Jayapangus Press

Ganaya : Jurnal Ilmu Sosial dan Humaniora



Volume 8 Nomor 3 (2025)

ISSN: 2615-0913 (Media Online)

Terakreditasi

Analysis of Employee Work Motivation to Increase Work Productivity at PT. Bank Syariah Indonesia KC Sibolga

Devara Rustiana*, Sri Ramadhani, Wahyu Syarvina

Universitas Islam Negeri Sumatera Utara, Indonesia *devararustiana07@gmail.com

Abstract

This research explores key aspects of work motivation that affect employee productivity at PT. Bank Syariah Indonesia KC Sibolga in order to improve employee performance and PT operations. Bank Syariah Indonesia KC Sibolga. The research uses descriptive qualitative methods in observing the natural conditions of employee work productivity at PT. Bank Syariah Indonesia KC Sibolga. comes from interviews, direct observations, and journal articles and other relevant scientific publications. Analyzed by data reduction, data presentation and conclusions. Researchers validated the data using the triangulation method. The results of this research indicate that non-optimality in motivating employees can cause boredom and hinder productivity. To overcome this, companies are advised to adopt proactive steps, such as changes in corporate culture, team building activities, recognition of achievements, and integration of sharia values. Training and development programs are also needed to improve employee skills, while a fair reward system can create a competitive work environment. Effective management strategies and a focus on information technology have had a positive impact on employee productivity, with careful planning, good organization, and the adoption of advanced technology reducing routine workload, increasing operational efficiency, and rewarding technological development. All this contributes to employee satisfaction and improved quality of service to customers.

Keywords: Employee Work Motivation; Employee Work Productivity; PT. Bank Syariah Indonesia KC Sibolga

Introduction

February 1, 2021, which coincides with 19 Jumadil Akhir 1442 H, marks the history of the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into one entity, namely Bank Syariah Indonesia (BSI). This merger will bring together the strengths of the three Islamic Banks to provide more complete services, wider reach, and better capital capacity. Supported by synergies with parent companies (Mandiri, BNI, BRI) and government commitment through the Ministry of SOEs, Bank Syariah Indonesia is encouraged to compete at the global level. The merger of the three Islamic Banks is an endeavor to create an Islamic Bank that is the pride of the people, which is expected to become a new energy for national economic development and contribute to the welfare of the wider community. One of the BSI branch offices is BSI KC Sibolga, which is located at Jl. Sutoyo Siswomiharjo, No 22, North Sumatra.

Human resources are by far one of the most important sources of business success. Not only as a driver of human resources, but also a tool to generate the latest ideas to accelerate the company's business growth. With good human resources, it is easier for the organization to achieve its goals (Rahmawati & Cahyadi, 2024). The purpose of human resources is basically to increase employee productivity. Productivity itself is a comparison of the results that can be achieved with all the resources used (Prasetya et al., 2024).

One indicator that can be used to measure employee loyalty is to see their achievements through the influence of motivation. Employee loyalty is not just physical loyalty or presence in the organization, but includes thoughts, attention, ideas, and dedication fully devoted to the organization (Miranda Miranda & Wahyu Syarvina, 2023). Currently, the loyalty of employees is not just carrying out their duties and obligations as employees in accordance with their job descriptions, but doing their best to produce the best for the organization (Fajriyanti et al., 2023). Work motivation plays a crucial role in increasing the productivity of a company.

This is because motivation serves as encouragement or support for employees to achieve goals optimally (Siringoringo et al., 2023). The orientation of motivation in the world of work is to avoid monotony in the work environment that can affect employee productivity. With work motivation, companies can create a dynamic and interesting atmosphere, so as to create a work environment that supports employees to stay motivated to work productively and efficiently (Nabila & Syarvina, 2022). Efforts to maintain and improve work motivation not only have a positive impact on employee well-being, but also on company productivity. By understanding in advance the factors that can affect employee performance, management can carry out human resource planning and design to ensure improved performance (Elsa & Syarvina, 2022).

