

## Strategy to Increase Employee Loyalty of Mikro Regular Ulamm Account Officers PT. Permodalan Nasional Madani in the Tegal Branch Working Area

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### ABSTRACT

This research is a descriptive qualitative research, in which the author must conduct observations and interviews as well as documentation about the performance of Account Officers at PT PNM Tegal Branch. Loyalty and low Account Officer performance can result in decreased bank profits so that a strategy is needed to increase the loyalty of PT Permodalan Nasional Madani (PT.PNM) Account Officers. The strategies used include SWOT analysis, an analysis that has strategic planning techniques and methods to determine and evaluate the strengths, weaknesses, opportunities, and threats of a company. The purpose of this SWOT analysis is to increase the loyalty of ULaMM Account Officer performance

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## **INTRODUCTION**

The company's success is impossible to achieve without good and participatory resource management. The importance of managing this resource management is to make it easier for the company to achieve its goals. Human resources in a company are an important point for the progress of the company, therefore HR is one of the factors directly involved in carrying out every activity contained in the organization and plays a very important role in increasing organizational development according to predetermined goals. HR is also an important company asset, to be managed and developed properly in order to support the survival of an organization to achieve organizational goals (Pasaribu et al., 2020).

HR is a breakthrough made by the company to improve employee performance to achieve common goals. (Mangkuprawira and Hubeis, 2018). Human resource management consists of several components which are supporting parts to carry out the activities of a company. The synergy of these components can later help the company to achieve the goals of the company, so that each component has its own important role. This human resource component consists of leaders, employers and employees. (Kastra, 2012).

Human resources are company assets so that they need to be guided, fostered and developed so that the company can succeed in achieving company goals, therefore it is necessary to foster, develop and guide employees so that employee loyalty is maintained and so that the company's vision and mission can be carried out properly. Employees are the workforce that contributes their work to the company, therefore employees need to be treated as Human Capital, namely as human resource capital which is a valuable asset for increasing the productivity and profitability of the company. HR capabilities are the main driving force for the company's progress. Therefore, it is necessary to increase employee performance loyalty to get added value so that it can be a competitive advantage. Every organization has good quality employees so that they can drive the success of an organization (Lutfiy, 2020).

Employee loyalty is a valuable asset for the Company's progress. Employee loyalty is an employee's loyalty to the company, loyalty in contributing, contributing thoughts, energy, efforts and thoughts to improve the company's achievements. (Sudirman, 2006). Employees who have loyalty certainly have a work attitude, attitude, and awareness to comply with Company regulations and fulfill their obligations in full. (Riyanti, 2017). Chairina (2019) defines loyalty as a form of employee loyalty to the Company and a loyal attitude to defend the Company from outside interference.

PT Permodalan Nasional Madani (PT. PNM), is a company that has the responsibility to assist customers in improving the economic level through capital programs, and capacity building for MSME players. The products include Micro Capital Service Unit (ULaMM), Sharia Micro Capital Service Unit (ULaMM), Mekaar (Membina Ekonomi Keluarga Sejahtera) and Sharia Mekaar.

## LITERATURE REVIEW

Strategy is a method related to the implementation within a certain period of time of an idea or a plan. According to Hamel and Pharalad in Tania (2018), Strategy is an action that is incremental or can be interpreted as an action that is constantly increasing continuously about what customers expect.

Meanwhile, according to Chandler in Persari et al (2018) "strategy is a tool to achieve goals and objectives in the long term of an organization, and its implementation through action and allocation of resources needed to achieve predetermined goals." In the implementation in Safi'i and Satlita (2016) strategy according to Wheelen and Hunger is the process of realizing the strategy that has been formulated into action through three indicators, namely "program, budget and procedures. "

Based on the above explanation of the definition of strategy according to several experts, it is an action or tool carried out by an organization to achieve a goal using existing resources according to the rules of its environmental conditions or situations. A strategy in an organization that is made in order to show that the organization is running and developing and shows that there is growth in a positive direction, so that it can survive and even be able to become a superior organization compared to other organizations.

