CREATING ISLAMIC CORPORATE CULTURE MODEL FOR ISLAMIC BANKING

Anis Byarwati

Manajemen, Faklutas Ekonomi, YARSI University

Email: anis.byarwati@yarsi.ac.id

ABSTRACT

Islamic Banking is designed to implement Islamic values in the fields of finance and banking. Therefore, the excellence of Islamic banks is not only determined by the things that are visible (tangible), such as management,-provided facilities, organizational structure, but also by the things that are invisible (intangible), such as the extent to the which the value of Islamic values are implemented in it, and how strong reviews those values are embedded into the corporate culture. Corporate culture has a strong influence on the behavior of all employees, Thus, it is also influential in affecting the firm performance (Kotter and Heskett, 1992; Schermerhorn*et al*, 1997; Moeldjono, 2005; Robbins and Judge, 2007; Byarwati, 2007). This study aims to create an alternative to the model for the Islamic Corporate Culture of Islamic banking. By using a qualitative approach through analysis and synthesis concepts of Islam in the areas of management, this study successfully formulates an alternative to the model of Islamic Corporate Culture for Islamic banking.

ABSTRAK

Perbankan Syariah dirancang untuk menerapkan nilai-nilai Islam dalam bidang keuangan dan perbankan. Oleh karena itu, keunggulan bank syariah tidak hanya ditentukan oleh hal-hal yang terlihat (tangible), seperti manajemen, fasilitas -provided, struktur organisasi, tapi juga oleh hal-hal yang tidak terlihat (intangible), seperti sejauh yang yang mana nilai dari nilai-nilai Islam yang diterapkan di dalamnya, dan bagaimana ulasan kuat ulasan nilai-nilai yang tertanam ke dalam budaya perusahaan. Budaya perusahaan memiliki pengaruh yang kuat pada perilaku semua karyawan, hal ini juga berpengaruh dalam mempengaruhi kinerja perusahaan (Kotter dan Heskett, 1992; Schermerhornet al,

1997; Moeldjono, 2005; Robbins dan Judge, 2007; Byarwati, 2007) , penelitian ini bertujuan untuk menciptakan alternatif model untuk "Islamic Corporate Culture" perbankan syariah. Dengan menggunakan pendekatan kualitatif, melalui analisis dan sintesis konsep Islam dalam bidang manajemen, studi ini berhasil merumuskan alternatif model "Islamic Corporate Culture" untuk perbankan Islam.

INTRODUCTION

Each company has its own specific culture, because each company has a distinctive characteristic. The corporate culture is not just the written regulations, standard operating procedure (SOP), or a statute that becomes sacred manuals of the company. Moreover, the corporate culture is the soul and character of the company, which is portraid daily and in all activities within the company. (Hofstede and Minkov, 2010)

Islamic banks is a representation of Islam in the field of economics, as well as a locomotive and spearhead in the delivery of the message of Islam in finance and banking. A poor performace of Islamic banks will have an unavoidable impact on public confidence in the economic system of Islam and also against Islam itself. Therefore, the performance of Islamic banks is not only determined by the things that are visible (tangible), such as management, facilities provided, and organizational structure, but also by the things that are invisible (intangible), such as the extent to which the value of Islamic -value is implemented, and how strong those values are merged into the corporate culture. Therefore, the deeping of good models in a corporate culture of Islamic bank is important in terms of building a reliable Islamic banking world.

As a banking institution that bases on Islamic sharia, Islamic Bank should have a corporate culture that is different from conventional banks, which reflects the values of Islam in all its characteristics. Supporting statement Schein (1992), Brown (1998), and Robbins (2005), that the corporate culture refers to a system of shared meaning held by members of a company, and set the company apart from other firms, the corporate culture at Islamic banks should refer to the Islamic values and Islamic values which distinguishes Islamic banks from banks in others.

Islamic valuesinherent in the corporate culture of Islamic banks are expected to act as a source of strength in the face of the challenges of the changing environment. To that endIslamic banks have to make the transformation of Islamic values into the corporate culture seriously. Without the transformation of Islamic values into the culture of the company, members of the company will keep doing the same things in the same ways as they do in conventional banks. Conversely, the more members

internalise Islamic valuesof the company and feel very attached to them, the more powerful the Islamic Corporate Culture will be in the corporate form. In this condition, Islamic Corporate Culture will be the norm or shared values, which becomes the basis of a indvidu act in the company. Employees who already understand the whole Islamic values corporate culture will make the values of Islam as a character, which in turn will drive corporate performance. Therefore, the better Islamic Corporate Culture is applied, the better the performance of Islamic banks will be.

