

# THE INFLUENCE OF CORPORATE SOCIAL RESPONSIBILITY (CSR) IN THE SOCIAL, ECONOMIC AND ENVIRONMENTAL FIELDS ON PAWNSHOP CUSTOMER LOYALTY IN PALEMBANG CITY

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## Abstract

This study uses a quantitative approach with a sample size of 40 people determined using the Accidental Sampling technique. The results of multiple regression testing show that all independent variables (CSR in the social field, CSR in the economic field and CSR in the environmental field) have a positive effect on pawnshop customer loyalty and in Palembang City. The biggest positive influence on pawnshop customer loyalty is on the economic CSR variable, this is shown from the regression coefficient value of 0.274, then followed by the social CSR variable which is shown from the regression coefficient value of 0.181 and CSR in the environmental field of 0.173. Based on the coefficient of determination test, it is known that the R<sup>2</sup> (R Square) number is 0.123 or (12.3%). This shows that the percentage contribution of CSR in the social field, CSR in the economic field and CSR in the environmental field to customer loyalty. **Keywords:** *CSR in the Social Sector, CSR in the Economic Sector, CSR in the Environmental Sector, Loyalty.*

## 1. Introduction

Loyalty to products is a very important concept, especially in conditions of very intense competition, in such conditions customer loyalty is needed so that the company can survive. To survive, develop and be able to compete, companies must determine and implement strategies and ways of implementing marketing in their companies. Loyalty is important for the company, because it can form an emotional relationship between customers and the company. So that customers will find it difficult to turn away. Foresight in implementing marketing strategies will win competition in an industry. Competition in the world of trade is increasingly dynamic, and it encourages the emergence of many companies, whether they are engaged in services or goods.

Similarly, the non-bank financial institution industry such as PT Pegadaian provides credit to the public with a special style, namely by pawn law. Not much different from the banking world, pawnshops also have two systems in their operational activities, namely, conventional pawnshops and sharia pawnshops. Pawnshop institutions are companies that provide lending and borrowing facilities with certain collateral requirements. The collateral is pawned and then appraised by the institution and the estimated value of the collateral greatly affects how much the loan amount is. PT Pegadaian Indonesia builds Brand Image through activities summarized in Corporate Social Responsibility (CSR). Because a good environment can affect the company's brand image and indirectly build public trust in choosing company services.

Various types of CSR programs are carried out by PT Pegadaian through its work units spread across Palembang City as a form of PT Pegadaian's social

responsibility towards the environment and regional development for the better. The realization of PT Pegadaian's CSR program in the field of social and community development is carried out through the implementation of the Partnership and Community Development Program, the Partnership Program is a program that encourages micro-entrepreneurs or Fostered Partners to grow through soft interest loans. The concept of loans with this assistance model is expected to be able to create a community of micro-entrepreneurs to be able to enlarge the scale of their business, while also creating new opportunities for the business they are running.

## 2. Literature Review

### Corporate Social Responsibility (CSR)

Corporate Social Responsibility (CSR) is a social responsibility given by the company to the community Corporate Social Responsibility according to (Said, 2018)) is as follows: "As an effort from the company to improve its image in the eyes of the public by creating charitable programs that are both external and internal. External programs by running partnerships (Partnership) by involving all stakeholders (stakeholders) to show the company's concern for the community and the surrounding environment.

While internally able to produce well, achieve maximum profit and prosper its employees." According to (Lela, 2019) Corporate Social Responsibility is as follows: "CSR can be said to be a sustainable commitment from the business community, to behave ethically and contribute to economic development, while improving the quality of life of employees and their families, as well as local communities and society

in general. In interaction with stakeholders based on the principles of volunteerism and partnership.”

