

ANALYSIS OF SPIRITUAL INTELLIGENCE AND ORGANIZATIONAL COMMITMENT TO EMPLOYEE PERFORMANCE WITH ORGANIZATIONAL CITIZENSHIP BEHAVIOR (OCB) AS INTERVENING VARIABLES IN BMT AMANAH UMMAH SUKOHARJO

Muhammad Tho'in¹, Siti Sulistiani², Iin Emy Prastiwi³

Sharia Economics Study Program of The Institute Of Technology Business AAS Indonesia

Email Correspondence : iinemyprastiwi24@gmail.com

Abstract: This study aims to determine the effect of spiritual intelligence, organizational commitment on employee performance with organization citizenship behavior (OCB) as an intervening variable at BMT Amanah Ummah Sukoharjo. This study uses a quantitative approach with a population of BMT Amanah Ummah Sukoharjo employees, the sample used in this study was 57 respondents using PLS. The results of the study stated that spiritual intelligence had a positive and significant effect on employee performance. Spiritual intelligence variable has a positive and significant effect on organizational citizenship behavior (OCB). Organizational commitment variable does not have a positive and significant effect on employee performance. The organizational commitment variable does not have a positive and significant effect on organizational citizenship behavior (OCB). Variable organizational citizenship behavior (OCB) has a positive and significant effect on employee performance. Variable organizational citizenship behavior (OCB) is able to mediate the influence of spiritual intelligence on employee performance. Variable organizational citizenship behavior (OCB) is not able to mediate the effect of organizational commitment on employee performance.

Keywords: *spiritual intelligence, organizational commitment, organizational citizenship behavior, employee performance, PLS.*

Submitted: 2022-11-10; Revised: 2023-02-27; Accepted: 2023-03-22

1. Introduction

Human resources (HR) are a crucial substance in every organization for their role. The existence of qualified human resources and able to present their best performance, is an opportunity for the organization to achieve the goals of a company. Zohar & Ian (2017) explained that the spiritual intelligence possessed by humans tends to encourage their active intellectual as well as emotional intelligence. This spiritual intelligence can be practiced in daily activities, as well as in the work that is occupied. In their research, Amirkhani et al., (2015) explained that spiritual intelligence has a significant positive effect on employee performance. So that by having good spiritual intelligence, the work provided by employees will be better too.

Organizations can be declared successful if employees also want to carry out work other than the main tasks assigned, for example working together, helping each other, providing input, actively contributing, serving customers optimally, and also using their working hours effectively. So it's not just dwelling on the work that has been required of him Podsakoff et al. (2000). An act that exceeds the obligations set in an organization is called organizational citizenship behavior (OCB). Spiritual intelligence can not only affect the realization of employee performance, but also affect other aspects, namely the behavior of organizational members. In other studies, Organizational Citizenship Behavior (OCB) is positively and significantly influenced by spiritual intelligence. So that when the spiritual intelligence of each employee is high, he also tends to have no difficulty forming extra attitudes to carry out his work, in other words he is able to work more optimally (Moosapour et al., 2013).

An employee who is highly committed is expected to provide optimal performance results. Fred Luthans (2006) shows that organizational commitment is a behavior that expresses the loyalty of an employee and includes a continuous process to show concern for the success of the organization. An act that goes beyond the obligations set in an organization is called organizational citizenship behavior (OCB).

Islamic banking from year to year has experienced very rapid growth, with the majority of the Muslim community in Indonesia being one of the supporting factors for the high interest in Islamic financial institutions (Prastiwi, 2018). All of that of course must be supported by the products on offer and improving the quality of work from employees. Employees are the most dominant asset in a company, with different treatment will show different levels or results so there is a need for measurement to see the quality or increase in employee performance to achieve the goals set by the company. With good quality, of course, it will make the performance of the institution better and will further improve its services so that people will be more interested in entrusting their funds to these financial institutions.

Baitu Maal Wat Tamwil or BMT as one of the Islamic financial institutions that is growing in the community. One of them is BMT Amanah Ummah with a number of assets that always increase from year to year (Prastiwi, 2018). Researchers will examine whether there is an increase in employee performance with variables such as spiritual intelligence, organizational commitment mediated by organizational citizenship behavior at BMT Amanah Ummah.