In Indonesia's context, there are several Islamic banks that has formed corporate culture that is developed based on Islamic values, such as PT Bank Muamalat Indonesia Tbk (PT BMI) and PT Bank Syariah Mandiri Tbk (PT BSM). Basically the Islamic Corporate Culture developed by BMI PT and PT BSM is influenced by a variety of backgrounds specificied to each of the company, such as the foundation history, vision, mission, goals, characteristics, growth targets and so forth. Therefore, in addition to the Islamic Corporate Culture that have been developed by the two Islamic banks mentioned above, there are still opportunities for other Islamic banks to establish Islamic models of corporate culture in its operations accordingly.

Noting the importance of Islamic banks to have Islamic Corporate Culture as an identity that sets it apart from conventional banks, hence in order to fulfill such condition, this research is intended to offer an alternative model of islamic idea of corporate culture for Islamic banks. By using a qualitative approach through analysis and synthesis of Islamic concepts in the field of management and organizational behavior, the idea of an alternative model is expected to be applied and become the standard model for the development of Islamic Corporate Culture for Islamic governed banks.

LITERATURE REVIEW

 Corporate Culture

Although the concept of culture has become mainstream in anthropology and gained attention in the early development of the study of organizational behavior, but the concept of corporate culture itself has emerged as a key dimension in understanding the behavior of organizations around the late 80s. Organizational culture is often referred to as work culture, corporate culture or organizational climate. This study uses the term meaning the same as corporate culture.

The notion of corporate culture contained in the organizational behavior literature vary widely (Vecchio, 1995). Of the various terms of corporate culture given by experts of organizational behavior, they found a common opinion that the corporate culture refers to a system of shared values(shared values) that is shared by

all members of the organization. Common value system that is shared by all members of the organization is a set of key characteristics that are valued by the organization (Robbins, 2005). These values lead to a sense of purpose and a common goal for every employee. A set of values that influence the behavior of organizational members daily (Vechio, 1995; Elashmawi, 2002; Widjayatunggal, 2002). Thus, the actual corporate culture is drawn from the behavior of those which reflect good company when interacting with peers, subordinates or superiors or when interacting with outsiders (Bahaudin, 2001; Moeldjono, 2005).

Schein (1992) explains that the scope of the corporate culture includes several elements such as knowledge, belief, art, morals, law, customs, behaviors / practices (norms) of society, the basic assumptions, value systems, learning / inheritance and the problems of external adaptation and integration internally. Robbins and Judge (2007) stated some things that characterize the corporate culture, is that; (1) corporate culture can be a clear differentiator between one company with other companies; (2) corporate culture evokes a sense of identity for the members of the company; (3) it facilitate the emergence of the corporate culture of commitment to something larger than individual interests; (4) corporate culture is the social glue that helps unite the company by providing appropriate standards to be employees; (5) corporate culture acts as a maker of meaning and a control mechanism that guide and shape the attitudes and behavior of employees.

Robbins and Judge (2007) further suggested a strong cultural terms (strong cultures) and weak cultural term (weak cultures). In a strong culture,the core values of the company is held together intensively and widely embraced. The more members accept the core values the greater their commitment to the value, hence the stronger the culture. Thus, a strong culture will have a great influence on the behavior of its members. Strong corporate culture increases behavioral consistency. This is because of the high level of togetherness (sharedness) and intensity creates an internal climate of high behavioral control. A strong culture shows a high agreement among members about what is maintained by the organization. Such unanimity of purpose foster cohesiveness, loyalty, and organizational commitment.

Companies with strong cultures are believed to last long and always be able to maintain and improve its performance (Kotter and Heskett, 1992; Schermerhorn et al, 1997; Robbins and Judge, 2007). In the perspective of quality management it said that only in organizations that have a strong and positive culture (strong positive cultures), continuous quality improvement programs can run. Thus, it can be said that corporate culture is very influential on the qualityof corporate performance. (Hofstede and Minkov, 2010).

