

Motivation as a Moderator in the Relationship between Work Culture and Organizational Commitment

Antoni, Kiki Farida Ferine

Abstract

This study aims to analyze the influence of Work Culture and Work Quality on Organizational Commitment with Motivation as a moderating variable at the Representative Office of Bank Indonesia in North Sumatra Province. The research employed a quantitative approach using Structural Equation Modeling (SEM) analysis with the assistance of SmartPLS 3.0. The research sample consisted of employees within the Representative Office of Bank Indonesia Medan, selected through purposive sampling. The results indicate that Work Culture and Work Quality have a significant effect on Organizational Commitment; however, the strength of their influence is relatively weak and has not been able to optimally enhance employee commitment. Motivation is proven to negatively moderate the relationship between Work Culture and Organizational Commitment, indicating that motivation weakens the relationship between these variables. Meanwhile, motivation provides only a weak strengthening effect on the relationship between Work Quality and Organizational Commitment. In addition, the direct influence of Motivation on Organizational Commitment is significant but very weak. These findings suggest that other factors outside the research model may play a more dominant role in shaping employee commitment.

Keywords: Work Culture, Work Quality, Organizational Commitment, Motivation

Antoni¹

¹Management Study Program, Universitas Pembangunan Panca Budi, Indonesia
e-mail: tony324519@gmail.com¹

Kiki Farida Ferine²

²Management Study Program, Universitas Pembangunan Panca Budi, Indonesia
e-mail: kikifarida@dosen.pancabudi.ac.id²

2nd International Conference on Islamic Community Studies (ICICS)

Theme: History of Malay Civilisation and Islamic Human Capacity and Halal Hub in the Globalization Era

<https://proceeding.pancabudi.ac.id/index.php/ICIE/index>

Introduction

Organizational commitment reflects the extent to which employees have an emotional attachment, identification, and involvement in the organization. Employees with high commitment tend to show loyalty, high work spirit, and a willingness to work beyond expectations. Bank Indonesia as the central bank plays a very strategic role in maintaining monetary stability, the payment system, and national financial system stability. Therefore, the quality of human resources within it is a key factor that cannot be ignored. The Bank Indonesia Representative Office of North Sumatra Province, as one of the frontline implementers of Bank Indonesia's functions and policies in the North Sumatra region, faces complex challenges in carrying out its duties. Therefore, this organization needs employees who not only have technical competence but also have high commitment to the institution. A positive, participatory work culture oriented towards values of integrity, professionalism, and collaboration can create a conducive work environment for fostering a sense of belonging to the organization. A strong work culture will shape a shared identity among employees, which ultimately strengthens loyalty and attachment to the organization. In addition, the quality of employee work is also an important factor influencing organizational commitment. Work quality includes aspects of timeliness, thoroughness, responsibility, and work results that meet or even exceed established standards. Employees who can demonstrate good work quality usually also have high self-confidence and self-esteem, making them more likely to have an emotional attachment and pride in their workplace. However, the influence of work culture and work quality on organizational commitment cannot be separated from the factor of work motivation. Motivation can act as a moderating variable that strengthens or weakens the relationship between these variables. Employees with high motivation will be more responsive to the organizational work culture and more capable of maintaining their performance quality, which ultimately contributes to increased organizational commitment. Good work culture and high work quality may not be effective in increasing organizational commitment if not supported by adequate levels of motivation. Work motivation itself is influenced by various factors such as basic needs, expectations, personal goals, work environment, and leadership style. This research was conducted at the Bank Indonesia Representative Office of North Sumatra Province, which is an institution with diverse employee characteristics and a complex work system. It is hoped that the results of this research can contribute to the development of human resource management within Bank Indonesia and other organizations with similar complexity. The quality of employee work is generally good, but not yet fully uniform. Some employees show high productivity and good work discipline, while others are still not consistent in maintaining daily work performance. This condition indicates individual differences in responding to the applied work culture.

