

# The Effect Of Interpersonal & Psychological Capital Communication On Employee Performance (Case Study At Pt. Bank Def)

**Yudi Susworo**  
STIE Tunas Nusantara  
E-mail: [yudisusworo@gmail.com](mailto:yudisusworo@gmail.com)

## ABSTRACT

*The research objectives include, first, to analyze the effect of interpersonal communication on employee performance, second. To analyze the influence of psychological capital on employee performance, third. To analyze the influence of interpersonal communication and psychological capital on employee performance. In this study, researchers used sampling techniques, while the population was all clerical / staff and officer level employees spread across 5 main offices and branches in the Jabodetabek area, the total questionnaire distributed was 200 respondents with the criteria being clerical / staff and officers who were not serving as unit, department or division leader. With a minimum work period of 1 month. The results of this study researchers found a significant and positive influence between interpersonal communication variables on performance variables. There is a psychological capital effect on employee performance. Psychological capital makes employees committed to high performance. Leadership interpersonal communication and psychological capital together have an influence on employee performance.*

**Keywords:** Interpersonal communication; psychological capital; employee performance.

## INTRODUCTION

Black clouds are likely to continue to house the domestic banking industry until the end of the year. After credit growth is predicted not to reach double digits this year, the issue of efficiency that leads to employee cuts must also hit the national banking industry. Business group commercial banks (BUKU) III or those that have core capital of between Rp 5 trillion and Rp 30 trillion recorded a record reduction in staff until September 2016, which was 5,861. A number of banks that are known to plan to lay off their employees include BTPN which has reduced 1,026 employees. Maybank Indonesia 631 employees. CIMB Niaga 508 employees. Bank Permata 468 employees. Bank Panin 245 employees and OCBC NISP as many as 48 employees. Danamon is the bank with the highest employee reduction of 2,994 since the beginning of the year. This reduction in employees is carried out in line with the reduction in the number of branch networks. Since the beginning of the year until September 2016. (<http://jambi.tribunnews.com/2016/10/31/5861>) As the impact of HR from the reduction in the number of employees is the occurrence of bottle neck work process this is as a result of the accumulation of a number of jobs for employees who have to handle the work of several employees affected by employee reduction programs, streamlining organizational structures to deal with eliminated service units, rotation and transfer of employees to new work units and so on. In conditions of change as described above, there are demands that the company must maintain and even improve the performance of existing HR (Mariam, 2016; Ramli, 2010). Of course this is a challenge for leaders in each work unit to use all available tools.

In principle, the process of human resource management in the company is greatly influenced by the leader (Mariam & Ramli, 2017; Ramli, 2017). Through communication a leader will give a very strong influence on employee behavior (Ramli, 2012a; Ramli & Sjahrudin, 2015). Communication is an important component in the success of the organization, it is like the flow of blood in the human body (Ramli, 2012b; Ramli, 2013). Effective communication is the main means for leaders to be able to convey ideas, direction, coordination, negotiation, problem solving, motivate and influence all members in an organization (Ramli, 2016a; Ramli, 2016b).

Communication done by someone with other people is interpersonal communication or interpersonal communication, interpreted as communication that occurs between

people who have understanding at the same time and most importantly, each individual is unique. Buller and Burgun in Littlejohn see interpersonal communication as more interactive and faster than through the media because of the psychological closeness between communication actors. (Little John, 2009). Communication skills provide opportunities and strength to achieve a variety of individual goals, including companies.

### **Conceptual Definition of Interpersonal Communication**

The success of a leader in solving problems with others can be realized because of communication. Communication is an effort to create an understanding of the messages sent with symbols through a media. Through communication someone can disseminate information, approach, coordinate, negotiate and persuade others. Goetsch and Davis gave an understanding of Communication as sending messages (information, ideas, emotions, intentions, feelings) to be accepted well and understood effectively to be followed up as needed (Goetsch et al. 2000).

