The Effects Of Spiritual Capital On Organizational Citizenship Behavior And Performance Rural Bank Employees In The Region Of Central Java Province

Ida Aju Brahma Ratih*

*University 17 Agustus 1945 Surabaya

ABSTRACT

Rural Banks (BPR) are one of the agents of regional and rural economic growth and are also the spearhead of distributing capital/financing for the Micro, Small and Medium Enterprises (MSME) sector. Human resources are a very valuable asset for companies in the banking services sector because this type of company sells services in the field of collecting third party funds in the form of savings and deposits as well as providing credit (loan) services. The employee's performance will be reflected in the service he provides to customers as outlined in the KPI (Key Performance Indicators) assessment. If the performance provided is not satisfactory, then customers will not do business with the company again. So it can be seen that employee work performance greatly influences the survival of banking companies.

The population in this study were employees of the Rural Banks (BPR) owned by the Regional Government of Central Java Province with a total of 2169 people. The sample was determined using Quota Sampling and the Slovin formula, the sample size was 338 respondents. In this study, data analysis used SEM (Structural Equation Modeling) using AMOS version 26 software. The results of this research prove that: 1) Spiritual capital influences OCB; 2) Spiritual capital has no significant effect on performance; 3) OCB has a significant effect on employee performance

Keywords: Spiritual Capital, Organizational Citizenship Behaviour, Performance, Rural Bank

INTRODUCTION

Rural Banks (BPR) are one of the agents of regional and rural economic growth and are also the spearhead of distributing capital/financing for the Micro, Small and Medium Enterprises (MSME) sector. In Central Java Province there are 29 Regency Governments that have Rural Banks (BPR) operating in their respective Regency Government areas whose controlling shares are owned by the Regency Government.

Human resources are a very valuable asset for companies in the banking services sector because this type of company sells services in the field of collecting third party funds in the form of savings and deposits as well as providing credit (loan) services. The employee's performance will be reflected in the service he provides to customers as outlined in the KPI (Key Performance Indicators) assessment. If the performance provided is not satisfactory, then customers will not do business with the company again. So it can be seen that employee work performance greatly influences the survival of banking companies.

In managing Rural Banks (BPR), Organizational Citizenship Behavior (OCB) is required, namely organizational citizenship behavior where employees must be honest, disciplined, work hard, work sincerely and help each other and be responsible for working together to achieve company goals. One important factor in fostering OCB is spirituality (Helmy & Wiwoho, 2016). Spiritual Leadership (SL) primarily operates on hope, belief, vision, inner life, and altruistic living (Fry, 2016). These factors can be said to support a person's desire to work and sacrifice their time and energy for the welfare of the organization.

The aim of this research is to prove and analyze:
1. The influence of spiritual capital on OCB of employees of Rural Banks (BPR) in the Central Java Province region.
2. The influence of spiritual capital on performance of employees of Rural Banks (BPR) in the Central Java Province region.
3. The influence of OCB on performance of employees of Rural Banks (BPR) in the Central Java Province region.

LITERATURE REVIEW
Spiritual Capital

Spiritual capital is defined as wealth that helps maintain humanity's future and wealth that nurtures and maintains the human spirit (Zohar & Marshall, 2004). According to Abdullah & Sofian (2012), spiritual capital is very important in individuals and organizations that can influence the way an entity or company is managed, ensure business operations run in accordance with laws and standards, and are honest in financial matters, which will ultimately improve company performance. Where the spiritual capital indicators are:
a. Faith
b. Emotion
c. Religious Knowledge
d. Ethical Values

Organizational Citizenship Behaviour

Organizational Citizenship Behavior (OCB) is a positive behavior, in this case the behavior of employees of PT BPR Bank Daerah Karanganyar in helping the work of other individuals shown by someone in an organization. The Organizational Citizenship Behavior variable is measured using a Likert scale. The Organizational Citizenship Behavior indicators used in the research:

a. *Altruism*
b. *Conscientiousness*
c. *Sportmanship*
d. *Courtessy*

Performance

Employee performance is: an achievement/work result achieved by an employee in carrying out his duties. The variables and indicators that are part of this concept are elements of employee performance assessment according to Wibowo (2011: 246) which include:

