

The role of sharia banking communication in strengthening decision making's factors

Fania Mutiara Savitri,^{1*} Fika Safitri,² Kartika Yunita,³ Endah Puspa Setyari,⁴ Osman Erdem Yapar⁵

¹ Universitas Islam Negeri Walisongo, Indonesia

^{2,3,4} London School of Public Relation, Indonesia

⁵ Dhofar University, Oman

Abstract

Bank Syariah Indonesia (BSI) is the new brand from the merger of three Banks: BRI Syariah, BNI Syariah and Bank Mandiri Syariah. The leaders face the difficulties to manage every decision and human resource harmonization in branch level because of culture on each bank. This research was conducted to determine the effect of emotional intelligence professionalism and participatory leadership on participatory leadership with communication as a moderating variable. The research method in this study is a quantitative method. The population of this study was 100 employees of the BSI with the sampling technique using purposive sampling. The analysis used is in the form of SEM analysis using the PLS application. The results of this study indicate that the emotional intelligence of professionalism and participatory leadership has no effect on participatory leadership. Meanwhile, after being moderated by communication, the emotional intelligence, professionalism and participatory leadership have effects on decision making. Main conclusion is collaboration requires communication.

Article History

Received 03 Aug 2022

Revised 28 Sep 2022

Accepted 28 Dec 2022

Published 31 Dec 2022

Keywords

Communication; emotional intelligence; participatory leadership; professionalism.

How to cite:

Savitri, F.M., Safitri, F., Yunita, K., Setyari, E.P., Yapar, O.E. (2022). The role of sharia banking communication in strengthening decision making's factors. *Islamic Communication Journal*, 7(2), 161-176. Doi: <https://doi.org/10.21580/icj.2022.7.2.11317>

***Corresponding author:** Fania Mustika Savitri (faniamutiara@walisongo.ac.id), Faculty of Da'wah and Communication, UIN Walisongo Semarang, Jl. Prof. Dr. Hamka, Tambakaji, Kec. Ngaliyan, Kota Semarang, Jawa Tengah 50185.

Abstrak

Bank Syariah Indonesia (BSI) merupakan brand baru dari penggabungan tiga Bank: BRI Syariah, BNI Syariah dan Bank Mandiri Syariah. Para pemimpin menghadapi kesulitan untuk mengelola setiap keputusan dan harmonisasi sumber daya manusia di tingkat cabang karena budaya di masing-masing bank. Penelitian ini dilakukan untuk mengetahui pengaruh profesionalisme kecerdasan emosional dan kepemimpinan partisipatif terhadap kepemimpinan partisipatif dengan komunikasi sebagai variabel moderasi. Metode penelitian dalam penelitian ini adalah metode kuantitatif. Populasi penelitian ini adalah 100 pegawai BSI dengan teknik pengambilan sampel menggunakan purposive sampling. Analisis yang digunakan berupa analisis SEM dengan menggunakan aplikasi PLS. Hasil penelitian ini menunjukkan bahwa kecerdasan emosional profesionalisme dan kepemimpinan partisipatif tidak berpengaruh terhadap kepemimpinan partisipatif. Sedangkan setelah dimoderatori oleh komunikasi, kecerdasan emosional, profesionalisme dan kepemimpinan partisipatif berpengaruh terhadap pengambilan keputusan. Kesimpulan utama penelitian ini adalah kolaborasi menyaratkan komunikasi.

Kata kunci

Komunikasi; kecerdasan emosional; kepemimpinan partisipatif; profesionalisme.

INTRODUCTION

The banking institution has a special responsibility to give financial services to customers. *Sharia* banking requires many regulations about the products offer to moslem or customers with particular faith and need. *Sharia* banking implement Muslim aspect in all activity both lending and funding. There is no rate, interest, and other kind of conventional banking term. We will be providing some product with system of *mudharabah*, *murabahah*, *musyarakah*, *salam*, *ishtisna*, etc. These products sometimes give many opportunities to non-bankable customers who needs financial access (Savitri, 2021).