Problem Formulation

1. Does Work Culture have a positive and significant effect on Organizational Commitment at the Bank Indonesia Representative Office of North Sumatra Province?
2. Does Employee Work Quality have a positive and significant effect on Organizational Commitment at the Bank Indonesia Representative Office of North Sumatra Province?
3. Does Work Culture have a positive and significant effect on Organizational Commitment moderated by Motivation at the Bank Indonesia Representative Office of North Sumatra Province?
4. Does Work Quality have a positive and significant effect on Organizational Commitment moderated by Motivation at the Bank Indonesia Representative Office of North Sumatra Province?
5. Does Motivation have a positive and significant effect on Organizational Commitment at the Bank Indonesia Representative Office of North Sumatra Province?

Research Objectives

1. To test and analyze the influence of Work Culture on Organizational Commitment at the Bank Indonesia Representative Office of North Sumatra Province.
2. To test and analyze the influence of Employee Work Quality on Organizational Commitment at the Bank Indonesia Representative Office of North Sumatra Province.
3. To test and analyze the influence of Work Culture on Organizational Commitment moderated by Motivation at the Bank Indonesia Representative Office of North Sumatra Province.
4. To test and analyze the influence of Work Quality on Organizational Commitment moderated by Motivation at the Bank Indonesia Representative Office of North Sumatra Province.
5. To test and analyze the influence of Motivation on Organizational Commitment at the Bank Indonesia Representative Office of North Sumatra Province.

Organizational Commitment

According to Meyer and Allen (2016), organizational commitment consists of three dimensions: affective, continuance, and normative.

Indicators of Organizational Commitment

According to Meyer and Allen (2016), indicators of organizational commitment include:

1. Affective commitment – emotional attachment to the organization.
2. Continuance commitment – awareness of the consequences of leaving the organization.
3. Normative commitment -- a sense of moral obligation to remain with the organization.

Work Culture

According to Robbins and Judge (2017), organizational work culture is a system of shared meaning held by members that distinguishes the organization from other organizations.

Indicators of Work Culture

According to Robbins and Judge (2017), organizational work culture is a system of shared meaning held by members that distinguishes the organization from other organizations. 1. Innovation and risk-taking – the extent to which employees are encouraged to be innovative.

2. Attention to detail – the extent to which employees are expected to show precision and analysis.
3. Outcome orientation – focus on results rather than process.
4. People orientation – the extent to which decisions consider effects on people.
5. Team orientation – emphasis on teamwork over individual work.
6. Aggressiveness – the extent to which organizational members compete aggressively.
7. Stability – emphasis on maintaining the status quo.

Work Quality

According to Gomes (2016), work quality is how well an employee's work results meet predetermined performance standards.

Work quality is the extent to which an employee is able to carry out their tasks effectively and efficiently and deliver satisfactory results.

Indicators of Work Quality

According to Gomes (2016), indicators of work quality include:

1. Timeliness – ability to complete work according to schedule.
2. Compliance with procedures – performing work according to standards.
3. Neatness of work results – visual and technical aspects of work.
4. Creativity – ability to find new solutions.
5. Thoroughness – paying attention to detail to avoid mistakes.

Motivation

According to Robbins and Judge (2019), motivation is a process that explains the intensity, direction, and persistence of an individual in achieving a goal. Motivation is a drive arising from within or outside the individual to perform an action to achieve a specific goal.

Indicators of Motivation

According to Robbins and Judge (2019), indicators of motivation include:

1. Intensity – strength of the drive within the individual.
2. Direction – choice of behavior to achieve the goal.
3. Persistence – the individual's perseverance in maintaining effort.

