

HUMAN RESOURCE MANAGEMENT OF BANK RIAU KEPRI SYARIAH: OPPORTUNITIES AND CHALLENGES, AND THEIR IMPACT ON EMPLOYEE PERFORMANCE ACHIEVEMENT

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Abstract: *This study aims to analyze opportunities and challenges in the implementation of Human Resource Management (MSDI) at Bank Riau Kepri Syariah and examine its influence on employee performance by considering the role of organizational culture moderation. This study uses a quantitative approach with a type of causality research. Data was collected through questionnaires from 341 respondents who are employees of Bank Riau Kepri Syariah and analyzed using the Structural Equation Modeling–Partial Least Square (SEM–PLS) method through the WarpPLS application. The results showed that MSDI had a significant effect on employee performance, with a coefficient of 0.830 ($p < 0.001$). In addition, organizational culture was shown to moderate the relationship positively and significantly (coefficient 0.110; $p < 0.040$). These findings indicate that the effectiveness of MSDI in improving employee performance will be more optimal if supported by an organizational culture that is in line with Islamic values. The practical implications of this study are the importance of strengthening Islamic work culture, continuous training, and a fair and structured career development system to strengthen the competitiveness of Islamic banks in a sustainable manner.*

Keywords: *Human Resource Management, Employee Performance, Organizational Culture, Sharia Bank, SEM-PLS*

Introduction

In the era of globalization and digitalization that continues to grow, Indonesia's Islamic banking sector is experiencing very significant dynamics. Islamic banks are required to not only adopt modern economic technologies and policies, but also to maintain Islamic principles in all their operations (Hardana 2015). One of the important elements that supports the sustainability and progress of Islamic banks is human resource management (MSDI). MSDI is a fundamental part of the bank's management because it plays a direct role in determining service quality, product innovation, and organizational culture that is in line with sharia values (Rahmawati 2020).

Bank Riau Kepri Syariah as one of the regional banks that has transformed into a full Islamic bank has its own challenges in implementing MSDI effectively. This transformation requires the readiness of SDI who is not only technically competent, but also comprehensively understands sharia principles. In this context, it is important for management to implement an MSDI system that integrates Islamic spirituality with contemporary business needs, as described in the Islamic Human Capital Management approach (Yuliar 2021). MSDI in the Islamic perspective views man not as just a means of production, but as intelligent beings created to be caliphs on earth (QS. Al-Jatsiyah: 13). Therefore, MSDI's approach to Islamic banking must be comprehensive, starting from the aspects of planning, recruitment, training, career development, to a compensation system that reflects the values of justice and trust (Hardana 2015; Silviyah et al. 2022).

Several previous studies have shown that good SDI management will have a positive impact on employee performance achievement. For example, research by Rahmayani and Prasetya revealed that simultaneous training of human resources has a significant effect on improving employee performance in Islamic microfinance institutions. Components such as instructors, training methods, materials, and training infrastructure contribute to the achievement of optimal work results (Rahmayani and Prasetya 2014). Other research has also shown that education and training have a positive impact on employee productivity, efficiency, and loyalty (Hardityo and Fahrullah 2021; Musfiroh et al. 2023).

However, it is undeniable that the implementation of MSDI also faces various challenges. One of them is the limitation of the transformati workforce who understand aspects of fiqh muamalah in depth. This is often an obstacle in the consistent application of sharia principles in the banking work environment (Yuliar 2021). In addition, some Islamic banks do not have a systematic career development system, as well as a lack of internalization of Islamic values in the organizational culture (Silviyah et al. 2022).

