

Conference Paper

Determinants of Good Corporate Governance and Its Implications on Organizational Commitments (Empirical Study on Employees of Government-Owned Islamic Banks in Dki Jakarta Province)

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Abstract

The purpose of this research was to determine the effect of leadership, competence, organizational culture and Good Corporate Governance partially or simultaneously on organizational commitment.. Based on the results of the research, the findings are as follows: leadership, compensation, and organizational culture partially or simultaneously significant effect on good corporate governance with a contribution of 69%. Partially, the organizational culture reflected by ikhwana culture (friendship) has a positive and dominant influence on good corporate governance. Leadership, compensation, organizational culture and good corporate governance partially or simultaneously significant effect on organizational commitment with contribution of 88%. Partially good corporate governance which is reflected with the fairness dimension of dominant in influencing organizational commitment. The results also show that good corporate governance is a full mediating variable on the influence of leadership, compensation, and organizational culture on organizational commitment. The managerial implication of this research result is organizational commitment to Islamic Bank employee in DKI Jakarta Province reflected by dimension of continuous commitment will be able to be improved if Islamic Bank in DKI Jakarta Province able to improve good corporate governance which is reflected with fairness dimension, where good corporate governance will increase if Islamic Bank able to improve the organizational culture reflected by the dimension of ikhwana culture (friendship), which is supported by increasing bank leadership especially reflected with the dimension of social responsibility and supported by increasing the competence of employees especially reflected by the high dimension of human skill.

Keywords: Leadership, Organizational Culture, Compensation, Good Corporate Governance, Organizational Commitment

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1. Introduction

Islamic financial institutions in Indonesia have shown rapid development, starting from the era of the 1990s, although when compared to other Indonesian countries including the late ones, for example in Pakistan in 1941 Islamic banks were established for Hajj services, in 1963 the Bank was established The village which is operational in sharia form, in 1970 it developed in Kuwait, Iran and Turkey, and in 1997 it began to be established in Russia.

According to the Chairman of the Board of Commissioners of the Financial Services Authority (2016), the development of Islamic Banking in Indonesia is still far behind Malaysia. Currently the market share of Sharia Banking in Malaysia reaches 40-50%, while in Indonesia it has only reached 5%. Indonesia as a country with the largest Muslim population in the world, around 85 percent is an extraordinary potential for Islamic banks to take advantage of this potential, so the growth of Islamic banks in Indonesia will be even more fantastic. One measure of the development of Islamic banks in Indonesia is from the total assets of Islamic banks. In 2011 the total assets of Islamic banks amounted to Rp 145,467 billion rupiah. Mean while in 2012 it rose to Rp. 195,018 billion rupiah or 34.06%. Within 3 years (2011-2013) the growth of Islamic Bank assets increased steadily, but in 2014 it declined due to liquidity pressures stemming from the weakening of the rupiah exchange rate, the increase in subsidized fuel prices and basic electricity tariffs, and others. In 2015 it increased again by Rp. 213,423 billion rupiah, up 4.13% from 2014 (www.ojk.go.id, 2016).

The average need for Sharia Banking human resources is around 5,900 people per year. In fact, only universities that pass human resources in the Islamic finance sector are 1,500 per year. According to Managing Director of Bank Syariah Mandiri (BSM) Agus Sudiarto, not all of the 1,500 college graduates were in accordance with industry needs. Of course this is a problem for Islamic Banking who want to continue to grow, because the progress of an industry will depend on the availability and quality of its Human Resources. In this regard, Islamic Banking circles must focus on improving qualified human resources. Efforts to increase the quantity and quality of human resources need to be done because it not only supports the company's business, but is able to contribute to the Islamic Banking industry through the performance and service delivery to the community. This is a challenge, therefore the Islamic Banking industry must improve and equalize the quality of the quality of human resources. In addition, it is also necessary to develop employee commitment to the bank where they work.

The relatively low organizational commitment to the employees of Government Sharia Banks in DKI Jakarta Province is indicated also based on the data from the initial survey of researchers (2017) of thirty employees of Government-owned Islamic Banks in DKI Jakarta Province. The survey results show that the level of organizational commitment in Government-owned Islamic Banks in DKI Jakarta Province is generally still relatively low. Organizational commitment that is still relatively low based on the results of the researchers' initial survey is affective commitment, while the relatively high organizational commitment is on normative commitment. The lower level of affective commitment is due to the degree of conformity between personal goals and the organization where the employee works in this case is the Islamic Bank which only scores 200 below the standard score of 210. Then the low organizational commitment to employees of Government-owned Islamic Banks in DKI Jakarta Province also seen in a continuous commitment which shows that in general employees in carrying out their work are not in accordance with the vision and mission of the organization which only reaches a score of 310 still below the standard score of 315.

Many factors can cause low organizational commitment to employees of Government-owned Islamic Banks in DKI Jakarta Province. Syamsudin et. al. (2016) through the results of his research stating that Good Corporate Governance implemented well will increase organizational commitment. The results of the study from Obeten, Ocheni, and John (2014) which states that Good Corporate Governance influences the organizational commitment of banking employees. Likewise the results of the research of Ozuomba Chidinma Nwamaka et. al. (2016) through the results of his research stating that good corporate governance has a significant effect on organizational commitment. Based on these statements, the low organizational commitment of employees of Government-owned Islamic Banks in DKI Jakarta Province tends to be caused by the implementation of Good Corporate Governance which is relatively inappropriate. The lack of proper implementation of Good Corporate Governance in Government-owned Islamic Banks in DKI Jakarta Province is indicated based on the composite value data of the Sharia Banks owned by the Government in DKI Jakarta Province (Bank Indonesia, 2016). The composite value of a Sharia Bank shows the results of a composite assessment (self assessment) for the implementation of Good Corporate Governance in 2016, all factors of Good Corporate Governance implementation are 2.60 (two point six) with a fairly good predicate. This value means that it is no better when compared to the results of the calculation of the 2015 Good Corporate Governance self-assessment composite value of 2.61 (two point six one) based on the evaluation results of Bank Indonesia with a fairly good predicate.