Productivity is an important factor for determining the success of the company. If employee work productivity always experiences a significant increase from time to time, then the company will easily achieve the goals that have been set (Putri & Syarvina, 2022). Especially in the industrial era 4.0 as it is today, all companies are competing to maximize employee performance by continuing to increase productivity so that companies can survive amid increasingly fierce competition (Fitrianur Ahmad Sihombing et al., 2023).

Employee performance can generally be defined as an achievement achieved by employees. This definition seems to be understood by almost all employees, but many employees do not have an awareness of the importance of employee performance. This shows that employees work with the main orientation not on employee performance. This explains that in the work environment, employees have other and identifiable orientations such as salary and incentives. such as salary and incentives. There are even employees who consider that as long as salaries and wages are received according to the provisions and initial agreement, then employee performance recorded through KPIs is not an absolute thing (Rahmawati & Cahyadi, 2024).

During the internship process in the BSI KC Sibolga environment, it was seen that employee performance was still relatively less than optimal, as evidenced by the fact that some employees often arrived late and other indiscipline actions.

So, in this study, researchers conducted a rating process among fellow employees at PT Bank Syariah Indonesia KC Sibolga, it was seen that there were still some employees who performed their duties less professionally. With rating points in the form of timeliness of arrival, performance suitability, neatness, and discipline of employees. Seen with the act of being late to arrive at the office and several other disciplinary actions. This is one form of lack of employee motivation. The data from the rating results that have been carried out with a rating scale of 1-5 can be seen in the following table:

Table 1. Employee Performance Rating before Implementation of Work Motivation

No	Position -	Rate with Scale 1-5			
		2021	2022	2023	
1	Branch	3.7	3.7	3.7	
	Manager	3.1	3.1	3.7	
2	Marketing	3.7	3.8	3.7	

3	Customer Service	3.8	3.8	3.8
4	Supervisor	3.7	3.7	3.7
5	Asurance	3.7	3.8	3.8
6	Teller	3.8	3.8	3.8
7	Security	3.7	3.7	3.8
	Mean	3.8	3.8	3.8

Source: Google Form Rating Results

Of course, the rating that has been carried out is based on monitoring employee performance in accordance with their respective fields. In the rating data, it shows that most employees have not given their best performance for the company. This is because the work motivation system has not been implemented for every employee at PT Bank Syariah Indonesia KC Sibolga. Based on the results of previous research, this research is focused on efforts to improve work productivity at PT Bank Syariah Indonesia KC Sibolga. The results of the researcher's observations show that there are problems related to employee productivity in the company. The following is data on the performance of PT Bank Syariah Indonesia KC Sibolga employees from 2021-2023 before the implementation of the work motivation system:

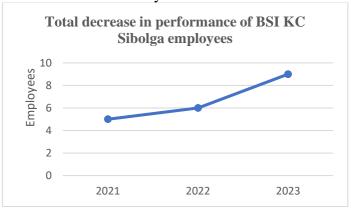


Figure 1. Employee Performance of PT Bank Syariah Indonesia KC Sibolga (2021-2023)

The data from Figure 1 reflects the increasing trend in the number of employees who experienced a decline in performance at PT Bank Syariah Indonesia KC Sibolga from 2021 to 2023. With a total of 17 employees, it can be seen that the number of employees who experienced a decline in performance increased from 5 people in 2021 to 6 people in 2022, then experienced a slight increase to 9 people in 2023. The significant increase in the decline in employee performance from 2021 to 2023 can be an indication of a tendency to decrease performance in the company (Data PT. Bank Syariah Indonesia KC Sibolga, 2024). So, based on the background of the problem, the purpose of this research is to: (1) Analyzing employee work motivation in improving the productivity of employee performance of PT. BSI KC Sibolga City, (2) Knowing what aspects are influential in improving the performance of employees of PT. BSI KC Sibolga City.

One of the important roles that must be emphasized by a company in order to achieve its goals is to create a work environment both physical work environment and non-physical work environment. Such as the perception of employees regarding the work environment they get so that employees can provide different assessments of all aspects of the work environment. If the perception shown by the employee is good, it will affect the employee's performance as well because it can make employees feel more comfortable and pleasant with a good work environment, while if the perception shown by the employee is bad, the performance of the employee will also decrease (Elsa &

Syarvina, 2022). It is important support for employees that enables them to deliver optimal results in achieving the company's business goals. Hutahaean considers understanding and applying motivation in the work environment as the key to maximizing employee contributions, thus strengthening the link between individual motivation and overall company success (Rahmi Edriyanti et al., 2021).