In the context of Bank Riau Kepri Syariah, the opportunity for MSDI development is wide open. This bank has the potential to become a role model in the implementation of SDI management based on Islamic values at the regional level. With the right MSDI approach, Bank Riau Kepri Syariah is not only able to improve the performance of individual employees, but also strengthens the institution's reputation as a trusted, reformed, and based on Islamic ethics. Opportunities that can be maximized include strengthening the continuous training system, integrating sharia values in the performance evaluation system, and developing an Islamic work culture that supports collective work spirit, professionalism, and spirituality. In addition, improving SDI's managerial quality through an organizational culture approach has been proven to increase employee loyalty and productivity, as explained by (Silviyah et al. 2022) in his research on the relationship between organizational culture and MSDI quality.

On the other hand, the challenges faced include the limited SDI development budget, resistance to change from post-conversion employees to the sharia system, and competency gaps between departments that can hinder internal synergy. This requires management to implement a data-driven MSDI strategy, thoroughly evaluate training needs, and build a fair and transformative reward system. Based on these findings and realities, it is very important to conduct a comprehensive study on human resource management at Bank Riau Kepri Syariah, focusing on analyzing opportunities and challenges, as well as how they impact employee performance achievement. This research is expected to be able to make a theoretical and practical contribution to the development of SDI management policies in other Islamic financial institutions in Indonesia.

Based on this background, the formulation of the problem in this study is as follows: 1) What are the opportunities and challenges in the implementation of human resource management at Bank Riau Kepri Syariah? 2) Does human resource management affect the achievement of employee performance at Bank Riau Kepri Syariah? 3) Does human resource management affect the achievement of employee performance in moderation by organizational culture at Bank Riau Kepri Syariah?

Literature Review

Human Resource Management, Employee Performance, and Organizational Culture

Human Resource Management

According to Hardana (2015), MSDI (Human Resource Development Management) is a science or method for organizing the relationships and roles of human resources efficiently and effectively, so that the goals of the company, employees, and society can be achieved optimally. In the Islamic context, humans are viewed as stewards (khalifah) on earth who are entrusted with managing all resources responsibly and with integrity. Therefore, the MSDI approach emphasizes not only efficiency and productivity but also work ethics and spiritual values.

Meanwhile, Rahmawati (2020) emphasizes that MSDI is crucial in the era of global competition, especially within the Islamic banking environment. Good management of human resources can produce professional, highly competitive organizations that are able to survive in dynamic economic conditions. MSDI involves planning, organizing, implementing, and supervising the workforce while adhering to the principle of "the right man in the right place." Furthermore, Silviah et al. (2022) associate the success of MSDI with the strength of organizational culture. An organizational culture that aligns with Islamic values and a spirit of collectiveness can strengthen the implementation of MSDI and create a healthy, inclusive, and collectively progressive work environment.

Assessment of human resources within an organization is necessary to ensure that the workforce truly contributes to achieving the company's vision and mission. In the context of Islamic banking, the assessment of human resource quality must also consider spiritual and moral dimensions, in addition to technical competence and work productivity.

Musfiroh et al. (2023) assert that education and training are key indicators in human resource development. An adequate level of education and participation in relevant training significantly influence employee work quality. Assessment can be conducted based on how well an employee master's the knowledge and skills required for their job, as well as how effectively the training is applied in daily work practices.

Rahmayani and Prasetya (2014) add that components of training—such as instructor quality, training methods, training materials, and facilities—are important indicators in evaluating the contribution of training to employee performance improvement. One of the important findings of their study is that well-structured and simultaneous training can have a major impact on employee work efficiency and effectiveness.

Employee Performance

According to Fahmi, (2016), Stating that "performance is the results obtained by an organization, whether the organization is profit-oriented and non-profit-oriented that is generated over a period of time". Meanwhile Bangun, (2014) Performance is the result of work achieved by a person based on job requirements. A job has certain requirements to be able to be done in achieving a goal which is also called a job standard. Employee performance can be used as a basis for job improvement (job promotion), compensation increase, mutation and layoff.

