

The Influence of Trust and Collaborative on Employee Satisfaction and its Implication to Productivity of XYZ Bank

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Abstract:- This research is about the implementation of trust and collaboration to support the satisfaction and productivity of bank xyz employees. Through the cultural transformation process of BUMN, on July 1st 2020 officially establish AKHLAK as the BUMN's core value, so that the work culture transformation program runs effectively and efficiently, BUMN must know in advance what the current conditions of the organization's work culture is. XYZ Bank itself is proactive and committed to implementing AKHLAK values to realize the spirit of Indonesian BUMN. So this research was discussed the implementation of XYZ Bank in 2022 while prioritizing Trust and Collaborative values as the realization of the awards obtained as Best BUMN Trust and Best BUMN Collaborative, with the implementation of Trust and Collaborative at XYZ Bank, factors that influence the increased sense of satisfaction and lack of employee satisfaction in the work environment and what factors influence the increase and decrease in work productivity. Given the importance of supporting factors for employee satisfaction and work productivity through the XYZ Bank work culture. The data analysis method was used the partial least square structural equation model (SEM-PLS). The population in this study are employees of XYZ Bank head office, region and branch. The number of samples is 206 employees. The results of this study was indicate that the Trust variable has a positive and significant effect on the Satisfaction variable, beside that the Trust variable has a positive and significant effect on Productivity, there were a positive and significant effect on the Satisfaction variable on Productivity, the Collaborative variable has a positive and significant effect on Satisfaction, the Collaborative variable has an effect positive and significant to Productivity.

Keywords:- Trust, Collaborative, Satisfaction, Productivity.

I. INTRODUCTION

Through the process of changing the corporate culture, BUMN Minister Eric Thohir who was officially appointed as the 9th Minister of BUMN for the 2019-2024 period officially endorsed noble character as the core value of BUMN on July 1st 2020. Bank XYZ itself is proactive and committed to implementing noble character values to

embody the spirit of BUMN Indonesia in the field of Human Resources. A concept that includes a motion reference for the Ministry of BUMN in managing 115 BUMN companies. noble character serves as a guide for BUMN managers to improve performance well for the benefit of the nation. Guidelines for the implementation of the main values of BUMN Human Resources (HR) in order to realize the transformation of HR that has been determined as an identity and work culture glue that supports performance improvement.

XYZ Bank was able to get to this point and become one of the largest banks is because of the development of human resources supported by a large corporate capacity, which shows that XYZ Bank has developed a network and seriousness in the organizational structure that has carried out the organizational mission and cultural values since 2020, which can support companies to improve work efficiency. The noble character model is a factor that can increase employee satisfaction. If employees are satisfied with their performance, their commitment increases. Commitment is a mental attitude towards the company. On the other hand, the existence of corporate collaboration can provide positive benefits for employees and initial collaboration can be detrimental to new business models. This indirectly changes the old business model and forces individuals out of their comfort zone. The impact of collaboration can create more positive changes and influence organizations to develop into more advanced and growing businesses.

The importance of factors that support employee productivity and job satisfaction through the work culture of XYZ Bank. This research was focused on the things that management did at Bank XYZ to increase morale, the noble character policies implemented in BUMN, the impact of noble character (trustful and collaborative) on employee productivity and company profits, the impact of noble character (trustful and collaborative) on employee satisfaction. Starting from the facts, researchers were interested in conducting research on the application of noble character in the work program of Bank XYZ, activities carried out, creativity, innovation, application of ways of thinking, training to increase productivity in career employee development, and employee satisfaction.

II. LITERATURE

A. Trust

According to Antonio (2005), Trust is when the beneficiary is a person who can be trusted; on that chance, all rights transferred by the heirs to the heirs, these rights remain the full responsibility and are free from third parties' interests until the return to submit it to the licensor within a certain period of time. According to Rhee (2010), trust in one another at work was the human relations indicator among the other members at work. Ko & Choi, (2019) revealed in their research that organizational trust enables companies to be productive. Several studies analyzing the superior-subordinate relationship also found that trust directly influences job satisfaction (Guinot et al., 2014). Sholihah (2019) which states that from the point of view of trust, it has a significant effect on job satisfaction, trust creates full consumer trust in these traders and has an effect on creating customer satisfaction. Organizational Trust has an effect on Job Performance, this is in line with research conducted by: (Hardiani & Prasetya, 2018), (Saroh & Ekhsan, 2021), (Lubis, 2018). Agus (2014) Trust has a real and positive effect on work productivity, with work productivity factors in the form of regulatory factors and company policies.