Decision making is part of the POAC management function (Planning, Organizing, Actuating and Controlling). The decision making is a strategic planning in organization. Planning is the initial stage of the course of other management functions and is interrelated with the other three management functions so that the role of planning is very crucial in managing a company (Priyanto, 2019). Banking institutions have objectives to achieve high profit through provide financial service to customers. Banking service's other achievement is also increase loyalty through some actions belongs corporate social responsibility (Widadi & Savitri, 2021). This planning function has an important role, especially in making management decisions, especially in policy, partnership & collaboration contract, high amount credit approval decisions, etc.

Decision making need deeper analysis because the effectiveness of decision making can affect other management functions, especially in terms of Actuating. Effective decision-making is certainly much influenced by factors that hinder or significantly encourage the optimal decision, such as: emotional conditions, professional competence and how the leadership directs the employees to participated well. Decision making process related to human resource planning to achieve competitive advantage to make strategic decision (Savitri, et all, 2022).

In making decisions, all sections work together to realize the vision and mission of the organization. Organizations within banking profile are identical in the satisfaction service excellence in achieving the effectiveness banking performance. Every activity regarded the merger and its decision should involve participation from each entity who merged. So that decisions are taken in accordance with consensus for mutual achievement. Therefore, it takes the right decision making both intuitively, rationalism, authority, experience and facts (Hidayati, 2018).

Based on the researcher observations, the dominance that occurs is in terms of systems, products, work culture and company value came from one of the three banks merged. Moreover, there are many internal issues such as: internal conflicts between branches related to management, for example internal conflict between HR; Uneven fulfillment of HR in branches with the same level; the issue of resigning because it doesn't meet employees' expectations. The role of branch leader after merger at the branch level is needed to reach harmonization. The harmonization makes the message of the company's vision and mission is conveyed. There are little bit company value differences when processing the decision. Refers to the dominance of one bank, it will affect in every activity, coordination until the decision. Decision making is being urgent issue after merger. Decision making needs to be explored more deeply in order to achieve appropriate, proper and fair decisions. This dominance makes the decision making is less optimal. Some employees contribute less opinion than other employees who dominated contribute more.

The company value which formed work culture always is attached to employee's skills. These skills became part of professionalism that always use to do many tasks. Less coordination among employees because of working culture and company value adjustment may cause some error, inaccurate targets ineffective condition related to professionalism in decision making (Mardiah, et al, 2017). In addition, the level of emotional intelligence possessed to make the right decisions and how the command center upholds high principles of democracy and togetherness that will result in participatory decisions (Yeni, 2020). Participatory decisions able to reduce the dominance when the management try to figure out and unite the opinions.

Furthermore, previous research shows that there are differences between the factors that affect decision making and the observed empirical phenomenon, which makes researchers interested in examining the effect of emotional intelligence, professionalism and participatory leadership on decision making with communication as a moderating variable. The novelty of this study lies in the researchers' efforts to make the communication aspect a determining variable in the decision-making process at sharia banks.

METHODS

This study uses quantitative methods using two types of data: primary data and secondary data. Primary data is used as the main source of research data, using a questionnaire compiled based on the variables studied (Sugiyono, 2013). Questionnaires are a group of questions that are formulated in writing with the aim of seeking respondents' opinions, and usually answers are provided in the form of almost similar alternatives (Sekaran and Bougie, 2016). Where the questionnaire was distributed to 100 BSI personnel. Secondary data sources in this study are institutional data and related references.

The sampling technique in this study used the purposive sampling method, which is a method whose sample selects the entire population through criteria (minimum 2 years working experience). This criterion is required because the experienced employee from each bank origin determined perceived culture when taking decision. The sample in this study was 100 BSI employees according to the total population by slovin technique with error standard 10%. In this study, the analysis used is SEM analysis using the PLS application (Ghozali, 2008). Respondent characteristic used includes head office employees (10%) and branch office employees (90%). The respondent mostly from ex-BNIS (43%). The technique analyzes consist of research instrument testing, coefficient of determination, hypothesis testing and mediation testing.