According to Citra and Fahmi, motivation can be defined as the ability to identify individual employee needs and expectations. To achieve this goal, companies should provide the support needed by employees, be it in the form of training, resources, or recognition of their contributions. According to Citra and Fahmi, company productivity is determined by a work environment that motivates and supports employee growth and well-being (Harahap et al., 2024).

Employee motivation must be built and is not an easy task. The definition of work motivation described cannot necessarily be applied directly in the field, because to foster employee motivation in achieving company targets is certainly not easy. Motivation is one of the techniques used to increase work productivity for employees. The existence of obstacles that arise related to employee work motivation, employee productivity will be hampered, and the targets given by the company will potentially not be achieved (Fitrianur Ahmad Sihombing et al., 2023).

An employee's motivation to work is an encouragement that comes from within himself and outside himself. According to (Putri & Syarvina, 2022), intrinsic motivation and extrinsic motivation are (1). Intrinsic motivation is the driving force that encourages humans to act or a force within humans that causes humans to want to have loyalty. Various needs, desires, and expectations that arise in a person's personality are internally attached to the person including achievement, recognition, the job itself, responsibility, and opportunities for growth or development of individual motivation. (2). Extrinsic motivation is a driving force that arises from outside a person who generally aims as work motivation, work motivation is nothing but something that raises the motivation or enthusiasm of employees. Motivation arising from outside a person's personality which includes working conditions, salary, supervision, relationships with coworkers, security, and organizational policies on performance.

Good and wise motivation instilled by superiors can affect the level of welfare of the company and employees. Motivation is used as a benchmark for achieving company and employee goals. Managers who can see motivation as a system that includes individual traits, jobs, work situations, and understand the relationship between their intensive, motivation, and productivity will be able to predict employee behavior. According to (Miranda & Syarvina, 2024) the principles of motivation are as follows:

- a. The principle of including, which means that inviting subordinates to participate and providing opportunities to submit opinions, recommendations for the decision process again.
- b. The principle of communication, which says clearly about the goals, ways to do it and the obstacles faced.
- c. The principle of recognition, which means reward, praise and recognition of the right and fair to subordinates for the interpretation of the work achieved.
- d. The principle of delegated authority, meaning authority, and trust in subordinates, that with ability and creativity, they are able to perform their tasks well. For example: it is your duty and I hope you can perform.
- e. The principle of fairness and appropriateness, which means and the type of motivation given must be based on the "fairness and appropriateness" of all employees. For example, the reward or punishment of all employees should be fair and equitable that the same problem.

f. The principle of mutual attention, which means that subordinates succeed in achieving good, then the leader must be willing to provide tools and types of motivation. Actually, cooperation is mutually beneficial to both parties.

In this perspective, a leader needs to direct motivation by creating organizational conditions through the formation of a work culture or organizational culture so that employees feel encouraged to work harder so that the performance achieved is also high. Providing motivation must be well directed according to priorities and can be well received by employees, because motivation cannot be given to every employee in different forms. One of the elements that is important in the company's management system besides work motivation to employees is leadership. According to (Pratama, 2020) the types of motivation are as follows:

- a. Positive motivation (positive incentives), managers motivate subordinates to give gifts to those who do well. With this positive motivation, subordinates' morale will increase, because people generally like to receive fines.
- b. Negative motivation (negative incentives), managers motivate subordinates to give punishment to those who work poorly (low achievement). With this negative motivation subordinates' morale in the short term will increase, because they are afraid of punishment. but for a long period of time it can have unfavorable consequences.