Olesia, Namusonge and Iravo (2013) through their research results stated that leadership that is able to serve its employees well can increase organizational commitment. The results of the study of Lo, Ramayah, and Min (2009) found that appropriate leadership can increase organizational commitment. While Gandz, Crossan, Seijts, and Reno (2013) through the results of his research found that there is an influence of leadership on Good Corporate Governance. Kehinde, Felix, Kayode, Musibau, and Adedamola (2012) found that leadership has an influence on Good Corporate Governance. Based on some of the results of these studies, the low organizational commitment and implementation of Good Corporate Governance in Sharia Banks in DKI Jakarta is allegedly caused by inappropriate leadership. The lack of proper leadership possessed by Sharia Banks in DKI Jakarta is indicated based on the info bank data (2016) which shows that almost 77% of Directors of Sharia Banking come from conventional banks, of course, must get attention from regulators, because almost 99% of Islamic Banking shares are owned by its parent bank which is also a conventional bank. The further effect is that the Sharia Bank's policies and work programs will be determined by the parent bank in order to support the business in holdings (Lucky Nugroho, 2016: 5).

The leadership of Government-owned Islamic Banks in DKI Jakarta Province which is still relatively inappropriate is indicated also based on data from the initial survey of researchers (2017) of thirty employees of Government-owned Islamic Banks in DKI Jakarta Province. The survey results show that the leadership of Government-owned Islamic Banks in DKI Jakarta Province is generally still relatively low. Some leadership of the Government of Islamic Banks in DKI Jakarta Province which are still relatively low based on the results of the researchers' initial survey are at the level of leadership integrity, leadership patience, outcome orientation, and the level of empowerment carried out by the leadership. While the leadership in Government-owned Islamic Banks in DKI Jakarta Province which is relatively high is at the level of leadership orientation of its employees and the level of leadership social responsibility. The low level of integrity of the leadership, patience of the leadership, outcome orientation, and level of empowerment carried out by the leadership is caused by the leadership's low trust in the organization, in carrying out its leadership is still not in accordance with organizational rules, lack of patience in making decisions, leadership is not in accordance with their expertise, still relatively lacking in building work teams with employees, still lacking trust in employees assigned without looking at gender, still lack of closeness of leadership in work relations with employees, and still lack of leadership in helping employees in need.

Holm and Scholer (2016) states that good employee competencies will be able to implement Good Corporate Governance properly. Sekakubo, Ndiwalana, and Lwanga (2014) state that appropriate competencies can facilitate the implementation of Good Corporate Governance. Rogers et.al (2014) found that managerial competence influences Good Corporate Governance. While Bukman Lian (2013) states that competence can increase organizational commitment. Fadli and Kartawijaya (2012) found that competence was proven to influence organizational commitment. The two statements above are also reinforced by Sosiawan Maunun (2013) who found the same thing that competence proved to influence the organizational commitment. Based on these statements, the low organizational commitment and not good implementation of Good Corporate Governance among Sharia Bank employees in DKI Jakarta tend to be caused by low employee competency. The low competency of employees in Sharia Banks in DKI Jakarta is indicated based on nearly 30% of Islamic Bank employees who understand about sharia products and their awareness. While 70% of current Islamic Bank employees come from conventional banks and non-sharia educational backgrounds (Agustianto, 2011: 32).

According to Issa Al Mansour (2015) organizational culture proved positive and significantly affected the implementation of Good Corporate Governance. I Gusti Ayu Made Asri Dwija Putri et.al (2016) stated that organizational culture determines the implementation of Good Corporate Governance. Rafiee and Sarabdeen (2012) stated that there is a cultural influence on the implementation of Good Corporate Governance. While Dwivedi, Kaushik and Luxmi (2014) found that organizational culture proved to influence organizational commitment. Likewise, Nongo and Ikyanyon (2012) state that good organizational culture can increase organizational commitment. Based on this statement, the low organizational commitment and poor implementation of Good Corporate Governance in Sharia Banks in DKI Jakarta tend to be caused by an unfavorable organizational culture. This is indicated based on the generality of Sharia Bankers who are not of Islamic Banking background who only dwell on conventional products, are given Islamic sharia and modified, then sold under the Sharia label. So, the product development of Islamic Banking is only looking for equivalents with conventional banking products, this is evident that the existing types of Islamic Bank products have only reached 15 types, while in Malaysia there have been 45 types of products. Organizational culture in Sharia Banking in DKI Jakarta which is still relatively poor is also indicated based on data from the research conducted by Pradika Sulaeman (2016) BJB Syariah in DKI Jakarta and West Java, which shows that the position of organizational culture is in quadrant III (negative, positive) with point -2.3. This position

shows that the culture of BJB Syariah organization in DKI Jakarta and West Java is still relatively weak but still has very good opportunities. So that the low implementation of Good Corporate Governance in Islamic Banks in DKI Jakarta tends to be caused by a weak organizational culture, although the potential for developing a high organizational culture.

1.1. Objectives

The main purpose of this research is to find out and analyze and uncover:

1. Leadership influences Good Corporate Governance in Government Islamic Sharia Banks in DKI Jakarta Province.
2. Competence has an effect on Good Corporate Governance in Government Islamic Sharia Banks in DKI Jakarta Province.
3. Organizational Culture has an effect on Good Corporate Governance in Government Sharia Banks in DKI Jakarta Province.
4. Leadership, Competence and Organizational Culture simultaneously influence the Good Corporate Governance of Government-owned Islamic Banks in DKI Jakarta Province.
5. Leadership affects the Organizational Commitment of employees of Sharia Banks owned by the Government in DKI Jakarta Province.
6. Competence affects the Organizational Commitment of employees of Sharia Banks owned by the Government in DKI Jakarta Province.
7. Organizational Culture influences the Organizational Commitment of employees of Sharia Banks owned by the Government in DKI Jakarta Province.
8. Good Corporate Governance has an effect on Organizational Commitment to employees of Sharia Banks owned by the Government in DKI Jakarta Province.
9. Leadership, Competence, Organizational Culture and Good Corporate Governance simultaneously influence the Organizational Commitment of employees of Government-owned Islamic Banks in DKI Jakarta Province.

