

FINANCING COLLATERAL ASSESSMENT PROCEDURE USING MURABAHAH AGREEMENT FOR PNS (CIVIL SERVANTS) AT PT BANK ACEH SYARIAH LHOKSEUMAWE BRANCH

Hamdiah¹, Likdanawati², Sutriani³

^{1,2,3} Universitas Malikussaleh, Indonesia

Corresponding Author: hamdiah@unimal.ac.id

Abstract

Collateral is an asset or valuable item entrusted by a customer to the bank as collateral. This collateral can transfer ownership rights to the bank if the borrower does not fulfill his obligation to return the funds according to the agreement. Customers and loans with collateral usually pay lower interest than loans without collateral because the bank has a lower risk of loss. Procedure for assessing financing collateral using a murabahah contract for civil servants (civil servants) at PT. Bank Aceh Syariah Lhokseumawe Branch has several stages, namely collecting information, identifying assets, assessing market value, document verification, murabahah contract, securing and registering collateral. Collateral appraisal is very important because it can have an impact on loan or financing approval, determining the selling price or asset value in the case of buying and selling, as well as in making business and investment decisions. Therefore, the collateral assessment process must be carried out professionally and objectively to produce accurate and accountable conclusions. Obstacles in the procedure for assessing financing collateral using a murabahah contract for civil servants (civil servants) at PT. Bank Aceh Syariah Lhokseumawe Branch, namely limited documents and information, limited assets pledged as collateral, internal policies of the bank or financing institution, market value that is difficult to determine, limited valuation methods. Efforts that can be made in the financing collateral assessment procedure using a murabahah contract for civil servants (civil servants) at PT. Bank Aceh Syariah Lhokseumawe Branch, namely by improving communication and coordination, customer education, collaboration with related agencies, the use of independent appraisers, improving Bank Aceh Syariah's internal policies, and training and development of appraisers.

Keywords: *Financing Collateral Assessment Procedure, Murabahah Agreements, Civil Servants, and PT. Bank Aceh Syariah Lhokseumawe Branch*

1. INTRODUCTION

Guarantees or collateral in financing have two functions, namely to pay debts if a third party breaks their promise, namely by cashing in or selling the collateral. And secondly, as an indicator to determine the amount of financing that will be provided to the debtor. The amount of financing must not exceed the value of the assets guaranteed. Collateral consists of movable and immovable objects which are handed over by the collateral owner to the Syariah Bank in order to guarantee the repayment of the customer's obligations as recipient of the facility. Collateral is an asset or valuable item entrusted by a customer to the bank as collateral. This collateral can transfer ownership rights to the bank if the borrower does not fulfill his obligation to return the funds according to the agreement. Customers and loans with collateral usually pay lower interest than loans without collateral because the bank has a lower risk of loss. Not all assets can be used as collateral, there are several criteria, namely they are valuable and can be valued in money and can be exchanged for money, assets can also be bought and sold and have value related to providing legal legitimacy. Collateral is property or assets used as collateral in the use of collateral in financial transactions aimed at protecting the lender

FINANCING COLLATERAL ASSESSMENT PROCEDURE USING MURABAHAH AGREEMENT FOR PNS (CIVIL SERVANTS) AT PT BANK ACEH SYARIAH LHOKSEUMAWE BRANCH

Hamdiah¹, Likdanawati², Sutriani³

from the risk of borrower default and providing certainty that in the event of payment failure, the lender can use the collateral to recover part or all of the loan amount provided.

In financial transactions, there are several methods used for collateral. The following are several common collateral methods in financial transactions, namely Property Collateral, this method involves the use of property such as land, buildings, or houses as collateral. The property is used as collateral for a loan provided by the lender. If the borrower fails to repay the loan, the lender has the right to sell the property to recover the borrowed funds. Vehicle Collateral is vehicle collateral such as a car, truck or motorbike used as collateral. The lender will have title to the vehicle if the borrower cannot pay the loan according to the agreement. Securities Collateral, namely securities collateral such as shares, bonds, or certificates of deposit that can be used as collateral. The lender will have rights to the securities if the borrower is unable to meet payment obligations. Gold or Precious Metal Collateral, namely gold or precious metal collateral, can also be used as collateral in financial transactions. The value of the gold or precious metal will be fixed and if the borrower fails to repay the loan, the lender has the right to sell the collateral.

