the Employee Welfare of the perspective of Maqashid Syariah (Y) will decrease by .141.
3. The coefficient of the variable Internal Marketing in SDI Development (X2) is 0.877. This means that SDI Development (X2) dimensions have a positive effect on employee welfare from the perspective of Maqashid Syariah (Y). If variable X2 is in the equation increased by one unit, then the Employee Welfare of Maqashid Syariah perspective will increase by 0.877.

Beta values indicate the exogenous variables that have the highest value are the most dominant influencing endogenous variables. The results showed, Internal Marketing in the Corporate Mission dimension was -0.062 and in the SDI Development dimension was 0.501. Then, the dimension of SDI Development is more dominant in influencing employees' welfare from the perspective of maqashid sharia.

The simultaneous determination coefficient measures the proportion of Internal Marketing in the dimensions of Company Mission (X1) and SDI Development (X2) towards Employee Welfare from the perspective of Maqashid Syariah (Y). The simultaneous determination coefficient can be seen from the value of R square (R<sup>2</sup>).

**Table 7. Correlation and Determination Coefficient**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.471	.222	.205	4,854

Source: Processed data

R square (R<sup>2</sup>) in the table above explains that simultaneously, Internal Marketing in the dimensions of Company Mission (X1) and SDI Development (X2) has a proportion of influence of 0.222 or 22.2% on Employee Welfare from the perspective of Maqashid Syariah, while others are 77, 8% is influenced by other variables outside the exogenous variables used in the study. Possible variables that play a role influence and are not included in the study including business and social performance (Ryandono, 2009), job security and communication (Kelemen & Papisolomou-Doukakis, 2004), government labor policies such as compensation, gender, foreign citizenship status (Hasibuan, 2005) and others.

The F test shows the effect of an exogenous variable (X) simultaneously (together) in explaining an endogenous variable (Y). The significance value of the F-test was obtained using SPSS software (Statistical Program Social Science) version 15. The results are presented in the following table:

**Table 8. Test Results F**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	624,910	2	312.455	13,261	0,000
Residual	2191,247	93	23,562		
Total	2816,156	95			

Source: Processed data

The table above shows that an F value of 13,261 with a significance level of 0,000. The significance value of the table shows that the significance value is smaller than the error rate of 5%. This means that Internal Marketing in the dimensions of Company Mission (X1) and SDI Development (X2)

simultaneously has a significant positive effect on Employee Welfare from the perspective of Maqashid Syariah.

**Table 9. T-Test Statistics**

<b>Fathanah Character Practice Variable</b>	<b>Sig</b>	<b>Information</b>
X1 (Company Mission)	0.565	Not significant
X2 (SDI Development)	0,000	Significant

Source: Processed data

The t-test shows the effect of an exogenous variable (X) partially on an endogenous variable (Y). The table above illustrates that Internal Marketing in the Corporate Mission dimension (X1) partially has no influence and SDI Development (X2) has a significant positive effect on Employee Welfare from the perspective of Maqashid Syariah (Y) because the significance level is smaller than the error rate of 5%.

### **The Influence of Internal Marketing in the Corporate Mission dimension to the Prosperity of Maqashid Sharia Employees**

The first hypothesis is rejected. Internal Marketing in the Corporate Mission dimension (X1) does not have a relationship and influence on employee welfare maqashid Shia perspective (Y), namely, maintenance of religion, soul, reason, family, and property. This finding is not in line with the theory conveyed by Tasmara (2001), which states that the company's mission affects the way of looking at life and seeing what is done and the hopes to be achieved in the future, namely the achievement of prosperity. A Muslim will certainly prioritize working in a company that can draw closer to Allah and achieves a better tomorrow (Tasmara, 2001, p. 10).

### **The Influence of Internal Marketing in the dimensions of SDI Development on the Welfare of Perspectives of Maqashid Sharia**

The second hypothesis is acceptable. This result shows that Internal Marketing in the SDI Development dimension

has a significant positive effect on employees' welfare from the perspective of maqashid sharia, namely, maintenance of religion, life, reason, family, and property. This finding is in line with the theory presented by Ryandono (2009, p. 83) that SDI development makes employees get input in the form of skills, knowledge, moral enhancement, and experience that is not always obtained by others. Islamic banks also carry the goal of Islam in combating ignorance and .ty in economic activities to achieve Falah (prosperity in the world and the hereafter). Development must also include spiritual matters in relation to God in the process of achieving worldly prosperity (Tasmara, 2002).

The results of this study stated that Internal Marketing in the Corporate Mission dimension did not influence development. It had a significant positive effect on employee welfare from the perspective of maqashid sharia. Based on research conducted, maintenance of maqashid sharia can be sorted from highest to lowest order is as follows:

*First*, the maintenance of assets (Hifzul-Maal) gets a good rating with a value of 3.18. This point can be interpreted as the majority of banking companies in Surakarta still consider employee welfare to be prioritized on salaries and benefits. Whereas by working in a place that prioritizes religious interests, there is no need to worry about salaries that will be obtained.

*Second*, Maintenance of Intellect (Hifzul-'Aql) gets a good predicate with a value of 3.15. Work requires intellectual ability, not just physical, and therefore requires the workforce from college graduates. Companies that prioritize religion, also prioritize guarding their intellect and intellect. Third, the maintenance of Religion (Hifzud-Diin) gets a good rating with a value of 3.12. This result explains that the welfare of banking employees in Surakarta in terms of worship guarantees has not been seen as a primary need by company leaders.

*Fourth*, maintenance of the soul (Hifzun-Nafs) gets a good title with a value of 2.96. The company has provided employees' health and safety guarantees, but the employees' logistical or consumption needs have not been given much attention. The last

priority in the study, is the maintenance of family and heredity (Hifzun-nasl) get a good rating with a value of 2.91.

The fulfillment of the five aspects of sharia maqashid above has been adequately balanced because, based on the respondents' assessment, there are no harmful categories of welfare. The need for maintenance of assets is still the core of meeting the needs of employees. Allah says:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِن تَنصُرُوا اللَّهَ يَنصُرْكُمْ وَيُثَبِّتْ أَقْدَامَكُمْ

It means: "O believers, if you help (religion) Allah, surely Allah will help you and strengthen your position" (Surah Muhammad: 7).

The verse explains that people who always uphold religion and appeal to God, then God will help him from poverty, ignorance, disease, fear, and various difficulties encountered.

## CONCLUSION

This study concludes that Internal Marketing in the Corporate Mission dimension does not significantly influence Employee Welfare from the perspective of Maqashid Syariah in Surakarta. Whereas Internal Marketing in the dimension of SDI Development has a significant positive effect on Employee Welfare from the perspective of Maqashid Syariah in Surakarta. The findings are expected to be a reference for companies to pay more attention to the development of human resources that positively influence the welfare of employees

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