From the background just described, researchers are encouraged to carry out research with the title "The Effect of Spiritual Intelligence and Organizational Commitment on Employee Performance with Organizational Citizenship Behavior (OCB) as an Intervening Variable at BMT Amanah Ummah Sukoharjo.

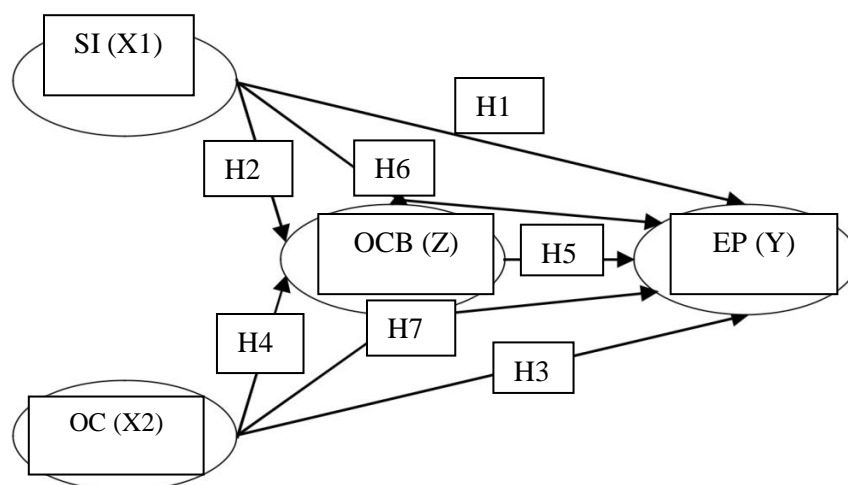
Previous Research

1. Herdian et al., (2020) with the title The effect of work motivation (X1) and spiritual intelligence (X2) on employee performance (Y) with organizational citizenship behavior (OCB) (Z) as intervening variables. The results showed that motivation significantly affected OCB, work motivation significantly affected employee performance, spiritual intelligence significantly affected organizational citizenship behavior, spiritual intelligence variable had a significant effect on performance, OCB significantly affected employee performance.
2. Baqi Ayu N (2019) with the title The influence of spiritual intelligence (X1) and organizational commitment (X2) on OCB (Y) through job satisfaction (Z) as an intervening variable. The results of the study stated that spiritual intelligence had no

effect on OCB, organizational commitment had no effect on OCB, spiritual intelligence and organizational commitment both had a significant effect on employee performance. Spiritual intelligence has a positive and significant effect on job satisfaction, but not significant on organizational citizenship behavior. Spiritual intelligence has a positive and significant effect on job satisfaction, but not significant on organizational citizenship behavior through job satisfaction.

3. Fitriastuti, (2013), entitled The effect of emotional intelligence (X1), organizational commitment (X2) and organization citizenship behavior (X3) on employee performance (Y). The results of the study stated that emotional intelligence, organizational commitment and OCB had a significant effect on employee performance.
4. Irhas, (2017) with the title The influence of emotional intelligence (X1), spiritual intelligence (X2), and organizational commitment (X3) on OCB (Y). The results showed that emotional intelligence had no effect on OCB, spiritual intelligence had a significant effect on OCB, organizational commitment had a significant effect on OCB.

Framework



Picture 1
Frame Work

Description:

SI : Spiritual intelligence
 OC : Organizational commitment
 OCB : organizational citizenship behavior
 EP : employee performance

Research Hypothesis

- H₁: Spiritual intelligence has a significant effect on employee performance
 H₂: Spiritual intelligence has a significant effect on organizational citizenship behavior
 H₃: Organizational commitment has a significant effect on employee performance
 H₄: Organizational commitment has a significant effect on organizational citizenship behavior
 H₅: Organizational citizenship behavior has a significant effect on employee performance
 H₆: Spiritual intelligence has a significant effect on performance with organizational citizenship behavior as an intervening variable

H7: Organizational commitment has a significant effect on performance with organizational citizenship behavior as an intervening variable

2. Research Method

Population and Sample

The population of this research is all employees of BMT Amanah Ummah Sukoharjo as many as 65 employees. The sample selected in this study amounted to 57 employees. In this study using Simple Random Sampling. Simple Random Sampling is the sampling of members from the population which is done randomly, randomly and each individual is given the same right to be selected as a sample. The sampling technique used the Slovin formula.

