

Analysis of the Influence of Competence and Work Culture on Employee Performance with Moderation of Exit Intentions: A Case Study at Bank Syariah Indonesia

Anton Hindadjo

Department of Management Science, Sekolah Tinggi Ekonomi Islam SEBI, Indonesia

Muhammad Fikri Pratama

Department of Management Science, Sekolah Tinggi Ekonomi Islam SEBI, Indonesia

Juhary Ali

Department of Management Science, Asia e University, Malaysia

Abstract: Employee performance is the result achieved by a worker within a certain period of time. This study aims to determine, analyze and identify how much of the factors that influence the performance of employees at Bank Syariah Indonesia, Depok city branch by mediating intention to leave or resign. The method used in this research is quantitative method. The results showed that based on the results of the questionnaire test showed that the questionnaire data presented had met the validity and reliability requirements of the data. Based on the results of the outer model test using the smart PLS 3.3 application, namely the Convergent validity, Discriminant validity, and Composite reliability tests. The inner model test results show that all these factors.

Keywords: Factor Analysis, Human Resource, Performance Employee, Qualitatif Method

Introduction

Banking has a strategic role to support national development that leads to equitable development and its results. This achievement is inseparable from the massive expansion of sharia banking offices and service networks, while sharia banking infrastructure, promotion strategies, and public education in sharia banking are achieved through

coordination/synergy between Bank Indonesia and other participants. The industry is still facing a dead end, namely the growth of industrial value and the standardization of its human resources (Li et al., 2016). A good Islamic banking industry must be able to balance these two aspects. With the development of Islamic banking, the following describes the amount of assets and human resources owned by the banking industry so far, especially Islamic commercial banks (Allen, Bellizzi, Eboli, Forciniti, & Mazzulla, 2020).

Table 1 Report Statistick Banking Syariah

Year	Human Resources	Assets
2016	51,110	254,184
2017	51068	288,027
2018	49,516	316,691
2019	49,564	350,364
2020	49,996	352.823

Asset value illustrates a fairly significant growth rate. The magnitude of the growth rate of these assets can be said to be quite good, besides that the concrete data above shows a growth rate that is in line with the large demand for the Islamic banking industry related to HR, in this case Islamic Commercial Banks, namely HR who have competence, commitment, and a high work ethic so that able to create good performance results for the Islamic banking industry itself. However, the above facts raise a cliché problem that indirectly entangles the Islamic banking industry. This is because the Islamic banking industry has its own uniqueness compared to other industries. Where the need for human resources in this industry is not only based on expert competence in the economic field, but human resources who meet the qualifications and have sharia competence. The obtained data got directly from the results of our interviews with the Bank Syariah Indonesia, Depok city branch, is the high rate of employee turnover from 2018 to 2020, around an average of 260-300 people per year. More specifically, those with positions ranging from Account Officer, Back office, Consumer Sales Assistant, Customer Service, Funding, head of the financing team, Sales Force, Teller (Otike, Barát, & Kizsl, 2022).

In the last ten years, the intention to quit has become a serious problem for most companies or organizations. According to Shields & Ward 2011, the desire to stop working has the same meaning as the desire to change jobs (turnover intention). The desire to change jobs is the tendency or intention of employees to voluntarily resign or be transferred from one workplace to another according to their own choice. Expressing a desire to change jobs may be an early symptom of company turnover.

Based on previous research, there is a theory that supports what factors are related to the desire to change jobs, including demographic factors according ([Drayton et al., 2022](#)), including:(Indrayani, 2014) stated that: 1) the age at which younger employees may have more opportunities to find new jobs and have fewer family responsibilities, thereby facilitating job mobility, 2) gender, the relationship between gender and employee turnover did not show a simple pattern, it seems that gender interacts with other variables, as do family positions and responsibilities, 3) length of service, the longer a person has been at work, the less likely he will resign, and 4) education level Employees with lower education levels are more satisfied than employees with higher education levels. Because usually employees who graduate from college have higher expectations than employees who only graduate from high school or the equivalent.

In addition to realizing the importance of work culture in human resources, the company's leadership has also carried out various activities to improve employee capabilities, so that they have the best capabilities and performance to achieve company goals, namely improving employee welfare. In order to encourage the growth and development of corporate culture, the company's leaders have carried out many activities, such as providing education and training for employees, providing supervision, providing rules, and others, in order to improve employee performance ([Lee & Kim, 2017](#)).