Areas of Corporate Social Responsibility

Areas of Corporate Social Responsibility (CSR) abstracted from several leading companies cited by (Wibisono, 2007) include:

1. Social fields include:

- Education/Training
- Health
- Social Welfare
- Youth / Womanhood
- Religion
- Culture
- Institutional strengthening
- And others

2. Economic fields include:

- Entrepreneurship
- SME Development
- Agribusiness
- Job opening
- Economic facilities and infrastructure
- Other productive businesses

3. Environmental Sector, among others:

- Efficient use of energy
- Environmentally friendly production process
- Pollution control
- Greening
- Water management
- Nature conservation
- Ecotourism development
- Environmental health
- Housing and settlement

### Benefits of Corporate Social Responsibility

There are benefits that will be obtained from the implementation of corporate social responsibility, both for the company itself, for the environment, for the country and its stakeholders. According to (Mardikanto, 2014), outlines the benefits of CSR from various statements of experts, namely:

- a. Benefits of CSR for the Community  
Can develop themselves and their businesses so that the goal of achieving prosperity is achieved. Therefore, with good and targeted CSR practices, it will absorb labor and improve social quality in the area in the long run.
- b. Benefits of CSR for the Government  
Through CSR, a relationship will be created between the government and companies in overcoming various social problems such as poverty, low quality of education, lack of access to health and so on. So that the government's task to create prosperity for its people becomes lighter with the participation of the private sector that participates in CSR programs at its company.

c. Benefits of CSR for Corporations

Maintaining and boosting the company's reputation and brand image, obtaining a license to operate socially, reducing business risks, widening access to resources, opening wider market opportunities, improving relationships with stakeholders, increasing employee enthusiasm and productivity and the benefits of CSR for the company are also providing opportunities to get awards so that the company's image in the eyes of the community and business people in it will be better.

Each company has a different perspective on CSR, and this perspective can be used as an indicator of whether the company is serious in implementing CSR or just making an image in the community.

### Loyalty

Customer loyalty is a behavioral urge to make repeated purchases and to build customer loyalty to a product or service produced by a business entity. Loyalty according to Hermawan is a manifestation of the fundamental human need to belong, support, get a sense of security and build attachment and create emotional attachment (Huriyti, 2020)).

According to Griffin ((Huriyti, 2020)), loyalty is defined as non-random purchases expressed over time by some decision making units, which means that loyalty can be interpreted as regular purchases in the long term by decision makers. A customer is said to be loyal or loyal if the customer shows regular purchasing behavior or there is a condition that requires the customer to buy at least twice in a certain interval. And according to Griffin, loyal customers are people who:

- a. Make repeat purchases regularly
- b. Buy between product and service lines
- c. Referring to others
- d. Demonstrate immunity to the pull of competitors

### Previous Research

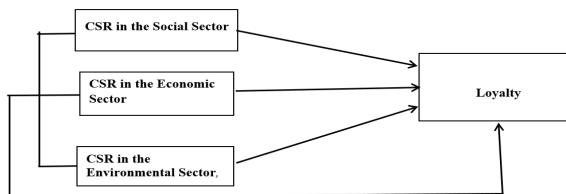
1. Hasan Albana Awangrif's research entitled "The Effect of Corporate Social Responsibility (CSR) on Consumer loyalty mediated by Brand Image (Empirical study on Wardah Beauty Consumers in Solo Raya) The results showed that Corporate Social Responsibility (CSR) has a significant positive effect on brand image and consumer loyalty. Brand Image also has a significant positive effect on consumer loyalty. And the brand image variable is proven to be able to mediate the effect of CSR on consumer loyalty significantly.
2. Research by Syariah Sari, Abd. Rahman Kadir, and Idayanti entitled "The Effect of Corporate Social Responsibility (CSR) on Customer Satisfaction and Customer Loyalty at PT Bank Danamon Indonesia, Tbk Makassar". The results show that (1) corporate social responsibility has a significant effect on

customer satisfaction, (2) corporate social responsibility has a significant effect on customer loyalty, (3) customer satisfaction has a significant effect on customer loyalty.

### Framework of Thought

Based on the literature review, a framework can be drawn regarding the influence of the variables used in this study on loyalty.