Zulkifli et al., (2023) explain the dimensions and indicators that can be used to research employee performance at Sharia Banks in Indonesia, namely:

- 1) Work Quality, with the following indicators: (1) Work that always meets or exceeds the standards that have been set. (2) the work is completed properly and appropriately.
- 2) Quantity, with the following indicators: (1) Able to complete many tasks in a short time. (2) Volume of work in accordance with the company's expectations.
- 3) Punctuality, with the following indicators: (1) Punctuality in completing tasks. (2) Job deadline.
- 4) Effectiveness, with the following indicators: (1) Work done regularly makes a significant contribution to the goals of the team or organization. (2) effective in achieving the targets and work objectives that have been set.
- 5) Independence, with the following indicators: (1) Working independently without excessive help from others. (2) Comfortable and confident when given the responsibility to complete tasks on their own.

Organizational Culture

Organizational Culture According to (Griffin and Moorhead 2014) is a set of shared values, often overlooked, that help people in a group, organization, or society to understand which actions are considered acceptable and which are considered unacceptable. Meanwhile, (Schein 2004) states that "Organizational culture as a pattern of basic assumptions invented, created, or developed by a particular group with the intention that the organization learns to overcome or overcome its problems that arise due to external adaptation and internal integration that have gone well enough that it needs to be taught to new members as the correct way to understand, think and feel about these problems. Culture includes assumptions, adaptations, perceptions and lessons. A culture includes three layers. The first layer includes objects and creations that are visible but often cannot be interpreted. The second layer is values or things that are important to people. The third layer is the basic assumption that tells individuals how to guide their behavior.

7 (tujuh) karakteristik utama tampaknya menangkap esensi budaya organisasi (Robbins 2018):

1. Innovation and risk-taking, the extent to which employees are encouraged to be innovative and take risks

2. Attention to detail, the extent to which employees are expected to show precision, analysis and attention to detail
3. Results orientation, the extent to which management focuses on the results rather than on the techniques and processes used to achieve those results
4. People orientation, the extent to which management decisions take into account the impact of results on people in the organization
5. Team orientation, the extent to which work activities are organized on a team basis, rather than on an individual basis,
6. Aggressiveness, the extent to which people are aggressive and competitive instead of casual-casual.
7. Stability, the extent to which organizational activities emphasize maintaining the status quo rather than growth.

The Influence of Human Resource Management on Employee Performance

Human Resource Management (SDI) plays a crucial role in creating optimal employee performance. Based on Goal-Setting Theory (Locke, E., & Latham 2006), One of the keys to improving performance is through setting clear, challenging, and mutually agreed upon goals between managers and employees. In the context of SDI management, this reflects the importance of the manager's role in guiding, setting work targets, and providing strategies and feedback for those achievements. In addition, Social Cognitive Theory (Bandura 2011) explained that employee self-efficacy – that is, belief in one's own abilities – is greatly influenced by the work environment, managerial support, and opportunities to learn from others (observational learning). Therefore, good SDI management practices, such as training, coaching, mentoring, and performance appraisal systems, will encourage increased self-efficacy which ultimately impacts improved performance. In other words, effective SDI management not only prepares competent human resources, but also creates the psychological conditions that support high performance. The combination of setting the right goals and strengthening self-efficacy is the theoretical basis that explains that SDI management has a significant effect on employee performance.

Research by (Hardana 2015) states that a good MSDI is able to design a system of recruitment, training, career development, and performance evaluation that directly affects the quality of employees and the output of the work produced. Other research by (Musfiroh et al. 2023) shows that there is a significant relationship between training and education as part of MSDI and improving the quality of employee performance in Islamic financial institutions. The higher the intensity and relevance of the training program, the greater its contribution to employee productivity and work efficiency. This is reinforced by (Rahmayani and Prasetya 2014) which revealed that all aspects of SDI training (instructors, methods, materials, and facilities) had a significant effect on employee performance simultaneously. Further (Hardityo and Fahrullah 2021) emphasizing that development and training that are integrated with Islamic values will have an impact on the Islamic performance of employees, which is reflected in trust, responsibility, and loyalty to the organization.