Julia (2004) argues in his theory that the purpose of communication is to share experiences and information in detail from those involved in the interaction of both individuals and groups that can meet the needs of both parties. Sharing experiences is intended to complement understanding so that a common understanding of information is obtained. Exchange of information through interactions from various backgrounds is different as long as it has the same goal.

The emphasis on various information in communication by Jennifer (2005): the sharing of information between individuals or groups to reach a common understanding. Share information between two or more individuals or groups to achieve mutual understanding. Every individual in carrying out the work always requires the involvement of others to complete the shortcomings, so that they can carry out the task to the fullest effective communication is a fundamental component for employees and managers to carry out their respective work. Communication is the main means for managers to carry out responsibilities such as making decisions, sharing visions, coordinating individuals and groups, recruiting and motivating and leading a team. Buller and Burgun in Littlejohn see interpersonal communication as more interactive and faster than through the media because of the psychological closeness between communication actors. (Littlejohn, 2009) Davidson, interpersonal communication is the best form and provides the fastest feedback (Davidson 2005), while letters in paper

writing, graph diagrams and others, can be effective means of supporting communication. Even the most effective emails can no longer be established for those who receive too many e-mails. It may be that direct communication is more meaningful because there is a direct influence in the form of expression, attitudes and behaviors that cannot be found with the use of devices.

In interpersonal communication an evaluation of an "open or closed" door will appear. Davidson explained that it was necessary to ask questions about what was done in encouraging and responding to feedback. Questions for yourself are needed such as: (1) Do I encourage the team to give advice? (2) Do I give feedback when I get advice? (3) do I show genuine interest in staff or just tolerance? (4) do I give a clear picture of the direction of the organization? So many questions that need study. (Davidson, 2005) In research related to interpersonal communication conducted by Hassan, Jandaghi, Karimi and Hamidzadeh (2010), it was found that there was a significant relationship between interpersonal communication and organizational commitment.

Efforts to continue to improve and maintain employee performance standards, at least the company must improve the quality of communication of leaders in each operation unit and business, so as to maintain psychological capital or Psychological capital.

Psychological capital is a state of positive psychological development that can be characterized by the confidence to choose and exert the necessary effort to succeed in challenging tasks (self efficacy), make positive beliefs about current and future success (optimism), persevere in achieve high goals and expectations to achieve success. When faced with problems and obstacles, individuals are able to survive and rise again even beyond their original state to achieve success (resiliency). Luthans et al (2015) Psychological capital is used to produce human resources that can have increased awareness, sensitivity, cooperation related to work and dimensions of an organization.

To be able to find out how the leaders at Bank DEF maintain the performance of employees continuously optimally even though there is instability from the psychological side of some employees in the digestion of a number of jobs on employees who are still actively working. The results of this study are expected to be an inspiration for other banks in responding to the sluggish condition of the banking sector which still continues.

### **Conceptual Definition of Psychological Capital**

According to Sweetman (2010) in Paek (2015) identified that psychological capital is used to produce human resources that can have increased awareness, sensitivity, cooperation related to work and dimensions of an organization. Psychological capital is a construct that belongs to the positive behavior of the organization. Positive behavior in an organization is a study and application that has a positive orientation on the strength and capacity of human resources that can be measured, expanded, and managed effectively to improve employee performance in the work environment (Luthans et al, 2015). Psychological capital according to Luthans et al (2015) is a state of positive psychological development with characteristics:

1. Having the confidence to choose and mobilize the necessary effort to succeed in challenging tasks (self efficacy).
2. Make positive attribution of present and future success (optimism).
3. Diligent in achieving goals and, if needed, divert ways to achieve goals in order to achieve success (hope).
4. When there are problems and difficulties, individuals can survive and rise again even beyond the original state to achieve success (resiliency).

Psychological capital is a reliable resource to make employees more effective and responsive to pressures that can be targeted for human resource development (Caza et al, 2010).

### **Component of psychological capital**

Psychological capital has 4 components that have characteristics that indicate that individuals develop positively in accordance with the development of positive psychology in the workplace. The four characteristics are self efficacy, hope, optimism, and resilience. Luthans et al (2015).