1.2. Literature

1.2.1. Organizational Commitment

According to Mathis and Jackson (2011: 155) suggest organizational commitment as a degree where employees believe and are willing to accept organizational goals and will stay or not leave the organization. Furthermore Luthans (2011: 130) defines organizational commitment as a strong desire to maintain a member of a particular organization, a strong willingness to try to maintain the name of the organization, confidence and acceptance of values and goals of the organization. In other words it is an attitude that reflects employee loyalty to the organization and an ongoing process where members of the organization express their concern for the organization and ongoing success and progress. Rivai (2011: 32) suggests organizational commitment refers to a person's beliefs in organizational goals and values, and wants to stay with the organization and be loyal to the organization. Robbins and Timothy (2012: 121) state organizational commitment as a condition in which an employee sits with a particular organization and intends to maintain his membership in the organization. Rasid et. al. (2013: 174) suggested that organizational commitment is an encouragement from the individual to do something in order to support the success of the organization in accordance with the objectives and prioritize the interests of the organization. High organizational commitment encourages individuals to strive to achieve organizational goals and influence performance. From some of the definitions above, it can be concluded that organizational commitment is a condition where employee loyalty is proven by trying to stay with the organization that is occupied and provide the best effort to achieve organizational goals and values. Furthermore Robbins and Timothy (2012: 122,124) defines organizational commitment as a condition in which an employee dedicates himself to a particular person along with his goals and wants to maintain his membership in the organization. Organizational commitment is also interpreted as an individual psychological bond with the organization, including involvement in work, loyalty, and confidence in organizational values. In this context there are three stages in commitment. First, the compliance stage of someone receives influence from other people in order to get something from that person, such as wages or salaries. Second, the identification stage of an individual receives influence in order to maintain a pleasant relationship. Employees feel proud to be in the company. Third, the stage of internalization of individuals determines that organizational values intrinsically provide rewards and match the employee's personal values.

1.2.2. Good Corporate Governance

Teng, Aung, and Fook (2011: 1181) state that good corporate governance is needed to encourage the creation of an organization that is efficient, transparent and consistent with laws and regulations. The application of good corporate governance needs to be supported by three interconnected pillars, namely the state and its instruments as regulators, the business world as market players, and the community as users of business products and services. Based on the general guidelines of GCG (2005) the basic principles that must be implemented by each pillar are:

- 1) The state and its instruments create laws and regulations that support a healthy, efficient and transparent business climate, implement legislation and consistent law enforcement;

- 2) The business world as a market participant applies GCG as a basic guideline for conducting business;

- 3) Communities as users of business products and services as well as parties affected by the existence of the company, show concern and carry out social control objectively and responsibly.

Diah Permata Asri (2011: 54), argues that the main goal of GCG is to create a system of control and balance (check and balances) to prevent abuse of company resources and still encourage the growth of the company. The core of the GCG policy is that the parties who play a role in running the company understand and carry out their functions and roles according to their authority and responsibility. The parties involved include shareholders, board of commissioners, committees, directors, unit leaders and employees. In Law No. 40 of 2007 the principles of Good Corporate Governance must reflect the following:

- 1) Transparency

Openness required by law such as announcing the establishment of PT in the Supplementary State Gazette of the Republic of Indonesia or Newspapers. Openness carried out by the company concerns the issue of information disclosure or in terms of the application of open management, company ownership information that is accurate, clear and timely both to shareholders and stakeholders.

- 2) Accountability

The existence of information disclosure in the financial sector in this case there are two controls carried out by directors and commissioners. The Board of Directors runs the company's operations, while the commissioners supervise the running of the company by the Board of Directors, including financial supervision. So that it is fitting

for a company, Commissioner Independent is absolutely necessary. So that there is a guarantee of the availability of professional management mechanisms, roles and responsibilities for all decisions and policies taken in connection with the company's operational activities.

3) Responsibility

Responsibility of the company both to shareholders and stakeholders by not harming the interests of shareholders and members of society at large. The law emphasizes that the company must adhere to the applicable law.

4) Independence

The basic principle to facilitate the implementation of the GCG principle, companies must be managed independently so that each company organ does not dominate each other and cannot be intervened by other parties.

5) Fairness

The principle of justice guarantees that every decision and policy taken is in the interests of all interested parties, be they customers, share holders or the wider community.

1.3. Leadership

Leadership is one of the important factors in both formal and informal organizations. Because there are indications of the success and failure of an organization including being influenced by leadership in the organization. As stated by Cohen (2011: 54) that leadership has the power to be able to distinguish between success and failure, both for the organization and for employees. Therefore companies must be careful in choosing and raising leaders, at least the company sets criteria for prospective leaders who are able to provide examples for employees, skilled and responsive to various problems, wise in making decisions and able to communicate well with all levels of the organization. Robbins and Timothy (2012: 72) state leadership is the ability to influence a group towards achieving a vision and mission or a set of goals. Robbin and Timothy explicitly stated that organizational progress is largely determined by existing leadership. How well the leader becomes a role model in work, each of his words is followed and obeyed. How well the leader invites changes by including subordinates as the main actor and how consistent the leader is to keep learning and stick to the right beliefs, principles and values. Kreitner and Kinicki (2008: 132) explain that leadership clearly involves more than just using power and exercising authority, and displayed at different levels. At the individual level, for example leadership involves giving advice, guidance, inspiration and motivation. Leaders build teams, create unity and resolve

disputes at the group level. Finally leaders build culture and create organizational level change. Ginnet et. al. (2012: 221) defines leadership as a process of social influence. Therefore the leader will not talk about personal matters, materialistic questions or command questions, but he will invite everyone to realize what must be done and what is a good way to achieve a common goal. Mahazan, Azdi, Aishah, Yuseri, Rosmizi, usuf and Rumaizuddin (2015: 726) found that the dimensions of Islamic leadership in Islamic banks are integrity, employee orientation, muhasabah, patience, outcome orientation, empowerment, and social responsibility.

1) Integrity includes full trust in the organization, leading in accordance with organizational rules.

2) Employee orientation includes encouraging employees to work and worship well.

3) Muhasabah includes leadership is a test from Allah SWT and leadership is a disaster if it is not able to be fair.

4) Patience includes stopping making decisions when angry and making decisions when the heart is calm.