Literature Review

Human Resources

Human resources (HR) are human potentials that can act as adaptive and transformative social humans, able to manage themselves and all the potential contained in nature to achieve a balanced and sustainable life order. In everyday practice, human resources are understood as an integral part of the systems that make up an organization. Therefore, in the field of psychological research, human resource practitioners should choose a major in industry and organization. As a science, HR conducts research in the field of human resource management (HRM). Human resource management is the process of dealing with various problems within the scope of employees, employees, labor, managers and other employees in order to support the activities of the organization or company to achieve the goals that have been set ([Caggese & Pérez-Orive, 2022](#)).

To achieve the goals of the Islamic economic development system, human resources are the main thing. Islamic human resources who adhere to sharia rules have a broad view of social and economic life that gives birth to the human side in the sense that one human will contribute to caring for other human beings. As mentioned in previous studies, the development of Islamic economics requires human capital that has intellectual capacity as the right strategy to be properly invested in dealing with changes in the economic and financial climate which continue to fluctuate (Lähteenmäki, Nätti, & Saraniemi, 2022).

Human Resources Competence

R. Palan mentions competence in his book "Capability Management", "Competence is about what people are like and what they can do, not what they might do." Meanwhile, according to the definition of Mitrani et al. And Spencer quoted by Surya Dharma, competence is defined as: "The characteristics that form the basis of a person and are related to personal work performance (causal related to legal validity and / or causality relationship) work well in the workplace or situation). Palan defines competence as skills and empowerment that refer to a state or quality of being able and appropriate. Palan describes competencies in the form of intents and actions that produce a performance.

Table 2 Human Resource Competence

Intents	Action	Outcomes
Personal Characteristics - motive - Traits (traits) - Self - Concept - Knowledge	Behavior skills (skills)	Job performance - Profitability - Productivity - Quality

Based on the Armstrong and Baron stated that competence is an aspect of behavior, not performance, that shows how people work when they do their job properly. McLelland with Moeheriono's ability is a basic characteristic of a person, which is a determining factor for someone to complete a job or succeed or fail in some cases. Hutapea and Thoha also explained that competence is a description of what a person must know or do in order to carry out his job well. The components that make up competence according to Abdullah are: (1) Knowledge; (2) Skills; (3) Self-concept; (4) Characteristics of the self; (5) Motives.

Moreover, every company needs people who are able to develop the company. In a world dominated by the service industry, the importance of human resources is undeniable. To obtain a return on investment from tangible and technical resources, companies rely heavily on the ability of workers. In a broad sense, human resources are defined as the skills, dexterity and knowledge of a group of people, which are the main determinants of current economic growth. Therefore, companies must have the courage to carry out systematic capacity building efforts. In Indonesian, the terms "ability" and "ability" are defined as ability, skill and empowerment, which refer to ability and status or quality according to need ([Potokar et al., 2020](#)).

Work Culture

Work Culture is a habit that is carried out repeatedly by employees in an organization, violation of this habit does not have strict sanctions, but morally organizational actors have agreed that this habit is a habit that must be obeyed in the context of carrying out work to achieve goals ([Indrajit et al., 2021](#)). Culture will increase organizational commitment and employee performance in the industry or company. culture will be able to reduce errors in an industry, culture will also demand employees in directions that are important to organizations in an industry. A strong culture is a considerable pressure on employees to conform. Organizations will limit acceptable values and styles ([Purna Prakash et al., 2022](#)).

Organizational culture does not just appear. Current customs, traditions and common ways of doing work are mostly derived from what has been done before and the level of success of the efforts that have been made. This leads to the main source of the organizational culture of its founders. Meanwhile, according to Koesmono in his journal, the dimensions and indicators of employee work culture are divided into three of them as follows:

1) Habit,

Habits can usually be seen from the way employee organizational behavior is formed, namely behavior based on awareness of rights and obligations. An employee must have good habits, namely conscientiousness. Thoroughness is doing something with full attention and care so that it will minimize mistakes. This attitude is one indicator in determining a good work culture.

2) Regulation

To provide order and comfort in carrying out employee work tasks, regulations are needed because regulations are a form of firmness and the most important part of realizing disciplined employees in complying with all forms of applicable regulations.