Decision making was measured from 9 items (Mustafa, 2017): problem identification, data collecting, priority, employee participation, problem solving technique, alternative choices, rational approach, dealing motivation. Emotional intelligence was measured from 5 items (Sofyanti, 2016): self-awareness, self-management, empathy, relationship and social skills. Professionalism was measured from 5 items (Haritsah, 2006): professional devotion, social obligations, independence, belief in regulations, relations with fellow professions. Participatory leadership was measured from 6 items (Yeni, 2020): initiating, regulating, informing, supporting, evaluating, concluding, and summarizing. Communication was measured from 5 items (Katidjan, et all, 2017): submission of

information, goal orientation, achievement understanding, unity of meaning and message reception.

Hypothesis

1. The effect of emotional intelligence on decision making

Emotional intelligence will make the difference between people in responding to any conflict, uncertainty and stress. Emotional intelligence is needed to overcome life problems both in organizations and individuals and is an important basis for being a responsible, caring, loving, productive and optimistic human being in dealing with and solving problems (Permana & Restu, 2018). The better a person's emotional intelligence, the better the decisions they make. Conversely, the worse a person's emotional intelligence, the worse the decisions he makes. Research conducted by Budiono (2014) proves that emotional intelligence has a positive and significant influence on decision making. Based on the description, the following hypothesis is proposed:

H1 = Emotional Intelligence is indicated affecting on decision making.

2. The effect of professionalism on decision making

Arens defines professionalism as an individual's responsibility to behave better than just complying with existing laws and community regulations (Haritsah, 2015). As professionals, employees recognize their responsibilities to society, to clients, and to their colleagues, including to behave respectfully, even if it requires personal sacrifice. The better the professionalism of the workers, the better in making decisions, on the contrary, the worse the professionalism, the worse the decisions they will make. Haritsah (2015) says people who have a professional attitude in making decisions will pay attention to the applicable rules. It also belongs social behavior that people behave based on what they have to be contributed to organization (Widadi & Savitri, 2021). Based on this description, the following hypothesis is proposed:

H2 = professionalism is indicated affecting on decision making.

3. The Effect of Participatory Leadership on Decision Making

Decision making is an approach taken to a problem by collecting data and facts and choosing the best alternative and taking appropriate action (Yeni, 2020). The decisions taken by leaders are usually influenced by their leadership style. Participative leadership is a leader who provides information to his subordinates and trusts his subordinates in making decisions in groups. The better the

participative leadership style, the decisions that will be taken better. On the other hand, the worse the participative leadership style, the worse the decisions' making. Podungge's (2014) research proves that the participatory leadership variable has a significant influence on the decision-making variable.

H3 = participatory leadership is indicated affecting on decision making.

4. Communication moderates the effect of emotional intelligence on decision making

Emotional intelligence requires individual to learn, to recognize and respect the feelings of others and to respond to them appropriately, effectively applying emotional energy in daily life and work. There are three important elements of emotional intelligence according to Kusuma & Kawedar (2011), namely personal skills (self-management); social skills (handling a relationship) and social skills (the ability to elicit desired responses in others). Someone who has emotional intelligence can easily communicate with other people. Communication is able to play a role in the influence of emotional intelligence on decision making, the better the communication, the better the influence of emotional intelligence on decision making. Yeni's research (2020) proved that communication as a moderating variable can strengthen the influence of emotional intelligence on decision making. Based on this description, the following hypothesis is proposed:

H4 = communication is indicated moderating the effect of emotional intelligence on decision making.