Strategic management is the main tips, methods and techniques that are systematically designed in carrying out management tasks and functions, and which are in accordance with the strategic objectives of the organization. According to Yunus (2016) strategic management is a process or series of activities in making fundamental and comprehensive decisions, accompanied by their determination. In its implementation, the management implements all levels of members in an organization.

According to the opinion of David in Mukhyi (2015), strategic management is the science of formulating, implementing and evaluating cross-functional decisions that enable organizations to achieve goals.

According to Irham Fahmi (2015) SWOT analysis is an acronym for Strength, Weakness, Opportunity, Threat where SWOT is used as a model in analyzing a profit and non-profit oriented organization with the main objective of knowing the state of the organization more comprehensively.

SWOT analysis is a framework for analyzing the integration between the internal environment of the organization and the external environment of the organization, which is carried out using the SWOT approach. The SWOT analysis approach is a traditional analytical tool that integrates internal and external perspectives. (Sofjan Assauri, 2016), SWOT is used as a comparison from various points of view, both in terms of strengths and weaknesses as well as opportunities and threats that may occur in the future.( Irham Fahmi, 2014).

## **METHODOLOGY**

### **Research Design**

The type of research used to compile this research report is field research, which is direct research conducted directly in the field or place that is part of the research,

This research is a type of qualitative descriptive research. In this study intends to determine the strategy to improve the performance of Regular Micro Account Officer ULaMM employees of PT Permodalan Nasional Madani with a Human Resources Management approach.

The approach used in this research is a qualitative approach. Qualitative research is a research method based on the philosophy of postpositivism, and is used to research on natural object conditions, where the researcher is the key instrument (Sugiyono, 2016).

### **Population and Sample Population**

Opinion from Sugiyono (2017), population is a generalization area consisting of objects / subjects that have certain qualities and characteristics and are determined by researchers to study and then draw conclusions. The subject of this research is employees of the Regular Micro Account Officer (AOM) ULaMM division of PT Permodalan Nasional Madani in the Tegal Branch Working Area.

### **Sample**

This study used a sample of 4 employees of the Regular Micro Account Officer (AOM) ULaMM division of PT Permodalan Nasional Madani in the Tegal Branch Working Area.

### **Data Analysis Method**

The data analysis stage is the process of processing data for the purpose of finding useful information that can be used as a basis for decision making to solve a problem. SWOT analysis is a technique used to identify strengths, weaknesses, opportunities, and threats for a particular business or even project. There are two stages of identifying internal and external factors of the company, the first stage is by using the Internal Factor Evaluation (IFE) matrix, which is to identify factors that are the strengths and weaknesses of the company and the External Factor Evaluation (EFE) matrix, which is to identify factors that are opportunities and threats faced by the company. This matrix consists of columns, weights, ratings and total values which are the result of multiplying the weights and ratings. The weight and rating columns are filled in according to the value which is the result of grouping internal and external factors based on their level of importance.

According to David (2009), the IFE matrix is used to determine the strengths and weaknesses of the company. The EFE matrix is used to identify the company's external factors.

The second stage is the formulation of alternative strategies using the InternalExternal (IE) matrix and SWOT matrix. The IE matrix is used to obtain a more detailed business strategy and the SWOT matrix is used to obtain alternative marketing strategies that are suitable for the company based on the strengths, weaknesses, opportunities, and threats faced by the company.

## RESEARCH RESULT

### Results

Based on the results of the study, there were 4 respondents who were interviewed in depth regarding increasing the loyalty of Account Officers, as for the results of in-depth interviews from 4 respondents can be seen in the following table:

Question:

1. Are the Company Regulations too burdensome and difficult to comply with?

...No, it's still in line with the company standard. (SS, 30 years old, L)

...It's not burdensome because it makes us more disciplined at work.(OA, 32, L)

...No because in my opinion the company's rules are not burdensome, yes, the problem is that socialization to the lower levels is still lacking.(RF, 44 years old, L)

...Not burdensome.(WPP, 28, L)

