

Determinants Satisfaction Influence and Loyalty of Indonesian Sharia Bank Customers

Syahril Hasan

Institute of Economic Science
Department of Management
Balikpapan, East Kalimantan, Indonesia
syahrilhasan2022@gmail.com

Nurlia

Balikpapan University
Faculty of Economic and Business
Balikpapan, East Kalimantan, Indonesia
nurlia@uniba-bpn.ac.id

Anwar Fattah

Balikpapan University
Faculty of Industrial Technology
Balikpapan, East Kalimantan, Indonesia
anwar.fattah@gmail.com

Abstract

Islamic banking is a banking system that grows based on Islamic law. In Indonesia, the Islamic banking system is developing rapidly, one of which is in the East Kalimantan region. The purpose of this research is to find out and determine the variables that influence customer satisfaction and loyalty to Indonesian Islamic banks in the province of East Kalimantan. The problem is the development and growth, which continued to decline during the merger to become an Indonesian Islamic Bank. Methodology: Researchers used primary data collection methods through survey questionnaires to collect initial data from selected students. Wap-PLS is used to check item and construction reliability and the relationship between constructs. Finding: Indirect effect of banking service quality, shariah compliance, and religious variable on customer loyalty through customer satisfaction has a significant influence, meaning that satisfaction in its influence is successful and capable of acting as an intervening variable. Results of the Structural Model Testing is bank service quality significant to loyalty, and sharia compliance. Religion has no significant on loyalty, and satisfaction significant to loyalty.

Keywords: Servqual, Shariah, Satisfaction, Religious, loyalty

1. Introduction

The bank is a financial institution that operates like any other company whose goal is to make a profit. Banking is one of the service industries that are capable of driving Indonesia's economic growth because banking has become a service industry that has provided national services and functions as an intermediary institution to accommodate public funds and channel them back into productive economic activities. The national banking industry has a bright future, it is supported by Indonesia's large natural wealth. The existence of a bank must be beneficial and must be directly felt by anyone, both depositors and debtors, businesspeople, employees. (Hasan, at all., 2020)

There are two types of banking in society, namely conventional banking, and Islamic banking. Conventional banks are based on a general operating system that is profit-based on interest rate values, while Islamic banks are based on sharia principles contained in Islam (the Koran, al-Hadiths, and the ijtihad of the scholars). Islam does not only regulate aspects of ritual or worship but also social aspects. In the Islamic economic sector, for example, the principles of the prohibition of usury, profit-sharing systems, profit-taking, the imposition of zakat, and others are known. These principles will later underlie the operational system of Islamic banking. (S. I. W. Hasan, 2022)

The results of direct interviews with several Islamic bank customers indicated that in general, they were less satisfied with the service compared to conventional banks which they had experienced before. The service quareity of Islamic banks is still unable to compete with conventional banks, including products that are not varied and services that do not meet existing customer expectations. The features of Islamic banks are not suitable when compared to conventional bank products, the number of human resources (human resources) and their quality, the number of branch offices, and the distribution of Automated Teller Machines (ATMs) are still limited (OJK SPS, 2022). Islamic bank customers view that there is confidence in the bank in terms of fulfilling Islamic laws that conventional banks do not have and

this is an interesting finding for researchers that being a customer of an Islamic bank is a belief in the beliefs that each customer has, not even a few. Islamic bank customers from non-Muslims.