Data and Data Collection Techniques

The types and sources of data in this study are primary data and secondary data. Where the primary data source used in this study is the respondent's answer to a questionnaire related to the variable problem in this study (at BMT Employees Amanah Ummah Sukoharjo) and the source of this data is secondary data in the form of evidence, records or historical reports that have been arranged in archives or data. BMT Amanah Ummah Sukoharjo.

Variables and Variable Operational Definitions

Research variables are everything in any form determined by the researcher to be studied so that information is obtained about it, then conclusions are drawn (Sugiyono, 2017). In the title of the study, the authors classify the variables used in this study into independent variables (X), namely spiritual intelligence, organizational commitment. The dependent variable (Y) studied is employee performance and the intervening variable (Z) is OCB.

Variable Operational Definition

1. Spiritual Intelligence is something that humans have related to the adaptive mental capacity that exists in oneself and is based on various non-material and transcendent aspects. Indicators of measuring spiritual intelligence include: self-awareness, honesty, fairness, responsiveness, aspiration, spontaneity, caring, holistic, etc.
2. Organizational commitment is an ability that reflects the extent to which a person or employee is bound to his organization, has a commitment to make the best contribution to the organization to achieve organizational goals. Indicators of measuring organizational commitment include: affective, sustainable and normative.
3. Organizational Citizenship Behavior is a form of employee concern for other employees and the surrounding environment beyond their responsibilities, so that they can provide benefits and contribute to the organization in the form of work effectiveness and efficiency. Organizational Citizenship Behavior (OCB) measurement indicators include: Altruism, Courtesy, Civic Virtue, Conscientiousness, Sportmanship
4. Employee performance is the output of work carried out by individuals and is taken into account in terms of quality and quantity, achievement of program activities, or policies in realizing the goals, vision and mission of the organization. Employee performance measurement indicators include: targets, quality, time, independence and adherence to principles.

3. Results and Discussion

3.1 Results

R Square Analysis (inner Model)

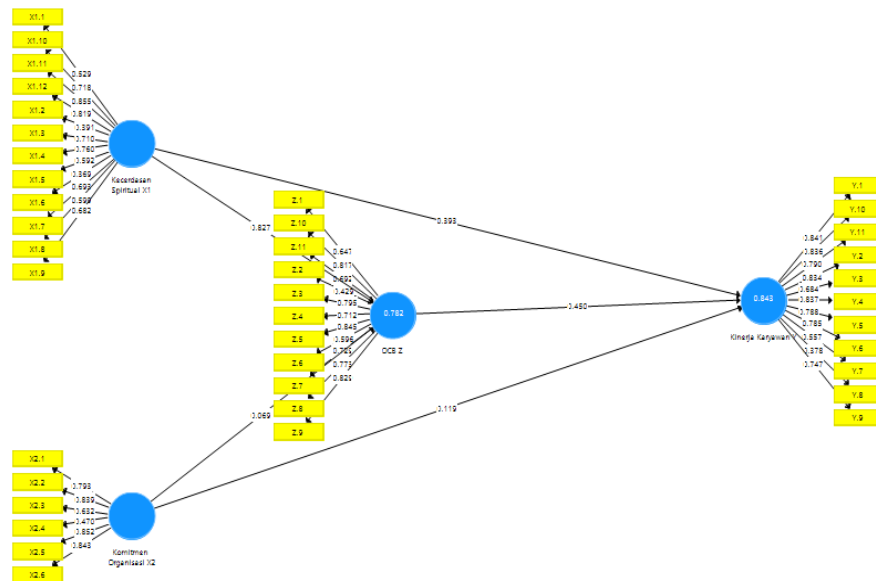


Figure 2
Structural Measurement (Inner Model)

Table 1. R-Square value

No	Variable	R-Square
1	Employee performance (EP)	0,815
2	OCB	0,717

Source : PLS processed data

If the value of $R^2 = 0.75$ then substantial (large), if $R^2 = 0.05$ then moderate (medium), if $R^2 = 0.25$ then weak (small). The value of R Square based on the table above, namely the R Square model of path 1 is 0.815, meaning that the ability of the Spiritual Intelligence variable, organizational commitment is 81.5% (big/strong). R Square model line II is 0.717. This means that the ability of spiritual intelligence, organizational commitment, OCB in explaining employee performance is 71.7% (medium).