a. Work Quantity
b. Work Quality
c. Productivity
d. Punctuality

Research Model Method

Figure 1: Research Framework
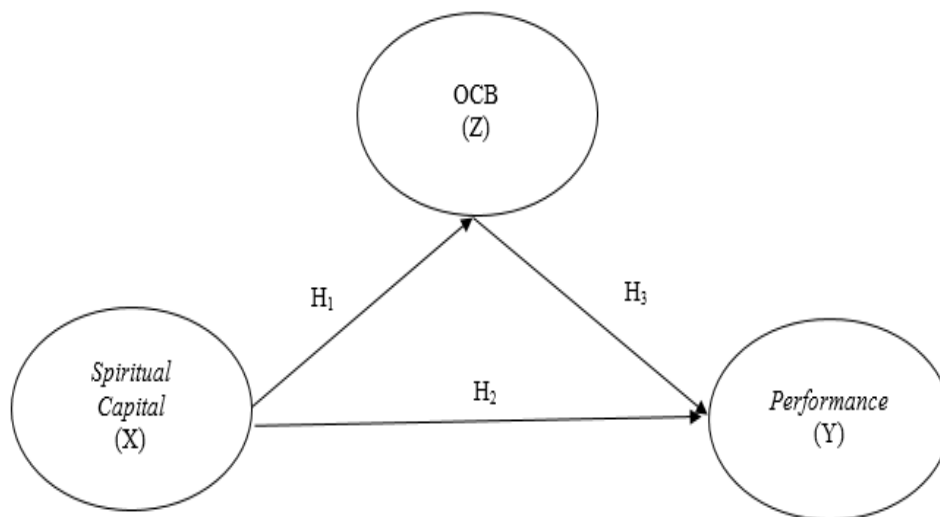
Hypothesis 1: Spiritual Capital has a significant effect on OCB of employees of Rural Banks (BPR) in the Central Java Province region.

Hypothesis 2: Spiritual Capital has a significant effect on Performance of employees of Rural Banks (BPR) in the Central Java Province region.

Hypothesis 3: OCB has a significant effect on performance of employees of Rural Banks (BPR) in the Central Java Province region.

RESEARCH METHOD

Researchers used SEM (Structural Equation Modeling) with the software used, namely AMOS and SPSS to carry out data processing and analysis. The use of SEM in this research is because SEM is considered more accurate, where researchers not only know the relationship between variables, but also know the components that make up the variables and know their magnitudes. The population in this study were employees of the People's Credit Bank (BPR) owned by the Regional Government of Central Java Province with a total of 2169 people. The sample was determined using Quota Sampling and the Slovin formula, the sample size was 338 respondents.

DISCUSSION

1. Preliminary Analysis

Preliminary analysis is an initial analysis of survey data. In this preliminary analysis, researchers evaluated the validity and reliability of the questionnaire used in the survey. Validity and reliability testing uses data from at least 30 respondents (Malhotra, 2007; Solimun et al., 2017). In this initial analysis, the questionnaire will be tested on 50 BPR employees belonging to the Regency Government in Central Java Province.

The results of validity and reliability testing were carried out with the help of the IBM-SPSS Statistics v.28 program. The test results are presented in Table 1 and Table 2.

Table 1: Validity Test

Variables	Indicators	Item/ criteria	Corrected Item-Total Correlation	Decision
Spiritual Capital (X)	Faith (X.1)	X.1.1	0.663	Valid
		X.1.2	0.542	Valid
	Moral (X.2)	X.2.1	0.690	Valid
		X.2.2	0.408	Valid
	Religious Knowledge (X.3)	X.3.1	0.494	Valid
		X.3.2	0.701	Valid
	Ethics (X.4)	X.4.1	0.490	Valid
		X.4.2	0.465	Valid
Organizational Citizenship Behaviour / OCB (Z)	Altruism (Z.1)	Z.1.1	0.390	Valid
		Z.1.2	0.485	Valid
	Conscientiousness (Z.2)	Z.2.1	0.649	Valid
		Z.2.2	0.623	Valid
	Sportmanship (Z.3)	Z.3.1	0.626	Valid
		Z.3.2	0.711	Valid
	Courtessy (Z.4)	Z.4.1	0.514	Valid
		Z.4.2	0.757	Valid
Performance (Y)	Quantity (Y.1)	Y.1.1	0.796	Valid
		Y.1.2	0.829	Valid
	Quality (Y.2)	Y.2.1	0.833	Valid
		Y.2.2	0.744	Valid
	Productivity (Y.3)	Y.3.1	0.639	Valid
		Y.3.2	0.823	Valid
	Timeliness (Y.4)	Y.4.1	0.646	Valid
		Y.4.2	0.786	Valid

The results of the validity test show that the correlation value of each measurement item on all variables has a range between 0.390-0.833 (all greater than 0.30), thus it can be concluded that all statement items meet the validity criteria and are valid to be used to measure the spiritual capital, OCB and performance variables. , so that it can be used for further analysis.