5. Communication moderates the effect of professionalism on decision making

The ability in the form of responsibility for the profession that is carried out and not only being responsible but must comply with applicable legal regulations is called professionalism (Mardiah et al, 2017). A professional, when making decisions will always communicate it to its members. Communication is able to play a role in the influence of professionalism on decision making. The higher level of professionalism, the better the way of making decisions. Moreover, when a person's level of professionalism is bad, the way he makes decisions will not good. Mardiah et al's research (2017) says that a professional in making decisions used judgment, therefore communication is necessary so that the decisions taken are right. Based on this description, the following hypothesis is proposed:

H5 = Communication is indicated moderating the effect of professionalism on decision making.

6. Communication moderates the effect of participatory leadership on decision making

Decision making takes the right leadership style in an organization to get good performance from employees. Therefore, leadership has a very important role in decision making, especially in the provision of public services, because effective leadership provides direction to the efforts of all workers in achieving organizational goals (Priyanto, 2019). In addition, good communication is also needed so that the briefing process can run smoothly. Communication is able to play a role in the influence of participatory leadership on decision making. The better the communication, the leadership style will have a significant effect on decision making. Yeni's research (2020) proved that communication as a moderating variable is able to strengthen the effect of participatory leadership on decision making. Based on this description, the following hypothesis is proposed:

H6 = communication is indicated moderating the effect of participatory leadership on decision making.

Indicator Variables

Indicator variables in this study are (1) decision making is measured by rational considerations, goal orientation, effective, practical, organized, procedural, organizational orientation, alternative options and realization of decisions (Mustofa, 2017) (2) emotional intelligence is measured by self-emotion recognition, emotional management, self-motivation, recognition of environmental emotions and relationship building (Sofyanti, 2016); (3) professionalism is measured by professional devotion, social obligations, independence, regulations belief and relationships with fellow professionals (Haritsah, 2006); (4) participatory leadership is measured by initiating, regulating, informing, supporting, evaluating and summarizing (Yeni, 2020); (5) communication is measured by submission of information, goal orientation, reaching an understanding, unity of meaning and message reception (Katidjan et al, 2017).

RESULTS AND DISCUSSION

The instrument test in this study was obtained from the PLS Algorithm equation model in the calculate menu. The validity test in the study was used to show the accuracy of the questionnaires distributed to respondents. An Indicator is valid if the questions on the questionnaire are able to reveal something that will be measured. If the loading factor > 0.50 then it means valid. The first test for the validity test was carried out to test the variables described in figure 1.

