

## DAFTAR PUSTAKA

- Aldin, I. U. (2020, Desember 8). *Empat Lembaga Perkuat Peran Bank Daerah untuk Pemulihan Ekonomi*. Retrieved Maret 21, 2021, from <https://katadata.co.id/safrezifitra/finansial/5fcf83293cf06/empat-lembaga-perkuat-peran-bank-daerah-untuk-pemulihan-ekonomi>
- Alkhateri, A. S., Abuelhassan, A. E., Khalifa, G. S., Nusari, M., & Ameen, A. (2018). The Impact of Perceived Supervisor Support on Employees Turnover Intention: The Mediating Role of Job Satisfaction and Affective Organizational Commitment. *International Business Management*, 12 (7): 477-492. DOI: 10.3923/ibm.2018.477.492.
- Altinay, L., Dai, Y.-D., Chang, J., Lee, C.-H., Zhuang, W.-L., & Liu, Y.-C. (2019). How to facilitate hotel employees' work engagement: The roles of leader-member exchange, role overload and job security. *International Journal of Contemporary Hospitality Management*, <https://doi.org/10.1108/IJCHM-10-2017-0613>.
- Aninda, N. (2019, Januari 11). *Ini Tantangan Ekonomi Global Pada 2019*. Retrieved Mei 18, 2021, from <https://infografik.bisnis.com/read/20190111/547/877664/ini-tantangan-ekonomi-global-pada-2019>

Anjum, A., Makhdoom, H.-u.-R., Sabir, H. M., & Khaliq, T. (2016). Impact of Organization Trust, Organization Justice and Job Satisfaction on Organization Citizenship Behavior: A study in Banking Sector of Pakistan. *International Journal of Academic Research in Business and Social Sciences*, DOI: 10.6007/IJARBSS/v6-i12/2525 .

Asim, M. (2019). Relationship Between Job Satisfaction and Turnover Intention. *International Journal of Human Resource Studies*, doi:10.5296/ijhrs.v9i2.14618.

Asosiasi Bank Pembangunan Daerah. (2019, April 1). *OJK Sebut Transformasi BPD Telah Masuk Tahap Percepatan Pertumbuhan*. Retrieved Maret 21, 2021, from <http://asbanda.co.id/view/ojk-sebut-transformasi-bpd-telah-masuk-tahap-percepatan-pertumbuhan/>

Asosiasi Bank Pembangunan Daerah. (2020, Desember 6). *Kinerja Bank Pembangunan Daerah Tumbuh di Tengah Pandemi*. Retrieved Maret 20, 2021, from <http://asbanda.co.id/view/kinerja-bank-pembangunan-daerah-tumbuh-di-tengah-pandemi/>

Avisena, M. I. (2020, Mei 5). *Pandemik Covid-19, Pertumbuhan Ekonomi Indonesia Triwulan I 2,97%*. Retrieved Maret 18, 2021, from <https://mediaindonesia.com/ekonomi/310382/pandemik-covid-19-pertumbuhan-ekonomi-indonesia-triwulan-i-297>

- Azanza, G. (2015). The effects of authentic leadership on turnover intention. *Leadership & Organization Development Journal*,  
<http://dx.doi.org/10.1108/LODJ-03-2014-0056>.
- Azeez, R., & Adeoye, A. O. (2016). JOB SATISFACTION, TURNOVER INTENTION AND ORGANIZATIONAL COMMITMENT.
- Badan Pusat Statistik. (2020, Juli 23). *Bank dan Kantor Bank*. Retrieved Maret 20, 2021, from <https://www.bps.go.id/statictable/2020/01/21/2082/bank-dan-kantor-bank-2014-2019.html>
- Banjarnahor, D. (2020, Desember 8). *Bank Banten Siap Bangun Perekonomian Daerah Pasca Pandemi*. Retrieved Maret 21, 2021, from <https://www.cnbcindonesia.com/market/20201208182252-17-207766/bank-banten-siap-bangun-perekonomian-daerah-pasca-pandemi>
- Bank Banten. (2021). *REBUILD THE TRUST, REACH THE GLORY: Leading Through Innovation*. Serang.
- Bank Banten. (n.d.). *Tentang Kami*. Retrieved Maret 21, 2021, from <https://www.bankbanten.co.id/profil/tentang-kami/>
- Bank Indonesia. (2020, Desember 21). *TINJAUAN KEBIJAKAN MONETER DESEMBER 2020 KINERJA EKONOMI GLOBAL DAN DOMESTIK MEMBAIK*. Retrieved Maret 18, 2021, from

