The Effect of Self-Efficacy and Competence on Service Quality with Organizational Culture as a Moderating Variable PT. Bank Rakyat Indonesia Makassar Somba Opu Branch

Rizky Yuliasari[1]*, Maat Pono[2], Wahda[3,]

[1,2,3] Department of Magister Management, Faculty of Economics and Business, Hasanuddin University

Abstrak

This study aims to determine the effect of self-efficacy and competence on service quality with organizational culture as a moderating variable. This type of research is quantitative with a descriptive approach. The population of this research is all employees at PT. Bank Rakyat Indonesia Makassar Somba Opu Branch has 100 employees. Determination of the sample using the total sampling method in which the entire population is used as a sample. So that the sample of this study is 100. The hypothesis testing in this study uses the SmartPLS 3 application. The results of this study indicate that self-efficacy has a positive and significant effect on service quality, competence has a positive and significant effect on service quality, organizational culture is unable to moderate the influence between self-efficacy on service quality, and organizational culture strengthens the influence of competence on service quality.

Keywords: *self-efficacy, competence, organizational culture, service quality.*

✉ Corresponding author : Rizky Yuliasari
Email Address : *rizkyuliasarii040bssb@gmail.com*

INTRODUCTION

Quality of service certainly leads to satisfaction among service users, which in turn can lead to multiple benefits, such as creating a harmonious relationship between providers of goods and services and customers (Suyatni, 2018). Improving service quality needs to be carried out continuously in order to maintain customer satisfaction. Service innovations need to be carried out in accordance with input from customers and with the ability of the service unit to fulfill the customer's wishes. Therefore, improving service quality cannot be separated from measuring customer satisfaction, the results of which are input materials for improving the quality of service offered to company customers. High quality service when meeting customer expectations.

Improving the quality of service at Bank BRI, one of which plays an important role is human resources, in this case the employees. In an organization, improving the quality of human resources is very important to support business goals. (Rino, 2015) states that one of the most important reasons for improving the quality of human resource management (HR) in companies is the strategic role of HR management as executors of company activities in terms of planning, organizing, staffing, administration, and supervision as well as

implementing company functions such as marketing. , production, business, industry, finance, and administration to achieve increased productivity.

In 2021, BRI will carry out various initiatives to improve service quality, namely: 1) Increasing People Capabilities, through the WeAreShine program, which is a program to improve service quality and work unit operations in the aspects of People, Process, Premises and operational parameters so that customers can enjoy uniformity and consistency of services in all BRI work units, 2) Development of Service Culture, through BRI Customer Day, which is a collection of activities to enhance work unit services in a particular work area aligned with local themes to increase customer engagement with BRI work units where customers usually transact, 3) Service Process Improvement, through business process re-engineering in the form of simplification of procedures and arrangement of service process flow in work units to simplify and speed up service time to customers, and 4) Premises Improvement and improvement, through repair and refinement activities work unit infrastructure facilities so that customers feel more comfortable doing transactions (www.ir-bri.com).

However, there are still employees who abuse services, in this case distributing credit cards. As quoted from www.wartasulsel.net Kejaksaan Tinggi Negeri Makassar (Kejati) South Sulawesi (SulSel) detained 3 (three) suspects RS, the former State-Owned Enterprise (BUMN) Retail Bank Account Officer, YTH and IZ, each debtor for the crime of corruption in lending BRI. In the case of alleged BRI credit card corruption at the Somba Opu Makassar branch office 2017-2018 in the special crime investigation team. In 2017-2018 the case manipulated credit cards with losses of IDR 3 billion. The Head of the Special Crimes Section of the Makassar Prosecutor's Office, Syamsu Rezky, stated that this suspect had disbursed loans that were not in accordance with the rules. Where the Credit Analysis is not in accordance with the capabilities of the debtor. So that credit is jammed. Then the distribution of credit cards is used by the perpetrators for personal gain. the three suspects violated article 2, paragraph (1) Sub-article 3 Jo article 18 of Law No. 31 of 1999 concerning the Eradication of Corruption (wartasulsel.net).