Deposit Collateral, namely in this method, the borrower places a deposit as collateral. The deposit will serve as collateral for the lender. If the borrower cannot meet payment obligations, the lender can use deposits as a substitute for the outstanding loan. The choice of collateral method used in financial transactions depends on the type of loan, the value of the assets available, and the requirements of the lender. It is important for borrowers to understand the consequences of using collateral and the associated obligations in order to make informed decisions. Collateral assessment can have an impact on loan or financing approval, so this assessment must be carried out objectively and professionally. In the process of applying for financing to the bank, the bank will assess the assets that will be provided by the customer as collateral or collateral. In consumer financing, usually the collateral or collateral is the object being financed.

Banks strictly avoid the occurrence of excess financing resulting from inaccurate appraisals of financing objects. Syariah banks are banks that use Syariah principles in carrying out business which is based on Syariah law, several regulations relating to Syariah bank business activities, namely collecting funds and distributing funds to customers, there are several financing activities that are carried out. It is important to note that Syariah banks are not allowed to charge interest in financing transactions, including in collateral appraisal. However, banks can charge administration fees or other services that comply with Syariah principles. The process of assessing customer financing collateral by Bank Aceh Syariah must be in accordance with Syariah principles and ensure conformity with Syariah legal regulations. Bank Aceh Syariah must also ensure transparency, fairness and compliance with Syariah ethical principles in all aspects of collateral assessment.

2. LITERATURE REVIEW

2.1 Brief History of PT. Bank Aceh Syariah Lhokseumawe Branch

In 2004, Regional Development PT. Bank (BPD) started Syariah banking activities with the receipt of a letter from Bank Indonesia No. 6/4/Dpb/BNA dated October 9th, 2004, concerning permission to open a Syariah Bank branch office for the Bank's commercial activities. The Bank began carrying out operational activities based on Syariah principles on November 5th, 2004. Then in 2010 Regional Development PT. Bank (BPD) changed its name to PT. Bank Aceh. New history began to be carved by Bank Aceh through the results of the EGMS meeting (Extraordinary General Meeting of Shareholders) on May 25th, 2015, that Bank Aceh changed business activities from a conventional system to a completely Syariah system. The operational permit for the convention is determined based on the Decree of the Board of Commissioners of the Financial Services Authority (OJK) Number. KEP-44/D.03/2016 dated 1 September 2016 concerning the granting of permits to change the business activities of conventional commercial banks to become PT Syariah commercial banks. Bank Aceh which was handed over directly by the OJK Board of Commissioners to the

Governor of Aceh Zaini Abdullah through the Aceh Province OJK Ahmad Wijaya Putra in Banda Aceh. Changes to the operational system were implemented on September 19th, 2016, simultaneously across the entire Bank Aceh office network. Since that date, Bank Aceh has been able to serve all customers and the public with a pure Syariah system citing the provisions of Bank Indonesia Regulation (PBI) Number 11/15/PBI/2009. The convention process for Bank Aceh to become Bank Aceh Syariah is expected to have a positive impact on all aspects of the economic and social life of the community. This conversion process becomes an Aceh Syariah bank as one of the epicenters of economic growth and more optimal regional development.

2.2 Organizational Structure PT. Bank Aceh Syariah Lhokseumawe Branch

Organizational structure can help companies to place potential and competent individuals according to their fields and expertise. Organizational structure is a level that describes the components that make up a company, where each individual or human resource within the scope of the company has its own position and function.