<https://www.bi.go.id/id/publikasi/ruang-media/news-release/Pages/Tinjauan-Kebijakan-Moneter-Desember-2020-Kinerja-Ekonomi-Global-dan-Domestik-Membaik.aspx>

Bateman, T. S., & Snell, S. A. (2015). *Management: Leading & Collaborating In a Competitive World*. New York: McGraw-Hill Education.

Bernstrøm, V. H., Drange, I., & Mamelund, S.-E. (2018). Employability as an alternative to job security. *Personnel Review*, <https://doi.org/10.1108/PR-09-2017-0279>.

Bloemer, J., Pluymaekers, M., & Odekerken, A. (2012). Trust and affective commitment as energizing forces for export performance. *International Business Review*, <http://dx.doi.org/10.1016/j.ibusrev.2012.05.002>.

Budi, V. (2021, Maret 23). *Perbaikan Ekonomi Global Berlanjut*. Retrieved Maret 18, 2021, from <https://koran-jakarta.com/perbaikan-ekonomi-global-berlanjut>

Cao, Z., Chen, J., & Song, Y. (2013). Does Total Rewards Reduce the Core Employees' Turnover Intention? . *International Journal of Business and Management*, doi:10.5539/ijbm.v8n20p62 .

Cermati. (2018, Juni 6). *Pengertian Bank, Jenis, dan Fungsinya untuk Masyarakat*. Retrieved Maret 18, 2021, from <https://www.cermati.com/artikel/pengertian-bank-jenis-dan-fungsinya-untuk-masyarakat>

- CHORDIYA, R., SABHARWAL, M., & GOODMAN, D. (2017). AFFECTIVE ORGANIZATIONAL COMMITMENT AND JOB SATISFACTION: A CROSS-NATIONAL COMPARATIVE STUDY. *Public Administration*, doi: 10.1111/padm.12306.
- Citradi, T. (2019, November 5). *Empat Sektor Penopang PDB Loyo, Ekonomi RI Q3 Mentok 5,02%*. Retrieved Maret 20, 2021, from <https://www.cnbcindonesia.com/news/20191105105933-4-112722/empat-sektor-penopang-pdb-loyo-ekonomi-ri-q3-mentok-502>
- CNN Indonesia. (2020, Juli 30). *BRI, Bank Terbaik Indonesia di Daftar Top 1.000 World Banks*. Retrieved Maret 21, 2021, from <https://www.cnnindonesia.com/ekonomi/20200730205004-83-530865/bri-bank-terbaik-indonesia-di-daftar-top-1000-world-banks>
- Collings, D. G., & Wood, G. T. (2019). *Human Resource Management: A Critical Approach*. New York: Routledge.
- COOPER, D. R., & SCHINDLER, P. S. (2014). *Business Research Methods*. New York: McGraw-Hill.
- Databoks. (2020, Juli 27). *Penempatan Dana Pemerintah Rp 11,5 T di 7 Bank Pembangunan Daerah*. Retrieved Maret 21, 2021, from <https://databoks.katadata.co.id/datapublish/2020/07/27/penempatan-dana-pemerintah-rp-115-t-di-7-bank-pembangunan-daerah>

- Daud, N. B. (2017). JOB SECURITY AND WELL-BEING AMONG PRIVATE WORKERS IN MALAYSIA. *Journal of Technology Management and Business*.
- DeCenzo, D. A., & Robbins, S. P. (2010). *Fundamentals of Human Resource Management*. United States of America: John Wiley & Sons, Inc.
- Demirtas, O., & Akdogan, A. A. (2014). The Effect of Ethical Leadership Behavior on Ethical Climate, Turnover Intention, and Affective Commitment. *Journal Bussines Ethics*, 130:59–67. DOI 10.1007/s10551-014-2196-6.
- Dessler, G. (2017). *Human Resource Management*. United States of America: Pearson.
- Dhanpat, N., Manakana, T., Mbacaza, J., Mokone, D., & Mtongana, B. (2018). Exploring retention factors and job security of nurses in Gauteng public hospitals in South Africa. *African Journal of Economic and Management Studies*, <https://doi.org/10.1108/AJEMS-10-2018-0311>.
- Elena, M. (2020, 3 9). *Perputaran dan Kompetensi Pegawai Jadi Tantangan Utama Jasa Keuangan*. Retrieved 6 21, 2021, from finansial bisnis: <https://finansial.bisnis.com/read/20200309/90/1210835/perputaran-dan-kompetensi-pegawai-jadi-tantangan-utama-jasa-keuangan>

