



## THE DETERMINANTS OF ISLAMIC BANKING HUMAN RESOURCE PERFORMANCE: BANK SYARIAH MANDIRI INDONESIA

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### ABSTRACT

*Islamic banks in Indonesia were expected to play a bigger role in contributing national economy development. This expectation surely challenged Islamic banking stakeholders and regulators. The crucial key success is to develop the competitive human resource based on Islamic performance. The study aimed to construct a model of Islamic banking human resource and analyse the determinants of Islamic banking human resources performance. The study was a case study in Bank Syariah Mandiri (BSM) Indonesia. The total sample was 248 respondents using purposive sampling approach. The data collected was analyzed using the Confirmatory Factor Analysis (CFA) in the Structural Equation Modeling (SEM) to establish indicators which measure the Islamic performance. The result showed that all indicators were significant and valid as to measure KIN. The latent variables (MKI, EXP, LBK, LBP) were valid to measure the construct. Three variables positively impact to Islamic performance (KIN) while one variable (LBP) did not affect significantly. The determinant factors of Islamic banking human resource performance were three, namely: 1) Achievement, 2) Capacity and 3) behaviour.*

**Keywords:** Human Resource, Islamic Banking, Islamic Performance, and CFA

### INTRODUCTION

Islamic banks in Indonesia have grown rapidly in this past eight years, it shows tremendous growth. According to Sharia Economic Outlook 2014, the asset increased from IDR26.7 trillions in 2006 to IDR244 trillions in the mid of 2014, or grew 31.2 % per year in average compared to average of 15,14% per year of conventional banks asset growth. It also shows its contribution to the national economic development. Based on Indonesia Finance Service Authority (OJK) 2014, the financing portfolio given by the Islamic banks to small medium enterprises (SME) increased from approximately IDR48 billion in 2006 to IDR110 billion in mid of 2014. In June 2014, the financing proportion of SME to non-SME was 58.25% (OJK, 2014). Consequently, the Islamic banks expanded its

offices in order to provide a broader access to customers, thus requires more employees. According to OJK (2014), average number of people who work at Islamic banks grew 22% per year from 2009-2013, total staff were around 42,000 consisting of 26,000 at full-pledge, 11,000 at windows and 5,000 at Islamic rural banks (BPRS).

There are gaps between availability human resources quantitatively and qualitatively. Referring to Harahap in Amalia (2012), human resources in Islamic finance industry in Indonesia is still lack in quality, does not match with the need of the industry, is still pragmatical, only able to work not capable to change to better situation according to Islamic values. Lack of competency in human resources does not occur in Indonesia but also in global world, as mentioned by Tripon (2007) that is very difficult to find competent people in Islamic finance because



competition is harsh. Zeti (2007) further reiterate that the rapid evolution of Islamic financial industry and the growing significance of Islamic financial institutions globally are in need of skilled human capital as the focal point in sustaining performance and competitiveness of Islamic financial services industry. The common view initiates important correlation between human capital and business survival in today's competitive environment. Successful companies are those that understand the importance of managing and organizing the use of human capital, and one of the way is to improve competency in human assets (Gordon, 2006). Furthermore, Al-Ajmi, Abo, Hameeda, Al-Saleh (2009) stated that experienced and skillful human resources were needed in order to be efficient and effective in doing their job and to deliver a better quality service.

Financial literacy survey conducted by Financial Services Authority (OJK, 2014) showed that the rate of financial literacy is low; 37.2% for banking products, 22,5% for insurance and 2,3% for capital market. It means the penetration of financial services is low as well. It is suspected there is correlation between low rates of financial literacy with Islamic banking socialization.

As for the condition of Islamic banking human resources in Indonesia, It showed that 90% recruitment was from conventional banks who were given Islamic banking short course. The Islamic banking employees educational back ground, 39.1% were from economic conventional major, and only 9.1% were from Islamic banking major. The rest were from various educational background (BI Islamic Banking Statistik, 2010). This statistics were the latest updates.