H1: Trust affects satisfaction

H2: Trust affects productivity

B. Collaborative

The dictionary defines collaboration as “to work jointly with others (Merriam-Webster Inc, 2013). This general definition does not specify ‘others’, but suggests that two or more entities collaborate. The granularity of the collaborating entities can vary and include individuals on a fine-grained level and organizational entities such as companies on a coarse-grained level. Thereby, collaboration strengthens individual function, which in turn strengthen the collaborating companies as a whole (Daugherty et.al, 2006). Simatupang and Sridharan (2005) state that supply chain collaboration has an influence on performance. Sulikah et al. (2020), the result of the study show that the QH collaborative process has a significant impact on IKM productivity growth in terms of increasing the number of products and the quality of the products produced are very competitive.

Paramita & Rosa, (2014) in their research showed that there is a significant effect between collaborative practice variables on general practitioner job satisfaction. Iman Iskandar, (2020) in his research stated that there is a direct effect of group cohesiveness on productivity and there is a direct effect of group cohesiveness on job satisfaction. Khaliq, (2020) in his research shows that teamwork has a significant positive effect on job satisfaction.

H3: Collaborative affects satisfaction

H4: Collaborative affects productivity

C. Satisfaction

According to Abdullah et al in Sembiring & Ferine (2018), Job satisfaction is a productive or emotional response to various aspects of work. There is no single concept of satisfaction, instead a person may be very satisfied with some

aspects of his job and dissatisfied with others. Adekanmbi et al., (2020) in their research show that the potential for help from job satisfaction can increase employee productivity. Sitohang & Budiono, (2021) shows that job satisfaction has a positive and significant effect on employee work productivity. Ridlo et al., (2021) in his research shows that job satisfaction has a positive and significant effect on employee work productivity. Kenny & Satrianto (2019) found that there was a significant influence between job satisfaction variables on employee work productivity.

H5: Satisfaction affects productivity

D. Productivity

According to Muslimin (2016), optimal work productivity is a mental attitude that always tries to improve its own position. Meanwhile, according to Nursivah (2012), optimal labor productivity is the most important precondition for companies and organizations to ensure their survival and function. Organizations that have members with optimal productivity maintain the existence of the organization according to the demands of the times. Sedarmayanti (2019) productivity is divided into 3 aspects, namely philosophical, technical and measuring the level of efficiency and effectiveness. Sedarmayanti (2019), factors that affect employee productivity include skills, discipline, mental attitude and work ethic, motivation, nutrition and health and income level.

III. RESEARCH METHOD

To answer the research questions, quantitative approaches are adopted. Quantitative research aims to test the research model, the significance of the relationships among the variables and factors, and the hypotheses (Saunders and Lewis, 2012). This stage consists of four activities: a pre-test survey, establishment of the research model, a confirmatory study, and data analysis (Neuman, 2006). According to Sugiyono (2016), population is a generalized area consisting of objects/subjects with a certain number and characteristics that have been decided by researchers to study and draw conclusions. Employees from the head office, regions and branches of Bank XYZ participated in this study with a total of 425 employees. The sampling technique used in this study was purposive sampling technique. and the number of samples is determined using the Slovin formula. Based on the calculation of the Slovin formula, the sample to be taken in this study is 206 respondents. The data collected is analysed using the partial least squares structural equation modelling (PLS-SEM) version 3 computer program with two phases of analysis methods and techniques. The first is the measurement model, and the second is the structural model (Hair et al., 2014).