2.3 Structure

Structure is a framework or series of components that are systematically organized and related to each other. Structure can be applied in various things, such as physical buildings, business organizations, data or information, and even abstract concepts such as in literature or philosophy. Structure refers to how a company's organization is structured and organized. The company structure includes the division of tasks, authority and responsibility among employees and parts of the organization, as well as hierarchical relationships between employees and management.

2.4 Organization

All organizations have a structure because in general a structure is designed with the aim of ensuring that the organization is designed in the best way to achieve the goals and objectives of the organization. An organization is an entity or social system consisting of people or groups who work together to achieve the same or similar goals. Organizations can be companies, institutions, charities, or other groups that have a formal structure and clear tasks. Organizations generally have a position structure with different levels of leadership and a clearly defined division of tasks. Each individual or group in an organization has certain roles and responsibilities that must be carried out to achieve organizational goals.

2.5 Organizational Structure

The organizational structure determines how tasks and workers are formally divided, grouped and coordinated. Organizational structure is a systematic layout of tasks, responsibilities and hierarchical relationships in an organization. An organizational structure shows how work is grouped and organized, as well as how information and authority flow between various levels and departments within an organization. Organizational structures are usually depicted in the form of diagrams that show job positions and how these positions are related to each other. The organizational structure includes various elements, such as departments, work units, teams, or organizational branches.

2.6 Form of Organizational Structure PT. Bank Aceh Syariah Lhokseumawe Branch

PT. Bank Aceh Syariah Lhokseumawe Branch has an organizational structure that involves all existing human resources and has duties and responsibilities for the progress and decline of the company. A good organizational structure certainly understands every component that is realized in the organization such as duties, authority and responsibilities. To carry out banking intermediation activities related to collecting public funds and financing as well as other Syariah services and financial activities. Organizational structure at PT. Bank Aceh Syariah uses a line form with a leader who directly supervises a number of heads of sections and sub-sections under him. PT organizational structure. Bank Aceh Syariah consists of sections in their respective fields, namely the financing

FINANCING COLLATERAL ASSESSMENT PROCEDURE USING MURABAHAH AGREEMENT FOR PNS (CIVIL SERVANTS) AT PT BANK ACEH SYARIAH LHOKSEUMAWA BRANCH

Hamdiah¹, Likdanawati², Sutriani³

section/marketing section, operational section, general section, accounting reporting section and Management Information System (MIS).

2.7 Vision and Mission Bank Aceh Syariah Lhokseumawe Branch

Vision and mission are very influential when an organization wants to make changes, which will ensure that the organization continues to run according to the leader's ideals and how to realize these ideals. Vision is a series of words that embody the dreams, ideals or core values of an institution or organization. It can be said that vision is the future goal of an organization or institution. It contains of what's on the founder's thoughts, while the mission is the main goal or direction. So it can be said that a mission is a procedure or stage that an institution or organization must go through in order to realize it's vision and mission. Apart from that, mission can also be interpreted as a description or purpose of why an institution or organization exists in society.

2.8 Objectives of PT. Bank Aceh Syariah Lhokseumawe Branch

"Trust is a manifestation and form of the bank as the holder of the trust of customers, owners and the community at large to maintain confidentiality and secure that trust. "Partnership is a close and equal business collaboration between the bank and customers which is a joint business strategy with the principles of mutual need, mutual enlargement and mutual benefit followed by continuous guidance and development." To achieve this vision and mission, PT. Bank Aceh Syariah is directed to manage a bank that is healthy and on the right track to try to improve the people's economic development in the region through general banking, prioritizing optimizing the provision of credit, financing and banking services to facilitate the smooth progress of regional development. In order to achieve the bank's vision and mission, every employee and management must be able to uphold, believe in, practice and implement corporate values based on Acehnese culture which has strong Islamic values and culture, so that now the corporate values adopted are Islamic.