Conceptual Framework

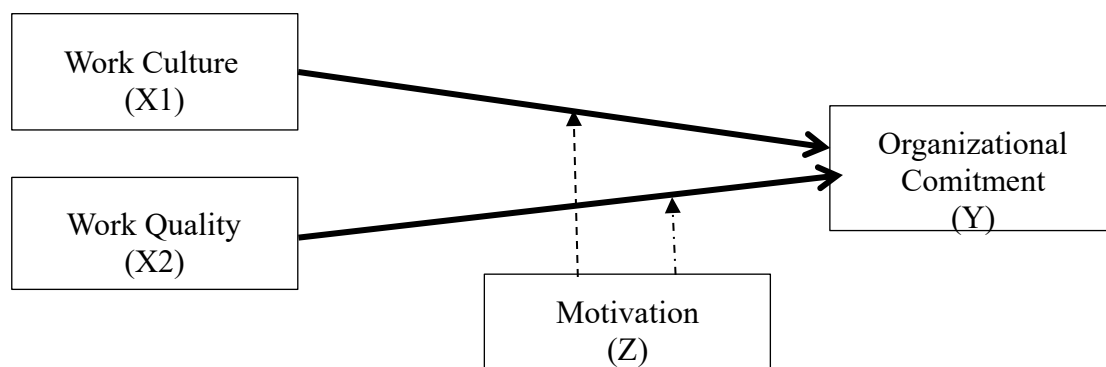


Figure 1. Conceptual Framework

Hypotheses

- H1: Work culture has a positive and significant effect on organizational commitment at the Bank Indonesia Representative Office of North Sumatra Province.
- H2: Employee work quality has a positive and significant effect on Organizational Commitment at the Bank Indonesia Representative Office of North Sumatra Province.
- H3: Work culture has a positive and significant effect on Organizational Commitment moderated by Motivation at the Bank Indonesia Representative Office of North Sumatra Province.
- H4: Work culture has a positive and significant effect on Organizational Commitment moderated by Motivation at the Bank Indonesia Representative Office of North Sumatra Province.
- H5: Motivation has a positive and significant effect on Organizational Commitment at the Bank Indonesia Representative Office of North Sumatra Province.

Research Type

This research uses quantitative research. According to Sugiyono (2019) quantitative research is defined as a research method based on positivist philosophy, used to research specific populations or samples, data collection uses research instruments, data analysis is quantitative/statistical, with the aim of testing predetermined hypotheses.

Research Time and Location

This research was conducted over 2 months to maximize research results and this research was also conducted in November 2025. The research location was at the Bank Indonesia Representative Office Medan, North Sumatra, Jl. Balai Kota No. 4, Medan, North Sumatra 20111.

Population

The research population was taken from the Bank Indonesia Representative Office Medan, North Sumatra, totaling 80 employees. According to Sugiyono (2019) population is a generalization area consisting of: objects/subjects that have certain quantities and characteristics determined by the researcher to be studied and then conclusions are drawn.

Sample

The researcher took the sample for this study as the entire population at the Bank Indonesia Representative Office Medan, North Sumatra, totaling 80 employees and used saturated sampling technique. According to Sugiyono (2019) a sample is part of the number and characteristics possessed by the population.

Research Data Sources

The researcher took the sample for this study as the entire population at the Bank Indonesia Representative Office Medan, North Sumatra, totaling 80 employees and used saturated sampling technique. According to Sugiyono (2019) a sample is part of the number and characteristics possessed by the population.

Data Collection Technique

The researcher used a questionnaire as the data collection technique and distributed the questionnaire directly to be filled out by respondents. According to Sugiyono (2019) in terms of method or data collection, data collection techniques can be done by distributing questionnaires.

Data Analysis Method

Structural Equation Modeling (SEM) based on Partial Least Squares (PLS). SEM is a multivariate statistical analysis technique typically used to analyze structural relationships that are very weakly correlated cooperatively. It can also be used to analyze structural relationships between latent variables and measured variables. This technique is a combination of factor analysis and multiple regression analysis. PLS is a powerful analysis method because it is not based on many assumptions. Data does not have to be normally distributed, the sample does not have to be large, PLS can also be used to confirm theory, and can be used to explain the presence or absence of relationships between latent variables. PLS can simultaneously analyze constructs formed with reflective and formative indicators, which cannot be done by CBSEM because it will result in an unidentified model (Ghozali & Latan, 2015).