- Fazio, J., Gong, B., Sims, R., & Yurova, Y. (2017). The role of affective commitment in the relationship between social support and turnover intention. *Management Decision*, Vol. 55 Issue: 3, pp.512-525, <https://doi.org/10.1108/MD-05-2016-0338>.
- Gao-urhahn, X., Biemann, T., & Jaros, S. J. (2016). How affective commitment to the organization changes over time: A longitudinal analysis of the reciprocal relationships between affective organizational commitment and income. *Journal of Organizational Behavior*, DOI: 10.1002/job.2088.
- Ghosh, K. (2018). How and when do employees identify with their organization? Perceived CSR, first-party (in)justice, and organizational (mis)trust at workplace. *Personnel Review*, <https://doi.org/10.1108/PR-08-2017-0237>.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25*. Badan Penerbit Undip.
- Gim, G. C., Desa, N. M., & Ramayah, T. (2015). Competitive psychological climate and turnover intention with the mediating role of affective commitment. *Procedia - Social and Behavioral Sciences*, 658 – 665.doi: 10.1016/j.sbspro.2015.01.416 .
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis*. Pearson Prentice Hall.

- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2014). *Multivariate Data Analysis*. United States of America: Pearson Education Limited.
- Hancock, J. I., Allen, D. G., Bosco, F. A., McDaniel, K. R., & Pierce, C. A. (2013). Meta-Analytic Review of Employee Turnover as a Predictor of Firm Performance. *Journal of Management*, DOI: 10.1177/0149206311424943.
- Hastuti, R. K. (2020, Juli 30). *BRI Jadi Bank Terbaik Indonesia dalam Top 1.000 World Banks*. Retrieved Maret 20, 2021, from <https://www.cnbcindonesia.com/market/20200730133825-17-176522/bri-jadi-bank-terbaik-indonesia-dalam-top-1000-world-banks>
- Helen, D. (2021, Mei 15). *SURVEI SDM PERBANKAN: Turn Over Karyawan 15%, Motif Utamanya Cari Tunjangan Lebih Menjanjikan*. Retrieved Maret 21, 2021, from <https://finansial.bisnis.com/read/20140515/90/228134/survei-sdm-perbankan-turn-over-karyawan-15-motif-utamanya-cari-tunjangan-lebih-menjanjikan>
- Jandaghi, G., & Bahrani, H. (2011). The impact of job security on employees' commitment and job satisfaction in Qom municipalities. *African Journal of Business Management*, pp. 6853-6858. DOI: 10.5897/AJBM10.1662.
- Jayasingam, S., Govindasamy, M., & Singh, S. K. (2016). Instilling affective commitment: insights on what makes knowledge workers want to stay.

*Management Research Review*, pp.266-288, <https://doi.org/10.1108/MRR-03-2014-0060>.

Kartika, H. (2018, September 25). *Aset bank tumbuh 9,1% per Juli 2018*. Retrieved Maret 19, 2021, from <https://keuangan.kontan.co.id/news/aset-bank-tumbuh-91-per-juli-2018>

Kashyap, V., & Chaudhary, R. (2019). Linking Employer Brand Image and Work Engagement: Modelling Organizational Identification and Trust in Organization as Mediators. *South Asian Journal of Human Resources Management*, 1-25. DOI: 10.1177/2322093719844644.

Kementrian Keuangan Republik Indonesia. (2018, Agustus 10). *BPD Diharapkan Jadi Mitra Pemerintah untuk Percepatan Pembangunan Daerah*. Retrieved Maret 21, 2021, from <https://www.kemenkeu.go.id/publikasi/berita/bpd-diharapkan-jadi-mitra-pemerintah-untuk-percepatan-pembangunan-daerah/>

Kerse, G. (2019). A leader indeed is a leader in deed: The relationship of ethical leadership, person–organization fit, organizational trust, and extra-role service behavior. *Journal of Management & Organization*, page 1 of 20. doi:10.1017/jmo.2019.4.