Table 2: Reliability Test

Variables	Number of Items	Cronbach's Alpha	Decision
Spiritual Capital (X)	8	0.824	Reliable
OCB (Z)	8	0.839	Reliable
Performance (Y)	8	0.931	Reliable
Rule of Thumbs		≥ 0.70	

Meanwhile, the results of the reliability test show that the Cronbach's alpha value for the spiritual capital, OCB and performance variables is 0.824; 0.839, and 0.931, these three values are greater than 0.70, so it can be concluded that the formulation of the statement items used to measure these variables is reliable and can be trusted as a measuring instrument with a good level of reliability (good reliability).

2. Respondents' Profile

The research sample was BPR employees belonging to the Regency Government in Central Java Province, with a sample size of 338 people. Next, the sample will be described according to bank origin, gender, age, length of service, position, employee status and latest education.

The results of the description of the characteristics of the respondents are presented in Table 3.

<div align="center">Table 3: Respondents's profile</div>

Respondent's Profile	Description	Frequency	Percentage
Name of Bank	PT BPR Bank Bapas 69 (Perseroda)	35	10.4
	PT BPR Bank Daerah Karanganyar (Perseroda)	29	8.6
	PUD Bank Karanganyar	22	6.5
	PT BPR Bank Boyolali (Perseroda)	17	5.0
	PT BPR Bank Djoko Tingkir (Perseroda)	17	5.0
	PT BPR Bank Klaten (Perseroda)	17	5.0
	PT BPR Bank Daerah Pati (Perseroda)	16	4.7
	Perumda BPR Bapas Kab Temanggung	14	4.1
	PT BPR Bank Jepara Artha (Perseroda)	14	4.1
	PT BPR Bank Wonosobo (Perseroda)	14	4.1
	Perumda BPR Bank Brebes	11	3.3
	18 BPR lainnya (@ frek ≤10)	132	39.1
Gender	Male	181	53.6
	Female	157	46.4
Age	21-30 years	51	15.1
	31-40 years	140	41.4
	More than 40 years	147	43.5
Length of Work	1-10 years	144	42.6
	11-20 years	149	44.1
	More than 20 years	45	13.3
Current Position	Kepala Bagian	84	24.9
	Kepala Kas	82	24.3
	Kepala Seksi	71	21.0
	Staf	56	16.6
	Kasubag	16	4.7
	12 jabatan pimpinan lainnya (@frek < 10)	29	8.6
Employee Status	Permanent employees	319	94.4
	Contract employees	19	5.6
Last Education	High School	9	2.7
	Diploma	17	5.0
	Bachelor	280	82.8
	Master	32	9.5
	Total	338	100.0

3. Analysis of The Measurement Model

Measurement model analysis was carried out with three objectives, namely testing measurement model fit, construct validity, and construct reliability.

The results of evaluating the suitability of the measurement model have produced good fit criteria for absolute fit indices and incremental fit indices (probability chi-sq 0.000, cmin/df 2.092, GFI 0.950, RMSEA 0.041, SRMR 0.043, CFI 0.972, TLI 0.962, NFI 0.948, RFI 0.930 , and AGFI 0.921), so that the measurement model is acceptable and can be used for further analysis.

After ensuring that the measurement model has good model fit, construct validity testing is then carried out. Construct validity shows a test to determine the extent to which indicators measure the construct. In SEM, construct validity testing is carried out through convergent validity, with the rule of thumb that the construct is said to meet convergent validity if the indicators on the construct have a standardized regression weight (factor loading) value of at least 0.50 and a preferable value of 0.70. (Hair et al., 2018:632). Meanwhile, construct reliability is checked using the construct reliability value. A construct is said to be reliable if the construct reliability value is greater than 0.70 and can also be with an Average Variance Extracted (AVE) value above 0.50 (Hair et al., 2018: 605).