Designing the Measurement Model (Outer Model)

According to Ghozali and Latan (2015), the outer model, also known as the outer relationship or measurement model, defines how each indicator relates to the latent variable. Outer model analysis is used to ensure that the measurements used are appropriate for making corrections (valid and reliable) using several indicators as follows:

- a. Convergent Validity, Calculation of reflective indicators is based on the correlation between item/component scores and construct scores. Individual reflective index is expressed in a

number if it is above 0.70. However, for the initial research stage, the measurement range is 0.50 to 0.60.

- b. Discriminant Validity, based on cross-loadings with constructs. If the correlation between the construct and the measurement item is greater than with other constructs, this indicates that the latent construct has a better measure in that block compared to other constructs. Another method compares the square root of the average variance extracted (AVE) of each construct with its correlation with other constructs in the model. Such corrections can be applied to improve the reliability of the final component score variable and make the result more conservative compared to composite reliability. It is recommended to use $AVE > 0.50$.
- c. Composite Reliability & Cronbach Alpha. A construct can be evaluated using two different metrics: internal consistency and Cronbach Alpha. It can be said that data with composite reliability greater than 0.70 has a high reliability coefficient. Test reliability is correlated with the expected Cronbach Alpha coefficient of 0.70 for each indicator.

Designing the Structural Model (Inner Model)

According to Ghazali and Latan (2015), the inner model, also often called the inner relation model, describes the relationship between latent variables based on substantive theory. The structural relationships between latent variables in the model are based on research hypotheses. In evaluating this model, estimation can be done using several tests: R-square test for dependent constructs, Stone-Geisser Q-Square test for predictive relevance, and t-test, as well as significance of structural path parameters. The R-square method is used to test each dependent variable. Its interpretation is the same as regression interpretation. R-squared values can be used to know the influence of existing independent variables on the relevant dependent variable, and whether they have a significant influence or not.

Conversely, the predictive relevance of Q-Square for the constructed model. Q-Square reduces some of the noise in the observations generated by the model and its parameter estimates. A QSquare value > 0 indicates that the model has a high level of predictive relevance, while a QSquare value < 0 indicates that the model has a low level of predictive relevance. Testing the regression coefficient partially (t-test) as well as partial free testing on the dependent variable, namely by comparing t-calculated and t-table. Each of these random results is then compared with the table generated using a significance threshold of 0.05. A regression line will be declared correct or significant if t is less than or equal to 0.05.

Hypotheses

Moderated regression analysis (MRA) with the SEM-PLS model is used to test moderation hypotheses (Ghozali and Latan, 2015). To evaluate SPM as a mediator between halal consumers and the halal product purchase process, attention must be paid to the nature of the interaction between halal consumers and halal product buyers. A variable can be said to be a moderating variable, meaning it will be significant if the t value is less than or equal to 0.05. The criteria used as a benchmark for comparison are as follows: Hypothesis rejected if t-calculated < 1.96 or sig value > 0.05

Hypothesis accepted if t-calculated > 1.96 or sig value < 0.05

Results Research Test

By conducting preliminary testing of the questionnaire instrument, the accuracy and reliability of the data variables and indicators collected for this study have been confirmed. From the test results, it is known that there are four variables in the model that will be used in the research, as listed below:

Evaluation of the measurement model (outer model) Convergent Validity

In this study, the acceptable loading factor value is 0.7 and the acceptable AVE value is 0.5; if the value is higher, it is considered valid. An indicator is considered valid if it has a value > 0.7 when explaining the construct variable. The following graph displays the structural model of this research.