Kim, S. H. (2017). Psychological contract congruence, distributive justice, and commitment. *Journal of Managerial Psychology*, Vol. 32 Iss 1 pp. <http://dx.doi.org/10.1108/JMP-05-2015-0182>.

Kim, S., Tam, L., Kim, J.-N., & Rhee, Y. (2017). Determinants of employee turnover intention: Understanding the roles of organizational justice, supervisory justice, authoritarian organizational culture and organization-employee relationship quality. *Corporate Communications: An International Journal*, pp.308-328, <https://doi.org/10.1108/CCIJ-11-2016-0074>.

Kim, W., & Hyun, Y. S. (2017). The impact of personal resources on turnover intention: the mediating effects of work engagement. *European Journal of Training and Development*, <https://doi.org/10.1108/EJTD-05-2017-0048>.

Kinicki, A., & Williams, B. K. (2018). *Management: A Practical Introduction*. New York: McGraw-Hill Education.

Kunjana, G. (2018, Agustus 12). *Per Mei 2018, Aset BPD Seluruh Indonesia Capai Rp 641,19 Triliun*. Retrieved Maret 21, 2021, from <https://investor.id/banking/per-mei-2018-aset-bpd-seluruh-indonesia-capai-rp-64119-triliun>

Lembaga Sertifikasi Profesi Perbankan. (2018, 10 18). *Menyiapkan Kompetensi Bankir di Era Disrupsi Teknologi Finansial*. Retrieved 6 21, 2021, from [lspp.or.id: https://lspp.or.id/wp-content/uploads/2018/10/LSPP-Menyiapkan-Kompetensi-Bankir-di-Era-Disrupsi-Teknologi-Finansial-18-Okt-2018.pdf](https://lspp.or.id/wp-content/uploads/2018/10/LSPP-Menyiapkan-Kompetensi-Bankir-di-Era-Disrupsi-Teknologi-Finansial-18-Okt-2018.pdf)

Ling, Q., Liu, F., & Wu, X. (2016). Servant Versus Authentic Leadership: Assessing Effectiveness in China's Hospitality Industry. *Cornell Hospitality Quarterly*, 1-16. DOI: 10.1177/1938965516641515.

Liputan6. (2018, Mei 15). *Kata Sri Mulyani soal Peranan Perbankan dalam Mendorong Ekonomi RI*. Retrieved Maret 21, 2021, from <https://www.liputan6.com/bisnis/read/3526017/kata-sri-mulyani-soal-peranan-perbankan-dalam-mendorong-ekonomi-ri>

Machek, M. (2019). Job security and labor productivity: An inverse U-shaped relationship. *European Journal of Management Issues*, pp.82-89. DOI: 10.15421/191909.

Mahadi, T. (2020, Desember 3). *Dapat suntikan modal, Bank Banten naik kelas jadi bank BUKU 2*. Retrieved Maret 21, 2021, from <https://keuangan.kontan.co.id/news/dapat-suntikan-modal-bank-banten-naik-kelas-jadi-bank-buku-2>

Mansour, M. S., & Hassan, H. K. (2019). Job Security and Temporary Employment Contracts: A Theoretical Analysis. *SpringerBriefs in Environment, Security, Development and Peace* , 9, [https://doi.org/10.1007/978-3-319-92114-3\\_1](https://doi.org/10.1007/978-3-319-92114-3_1).

Maulana, R. (2020, Juli 14). *Tiga Kali Ganti Nama, Bank Banten (BEKS) Tak Kunjung Lepas dari Nestapa*. Retrieved Maret 21, 2021, from

<https://finansial.bisnis.com/read/20200714/90/1265522/tiga-kali-ganti-nama-bank-banten-beks-tak-kunjung-lepas-dari-nestapa>

Memon, M. A., Salleh, R., & Baharom, M. N. (2016). The link between training satisfaction, work engagement and turnover intention. *European Journal of Training and Development*, pp.407-429. <https://doi.org/10.1108/EJTD-10-2015-0077>.