Table 1. Performance BSI Merger Results (Rp trillion)

Description	BNI Syariah		BRI Syariah		Mandiri Syariah		Shariah
	2020	2021	2020	2021	2020	2021	Indonesia Bank December 2021
Asset Total	47,99	57,81	49,87	59,91	152,52	136,98	505,08
Financing	48,76	49,98	44,19	61,34	104,81	135,59	444,67
DPK	36,88	39,05	38,49	59,92	86,94	89,63	350,91

Source: Exposure of Shariah Indonesia Bank. PT, Tbk.

like the table above the development of Indonesian Islamic banks, following trends in the graph as follows:

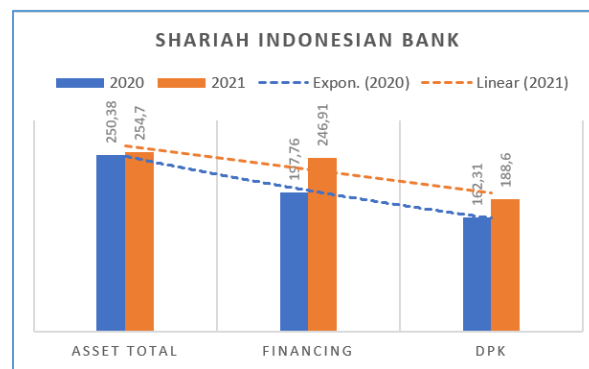


Figure 1. Growth Of Islamic Banks 2020 - 2021

Loyalty is a customer's decision to voluntarily continue to subscribe to a particular company for a long time. His research concluded that loyalty only continues as long as the customer perceives that he is receiving a better value (including higher quality and in relation to price) (Karim et al., 2020). Loyalty is an endogenous variable caused by a combination of satisfaction, so that customer loyalty is a function of satisfaction. If satisfaction increases, loyalty will also increase. (Kotler & Keller, 2012). (Hasan, 2020) states that consumer loyalty is where consumers choose products from brands that have given them satisfaction so that there will be repeated purchases of that brand. (Zeithaml et al., 1996).

The purpose is to test and analyze the effect of banking service quality, shariah compliance, and customer satisfaction on customer loyalty to Indonesian Islamic banks in the province of East Kalimantan. To test and analyze the effect of banking service quality, Shariah compliance, and customer satisfaction on the religiosity of Indonesian Islamic bank customers in the province of East Kalimantan, both direct and indirect influence is exerted through the variable influence of religion. This study uses the SEM Warp-PLS 7.0 Structural Equation Modeling model, which aims to test the measurement model and structural model. Hypothesis testing is carried out using an inferential statistical test tool that can produce or draw conclusions. For the validity and reliability test sample use SPSS version 28.

2. Literature Review

Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large. It defines marketing as the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society in general. (Kotler & Keller, 2012)

Service quality reflects consumers' evaluative perceptions of the services received at a certain time. Because of this, it can be seen that there are two main factors that influence service quality, namely the service expected by consumers and the service received or perceived by consumers, or the results that are felt. (Berry, 1988).

Banking Service Quality, or the quality of banking services, is a method used to measure service quality from six dimensions consisting of effectiveness and assurance, access, price, tangible service portfolio, reliability, and

responsiveness. The purpose of BSQ, or banking service quality, is to serve as a tool to measure the services that have been provided by commercial banks to their customers. (Bahia & Nantel, 2000).

Shariah compliance is "the ability to fulfill Islamic law and operate under the principles of Islamic banking and economy." Shariah compliance is the ability to comply with Islamic law and operate under Islamic economic and banking principles. Several indicators of shariah compliance are: operating sharia are running on Islamic law (carrying out the principles of Islamic law), making provisions on Islamic law (in accordance with Islamic products), charging no interest (does not contain usury), and making provisions on free interest loans. (Othman & Owen, 2001). Religion with the feelings and experiences of individual humans who think that they are related to what they see as God. According to him, God is the first truth that causes humans to be compelled to carry out a wise and earnest reaction without grumbling or rejecting it (S. Hasan, 2021).

Belief in religion is a person's depth in the influence of his religious beliefs, accompanied by the level of knowledge of his religion, which is manifested in the practice of religious values, namely, by obeying the rules and carrying out obligations with sincerity in daily life related to worship (S. Hasan 2020:14). The notion of loyalty is stated as follows: "Loyalty is defined as non-randomly purchased and expressed overtime by decision-making units." (Fauzan, 2019).