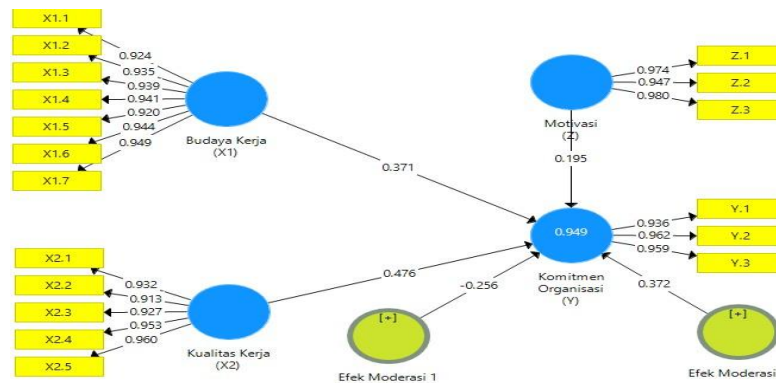


Figure 2. Research Model in SmartPLS

Source ; Smart PLS 3.3.3

The Smart PLS output for loading factor provides results in the following table: Outer Loadings. In this study, there are equations, and they consist of two equations.

$$Y = b_1X_1 + b_2Z + b_3X_1Z + e_1$$

$$Y = 0,371 + 0,195 - 0,256 + e_1$$

$$Y = b_2X_2 + b_3Z + b_4X_2Z + e_2$$

$$Y = 0,476 + 0,195 + 0,372 + e_2$$

Table 1. Outer Loadings/Cross Loading

	Work Culture (X1)	Moderation Effect 1	Moderation Effect 2	Organizational Commitment (Y)	Work Quality (X2)	Motivation (Z)
Work Culture_(X1) * Motivation_(Z)		1,025				
Work Quality_(X2) * Motivation_(Z)			1,028			
X1.1	0,924					
X1.2	0,935					
X1.3	0,939					
X1.4	0,941					
X1.5	0,920					
X1.6	0,944					
X1.7	0,949					
X2.1					0,932	
X2.2					0,913	
X2.3					0,927	
X2.4					0,953	

X2.5					0,960	
Y.1				0,936		
Y.2				0,962		
Y.3				0,959		
Z.1						0,974
Z.2						0,947
Z.3						0,980

Source ; Smart PLS 3.3.3

The outer loadings results show that all indicators for the variables Work Culture (X1), Work Quality (X2), Organizational Commitment (Y), and Motivation (Z) have values above 0.90, thus declared valid and reliable in forming each construct. The moderation effect shows that Motivation (Z) strengthens the influence of Work Culture (X1) on Organizational Commitment (Y) with a value of 1.025, and strengthens the influence of Work Quality (X2) on Organizational Commitment (Y) with a value of 1.028.

Discriminant Validity

This discussion will focus on the results of the discriminant validity test in this section. Cross-loading values are used to test discriminant validity. If the cross-loading of an indicator is higher on its own variable than on other variables, it indicates discriminant validity. The cross-loading values for each indicator are as follows:

Table 2.Discriminant Validity

	Work Culture (X1)	Moderation Effect 1	Moderation Effect 2	Organizational Commitment (Y)	Work Quality (X2)	Motivation (Z)
Budaya Kerja_(X1) * Motivasi_(Z)	-0,441	1,000	0,961	-0,376	-0,460	-0,499
Kualitas Kerja_(X2) * Motivasi_(Z)	-0,459	0,961	1,000	-0,365	-0,465	-0,532
X1.1	0,924	-0,404	-0,424	0,908	0,885	0,863
X1.2	0,935	-0,387	-0,406	0,901	0,892	0,863
X1.3	0,939	-0,413	-0,427	0,875	0,908	0,892
X1.4	0,941	-0,462	-0,471	0,903	0,899	0,911
X1.5	0,920	-0,458	-0,465	0,900	0,893	0,892
X1.6	0,944	-0,424	-0,441	0,874	0,904	0,927
X1.7	0,949	-0,344	-0,374	0,894	0,910	0,913
X2.1	0,922	-0,356	-0,361	0,923	0,932	0,849
X2.2	0,867	-0,473	-0,479	0,858	0,913	0,843
X2.3	0,876	-0,354	-0,362	0,882	0,927	0,870
X2.4	0,906	-0,484	-0,485	0,911	0,953	0,902
X2.5	0,926	-0,490	-0,493	0,911	0,960	0,916
Y.1	0,894	-0,391	-0,385	0,936	0,889	0,897