Some experts express their opinion about the existence of a very strong correlation between the performance of the company and the corporate culture,and that corporate culture has an impact on behavior, morals, morale, and productivity of employees in doing the work, and therefore corporate culture has a key role to achieve corporate excellence (Hoefstede, 1991; Atmosoeprapto, 2001; Kotter and Heskett, 1992; Moeldjono, 2005; Triguno, 1996). According to the context in Indonesia, corporate culture is reckoned as a force of competitiveness since the 1990s (Bahaudin, 1999).

Levels of Corporate Culture

Schermerhorn, et al (1997) divides culture into three levels, namely (1) artifacts, that culture is easily visible. This culture can be seen, heard and felt when a person is associated in a new group with an unfamiliar culture. Artifacts can include how to interact, how to dress, and so forth; (2) value, the things worth doing or the reasons why a person doing a job; (3) basic assumptions, which were considered as an existing belief by members of the organization. All three of these elements according to Schein (1992), are elements which form the basic understanding of the organizational culture.

Kotter (1997) states that the corporate culture has two different levels in terms of clarity and resistance to early changes. Hirearchy is visible culture. At this level, culture can be easily changed, and is described by a behavior pattern or style of the company so that new employees are automatically encouraged to follow the behavior of his colleagues. The second level is a level deeper and more difficult to change. At this level, culture refers to the values that are shared by people in the group, and tend to persist over time even though the members of the company has changed.

Schein (1992) states that the level of culture in society can either start from some sensible manners that can be seen and felt also to the extent that is untangiblesuch as embedded assumptions in the community. The first level is an artifact, which is a result of real and tangible heritage that can be seen, felt, and heard based on the values of a culture. The description of the level of artifacts inherent in an organization's culture, among others, can be symbols, stories, rituals, and policies. The second level is the values, which are social principles, goals, and standards used as the foundation of a culture. These values can still be set up so that members of the organization can determine what should be done, what should not be done, and the values that support a culture. The third level is the assumption, which refers to the belief that an individual has in an organization in thinking, feeling something, and a form perception.

Based on the above, there is a common view amongst experts about the level of corporate culture, the level of the visible (artifacts, physical), and the levels which were not visible (values and basic assumptions) that underlie the formation of culture. These two levels are interrelated, where (1) the company's physical appearance and behavior of employees will reflect the values that serve as the corporate culture, and (2) the values of corporate culture will be the basic philosophy that portrays the company's physical appearance and behavior of its employees.

In a review about the level of corporate culture as described above, emphasise will be placed on the focus of research to formulate the values of corporate culture for Islamic banks are referred from primary sources of Islam that is the Qur'an and al Hadith which are related to management and organizational behavior. The goals ofthis research is focused on the level of corporate value and that the purpose of this study is to formulate the standard model of Islamic corporate culture, sothat it can be used as a reference of Islamic standard values.

RESEARCH METHODS

This study uses qualitative exploratory approach. This study aims to explore data through operationalising the concept or to test the concept in reality under the processes of study. All sources are considered important as a source of information. Exploratory research is creative, open, flexible, and able to explore a variety of resources. Explorative research generally uses qualitative data so that the use of data collection techniques and methodologies are general ang also qualitative, which means it is more open to a variety of new findings whenexploratory research is conducted in the field (Neuman, 2000).

In addition, the purpose of this research is to make a new topic that is recognized by the public, provides a basic overview of the topic, to generalize the idea and develop tentative theories that will open the possibility of further research on the topics covered, as well as techniques and will determine the direction of the research used in subsequent studies (Mantra, 2004).

In accordance with its objectives, this research uses library research (library research). Formulation of corporate culture values for Islamic banks will be explored through the study of literature on Islamic concepts related to management and organizational behavior. In addition, documents about company culture at two Islamic banks (PT Bank Muamalat Indonesia and PT Bank Mandiri Islam) is also referred to in this research as a comparison.