Loyalty is a deeply held customer commitment to re-subscribe or re-purchase selected products or services consistently in the future, even though situational influences and marketing efforts have the potential to cause switching customer behavior. (Kotler & Keller, 2012). Customer loyalty as part of human activities that are always changing according to the environmental and social influences in which he is located. However, consumer behavior that is expected to continue to exist for the company is considered loyalty. Loyalty means customers continue to make purchases on a regular basis (S. et all Hasan, 2022).

3. Methods

This study uses structural equation modeling (SEM), which aims to test the measurement model and structural model. Hypothesis testing is done by using an inferential statistical test tool that can produce or draw conclusions. Researchers used primary data collection methods through survey questionnaires to collect initial data from selected students. Wap-PLS is used to check item and construction reliability and the relationship between constructs. (Ahyar et al., 2020).

The stages of using PLS-SEM go through six stages where each stage will affect the next stage, namely: (1) the conceptual model; (2) determining the algorithm analysis method; (3) determining the resampling method; (4) drawing a path diagram; (5) model evaluation; and (6) reporting the results of the PLS analysis. These stages can be described as follows. (Abdussamad, 2021):

Table 2. Summary Rule of Thumb Evaluation of the Measurement Model (Mode A)

Validity and Reliability	Parameter	Rule of Thumbs
Convergent Validity	<i>Loading Factor</i>	> 0.70 For Confirmatory Research > 0.60 for Exploratory Research > 0.50 For Exploratory Research (Chin, 1998)
	<i>Average Variance Extracted (AVE)</i>	> 0.50 For Confirmatory and Exploratory Research
	<i>Cross Loading</i>	> 0.70 for each variable
Discriminant Validity	<i>AVE Square Root and Correlation between Latent Constructs</i>	<i>Square root AVE > Correlation between Latent Constructs</i>
Reliability	<i>Cronbach's Alpha</i>	> 0.70 To Confirmatory Research > 0.60 still acceptable for Exploratory Research
	<i>Composite Reliability</i>	> 0.70 To Confirmatory Research 0.60 - 0.70 still acceptable for Exploratory Research

Source: Ghozali & Latan, 2012

In this study, the population is Indonesian Sharia Bank customers, with a total population of 95,294 customers. From this population, a sample is made using the slovin method or formula so that it becomes 400 sample with an error rate of 5%.

Variable measurement using exogenous variables Banking service quality; Shariah compliance; customer satisfaction while the endogenous mediator variable is the influence of religion and the endogenous variable is customer loyalty, which will be measured using a Likert scale in the rating range of 1 to 5, The Likert Scale is used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena using a statement or a set of statements. Respondents are asked to rate their perceptions of these statements on an ordinal scale.

5. Results and Discussion

5.1 The Results of The Framework Research

After the WarpPLS analysis is carried out under conditions where all indicators of the construct meet the requirements of the model, The description of the model after experiencing the model measurement test can be seen as follows:

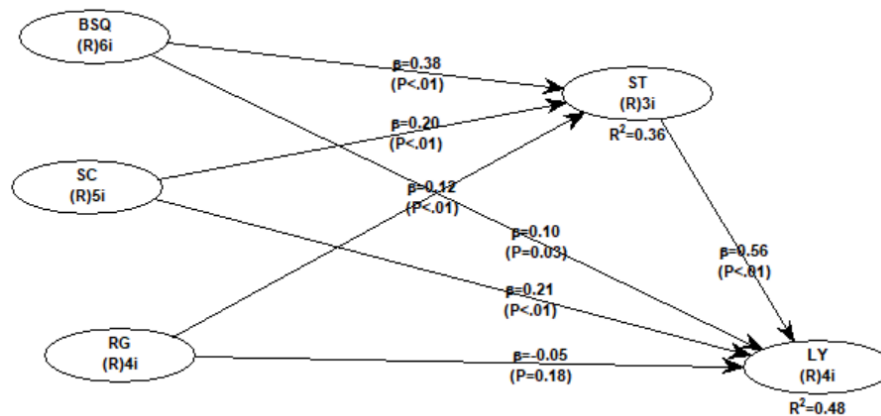


Figure 2. The Framework Research

5.2 The results of the discriminant validity research

Discriminant validity is carried out to ensure that each concept of each latent variable is different from other variables. The model has an indicator of a latent variable having the greatest loading value, with other loading values for other latent variables. The results of discriminant validity testing were obtained as follows:

Table 3. Discriminant Validity Research

	BSQ	SC	RG	ST	LY
BSQ1	(0.762)	0.563	0.245	0.415	0.354
BSQ2	(0.769)	0.441	0.097	0.373	0.319
BSQ3	(0.758)	0.388	0.249	0.402	0.299
BSQ4	(0.750)	0.364	0.252	0.299	0.021
BSQ5	(0.804)	0.582	0.236	0.389	0.244
BSQ6	(0.791)	0.643	0.162	0.531	0.371
SC1	0.620	(0.741)	0.317	0.448	0.364
SC2	0.539	(0.856)	0.273	0.314	0.332
SC3	0.476	(0.717)	0.370	0.412	0.157
SC4	0.483	(0.747)	0.151	0.401	0.511
SC5	0.587	(0.879)	0.312	0.429	0.390
RG1	0.171	0.242	(0.804)	0.166	0.164
RG2	0.118	0.219	(0.788)	0.199	0.065
RG3	0.113	0.167	(0.781)	0.127	0.068
RG4	0.478	0.469	(0.702)	0.400	0.256
ST1	0.350	0.446	0.287	(0.794)	0.242
ST2	0.527	0.379	0.217	(0.878)	0.504
ST3	0.489	0.453	0.241	(0.893)	0.586

LY1	0.401	0.435	0.228	0.584	(0.814)
LY2	0.256	0.435	0.187	0.401	(0.809)
LY3	0.260	0.321	0.081	0.394	(0.805)
LY4	0.245	0.200	0.063	0.331	(0.778)

The loading factor value for each indicator of each latent variable has a greater loading factor value than the loading value when associated with other latent variables. This means that each latent variable has good discriminant validity.

5.3 The results of the Composite Reliability and Avg. Var. Extrac.

The last evaluation on the outer model is composite reliability and AVE. Composite reliability and AVE tests the value of the reliability of indicators and AVE in a construct. A construct or variable is said to meet composite reliability and AVE if it has a composite reliability value > 0.7 and AVE value > 0.5:

Table 4. Composite Reliability and Avg. Var. Extrac.

	BSQ	SC	RG	ST	LY
R-squared				0.357	0.476
Adj. R-squared				0.352	0.471
Composite reliab.	0.868	0.880	0.813	0.865	0.860
Cronbach's alpha	0.817	0.827	0.791	0.762	0.781
Avg. var. extrac.	0.526	0.598	0.523	0.683	0.606
Full collin. VIF	2.170	2.234	1.177	1.860	1.534
Q-squared				0.361	0.431

It can be concluded that all constructs meet the criteria of reliability and AVE. This is indicated by the composite reliability and AVE value above 0.70 and AVE value above > 0.5 as the recommended criteria.

5.4 The results of the goodness of fit model PLS

Testing of the structural model, which is a test of the goodness of fit of the PLS model, is measured through the Q-square value of predictive relevance to measure how well the observed values are produced by the model and also its parameter estimates. The goodness of fit test uses the predictive relevance value (Q²). The R² value of each endogenous variable in this study is as follows:

Table 5. Results of Structural Model Evaluation

Structural Items	Fit Criteria	Output Value	Results
<i>Average Path Coefficient (APC)</i>	$P \leq 0,05$	$P < 0,001$	<i>Fit</i>
<i>Average R-Squared (ARS)</i>	$P \leq 0,05$	$P < 0,001$	<i>Fit</i>
<i>Average Adjusted R-Squared (AARS)</i>	$P \leq 0,05$	$P < 0,001$	<i>Fit</i>
<i>Average Block VIF (AVIF)</i>	acceptable if ≤ 5 , ideally ≤ 3.3	AVIF = 1,806	<i>Fit</i>
<i>Average Full Collinearity (AFVIF)</i>	acceptable if ≤ 5 , ideally ≤ 3.3	AFVIF = 1,795	<i>Fit</i>
<i>Tenenhaus Gof</i>	small ≥ 0.1 , medium ≥ 0.25 , large ≥ 0.36	0,495	<i>Large</i>
<i>Sympson's Paradox Ratio (SPR)</i>	acceptable if ≥ 0.7 , ideally = 1	SPR = 0,857	<i>Fit</i>
<i>R-Squared Contribution Ratio (RSCR)</i>	acceptable if ≥ 0.9 , ideally = 1	RSCR = 0,985	<i>Fit</i>
<i>Statistical Suppression Ratio (SSR)</i>	acceptable if ≥ 0.7	SSR = 1.000	<i>Fit</i>
<i>Nonlinear Bivariate Causality Direction Ratio (NLBCDR)</i>	acceptable if ≥ 0.7	NLBCDR = 1.000	<i>Fit</i>

5.4 The Results of the Structural Model Testing (Inner Model)

To test the truth of a hypothesis in this study is the t-test. The t-test, or t-test, is a statistical test used to test the truth or falsity of a hypothesis by stating that between two mean samples taken randomly from the same population, there is no significant difference. In the WarpPLS program, a t-test is carried out on each line. The hypothesis-testing parameter uses a comparison of the t-value, that is, if the p-value is < 0.05, then H0 is rejected, and Ha is accepted. The results of statistical analysis and testing can be seen in the table below:

Table 6. Structural Model Testing (Inner Model)

No	Remarks	Path Coefficients	P Value	Standard Size	Value Interpretation
1	Banking Service Quality (X1) → Satisfaction (Y1)	0.382	<0.001	<0.05	Positive Sig.
2	Banking Service Quality (X1) → Loyalties (Y2)	0.096	0.026	<0.05	Positive Sig.
3	Shariah Compliance (X2) → Satisfaction (Y1)	0.200	<0.001	<0.05	Positive Sig.
4	Shariah Compliance (X2) → Loyalties (Y2)	0.212	<0.001	<0.05	Positive Sig.
5	Religiosity (X4) → Satisfaction (Y1)	0.116	0.010	<0.05	Positive Sig.
6	Religiosity (X4) → Loyalty (Y2)	-0.046	0.177	<0.05	Neg. No Sig.
7	Satisfaction (Y1) → Loyalty (Y2)	0.563	<0.001	<0.05	Positive Sig.

1. Banking Service Quality (BSQ) has a significant positive effect on customer satisfaction of Islamic Commercial Banks in the province of East Kalimantan. The influence of Banking Service Quality (BSQ) on customer satisfaction is measured through a path coefficient of 0.382 and P-values < 0.001.
2. Banking Service Quality (BSQ) has a significant positive effect on customer loyalty of Islamic Commercial Banks in the province of East Kalimantan. The influence of Banking Service Quality (BSQ) on customer loyalty is measured through a path coefficient of 0.096 and P-values < 0.025.
3. Shariah compliance has a significant positive effect on customer satisfaction of Islamic Commercial Banks in the province of East Kalimantan. The influence of shariah on customer satisfaction is measured through a path coefficient of 0.200 and P-values < 0.001.
4. Shariah compliance has a significant positive effect on customer loyalty of Islamic Commercial Banks in the province of East Kalimantan. The influence of shariah compliance on customer loyalty is measured through a path coefficient of 0.212 and P-values < 0.001.
5. Religiosity compliance has a significant positive effect on customer satisfaction of Islamic Commercial Banks in the province of East Kalimantan. The influence of religiosity on customer satisfaction is measured through a path coefficient of 0.116 and P-values < 0.0101.
6. Religiosity compliance has a significant positive effect on customer Loyalty of Islamic Commercial Banks in the province of East Kalimantan. The influence of religiosity on customer loyalty is measured through a path coefficient of -0.046 and P-values < 0.117.
7. Customer satisfaction has a significant positive effect on customer loyalty to Islamic Commercial Banks in the province of East Kalimantan. The influence of customer satisfaction on customer loyalty is measured through a path coefficient of 0.563 and P-values of < 0.001.