Y.2	0,909	-0,366	-0,352	0,962	0,923	0,875
Y.3	0,925	-0,317	-0,307	0,959	0,925	0,865
Z.1	0,922	-0,468	-0,493	0,889	0,919	0,974
Z.2	0,921	-0,502	-0,531	0,889	0,901	0,947
Z.3	0,929	-0,479	-0,518	0,898	0,893	0,980

Source ; Smart PLS 3.3.3

The discriminant validity table shows that each construct has the highest correlation value with its own indicators compared to other variables, thus meeting the Fornell-Larcker criteria. Furthermore, the correlation values between latent variables are lower than the square root of the AVE for each construct, confirming that each variable has good discriminant ability and can be clearly distinguished in the research model.

Composite reliability

In composite reliability analysis, the reliability coefficient of each variable is correlated. Research is said to be reliable if the variable value is more than 0.60, but not reliable if it is less than 0.60 or as low as 0.07. There are several evaluation blocks that can show the effectiveness and validity of the research, such as Cronbach's alpha, composite reliability, and AVE values as seen in the table below.

Table 3. Construct Reliability and Validity

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Work Culture_(X1)	0,976	0,980	0,876
Moderation Effect 1	1,000	1,000	1,000
Moderation Effect 2	1,000	1,000	1,000
Organizational Commitment _(Y)	0,949	0,967	0,907
Work Quality_(X2)	0,965	0,973	0,878
Motivation_(Z)	0,965	0,977	0,935

Source ; Smart PLS 3.3.3

The reliability test results show that all constructs have Cronbach's Alpha and Composite Reliability values above 0.70, so all variables are declared reliable. The AVE values are also above 0.50, indicating that each construct has very good convergent validity. Thus, this research instrument is suitable for further analysis.

Inner Model Analysis

To ensure the basic model is accurate and robust, an evaluation of the internal model is conducted. The completed inspection stages are one of the markers considered when evaluating the main model.

Coefficient of Determination (R²)

Using the SmartPLS 3.0 program to process the data, the following is how to determine the R Square value:

Table 4. R Square Results

	R Square	Adjusted R Square
Organizational Commitment _(Y)	0,949	0,946

Source ; Smart PLS 3.3.3

The R Square value for Organizational Commitment (Y) is 0.949 with an Adjusted R Square of 0.946, which indicates that the variables Work Culture, Work Quality, and Motivation are able to explain the variability of Organizational Commitment (Y) by 94.9%, while the remaining 5.1% is explained by other factors outside this research model.

Hypothesis Testing

The R Square value for Organizational Commitment (Y) is 0.949 with an Adjusted R Square of 0.946, which indicates that the variables Work Culture, Work Quality, and Motivation are able to explain the variability of Organizational Commitment (Y) by 94.9%, while the remaining 5.1% is explained by other factors outside this research model.

Table 5. Hypothesis Results

	Original Sample (O)	T Statistics (O/STDEV I)	P Values	Results
Work Culture_(X1) -> Organizational Commitment _(Y)	0,371	3,240	0,001	Accepted
Moderation Effect -> Organizational Commitment _(Y)	-0,256	2,043	0,021	Accepted
Moderation Effect 2 -> Organizational Commitment _(Y)	0,372	3,179	0,001	Accepted
Work Quality_(X2) -> Organizational Commitment _(Y)	0,476	4,138	0,000	Accepted
Motivation_(Z) -> Organizational Commitment _(Y)	0,195	1,796	0,037	Accepted

Source ; Smart PLS 3.3.3

1. Work Culture has a significant effect on Organizational Commitment, but its influence tends to be weak because the coefficient value is only 0.371, so improvements in work culture have not been fully able to optimally drive employee commitment.
2. Moderation Effect 1 through the interaction of Work Culture and Motivation shows a negative coefficient of -0.256, meaning motivation actually weakens the relationship between work culture and organizational commitment.
3. Moderation Effect 2 through the interaction of Work Quality and Motivation is indeed significant, but the coefficient value of 0.372 indicates that the role of motivation is not very strong in strengthening the relationship between work quality and organizational commitment.
4. Moderation Effect 2 through the interaction of Work Quality and Motivation is indeed significant, but the coefficient value of 0.372 indicates that the role of motivation is not very strong in strengthening the relationship between work quality and organizational commitment.
5. Motivation has a significant effect on Organizational Commitment, but with a coefficient of 0.195 and T-statistic of 1.796 which is close to the significance threshold, it shows that the influence of motivation is very weak and does not provide a strong contribution to increasing organizational commitment.