3) Values

Values in the form of evaluations and criticisms and suggestions of an industry to its employees.

Organizational culture generally has a measurement tool that serves as a reference for assessing the organizational culture of an industry. In his journal he quotes from that there are five indicators of organizational culture measurement, namely:

1. Regulations Regulations are implemented uniformly (indiscriminately) to all parties without regard to certain conditions or certain problems.
2. Distance from superiors Each employee can freely express opinions and ideas that are different from those of his superiors.
3. Trust Employees are open to other employees.
4. Professionalism Carrying out work with good quality can develop employee capabilities.
5. Integration Employees are friendly in their dealings.

Employee Performance

According to Mahsun, performance is a description of the level of achievement of the implementation of an activity/program/policy in realizing the goals, objectives, mission and vision of the organization contained in the strategic planning of a company. In the concept of performance is an abbreviation of the kinetics of work energy (Tan, 2015). According to Wirawan, performance is the output produced by the functions or indicators of a job or a profession within a certain time. Basically, performance measures the comparison between the achievement of an employee with the standards set for a type of work (Thum-Thysen, Voigt, Bilbao-Osorio, Maier, & Ognyanova, 2019).

It can be said that individual achievements that do not reflect the vision, mission and goals of the organization indicate that their performance is still low. Thus, performance is also a level of efficiency and effectiveness as well as innovation in achieving goals by management and divisions within the organization. In his book, Armstrong explains that performance management has four objectives, namely:

1. Strategic communication–Convey good relationships with individuals to create good performance.
2. Relationship building–Creating regular relationships to review job performance.
3. Employee development–Provide feedback on performance to analyze strengths and weaknesses together as a development plan.
4. Employee evaluation–Evaluation as a basis for making decisions related to performance.

Armstrong and Baron in their book argue that performance is influenced by many factors in realizing the intentions and goals of good performance. Factors that affect performance, among others, are as follows:

1. Personal factors, indicated by the level of competency skills possessed, motivation, and individual commitment.
2. Leadership factor, determined by the quality of encouragement, guidance, and support by managers and team leaders.
3. Team factor, indicated by the quality of support provided by colleagues.
4. System factor, indicated by the existence of work systems and facilities provided by the organization.
5. Contextual/situation factors, indicated by the high level of pressure and changes in the internal and external environment. Whereas

Another statement was also expressed by Wilson in his book Human Resource Management "Performance (performance) is the result of work achieved by a person based on job requirements (job requirements)". The company makes performance a benchmark for achieving a predetermined goal. The definition of performance is the result of work achieved by employees in their work both in quantity and quality in accordance with the responsibilities and goals of the company. Good employee performance is the result of employee work in completing work properly according to company standards. Companies need to improve the performance of their employees because if the company has employees with good performance, it will certainly help the company achieve its goals.

He also stated that performance indicators will determine the high and low performance of an employee, both direct and indirect factors. There are 5 factors for measuring individual employee performance, namely:

1. Quantity of Work Results
2. Quality of Work Hasil
3. Punctuality

4. Presence
5. Cooperation Ability

Research Method

This research was a quantitative approach. Quantitative method is a research method that can be interpreted as a research method based on the philosophy of positivism, used to use research instruments, data analysis is quantitative in nature with the aim of testing the hypotheses that have been set ([Diaz, Beane, Hyer, Tsilimigras, & Pawlik, 2022](#)). In research that uses quantitative research methods, namely research that uses a number in the presentation of its analysis using statistical tests. From this research, there are two variables, namely the dependent variable (independent variable) and independent variable (dependent variable). From these variables, a theory can be built that can describe and explain the influence of competence and work culture on employee performance by moderating the intention to resign or resign ([Zibarzani et al., 2022](#)).

This type of research is field research, namely direct observation of the object under study in order to obtain relevant data. This research includes quantitative research where researchers can determine only a few variables from the object under study and then can make instruments to measure them. Much quantitative research is required to use numbers, starting from data collection, interpretation of the data, and the appearance of the results. The method of systematic analysis of the data is carried out by statistical methods supported by computer program, in this study using Partial Least Square. Then the interpretation of the research results is based on the interpretation of the research, then produces applications that are likely to occur. The parameter estimates obtained with pls can be categorized as follows: the first category is the weight estimate used to create the latent variable score. The second reflects the path estimate or path estimate that connects latent variables and between latent variables and their indicator blocks or loadings. The third category is related to the mean and location of the regression constant value parameters for indicators and latent variables. To obtain these 3 estimates, pls use a 3 stage titration process and in each stage produce an estimate, which is as follows:

1. Generate weight estimates
2. Generate estimates for the inner model and outer model
3. Generates the estimated mean and location of the constants.