RESULTS AND DISCUSSION

Islamic Corporate Culture

As a term, the corporate culture itself is not found in classical Islamic literature, but if we may consider reference of corporate culture which are formulated by experts in the organizational behavior of the previous description, the set of values which consist of the main characteristic that is valued and embraced by an organization, with values that lead to a sense of purpose and a common goal for every member of the organization, and influence the behavior of organizational members every day, then Islam has a set of values that are contained in Islamic texts, the Qur'an and the Hadith of the Prophet Muhammad. Thus, Islamic Corporate Culture can be defined as a set of values and cultural characteristics of the company that refer to Islamic texts, the Qur'an and the Hadith of the prophet Nuhammad SAW.

Qutb (1985) proposed some Islamic values and behaviors in organizations, such as; sincereness for God and to do the work on the basis of love for God, muhasabah (introspection), honest, optimistic (not desperate), likes to repent to Allah and ask forgiveness for any human error, eager to learn, humble, helping each other in doing the work and for the good of one another, respect leadership, kind thought, no gossip, no malice, as well as positive deliberation on every occasion.

Besides Qutb, Qudamah (1997), also filed several values and organizational behavior and work, such as; sincere, earnest, empathetic, patient, consistent, improving the quality of work, the spirit, of being watched God at work (muroqobah), honest, responsible, always remember the afterlife without neglecting the world, communicate to and as leaders in a good way. Tasmara (2001) proposed some value in the organization of work that is; sincere, working optimally, earnest, professional, consistent, effective, efficient with time, innovative, creative, has desire to seek knowledge, teamwork (charity jama'i), and portrays service excllence. Madhi (2002) describes the values taken from the history of the Prophet and the companions that can be summarized as follows; fair, exemplary (qudwah hasanah), shidq, responsible, fathonah (intelligent), tabligh (can communicate well), cinsistent transfer of knowledge, discipline, mutual trust, not excessive in any way, effective, and efficient.

PT Bank Muamalat Indonesia develop a corporate culture that are of The Celestial Management: ZIKR PIKR MIKR (Amin, 2004). ZIKR: Zero-based, Faith, Consistent, Result Oriented; PIKR: Power sharing, Information sharing, Knowledge sharing and Reward sharing; MIKR: Militants, Intellect, Competitive, and Regenerative. For PT BMI, Islamic Corporate Culture from The Celestial Management has been proven to improve the performance of the company (Byarwati, 2007). Meanwhile, PT Bank Syariah Mandiri (BSM PT) has a corporate culture ETHIC: Excellence, Teamwork,

Humanity, Integrity, Customer Focus. As for PT BMI, Islamic Corporate Culture in BSM PT PT BSM had received an award as the Best Islamic Bank in Indonesia 2014[1]

Through a review of different literatures describing various corporate cultural values presented by the experts in the description above, the researcher believes that the values derived from Islamic values above can be simplified into two main values of the Islamic corporate culture, they are: ihsan and Itqan .
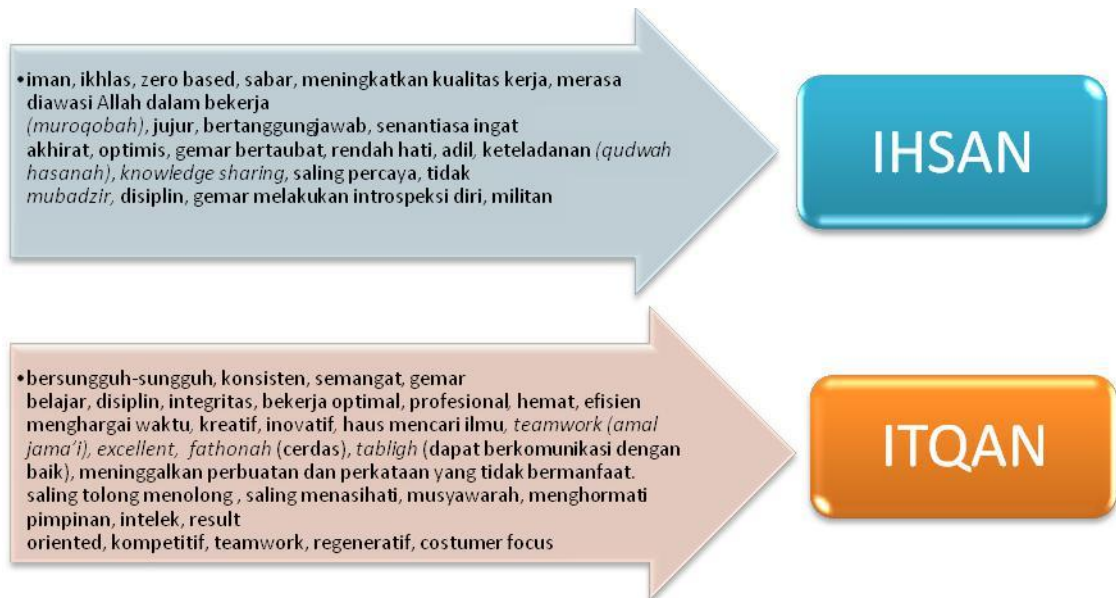