5) Outcome Orientation includes working according to expertise and forming a work team with employees.

6) Empowerment includes full trust in employees assigned with no view of gender and introspection on situations in delegating to employees.

7) Social Responsibility includes helping people in need and building corporate CSR to care for others.

1.4. Competence

According to Kreitner and Kinicki (2008: 81) the concept of competence is understood as a combination of abilities and skills. In other words, the ability and skills received considerable attention in today's management circles. The use of the term competence is a term used to describe in terms of ability to show stable characteristics related to one's maximum physical and mental abilities. The types of competencies are three, namely: organizational competency, job or technical competence and individual competence. While the fundamental characteristics possessed by competencies are five, namely: motives, traits, self-concepts, knowledge and skills. Jackson, Schuler and Werner (2010: 32) state that competence is a pattern of knowledge, skills, abilities, behaviors and other characteristics needed by a person to perform a job role or a good job function. Thus the company's goals will be achieved if members of the organization have reliable capabilities. The knowledge, expertise, skills and experience possessed will certainly

give birth to optimal levels of performance and in each work unit each shows its capacity as a superior competitive employee.. Beheshtifar, Raffei and Moghadam (2012: 564), provide a description that competence is a combination of skills (knowledge) and knowledge (attitude) that can be observed and applied strategically to human resource activities in a particular statement to provide performance contribution to the organization. Competence as a measurable and relatively long-lasting characteristic of a person, team or organization. Competence can predict performance level criteria. While the view of Holm and Scholer (2016: 19) says that competence shows a characteristic that has a relationship with the effort to achieve individual and team performance on a job. In addition, Ssekakubo, Ndiwalana, and Lwanga (2014: 64) state that competence is an individual strength in completing tasks. This definition confirms that competence is a condition in carrying out work. A job is not good and finished with good results if the workers are not equipped with qualified work competencies, but on the contrary employees with high competence are able to break the work deadlock and be able to complete work with a high level of difficulty.

1.5. Organizational Culture

Schein (2010: 18) defines organizational culture as a pattern of shared assumptions as learning to overcome external problems and internal integration, taught to new members as the right way to understand, think, and feel the problem. Creemers and Reynolds (Soetopo 2010: 122) organizational culture is a pattern of shared beliefs and expectations by members of the organization. While Greenberg and Baron (Soetopo 2010: 122) emphasize organizational culture as a framework that contains attitudes, values, behavioral norms and expectations that are owned by members of the organization. Robbins (2012: 271) states that organizational culture refers to a system of shared meanings shared by members who distinguish the organization from other organizations. The definition illustrates that organizational culture actually grows because it was created and developed by individuals working in an organization, and accepted as values that must be maintained and passed on to each new member. These values are used as guidelines for each member as long as they are within the organization and are considered as a characteristic that distinguishes an organization from other organizations. Jack Henry Syauta et. al. (2012: 70) defines organizational culture as a system that penetrates values, beliefs and norms in each organization. Organizational culture can encourage and prevent effectiveness that depends on the characteristics of values, beliefs and norms. In addition Jack Henry Syauta et al. Also stated that

organizational culture is grouped into three, namely bureaucratic culture, innovative culture and supportive culture. Bureaucratic culture is a cultural condition that needs regulation, orders and rules. While innovative culture is a culture that gives freedom of thought, opinion, feeling and freedom of work to members of the organization. The supportive culture is in the communication interaction letter emphasizing kinship values such as harmony, openness, friendship, cooperation and trust. Islam as a source of value management also has values that can be used as the development of a strong organizational culture. Values in the organization are also needed to bind managers and all people in the organization in a unified whole. For a Muslim manager, the value that is seen to be the most correct is the value derived from his religious teachings, namely Islam. However, an organization will be healthy if it is developed with healthy values derived from religion (Hafifuddin, 2013: 106). Rasid, Manaf, and Quoquab (2013: 172) state that organizational culture in Islamic banks is a strength in the organization that is formed through the concepts and values adopted by the organization to build the organization in the direction expected by the organization. Rasid, Manaf, and Quoquab (2013: 172) find the dimensions of organizational culture for Islamic banks are shared values (values), beliefs (beliefs), and norms of employee behavior (behavioral norms). While Mappamiring (2015: 148) defines organizational culture through Islamic corporate culture in more detail, namely a value system taken and developed, and applied in daily life and activities (at work) by using Islamic values in accordance with the teachings Islam or Islamic law, Islamic way of life based on the Qur'an and Hadith. The dimensions of Islamic Corporate Culture according to the findings of Mappamiring are smiles (smile), greetings (greetings), ikhwana (friendship), helping (help), iklash (selfless), and discipline (discipline). Then Issa Al-Mansour (2015: 130) adds one dimension of Islamic Corporate Culture, namely maintaining banking services (offering halal banking services).

1.6. Framework

2. Method

The approach used in this study is descriptive and verification research methods (verificative and descriptive research). According to Mohammad Nasir (2010: 54) argues that, descriptive methods are methods of examining status, a group of people, an object, a set of conditions, a system of thought or a class of events in the present. The purpose of descriptive research is to make a description, description or painting systematically, factually and accurately, regarding facts, traits, and relationships between phenomena