IV. RESULTS AND DISCUSSION

A. Results

The respondents of this study were XYZ Bank employees representing the head office, regions and branches with a total sample of 206 people. Based on the research, an overview of the identity of the respondents from the work

unit, gender, age, last education & years of service can be seen in Table 1 below:

Table 1. Characteristics Of Respondents

	ITEM	Frequency	Percent
Department	Head Office	85	41
	Regions	70	34
	Branches	51	25
Gender	Man	90	40
	Woman	116	56
Age	20 – 25	22	11
	>26 – 30	58	28
	>31 – 35	50	24
	>36 – 40	17	8
	>41 – 45	20	10
	>46 – 50	23	11
	>51 – 60	16	8
Education	SMA	10	5
	Diploma (D1/D2/D3)	15	7
	S1	76	85
	S2	5	3
Years Of Service	<3 year	22	11
	>3 – 5 year	8	34
	>6 – 10 year	42	20
	>16 – 20 year	31	15
	>20 year	43	20

In this study, 206 employees of Bank XYZ filled in data representing the head office, regions and branches, then the data was processed using SEM-PLS using SmartPLS software version 3.2.9 with Outer Model and Inner Model analysis.

➤ Outer Model Evaluation

The purpose of the Outer model consists of determining the validity and reliability each of indicator with its latent variables. The results of the analysis are used to determine whether the results of the measurements used can be used (valid and reliable) as measurements. Outer model analysis was carried out with convergent and discriminant validity tests, while the reliability test calculated the value of composite reliability and Cronbach's alpha.

Table 2. Results of Loading Factor & AVE

Latent Variable	Code	Loading Factor	AVE
Trust	XA1	0,832	0,650
	XA2	0,801	
	XA3	0,776	
	XA4	0,773	
	XA5	0,831	
	XA6	0,800	
	XA7	0,848	
	XA8	0,751	
	XA9	0,840	
Latent Variable	Code	Loading Factor	AVE
Collaborative	XK1	0,786	0,621
	XK2	0,797	
	XK3	0,730	
	XK4	0,809	
	XK5	0,841	
	XK6	0,795	
	XK7	0,817	
	XK8	0,729	
	XK9	0,785	
Latent Variable	Code	Loading Factor	AVE
Satisfaction	YK1	0,866	0,684
	YK2	0,880	
	YK3	0,751	
	YK4	0,802	
	YK5	0,766	
	YK6	0,831	
	YK7	0,828	
	YK8	0,884	
	YK9	0,824	
Latent Variable	Code	Loading Factor	AVE
Productivity	YP1	0,873	0,720
	YP2	0,874	
	YP3	0,733	
	YP4	0,930	
	YP5	0,815	
	YP6	0,901	
	YP7	0,747	
	YP8	0,888	
	YP9	0,854	

According to Ghazali (2017), the individual reflexive factor loading value is believed to be high if it correlates >0.70 with measuring constructs. In other side, the Discriminant Validity check is carried out by checking the AVE value which should be >0.50.

Validity test for discriminant validity. This test is based on cross loading measurements with constructs and AVE (Average Variance Extracted) values. According to Ghazali and Latan (2018), each construct has a correlation between one construct in the model and other constructs. If the AVE square root of each construct is greater than the correlation value between the construct and the other constructs in the model, then Discriminant Validity is said to be good.