Mercurio, Z. A. (2015). Affective Commitment as a Core Essence of Organizational Commitment: An Integrative Literature Review. *Human Resource Development Review*, 1–26 DOI: 10.1177/1534484315603612.

MEULENAERE, K. D., BOONE, C., & BUYL, T. (2015). Unraveling the impact of workforce age diversity on labor productivity: The moderating role of firm size and job security. *Journal of Organizational Behavior*, DOI: 10.1002/job.2036.

Meyer, M. O. (2016). Distributive justice and affective commitment in nonprofit organizations. Which referent matters? *Employee Relations: The International Journal* , Vol. 38 Iss 6 pp. - <http://dx.doi.org/10.1108/ER-10-2015-0197>.

Mondy, R. W., & Martocchio, J. J. (2016). *Human Resource Management*. England: Pearson Education Limited.

- Moreno-Luzon, M. D., Chams-Antur, O., & Escorcia-Caballero, J. P. (2018). Organizational Legitimacy and Stakeholder Trust in the Organization: A Feed-Forward Relationship. *Organizational Legitimacy*, [https://doi.org/10.1007/978-3-319-75990-6\\_18](https://doi.org/10.1007/978-3-319-75990-6_18).
- Naim, M. F., & Lenka, U. (2017). Linking knowledge sharing, competency development, and affective commitment: Evidence from Indian Gen Y employees. *Journal of Knowledge Management*, <https://doi.org/10.1108/JKM-08-2016-0334>.
- Noble, C. H. (2008). The Influence of Job Security on Field Sales Manager Satisfaction: Exploring Frontline Tensions. *Journal of Personal Selling & Sales Management*, 247-261. <http://dx.doi.org/10.2753/PSS0885-3134280303>.
- Nuo, L. S., & Hee, O. C. (2020). Linking Leadership Styles and Affective Commitment to Turnover Intention: A Conceptual Study. *International Journal of Academic Research in Business and Social*, 244–257. DOI:10.6007/IJARBSS/v10-i8/7529.
- Otoritas Jasa Keuangan. (n.d.). *Lembaga Perbankan*. Retrieved Maret 18, 2021, from <https://www.ojk.go.id/id/kanal/perbankan/ikhtisar-perbankan/Pages/Lembaga-Perbankan.aspx>

- Ouedraogo, N., & Ouakouak, M. L. (2018). Impacts of personal trust, communication, and affective commitment on change success. *Journal of Organizational Change Management*, <https://doi.org/10.1108/JOCM-09-2016-0175>.
- Ozyilmaz, A., Erdogan, B., & Karaeminogullar, A. (2017). Trust in organization as a moderator of the relationship between self-efficacy and workplace outcomes: A social cognitive theory-based examination. *Journal of Occupational and Organizational Psychology*, DOI:10.1111/joop.12189.
- Prahadi, Y. Y. (2015, Maret 19). *Kiat Bank Permata Jaga Loyalitas Bankir*. Retrieved Maret 21, 2021, from <https://swa.co.id/swa/trends/management/kiat-permata-jaga-loyalitas-bankir>
- Prahadi, Y. Y. (2015, 9 21). *Turnover Talent Tinggi, Ini Dia Pemicunya*. Retrieved 6 21, 2021, from SWA.co.id: <https://swa.co.id/swa/trends/management/turnover-talent-tinggi-ini-dia-pemicunya-survei>
- Probst, T. M. (2002). The impact of job insecurity on employee work attitudes, job adaptation, and organizational withdrawal behaviors.
- Probst, T. M., & Jiang, L. (2017). European flexicurity policies: Multilevel effects on employee psychosocial reactions to job insecurity. *Safety Science*, <http://dx.doi.org/10.1016/j.ssci.2017.03.010>.