2.9 Products and Services PT. Bank Aceh Syariah Lhokseumawe Branch

Advances in banking products and services continue to provide convenience and comfort for customers and the public, and Bank Aceh Syariah continues to carry out various kinds of innovations and updates to improve the expected quality of products and services and be able to meet customer needs, utilizing various banking transactions and services. Developing bank products and services that can provide convenience and comfort to customers and the public, Bank Aceh Syariah continues to carry out various innovations in order to improve the quality of expected products and services and be able to meet customer needs in utilizing various banking transactions and services.

3. RESULTS AND DISCUSSION

3.1 Collateral Appraisal Procedures

Valuation usually refers to various factors that influence the value of an asset, such as physical condition, location, size, facilities, level of market demand, and other relevant factors. Collateral appraisal is the process of determining the value of an asset that is used as collateral or collateral in a financial transaction, such as a loan or mortgage. The purpose of collateral appraisal is to determine a fair and accurate value of the assets used as collateral. This value is used by financial institutions or lenders as a basis for determining the amount of loan that can be given or how much collateral value can be accepted. Collateral can be property (e.g., house, land or building), vehicle (e.g., car or motorbike), business equipment or other assets that have assessable value. The collateral appraisal process is carried out by appraisers who have special knowledge and expertise in assessing the value of the asset.

3.2 Collateral Type

Collateral has an important role in loan agreements, especially when applying for a large loan

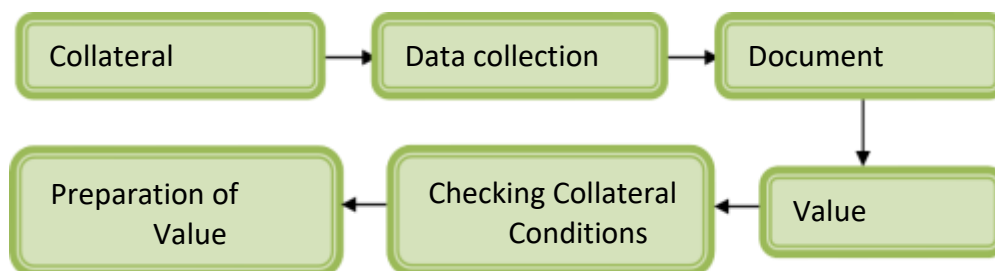
nominal. Collateral is usually used in Multipurpose Credit (KMG). The types of collateral commonly used in financial transactions:

1. **Salary Collateral:** Salary collateral is a type of collateral that uses a civil servant's salary or monthly income as collateral. In this case, civil servants authorize the lender to deduct part of their monthly salary as loan payment. This collateral ensures that the lender has priority in getting payments through automatic salary deductions. And what is used as collateral is the SK (Decree Letter) for prospective civil servants, SK (Decree Letter) for Civil Servants, and SK (Decree Letter) for position groups.
2. **Old Age Benefit Collateral (THT):** THT collateral involves providing collateral in the form of civil servant old age allowance funds. Old age allowance is a savings paid regularly by civil servants during their working period to prepare for retirement. The lender can use old age allowance funds as collateral or making deductions from the amount if civil servants fail to pay the loan.
3. **Land Certificate Collateral:** Land certificate collateral involves the use of land ownership certificates as collateral. In this case, the customer hands over the land certificate to the lender as collateral, and if the customer cannot pay off the debt, the lender can use the land certificate to pay off the debt.
4. **Vehicle Collateral:** Vehicle collateral involves providing collateral in the form of a motor vehicle, such as a car, truck, or motorbike. This collateral is used in automotive financing transactions or loans involving vehicles as collateral. If the borrower fails to repay the debt, the vehicle can be repossessed by the lender.
5. **Investment Collateral:** Investment collateral involves providing collateral in the form of financial instruments, such as shares, bonds, certificates of deposit, or mutual funds. This collateral is used in margin transactions, securities-based loans, or financing involving investment instruments as collateral.
6. **Intellectual Property Rights Collateral :** Intellectual property rights collateral involves providing security in the form of intellectual property rights, such as copyrights, patents, trademarks, or licenses. This collateral is used in financial transactions involving intellectual property rights as collateral.
7. **Inventory and Equipment Collateral :** Inventory and equipment collateral involves providing collateral for business assets such as store inventory, equipment, machinery, or office supplies. This collateral is used in business financing transactions involving business assets as collateral.