Improving the quality of service within the company needs to pay attention to several factors. These factors influence each other. Several factors include self-efficacy, competence, and organizational culture. The level of self-efficacy can determine how much confidence employees have in their abilities so that this belief will determine the quality of work. Professional competency development programs will support increased self-efficacy felt by employees which is useful for increasing confidence in the ability of employees to develop considerate relationships with customers so that there is an increase in the quality of service to customers (Reid et al., 2018).

Beside self-efficacy, one that affects the quality of service is the competence of employees. Competence is the ability and characteristics of a person to perform a job or task effectively based on knowledge, skills and behavior (Tjahyanti & Chairunnisa, 2021). Attribution theory is related to behavior, attitudes, and individual characteristics, so that by observing someone's behavior we can predict the observed behavior through their attitudes or characteristics. Fritz Heider in (Ferdiansyah, 2016) also stated that internal strength (self-efficacy and competence) and external strength (organizational culture) jointly determine

human behavior. Internal and external attributions were also found to influence individual performance assessments.

This study uses organizational culture as a moderating variable because it is based on the notion that the way individuals adapt and adjust to their work environment will be better if the values contained in the organization match the expectations of each individual. Culture is always a shared embodiment, because culture is at least felt by some people who live or live in the same social environment, where culture is studied, which distinguishes it from people outside their environment (Isnada, 2016). Organizational culture is a system of values believed, learned, applied and developed by all members of an organization that serves as a guiding factor in achieving set goals and serves as a standard within the organization. In addition to individual factors, the role of organizational culture in improving service is also very important(Yulian, 2015).

LITERATURE REVIEW
Human Resource Management
Human Resources Management (HRM) is a very important and dynamic resource that controls other resources such as: money, materials, methods, machines, markets, and protocols managed by the administrative function to achieve the goals of the organization. When trying to achieve organizational goals, management's problems not only concern raw materials, tools, machinery, money, and the working environment, but also employees (human resources) who manage other non-human resources. related (Nurmasitha et al., 2013). Human resource management refers to the use of human resources to perform effective and efficient activities or work that support the company's vision and mission (Susan, 2019).

The goal of Human Resource Management is to optimize the use of all workers in a company or organization. Productivity in this context is defined as the ratio of a company's output to its inputs, including people, raw materials, energy and other inputs and at the same time. The specific purpose of HR management is to assist or direct operational managers in managing all employees to work more effectively (Syamsir et al., 2018).

Attribution Theory
The theory to explain the causes of behavior from other people is the attribution theory. Attribution theory shows that by observing someone's behavior, we can assume whether someone's behavior comes from internal or external factors (Robbins & Judge, 2017, p. 211). The reason someone chooses a behavior can come from internal dispositional attributions (self-efficacy and competence) and external situational attributions (organizational culture). Internal causes usually lead to behavior that is embedded in a person, such as work discipline and work motivation, individuals who have good internal and external factors will affect productivity which aims to increase work performance (Suartana, 2010, p. 61).

Goal Setting Theory
Since 1968, Locke's theory of goal setting has begun to attract interest in a wide variety of organizational problems and issues. Locke (1968) in (Arsanti, 2009) has shown a significant influence on the formulation of goals. Specificity and difficulty are attributes of goal setting. Generally, the more difficult and specific the goals are set, the higher the achievement level will be. The results of the meta-analyses conducted by Latham and Yulk (1986) show that most

of the research results provide support for the significant effect of setting difficult and specific goals on performance improvement.

Locke (1980) stated that individual goals (goals, intentions) characterize his actions. That is, strong or weak individual behavior/performance is determined based on the goals that can be achieved. In this case, goals that are clear, understandable, and useful make individuals try harder to achieve goals compared to goals that are difficult to understand and unclear (Aulia, 2020).

Self-Efficacy

Self-efficacy is related to individual beliefs in directing all abilities and potentials and tendencies that exist in him to be combined into a certain action in controlling or overcoming situations, both currently and in the future (Arfah et al., 2023). Meanwhile, according to (Septiandika & Astutik, 2023) self-efficacy is how confident a person is in his ability to do something. Self-efficacy plays a role in one's success in achieving goals, challenges and assignments.