In the PLS method or partial least squares the analysis technique used is as follows:

Outer Model Analysis

Outer model analysis is carried out to ensure that the measurement used is feasible to be used as a valid and reliable measurement. In this model analysis, it specifies the relationship between latent variables and their indicators. Outer model analysis can be seen from several indicators.

- a) Convergent validity is an indicator that is assessed based on the correlation between item scores or score components with the Construct score, which can be seen from the standardized loading factor which describes the magnitude of the correlation between each measurement item or indicator and the construct. The individual reflection measure is said to be high if it correlates > 0.7 with the construct you want to measure, whereas according to chin quoted by Imam Ghazali the outer loading between $0.5 - 0.6$ is considered sufficient.
- b) Discriminant validity is a measurement model with reflected indicators assessed based on crossloading measurements with constructs. if the construct's correlation with measurement items is greater than any other construct's measure then it shows that their blog size is better than the other blocks. whereas according to another method to assess discriminant validity, namely by comparing the squareroot of average variance extracted (AVE)
- c) Composite reliability is an indicator to measure a construct that can be seen in the data view and the coefficient variable. To evaluate the realibility composite, there are two measurement tools, namely internal consistency and cronbach's alpha. In this measurement, if the value achieved is > 0.70 , it can be said that the construct has high reliability.

Inner Model Analysis

Inner model analysis is usually also called the inner relation structural model and substantive theory which describes the relationship between latent variables based on the substance of the theory. The inner model analysis can be evaluated by using the r-square for the dependent construct, the stonegeisser Q-square test for predictive relevance and the t-test and the significance of the structural path parameter coefficients. In evaluating the inner model with PLS it starts by looking at the r-square for each dependent latent variable. Then the interpretation is the same as the interpretation of the regression. Changes in the value of r square can be used to assess the effect of certain dependent latent variables on the dependent latent variable whether it has a substantive effect. In addition to looking at the

value of r square in the PLS model, it is also evaluated by looking at the value of Q-square predictive relevance for the constructive model. Q-square measures how well the observed values are generated by the model and its parameter estimates. A Q-square value of more than 0 indicates that the model has predictive relevance, while a Q-square value of less than 0 indicates that the model lacks predictive relevance.

Hypothesis testing

In hypothesis testing, it can be seen from the statistical t value and probability value. for testing the hypothesis, namely by using statistical values, for Alpha 5% the value of the statistical test used is 1.65. so that the criteria for accepting or rejecting the hypothesis are ha accepted and ho rejected when the t-statistic is more than 1.65 to reject or accept the hypothesis using probability then ha is accepted if the p value is less than 0.05.

Results and Discussion

Convergent Validity

Convergent validity is an indicator that is assessed based on the correlation between item scores or component scores with the Construct score, which can be seen from the loading factor which describes the magnitude of the correlation between each measurement item or is reliable with the construct. The first PLS SEM model measurement in the outer model is reflective measurement. The measurement model was assessed using reliability and validity. Outer loadings are values that contain loading factors to show the correlation between variable values and latent variables. The individual reflection measure is said to be high if it has a correlation > 0.7 with the construct you want to measure, whereas according to Chin as quoted by Imam Ghazali, outer loading reliability 0.5 – 0.6 is considered sufficient.

Table 3 Outer Loadings

No	Variables	Indicator	Loading Vector	Cut Off	Information
1	Competency I (X1)	Knowledge	0.833	0.5	Valid
		Skills	0.864	0.5	Valid
		Attitude	0.891	0.5	Valid
			0.807	0.5	Valid
2	Work Culture (X2)		0.899	0.5	Valid
		Habit	0.815	0.5	Valid
		Regulation	0.9	0.5	Valid
3	Exit Intention (M)	Values/Norms	0.858	0.5	Valid
		Age	0.919	0.5	Valid

4	Employee Performance (Y)	Length of work	0.78	0.5	Valid
		Performance	0.865	0.5	Valid
		Attendance Rate	0.762	0.5	Valid
		Discipline	0.771	0.5	Valid
			0.892	0.5	Valid
			0.894	0.5	Valid

Based on the loading factor value of each item associated with a variable or construct with a value above 0.5, the measurement variable can be said to be valid. In knowing the most dominant variable value and its relationship with the descriptive value of each variable is shown in Table.