#### **Self Efficacy**

Self efficacy (ability) is the ability to manage motivation, cognitive resources and actions taken by someone to overcome the challenges in his task.

employees with self-confidence will strive to achieve success in completing their tasks because of perseverance and tenacity in trying to achieve achievement.

**Optimism**

Optimism is an optimistic attitude towards the success of the present or the future, always hoping that something good will happen.

This optimistic attitude will encourage and influence it to strive to achieve success, while pessimists are people who constantly think negative thoughts and believe that unwanted events will occur. Optimists can take advantage of change to see opportunities that occur in the future and focus on utilizing the opportunities that exist to reach expectations.

**Hope**

Hope is the hope of success that is realized in an effort to stay on target and if necessary find another way so that the target can be achieved. desires or dreams, positive attitudes that have a basis and reason. Snyder's research in Luthans (2015) suggests that the definition of hope is a situation where each individual is able to set realistic goals and expectations but is challenging which can reach the desires that have been set.

**Resiliency**

According to Mastern et al (2010) in Luthans (2015) define resiliency as the ability to survive in the face of difficulties and challenges to achieve goals. Facts show that not everyone has high endurance in facing challenges. As a result, many of them are desperate, and stop to reach their dreams. Circumstances that predict a positive outcome at a level of risk.

**Conceptual Definition of Employee Performance**

Performance involves abilities and actions in certain situations. Performance is related to the use of competencies in carrying out assigned tasks. Performance is born from a combination of abilities, actions, and situations. From this understanding indicates consistency in managing the three components in order to produce good performance. (Brian, 2000)

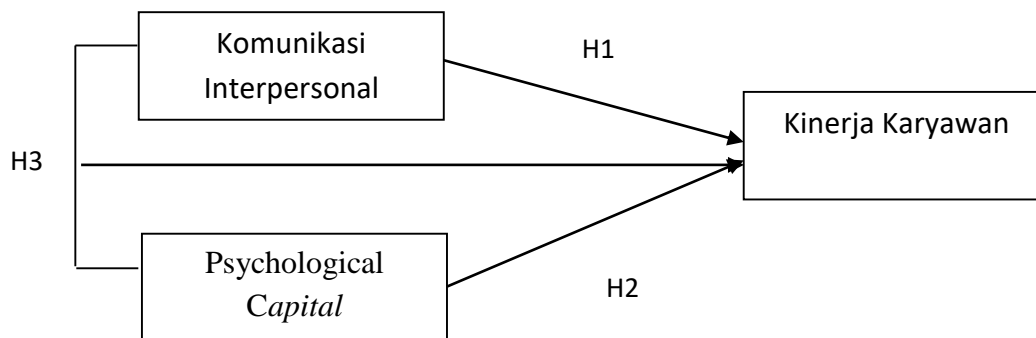
Performance is interpreted as achieving results. Performance has a strong relationship with the values, rewards, skills and behavior of employees. Achieving results requires a question of why, and how a person is high or low. Superior performance is characterized by changing behavior in carrying out organizational strategies, thus

producing sustainable positive excellence that can increase income, reduce costs and increase mutual profit (Stiffler, 2006).

Factors that influence performance include intelligence, skills, emotional stability, motivation, perceptions of roles, family conditions, one's physical condition, job characteristics, job regulation, customer desires, competitors, social values, trade unions, economic conditions, changes in location work and market conditions (Pabundu, 2006), employee satisfaction and organizational commitment (Putri & Ramli, 2017). When considering the above, there are so many components related to performance.

According to Collins' research in Hendrawan (2006), companies that are able to change themselves from a good company to a great (good to great) have six temporary variables that affect company performance. These variables are: level 5 leadership (inspirational, humble, have high professional thirst), the principle of "first what then who", which relates to figures with high professional commitment as an asset of an organization capable of producing outside individual performance ordinary people who are then able to work together to produce a great organization.