The Influence of Human Resource Management on Employee Performance is Moderated by Organizational Culture

Apart from the SDI management practices themselves, organizational culture plays an important role as a factor that can strengthen or weaken the influence of SDI management on employee performance. In the development of Goal-Setting Theory, (Erez 1986) stating that in setting organizational goals, cultural values greatly determine the success of achieving goals

and employee performance. A culture that supports collaboration, innovation, and integrity will strengthen the impact of SDI's management strategy. (Kramer, Allen, and Gergen 1995) also emphasizes that organizational culture is one of the eight main factors that affect the success of goal setting in a work team. When organizations instill a culture that supports cooperation and work ethic, employees are more motivated to work optimally as part of a harmonized system. Thus, organizational culture acts as a moderator variable that strengthens the relationship between SDI management and employee performance. If the organizational culture is in line with SDI's management practices – for example, a culture that values achievement, innovation, and self-development – then SDI's management's influence on performance will be stronger and more significant. Conversely, a rigid or non-adaptive culture can hinder the effectiveness of SDI management in improving performance.

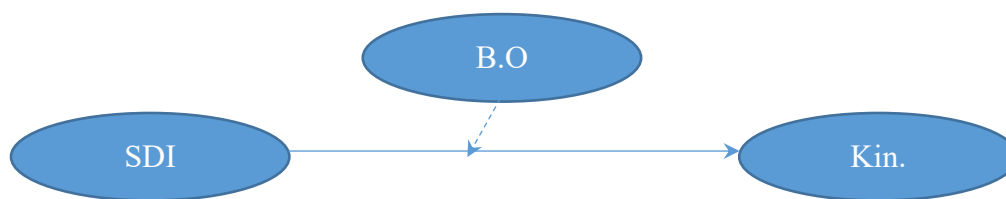


Figure 1. Research Framework

According to (Silviyah et al. 2022) In his research, it was stated that the improvement of MSDI quality was significantly influenced by the strength or weakness of the organizational culture. A culture that encourages teamwork, open communication, and Islamic values such as honesty, responsibility, and hard work has been proven to strengthen MSDI's effect on employee performance. If the organizational culture is weak or inconsistent, then even a good MSDI program will not have an optimal impact on employee work outcomes. In line with that, (Rahmawati 2020) underlined that in Islamic banking, the integration between the MSDI system and the Islamic work culture is an important foundation to create synergy between the vision of the institution and the values of the individual in the organization. A conducive organizational culture will strengthen the intrinsic motivation of employees and magnify the positive effects of MSDI policies on their work performance.

Based on the presentation related to the relationship between the variables of human resource management, performance and culture as moderation, the research framework can be described as follows:

Research Methods

This type of research is causality research. Causality research is research that seeks to find a comparison in the form of cause-effect between several concepts or several variables or several strategies developed in management (Ferdinand 2016). The population in this study is all employees of Bank Riau Kepri Syariah which totals 2325, spread across 12 districts / cities. Using the slovin formula, the sample taken amounted to 341 people. Meanwhile, the technique used is non-probability sampling. Data collection techniques using questionnaires, as well as data analysis techniques using Structural Equation Modeling – Partial Least Square (SEM PLS) using WarpPls.

Research and Discussion Results

Opportunities and Challenges in the Implementation of Human Resource Management at Bank Riau Kepri Syariah

Human Resource Management (MSDI) is a crucial aspect in forming a professional, integrity, and highly competitive Islamic banking organization. During institutional transformation and expanding business reach, Bank Riau Kepri Syariah is faced with various opportunities as well as challenges in the implementation of MSDI. The effective implementation of MSDI is the main determinant in creating a workforce that performs well and is in line with sharia values.