T Test Results (Signification)

In a study the relationship between variables can be said to have a significant effect if the t-statistical value produced is greater than the t-table value of 1.96.

Table 2.

Path Coefficients (Direct Effect and Indirect Effect)

	Original Sample (O)	Sample Mean (M)	Standard deviation (STDV)	T-Statistic	P Values
SI → EP	0,291	0,275	0,123	2,370	0,018
SI → OCB	0,664	0,673	0,127	5,244	0,000
OC → EP	0,077	0,082	0,105	0,730	0,466
OC → OCB	0,211	0,205	0,147	1,439	0,151

OCB → EP	0,581	0,593	0,110	5,283	0,000
SI → OCB → EP	0,386	0,401	0,109	3,527	0,000
OC → OCB→EP	0,123	0,130	0,109	1,134	0,258

Source : PLS processed data

1. In table 2 it can be seen that the influence of spiritual intelligence on employee performance resulted in a positive original sample of 0.018 with a t statistic of 2.370 (t table 1.96) so it can be concluded that spiritual intelligence has a positive and significant effect on employee performance.
2. The value of t count is 5.244. The t-count value is greater than the t-table (1.96) so that Spiritual Intelligence (KS) has a significant influence on Organizational Citizenship Behavior (OCB). This result means that according to the second hypothesis, namely Spiritual Intelligence has an influence on Organizational Citizenship Behavior (OCB).
3. Testing the third hypothesis is the relationship between the variable Organizational Commitment (KO) and Employee Performance (KK), where the path coefficient value is 0.077 and the t value is 0.730. The t value is smaller than t table (1.96) so that Organizational Commitment has no significant effect on employee performance. This result means that it is not in accordance with the third hypothesis that Organizational Commitment has an influence on Employee Performance so that hypothesis 3 is rejected.
4. The value of t count is 1.439. The t value is smaller than t table (1.96) so that Organizational Commitment does not have a significant effect on Organizational Citizenship Behavior (OCB). This result means that it is not in accordance with the fourth hypothesis, namely Organizational Commitment has an influence on Organizational Citizenship Behavior (OCB) so that hypothesis 4 is rejected.
5. Testing the fifth hypothesis is the relationship between the variable Organizational Citizenship Behavior (OCB) and Employee Performance (KK), where the path coefficient value is 0.581 and the t value is 5.283. The t-count value is greater than the t-table (1.96) so that Organizational Citizenship Behavior (OCB) has a significant influence on Employee Performance (KK). This result means that according to the fifth hypothesis, namely Organizational Citizenship Behavior (OCB) has an influence on Employee Performance (KK), so that hypothesis 5 is accepted.
6. Organizational Citizenship Behavior (OCB) as an Intervening/mediation variable, where the path coefficient value is 0.386 and the t value is 3.527. The t value is greater than t table (1.96) so that spiritual intelligence has a significant influence on employee performance (KK) with Organizational Citizenship Behavior (OCB) as a mediating variable. Thus, the variable Organizational Citizenship Behavior (OCB) mediates the relationship between Spiritual Intelligence and Employee Performance variables. This result is in accordance with the sixth hypothesis, namely Spiritual Intelligence has an effect on Employee Performance with Organizational Citizenship Behavior (OCB) as a mediating variable, so H6 in this study is accepted.
7. Testing the seventh hypothesis, namely the influence of Organizational Commitment on Employee Performance with Organizational Citizenship Behavior (OCB) as a mediating variable. The path coefficient value is 0.123 and the t count is 1.134 where the value is less than 1.96 which means that the mediation is not significant. Thus, the variable Organizational Citizenship Behavior (OCB) is not able to mediate the relationship between Organizational Commitment and Employee Performance. This result is not in accordance with the seventh hypothesis, namely Organizational Commitment has an

effect on Employee Performance with Organizational Citizenship Behavior (OCB) as a mediating variable, so H7 in this study is rejected.

3.2 Discussion

The Effect of Spiritual Intelligence on Employee Performance

Based on the results of statistical calculations, it can be concluded that spiritual intelligence has a significant effect on employee performance directly. This can be seen from the t-statistical value of 2.370 where the value is greater than the t-table 1.96.