<div align="center">Table 4: Construct validity and construct reliability</div>

Constructs	Indicators	Standardized regression weight	Construct Reliability	AVE
Spiritual Capital (X)	Faith (X.1)	0.677	0.786	0.503
	Moral (X.2)	0.672		
	Religious Knowledge (X.3)	0.718		
	Ethics (X.4)	0.698		
OCB (Z)	Altruism (Z.1)	0.774	0.817	0.527

	Conscientiousness (Z.2)	0.708		
	Sportmanship (Z.3)	0.688		
	Courtessy (Z.4)	0.732		
Performance (Y)	Quantity (Y.1)	0.905		
	Quality (Y.2)	0.905	0.899	0.693
	Productivity (Y.3)	0.850		
	Timeliness (Y.4)	0.640		
	Rule of thumbs	≥0.50	≥0.70	≥0.50

Table 7 shows that in the measurement model all indicators have produced a standardized regression weight value of more than 0.50, a construct reliability value of greater than 0.70, and also an AVE value of greater than 0.50, so that all of them are valid and reliable in measuring the constructs of spiritual capital, OCB, and performance. .

4. Analysis of The Structural Model

After the measurement model analysis stage is fulfilled, the next stage is structural model analysis. The structural model stage begins with an evaluation of the structural model fit (goodness of fit) which functions to ensure the model developed is in accordance with the data (good fit). The results of the structural model estimation are presented in Figure 2.

Figure 1: Assessing the Structural Model
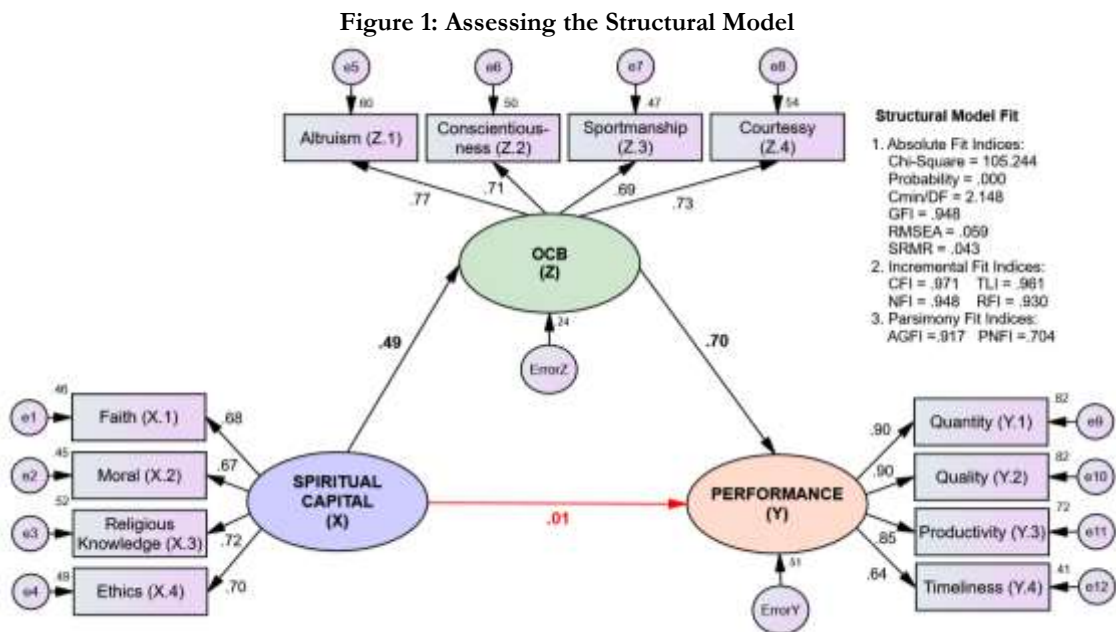
The results of calculating the values of the goodness of fit indices in the structural model are probability 0.000, Cmin/df 2.148, GFI 0.948, RMSEA 0.059, SRMR 0.043, CFI 0.971, TLI 0.961, NFI 0.948, RFI 0.930, and AGFI 0.917. These results show that all the criteria for absolute fit indices, incremental fit indices, and parsimony fit indices have met the requirements (good fit), so that the structural model can be accepted, and then hypothesis testing is carried out regarding the significance of the influence between variables, both direct effect, mediation effect, and total effect.