This lack of Islamic finance and bank education was suspected to be one of the reason why the Islamic banking market share are unable to reach over five percent. Without proper knowledge, employees are not able to work according to organization's goal, thus organization will not be able to compete in the market. Organizations continue the search for innovative approaches to increase competitive advantage in this age which is defined by utilization of people's talent (Brooks et al., 2006).

According to Akbar and Akbar (2012), human capital is now acknowledged to be the most important differentiator of an organizations' success. As such, competence to manage human resources has

become crucial in the modern business context. McClelland (1980) defined competencies as, "a generic body of knowledge, motives, traits, self images and social roles and skills, that are causally related to superior or effective performance in the job". Munthe (2012), Asia Money (2007) Islamic banks need its human resources who posses competencies in: (1) the knowldege of Islamic economic, finance and banking, (2) Islamic laws or fiqh muamalah, and (3) general technical banking skills. These qualifications are required because managing Islamic banks is not the same with managing conventional banks.

In view of the afore-mentioned, the researcher undertook to identify HR competencies based on Islamic values (IVC), which could the BSM enabled them to achieve their business objectives, and remain competitive in the long run. The model would serve as a guide for other Islmaic banks. The model was developed after an extensive literature review of HRM competency models, and intensive discussions with Islamic banks directors and regulators. The aim of this study is to identify indicators which measure the IVC, namely, (1) Islamic characters; ethics moral, responsibility, intellectuality (emotion, spiritual, intellectual), commitment. (2) Banking knowledge (Islamic, conventional, fiqh muamalah) and (3) Skills; analytical thinking, communication, and managerial skills.

Hans (1980), Hashi and Bashhir (2009), HR in Islam is associated with *ahliyah* concept; one who possesses quality in his/her ability, health (emotionally, spiritually, physically), competencies, power, qualification, intellectual maturity in doing his/her tasks and duty with full responsibility to contribute his/her personality development toward a better life, especially in hereafter. Ahliyah means someone who is skillfull, responsible, professional dan continue to improve him/herself, as mentioned in QS21:7, QS12:55, QS2:246, and QS 28:26. In the application in Islamic banking, ahliyah can be interpreted as someone who has knowledge, skills and attitude according to Islamic values.

Scientists have developed Islamic Work Ethic (IWE) such as Nasr and Ali in Ali and Al-Owaihah (2008) or by using terms Islamic Business Ethics such as Yusuf (1997), Santoso (2001), Abuznaid (2009), Yousef (2001), Bashir (1998), Ahmad (2004) and Rice (1999). According to Ali and Al-Owaihah (2008), IWE-oriented shaping and influencing the



involvement and participation of human resources that can be relied upon in the workplace. IWE view that work as a means for the fulfillment of economic, social and psychological; maintain social prestige; promote social welfare and strengthen faith. IWE concept comes from the Quran and the sayings and practices of the Prophet Muhammad, one of which is the verse about humans working to realize the objectives that have been designed: "And that man no gain other than what has been earned," *Business & Management Quarterly Review*, 2(4), 60-69, 2012 ISSN 2180-2777 86 (QS 53:39). In another verse Al Quran specifically and expressly prohibits dishonesty in business dealings (QS 27:9, QS 2:188, QS 9:34).

Furthermore, the Qur'an promotes trade and responsible behavior (QS 2:275 and QS 25:67). Rice (1999) grouped in three basic values that build systems of ethics as a guide to conduct moral filtration in running a business. Islamic values are based on the Qur'an and hadith that is monotheism, the caliphate and fair. Khan et al. (2010) describes the principles of Islamic ethics in human resource management which consists of seven (7) the principle of brotherhood and righteousness (al ukhuwah and al-ihسان), justice and fairness (al 'adl), the fulfillment of the contract (ifa al' aqd), the right humans (haquq al 'ibad), reasonable compensation (al ujroh), cooperation (al ta'waan) as well as trust and honesty (al amanah and al ikhlas).