- Robbins, S. P., & Coulter, M. (2018). *Management*. United Kingdom: Pearson Education Limited.
- Sagayno, R. (2019). Job Security and Satisfaction Experiences of Former Working Students Turned Employees of a Private University. *International Forum*, pp. 133-157.
- Sendari, A. A. (2019, Maret 15). *Ini Jenis-Jenis Bank Berdasar Fungsi, Kepemilikan dan Operasional*. Retrieved Maret 20, 2021, from <https://www.liputan6.com/citizen6/read/3917873/ini-jenis-jenis-bank-berdasar-fungsi-kepemilikan-dan-operasional>
- Setyaningrum, P. M. (2020, Desember 10). *BPD Didorong Jadi Motor Pertumbuhan Ekonomi Daerah*. Retrieved Maret 20, 2021, from <https://www.wartaekonomi.co.id/read317844/bpd-didorong-jadi-motor-pertumbuhan-ekonomi-daerah>
- Sharma, J., & Dhar, R. L. (2016). Factors influencing job performance of nursing staff: Mediating role of affective commitment. *Personnel Review*, Vol. 45 Issue: 1, pp.161-182, <https://doi.org/10.1108/PR-01-2014-0007>.
- Shofa, J. N. (2021, Maret 3). *Bank Banten Raih Penghargaan Indonesia Best BUMD Awards 2021*. Retrieved Maret 21, 2021, from <https://www.beritasatu.com/ekonomi/741045/bank-banten-raih-penghargaan-indonesia-best-bumd-awards-2021>

- Sitorus, R. (2017, September 29). *Aset Perbankan Sentuh Rp7.000 Triliun*. Retrieved Maret 19, 2021, from <https://finansial.bisnis.com/read/20170929/90/694427/aset-perbankan-sentuh-rp7.000-triliun>
- Suci, A. (2020, Februari 16). *Perbankan dorong pertumbuhan aset di tahun ini*. Retrieved Maret 19, 2021, from <https://keuangan.kontan.co.id/news/perbankan-dorong-pertumbuhan-aset-di-tahun-ini?page=2>
- Sugiyono. (2013). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung: ALFABETA.
- Tian, Q., Zhang, L., & Zou, W. (2014). Job insecurity and counterproductive behavior of casino dealers – the mediating role of affective commitment and moderating role of supervisor support. *International Journal of Hospitality Management*, 29-36. <http://dx.doi.org/10.1016/j.ijhm.2014.03.005>.
- Vanhala, M., Puumalainen, K., & Blomqvist, K. (2011). Impersonal trust: The development of the construct and the scale. *Personnel Review*, pp. 485 - 513. <http://dx.doi.org/10.1108/00483481111133354>.
- Wang, H.-j., Lu, C.-q., & Lu, L. (2012). Do people with traditional values suffer more from job insecurity? The moderating effects of traditionality. *European*

*Journal of Work and Organizational Psychology*,  
<http://dx.doi.org/10.1080/1359432X.2012.712751>.

Winarto, Y. (2020, Agustus 17). *Peran perbankan sangat besar dalam menggerakkan ekonomi nasional*. Retrieved Maret 19, 2021, from  
<https://keuangan.kontan.co.id/news/peran-perbankan-sangat-besar-dalam-menggerakkan-ekonomi-nasional>

Wong, Y.-T., Ngo, H.-Y., & Wong, C.-S. (2002). Affective organizational commitment of workers in Chinese joint ventures. *Journal of Managerial Psychology*, pp. 580 - 598. <http://dx.doi.org/10.1108/02683940210444049>.

Wong, Y.-W., & Wong, Y.-t. (2017). The effects of perceived organisational support and affective commitment on turnover intention: A test of two competing models. *Journal of Chinese Human Resource Management*, pp.2-21,  
<https://doi.org/10.1108/JCHRM-01-2017-0001>.

Xiong, K., Lin, W., Li, J. C., & Wang, L. (2016). Employee Trust in Supervisors and Affective Commitment: The Moderating Role of Authentic Leadership. *Psychological Reports*, 118(3) 829–848. DOI: 10.1177/0033294116644370.

Zeytinoglu, I. U., Keser, A., Yılmaz, G., Inelmen, K., Ozsoy, A., & Uygur, D. (2012). Security in a sea of insecurity: job security and intention to stay among service sector employees in Turkey. *The International Journal of Human Resource Management*, DOI: 10.1080/09585192.2011.637067.

Zikmund, W. G., Babin, B. J., Carr, J. C., & Griffin, M. (2009). *Business Research Methods Eighth Edition*. United States America: South-Western College Pub.

Zuhriyah, D. A. (2020, Maret 9). *Pemerintah: Kompetensi SDM Perbankan Harus Naik Kelas*. Retrieved Maret 21, 2021, from <https://finansial.bisnis.com/read/20200309/90/1211143/pemerintah-kompetensi-sdm-perbankan-naik-kelas>