Good spiritual intelligence tends to be able to provide good output as well. The existence of high awareness makes employees try to do work according to company standards. With indicators of spiritual intelligence such as completing work in earnest, this proves or can improve employee performance. So that the higher a person's spiritual intelligence, the performance will certainly increase as well. Based on this research, it shows that the Spiritual Intelligence in the BMT Amanah Ummah can directly affect the high and low employee performance at the BMT Amanah Ummah

The results of this study are in accordance with research conducted by Amirkhani et al., (2015) which states that Spiritual Intelligence has a significant effect on employee performance.

The Effect of Organizational Commitment on Employee Performance

Based on the results of statistical calculations that have been carried out, it can be concluded that Spiritual Intelligence has a positive and significant influence on OCB. This can be seen from the t-statistical value of 5.224 where the value is greater than the t-table of 1.96.

The existence of high awareness in an employee makes them have things outside of the main job to achieve work results in the company. One of them can be seen from the behavior of employees who provide assistance voluntarily to co-workers who need help. This is where the religious dimension also plays a role in shaping a person's positive attitude, with good understanding and belief it will encourage someone to be positive in dealing with something. So that high Spiritual Intelligence can influence positive emotions and perform extra role behavior in the company, especially in BMT Amanah Ummah.

The results of this study are in line with research conducted by Moosapour et al., (2013) and A'syah & Suhaeli (2020) where Spiritual Intelligence has a positive and significant influence on OCB.

The Effect of Organizational Commitment on Employee Performance

The third hypothesis testing is the relationship between the variable Organizational Commitment and Employee Performance, where the path coefficient value is 0.077 and the t value is 0.730. The value of t count is smaller than t table (1.96) so that Organizational Commitment does not have a significant effect on employee performance.

Organizational commitment itself is an employee's loyal attitude towards the company, how an employee puts his interests after the company's interests because it becomes a moral obligation to the company. Employees who have a high commitment will have full responsibility for their work and perform their duties without asking for help from others. In this study, which was conducted at BMT Amanah Ummah, the results were not significant, the respondents did not yet have a high commitment and loyalty attitude towards the company. So it can be concluded that in this study respondents have a low loyal attitude and high desire to move from the company. So this affects the performance of employees.

This is in line with research conducted by Alam (2020) which states that there is no significant effect on the organizational commitment variable on employee performance.

The Effect of Organizational Commitment on OCB

Based on the statistical calculations carried out, it can be concluded that Organizational Commitment does not have a positive influence on Organizational Citizenship Behavior (OCB). This can be proven by the t-statistic of 1.439. Where the value is smaller than t table (1.96) so that Organizational Commitment does not have a significant effect on Organizational Citizenship Behavior (OCB).

Organizational commitment is the identification and involvement of someone who is relatively strong in the organization, to survive in the organization and is willing to strive to improve its performance to achieve the goals of the organization. With an assessment of affective, continuous and normative commitment in which an employee survives, has high loyalty and is aware of losses after leaving the company.

With the characteristics of organizational commitment, of course, requires a strong carrying capacity. The third hypothesis was rejected because of low organizational commitment, insecurity or stability like those of permanent employees, the tendency of private employees to always feel insecure about their position, career orientation, and employment status. Personal factors, such as gender, age, education level, personality, and work experience also affect organizational commitment. Where the longer a person is bound to an organization, of course, the level of loyalty will be higher. The age of the respondents is between the ages of 20-30 years, where that age is still in the search for commitment.

When an employee is satisfied with what is in an organization or company, then the employee will do his best to achieve the goals of the company, of course with extra role behavior known as OCB. High commitment will build self-satisfaction in an organization or company so that he tends to try to contribute more in a company. This is where the role of the organization is needed, how to grow good organizational commitment. By providing motivation to maintain membership in the company, increasing welfare so that the desire to survive in the organization is high.

The results of this study are in line with research conducted by Kurniawan (2015) on private employees showing that organizational commitment has a negative and insignificant effect on Organizational Citizenship Behavior (OCB).

Effect of OCB on Employee Performance

According to statistical calculations that have been carried out, there is a positive relationship between OCB and Employee Performance, where the t statistic is 5.283. This value is greater than t table (1.96) so that Organizational Citizenship Behavior (OCB) has a significant effect on Employee Performance (KK).