Conclusion

The conclusions of this study are as follows:

1. Work Culture has a significant effect on Organizational Commitment, but its influence is still weak because the coefficient value is only 0.371.
2. Work Culture has a significant effect on Organizational Commitment, but its influence is still weak because the coefficient value is only 0.371.
3. Moderation Effect 2 through the interaction of Work Quality and Motivation shows a coefficient of 0.372, meaning motivation only provides a weak strengthening effect on the relationship between work quality and organizational commitment.
4. Work Quality has a significant effect on Organizational Commitment, but its influence is not dominant even though it has a coefficient of 0.476.
5. Motivation has a significant effect on Organizational Commitment, but with a very small coefficient of 0.195, so its contribution is still very weak.

Suggestions

1. The research results show the moderating role of Motivation, so further studies can examine other factors that potentially moderate or mediate the relationship between Work Culture, Work Quality, and Organizational Commitment, such as job satisfaction, leadership, or Organizational Citizenship Behavior (OCB).
2. This research can be used as a basis for developing human resource management theory, especially related to the model of the relationship between organizational culture, employee performance, and employee commitment, thereby enriching the scientific literature on HRM in complex organizational environments.
3. The results of this research can be used as input for designing strategies to increase Organizational Commitment, for example through strengthening participatory and professional work culture, improving work quality through training, and effective motivation management.
4. It is recommended to pay more attention to employee motivation factors in implementing performance improvement programs, because motivation has been proven to strengthen the influence of Work Culture and Work Quality on Organizational Commitment.
5. Employees are expected to increase awareness of their respective roles in supporting the organization's work culture and work quality, and maintain self-motivation so that emotional attachment and loyalty to the organization increase.

References

- [1] Ghozali, I., & Latan, H. (2015). *Partial Least Squares: Konsep, Teknik dan Aplikasi SmartPLS 2.0 M3 untuk Penelitian Empiris*. Semarang: Badan Penerbit Universitas Diponegoro.
- [2] Gomes, F. C. (2016). *Manajemen Source Daya Manusia*. Yogyakarta: Andi Offset.
- [3] Handoko, T. H. (2020). *Manajemen Personalia dan Source Daya Manusia*. Yogyakarta: BPFE-Yogyakarta.
- [4] KF Ferine, R Aditia, MF Rahmadana (2021), *An empirical study of leadership, organizational culture, conflict, and work ethic in determining work performance in Indonesia's education authority*, Helyon
- [5] Luthans, F. (2021). *Organizational Behavior: An Evidence-Based Approach* (13th ed.). New York: McGraw-Hill Education.
- [6] Menganjur M S , Elfitra Desy Surya (2025), *Analysis of Stress and Work Motivation on Employee Performance with Work Environment as a Mediation Variable at PT PLN Nusantara Power Generation Maintenance Unit (UPHK) Medan*, Journal of Research in Social Science and Humanities

- [7] Mangkunegara, A. A. A. P. (2017). *Manajemen Source Daya Manusia Perusahaan*. Bandung: Remaja Rosdakarya.
- [8] Meyer, J. P., & Allen, N. J. (2016). *Commitment in the Workplace: Theory, Research, and Application*. California: SAGE Publications.
- [9] Robbins, S. P., & Judge, T. A. (2019). *Organizational Behavior* (18th ed.). New Jersey: Pearson Education.
- [10] Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- [11] Y Anwar, KF Ferine, NS Sihombing (2020) *Competency of human resources and customer trust on customer satisfaction and its consequence on customer retention in the hospitality industry north sumatra*, Journal of Environmental Management & Tourism