In practice, both types of motivation above are often used by managers of a company. It must be appropriate and balanced, in order to increase employee morale. Positive motivation is effective for the long term, negative motivation is effective for the short term only. However, managers must be consistent and fair in applying them. Today's business environment, which grows and develops very dynamically, really requires an effective and efficient management system, which means that it can easily change or adjust and can accommodate any changes that are and have occurred quickly, precisely and directed. Thus, the organization is no longer seen as a closed-system but an open-system that must be able to respond and accommodate various external changes quickly and efficiently.

Productivity is an important factor for determining the success of the company. If employee work productivity always experiences a significant increase from time to time, then the company will easily achieve the goals that have been set. Especially in the industrial era 4.0 as it is today, all companies are competing to maximize employee performance by continuing to increase productivity so that companies can survive amid increasingly fierce competition.

Employee productivity is a measure of how efficient and effective an employee is in completing assigned tasks. Simply put, it is a comparison between the results achieved (output) and the resources used (input) in a certain period of time. Most productivity measures mentioned by economists and business executives are actually indices of labor productivity, since labor is one of the largest ongoing costs for most organizations. Other productivity ratios measure the amount of scrap (wasted material); the number of units that must be reworked or repaired before they meet quality requirements; cycle time, the length of time it takes to perform an operation; and dwell time, the unproductive time spent repairing production line machinery or waiting for customers. Either measurement provides an indication of whether resources are being used well or wasted.

In an effort to increase work productivity, one of the implications is that all components of the organization must make continuous improvements. This view is not only one of the important work ethics as part of the latest management philosophy. The importance of this work ethic is seen more clearly especially considering that an organization is always faced with demands that are constantly changing, both internally and externally. Additionally, there is a saying that the only constant in the world is change.

Internally, changes that occur are changes in organizational strategy, changes in the use of technology, changes in policy, and changes in HR practices as a result of new legislation issued by the government and various other factors contained in various management decisions. External changes are changes that occur quickly due to the impact of the actions of an organization that has a dominant role in society (Rahmawati & Cahyadi, 2024).

Human resource management means that the company must be able to unite the perceptions or perspectives of employees and Company leaders in order to achieve Company goals, among others, through the formation of a good working mentality with high dedication and loyalty to his work, providing work motivation, guidance, direction and good coordination at work by a leader to his subordinates.

Method

This research refers to the descriptive qualitative method used by researchers in observing the natural conditions of employee work productivity at PT Bank Syariah Indonesia KC Sibolga (Creswell, 2013; Moleong, 2018; Pawito, 2008). This research data comes from interviews with predetermined informants, direct observation of the conditions of employee work productivity at PT Bank Syariah Indonesia KC Sibolga as well as from journal articles and other relevant scientific publications (Satori, 2009; Sugiyono, 2018; Yusuf, 2014). This research data was analyzed by reducing data, presenting it, and making conclusions (Bungin, 2007). To achieve an objective level, the researcher validated the data using the triangulation method, in which the researcher compares all data used in the study to find data similarities.

Result and Discussion

1. Employee Work Motivation at PT Bank Syariah Indonesia KC Sibolga

Employee motivation at PT Bank Syariah Indonesia KC Sibolga has an important significance in improving the company's performance and productivity, especially considering the operational foundation that is emphasized on sharia principles. However, the results of this study indicate that there is a lack of optimality in motivating employees, manifested through the existence of a corporate culture that tends to be passive and monotonous.

- a. This condition has the potential to cause a sense of boredom in employees, which in turn can hinder their work productivity.
 - The existence of this saturation phenomenon can be overcome through the implementation of a more dynamic and motivating corporate culture change strategy. Proactive measures such as the implementation of team building activities, recognition of employee achievements, and creative integration of sharia values in company routines, can be a solution to increase employee motivation and stimulate an increase in overall company performance.
- b. In overcoming this problem, training and development programs need to be organized by PT Bank Syariah Indonesia KC Sibolga with the aim of motivating employees. Through improving skills and knowledge, employees will feel valued and given the opportunity to develop, which in turn can increase job satisfaction and motivation. This is in line with Gultom's research which concluded that developing skills and knowledge through training programs can be the key to increasing job satisfaction and employee motivation. With training and development programs, companies can create a work environment that supports employees' professional growth (Gultom, 2014).