2. Are the Company's facilities very adequate to support work In the company?

...Quite adequate but it cannot be said to be very adequate because there are some segments that are not facilitated by the Company.(SS, 30 years old, L)

...It is adequate, the suggestion is that AOs be given matic vehicle facilities, but so far the employee facilities are good. (OA, 32 years old, L)

...Very adequate because it has been fulfilled by the company.(RF, 44 years old, L) ...No, less in terms of transportation and service money (WPP, 28 years old, L)

3. Will all mistakes that occur in the Company be the responsibility of the Account Officer?

...No Account Officer is only charged with the responsibility of his own management, responsibility for sales and billing figures, (SS, 30 years old, L)

...No (OA, 32, L)

...No, because it continues to be classified based on responsibility. (RF, 44, L)

...No. (WPP, 28, L)

4. Is there a company punishment that is too heavy ?

...No, all forms of joint punishment are in accordance with the commitment (SS, 30 years old, L)

...No, it's appropriate (OA, 32, L)

...No, I think the enforcement of punishment continues to be improved." (RF, 44 years old, L)

...There is no severe punishment, I resigned because of working too late, overtime, or going home above the working hours determined by the Company and was not given overtime pay. (WPP, 44 years old, L)

5. Is there a Company reward for Account Officers who reach the target?

...There are rewards for account officers from the company, such as incentive rewards for promotion and the smallest from the head of the unit, such as rewards in the form of goods that support work. (SS, 30 years old, L)

...There is, promotion to permanent employee and traveling abroad.(OA, 32 years old, L)

...There are, non-cash rewards and travel rewards. (RF, 44 years old, L)  
...There is a difference between contract and permanent employees. (WPP, 28 years old, L)

6. Is the target given by the company too hard?

...No, the target given by the company is still relatively small for AO standards. (SS, 30 years old, L)

...No, it's appropriate. (OA, 32, L)

...No because it corresponds to the level of tenure and experience. (RF, 44 years old, L)

...Before the pandemic, the target was not too heavy but after the pandemic, it is too burdensome because disbursements are limited. (WPP, 28 th, L)

7. Can the work given by the Company be done by the Account Officer or must be done with the help of others?

...It cannot be fully done by AO because there are some segments that are not included in the AO job desk and must be assisted by others. (SS, 30 years old, L)

...The work done is in accordance with the Account Officer's job desk, as well as those that must be assisted by operations. (OA, 32 years old, L)

...Must be assisted, especially in making a proposal, the pattern of intervention of the Head of Unit and Ke (RF, 44 years old, L)

...There must be other people's help. (WPP, 28 years old, L)

## **DISCUSSION**

Based on the topic of the problem in problem identification where researchers find problems, namely the decline in Account Officer loyalty. The Account Officer's job, which is indeed his responsibility, is to find new members and review financing, namely Account Officer employees looking for new members who need loans for business, agriculture and others, offering financing to members who have been financing for a long time and paying financing in full, Collecting financing payments, this collection is related to the threat indicator or threats where there is no transport allowance to visit the financing member's house for installment payments. Another task is the assistance carried out by the Account Officer, namely when assisting financing members, whether it is current financing or bad financing so that the member can pay off the installment payments in accordance with the financing he took.

Currently, among the problems faced by the Account Officer of PT Permodalan Nasional Madani is the decrease in the number of Account Officers due to resignation. Therefore, efforts are made to be able to increase the loyalty of Account Officers, one of which can be done through SWOT analysis, an analysis that serves for the systematic identification of the strengths and weaknesses of the organization as well as opportunities and threats. the strategy of the organization after knowing the strengths, weaknesses, opportunities and threats, namely by utilizing its strengths to take advantage of existing opportunities, while minimizing or overcoming its weaknesses to avoid existing threats. among others, namely identification of internal and external factors, namely  
Strength