Table 3. Discriminant Validity Test Results

Code	Trust	Collaborative	Satisfaction	Productivity	Code	Trust	Collaborative	Satisfaction	Productivity
XA1	0.832	0.616	0.617	0.623	XK1	0.579	0.748	0.786	0.600
XA2	0.801	0.648	0.621	0.647	XK2	0.618	0.668	0.797	0.704
XA3	0.776	0.593	0.524	0.604	XK3	0.533	0.602	0.730	0.595
XA4	0.773	0.780	0.688	0.839	XK4	0.797	0.827	0.809	0.901
XA5	0.831	0.797	0.747	0.864	XK5	0.598	0.719	0.841	0.674
XA6	0.800	0.669	0.589	0.589	XK6	0.548	0.662	0.795	0.775
XA7	0.848	0.697	0.605	0.636	XK7	0.576	0.727	0.817	0.641
XA8	0.751	0.597	0.521	0.612	XK8	0.624	0.554	0.729	0.554
XA9	0.840	0.632	0.631	0.658	XK9	0.567	0.621	0.785	0.637
Code	Trust	Collaborative	Satisfaction	Productivity	Code	Trust	Collaborative	Satisfaction	Productivity
YK1	0.678	0.866	0.763	0.672	YP1	0.699	0.733	0.816	0.873
YK2	0.681	0.880	0.709	0.677	YP2	0.763	0.789	0.784	0.874
YK3	0.631	0.751	0.619	0.717	YP3	0.620	0.709	0.615	0.733
YK4	0.702	0.802	0.751	0.724	YP4	0.798	0.828	0.803	0.930
YK5	0.616	0.766	0.619	0.675	YP5	0.674	0.705	0.654	0.815
YK6	0.726	0.831	0.773	0.843	YP6	0.805	0.840	0.796	0.901
YK7	0.777	0.828	0.753	0.884	YP7	0.673	0.711	0.735	0.747
YK8	0.688	0.884	0.756	0.683	YP8	0.699	0.757	0.740	0.888
YK9	0.728	0.824	0.718	0.729	YP9	0.745	0.736	0.670	0.854

This can be seen from the test results of Table 3, the construct correlation vales of all. Variables are valid and each indicator has the highest main construct loading factor value compare to other structures. According to Ghazali (2017), the value of a construct is said to be reliable if Cronbach's alpha and composite reliability ≥ 0.70 .

Table 4. Composite Reliability Result from the Research Model

Construct	Composite Reliability
Trust	0,944
Collaborative	0,936
Satisfaction	0,951
Productivity	0,958

Based on Table 4 shows the reliability of the components for each variable in this study where the composite reliability score ≥ 0.70 .

➤ Inner Evaluation Model

The purpose of this model is to show the relationship between latent variables, is type test, and determine the magnitude of the relationship between the dependent and independent latent variables to get answers to previously assumed questions about the relationship between latent variables. This test is assessed was using the Coefficient of Determination (R^2), which is an indicator of how much variation is described in the model.

Table 5. Test Result for the Coefficient of Determination

Construct	R Square
Satisfaction	0,830
Productivity	0,858

Table 5 provides an explanation of the relationship between constructs based on the R-square value. It can be explain that the variable Satisfaction is equal to 0.830. This indicates that Trust and Collaborative variables can affect 83% of the Satisfaction variable, while other variables other than those studied can affect the remaining 17%. The R-square value of the Productivity variable that can be used to explain the relationship between constructs is 0.858. This shows that Trust, Collaboration, and Satisfaction can affect 85% of the Productivity variable, while other variables other than those studied can affect 15%.

Table 6. Result of Path Coefficient, t-Statistics, and P-Values

Relationship Between Construction	Coefficient (β)	T Statistics	P-Values
Trust → Satisfaction	0,414	3,048	0,002
Trust → Productivity	0,296	2,395	0,017
Satisfaction → Productivity	0,360	3,965	0,000
Collaborative → Satisfaction	0,552	4,216	0,000
Collaborative → Productivity	0,326	3,779	0,000

Based on the calculation result to determine the basis for decision making on the t-count value. Where the t count is obtained from the path coefficient analysis value, while the t table is obtained by looking at the percentage point table of the t distribution based on the significant level and degree of freedom. The two-sided hypothesis t-table value for the 95% confidence level (0.05) in this study was 1.96. Therefore it will be explained in the discussion of the hypothesis as follows:

Hypothesis H1 is accepted or Trust has a positive and significant effect on satisfaction.

Hypothesis H2 is accepted or Trust has a positive and significant effect on productivity.

Hypothesis H3 is accepted or Collaborative has a positive and significant effect on satisfaction.

Hypothesis H4 is accepted or Collaborative has a positive and significant effect on Productivity.

Hypothesis H5 is accepted or Satisfaction has a positive and significant effect on productivity.

B. Discussion

Trust has a positive and significant effect on satisfaction. There are implications of the noble character which functions as a guideline for BUMN managers. The application of a trust attitude to XYZ Bank employees can relate to a person's condition when do the work, and attitudes such as being fair, keeping promises, being reliable, openness, independence, (mental and physical health) and (accountability and responsibility). The results of this study are in line with the research of Sholihah (2019) which states that from the point of view of trust, it has a significant effect on job satisfaction, trust creates full consumer trust in these traders and has an effect on creating customer satisfaction.