The level of self-efficacy can determine how much employee confidence in their abilities so that this belief will determine the quality of work. Professional competency development programs can support improvement self-efficacy perceived by employees which is useful for increasing confidence in the ability of employees to develop considerate relationships with customers so that there is an increase in the quality of service to customers (Reid et al., 2018).

Competence

Employee competence is a way of working or work procedures carried out by employees in accordance with applicable standards. So that to support the goals of the company, employees are required to have adequate competency standards (Wakhidah & Pramusinto, 2020). According to (Dharma, 2018) competence is also part of what employees bring to their work with different levels and types of behavior. It is differentiated into certain attributes (skills, knowledge, and expertise) required to carry out various tasks related to a job.

According to (Tannady, 2017, p. 389) competence is knowledge, skills, and other internal factors possessed by individuals to complete work, with the competence possessed by an employee, he can work effectively and efficiently. Meanwhile, according to (Irianto, 2020) reveals that competence is everything possessed by individuals in the form of the ability to be able to complete work based on expertise and knowledge supported by a positive work attitude.

Organizational Culture

Organizational culture is a pattern of basic assumptions relating to beliefs, values, and behavior created and developed by an organization as a basis for setting goals, consensus, excellence, achievement (performance), innovation, unity, familiarity and organizational integrity, which serve as a norm or guideline for members of the organization to behave the same way in solving organizational problems both outside and within the organization to support the growth and development of the organization (Tuala, 2020, p. 5). Another opinion states that organizational culture is closely related to how organizations can learn through the surrounding environment, which is a combination of assumptions, behaviors, stories, myths,

metaphors, and other ideas to define what it means to work in an organization (Soelistya et al., 2022, p. 9).

The function of organizational culture includes, namely: as an organizational identity, as a collective commitment, as a stability of social systems, as a tool that gives understanding. The implementation of the values contained in the work culture in an organization is closely related to management's willingness to build ethical behavior and an anti-fraud organizational culture, so as to reduce or avoid the occurrence of 3 (three) main frauds such as: Fraud in financial reports, Fraud embezzlement of assets, fraudulent acts of corruption (Soelistya et al., 2022, p. 20).

Service quality
Service quality is grouped into two parts, namely poor service quality and good service quality or meets standards. The quality of service at the company is flexible and can change at any time, this change aims to improve the quality of service so that it is even better. To improve the quality of service towards a better direction, it is influenced by several factors such as direct surveys to customers via questionnaires, or direct interviews to find out how the quality of services provided, whether it is appropriate or still far from expectations (Indrasari, 2019, p. 61). Service quality is a form of service provided by someone to customers through the presentation of products or in the form of services that are in line with expectations, completion and consumer needs. If the service provided by the company is in accordance with consumer expectations, then the quality of the service is perceived as good, but if it does not meet customer expectations, then it is perceived as bad or not up to standard. Good service will increase customer satisfaction so that it supports repurchasing or wanting to use the company's services again (Chandra et al., 2020, p. 68).
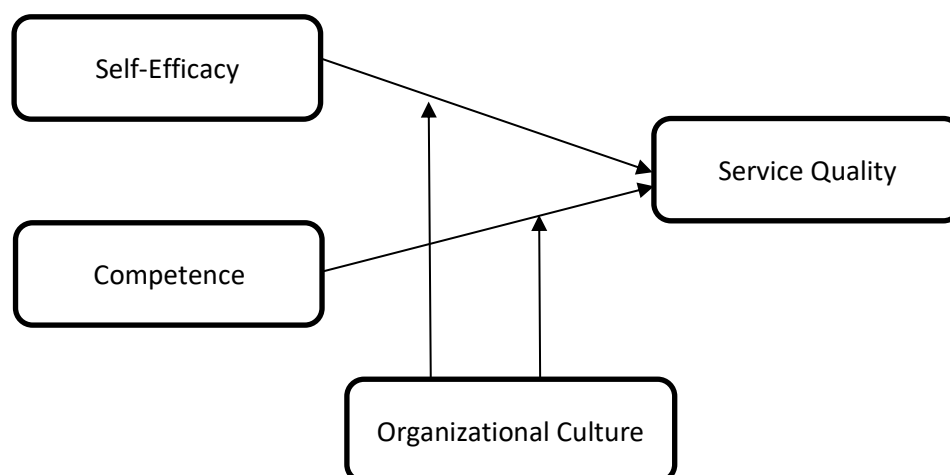
Conceptual Model