Figure 1

The values of Islamic Corporate Culture is hence simplified
into two main values; Ihsan and Itqan

Ihsan

To understanding Ihsan we can refer to one of the hadith of the Prophet, "*Ihsan is doing something as if you see Him and if you cannot see Him, then rest assured that God will see your deeds*" (HR. Muslims). Ihsan is a picture of one's feelings toward the oversight of Allah when doing a job (Qudamah, 1997). Word of Allah SWT contained in the Qur'an Sura Tauba: 105.

And Say: "*Work, then Allah and His Messenger and the believers will see your work, and you will be returned to (Allah) will know that the real and the supernatural, then preached unto you what ye are working on*.

Implications of Ihsan in the corporate culture is that all work performed must be based on the belief in Allah. God is always watching and everyone will be held responsible for what they have done. In a further understanding it means an individual

---

[1]Source: www.syariahmandiri.co.id/category/penghargaan/., downloadedon 19 June 2015 , 10.00 am

effort to really work, with relentless dedication towards optimization, so as to obtain maximum results. All of it is done, simply because one realizes that Allah SWT always keep an eye on his work. (Qutb, 1985).

At the level of behavior, values can be translated into Ihsan as attitudes like; faith, sincere, zero-based, patient, improve the quality of work, being watched by God at work (muroqobah), honest, responsible, always remember the hereafter, optimistic, likes to repent, humble, fair, exemplary (qudwah hasanah), knowledge sharing, mutual believe, not excessive in any way, discipline, fond of introspection, and obedient.

Itqan

Itqan word comes from one of the hadith of the Prophet: "Allah is fond of you who does work with Itqan" (HR. Abu Ya'la, and classed as saheeh by Al-Albani). Kosasih (1999) states that the meaning of Itqan is to make or do something seriously and thoroughly so that it is neat, beautiful, orderly and coincide with each other. Itqan word often used to indicate the quality of the results of a quality work, high standards, not the perfunctory quality. Itqan can mean perfect, excellent, beautiful, neat, and complete. Itqan is also often interpreted as doing a job in a professional manner. Itqan as concept will mean encouraging Islamic bank employees to work in a professional way and remain disciplined.

In the behavioral level, Itqan as a value can be translated in such attitudes; earnest, consistent, spirit, love of learning, discipline, integrity, work optimally, professional, effective, efficient appreciate the time, creative, innovative, thirsty seek knowledge, teamwork (charity jama'i), service exelence, fathonah (intelligent), tabligh (can communicate well), leaving actions and words that are not useful, helpful, encourage one another, consultation, respect for leadership, intellecual, result oriented, competitive, teamwork, regenerative, as well as having a customer focus approach.

Implementation Ihsan and Itqan as Corporate Culture

In the implementation level as a corporate culture, Ihsan and Itqan are two values that cannot be separated, where the value of charity in a company encourages people to work as a member of the company in other words Itqan. This can be explained as follows:

When employees tried to work earnestly in knowing that God oversees his work, then this attitude will encourage the person to work with sincerity and patience. Patience in a person mean having resistance to problems, challenges and obstacles. In

the context of organizational behavior, this would be a very important characteristic because resilience in dealing with organisational problems largely depends on the resilience of the individuals in resolving the problems encountered. Patient in dealing with problems that are beyond one's will and the choice of patience is the highest position (Qudamah, 1997).

Patience is also evident from the behavior during pressure, the ability to look beyond his duties, the ability to see such situation as an opportunity to improve themselves so that they are stronger in facing the task load (tolerant to stress) because they believe God will not load beyond the capacity of his servant (Tasmara, 2001). All of these conditions describe the implementation of the value of charity and Itqan.