ULaMM Tegal Branch already has the quality of Human Resources that is very supportive for the development of ULaMM. Based on the results of interviews with respondents, it can be concluded that the quality of human resources owned by ULaMM Tegal Branch is good. There is briefing before starting work, to provide brainwashing understanding to do good excellent service to customers. With the briefing, every ULaMM Tegal Branch employee can work well according to the procedures set by the company. Company rewards are also available for Account Officers who successfully achieve targets. The path for outstanding employees is also available so that if the employee achieves the opportunity to become a permanent employee of PT Permodalan Nasional Madani. Based on the results of interviews with respondents, it can be concluded that there are rewards for Account Officers from the Company, such as incentive rewards for promotion and the smallest from the head of the unit, such as rewards in the form of goods that support the work of ULaMM Tegal Branch, trips abroad, non-cash rewards and tourist rewards.

### **Opportunities**

ULaMM Tegal Branch is surrounded by growing MSME players so this is an opportunity for ULaM to develop the company. The ULaMM Tegal Branch area also has a strategic location which has a hilly and coastal geographical area so that with these potential and dynamic characteristics, business opportunities at ULaMM are growing quite rapidly so that they need additional capital in their business. Thus the opportunity for ULaMM product development is quite large. ULaMM Tegal Branch also has the support of stakeholders from the Regency / City Government and Village Government so that it makes it easier for ULaMM Tegal Branch to find customers and expand the scope of ULaMM Tegal Branch business.

### **Weaknesses**

ULaMM Tegal Branch continues to experience a decrease in the number of Account Officers, thus, the composition of Account Officer employees owned by ULaMM Tegal Branch is currently not ideal. Sulyanto (2010) argues that the analysis of human resource aspects emphasizes the availability and readiness of labor both the type / quality of labor and the number of human resources needed to run the business. Based on the results of interviews with respondents, there are Weaknesses, namely in the form of overtime work time, the absence of transportation allowances, service allowances and targets that are too heavy due to the difficulty of disbursing.

### **Threat**

The business environment is a factor that greatly influences the business conducted in the world of commerce (Umar, 2003). Differences in the demographic characteristics of the community also affect, so Account Officers need to understand the characteristics of the community based on demographics, so that the differences in these characteristics can result in failed prospects due to the inability of Account Officers to understand the characteristics of the community. A decrease in the number of Account Officers so that this can destabilize the company. Based on the results of interviews with respondents, Account Officer

complaints about the weight of the target after the pandemic, overtime work schedules which will cause a decrease in Account Officers.

### **SWOT Analysis**

PT PNM ULaMM Tegal Branch can take strategies using the SWOT matrix method developed by (Kearns in Rangkuti, 2019), namely the SO strategy, ST strategy, WO strategy and WT strategy. The strategies can be detailed as follows:

#### **1. SO (Strenght Opportunities) Strategy**

Strenght Opportunities strategy is a strategy of combining strengths and opportunities after knowing the strengths in ULaMM product development and the opportunities that exist, then PNM ULaMM Tegal Branch can make marketing innovations in order to increase the achievement target. The strategies that must be applied by PNM ULaMM Tegal Branch are increasing the intensity of promotions, organizing events to attract customers, collaborating with district/city governments and village governments, making product innovations that are superior to competitor products. Adding rewards for Account Officers for Account Officers who excel, providing transportation allowances, service allowances and facilitating disbursements and easing the targets that have been applied, so that the hope is that this SO strategy can increase the productivity of Account Officers without emphasis which will have an impact on the psychic and mental health of Account Officers. Happiness at work can increase productivity at work. Happiness in the workplace will also contribute a lot, both to organizations and individuals. At the organizational level most people consider that cultural attributes and human resource management practices as possible causes of happiness among organizational members. Employees who are happy at work will have a positive impact on the company. in doing every job, doing work wholeheartedly and putting material rewards aside employees who love their work will be happy. This can have an impact on employees, in their work they will work wholeheartedly and tirelessly will feel satisfaction, so that the impact on work productivity and employee performance is better.