To improve high performance, it is necessary to have a level of awareness from an employee. With this high awareness, behavior will exceed its role or exceed its duties in achieving company goals. Such behavior needs to be grown in a company, namely Organizational Citizenship Behavior (OCB), Organizational Citizenship Behavior (OCB) is a contribution that exceeds the demands of a role in a company. With the behavior of helping others, helping voluntarily, complying with regulations, making this behavior an added value for employees, this is certainly very helpful for the company in achieving its goals. There is satisfaction when an employee has extra role behavior that has a positive impact on improving employee performance.

The results of this study support the research conducted by Chelagat & Kemboi, (2015) which states that there is a positive and significant relationship to employee performance.

The Effect of Spiritual Intelligence on Employee Performance with OCB as an Intervening Variable.

Testing the sixth hypothesis, namely the relationship between the spiritual intelligence variable on Employee Performance (KK) and Organizational citizenship behavior (OCB) as an intervening/mediation variable, where the path coefficient value is 0.386 and the t value = 3.527. The calculated t value is greater than t table = 1.96. So that Spiritual Intelligence has a significant influence on Employee Performance (KK) with Organizational Citizenship Behavior (OCB) as a mediating variable.

An employee who has high spiritual intelligence will be more positive towards Organizational Citizenship Behavior (OCB) behavior when doing work, because this is related to worship, religious beliefs. One example is if an employee helps his friend's work when he is in trouble, he believes that one day he will feel the same way. Expectations like that are one of the factors a person behaves positively. Becoming an employee who is more in terms of attitude, behavior will add value to both job satisfaction and inner satisfaction. With high awareness of Organizational Citizenship Behavior (OCB) and high spiritual intelligence, of course, employee performance will increase individually.

The results of this study support research conducted by Hidayah, (2019) which states that spiritual intelligence has a significant positive effect on employee performance with Organizational Citizenship Behavior (OCB) as an intervening or mediating variable.

The Effect of Organizational Commitment on Employee Performance with OCB as an Intervening Variable.

Testing the seventh hypothesis, namely the influence of Organizational Commitment on Employee Performance with Organizational Citizenship Behavior (OCB) as a mediating variable. The path coefficient value is 0.123 and the t count is 1.134 where the value is less than 1.96 which means that the mediation is not significant. Thus, the variable Organizational Citizenship Behavior (OCB) is not able to mediate the relationship between Organizational Commitment and Employee Performance.

The results of this study indicate that Organizational Citizenship Behavior (OCB) does not mediate, as an intervening variable on the organizational commitment variable on employee performance. In this case, identifying a person's commitment to his service to the company cannot be measured by mediating variables to improve employee performance. Where when a person's commitment is high he will sincerely help his coworkers without compensation so as to improve employee performance at the company.

This is supported by previous research from A'syah & Suhaeli (2020) which showed that organizational commitment to employee performance with Organizational Citizenship Behavior (OCB) as a mediating variable had no significant effect. Other researchers also pointed out the same thing from Taufiqurroman (2020) that Organizational Citizenship Behavior (OCB) was not able to mediate the effect of organizational commitment on employee performance.

4. Conclusion

This research concludes that spiritual intelligence has a significant positive effect on employee performance. Spiritual intelligence has a significant positive effect on OCB. Organizational commitment has no effect on employee performance. Organizational Commitment has no effect on OCB. OCB has a significant positive effect on employee performance. Spiritual intelligence has an indirect influence on employee performance with OCB as an intervening variable. So that OCB as an intervening variable is able to mediate.

Organizational commitment has no effect on employee performance with OCB as an intervening variable. So that OCB does not mediate between organizational commitment and employee performance.

Thank You

During the research and preparation of the authors get a lot of help, guidance, and advice from various parties. Therefore, the authors would like to express their deepest gratitude to: Editor of the ITB AAS Indonesia Islamic Economics Journal, which has provided the opportunity to publish.