The realization that a person is always under the control of Allah will make the employees do their work well, carefully, diligently, with morale, discipline, not delaying work, so as to obtain maximum results. In addition, by always feel being watched by Allah, the employee will be honest, to speak well, to avoid fraudulent act, appreciate time, responsible for the work given, and consistent. By realizing that God oversees their work, the employee will act effectively and efficiently. Acting effective means to plan, do and evaluate a job with the right target. Efficient in using the facility with good manner, not wasteful, meet the target, and consistenly doibg what is necessary and useful. All of these condition explains why the attitude of one's feelings of being oversighted by Allah will create a possitive impact in forms of quality performance, hence will lead to the emergence of Itqan throughout the employment process.

In addition, the realization that the self is always in control of Allah will bring up the attitude of constancy (consistent) in the works. Istiqomah also has a sense of growth and the addition of one's deeds (Al Jauziyah, 1998). Thus, in the context of modern management, istiqomah is actually a form of continuous improvement (continuous improvement) performed by every individual within the company. If Istiqomah is infused in a compan's workers, it will improve the performance of employees from time to time. Efforts of continuous improvement result in quality of work and so it one form of Itqan.

Recognizing that Allah is always watching will foster mental attitude on the employee such as sincerity, patience, resignation (surrender to God). This kind of mentality will bear good working attitude on the employee, such as discipline, meticulous, careful, timely, consistent, effective, optimized, and appreciate creative collaboration. If the employee has a work ethic such as these, then they would have the integrity and professionalism in their work. Professional integrity and the spirit of charity is called Itqan at the workplace.

An explanation of the existence of Itqan and Ihsan in an Islamic Corporate Culture can be described as follows:

IHSAN
- merasa berada dalam pengawasan Allah yang Maha Melihat, Maha Mendengar, Maha Mengetahui

SIKAP MENTAL
- ikhlas
- sabar
- tawakkal (berserah diri kepada Allah)

SIKAP KERJA
- disiplin
- teliti
- cermat
- hati-hati
- tepat waktu
- konsisten
- efektif
- optimal
- kreatif
- kerjasama

ITQAN
- integritas dan Profesional dalam bekerja yang dilandasi semangat Ihsan.

Figure 2

Implementation of Ihsan and Itqan as Corporate Culture

CONCLUSION

The advantages of Islamic banking is not only determined by the things that are visible (tangible), but also by things that are invisible (intangible), such as the extent to which Islamic values are implemented and how strong those values are merged into the corporate culture. Islamic Corporate Culture for Islamic banks is the soul and the personality that should be reflected daily and in all activities within the company. In addition, the corporate culture of Islam for the Islamic banks also create an identity that distinguishes Islamic banks from conventional banks. The results showed that there are two main values that can be used as an Islamic Corporate Culture for Islamic banks that had been derived from the Qur'an and Hadith, known as Ihsan and Itqan. Ihsan and Itqan are two values that can not be separated, where the value of charitymerges into a company which encourages people to work as a member of the whole company. In its implementation as corporate culture, Ihsan will bear the mental attitude of sincerity, patience, and resignation. This mental attitude fosters a disciplined working attitude, meticulous, careful, timely, consistent, effective, optimized, and appreciate creative collaboration. All this work attitude ultimately comes down to integrity and professional in their work, which is called Itqan.

If the Islamic Corporate Culture (ICC) Ihsan and Itqan is to be used as a standard model for the ICC Islamic Bank, it is necessary to socialize the concept to all members of the company intensively. In addition to socialising the concept, in order to understand and implement the ICC Ihsan and Itqan, all individuals should be given guidance on Islamic values on a regular basis, intensive, and continuous. Companies should facilitate this activity. As to produce individuals who are able to implement the value of Ihsan and Itqan, continuous development efforts are required, is not enough

just to socialize the concept. With a good understanding of the concept of Ihsan and Itqan as ICC, Islamic banks are expected to be able to make the spirit of charity as the soul and the characteristics of the company to generate the peak performance that is Itqan.

REFERENCE

Al Qur'anul Karim. (2009). Terjemahan Departemen Agama Republik Indonesia

Adnanputra, A. S.(1999). *Budaya Korporat Islami,* Jakarta: Nuansa Madani.