Opportunities in the Implementation of MSDI at Bank Riau Kepri Syariah Transformation Towards Full Islamic Banking

The change in the status of Bank Riau Kepri from a conventional bank to an Islamic bank provides strategic space to rebuild the MSDI system based on Islamic values. As stated by Yuliar (2021), Islamic banks have advantages if they can integrate a recruitment, compensation, training, and work culture system that reflects sharia principles, such as trustworthiness, honesty, and fairness. This transformation is an opportunity for Bank Riau Kepri Syariah to design an MSDI that is not only technical, but also spiritual.

Commitment to SDI Education and Training

Research by Musfiroh et al. (2023) shows that education and training have a significant influence on improving employee performance in Islamic financial institutions. Bank Riau Kepri Syariah has the potential to develop a sharia-based training program that is structured and relevant to job demands. It is also a long-term investment in improving the quality of SDI.

Support for Local Regulations and Culture

As a regional bank, Bank Riau Kepri Syariah can take advantage of the strength of local culture and the support of the local government as an opportunity to internalize Islamic values in MSDI. Research by Hardana (2015) emphasizes the importance of aligning MSDI with community values to increase work effectiveness

Development of Technology and Information Systems

The development of information technology allows Bank Riau Kepri Syariah to implement a more measurable, transparent, and efficient digital MSDI system. Through this system, the recruitment process, performance appraisal, and career development can be carried out more objectively and in accordance with the principles of meritocracy.

Challenges in the Implementation of MSDI at Bank Riau Kepri Syariah Limitations of SDI That Have Sharia Competence

One of the main challenges is the limited number of workers who are not only technically competent but also have a deep understanding of sharia principles. Musfiroh et al. (2023) and Rahmawati (2020) underlined that the lack of an educated workforce in the field of Islamic finance is an obstacle to the holistic implementation of MSDI. These risks causing violations of sharia principles in operational practices.

Lack of Organizational Culture Based on Islamic Values

Although it has transformed into an Islamic bank, not all elements of the organizational culture of Bank Riau Kepri Syariah fully reflect Islamic values. Syafitri et al. (2022) emphasized that without a strong and harmonized organizational culture, MSDI will be difficult to implement

effectively. Individualistic work culture, resistance to change, and weak internalization of Islamic values are real challenges.

Inequality in the Career Development System

The next challenge is the uneven system of sustainable and competency-based career development. Hardityo and Fahrullah (2021) show that training and development that are not designed in a structured manner cause not optimal Islamic performance of employees. This inequality can hinder the motivation and enthusiasm of employees in working productively and responsibly.

SDI Budget and Infrastructure Limitations

As a regional bank, obstacles in terms of SDI development budgets are often an obstacle in itself. Meanwhile, the information technology system that is not optimal also hinders the integration process of MSDI with the bank's operational system.

Hypothesis Test

The results of the Path Coefficient Estimation test are as follows:

Table 2. Path Coefficient Test Results

Hypotesis	Coefficient	P Value	Decision
SDI -> KIN	0.830	<0.001	Berpengaruh
B.O x SDI -> KIN	0.110	<0.040	Berpengaruh

Based on the table above, it can be seen the influence between the variables studied. Meanwhile, if you look at the graph of the relationship between the variables studied, it can be seen in the following figure:

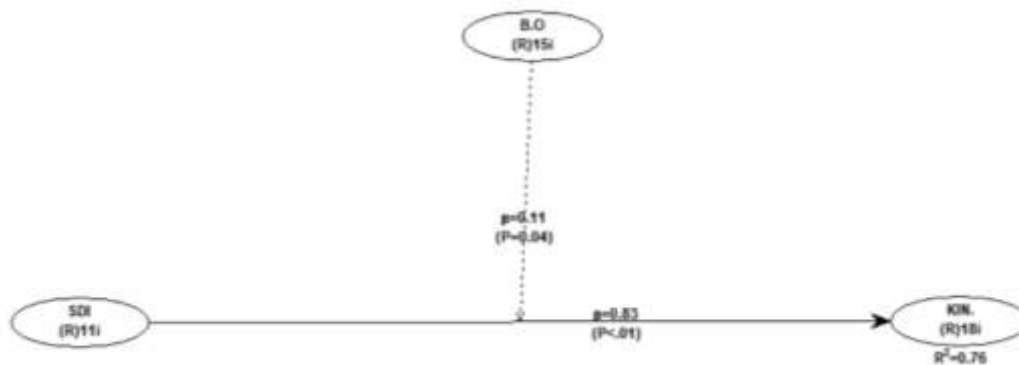


Figure 2. Hypothesis Testing Results

Based on the image and table above, the results of the hypothesis test are obtained as follows:

(1) The Influence of Human Resources on Employee Performance

The results of the analysis show that human resources have a significant effect on employee performance with a coefficient value of 0.830 and a p-value of < 0.001. This high coefficient value indicates that good SDI management, including training, development, competence, and an Islamic work attitude, directly contributes strongly to improving employee performance. This finding is in line with the research of Rahmayani and Prasetya (2014) which found that all aspects of SDI training—from instructors, methods, materials, to facilities—have a significant effect on the performance of BMT UGT Sidogiri employees. Similarly, Musfiroh et al. (2023) in a study at PT. BPRS Lantabur emphasized that SDI education and training have a positive

and significant influence on productivity and work efficiency. In addition, Hardityo and Fahrullah (2021) also found that SDI training and development contribute to improving the Islamic performance of employees at PT. Jamkrindo, with a correlation of 81.6%. This reinforces the finding that successful SDI management not only increases productivity but also forms ethical and professional employees according to Islamic values. Thus, the results of this study confirm that good SDI management at Bank Riau Kepri Syariah is a strategic key in forming a high-performance workforce and in accordance with the vision of Islamic financial institutions.

(2) Organizational Culture Moderates the Influence of Human Resources on Employee Performance

The results of the analysis also show that organizational culture plays a significant role as a moderator in strengthening the relationship between human resources and employee performance, with a moderation coefficient of 0.110 and a p-value of < 0.040 . This means that when the organizational culture is supportive, the positive influence of SDI on performance will be even greater. These findings are supported by research by Syafitri et al. (2022) who stated that the quality of MSDI is greatly influenced by the strength of organizational culture.

A work culture that emphasizes collaboration, honesty, loyalty, and Islamic spiritual values has been proven to strengthen the impact of MSDI's policies on employee work outcomes. A conducive work environment and internalized shared values allow employees to feel engaged and motivated to perform at their best. In line with that, Rahmawati (2020) emphasized the importance of alignment between work culture and the MSDI system. When the organizational culture is not supportive, even a well-designed MSDI program will not be effective in improving SDI performance. The implications of this result are very relevant for Bank Riau Kepri Syariah, which is in the process of transitioning to become a fully Islamic financial institution. An organizational culture that internalizes Islamic values, such as trust, *ukhuwah*, and justice, is the foundation that strengthens the entire SDI management process.

Conclusion

Based on the results of this study and the support of previous studies, it can be concluded that:

- 1) The implementation of human resource management at Bank Riau Kepri Syariah opens up great opportunities to create superior and highly competitive financial institutions within the sharia framework. Opportunities such as the growth of the sharia industry, government support, and technology must be optimally utilized. However, challenges such as lack of the right talent, resistance to change, and the need for organizational culture transformation cannot be ignored. For this reason, BRKS needs to implement a comprehensive strategy in recruitment, training, cultural development, and evaluation systems based on sharia *maqashid*.
- 2) MSDI has a significant influence on employee performance, especially when managed strategically through training, development, and the formation of Islamic attitudes and work ethic.
- 3) Organizational culture plays a role as a factor that strengthens the relationship between MSDI and performance, by ensuring that the values of collective work, integrity, and spirituality become part of the organization's daily behavior.

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