PT Bank Syariah Indonesia KC Sibolga also needs to establish a fair and transparent reward system to motivate employees. Performance bonuses, recognition of achievements, and promotions based on achievements can be effective incentives. This

can create a competitive work environment and stimulate enthusiasm to achieve company targets. This is in line with the opinion of Arep et al who concluded that a fair and transparent reward system has a positive impact on employee motivation. With achievement-based rewards, employees will also feel recognized for their contributions, which can increase job satisfaction and loyalty to the company (Arep et al., 2004).

It can be concluded that PT Bank Syariah Indonesia KC Sibolga needs to immediately address the inefficiencies in motivating employees and the potential for boredom that can hinder productivity. Proactive measures, such as changes to a more dynamic corporate culture, team building activities, recognition of achievements, and integration of sharia values, can increase motivation. Training and development programs need to be implemented to improve employees' skills and knowledge, while fair and transparent reward systems, such as performance bonuses and promotions based on achievements, can create a competitive work environment and stimulate employee morale. With these measures, it is hoped that companies can create an atmosphere that supports employees' professional growth, increases motivation, and ultimately, stimulates overall performance improvement.

2. Increasing Employee Productivity of PT Bank Syariah Indonesia KC Sibolga

In increasing employee productivity, PT Bank Syariah Indonesia KC Sibolga has made various efforts and realized several aspects involving various aspects of the organization, management and employees. One of the steps taken is the implementation of effective management strategies, including careful planning and good organization. The company also focuses on the implementation of advanced information technology and systems as one of the focuses to improve operational efficiency. Automation of work processes and the use of the latest software can reduce routine workloads, speed up processes, and minimize the potential for human error.

Based on the interviews, it appears that the implementation of effective management strategies at PT Bank Syariah Indonesia KC Sibolga has had a positive impact on employee productivity. Careful planning and good organization have helped `laqeto create a more structured and efficient working environment. In addition, the company's focus on implementing advanced information technology and systems has also been a key factor in improving productivity. The adoption of the latest software and automation of work processes has significantly reduced the routine workload of employees. This not only speeds up various operational processes, but also opens up opportunities to allocate human resources to more strategic and creative tasks.

Based on the interview results, the use of information technology and sophisticated systems helps minimize the potential for human error. By automating some aspects of work, the risk of human error can be minimized, thereby improving the accuracy and quality of services provided by PT Bank Syariah Indonesia KC Sibolga to customers. These measures not only create a more efficient work environment but also increase employee satisfaction. Employees feel valued because the company pays attention to technological development and management strategies that can improve the quality of their work.

Based on the results of the interviews above, it can be concluded that the implementation of effective management strategies and focus on information technology at PT Bank Syariah Indonesia KC Sibolga has a positive impact on employee productivity. Careful planning, good organization, and the adoption of advanced technology reduce routine workloads, speed up processes, and minimize human error. Attention to technology development and management strategies, improving satisfaction, work efficiency, and quality of service to customers. As a result of the implementation of

employee performance motivation, the researcher has also conducted a rating for the second time but within a period of 1 month and with the same rating points as the previous one. Data from the rating results that have been carried out with a rating scale of 1-5 can be seen in the following table:

Table 2. Employee Performance Rating after the application of Work Motivation

	Position	Rate Mei 2024			
No		(Scale 1-5)			
		I	II	III	IV
1	Branch	4.4	4.5	4.4	4.5
	Manager				
2	Marketing	4.4	4.4	4.5	4.5
3	Customer	4.4	4.6	4.5	4.6
	Service				
4	Supervisor	4.5	4.5	4.4	4.5
5	Asurance	4.5	4.5	4.5	4.6
6	Teller	4.5	4.6	4.5	4.7
7	Security	4.4	4.5	4.5	4.6
Mean		4.4	4.5	4.5	4.6

Source: Google Form Rating Results

The table above shows that there is an increase in employee performance as indicated by the increasing rating results. This means that work motivation is very influential and needed in an effort to improve employee performance.