Good performance certainly uses size in the form of performance appraisal. Performance appraisal refers to a formal and structured system to measure, assess, improve and influence traits related to work, behavior and results including the level of absence. Thus the performance assessment is the result of the work of employees and their responsibilities. Job assessment is the process by which organizations rate or assess performance. Performance appraisal is an effort to identify and assess the aspects of work implementation that influence the success of the organization in achieving its objectives. (Nawawi, 2003) Interpersonal communication and psychological capital are independent variables (Independent Variables), while employee performance is a dependent variable, the relationship between the independent variable and the dependent variable can be explained in the following framework:

**Picture 1:** Framework

### Formulation of the hypothesis

**H1:** *There is an influence of positive interpersonal communication on employee performance*

**H2:** *There is a positive influence of the Psychological Capitals on performance employee*

**H3:** *There is a positive effect of interpersonal & Psychological Capital communication on employee performance.*

### Formulation of the problem

The formulation of the problems in this study are as follows:

1. Is there an influence of interpersonal communication leading to employee performance?
2. Is there any influence on psychological capital on employee performance?
3. Is there any influence of leadership and psychological capital interpersonal communication together on employee performance?

### Research purposes

Based on the formulation of the problem in this study, the research objectives include:

1. To analyze the effect of lead interpersonal communication on employee performance
2. To analyze the influence of psychological capital on employee performance
3. To analyze the effect of interpersonal communication and psychological capital on employee performance.



## **RESEARCH METHODS**

This research approach uses a qualitative approach, while the method used is correlational research which is intended to determine the extent to which variations in a factor are related to variations in one or more other factors. To test the effect of interpersonal communication and training on improving performance, this study will distribute questionnaires to respondents.

### **Population & Samples**

In this study, researchers used sampling techniques, while the population was all clerical / staff and officer level employees spread across 5 main offices and branches in Jabodetabek, totaling 200 questionnaires were distributed and 132 returned.

In the process of sampling aims (purposive sampling) that meet certain criteria with the type of sampling assessment to get a sample unit that is in accordance with the objectives of the study. The sample criteria:

- a. clerical level / staff and officers who do not serve as unit leaders, departments or divisions.
- b. Minimum work period of 1 month

### **Variables and Measurements**

This study uses two types of variables, namely independent variables (Independent variables) and dependent variables (dependent variables).

### **Data collection technique**

The data used in this study is in the form of primary data collection and secondary data. Primary data was obtained from the distribution of survey questionnaires to Indonesian DEF Bank employees and secondary data obtained from internal data from DEF Indonesia Bank publications.

### **Data Analysis Techniques**

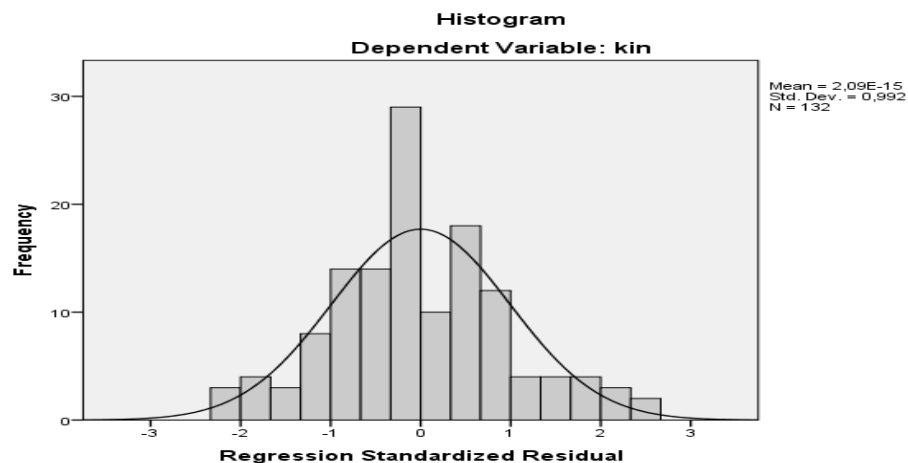
In accordance with the formulation and research objectives, the data analysis technique used in this study is to use regression analysis, t test analysis and F test analysis.