In order to plan HR on the lines of Islamic culture, the manipulations which are common in the modern business world must be avoided. The will of Allah and messages of Prophet Muhammad (s.a.w.) are to be followed by the managers if they want to be successful in both the worlds – here and hereafter. Thomas (2007), to encourage development of Islamic finance, competent human capital is required, a person who possess a knowledge in Islamic economics and understand in fiqh muamalah. Scholar is who can certify new Islamic products as shariah compliant. This requirement was also mentioned before by Gunawan (1999), that Islamic bank needs to be managed by a person who has skills in operational management, knowledgeable in sharia, including self integrity, and moral ethics. According to Danuwirana (2012) Islamic human resource required to possess core competence, behavior (religious, flexible, assertive), functional (expert in Islamic economic, banking operation, finance administration, financial analysis), and managerial skills.

Performance is an assessment of a person who has carried out the functions required of him that is a working process of implementation, the achievements, the results of a skill than the predetermined targets, in addition to what has been done or not done by the employees (Mathis and Jackson, 2003). Employee performance according to Singh, Verbeke, Rhoads (1996) is a person carrying out his responsibilities and duties. Gomes (2002) said the performance of the work is a record of the results or output (outcomes) resulting from a particular job function or certain activities within a certain time period. On the other hand, performance measurement is a way to measure the level of individual contributions to the organization. Employee performance is generally positioned as the dependent variable in empirical studies because it is seen as a consequence or impact of organizational behavior or practices of human resources not as a cause or determinant.

Sutermester (1999) argued that the employee's performance is influenced by motivation, ability, knowledge, skills, education, experience, training, interests, attitudes personality physical conditions and physiological needs, social needs and the needs of egoistic. Furthermore, the opinion Notoatmodjo (2002), factors that affect the performance was "ACHIEVE" ie Ability (innate abilities), Capacity (ability which can be developed), Help (help for the realization of the performance), Incentive (material and non-material incentives), Environment (environmental workplace employee), Validity (guidelines / instructions and job descriptions) and Evaluation (for bait Balim work). Heider opinion about the performance attribution theory is formulated as:  $K = M \times A$ , K is the performance, M is the motivation and A is ability.

Islamic assessed the performance of several indicators, among others: the intention to work for God, the application of rules/norms/kaffah, spiritual motivation luck of the world and the hereafter, the application of the principle of efficiency and benefits to keep the preservation of life, maintaining a balance between making a living with worship, grateful Allah by not consumptive, issued ZIS, and sympathize orphans and the poor (Zadjudi 1999).

Based on the description above, this study aims to identify the determinant factors that make up the Islamic performance of human resource Bank Syariah Mandiri. Confirmatory Factor Analysis in

Structural Equation Modeling (SEM) was used as a tool to analyze the effect of endogenous variables to exogenous variables. Sustainance (2009) states that, SEM is a statistical technique used to examine a series of relationships among multiple variables that form of variable factors or variables observed.

**RESEARCH METHOD**

In order to achieve the goal of this study, the confirmatory factor analysis (CFA) in the Structural Equation Modeling (SEM) approach is used to identify and analy through the determinants of Islamic banks human resource performance. This study is basically case study in bank syariah Mandiri, the largest islamic bank in Indonesia. The sampling method was the purposive sampling, which 248 respondents are participated in this study. The duration of survey was around May-April 2015.

The data employed was primary and secondary data. The primary data was initially a literature review on several rbooks, journals, articles, publications and other relevan resources. Additionally, in-dept interview also conducted with the expert such the member of director boards and regulators to have a general picture of human resource performance especially in islamic banks. The secondary data was retrived from survey using questionnaires to analys the employees perspective toward the organization they invloved in.