Conclussion

This research shows that there is a lack of optimality in motivating employees which can lead to boredom and hinder productivity. To overcome this, companies need to implement proactive measures such as corporate culture change, team building activities, achievement recognition, and integration of sharia values. In addition, training and development programs are important to improve employees' skills and knowledge, while a fair and transparent reward system can create a competitive work environment. On the other hand, the company's efforts in implementing effective management strategies and focusing on information technology have had a positive impact on employee productivity. Careful planning, good organization, and the adoption of advanced technology reduce routine workloads, improve operational efficiency, and reward technological development, all of which contribute to employee satisfaction and improved service quality to customers.

References

- Arep, I., & Tanjung, H. (2004). Manajemen Motivasi. Jakarta: Grasindo.
- Bungin, B. (2007). *Metodologi Penelitian Sosial Dan Ekonomi: Kuantitatif Dan Kualitatif.* Kencana Prenada Media Group.
- Citra, L. M., & Fahmi, M. (2019). Pengaruh Kepemimpinan, Kepuasan Kerja Dan Motivasi Kerja Terhadap Loyalitas Karyawan. *Maneggio: Jurnal Ilmiah Magister Manajemen*, 2(2).
- Creswell, W. J. (2013). Research Design: Pendekatan Kualitatif, Kuantitatif, Dan Mixed. Pustaka Belajar.
- Elsa, E. M., & Syarvina, W. (2022). Analysis Of Work Environment Factors Affecting Employee Performance At PT Bank Sumut Syariah KCP Binjai. *Jurnal Ekonomi, Manajemen, Akuntansi Dan Keuangan, 3*(2).

- Fajriyanti, Y., Handayani Rahmah, A., & Hadiyanti, S. U. E. (2023). Analisis Motivasi Kerja Generasi Z Yang Dipengaruhi Oleh Lingkungan Kerja Dan Komitmen Kerja. *Journal Of Trends Economics And Accounting Research*, 4(1), 107–115.
- Fitrianur, Sihombing, A., Marliyah, & Syarvina, W. (2023). Pengaruh Partisipasi Penyusunan Anggaran, Gaya Kepemimpinan Dan Motivasi Kerja Terhadap Kinerja Manajerial Pada Balai Wilayah Sungai Sumatera II Medan. *Jurnal Ekonomi Dan Manajemen*, 2(3), 16–28.
- Gultom, D. K. (2014). Pengaruh Budaya Organisasi Perusahaan Dan Motivasi Terhadap Kinerja Karyawan Pada PT. Perusahaan Gas Negara (Persero) Tbk Medan. *Jurnal Manajemen Dan Bisnis*, 14(2).
- Harahap, A. K. Z., Ramadhan, M., & Harahap, I. (2024). Enhancing Human Resource Development As A Strategic Imperative For Halal Certification In Food MSMEs. *Jurnal Ekonomi Dan Manajemen*, 8(2).
- Hutahaean, H. (2018). Pengaruh Motivasi Intrinsik Dan Budaya Organisasi Terhadap Kinerja Pegawai. *Jurnal Manajemen Dan Bisnis*, 6(1).
- Miranda, M., & Syarvina, W. (2024). Analysis Of Work Motivation In Increasing The Productivity Of RRI Medan Employee Performance. *AMK: Abdi Masyarakat UIKA*, 3(1), 10.
- Miranda, M., & Syarvina, W. (2023). Analisis Motivasi Kerja Dalam Meningkatkan Produktivitas Kinerja Pegawai RRI Medan. *Optimal: Jurnal Ekonomi Dan Manajemen*, 4(1), 230–238.
- Moleong, L. J. (2018). Metodologi Penelitian Kualitatif. Rosdakarya.
- Nabila, V. S., & Syarvina, W. (2022). Analisis Pengaruh Beban Kerja Terhadap Kinerja Karyawan PT. Perkebunan Nusantara IV Medan. *Jurnal Ekonomi Dan Manajemen*, 6(2).
- Pawito. (2008). Penelitian Komunikasi Kualitatif. Pelangi Aksara.
- Prasetya, M. R., Rismayadi, B., & Sumarni, N. (2024). Analisis Motivasi Kerja Dalam Upaya Meningkatkan Kinerja Karyawan UMKM Toko Coco Ban. *Journal Of Economic, Business And Accounting (COSTING), 7*(4), 9649–9661.
- Pratama, G. (2020). Analisis Motivasi Kerja, Kepemimpinan Transformasional Dan Budaya Organisasi Terhadap Kinerja Karyawan Dimediasi Kepuasan Kerja Pada Angkatan Kerja Generasi Z. *Jurnal Ekonomi: Journal Of Economic, 11*(2).
- Putri, H. D., & Syarvina, W. (2022). Service Factors To Increase Loyalty And Number Of Priority Customers (Case Study Of PT. Bank Sumut Syariah Binjai Sub-Branch). *Jurnal Ekonomi, Manajemen, Akuntansi Dan Keuangan, 3*(2).
- Rahim, S., Halifah, T., Sari, P., Wahyuni, N., Kunci, K., Halal, M., ... & Sederhana, L. (2023). Pengaruh Sertifikat Halal Terhadap Peningkatan Pendapatan Penjualan Usaha Di Sektor Food And Beverage Kota Makassar. *Jurnal Ekonomi Dan Bisnis*, 12(1), 69–78.
- Rahmawati, R., & Cahyadi, N. (2024). Analisis Motivasi Dalam Peningkatan Kinerja Karyawan Pada Perumda Bank Gresik. *Jurnal Bisnis Dan Kewirausahaan*, *13*(1), 67–75
- Rahmi, E., Marpaung, M., Sugianto, Musthofiyah, U., & Listiana, L. (2021). The Strategy Of Nazir Development In Indonesia: A Qualitative Study. *Al-Muzara'ah*, 9(2), 231–245.
- Saria, D., Sugianto, S., & Daim, R. (2024). Pengaruh Overhead Cost, Risk Cost, Dan Simpanan Wadiah Terhadap Pendapatan Margin Murabahah Pada Bank Umum Syariah. *Jurnal Bina Bangsa Ekonomika*, 17(1), 744–759.
- Satori, D. (2009). Metode Penelitian Kualitatif. Alfabeta.