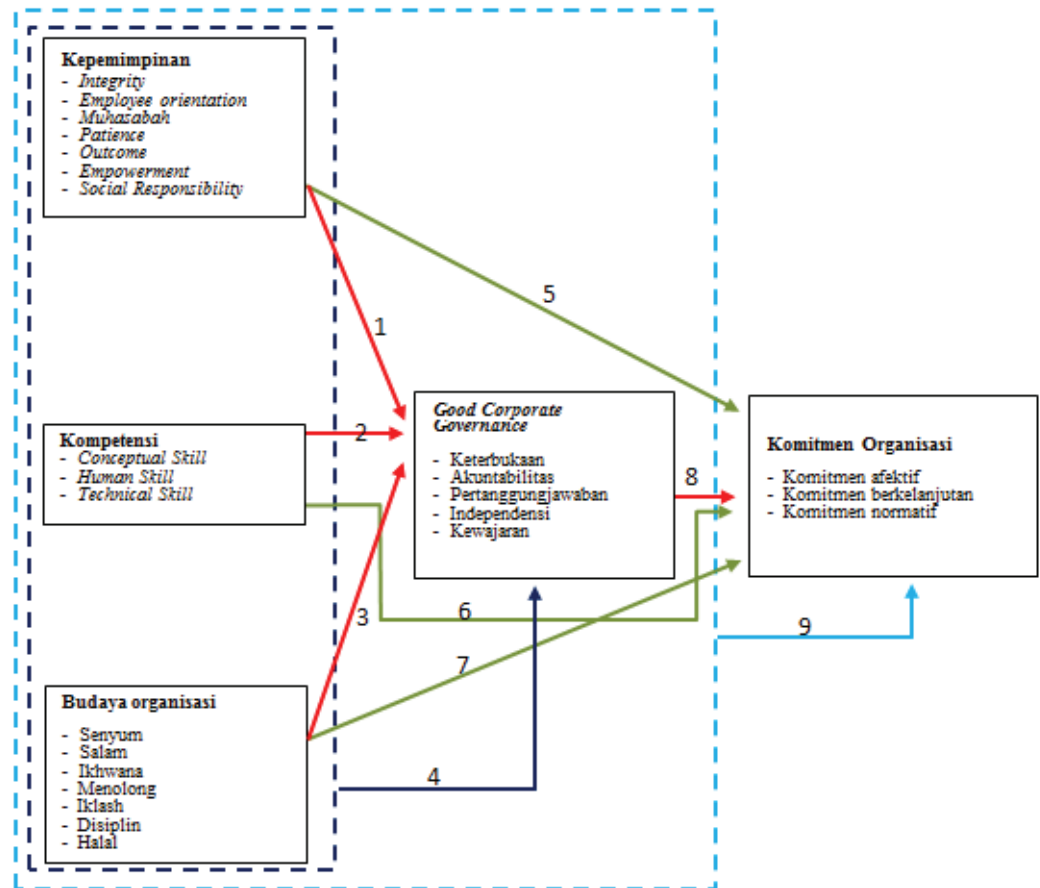


Figure 1: Design of the Research Model.

investigated, while verification is used to determine the relationship and influence between variables through testing hypotheses against data obtained from the field and explain the position of the variables studied. Therefore, this research method is directed through an explanatory survey, to describe the causal relationship between the variables studied. . The operational research variables are as follows:

1. Leadership, measured using seven dimensions with 14 indicators.
2. Competence, measured using three dimensions with 7 indicators.
3. Organizational culture, measured using seven dimensions with 22 indicators.
4. Good corporate governance, measured using five dimensions with 16 indicators.
5. Organizational commitment, measured using three dimensions with 8 indicators.

In this study the population (unit of analysis) is the employees of government-owned Islamic Banks consisting of Syariah Bank Mandiri, BNI Syariah, and BRI Syariah in DKI Jakarta. The population in this study were all employees of Syariah Mandiri Bank, BNI

Syariah, and BRI Syariah in DKI Jakarta Province with 25,135 employees with details as follows: Bank Syariah Mandiri 16,170 employees, BNI Syariah 3,825 employees, BRI Syariah 5,140 employees. Related to the rule of thumb in SEM, Hair et. al. (2010) states that in determining sample size, there is a minimum ratio of 5 respondents for each parameter in the study, or 10 respondents for each parameter, or 15 respondents for each parameter. Based on the rule of thumb in the SEM, the comparison of 5: 1 is used in this study. This study has 67 parameters (indicators), so the minimum sample size is 335 respondents. The sampling method used in this study is to use probability sampling with the proportionate random sampling technique. The method of analysis and testing of hypotheses in this study, in accordance with the objectives of the study is to measure the influence of independent variables (organizational culture, career development and compensation) on the dependent variable (employee turnover intention), involving mediating variables (organizational commitment). The approach in modeling and solution techniques used is using the Structural Equation Model (SEM) method and with data processing analysis tools using the Lisrel 8.80 application program.

3. Discussion

TABLE 1: The Size of Suitability of the Overall Model (Hybrid Model) SEM.

GOF Indicators	Expected size	Estimation results	Conclusion
Absolute Fit Size			
GFI	GFI > 0,90	0,92	<i>Good Fit</i>
RMSEA	RMSEA < 0,08	0,074	<i>Good Fit</i>
Incremental Fit Size			
NNFI	NNFI > 0,90	0,93	<i>Good Fit</i>
NFI	NFI > 0,90	0,93	<i>Good Fit</i>
AGFI	AGFI > 0,90	0,89	<i>Marginal Fit</i>
RFI	RFI > 0,90	0,92	<i>Good Fit</i>
IFI	IFI > 0,90	0,93	<i>Good Fit</i>
CFI	CFI > 0,90	0,93	<i>Good Fit</i>

Source: Processing Results with LISREL 8.80

Based on Table 1 above, the seven suitability measures obtained have a good fit index of the measurement model, namely GFI, RMSEA, NNFI, NFI, RFI, IFI and CFI. While one other measure of conformity has an index of suitability for the marginal fit

measurement model, namely AGFI. The Hybrid Model (Full SEM) using Lisrel 8.80 is as shown in Figure 2 and Figure 3.