Furthermore, the laten variables are categorized into 4, namely: Islamic working motivation, experiences, educational background and family background. The Islamic working motivation cosntruct consisted of Motiv1-6, the Experience construct only one indicator namely experience, as same as the experience, the educational background also had one indicator namely educational background (LBP) and Family background construct was LBK1-LBK3 indicators. The other side of construct which stuctured the performance were three variables, those are: acievement, capacity and behaviour.

The stucture model of determinants for Islamic banks human resource performace is illustrated as follows:

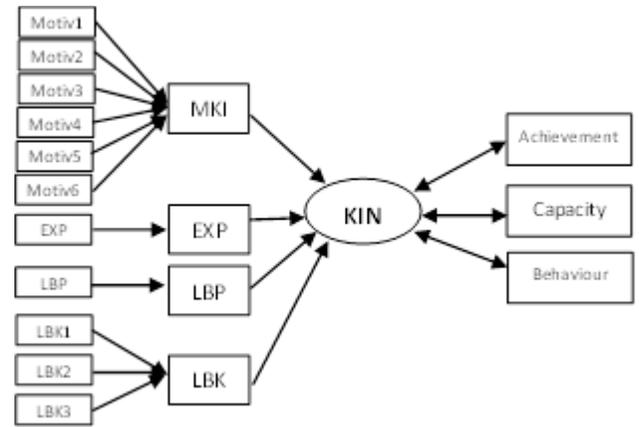


Figure 1. The Model Structure of Determinant factors of Islamic banks human resource performance in Bank Syariah Mandiri

The descriptive explorative approach is employed to capture the real condition of the happening research, additionally to answer the problems that related to the issues in the time of the study is running (Istijanto, 2005; Sumarwan, 2006).

**RESULTS AND DISCUSSION**

**The Test on Model Measurement (outer Model)**

SEM is constructed based on two stage approach; 1) the test on model measurement namely outer model which measure the validity and reliability of the indicators, 2) the test on the structural model where the construct model is tested its fitness. The initial measure is done on the validity of indicators. The outer model focused to identify the indicators of each variable that categorized as valid and accurate to measure the latent variable in the construct model. The level of validity can be classified into the valid measure, when the loading factor value ( $\lambda$ ) > 0.5, but then, if the loading values <0.5, the indicators should be dropped or substituted by other relevant variable. It indicated that the indicators below 0.5 are not valid to measure the latent variable accurately. The result of Structural Equation modeling using SmartPLS software is illustrated Figure 1 as follows.

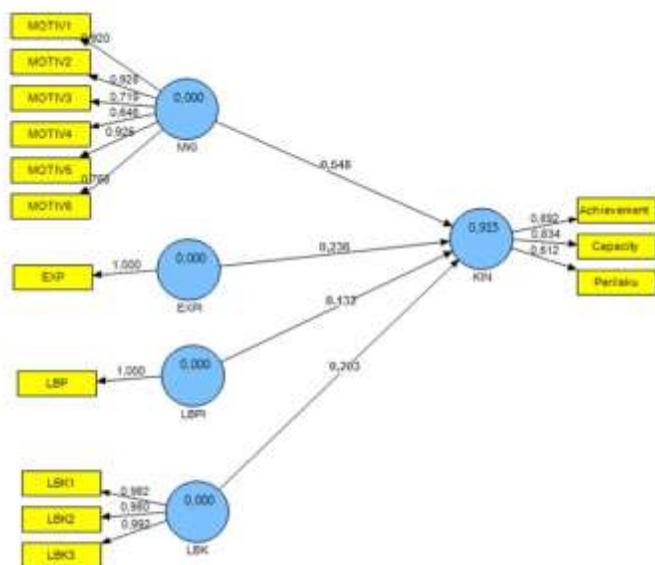


Figure 1. The Result of Structural Equation Modeling using SmartPLS software

It is shown that the indicators are significant on the level measure higher than 0.5, this result indicated that indicators in this study are valid and can proceed to the next measure.