Crossloading

Discriminant validity is a measurement model with reflection between or assessed based on crossloading. Measurement by construct. If the construct's correlation with the measurement items is greater than the size of the other constructs, it shows that the size of their blog is better than the other blocks. Meanwhile, according to another method to assess discriminant validity, namely by comparing the value of the squareroot of average variance extracted (AVE).

Table 3 Value of The Squareroot of Average Variance Extracted

	Work Culture (X2)	Employee Performance(Y)	Competence(X1)	Meditation (M1)
M1.1	0.438	0.345	0.441	0.793
M1.2	0.263	0.074	0.222	0.671
M1.3	0.238	0.289	0.212	0.829
M1.4	0.268	0.189	0.246	0.681
X1.1	0.803	0.662	0.867	0.211
X1.2	0.710	0.727	0.861	0.375
X1.3	0.714	0.645	0.856	0.497
X1.4	0.790	0.644	0.818	0.328
X1.5	0.710	0.727	0.861	0.375
X2.1	0.714	0.645	0.856	0.497
X2.2	0.790	0.644	0.818	0.328
X2.3	0.879	0.762	0.912	0.317
Y1.1	0.666	0.840	0.670	0.270
Y1.2	0.536	0.709	0.515	0.304
Y1.3	0.667	0.814	0.663	0.294
Y1.4	0.750	0.893	0.768	0.315
Y1.5	0.731	0.891	0.732	0.235
Y1.6	0.90	0.693	0.476	0.208

Composite reliability

To know the reliability of a construct, it is necessary to look at the composite reliability value. A measurement can be said to be reliable if it has a composite reliability value above 0.7 and Cronbach's alpha above 0.6. The results of the reliability analysis are described in the following table 4.

Table 4 The Result of the Reliability Analysis

Variable	Composite Reliability	Cut Off	Description
Work Culture	0.893	0.7	Reliable
Employee Performance	0.922	0.7	Reliable
Competention	0.934	0.7	Reliable
Exit Intention	0.841	0.7	Reliable

Based on the composite reliability value for each variable which is above 0.7, it can be said that the construct and its instruments are reliable.

Evaluation of the Inner Model

The Inner Model test was conducted to test the relationship between the exogenous (outside of the structure) and endogenous (inside the structure) constructs that had been hypothesized previously. Inner Model Test is also known as structural test. The inner model analysis can be evaluated by using R-square for the dependent construct. According to Gzozali, an R value of 0.67 is categorized as substantial, an R value of 0.33 is categorized as moderate, and an R value of 0.19 is categorized as weak.

Table 5 R Square Model

	R Square	R Square Adjusted
Employee performance	0.149	0.134
Exit Intentions	0.196	0.167

Based on the two R-square table values above, it indicates that the structural model in this study is categorized as "weak". The R value of the dependent construct, namely competence (X1) and work culture (X2) first affects the moderation of intention to leave (M) of 0.196. And the R value of the dependent construct with the media variable on the independent construct is employee performance (Y) of 0.149. This indicates that the dependent construct and the moderating variable have an influence on the independent construct, namely employee performance (Y) of 14.9%.

Hypothesis testing

Testing the hypothesis in this study used the T-count test by applying the bootstrapping method through smartpls 3.3 software. The results of the t test show that the influence between variables can be said to be significant if it has a value greater than 1.96, see table 6 hypotesys research.