3.2 Direct Collateral Appraisal

Direct collateral assessment is carried out by directly inspecting the collateral to prove the correctness of the letters submitted by prospective customers by filling out the assessment form according to the format determined by the bank:

Figure 1.1 Direct Collateral Valuation



FINANCING COLLATERAL ASSESSMENT PROCEDURE USING MURABAHAH AGREEMENT FOR PNS (CIVIL SERVANTS) AT PT BANK ACEH SYARIAH LHKSEUMAWA BRANCH

Hamdiah¹, Likdanawati², Sutriani³

3.3 Procedure for Appraising Financing Collateral Using a Murabahah Agreement for PNS (Civil Servants) at PT. Bank Aceh Syariah Lhokseumawe Branch

1. **Information Collection:** Bank Aceh Syariah will collect information about civil servant customers, including personal data, employment and relevant financial information. This information will be used as a basis for evaluating the feasibility of financing and assessing collateral.
2. **Asset Identification:** Bank Aceh Syariah will identify assets that will be used as collateral by civil servant customers. This can be in the form of property, vehicles, an 80% SK (decision letter) which means a civil servant candidate's SK, a 100% SK (decision letter) which means a civil servant SK, position class SK (decree letter), or other assets that can be used as collateral in accordance with bank requirements.
3. **Market Value Assessment:** Bank Aceh Syariah will assess the market value of collateral by considering factors such as location, physical condition, use and relevant market value. This assessment is carried out by an independent appraiser who has expertise in valuing these assets.
4. **Document Verification:** Bank Aceh Syariah will verify documents related to collateral, including ownership certificates, proof of vehicle ownership, SK (decree), or other relevant documents. This verification is carried out to ensure the validity and clarity of collateral ownership.
5. **Murabahah Agreement:** After the collateral assessment and document verification are complete, Bank Aceh Syariah will enter into a murabahah agreement with civil servant customers. In this contract, Bank Aceh Syariah will sell goods or customers will buy gold from the bank which is obtained at the purchase price from the supply acknowledged by the bank to the customer at a determined selling price, including mutually agreed profits. Collateral that has been appraised will become collateral in this contract.
6. **Security and Registration of Collateral:** After the murabahah contract is executed, Bank Aceh Syariah will take security measures for the collateral in accordance with applicable laws and regulations. This includes registering the collateral with an authorized institution to ensure that the collateral is properly registered and protected.

Collateral appraisal procedures at PT. Bank Aceh Syariah Lhokseumawe Branch is to determine the market value or collateral value of assets that are used as collateral and can be accepted by the bank in financial transactions. Collateral appraisal procedures at PT. Bank Aceh Syariah includes collecting information, identifying collateral assets, assessing market value, document verification, collateral agreements, and securing and registering collateral which is carried out in accordance with Syariah principles.

3.4 Obstacles in the Procedure for Appraising Financing Collateral Using a Murabahah Agreement for Civil Servants (PNS) at PT. Bank Aceh Syariah Lhokseumawe Branch

In the financing collateral assessment procedure using a murabahah contract for civil servants (civil servants) at PT. Bank Aceh Syariah Lhokseumawe Branch, there are several obstacles that may be faced. The following are some examples of problems that can occur:

1. **Limited Documents and Information:** Collateral appraisal requires complete data and documents related to the assets used as collateral. However, in some cases, civil servant customers may not be able to provide the required documents or information in a timely or complete manner. This can make it difficult for appraisers to determine value accurate for the collateral.