Furthermore, as in regression analysis, SEM also produces an output coefficient of determination ($R2$). Hair et al. (2018:152) states that the coefficient of determination measures the proportion of diversity in the dependent variable that can be explained by the independent variable. The results of the calculation of the coefficient of determination show that the R_{OCB}^2 value is 0.236, meaning that the percentage of influence of spiritual capital on OCB in BPR employees belonging to the Regency Government in Central Java Province is 23.6%, then the $R_{Performance}^2$ value is 0.506, meaning that the percentage of influence of spiritual capital and OCB on employee performance BPR owned by the Regency Government in Central Java Province is 50.6%.

5. Hypothesis Testing
a. Analysis of the Direct Effect

The next stage of analysis is hypothesis testing on each influence path, namely examining the estimated parameters of the relationship between variables that represent each theoretical hypothesis. The hypothesis can be accepted if the path parameter is statistically significant with the direction of influence as predicted, meaning that the path parameter must be greater than zero for the positive direction and less than zero for the negative direction (Hair et al., 2018: 589).

The following are the results of testing structural relationships in the context of testing each research hypothesis based on SEM output:

Table 5: Summary of the Direct Effect Hypotheses

Direct effect			Std. Estimate	C.R. [a]	P value [a]	Hypothesis
Spiritual Capital	→	OCB	0.485	5.717	0.015*	H$_1$ accepted
Spiritual Capital	→	Performance	0.014	0.186	0.878 [n.s]	H$_2$ rejected
OCB	→	Performance	0.704	8.916	0.018*	H$_3$ accepted

*. Significant at the 0.05 level   **. Significant at the 0.01 level   n.s. Not significant
[a] C.R. and p-value based on bootstrapping bias-corrected percentile method

Based on Table 5 above, it can be explained as follows:

The estimated coefficient of the influence of spiritual capital on OCB shows a significant influence with a CR value of 5.717 (>1.96) and a p-value of 0.015 (<5%). The resulting influence coefficient is 0.485 (positive), meaning that the higher the employee's spiritual capital, the higher the OCB. Thus, the first hypothesis which states that spiritual capital has a significant effect on OCB in BPR employees belonging to the Regency Government in Central Java Province, can be accepted **(H1 is accepted).**

In general, BPR employees belonging to the Regency Government in Central Java Province have good spiritual capital because they have implemented the values of their religious teachings so that their behavior is helpful or selfless. The stronger the employee's spiritual capital, the stronger their OCB behavior will be. Thus, spiritual capital has a significant effect on OCB among BPR employees belonging to the Regency Government in Central Java Province.

The results of this research confirm the Spiritual Capital theory by Brigham Houston (2006), Triyuwono (2012), Woodberry (2003), Zohar & Marshal (2004), Campuzano & Seteroff (2010) and also confirm the OCB theory by Podsakoff (2000), Organ (1988), Luthans (2006), Podsakoff (1997).

The results of this research support the results of research conducted by Moghadam & Makvandi (2019), Ahmed, et al., (2019, Ridlo et al. (2021), Rina and Thatok (2019) which stated that spiritual capital influences OCB.

The coefficient estimation results for the influence of spiritual capital on performance show that the influence is not significant with a CR value of 0.186 (<1.96) and a p-value of 0.878 (>5%). The resulting influence coefficient is only 0.014, meaning that the higher the spiritual capital of employees is not able to have a real impact on improving their performance. Thus, the second hypothesis which states that spiritual capital has a significant effect on the performance of BPR employees belonging to the Regency Government in Central Java Province, cannot be accepted **(H2 is rejected).**

Spiritual Capital has no significant effect on employee performance at Regency Government-Owned BPRs in Central Java Province because Spiritual Capital is only the basic capital for the birth of employee traits and behavior based on loyalty, obedience in worship in accordance with the teachings of their respective religions and only knowledge of knowledge related to meaning, values, and fundamental goals in life regarding good deeds that must be carried out and prohibitions that must be abandoned. Meanwhile, working at a People's Credit Bank (BPR) is assessed based on the Key Performance Indicator (KPI) targeted by the company, including achievement in terms of both quantity and quality of work. To support the achievement of this performance, employees are needed who have the will to try and have the required competencies in accordance with their respective fields of work and are measured by compliance in carrying out SOPs in accordance with applicable regulations. This means that the better spiritual capital has not had a real impact on improving employee performance. So Spiritual Capital does not have a significant effect on employee performance at BPRs owned by the Regency Government in the Central Java Province Region.