**Validity Measure on SEM model**

Table 1. The validity measure on the SEM Model

Variable	Loading( $\lambda$ )	Standard error	T-statistic	Explanation
Achievement	0,892	0,006	161,513	Valid & Significant
Capacity	0,834	0,011	76,482	Valid & Significant
Behaviour	0,512	0,038	13,466	Valid & Significant
EXP	1,000			Valid & Significant
LBK1	0,982	0,003	320,214	Valid & Significant

Variable	Loading( $\lambda$ )	Standard error	T-statistic	Explanation
LBK2	0,980	0,005	198,253	Valid & Significant
LBK3	0,992	0,001	735,665	Valid & Significant
LBP	1,000			Valid & Significant
MOTIV1	0,920	0,005	183,851	Valid & Significant
MOTIV2	0,928	0,004	239,343	Valid & Significant
MOTIV3	0,719	0,019	37,987	Valid & Significant
MOTIV4	0,646	0,024	26,900	Valid & Significant
MOTIV5	0,925	0,004	237,817	Valid & Significant
MOTIV6	0,768	0,014	54,071	Valid & Significant

Source; SmartPLS Software

Table 2 showed the loading value ( $\lambda$ ) from the whole indicators was  $\geq 0.5$ , all indicators has an achieved value higher than 0.5 and also the t-test is greater than t-table (1,96). This value was categorized as valid to measure each construct in the study.

**Reliability Measure**

The variables and indicators are considered as reliable when its values of composite reliability is higher than 0,7 and the AVE values greater than 0,5. The results of reliability measure of each latent variable are served on Table 3 using SmartPLS software.

Table 3. The Reliability Measure

Variable	AVE	Composite Reliability	R Square	Cronbachs Alpha
EXPI	1,000	1,000		1,000
KIN	0,584	0,801	0,915	0,639
LBK	0,970	0,990		0,984
LBPI	1,000	1,000		1,000
MKI	0,681	0,926		0,903



Source: SmartPLS software (run)

The table above showed that the smallest value AVE is KIN with value 0,584 and there are two variables namely EXP and LBP reached the higher result, it was 1. On the composite reliability row, all the variables were above 0.8 even 1 and it is supported by R Square that shows 0.915. Based on the results of Table 3, it can be concluded that the latent variable has an AVE value > 0.5 and  $\rho_c$  value  $\geq$  0.7, it can be concluded that the indicators used are the variables have good reliability or able to measure its construct.

**Evaluation of Structural Model (Inner Model) or Hypothesis Testing**

Structural model can be evaluated by looking at the value of R<sup>2</sup> on endogenous variables and coefficients parameter path (path coefficient parameter). It can be seen in Table 3, that the value of R square is 0.915. This identifies that the model established in the study had a 91% confident level to explain the overall model. Some hypotheses are proposed in this study:

Table 4. The Evaluation of Structural Model (hypothesis) on SEM

Hypothesis	Original Sample (O)	Standard Error (STERR)	T Statistics ( O/STERR )
EXPI -> KIN	0,236	0,068	3,456
LBK -> KIN	0,203	0,095	2,145
LBPI -> KIN	0,132	0,101	1,302
MKI -> KIN	0,548	0,087	6,299

Source: SmartPLS software (run)

Based on the aims of research and the framework of study, there are four hypotheses were tested in this study, including:

- H<sub>1</sub>: EXP has a direct and positive influence to KIN  
 T-test results in the output of SEM showed the value of t-statistic (3.456) is greater than t-table (1.96) it means that the hypothesis is accepted, the influence coefficient ( $\beta_1$ ) is 0.236, this reflects that EXP is significant and has a positive impact on the KIN (hypothesis was **accepted**)
- H<sub>2</sub>: LBK has a direct and positive influence to KIN

T-test result in the output of SEM shows that the value of t-statistic (2.145) is greater than the t-table (1.96). It is stated that the hypothesis is accepted, whereas the influence coefficient ( $\beta_2$ ) has value of 0.203, which indicates that the LBK has a positive and significant effect on the KIN (hypothesis was **accepted**)