**Figure 1**  
**Framework of Thought**



### Hypothesis Development

Based on the description above, the hypotheses put forward in this study are:

- 1) It is suspected that there is an influence of CSR PT Pegadaian with variables of CSR in the social field, CSR in the economic field, and CSR in the environmental field partially and simultaneously on the loyalty of Pawnshop customers in Palembang City.
- 2) It is suspected that there is a dominant influence among the variables of CSR in the social field, CSR in the economic field and CSR in the environmental field of PT Pegadaian on pawnshop customer loyalty in Palembang City.

## 3. Research Methodology

### Object of Research

The object of this research is consumers who have made more than 2 transactions at Pegadaian and also obtained or enjoyed the CSR program of PT Pegadaian Palembang.

### Scope of Research

In conducting research so as not to deviate from the existing problems, the authors emphasize the discussion on the influence of CSR in the social field, CSR in the economic field and CSR in the environmental field on the loyalty of Pawnshop customers in Palembang city.

### Research Design

The approach in this research is a case study through a survey of consumers who transact at Pegadaian more than 2 times and obtain or enjoy Pegadaian CSR. The research design is quantitative descriptive research, namely to determine and analyze the effect of CSR variables in the social field, CSR in the economic field and CSR in the environmental field of PT Pegadaian on Pegadaian customer loyalty in Palembang City.

### Population and Sample

Population according to Sugiyono is a group of individuals with similar characteristics (species) who

live in the same place and have the ability to reproduce among themselves. Population is an area consisting of: objects / subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions (Nabila et al., 2023). The population in this study were Pegadaian customers who had made transactions more than 2 times and obtained or enjoyed Pegadaian CSR, totaling 40 people. Samples are part of the population studied in a study, which has certain characteristics or conditions that will be studied (Warni, 2021). Meanwhile, according to Sugiyono (Surahman, 2021) the sample is a part of the whole and the characteristics possessed by a population. The sample is also called an example. The count value obtained from this sample is called statistics. The sample in this study is also a population of 40 respondents.

### Data Analysis Technique

Data analysis is a process in a study that is carried out after data collection, by analyzing, processing, organizing, and compiling it, then conclusions are drawn from the overall results of the study. The data analysis in this study is a statistical data analysis test with the following sequence:

#### Validity and reliability test

##### a. Validity Test

The validity test shows a measure of the accuracy of the question items in answering research objectives (Warni, 2024). Validity can be measured by the correlation indicator between the score of each question item and the total score. Valid means that the instrument can be used to measure what is to be measured, while a reliable instrument means an instrument that, when used several times to measure the same object, will produce the same data (Sugiyono, 2019). A measuring scale is said to be valid if the scale is used to measure what should be measured.

1. If  $r_{\text{count}} > r_{\text{table}}$ , then the question is declared valid
2. If  $r_{\text{count}} < r_{\text{table}}$ , then the question is declared invalid

##### b. Reliability Test

Data reliability testing is carried out to determine the extent to which a measure can show the accuracy and consistency of the question items, gauge can show the accuracy and consistency of the question items. To test the reliability of the data, the Cronbach Alpha meter is used. According to (Sugiyono, 2019) that, "Cronbach Alpha is one of the most frequently used reliability coefficients". A reliable measurement scale should have a Cronbach Alpha value of at least 0.60.

#### Multiple Linear Regression Analysis

Multiple Linear Regression Analysis is used to measure the influence between more than one

predictor variable (independent variable) on the dependent variable (Octarinie, 2023) Multiple Linear Regression Analysis aims to determine the effect of CSR variables in the social field, CSR in the economic field and CSR in the environmental field of PT Pegadaian on Pegadaian customer loyalty in Palembang City. The regression equation in this study is:

$$Y = \alpha + \beta 1X1 + \beta 2 X2 + \beta 3X3$$

Description:

Y = Loyalty

$\alpha$  = Constant

$\beta 1$  = Regression coefficient of social CSR variables

X1 = CSR in the social sector

$\beta 2$  = Regression coefficient of CSR variables in the economic field

X2 = CSR in the economic field

$\beta 3$  = Regression coefficient of CSR variable in the environmental field

X3 = CSR in the environmental field

e = Confounders (error)

## Hypothesis Testing

### 1. Partial Test (t Test)

The t test is used to test the significance of the relationship between variables X and Y, whether variables X1, X2, and X3 (CSR in the social sector, CSR in the economic sector and CSR in the environmental sector) really affect variable Y (loyalty) separately or partially (Warni, 2021).