The results of this study do not confirm the Spiritual Capital theory by Brigham Houston (2006), Triyuwono (2012), Woodberry (2003), Zohar & Marshal (2004), Campuzano & Seteroff (2010) and also confirm the employee performance theory by Hasibuan (2014), Simamora, (2012), Mangkunegara (2013), Sedarmayanti (2011), Dharma (2011).
The results of this research support the results of research conducted by Bidayati & Hardianto (2018) which proves that spiritual capital has no effect on employee performance. However, the results of this research are different from the results of research conducted by Moghadam & Makvandi (2019), Dongorana et al (2021), Gholami and Garavand (2021) which prove that spiritual capital influences employee performance.

The coefficient estimation results for the influence of OCB on performance show a significant influence with a CR value of 8.916 (>1.96) and a p-value of 0.018 (<5%). The resulting influence coefficient is 0.704 (positive), meaning that the higher the employee's OCB, the higher the performance will be. Thus, the third hypothesis which states that OCB has a significant effect on the performance of BPR employees belonging to the Regency Government in Central Java Province, can be accepted **(H3 is accepted).**

In general, the organizational commitment to the BPRs owned by the Regency Government in Central Java Province in an effort to develop the business in accordance with the company's vision, mission and goals is good by providing appreciation for awards and attractive compensation as well as a commitment to providing good welfare for its employees. So this makes employees have a strong desire to provide better performance and more complete loyalty at work. With increasingly strong organizational commitment, employee performance will increase beyond company expectations. Thus, organizational

commitment has a significant effect on employee performance for employees of Regency Government-Owned BPRs in the Central Java Province Region.

The results of this research confirm the OCB theory by Podsakoff (2000), Organ (1988), Luthans (2006), Podsakoff (1997) and employee performance theory by Hasibuan (2014), Simamora, (2012), Mangkunegara (2013), Sedarmayanti (2011), Dharma (2011).
The results of this research support the results of research conducted by Moghadam & Makvandi (2019), Basu, Eeman (2018), Supriyanto et al (2019) which prove that OCB influences employee performance.

1. Analysis of the Mediation Effect
Hypothesis testing to test the significance of the mediation effect is carried out in the same way, namely using the critical ratio (CR) value and probability value (p-value). Whether the influence between variables is significant or not uses the condition that if the CR value is ≥ 1.96 or the p-value is ≤ 5% real level, then it is decided that there is a significant influence. After testing the significance of the mediation effect, the next stage is to find out the nature of the mediation. Detecting the nature of mediation can be seen from the mediation effect, if the direct influence of the exogenous variable on the endogenous variable is significant, and the indirect influence through the mediating variable also goes through a significant path, then it is said to be partial mediation, conversely if the direct influence of the exogenous variable on the endogenous variable is not significant, whereas the indirect influence through the mediating variable goes through a significant path, so it is said to be full mediation or perfect mediation (Baron & Kenny, 1986; Zhao et al., 2010).

The following are the results of testing structural relationships in the context of testing each indirect influence research hypothesis based on SEM output:

Table 6: Summary of the Indirect Effect Analysis

Indirect effect	Std. Estimate	S.E.	C.R.	P-value	Type of mediation
Spiritual Capital → OCB → Performance (X → Z → Y)	0.342	0.123	4.699	0.012*	Fully mediation
*. Significant at the 0.05 level **. Significant at the 0.01 level n.s. Not significant					
(a) p-value based on bootstrapping bias-corrected percentile method					

Based on Table 9, it can be explained that the results of the indirect path significance test X→Z→Y show a significant influence with a coefficient value of 0.342 and a significance value (p-value) of 0.012 (<5%). OCB significantly mediates the influence of spiritual capital on employee performance. The type of mediation is full mediation, which has the implication that employees with high spiritual capital will improve their performance only if accompanied by strong OCB behavior.

2. Analysis of the Total Effect
Analysis of the total effect of each variable on employee performance is the sum of the direct and indirect effects. The total effect value does not need to be calculated manually, but has been calculated automatically by the Amos v.28 software (see Appendix G), the results of which are presented in Table 7.