Table 6 Hypotesys Research

Variable		Path Coefficient	T-Count	Description
Independent	Dependent			
Competention (X1)	Exit Intentions(M)	0.294	0.884	Not Signification
Work Culture (X2)	Exit Intentions(M)	0.101	0.441	Not Signification
Exit Intentions (M)	Employee Performance (Y)	0.385	4.063	Not Signification

Based on the hypothesis test above, it can be concluded that:

- a) Hypothesis 1: Based on the results of the t-test, the influence of the Competency variable on moderating exit intentions has a t-count that is smaller than t-table, i.e. $0.884 < 1.96$, so hypothesis 1 is rejected. In conclusion, competence does not have a positive and significant effect on moderating exit intentions.
- b) Hypothesis 2: Based on the results of the t-test, the effect of work culture on moderating intention to leave has a t-count which is smaller than t-table, which is $0.441 < 1.96$, so hypothesis 2 is rejected. In conclusion, work culture does not have a positive and significant effect on moderating exit intentions.
- c) Hypothesis 3: Based on the results of the t test, the effect of the moderating variable on intention to leave on employee performance has a t count that is greater than t table, namely $4.063 > 1.96$, so hypothesis 3 is accepted. In conclusion, moderation of exit intentions has a positive and significant effect on employee performance.

Result and Discussion

The influence of competence on the moderating variable of intention to leave

The results of the study show that competence does not have a significant effect on intention to leave so that it can be said that the competence of employees, especially Bank Syariah Indonesia employees at the Depok city branch in terms of knowledge, skills and abilities does not support the existence of intention to leave on employees. Therefore, the high and low

levels of employee competence cannot be identified as having intention to leave either from the level of quality of knowledge, skills and attitudes of Bank Syariah Indonesia employees at the Depok city branch.

The influence of competence on the moderating variable of intention to leave

The results showed that organizational culture had no significant effect on moderating exit intentions. So that employees, especially Bank Syariah Indonesia Depok City branch, towards the values that exist in their organizational culture are considered quite good. A culture that has clarity in the development of the direction of the organization and also good relations between employees, both fellow field heads and staff, has a positive impact on their desire to remain in the organization. The higher the values they feel when they are in the organization, the better the desire to remain in the organization in terms of feelings and sense of responsibility as well as a sense of belonging to the organization.

The Moderating Role of Exit Intentions in the Influence of Competence on Employee Performance

The results of the study show that intention to leave is able to moderate the influence of competence on employee performance. The role of moderating intention to leave is able to close the gap in the previous results which state that competence is not significant or has a major effect on intention to resign which will later have an impact on employee performance. This fact indicates that employees, especially employees of the Kota Depok branch of Bank Syariah Indonesia who are committed to continuing to work in the organization, both affectively and emotionally, as well as considering whether it is good or bad to continue working in the organization, will have an impact on strengthening perceptions of the employee's own abilities. When Bank Syariah Indonesia employees at the Depok city branch have appropriate competencies supported by a strong desire to remain in the organization, organizational performance will also be formed.

The Moderating Role of Exit Intentions in the Influence of Work Culture on Employee Performance

The results showed that the intention to resign was able to moderate the effect of work culture on employee performance. The role of moderating intention to leave is able to connect the results of the previous discussion which states that work culture is not

significant to intention to resign which then has an impact on the performance of Bank Syariah Indonesia employees in the Depok city branch. This fact indicates that employees, especially Bank Syariah Indonesia employees of the Depok city branch who have perceptions of their work culture, will be able to produce increased performance effectively if they have an attachment to the organization either affectively or emotionally as well as considerations of good and bad to continue working in the organization. When employees of Bank Syariah Indonesia Depok City branch feel that the values in the organization provide benefits for them to keep working according to the rules set, it indirectly strengthens their commitment to continue working in the organization and produce the performance that has been set. Employees will be motivated to provide services and provide maximum target achievement if the training organized by the organization is given to employees who have a high commitment to remain in the organization.

Conclusions

Based on the results of data analysis and discussions related to competence, work culture, intention to resign or leave and employee performance. Based on the data that has been reviewed above, it shows that the level of competence significantly does not make an employee have the intention to resign or the intention to resign from the company or industry where he works, in this case the Bank Syariah Indonesia. From the conclusions and research data above, it can be concluded that the work culture that exists in a company or industry, in this case the Depok City branch of Bank Syariah Indonesia, significantly does not make the employees in it have the intention of resigning. Intention to resign in a company or industry, in this case the Depok City branch of Bank Syariah Indonesia, has a significant influence on the quality and quantity of employee performance in that industry. Improved employee performance can result from an increase in competence, and a work culture that will narrow the scope of employees to have the intention of resigning or leaving. When employees have a high commitment to organizations in an industry, employees are able to produce competencies and work culture that have the potential to improve performance.

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