## RESULTS AND DISCUSSION

### Normality test

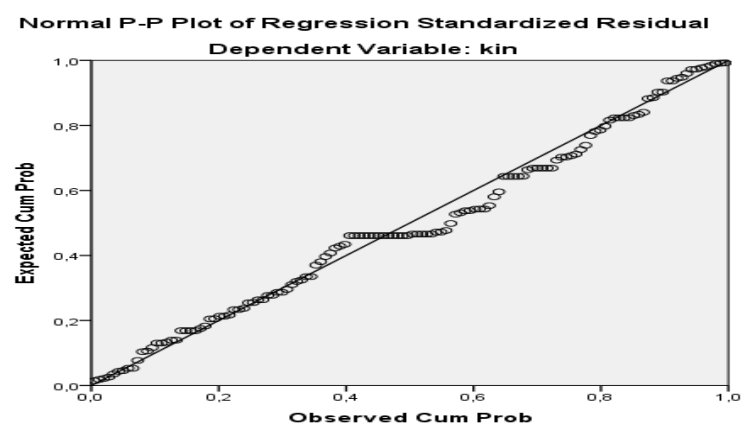
Based on the results of SPSS Ver. 18.00 the results of the normality test show the following results:

#### Graph 1



From the histogram picture above it looks like a bell so it is said to be normally distributed or if seen from the picture below it can be seen that the data spread around the diagonal line so that it is said to be normally distributed.

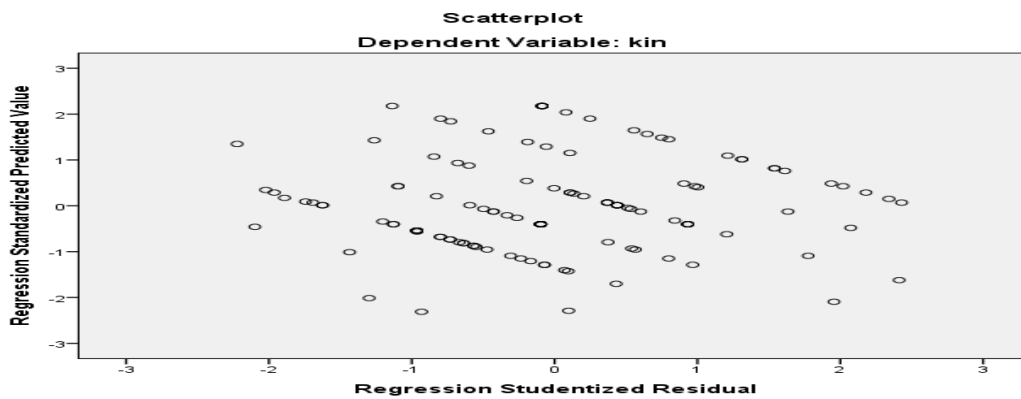
#### Graph 2



### Homoscedasticity Test

Based on the results of SPSS Ver. 18.00 shows that the homoskedasticity test is as follows:

**Graph 3**



**Source:** Data processed with SPSS version 18

From the scetle plot there is no systematic pattern so that the regression equation fulfills the requirements of the heterocadastic test, namely: homoscadastic

**Multicollinearity Test**

Based on the results of SPSS Ver. 18.00 shows that the autocorrelation test is as follows:

**Table 1:** Multicollinearity Testing

<b>Coefficients<sup>a</sup></b>										
Model	Unstandardize		Standardiz	T	Sig.	95,0% Confidence Interval for B		Collinearity Statistics		
	d Coefficients					ed Coefficient	Lower Bound	Uppe r Bound	Toleran ce	VIF
	B	Std. Error	Beta							
	(Constant )	1,033	,174		5,9180	,00	,687	1,378		
1	Kom	,227	,069	,268	3,2751	,00	,090	,364	,477	2,096
	Psy	,520	,077	,552	6,7560	,00	,368	,672	,477	2,096

a. Dependent Variable: kinerja

Source: Data processed with SPSS version 18

From the data above that VIF <10 is equal to 2.096 then free of multikolinearitas which means that the fellow independent variables are not interconnected