Al Jauziyah, I. Q. (1998). *Madarijus Saalikin, Pendakian Menuju Allah.* Jakarta: Pustaka Al Kautsar.

Amin, R. (2004). *The Celestial Management, ZIKR, PIKR, MIKR*. Jakarta: Senayan Abadi Publising.

Atmosuprapto. (2001). *Produktivitas Aktualisasi Budaya Perusahaan*. Jakarta: Elex Media Komputindo,

Bahaudin,T. (2000). *Brainware Management Generasi Kelima Manajemen Manusia.* Jakarta: Elex Media Komputindo.

Byarwati, A. (2007). *Budaya Organisasi Perbankan Syariah dan Pengaruhnya Terhadap Kinerja Perusahaan (Studi Kasus PT Bank Muamalat Indonesia, Tbk),* Tesis tidak diterbitkan. Jakarta: Program Pascasarjana Kajian Timur Tengah dan Islam Universitas Indonesia.

Elashmawi. (2002). *Multiculture Management, New Skills for Global Succes.* Jakarta:PT. Gramedia Pustaka Utama.

Hofstede, Geert. (1991). *Cultures and Organizations.* United Kingdom: McGraw-Hill.

Hofstede, G., Minkov, M. (2010). *Cultures and Organizations: Software of The Mind: Intercultural Cooperation and Its Importance for Survival*. 3rd Edition. United Kingdom : McGraw-Hill

Ivancevich, J. M., Konopaske, R. & Matteson, M. T. (2005). *Organizational Behavior and Management*. 7th Edition. United Kingdom: McGraw-Hill.

Kreitner, R., Kinicki, A. (2007). *Organizational Behavior*. 7th Edition. United Kingdom: McGraw-Hill

Kosasih, A. (1999). *Telaah Islam Atas Motivasi Kerja.* Jakarta:Nuansa Madani.

Kotter, J. P., & Heskett, J. L. (1992). *Corporate Culture and Performance.* New York: Mac.Millan.

Luthans, F. (2008). *Organizational Behavior*. 11th Edition. United Kingdom: McGraw-Hill

Madhi, J. (2001). *Al Qiyadah Al Muatsiroh, Menjadi Pemimpin yang Efektif dan Berpengaruh, Tinjauan Manajemen Kepemimpinan Islam*, Bandung: Asy Syamil.

Mantra, I. B. (2004). *Filsafat Penelitian dan Metode Penelitian Sosial*. Jakarta: Pustaka Pelajar.

Moeljono, D. (2005). *Cultured! Budaya Organisasi dalam Tantangan.* Jakarta*: Elex Media Komputindo*

Ndraha, T. (1997). *Budaya Organisasi.* Jakarta: Rineka Cipta.

Nueuman, W. L. (2000). *Social Research Methods: Qualitative and Quantitative Approach*. Boston: Allyn and Bacon.

Qudamah, I. (1997). *Minhajul Qosidin, Jalan Orang-orang Yang Mendapat Petunjuk.* Jakarta: Pustaka Al Kautsar.

Quthb, S. (1985). *As Suluk Atandzim.* Saudi Arabia: Dar Al Fikr.

Robbins, S. P. (2005). *Essentials of Organizational Behavior*. 8th Edition. New Jersey: Pearson Prentice Hall.

_____., Judge; Timothy A. 2007.*Organizational Behavior*. 12th Edition. New Jersey: Pearson Prentice Hall.

Schein, E. H. (1992). *The Corporate Culture Survival Guide*. San Fransisco: Jossey-Bass Publications.

Schermerhorn, *et al*. (2005). *Organizational Behavior*. 9th Edition. New Jersey:John Wiley & Sons, Inc.

Tasmara, T. (2000). *Kecerdasan Ruhaniyah,Trancedental Intelligence*. Jakarta: Gema Insani Press.

Triguno. (1996). *Budaya Kerja, Menciptakan Lingkungan Yang Kondusif Untuk Menciptakan Produktivitas Kerja.* Jakarta: PT. Golden Terayon Press.

Vecchio, R. P. (2006). *Organizational Behavior: Core Concepts*. 6th Edition. Ohio: Thomson South- Western