2. **Limitations on Collateralized Assets:** Civil servant customers may have limitations in the types of assets they can use as collateral. For example, they may only have certain properties or vehicles that can be pledged as collateral, limiting collateral options. This can affect the diversification of a bank's or financing institution's collateral portfolio.
3. **Bank or Financing Institution Internal Policy:** Every bank or financing institution has an internal policy that regulates collateral assessment. Obstacles can arise if internal policies are not aligned with the special conditions or characteristics related to civil servant customers or the type of collateral they have.
4. **Difficult to Determine Market Value :** In the valuation of collateral, it is important to determine an accurate market value. However, in some cases, it may be difficult to determine a clear market value for the assets used as collateral. This can occur if there is no active market for the type of asset in question, or if there are other factors influencing market value that are difficult to assess with certainty.
5. **Limitations of Appraisal Methods:** In collateral appraisal, various appraisal methods are used, such as market comparison or income methods. However, certain valuation methods may not be completely appropriate for the types of assets pledged by civil servant clients. This can make it difficult for appraisers to determine the most appropriate appraisal method.

In collateral appraisal, good cooperation between banks, civil servant customers, and professional appraisers is needed to ensure that collateral appraisal procedures are carried out accurately, fairly, and in accordance with Syariah principles.

3.5 Efforts to Overcome Obstacles in the Procedure for Appraising Financing Collateral Using a Murabahah Agreement for Civil Servants (PNS) at PT. Bank Aceh Syariah Lhokseumawe Branch

In facing obstacles in the financing collateral assessment procedure using a murabahah contract for civil servants at PT. Bank Aceh Syariah Lhokseumawe Branch, there are several efforts that can be done as follows:

1. **Improved Communication and Coordination:** Bank Aceh Syariah can improve communication and coordination with civil servant customers in terms of collecting the required documents and information. This can be done by holding meetings, providing clear guidance, and facilitating the document collection process to make it more efficient.
2. **Customer Education:** Bank Aceh Syariah can provide education to civil servant customers regarding collateral assessment requirements and procedures. This will help customers understand the importance of providing complete documents and information as well as explaining the desired values in collateral appraisal.
3. **Collaboration with Related Agencies:** Bank Aceh Syariah can collaborate with related agencies, such as government agencies that have data and information related to the employment status or assets of civil servant customers. This can help in obtaining accurate information and speed up the collateral assessment process.
4. **Use of Independent Appraisers:** Bank Aceh Syariah can use the services of independent appraisers who have special expertise and experience in appraising assets that serve as collateral. By using a trusted independent appraiser, you can increase the objectivity and quality of collateral appraisal.
5. **Improving Internal Policies** Bank Aceh Syariah can evaluate and refine internal policies related to civil servant collateral assessment. This may involve adjusting requirements, assessment methods or procedures to better suit the characteristics and conditions of civil servant customers and the type of collateral pledged.

FINANCING COLLATERAL ASSESSMENT PROCEDURE USING MURABAHAH AGREEMENT FOR PNS (CIVIL SERVANTS) AT PT BANK ACEH SYARIAH LHOKSEUMAWA BRANCH

Hamdiah¹, Likdanawati², Sutriani³

5. CONCLUSION

Based on the description above, several conclusions can be drawn as follows:

Procedure for assessing financing collateral using a murabahah contract for civil servants (civil servants) at PT. Bank Aceh Syariah Lhokseumawe Branch has several stages, namely collecting information, identifying assets, assessing market value, verifying documents, murabahah contracts, securing and registering collateral. Collateral appraisal is very important because it can have an impact on loan or financing approval, determining the selling price or asset value in the case of buying and selling, as well as in making business and investment decisions. Therefore, the collateral assessment process must be carried out professionally and objectively to produce accurate and accountable conclusions.

Obstacles in the procedure for assessing financing collateral using a murabahah contract for civil servants (civil servants) at PT. Bank Aceh Syariah Lhokseumawe Branch, namely limited documents and information, limited assets pledged as collateral, internal policies of the bank or financing institution, market value that is difficult to determine, limited valuation methods. Efforts that can be made in the financing collateral assessment procedure using a murabahah contract for civil servants (civil servants) at PT. Bank Aceh Syariah Lhokseumawe Branch, namely by improving communication and coordination, customer education, collaboration with related agencies, the use of independent appraisers, improving Bank Aceh Syariah's internal policies, and training and development of appraisers.