### Descriptive Analysis

**Table 2:** Descriptive Statistics

	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance	Skewness	Kurtosis		
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Std. Error
Kom	132	2,00	2,00	4,00	3,1439	,44456	,198	,366	,211	,118	,419
Psy	132	1,85	2,15	4,00	3,1608	,40049	,160	,308	,211	-,141	,419
Kin	132	1,50	2,50	4,00	3,3902	,37739	,142	,186	,211	-,782	,419
Valid N (listwise)	132										

From the table above it can be said that:

The communicative variable has a range of 2.00 with a minimum value of 2.00 and a maximum of 4.00 and an average of 3.1439 with skewness and kurtosis of 0.366 and 0.118

The psychology variable has a range of 1.85 with a minimum value of 2.15 and a maximum of 4.00 and an average of 3.1608 with skewness and kurtosis of 0.308 and 0.141

The performance variable has a range of 1.50 with a minimum value of 2.50 and a maximum of 4.00 and an average of 3.3902 with skewness and kurtosis of 0.186 and 0.782

### Multiple linear regression test

**Table 3:** Coefficients<sup>a</sup>

Model	Unstandardized Coefficients	Standardized Coefficients	T	Sig.	95,0% Interval for B	Confidence
-------	-----------------------------	---------------------------	---	------	----------------------	------------

		B	Std. Error	Beta		Lower Bound	Upper Bound	
1	(Constant)	1,033	,174		5,918	,000	,687	1,378
	Kom	,227	,069	,268	3,275	,001	,090	,364
	Psy	,520	,077	,552	6,756	,000	,368	,672

a. Dependent Variable: kin

From the table above, we can draw multiple linear regression equations as follows:

$$Y = 1.033 + 0.227X_1 + 0.520X_2$$

From the regression equation it can be said that:

- If all independent variables are zero ( $X_1$  and  $X_2$  zero) then the variable  $Y$  is 1.033
- If the variable  $X_1$  rises by 1 point, the variable  $Y$  rises by 0.227 points
- If the variable  $X_2$  rises by 1 point, the variable  $Y$  increases by 0.520 points

### Hypothesis Testing T (T Test)

**Table 4:** Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95,0% Confidence Interval for B	
		B	Std. Error				Lower Bound	Upper Bound
1	(Constant)	1,033	,174		5,918	,000	,687	1,378
	Kom	,227	,069	,268	3,275	,001	,090	,364
	Psy	,520	,077	,552	6,756	,000	,368	,672

a. Dependent Variable: kin

From the table above it can be seen that the communication variable Significance 0.001 < 0.05, which means that  $H_0$  is rejected  $H_a$  accepted: Interpersonal communication has a significant effect on performance. The communication variable Significance 0,000 < 0,05 which means that  $h_0$  zero is rejected  $H_a$  accepted: psychology has a significant effect on performance

**Hypothesis Testing F (Test F)****Table 5: ANOVA<sup>a</sup>**

Model		Sum Squares	ofdf	Mean Square F	Sig.
1	Regression	10,999	2	5,499	92,634 ,000 <sup>b</sup>
	Residual	7,658	129	,059	
	Total	18,657	131		

a. Dependent Variable: kin

b. Predictors: (Constant), psy, kom

From the data above it can be seen that the significance is  $<0.05$  which means that the model used is feasible. From the data above, it can be seen that the significance is  $<0.05$  which means that simultaneously the variables of interpersonal communication and psychology have a significant effect on performance.