Trust has a positive and significant effect on productivity. This motivates employees to improve work productivity even better. It means, a company that has employees with optimal productivity causes the existence of the company to be maintained according to the needs of the times. This result is in line with the previous research by (Hardiani & Prasetya, 2018), (Saroh & Ekhsan, 2021), (Lubis, 2018) that organizational trust has an effect on job performance. Agus (2014). Trust has a real and positive effect on work productivity.

Collaborative has a positive and significant effect on satisfaction. It can be concluded that employee collaboration at XYZ Bank is a form of social process that aims to build synergistic cooperation between people or within the company. There were high levels of satisfaction and where employees work together to achieve business goals and needs. This result is in line with the previous research by Paramita & Rosa, 2014 in their research showed that there is a significant effect between collaborative practice variables on general practitioner job satisfaction. Khaliq, 2020 in his research shows that teamwork has a significant positive effect on job satisfaction.

Collaborative has a positive and significant effect on Productivity. Collaboration can run effectively at XYZ Bank, it can be seen by the process of collaboration between employees and working with various parties with different backgrounds, working hand in hand to achieve business targets, so in the third quarter of 2022 Bank XYZ has succeeded in achieving a big net profit. Profit growth is the result of the company's new ecosystem-focused strategy, both from a funding and funding perspective. This study is in line with Sulikah et al. (2020), the result of the study show that the QH collaborative process has a significant impact on IKM productivity growth in terms of increasing the number of products and the quality of the products produced are very competitive.

Satisfaction has a positive and significant effect on productivity. This means that employees have a mental attitude that reflects the individual's ability to do the job. With a high sense of satisfaction, the result of productivity can help increase the company's growth. This is in line with previous research as shown by Adekanmbi et al., (2020) in their research show that the potential for help from job satisfaction can increase employee productivity. Sitohang & Budiono, (2021) shows that job satisfaction has a positive and significant effect on employee work productivity. Ridlo et al., (2021) in his research shows that job satisfaction has a positive and significant effect on employee work productivity. Kenny & Satrianto (2019) found that there was a significant influence between job satisfaction variables on employee work productivity.

V. CONCLUSION

A. Conclusion

Trust has a positive and significant effect on employee satisfaction, meaning that when trust increases, employee satisfaction increases. Trust has a positive and significant effect on productivity, meaning that when trust increases, productivity increases. Collaborative has a positive and significant effect on employee satisfaction, meaning that when collaborative increases, employee satisfaction increases. Collaborative has a positive and significant effect on productivity, meaning that when collaborative increases, productivity increases. Employee satisfaction has a positive and significant effect on productivity, meaning that when employee satisfaction increases, productivity increases.

B. Managerial Implication

The results showed that the factor that most influences customer satisfaction and productivity is collaborative. The most indicator that have influence on collaborative is willingness to work together. Thus, the company must be able to meet company expectations by continuing to maintain and increase willingness to work together of their employees. The second influence productivity is employee satisfaction. The most indicators that have influence on employee satisfaction is bonuses given by company. The bonuses given by company will increase enthusiasm at work to the employees, so company must continue to maintain and improve the bonuses in order to enhance motivation employees for their work. The third influence productivity is trust. The most indicators that have influence on trust is good corporate governance. This shows that the mandate carried out by the company has been going well and always applies the precautionary principle based on the guidelines of Good Corporate Governance at work therefore the company have to maintain and improve the guidelines of Good Corporate Governance at work.

C. Limitation And Future Research

This study did not explore other variables that also affect customer satisfaction, such as employee engagement and intrinsic and extrinsic motivation. This study was conducted at only one private agency and, therefore, cannot be generalised to private agencies in Indonesia.

Future research direction Further research should expand the object of research to more than one private agency such that the results can be generalised to all private agencies in Indonesia. As previously noted, this study was conducted at a single point in time. Longitudinal research will have more moments of measurement over time.

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