References

- A'syah, S., & Suhaeli, D. (2020). Pengaruh Kecerdasan Spiritual Dan Komitmen Organisasi Terhadap Kinerja Karyawan Melalui Organizational Citizenship Behavior (OCB) Sebagai Variabel Intervening (Studi Empiris Karyawan Perumda Air Minum Kota Magelang). *UMMagelang Conference Series*, 394–407.
- Alam, A. S. (2020). *PENGARUH BUDAYA ORGANISASI, KOMITMEN ORGANISASI DAN GAYA KEPEMIMPINAN TERHADAP KINERJA PEGAWAI (Studi Empiris Pada Dinas Sosial dan Dinas Tenaga Kerja dan Perindustrian Kota Surakarta)*. Universitas Muhammadiyah Surakarta.
- Amirkhani, Hossein, A., & Yosefi, A. S. (2015). The Effect of Spiritual Intelligence on the Performance of Information System in the Organization. *Journal of Management Sciences*, 1(11), 285–291.
- Chelagat, L. J., & Kemboi, A. (2015). Effect of Organizational Citizenship Behavior on Employee Performance in Banking Sector, Nairobi County, Kenya. *International Journal of Business*, 5(4), 55–61. www.ijbhtnet.com
- Fitriastuti, T. (2013). Pengaruh Kecerdasan Emosional, Komitmen Organisasional dan Organizational Citizenship Behavior terhadap Kinerja Karyawan. *Jurnal Dinamika Manajemen*, 4(2), 103–114.
- Fred Luthans. (2006). *Perilaku Organisasi*. (10th ed.). PT ANDI.
- Herdian, P. D., Nugroho, R., & Sumiati, S. (2020). the Effect of Work Motivation and Spiritual Intelligence on Employee Performance With Organizational Citizenship Behaviour (OCB) as Intervening Variables. *Jmm: Jurnal Ilmu Ekonomi Dan Manajemen*, 7(01), 1–12. <https://doi.org/10.30996/jmm17.v7i01.3541>
- Hidayah, R. (2019). Pengaruh Kecerdasan Spiritual Terhadap Kinerja Karyawan Melalui Organizational Citizenship Behavior Pada PT PLN (Persero) Area Bojonegoro. *Jurnal Ilmu Manajemen*, 7(1), 58–65.
- Irhas, I. (2017). Pengaruh Kecerdasan Emosional, Kecerdasan Spiritual, Dan Komitmen Organisasional Terhadap Organizational Citizenship Behavior (OCB) (Studi Pada Dosen Tetap Perguruan Tinggi Keagamaan Islam Swasta). *Jmm Unram - Master of Management Journal*, 6(1), 1–18. <https://doi.org/10.29303/jmm.v6i1.94>
- Kurniawan, A. (2015). Pengaruh Komitmen Organisasi Terhadap Organizational Citizenship Behavior (OCB) PT X Bandung. *Jurnal Manajemen*, 15(1), 95–118. <https://doi.org/https://doi.org/10.28932/jmm.v15i1.28>
- Moosapour, Sodeif, Feizi, M., & Alipour, H. (2013). Spiritual Intelligence Relationship with Organizational Citizenship Behavior of High School Teachers in Germi City. *Journal of Business Management & Social Sciences Research*, 2(10), 72–75.
- Podsakoff, P. M., B, S., Paine, J. B., & Bachrach, D. G. (2000). Organizational Citizenship Behaviors: A Critical Review of The Theoretical and Empirical Literature and

- Suggestions For Future Research. *Journal of Management*, 26(3), 513–563.
- Prastiwi, I. E. (2018). Pengaruh Persepsi Anggota pada Sharia Compliance , Komitmen Agama dan Atribut Produk Islam Terhadap Customer ' s Trust yang Berdampak pada Keputusan Menggunakan Jasa Lembaga Keuangan Syariah (Studi Pada Bmt Amanah Ummah Sukoharjo). *Jurnal Ilmiah Ekonomi Islam*, 4(01), 28–40. <https://doi.org/http://dx.doi.org/10.29040/jiei.v4i1.162>
- Sugiyono. (2017). *Metode Penelitian dan Pengembangan (Research and Development)*. Alfabeta CV.
- Taufiqurroman. (2020). *Karyawan Dengan Organizational Citizenship Behavior (OCB) Sebagai Variabel Intervening* [IAIN Salatiga]. <http://e-repository.perpus.iainsalatiga.ac.id/7865/1/document%281%29.pdf>
- Zohar, D., & Ian, M. (2017). *Kecerdasan Spiritual*. PT Mizan Pustaka.