**CONCLUSION**

Based on the description of the results of processing data obtained from 132 respondents in the 5 main offices and branches of the Jabodetabek region above, the researchers found out of the three variables tested from the formulation of the problem and the research hypothesis and the results of discussion of research data obtained several conclusions:

Researchers found a significant and positive influence between interpersonal communication variables on performance variables, in other words Interpersonal communication conducted between supervisors to employees can have a positive influence on improving performance, this is in line with the opinion of Davidson (2005), which states communication interpersonal is the best form of communication in members and receives feedback, may direct communication more meaningful because there is a direct influence in the form of attention, expression, attitudes and behaviors that can not be found with the use of devices. The leader is seen as one of the most effective parts of human resources to bring good change. Therefore, a leader is one of the important components in company management that will help determine the success or decline of the company. The success of a leader in solving problems with others can be realized because of interpersonal communication that can create the same understanding delivered directly or telephone. Through someone's interpersonal

communication a leader can provide motivation, provide direction, coordination, negotiation and persuasion towards sub ordinate under his supervision so that it has a direct impact on improving the performance of his subordinates.

There is a psychological capital influence on employee performance.

Psychological capital makes employees committed to high performance. This commitment is characterized by, among others, the willingness to work hard and not give in to obstacles, pour out thoughts and hearts and want to give more for what they receive. They work earnestly and persistently. Thus, psychological capital needs to be managed effectively so that employee psychological capital can develop optimally so that it contributes positively to individual performance, which in turn has an impact on improving company performance. Psychological capital proved to have a positive influence on the performance of individuals and companies. There is the influence of leadership and psychological capital interpersonal communication together on employee performance.

Leadership interpersonal communication and psychological capital together have an influence on employee performance. Through interpersonal communication a leader can provide motivation, provide direction, coordination and persuasion towards sub ordinate under his supervision so that it has a direct impact on improving performance and psychological capital needs to be managed effectively so that employee psychological capital can develop optimally so that it contributes positively to individual performance, which in turn has an impact on improving company performance

### **Managerial Implications**

At the age of twenty-five years, Bank DEF is making massive improvements, this can be seen from the determination of changes in logos and corporate culture, improvement of systems and operational support technologies, launch of new products and services that are more innovative, service improvements, preparation of training matrices to improve employee performance, through training needs analysis, development of Core Banking aimed at automating transaction processes so that it can take place faster and reduce operational risks and improve data accuracy, standardize customer service and branch operations, centralize operations to improve efficiency and monitoring work, a flexible system so that it can facilitate the launch of new products, services or channels, provide centralized data, to be able to present reports quickly and accurately, be

consistent as operational and reporting controls of the Financial Services Authority, provide infrastructure that can be relied on to support the development of the Bank DEF business as a whole.

### **Suggestions for Next Research**

Based on the managerial conclusions and implications above, the researcher presented several suggestions for the next study:

This study only examines the influence of leader interpersonal communication and psychological capital on improving employee performance with multiple regression analysis tools. For further research it is recommended to use another analysis tool. So that other influences can be known or by examining the dimensions that make up the variables mentioned above.

Research can be extended to other regional areas in Sumatra, Kalimantan, Java, Bali, Nusa Tenggara, Sulawesi and Papua, in order to provide a comprehensive picture of leaders' interpersonal communication and psychological capital towards improving employee performance.

DEF Banks can do benchmarking related to the development of leaders' interpersonal communication patterns and psychological capitals for other Islamic banks such as Bank Syariah Mandiri, BNI Syariah, BRI Syariah etc.

## **REFERENCES**

- Brian Watling, (2000), *The Appraisal Checklist; Help Your Team To Get The Result You Both Want*. Singapore, Prentice Hall Singapore.
- Caza, A., Bagozzi, R., Woolley, L., Levy, L., Caza, B. (2010). Psychological capital and authentic leadership: Measurement, gender, and cultural extension. *Asia-Pacific Journal of Business Administration*, Vol. 2 No. 1, pp. 53-70.
- Davidson, Jeff. (2005) *Change Management*, diterjemahkan Dudy Priyatna, Prenada Media.
- Goetsch David L. & Stanley B. Davis. (2000), *Quality Management*, Colombo, Ohio: Third Edition, Prentice Hall,
- Hassan Z. Matin, G. Jandaghi, F. H. Karimi and Ali Hamidzadeh (2010). Relationship between Interpersonal Communication Skills and Organizational Commitment. Case Study: Jahad Keshavarzi and University of Qom, Iran. *European Journal of Social Sciences – Volume 13*. <http://jambi.tribunnews.com/2016/10/31/5861>
- Julia T. Wood, (2004). *Communication Theories in Action*. Thomson, Wadsworth Canada.
- Jennifer M. George, (2005). *Organizational Behavior*, Pearson Merrill Prentice Hall, New Jersey.
- Littlejohn, Stephen W. (2009), *Theory of Human Communication*, Terjemahan Muhammad