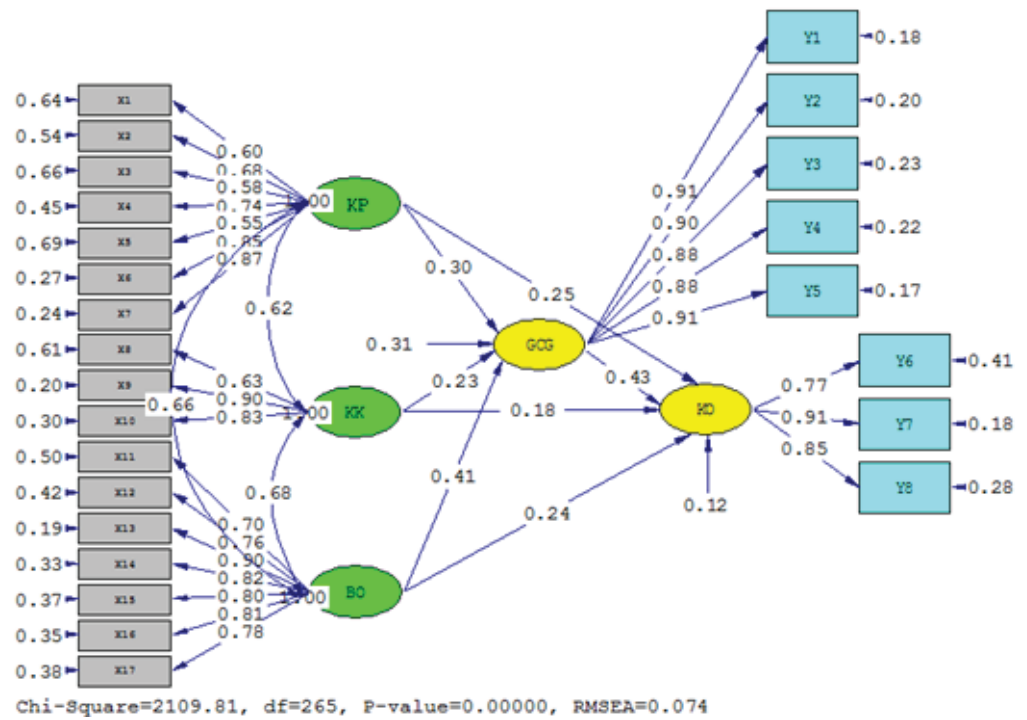


Figure 2: Hybrid Model (Full Model) Standardized.

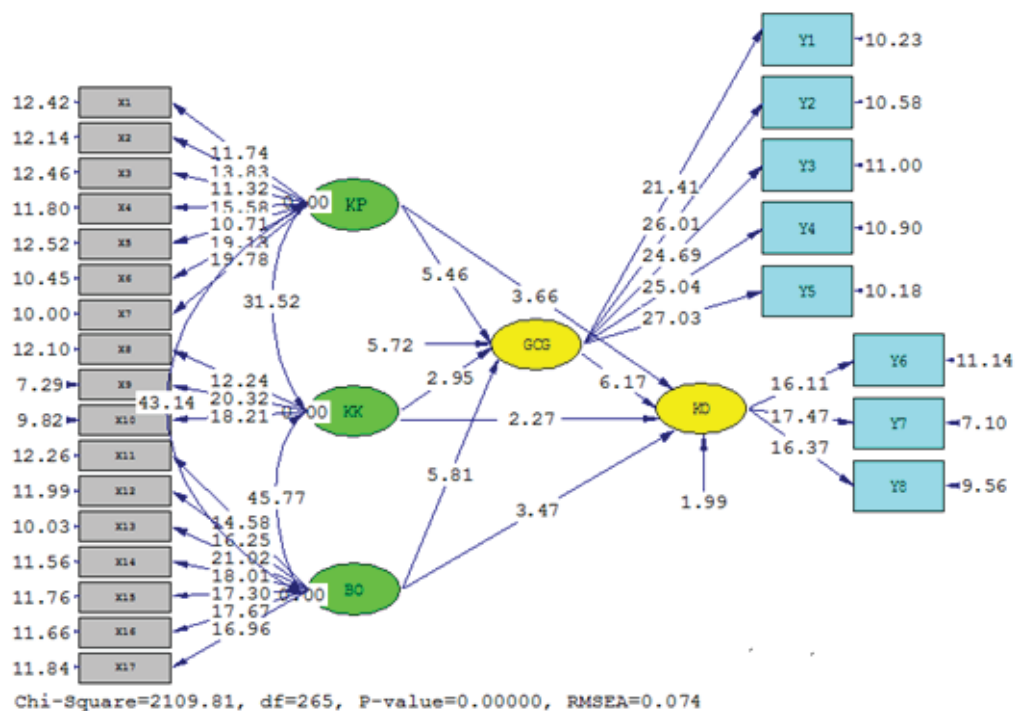


Figure 3: Hybrid Model (Full Model) t-value.

Based on Figure 2 and Figure 3 above, it can be seen that all sub-variables (dimensions) have a Standardized Loading Factor (SLF) ≥ 0.50 and a critical value ≥ 1.96 (at $\alpha = 0.05$) (Wijanto, 2008: 407), then all sub-variables (dimensions) forming latent variables (exogenous and endogenous) are significant, in other words it can be said that the dimensions are significant and significant in forming latent variables. So that all sub-variables (dimensions) in this study can be further analyzed, because they can form latent variables.

TABLE 2: Structural Equation (Source: LISREL Data Processing Results 8.80, 2017).

Structural Equations					
CG = 0.30*KP + 0.23*KK + 0.41*BO, Errorvar.= 0.31 , R² = 0.69					
	(0.055)	(0.078)	(0.071)	(0.054)	(0.003)
	5.46	2.95	5.81	5.72	242.36
KO = 0.43*GCG + 0.25*KP + 0.18*KK + 0.24*BO, Errorvar.= 0.12 , R² = 0.88					
	(0.070)	(0.068)	(0.079)	(0.069)	(0.060)
	6.17	3.66	2.27	3.47	1.99
					588.94
Correlation Matrix of Independent Variables					
	KP	KK	BO		
KP	1.00				
KK	0.62	1.00			
	(0.02)				
	31.52				
BO	0.66	0.68	1.00		
	(0.02)	(0.02)			
	43.14	45.77			

Based on Figure 2 and Figure 3 and the structural equation model, the hypothesis testing is as follows.

TABLE 3: Hypothesis Test Results.