- H<sub>3</sub>: LBP has a direct and positive influence to KIN  
 T-test result in the output of SEM shows that the value of t-statistic (1.302) is greater than the t-table (1.96). It is stated that the hypothesis is rejected, whereas the influence coefficient ( $\beta_3$ ) has value of 0.132, which indicates that the LBP has not a significant influence on the KIN (hypothesis was **rejected**)
- H<sub>4</sub>: MKI has a direct and positive influence to KIN  
 T-test result in the output of SEM shows that the value of t-statistic (6.299) is greater than the t-table (1.96). It is stated that the hypothesis is accepted, whereas the influence coefficient ( $\beta_4$ ) has value of 0.548, which indicates that the MKI has a positive and significant effect on the KIN (hypothesis was **accepted**)

Based on the table of hypothesis test, the value of the original sample estimate or the influence coefficient values indicate that MKI has the highest influence value (0.548) to KIN, the Islamic Work Motivation has the highest impact in comparison with three other variables. The two variables (EXP1 and LBK) have the same effect with less amount of value 0.236 and 0.203, respectively. On the other hand, LBP did not affect positively and significantly to KIN with a value of t-statistic under the table (1.96), it can be concluded that the educational background of the individual employee was not positive and significant impact on the performance of Islamic banking human resources.

To justify this issue, Human Resources of Bank Syariah Mandiri have no the basic foundation of the Islamic economics and finance on the comprehensive knowledge. Rather, educational background that they have is a non-formal education of Islamic financial knowledge, and more on economics and general management. They have not been educated in a holistic manner will the basic knowledge of Islamic financial practices such as *Fiqh Muamalat* and others. Thus, it reflects that the educational background does not determine the



performance of an individual employee in Islamic banks.

### Determinants of Human Resources Performance of Islamic Banking

Performance in a work is a reflection of the results. A job achievement can be achieved with a good performance. Good performance surely in accordance with the provisions of the organization that has been set. In this study, the performance of employees affected by the motivation of Islamic banking Islamic work (MKI), a mature work experience (EXP), and background Family (LBK), while the Background of Education has not given a positive signal to influence an individual's performance of Islamic banking.

The determinants that shape the Islamic performance there are 3 aspects namely:

- 1) The achievement, performance and achievements of the aspects of causality between the two. Since the performance is implemented within an organization or company in accordance with its provisions, the achievement will be reached perfectly. The desired level of achievement is an indication of the performance within the company. Value achievement in the study was 0.892 which is quite high.
- 2) The capacity, performance and capacity will always go hand in hand with each other. When the performance is done properly and according to the procedure and the performance indicators of individual capacity also will increase. Conversely, if the poor performance where capacity generated would be bad. On the other hand, a person's capacity will also determine the performance of the work itself. When the capacity (ability) was high, the performance is done will achieve at a high level. Furthermore, the capacity of the indicator value of this research is to get the value of 0.834 would indicate a high capacity standalone Islamic bank employee.
- 3) The behaviour, generally, the behaviour of individuals affects the performance. Ethical behaviour and good will bring good performance. Behaviour is one of the crucial elements in addition to the achievement and capacity, the behaviour of individual employees will be able to make a more certain circumstances act in a costumer. Even if the

value achieved by the variable behavior of (0.512), it is still quite significant and positive.

### CONCLUSION

The result of the study indicate that all latent variabel namely Islamic work motivation (MKI), experiments (EXP), family background (LBK) and educational background (LBP) are valid to measure the model construct in this study. The three variables (MKI, EXP and LBK) are positively affect to the islamic performance of Islamic banks human resource, while LBP did not affect significantly.

The determinants factor of Islamic banks human resource are classified into three variable namely: achievement, capacity and behavior. Even Though, the behaviour has smallest value, it really affect in the real action of Islamic performance.

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