Table 7. The Results of The Indirect Effect

<i>Direct Effect</i>		<i>Indirect Effect</i>	
Variable	Value	Variable	Value
	0.096		0,215
BSQ → LY	(0.026 < 0.05)	BSQ → ST → LY	(0,001 < 0,05)
	Sig.		Sig.
	0.212		0,113
SC → LY	(0.001 < 0.05)	SC → ST → LY	(0,001 < 0,05)
	Sig.		Sig.
	-0.046		0,065
RG → LY	(0.177 > 0.05)	RG → ST → LY	(0,032 < 0,05)
	No Sig.		Sig.

Indirect effect of banking service quality, shariah compliance, and religious variable on customer loyalty through customer satisfaction has a significant influence, meaning that satisfaction in its influence is successful and capable of acting as an intervening variable with value each under 0.05 (<0.05).

6. Conclusion

Banking Service Quality has a significant positive effect on customer satisfaction with Islamic Commercial Banks in the province of East Kalimantan. Banking Service Quality plays an important role in maintaining customer satisfaction for sharia commercial banks in East Kalimantan, so that the quality of banking services can have a significant effect on customer satisfaction. Banking service quality (BSQ) has a significant positive effect on customer loyalty. Banking Service Quality (BSQ) on customer loyalty is low, which confirms that there is no influence.

Shariah Compliance has a significant positive effect on customer satisfaction and loyalty, Shariah Compliance plays an important role in maintaining customer satisfaction and loyalty. Sharia commercial banks have convinced customers that they are able to comply with Islamic law and operate under Islamic economic and banking principles such as sharia-based transactions so that customers are satisfied with the fulfilment of Islamic laws in Islamic commercial banks.

The effect of religion has a significant positive effect on customer satisfaction, in contrast to the effect of religion on loyalty, where the effect of religion has a non-significant negative effect on customer loyalty. The effect of religion does not play an important role in influencing the customer loyalty of Islamic commercial banks in the province of East Kalimantan, so the effect of religion has a low value on customer loyalty.

Satisfaction has a significant positive effect on customer loyalty. Satisfaction plays an important role in maintaining customer loyalty. The effect of customer satisfaction on customer loyalty is high. This happens because when the level of customer satisfaction is high, it will also have a strong effect on customer loyalty behaviour.