Figure 1: The Conceptual Model

METHOD, DATA, AND ANALYSIS

Location and Research Design
The location of this research at PT. Bank Rakyat Indonesia Makassar Somba Opu Branch. This type of research is quantitative research with a descriptive approach.
Population or Sample

The population in this study amounted to 100 employees of PT. Bank Rakyat Indonesia Makassar Somba Opu Branch. While the method of determining the sample is using the total sampling method. The total sampling method is a sampling method in which the entire population is used as a sample. So that the sample in this study amounted to 100 employees.

Data Collection Method

The data collection method in this study was through observation and direct distribution of questionnaires to respondents and documentation. Variable measurement uses a questionnaire with 5 Likert scales which will be filled in by respondents based on statements from indicators and variables.

Data analysis method

The data analysis method in this study uses the help of the SmartPLS 3 program which consists of an outer model and an inner model.

RESULT AND DISCUSSION

Measurement Model Testing (Outer Model)

Outer model testing is used to connect the statement items to the indicators. This test uses the help of the SmartPLS 3 application. In measuring the outer model, it uses 2 parts of the test, namely the valid test and the reliability test. Validity testing consists of convergent validity and discriminant validity.

1. Validity test

Testing the validity of variables can be done by paying attention to the strength of the correlation between variables and the indicators that make up these variables, as well as the weak relationship with other variables. The validity test in this study consisted of two convergent validity and discriminant validity.

Convergent Validity

Convergent validity consists of two tests, namely the outer loadings and the AVE value

Table 1 Outer Loading Results

	Self-Efficacy	Competence	Organizational Culture	Service Quality
X1.1	0.712			
X1.2	0.775			
X1.3	0.753			
X1.4	0.811			
X1.5	0.805			
X1.6	0.732			
X2.1		0.866		
X2.2		0.826		
X2.3		0.708		
X2.4		0.710		
X2.5		0.700		
M1			0.844	
M2			0.723	
M3			0.723	
M4			0.850	
M5			0.761	
M6			0.776	

Y1				0.801
Y2				0.746
Y3				0.859
Y4				0.842
Y5				0.774

Source: Output SmartPLS 3 (2023)

The test results in table 1 show that the factor loadings value of the variable statement has a value of > 0.7, it can be concluded that the statement items from the indicators are valid.

Table 2 Results of Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Self-Efficacy	0.586
Competence	0.586
Organizational Culture	0.610
Service Quality	0.649

Source: Output SmartPLS 3 (2023)

The test results in table 2 show that the AVE value on the variable has a value > 0.5. It can be concluded that all statements from each variable have met the assumptions of convergent validity.

Discriminant Validity

Discriminant validity in this study consisted of two tests, namely cross loadings and the Fornell-Larcker Criterion.

Table 3 Results of Cross Loadings

	Self-Efficacy	Competence	Organizational Culture	Service Quality
X1.1	0,712	0,379	0,231	0,412
X1.2	0,775	0,256	0,215	0,401
X1.3	0,753	0,301	0,208	0,409
X1.4	0,811	0,329	0,144	0,487
X1.5	0,805	0,572	0,306	0,624
X1.6	0,732	0,466	0,135	0,671
X2.1	0,454	0,866	0,284	0,543
X2.2	0,535	0,826	0,257	0,668
X2.3	0,325	0,708	0,479	0,372
X2.4	0,255	0,710	0,421	0,293
X2.5	0,335	0,700	0,401	0,388
M1	0,272	0,400	0,844	0,148
M2	0,144	0,352	0,723	0,008
M3	0,077	0,279	0,723	0,044
M4	0,241	0,379	0,850	0,103
M5	0,177	0,270	0,761	0,038
M6	0,187	0,347	0,776	0,065
Y1	0,524	0,455	0,054	0,801
Y2	0,580	0,462	0,172	0,746