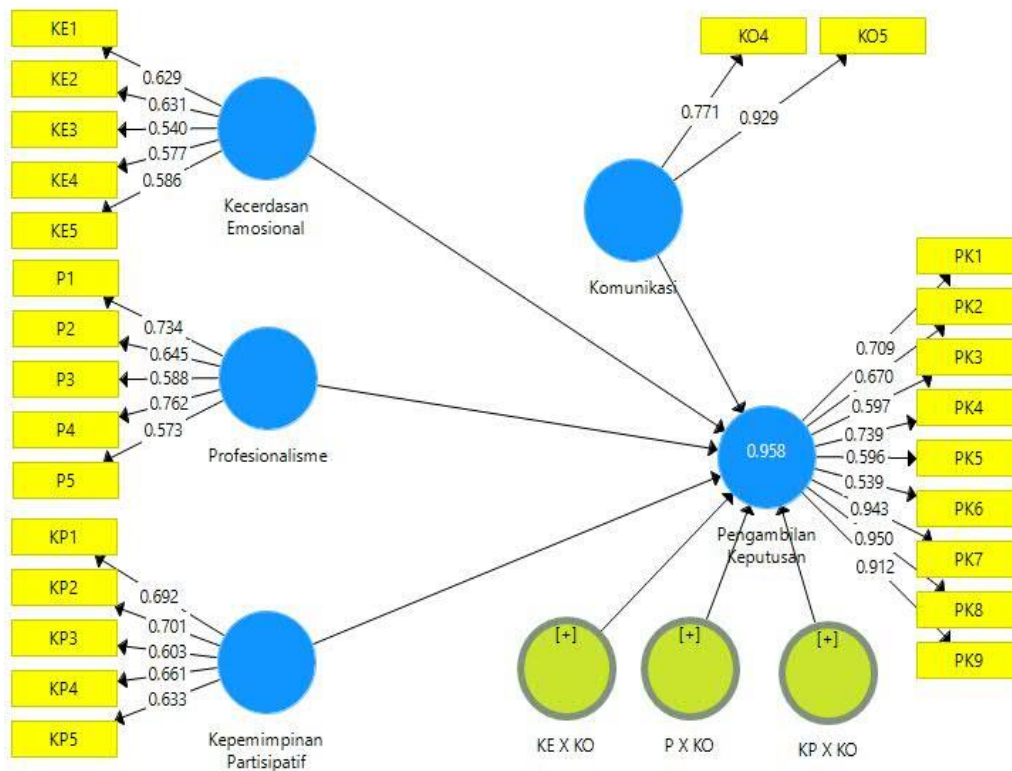


Figure 1. Outer model after indicators elimination

The validity test show that alters elimination the invalid indicators under 0.5, the indicator of all variables is valid. This can be interpreted that the indicator is appropriate as a measure of the construct as required.

Reliability testing shows how much an instrument can be trusted and used as a data collection tool. The questionnaire can be said to be reliable if the respondents' answers to the questions in the questionnaire are consistent from a long time. The following results of the reliability test as seen table 1.

Table 1. Reliability Test

Variable	Composite Reliability
Emotional intelligence	0,731
Participatory leadership	0,793
Professionalism	0,796
Decision making	0,920
Comunication	0,842
EI >> C	1,000
PL >> C	1,000
P >> C	1,000

Based on the reliability test in table 1, it can be seen that each variable has a Composite Reliability value above 0.7 so the all variable is reliable.

Hypotheses Testing

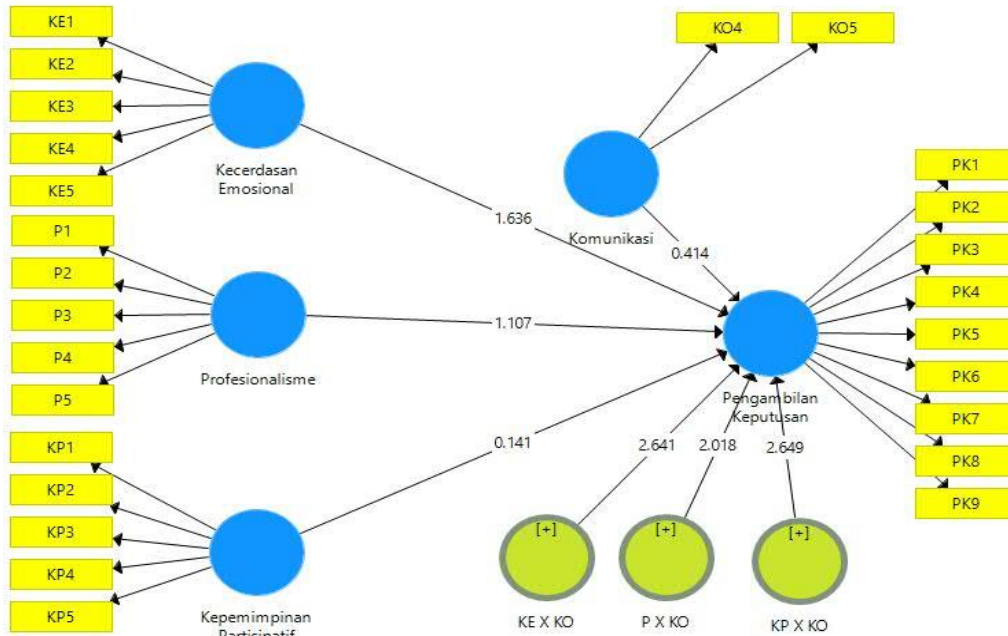


Figure 2. Inner Model

The inner model, as seen in figure 2, run from bootstrapping equation show the relation between variables. We can see the path coefficient to decide hypothesis result statistically.