	Hipotesys	Coeff. Path/R²	t_{value}/ F_{value}	t_{criteria}/ F_{criteria}	Conclusion Statistics
H1	Leadership influences Good Corporate Governance	0,30	5,46	1,96	H0 is rejected and Ha is accepted. Leadership has a positive and significant effect on Good Corporate Governance
H2	Competence influences Good Corporate Governance	0,23	2,95	1,96	H0 is rejected and Ha is accepted Competence has a positive and significant effect on Good Corporate Governance

	Hipotesys	Coeff. Path/R ²	t _{value} /F _{value}	t _{criteria} /F _{criteria}	Conclusion Statistics
H3	Organizational Culture influences Good Corporate Governance	0,41	5,81	1,96	H0 is rejected and Ha is accepted Organizational Culture has a positive and significant effect on Good Corporate Governance
H4	Leadership, Competence and Organizational Culture jointly influence Good Corporate Governance	0,69	242,36	3,84	H0 is rejected and Ha is accepted Leadership, Competence and Organizational Culture together have a positive and significant effect on Good Corporate Governance
H5	Leadership influences organizational commitment	0,25	3,66	1,96	H0 is rejected and Ha is accepted Leadership has a positive and significant effect on Organizational Commitment
H6	Competence affects the Organizational Commitment	0,18	2,27	1,96	H0 is rejected and Ha is accepted Competence has a positive and significant effect on Organizational Commitment
H7	Organizational culture influences organizational commitment	0,24	3,47	1,96	H0 is rejected and Ha is accepted Organizational Culture has a positive and significant effect on Organizational Commitment
H8	Good Corporate Governance has an effect on Organizational Commitment	0,43	6,17	1,96	H0 is rejected and Ha is accepted Good Corporate Governance has a positive and significant effect on Organizational Commitment
H9	Kepemimpinan, Kompetensi, Budaya Organisasi, dan Good Corporate Governance secara bersama-sama berpengaruh terhadap Komitmen Organisasi	0,88	588,94	3,84	H0 is rejected and Ha is accepted Leadership, Competence, Organizational Culture, and Good Corporate Governance jointly influence Organizational Commitment

Source: Processing Results with LISREL 8.80

Based on Figure 2 and Figure 3 and the results of the hypothesis test table above, the direct and indirect effects of leadership, competency, and organizational culture variables on organizational commitment through good corporate governance are as follows:

1. Direct and indirect influence of Leadership on Organizational Commitment through Good Corporate Governance

The direct effect of leadership on organizational commitment is equal to $(0.25)^2 = 0.0625$, while the indirect influence of leadership on organizational commitment through good corporate governance is equal to $(0.30 \times 0.43) = 0.1290$. This

TABLE 4: Direct and Indirect Effects on Turnover Intentions.

Effect	Direct (D)	Indirect (ID) through Good Corporate Governance	Result
Leadership → Organizational Commitment	$(0,25)^2 = 0,0625$	$(0,30 \times 0,43) = 0,1290$	D < ID
Competency → Organizational Commitment	$(0,18)^2 = 0,0324$	$(0,23 \times 0,43) = 0,0989$	D < ID
Organizational Culture → Organizational Commitment	$(0,24)^2 = 0,0576$	$(0,41 \times 0,43) = 0,1763$	D < ID

Source: Processing Results with LISREL 8.70

shows that Leadership can increase Organizational Commitment both directly and indirectly through Good Corporate Governance, but indirect influence is more dominant. So that the Organizational Commitment to Government Sharia Banks in DKI Jakarta Province will be more increased if the Leadership in the Sharia Banks of the Government in DKI Jakarta Province is able to improve Good Corporate Governance. So that on the influence of Leadership on Organizational Commitment, the Good Corporate Governance variable is a mediating variable.

2. Direct and indirect influence of Competency on Organizational Commitment through Good Corporate Governance

The direct influence of Competence on Organizational Commitment is $(0.18)^2 = 0.0324$, while the indirect influence of Competence on Organizational Commitment through Good Corporate Governance is $(0.23 \times 0.43) = 0.0989$. This shows that Competency can increase Organizational Commitment both directly and indirectly through Good Corporate Governance, but indirect influence is more dominant. So that the Organizational Commitment to Government Sharia Banks in DKI Jakarta Province will be more increased if the Competence of employees in the Sharia Banks owned by the Government in DKI Jakarta Province is able to improve Good Corporate Governance. So that on the influence of Competence on Organizational Commitment, the Good Corporate Governance variable is a mediating variable.

3. Direct and indirect effects of organizational Culture for organizational commitment through Good Corporate Governance

The direct effect of Organizational Culture on Organizational Commitment is equal to $(0.24)^2 = 0.0576$, while the indirect influence of Organizational Culture on Organizational Commitment through Good Corporate Governance is equal to $(0.41 \times 0.43) = 0.1763$. This shows that Organizational Culture can increase Organizational Commitment both directly and indirectly through Good Corporate Governance,

but indirect influence is more dominant. So that the Organizational Commitment to Government-Owned Islamic Banks in DKI Jakarta Province will be further increased if the Organizational Culture of Sharia Banks owned by the Government in DKI Jakarta Province is able to improve Good Corporate Governance. So that on the influence of Organizational Culture on Organizational Commitment, the variable Good Corporate Governance is a mediating variable.

The findings of the study show novelty from the research on government-owned Islamic banks in DKI Jakarta with the main problem of this research is the continued low commitment, especially the commitment to work according to the vision and mission of the Government-Owned Islamic Bank organization in DKI Jakarta Province. the organization's commitment is by:

1. Improve organizational culture by increasing the culture of ikhwana (friendship), namely by increasing the priority of cooperation in work.
2. Increasing Good Corporate Governance by increasing the fairness, namely by paying attention to the interests of all stakeholders based on the principle of equality

4. Conclusions

1. Leadership has a positive and significant effect on the Good Corporate Governance of Islamic Banks belonging to the Government in DKI Jakarta Province which consists of Bank Syariah Mandiri, BNI Syariah and BRI Syariah. This shows that the increase or higher leadership will be able to improve good corporate governance. The dimensions that most reflect leadership are social responsibility with leadership indicators in helping employees in need, while the dimensions that best reflect Good Corporate Governance are fairness with indicators paying attention to the interests of all stakeholders based on the principle of equality.
2. Competence has a positive and significant effect on the Good Corporate Governance of Islamic Banks belonging to the Government in DKI Jakarta Province which consists of Bank Syariah Mandiri, BNI Syariah and BRI Syariah. This shows that increasing competencies possessed by employees will be able to improve Good Corporate Governance. The dimensions that most reflect competency are the human skills dimension with indicators of ability to build communication, while the dimensions that best reflect Good Corporate Governance are fairness

with indicators paying attention to the interests of all stakeholders based on the principle of equality.