Y3	0,528	0,583	0,156	0,859
Y4	0,533	0,468	-0,032	0,842
Y5	0,586	0,567	0,138	0,774

Source: Output SmartPLS 3 (2023)

The test results in table 3 show that the loading factor value of the variable statement item has a greater value than the other variables in the same column. This means that the research meets the assumption of discriminant validity because the correlation of item statements to variables is greater than other variables

Table 4 ResultsFornell-Larcker Criterion

	Self-Efficacy	Competence	Organizational Culture	Service Quality
Self-Efficacy	0,766			
Competence	0,527	0,765		
Organizational Culture	0,269	0,444	0,781	
Service Quality	0,684	0,632	0,122	0,806

Source: Output SmartPLS 3 (2023)

The test results in table 4 show that the Fornell-Larcker Criterion value of each variable is greater than the Fornell-Larcker Criterion value of the other variables. It can be concluded that the cross loading test and the Fornell-Larcker Criterion have fulfilled the assumption of discriminant validity

2. Reliability Test

The next test is reliability. This test on the SmartPLS application aims to measure the consistency of the variable measuring instrument used. The requirement for this test is if the Cronbach's alpha value is > 0.7.

Table 5 Reliability Test Results

	Cronbach's Alpha	rho_A	Composite Reliability
Self-Efficacy	0,862	0,877	0,895
Competence	0,831	0,879	0,875
Organizational Culture	0,892	1,018	0,903
Service Quality	0,864	0,865	0,902

Source: Output SmartPLS 3 (2023)

The test results in table 5 show that each variable has a Cronbach's alpha value > 0.7. So it can be concluded that this research has fulfilled the assumption of reliability or has been reliable.

Measurement Model Testing (Inner Model)

After the research has passed the outer model testing, the next step is testing the inner model. The test consists of the R2 test and hypothesis testing. The inner model will explain the influence of the research variables.
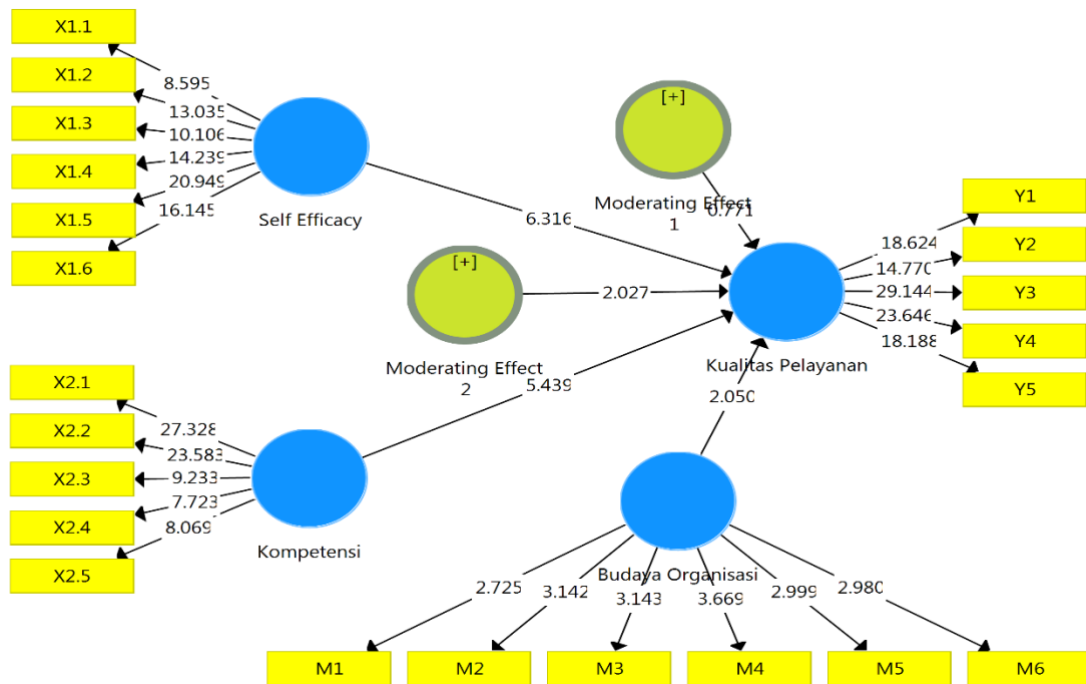
The results of the r square test are as follows:

Table 6 R Square Results

	R Square	R Square Adjusted
Service Quality	0,667	0,650

Source: Output SmartPLS 3 (2023)

The test results in table 6 show that service quality has an r squared value of 0.667. This value indicates that 66.7% self-efficacy, competence, and organizational culture as moderating variables affect service quality. The remaining 33.3% is influenced by other factors outside the research variables.

Hypothesis Results

Hypothesis testing uses the SmartPLS application version 3. This test aims to determine the effect self-efficacy and competency on service quality with organizational culture as a moderating variable.

Table 7 Hypothesis Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Self-Efficacy -> Service Quality	0,552	0,544	0,087	6,316	0,000
Competence -> Service Quality	0,522	0,494	0,096	5,439	0,000
Self-Efficacy – Organizational Culture -> Service Quality	0,066	0,053	0,086	0,771	0,441
Competence – Organizational Culture -> Service Quality	0,194	0,174	0,096	2,027	0,043

Source: Output SmartPLS 3 (2023)

Testing the hypothesis in table 7 can be concluded, namely:

1) The test results in table 7 for the hypothesis (H1) the effect of self-efficacy on service quality has a statistical t value greater than the value of t table (6.316 > 1.986), with a significant level less than 0.05 (0.000 <0.05). It can be concluded that the self-efficacy variable has a positive and significant effect on service quality. So that H1 is accepted.

2) The test results in table 7 for the hypothesis (H2) the effect of competence on service quality has a statistical t value greater than the t table value (5.439 > 1.986), with a significant level less than 0.05 (0.000 <0.05). It can be concluded that the competency variable has a positive and significant effect on service quality. So that H2 is accepted.

3) The test results in table 7 for the hypothesis (H3) for the effect of self-efficacy on service quality with organizational culture as a moderating variable has a statistical t value greater than the value of t table (0.771 <1.986), with a significant level less than 0.05 (0.441 > 0.05). It can be concluded that organizational culture variables are not able to moderate the relationship between self-efficacy and service quality. so that H3 is rejected.

4) The test results in table 7 for the hypothesis (H4) for the effect of competence on service quality with organizational culture as a moderating variable obtained a statistical t value that is greater than the value of t table (2.027 > 1.986), with a significant level less than 0.05 (0.000 <0.05). So it can be concluded that organizational culture variables strengthen the influence of competence on service quality. So that H4 is accepted

CONCLUSION

Based on the results of the analysis and discussion of the effect of self-efficacy and competence on service quality with organizational culture as a moderating variable, several conclusions can be drawn, namely:

1. Self-efficacy has a positive and significant effect on service quality at PT. Bank Rakyat Indonesia Makassar Somba Opu Branch. This shows that the better the self-efficacy of employees, the quality of service will increase.

2. Competence has a positive and significant effect on service quality at PT. Bank Rakyat Indonesia Makassar Somba Opu Branch. This shows that the increase in employee competence, the quality of service will increase.

3. Organizational culture is unable to moderate the effect of self-efficacy on service quality at PT. Bank Rakyat Indonesia Makassar Somba Opu Branch. This means that organizational culture is not a moderating variable

4. Organizational culture strengthens the influence of competence on service quality at PT. Bank Rakyat Indonesia Makassar Somba Opu Branch. This shows that organizational culture is a moderating variable.

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