References

- Abdussamad, Z. (2021). Metode Penelitian Kualitatif. In P. Rapanna (Ed.), *News.Ge* (II). CV. syakir Media Press.
- Ahyar, H., Maret, U. S., Andriani, H., Sukmana, D. J., Mada, U. G., Hardani, S.Pd., M. S., Nur Hikmatul Auliya, G. C. B., Helmina Andriani, M. S., Fardani, R. A., Ustiawaty, J., Utami, E. F., Sukmana, D. J., & Istiqomah, R. (2020). *Buku Metode Penelitian Kualitatif & Kuantitatif* (H. Abadi (ed.); Pertama (I, Issue March). CV. Pustaka Ilmu Group Yogyakarta.
- Bahia, K., & Nantel, J. (2000). A reliable and valid measurement scale for the perceived service quality of banks. *International Journal of Bank Marketing*, 18(2), 84–91. <https://doi.org/10.1108/02652320010322994>
- Berry, A. P. V. A. Z. L. L. (1988). *SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality*. Journal of Retailing Marketing Science Institute, Cambridge, MA.
- Fauzan. (2019). Manajemen Pemasaran Syariah (Sebuah Pengantar). *Yogyakarta: CV. Bildung Nusantara*, 2019, 01, 1–149. website: www.penerbitbildung.com
- Hasan, at all. (2020). Determinants Of Customer Satisfaction And Loyalty Of Sharia Commercial Banks In Province East. *International Journal of Managemnt (IJM)*, 11(12), 1468–1479. <https://doi.org/10.34218/IJM.11.12.2020.133>
- Hasan, S. (2021). Determinan Kepuasan dan Loyalitas Nasabah Bank Umum Syariah di Kalimantan Timur. In RV Pustaka Harozon (Ed.), *RV Pustaka Horizon* www.pustakahorizon.com (RV Pustaka). RV Pustaka Harozon. https://www.researchgate.net/publication/349367901_Determinan_Kepuasan_dan_Loyalitas_Nasabah_Bank_Syariah_-_Syahril_Hasan
- Hasan, S. et all. (2022). Pengantar Manajemen. In M. M. Eka Purnama Sari, S.E. (Ed.), *Pengantar Manajemen* (01 ed.). PT. Global Eksekutif Teknologi. <https://doi.org/10.21070/2018/978-602-5914-18-8>
- Hasan, S. I. W. (2022). *Digital Marketing (Tinjauan Konseptual)* (Debi Eka (ed.); Riyanto Wu). PT. Global Eksekutif Teknologi.
- Karim, R., Wolok, T., & Lesmana Radji, D. (2020). Pengaruh Kepercayaan Konsumen Terhadap Keputusan Pembelian Online di kalangan mahasiswa fakultas Ekonomi Universitas Negeri Gorontalo. *Jurnal Ilmiah Manajemen Dan Bisnis*, 3(2), 5–24.
- Kotler & Keller. (2012). The scope of markets. In *General Equilibrium Theory*. <https://doi.org/10.1017/cbo9781139174749.022>
- Othman, A., & Owen, L. (2001). The multi dimensionality of carter model to measure customer service quality (SQ)

in Islamic banking industry: a study in Kuwait finance house. *International Journal of Islamic Financial Services*, 3(4), 1–12.

Zeithaml, V. A., Berry, L. L., & Parasuraman, A. (1996). The Behavioral Consequences of Service Quality. *Journal of Marketing*, 60(2), 31–46. <https://doi.org/10.1177/002224299606000203>

Biography

Syahril Hasan was born in Balikpapan on June 5, 1980. Lecturer in the Management and Accounting Studies program at the Balikpapan College of Economics. Completed his S1-Economics education at Ahmad Dahlan University, Yogyakarta, graduated in 2003, continued his Masters in Economics, Masters in Management, Muhammadiyah University, Yogyakarta, graduated in 2006 and continued his Doctoral Degree in Management Science, Mulawarman University, Samarinda, graduated in 2020. In addition, the writer also studied UPT Computer at Gadjah Madah University, Yogyakarta graduated in 2002. The author pursues the field of Management Science with teaching subjects are Marketing, Financial Management, Operations Management, Operations Research, Sales Management, Indonesian Economy and Organizational Theory. In addition, the author is also an independent financial consultant at the company since 2012.

Anwar Fattah was born in Balikpapan on July 29, 1978 earned his Ph.D. at the Asia E University (Malaysia), after abachelor in Electrical Engineering (UNHAS) in 2001 and Master Computer Science in Binus University 2015. He is currently a lecturer electrical engineering at Universities Balikpapan (Indonesia) joined in 2011. His areas of interest include the IT Governance, IT Knowledge, IT Innovation, IT Cyber Security, and IT Service Management.

Nurlia, was born in Balikpapan, November 19, 1985 and is currently a lecturer at Balikpapan University, the author's educational history is in the Postgraduate (Pascasarjana) Program at Wijaya Putra Surabaya University, Postgraduate Study Program in 2009-2011. Balikpapan University Faculty of Economics Department of Management in 2004-2008. Currently the author is continuing Doctoral education at Hasanudin University.