- Shobri, H., Sugianto, & Harahap, M. I. (2023). Pengaruh Labelisasi Halal Dan Halal Awareness Terhadap Keputusan Pembelian Produk Makanan Impor Dalam Kemasan. *Primanomics: Jurnal Ekonomi & Bisnis*, 21(2), 161–168.
- Siregar, F. R., & Imsar, I. (2022). Implementasi Marketing Mix Dalam Meningkatkan Konsumen Pada Cafe Hidden Tea (Perspektif Etika Bisnis Islam). *Jurnal Pendidikan Tambusai*, 6, 16363–16370.
- Siringoringo, M., Damanik, E. O. P., & Purba, J. W. P. (2023). Analisis Motivasi Kerja Untuk Meningkatkan Kinerja Karyawan Pada Fresh Laundry Pematangsiantar. *Manajemen: Jurnal Ekonomi*, 5(1), 59–64.
- Sugiyono. (2018). Metode Penelitian Kuantitatif Kualitatif. Remaja Rosdakarya.
- Syafi'i, N. E. S. M. (2020). Faktor-Faktor Yang Mempengaruhi Pengguna Go-Food Dalam Membeli Makanan Halal. *Jurnal Ekonomi Dan Bisnis*, 4(1), 88–100.
- Umar, & Husein. (2021). Pengaruh Kualitas Produk, Kualitas Pelayanan Dan Harga Produk Terhadap Kepuasan Konsumen Pengguna Kartu XL Di Manado. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 9(3), 331–340.
- Usmi, A. (2022). Preferensi Konsumen Terhadap Online Food Delivery Order Di DKI Jakarta (Studi Kasus: GoFood Dan GrabFood). *Skripsi, Universitas Islam Negeri Syarif Hidayatullah*.
- Yunus, M., Hamdani, F. F. R. S., & Shofia, G. K. (2018). Tinjauan Fikih Muamalah Terhadap Akad Jual Beli Dalam Transaksi Online Pada Aplikasi Go-Food. *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, 2(1), 135–146.