3. Organizational culture has a positive and significant effect on the Good Corporate Governance of Islamic Banks owned by the Government in DKI Jakarta Province which consists of Bank Syariah Mandiri, BNI Syariah and BRI Syariah. This shows that the better the organizational culture possessed by Government-owned Islamic Banks in DKI Jakarta Province will be able to improve Good Corporate Governance. The dimensions that most reflect organizational culture are the culture of ikhwana (friendship) with indicators prioritizing cooperation in work, while the dimensions that best reflect Good Corporate Governance are fairness with indicators paying attention to the interests of all stakeholders based on the principle of equality.
4. Leadership, Competence, and Organizational Culture together have a positive and significant effect on the Good Corporate Governance of Islamic Banks belonging to the Government in DKI Jakarta Province which consists of Bank Syariah Mandiri, BNI Syariah and BRI Syariah) with a coefficient of determination (R^2) of 69%, this shows that 69% of the Good Corporate Governance variable is able to be explained together by the variables of leadership, competence, and organizational culture. The Organizational Culture variable reflected in the dimension of friendship culture, especially in the high indicator of prioritizing collaboration in working partially, is the most dominant variable in improving Good Corporate Governance which is reflected in the dimension of fairness with indicators paying attention to the interests of all stakeholders based on equality.
5. Leadership has a positive and significant effect on Organizational Commitments of Sharia Banks belonging to the Government in DKI Jakarta Province which consists of Bank Syariah Mandiri, BNI Syariah and BRI Syariah. This shows that the better leadership owned by Islamic Banks will be able to increase organizational commitment. The dimensions that most reflect leadership are social responsibility with leadership indicators in helping employees in need, while the dimensions that most reflect organizational commitment are continuous commitments with indicators working in accordance with organizational goals.
6. Competence has a positive and significant effect on Organizational Commitments of Sharia Banks belonging to the Government in DKI Jakarta Province which consists of Bank Syariah Mandiri, BNI Syariah and BRI Syariah. This shows that the increasing competencies possessed by employees will be able to increase organizational commitment. The dimensions that most reflect competency are

the dimensions of human skills with indicators of ability to build communication, while the dimensions that most reflect organizational commitment are continuous commitments with indicators working in accordance with organizational goals.

7. Organizational Culture has a positive and significant effect on Organizational Commitments of Sharia Banks belonging to the Government in DKI Jakarta Province which consists of Bank Syariah Mandiri, BNI Syariah and BRI Syariah. This shows that the better organizational culture possessed by Islamic Banks will be able to increase organizational commitment. The dimension that most reflects organizational culture is the culture of ikhwana (friendship) with indicators prioritizing cooperation in work, while the dimensions that most reflect organizational commitment are continuous commitments with indicators working in accordance with organizational goals. .
8. Good Corporate Governance has a positive and significant effect on the Organizational Commitments of Sharia Banks belonging to the Government in DKI Jakarta Province which consists of Bank Syariah Mandiri, BNI Syariah and BRI Syariah. This shows that the better the Good Corporate Governance conducted by Islamic Banks will be able to increase organizational commitment. The dimensions that best reflect Good Corporate Governance are fairness with indicators paying attention to the interests of all stakeholders based on the principle of equality, while the dimensions that most reflect organizational commitment are continuous commitments with indicators working in accordance with organizational goals.
9. Leadership, Competence, Organizational Culture, and Good Corporate Governance together have a positive and significant effect on the Organizational Commitments of Government Sharia Banks in DKI Jakarta Province which consist of Bank Syariah Mandiri, BNI Syariah and BRI Syariah with a coefficient of determination (R^2) of 88%, this shows that 88% of organizational commitment variables are able to be explained together by the variables of leadership, competence, organizational culture, and Good Corporate Governance. The variable of Good Corporate Governance which is reflected by the dimensions of reasonableness with indicators paying attention to the interests of all stakeholders based on the principle of equality partially is the most dominant variable in increasing organizational commitment reflected by the dimension of continuous commitment with indicators working in accordance with organizational goals. An important finding from this conclusion is that besides being the most dominant variable the Good Corporate Governance variable also acts as a full mediating

variable in mediating leadership, competency, organizational culture in increasing organizational commitment of Islamic Banks.

5. Discussion

Based on the results of research and discussion it can be presented suggestions for managerial as follows:

1. Increasing the Government's Good Corporate Governance Sharia Banks in DKI Jakarta Province which consists of Bank Syariah Mandiri, BNI Syariah, BRI Syariah jointly influenced by leadership, competence, and organizational culture with a contribution of 69%. Without ignoring improvements for all of these variables, the focus of attention (priority) should be directed towards improving organizational culture, namely on the dimension of Ikhwana (friendship) culture in terms of harmony in work, getting used to openness in work, maintaining friendship in work and mutual trust in work. While the other dimensions of Organizational Culture are Smile Culture (smile), Salam Culture, Halal Culture, Sincere Culture (selfless), and Discipline Culture (discipline) that must get improvement and improvement in terms of controlling emotions, still smiling in the face of problems, ready to carry out the task if needed, comply with existing rules, and be ready to accept sanctions if they are not disciplined or violate regulations.
2. Increased organizational commitment to Government-owned Islamic Banks in DKI Jakarta Province consisting of Bank Syariah Mandiri, BNI Syariah, BRI Syariah jointly influenced by Leadership, Competence, Organizational Culture and Good Corporate Governance with a contribution of 88%. Regardless of the improvements for all variables in this study, the focus of attention (priority) should be directed towards improving the Good Corporate Governance variable, namely in the Fairness dimension in implementing the governance of the three Islamic Banks in the form of increasing the interests of all stakeholders based on the principle of equality provide opportunities for all stakeholders to provide input / opinions, provide access to information in accordance with the principle of openness. Likewise with several other Good Corporate Governance indicators that must get improvement and improvement are in providing complete information, establishing clear responsibilities, believing that all organizational organs have competence in implementing GCG, conducting checks and balance systems in

managing the organization, having a measure performance from all levels of the organization, acts as a good corporate citizen, and avoids unnatural domination.

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