#### **2. WO (Weakness Opportunities) Strategy**

PT PNM ULaMM Tegal Branch can find obstacles, obstacles and at the same time can minimize internal problems by increasing the number of Account Officers, implementing work hour regulations in accordance with applicable working hours, minimizing Account Officer overtime loads and providing overtime incentives for Account Officers and making it easy for customers to apply for financing. The WO strategy can be done by easing the Account Officer's target and at the same time providing convenience in disbursement. Supported by mountainous and coastal demographics where the coast has the opportunity to provide basic needs for sailing, encouraging capital financing for MSME players where Tegal City, Tegal Regency, Tegal, Pekalongan City and Batang are very potential for business development for MSME players. Mountainous communities have the potential for tourism development, so that with differences in demographics, differences in the types of businesses engaged in the community can increase the achievement of Account Officer financing targets.



### 3. WT (Weakness Threats) Strategy

Weakness Threats strategy can be done by evaluating working hours, and being consistent in applying hours, providing motor service allowances, not making disbursements difficult, easing the targets applied and providing transportation allowances for Account Officers. This WT strategy is to explore the extent of the factors that cause weaknesses and threats so that the company can improve and find solutions to eliminate existing weaknesses and threats, the hope is that the decline in the number of Account Officers can be controlled and Account Officer Loyalty can increase.

Table 1. SWOT Matrix

|  | Strengths (S)  | Weaknesses (W)  |
|--|--|---|
| <b>IFAS</b>  | <ol style="list-style-type: none"> <li>1. Good quality of Human Resources (HR)</li> <li>2. Punishment that is not too severe</li> <li>3. Reward tourism</li> <li>4. Overseas travel rewards</li> <li>5. Promotion for outstanding employees from nonpermanent employees to permanent employees</li> </ol>  | <ol style="list-style-type: none"> <li>1. No transport allowance reward for Account Officers</li> <li>2. Product marketing has not been maximized</li> <li>3. Difficulty in disbursing financing after the pandemic</li> <li>4. Tough targets after the pandemic</li> </ol>   |
| <b>EFAS</b>  |  |   |
| Opportunities (O)  | SO strategy  | WO Strategy   |
| <ol style="list-style-type: none"> <li>1. Demographic conditions of coastal communities and mountain communities</li> <li>2. Many MSME players need capital financing assistance</li> <li>3. District/city government support and village government support.</li> <li>4. Tegal is a potential area for capital financing because many coastal communities have professions as fishermen, boat bosses, and mountain communities have the potential for tourism and trade development.</li> </ol> | <ol style="list-style-type: none"> <li>1. Marketing innovation. Make the most of the support from the government.</li> <li>2. Increase promotion intensity</li> <li>3. Organizing events to attract customers</li> <li>4. Establish cooperation with district/city governments, village governments.</li> <li>5. Create product innovations that are superior to competitors' products.</li> </ol> | <ol style="list-style-type: none"> <li>1. Increase the number of Account Officers.</li> <li>2. Make it easy for customers to apply for financing. Increase rewards for Account Officers</li> <li>3. for outstanding Account Officers.</li> <li>4. Provide transport allowance, service allowance. Simplify disbursement. Relieve the targets that have been implemented.</li> </ol> |

## **CONCLUSION AND RECOMMENDATION**

### **Conclusion**

- For Human Resources

Selective in determining market share and target creditors, right on target in providing capital loans, especially for the lower middle class, MSMEs for underprivileged women can be realized properly, so that people do not use these funds for consumptive purposes but only for business capital.

- For Customers

The credit provided by PT PNM is very soft and makes it easier for MSME players or the community to get business capital loans in order to get a better income to improve the family economy. Selection of members to be selective to avoid bad credit in installment payments.

### **Recommendation**

PT PNM Tegal Branch must improve the allowance system and pay attention to the working hours of Account Officers and pay attention to career development because the results of the study stated that the company needs to increase the number of Account Officers, make it easy for customers to apply for financing, add rewards for Account Officers for outstanding Account Officers, provide transportation allowances, service allowances, facilitate disbursements, ease the targets that have been applied. This research is recommended for further research in order to get scientific treasures about increasing the locality of Account Officers.

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