- Yusuf Hamdan, salemba Humanika.
- Luthans, F., Morgan, C. & Avolio, B (2015). *Psychological capital and beyond*. New York: Oxford University Press
- Mariam, S (2016). Kepentingan Kebijakan Pembuatan Peraturan Daerah Provinsi Daerah Khusus Ibukota (DKI) Jakarta No. 4 Tahun 2007 (Pengendalian, Pemeliharaan dan Peredaran Unggas) dan Implikasinya Terhadap Usaha Pendistribusian Unggas di DKI Jakarta. REFORMASI ADMINISTRASI Volume 3, No. 1, (Maret 2016). Jurnal Ilmiah Untuk Mewujudkan Masyarakat Madani. 107-125.
- Mariam, S. & Ramli, AH (2017). Deteminan Kinerja perusahaan distributor unggas di Provinsi DKI Jakarta. Prosiding Seminar Nasional Cendekiawan ke-3 tahun 2017. Lembaga Penelitian Universitas Trisakti, hal. 413-417.
- Paek, S., Schuckert, M., Kim, T., Lee, G. (2015). Why is hospitality employees' psychological capital important? The effects of psychological capital on work engagement and employee morale. *International Journal of Hospitality Management*, 50, 9-26.
- Pabundu Tika Moh. (2006), *Budaya Organisasi dan Peningkatan Kinerja Perusahaan*, Jakarta: Bumi Aksara.
- Putri, SS., & Ramli, AH (2017). Deteminan Kinerja Karyawan pada PT. Kinden Indonesia di Jakarta. Prosiding Seminar Nasional Cendekiawan ke-3 tahun 2017. Lembaga Penelitian Universitas Trisakti, hal. 239-243.
- Ramli, AH. (2010). Analisis Strategi Pemasaran PT. Sandoz Indonesia Cabang Makassar terhadap penjualan Produk di Makassar. *Jurnal Ilmiah Aktualita 2*, KPN-Bung Kopertis IX Sulawesi, Makassar, 203-216.
- Ramli, AH. (2012a). *Strategi Pemasaran pada Industri Farmasi*. Pustaka Timur, Yogyakarta.
- Ramli, AH. (2012b). Pengaruh Fasilitas Pendukung Fisik di Rumah Sakit Stella Maris Terhadap Citra Rumah Sakit Stella Maris di Makassar. *Progresif Journal 5* (02), 1-22.
- Ramli, AH. (2013). Pengaruh Sistem Penyampaian Jasa Terhadap Citra Rumah Sakit Swasta Tipe C Di Makassar. *Media Riset Bisnis & Manajemen 13* (2), 147-168.
- Ramli, AH. & Sjahrudin, H (2015). Building Patient Loyalty in Healthcare Services. *International Review of Management and Business Research Vol. 4 Issue.2* (2015), pp. 391-401.
- Ramli, AH. (2016a). Patient Service and Satisfaction System. *Business And Entrepreneurial (BER) Vol. 15, No. 2* (2016), pp. 189-200.
- Ramli, AH. (2016b). [Patient trust on The Hospital Service Delivery System](#). *Business And Entrepreneurial (BER) Vol. 16, No. 1* (2016), pp. 17-30.
- Ramli, AH. (2017). [Patient Satisfaction, Hospital Image and Patient Loyalty in West Sulawesi Province](#). *Business And Entrepreneurial (BER) Vol. 16, No. 2* (2017), pp. 137-150.
- Stiffler, Mark (2006), A. *Performance*, Jhon Wiley & Sons.
- <http://kolom.kontan.co.id/news/202/mengembangkan-modal-psikolo>

**Intentionally Blank**