Table 2. Hypothesis Testing

Variable	Original Sample	T-statistic	P-Values
Emotional intelligence -> decision making	0,610	1,636	0,104
Professionalism -> decision making	0,389	1,107	0,269
Participatory leadership -> decision making	-0,028	0,141	0,888
P >< C -> decision making	0,958	2,018	0,044
EI >< C -> decision making	-1,553	2,641	0,009
PL >< C -> decision making	0,681	2,649	0,008

Source: Primary data, 2022.

Table 2 shows the interaction of moderating variable able strengthening the independence variables to decision making by p-value less than 0.05 and t-statistic more than 1,96.

Effect of emotional intelligence on decision making

Emotional intelligence requires oneself to learn to recognize and respect the feelings of oneself and others and to respond appropriately, to apply emotional energy effectively in daily life and work (Kusuma & Kawedar, 2011). Where individuals who are intelligent in managing emotions will indirectly make them able to make good decisions because their emotions are stable to make decisions by mutual agreement. This statement is not consistent with this research which showed that emotional intelligence did not affect the decision making of the BSI employees. The better or the less good emotional intelligence did not affect the effectiveness of decision making at the BSI. BSI's leadership directs its members to carry out the decision-making process by paying attention to the opinion ratio and validation of the collection of studies as decision-making material. So that the emotional intelligence of employees at the BSI does not have an influence on decision making because the decisions made by BSI employees are influenced by BSI's coordination. The results of this study are in line with the research of Mardiah et al. (2017) and Suci (2019) which explain that emotional intelligence has no significant effect on decision making.

The effect of professionalism on decision making

Individuals who are professional means individuals who are able to be responsible for the profession. Not only commonly responsible but must comply with applicable legal regulations (Mardiah et al, 2017). Professional individuals will consider many things in making decisions, they will also consider the inputs given by others regarding the decision-making rules applied by the agency so that the decisions taken will be optimal. Controversy, this research shows that the professionalism of the Banker has no effect on decision making. The higher or lower the professionalism does not affect the BSI's decision making. BSI's HR has been given good planning training in preparing decision making by provide procedures and comprehensive policy so BSI's HR has the standard competencies needed to make decisions. Sometime use many teams like assessor, appraisals and analyst. That's why professionalism has no effect on decision making. The results of this study are in line with the research of Mardiah et al. (2017) which explains that partially professionalism has no effect on decision making. In contrast to Haritsah's research (2015) which explains that professionalism has an effect on decision making.

The effect of participatory leadership on decision making

Leaders who use a participatory leadership place greater emphasis on high support in decision-making and policy but have little direction (Podungge, 2014). Participatory leaders will discuss about decisions with their subordinates, where subordinates will be asked for their opinions to participate in making decisions. This process is done because the leader believes in his subordinates. Participatory leadership has no effect on decision making in research at the BSI. The application of leadership style it depends on how the condition of the leader and his subordinates. BSI's environment, which is thick with a vertical hierarchical command leadership style and have merger adaptation makes leaders not always apply a participatory leadership. So, the participatory leadership has no effect on decision making. The results of this study are not in line with the research of Prianto (2019) and Yeni (2020) which explain that participatory leadership style influences decision making.