Table 7: Summary of the Total Effect Analysis

Total effect on performance	Std. Estimate	S.E.	C.R.	P-value	Rank
Spiritual Capital	0.356	0.122	4.943	0.011*	2
OCB	0.704	0.107	8.916	0.018*	1
*. Significant at the 0.05 level **. Significant at the 0.01 level n.s. Not significant					
(a) p-value based on bootstrapping bias-corrected percentile method					

The results of the total effect analysis can also be presented in Figure 3.

Figure 2: Analysis of the Total Effect
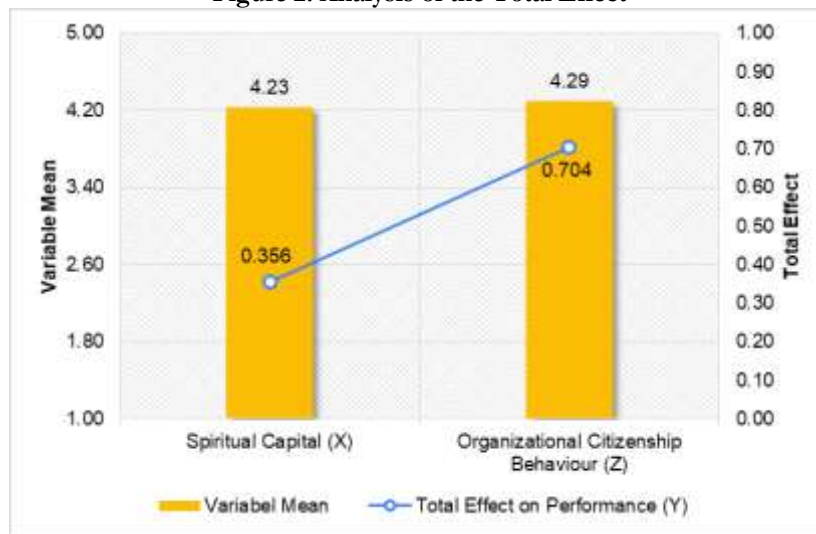
Hasil analisis total effect dalam upaya untuk meningkatkan kinerja karyawan pada karyawan BPR milik Pemerintah Kabupaten di Provinsi Jawa Tengah, OCB lebih diprioritaskan karena mampu memberikan pengaruh lebih dominan terhadap kinerja karyawan, dengan kondisi saat ini (mean) yang relatif sama. Prioritas selanjutnya adalah spiritual capital.

CONCLUSION
The conclusions of this research are:
1. Spiritual Capital has a significant effect on OCB of employees of Rural Banks (BPR) in the Central Java Province region.
2. Spiritual Capital has no significant effect on employee performance of employees of Rural Banks (BPR) in the Central Java Province region.
3. OCB has a significant effect on employee performance of employees of Rural Banks (BPR) in the Central Java Province region.

The results of this research provide deep implications that emphasize the important role of spiritual capital in increasing OCB, and the important role of OCB in encouraging increased employee performance.

The characteristics of employees are that most of them are over 40 years old and have had a long service life, indicating that they have more life experience, this experience can include spiritual values. Employees with high spiritual capital tend to have a higher orientation towards common interests, which in turn can motivate them to participate in OCB in the form of voluntary and extra-role behavior such as helping colleagues, sharing knowledge, or contributing to a more positive work atmosphere.

The important role of OCB in encouraging increased employee performance in the context of regional government-owned people's credit banks, where the characteristics of employees already have high loyalty with a long period of service, this OCB can be an important factor that supports the organization. Employees who are actively involved in OCB will create a positive work environment, this can strengthen cooperation and collaboration between employees, thereby increasing work productivity.

The role of spiritual capital which does not have a significant effect on employee performance in the case of banking sector employees who handle more formal technical and financial tasks, could result in a more limited role of spiritual capital in their work. Apart from that, people's credit banks as financial institutions generally focus more on achieving financial targets. Employees are more likely to assess their performance based on financial achievement parameters, so that the spiritual capital aspect is considered a secondary factor that does not directly impact performance measurement.

The research implications also highlight the influence of spiritual capital in efforts to improve performance, which must be accompanied by strong OCB behavior, so that employee performance can increase. Spiritual capital includes spiritual and ethical values, with high values employees will feel compelled to participate in OCB as a way to realize these values. Then, OCB can function as a full mediation, conveying the positive influence of spiritual capital on employee performance. Employees who have strong spiritual values will channel their positive energy through OCB, which then influences overall performance.

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