4.2 Suggestions

The suggestions that the author wants to convey are:

1. We recommend that PT. Bank Aceh Syariah Lhokseumawe Branch must maximize collateral assessment in customer financing. By maximizing the assessment of the collateral and being able to assess it objectively for customers in obtaining financing. So that the level of problematic financing can be minimized.
2. It would be better for the Consumer Financing AO to provide more education to customers who want to take out a financing loan so that when the customer wants to take out a financing loan, the customer already understands what procedures the customer must carry out when the customer wants to take out the financing.
3. It is best to be able to support the company's performance even better in the future, employees must conduct surveys or comparisons with other companies to support the company's performance to be even better and establish good communication between fellow employees so that cooperation is carried out more effectively and efficiently.

REFERENCES

- Ahmad Subagyo. (2021). *Management Financing Micro (Cooperative Savings and Loans and Microfinance Institutions)*. Deepublish, Jakarta.
- Baridwan. (2015). *Accounting Information System*, Ninth Printing, BPFE, Yogyakarta.
- Becker. (2016). *Strengthening Organization Theory and Empirical*. Andi Publisher (IKAPI Member), Yogyakarta.
- Bellini. (2015). *Strengthening Organization Theory and Empirical*. Andi Publisher (IKAPI Member), Yogyakarta.
- Dicky Vishnu UR (2019). *Organizational Theory of Structure and Design*. Muhammadiyah University of Malang, Malang.

- Faiz Zamzami. (2018). Internal Audit Concepts and Practices. Gadjah Mada University Press, Yogyakarta.
- Farida, Ida. (2017). Evaluation of Learning Based on the National Curriculum. Youth Rosdakarya Officer, Bandung.
- Hadisoeparto, Hartono. (2015). Principles of Engagement Law and Guarantee Law. Liberty, Yogyakarta.
- T. Hani Handoko. (2015). Personnel and Human Resources Management. BPFE, Yogyakarta.
- Hardiana, Goddess. (2015). Assessment of Learning Outcomes for Elementary School Students. Journal of Education and Culture, Jakarta.
- Hasibuan, Malayu SP (2016). Human Resource Management. Revised Edition. PT. Bumi Literacy, Jakarta.
- Hidayat, Ara. (2016). Education Management: Theory and Practice of School/Madrasah Management in Indonesia. Kencana, Jakarta.
- Ida Nuraida. (2015). Office Administration Management. PT. Kanisius, Yogyakarta.
- Ismainar, H. (2015). Work Unit Management. Deepublish, Yogyakarta.
- Mulyadi. (2016). Accounting System. Salemba Empat, Jakarta.
- Rivai, Veithzal. (2016). Islamic Financial Management. Raja Grafindo Persada, Jakarta.
- Robbins. (2014). Strengthening Organization Theory and Empirical. Andi Publisher (IKAPI Member), Yogyakarta.
- _____. (2015). Strengthening Organization Theory and Empirical. Andi Publisher (IKAPI Member), Yogyakarta.
- Sudjana, Nana. (2017). Assessment of Teaching and Learning Process Results. Youth Rosdakarya Officer, Bandung.
- Supianto. (2015). Fiduciary Guarantee Law. Garudhawacana, Yogyakarta.
- Thoha, Miftah. (2014). Leadership in Management. Rineka Cipta, Jakarta.
- Usman, Rachmadi. (2015). Legal Aspects of Banking in Indonesia. Gramedi Pustaka Utama, Jakarta.
- Wibisono. (2014). Vision and mission of the company. Gramedia Pustaka Utama, Jakarta.
- _____. (2014). Vision and mission of the company. Gramedia Pustaka Utama, Jakarta.
- _____. (2016). Work management. Erlangga, Jakarta.
- Zahroh, Aminatul. (2014). *Total Quality Management*. Ar Ruzz Media, Yogyakarta.