Communication moderates the effect of emotional intelligence on decision making

An important basis for being a responsible, caring, loving, productive and optimistic human being and problem solving is intelligently managing emotions (Permana & Restu, 2018). Individuals who are good-managing emotions to respond conflict, uncertainty, stress and making decisions will be different from individuals who are not-good-managing their emotions. However, good communication is also needed, because miscommunication can affect decision making based on particular/private mutual agreement. Emotional intelligence moderated communication that affects decision making. The better the emotional intelligence is moderated by communication. In an open statement, the variable emotional intelligence of the BSI employees felt able to manage their emotions. The employees age are thirty on average, it shows the maturity of employees in managing emotions. If it is strengthened by communication, the decision making will be effective. The results of this study are in line with Yeni's research (2020) which explains that communication as a moderating variable is able to strengthen the effect of emotional intelligence on decision making.

Communication moderates the effect of professionalism on decision making

Without communication, there will be no interaction between human beings (Mustafa, 2017). Professionalism, which is often interpreted as a form of individual responsibility for the profession. Its responsibility attached and obeyed to existing laws, will not occur if there is no communication. Communication occurs through the responsibility-delivery process. Communication moderated professionalism and will

affect decision making. The better the communication moderated professionalism, the better the decision making. BSI employees feel they have been professional with what they do. It is proven in the open statement table which says that what employees do is able to provide benefits to the community and their development. The existence of standard operating procedures for serving the customers makes BSI employees within attached skills to make them satisfied and ensure the organization operation goes on. In addition, it is also necessary to communicate the best policy and many approvals before deciding whether or not to take final decision. This is because the decision making is based on with the ongoing situation. So that communication is needed to make the best decisions because every employee has a responsibility for their profession and function. The results of this study are in line with the research of Mardiah et al. (2017) which explains that a professionalism in making decisions always uses scientific judgment, therefore communication is necessary, so the decisions taken are right.

Communication moderates the effect of participatory leadership on decision making

The decision is a definite thing that cannot be contested which is the result of the process of searching for various kinds of problems (Mardiah et al, 2017). In making a decision for anything, a participatory leader will provide opportunities for subordinates to provide their thoughts, ideas and expertise so that subordinates feel they have a role in the organization which will cause subordinates to feel comfortable and they have been needed by the leader (Yeni, 2020). So, in this case, communication can strengthen or weaken the role of participatory leaders in making decisions. Participatory leadership moderated communication effect on decision making. The higher the level of participatory leadership moderated by communication, the higher the quality of decisions taken and vice versa. In making decisions at the BSI, the Banker as participation is needed by employees because the plan sometimes cannot be carried out according to the plan due to direct orders from superiors who have absolute authority and power. So, it needs communication and participation between employees as well as leaders. The open statement of decision-making variables explains that employees feel they have made good decisions. This happens because of good communication between leaders and employees because leaders also have participation in making decisions. The results of this study are supported by Yeni's research (2020) that communication as a moderating variable is able to strengthen the influence of participatory leadership style on decision making.

CONCLUSION

The results of the analysis are able to answer the research problem that in optimizing the decision making of Bank Sharia Indonesia by maintaining good and integrated communication, encouraging professionalism and participatory leadership. The participant should manage emotional intelligence and the leaders hold stabilize it. Those effort will make decision achieving the target. Based on the results, several conclusions proved that emotional intelligence, professionalism and participatory leadership have no effect on Decision Making without the moderation role of communication. Communication as a moderating variable succeeded in strengthening the influence of emotional intelligence, professionalism and participatory leadership on decision making.

Based on the results, the policy that can be taken by BSI's leader is to carry out the planning agenda based on the targets, the rules and the directions of superiors. In addition, the policies taken by the management are to increase the communication effectiveness and coordination doing their duties, so, there are no misunderstandings and differences the interests' perceptions of each individual. The communication effectiveness also can be increase by using expertise in contributing to the organization activity and strengthen the communication between superiors and subordinates.

This research has limitations that the study was only conducted on the BSI MT. Haryono Semarang which has a very limited unit of observation. In the research model, it is also not proven that Emotional Intelligence, Participatory Leadership, Professionalism is not able to directly influence decision making. So, the future researchers are expected to add units of observation in other branches and figure out research variables that may directly influence decision making.

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