### 2. F test

In this study, the F test was used to determine the significance level of the influence of the independent variables together (simultaneously) on the dependent variable (Warni, 2021).

### 3. Test Coefficient of Determination (R<sup>2</sup>)

The coefficient of determination (R<sup>2</sup>) is intended to determine the best level of accuracy in regression analysis where it is indicated by the amount of the coefficient of determination (R<sup>2</sup>) between 0 (zero) and 1 (one). The coefficient of determination (R<sup>2</sup>) of zero independent variables has absolutely no effect on the dependent variable. If the coefficient of determination is closer to one, it can be said that the independent variable has an effect on the dependent variable.

## 4. Results and Discussion

### Respondent Characteristics

#### 1. Characteristics of Respondents Based on Gender

Gender is able to make a difference both in terms of opinion and in terms of one's behavior. In every

buying process, a person's gender is often one of the differences in every purchasing decision in terms of both products and services. And here is the composition of respondents based on gender, all can be seen in Table 1. the following:

Table 1  
Number of Respondents by Gender

Gender	Total	Percentage
Male	17	42,5%
Female	23	57,5%
Total	40	100 %

Source: Processed primary data

Based on Table 1. It can be seen that the most respondents are women as many as 23 people (57.5%) while men are only 17 people (42.5%). This means that Palembang Pawnshop customers are dominated by women.

#### 2.Characteristics of Respondents Based on Age

Differences in individual conditions such as age can often make a difference in a person's behavior. This is done to find out which age group is more potential as a pawnshop customer Tabulation of the age of respondents can be seen as follows:

Table 2  
Number of Respondents by Age

Age	Total	Percentage
< 21 Years	3	7,5%
21 - 30 Years	6	15%
31 - 40 Years	14	35 %
41 - 50 Years	12	30%
> 50 Years	5	12,5%
Total	40	100 %

Source: Processed primary data

Based on Table 2, it can be seen that the largest number of respondents aged between 31-40 years were 14 people (35%), followed by the age of respondents 41-50 years as many as 12 people (30%). Then the age group 21-30 years as many as 6 people (15%), the age group > 50 years as many as 5 people (15.5%) and the age group < 21 years as many as 3 people (7.5%).

#### 3. Description of Respondents According to Education

A person's level of education can usually be an illustration of how a person's behavior and behavior both in speaking and in developing a mindset. Of course, the higher a person's level of education, the higher his mindset or intellect. And the following is the composition of respondents according to the level of education can be seen in Table 3 below:

Table 3  
Distribution of Respondents by Education Level

No	Education Level	Persone	Percentage (%)
1.	S1-S2	9	22.5%
2.	D1-D3	8	20 %
3.	SLTA/SMA	12	30 %
4.	Junior High School	7	17.5 %
5.	Elementary School	4	10%
Total		40	100%

Source: Processed primary data

Table 3 shows that most respondents or 30 percent of respondents have a high school / high school education level, then there are 22.5 percent who have S1 and S2 education levels, there are 20 percent who have D1-D3 education levels, then there are 17.5 percent of respondents who have junior high school education levels and 10 percent who have elementary school education levels. That means that Palembang Pawnshop customers are highly educated people.

#### 4. Description of Respondents by Occupation

Employment will also show the social status that will influence a person in making decisions. The composition of respondents according to the type of work they are engaged in is presented in Table 4 below:

Table 4  
Number of Respondents by Occupation

Occupation	Total	Percentage
Student	3	7,5 %
Public/State Employee	4	10 %
Military / Police	3	7,5 %
Private employee	12	30 %
Self-employed	18	45%
Total	40	100 %

Source: Processed primary data

Table 4 shows data that the largest number of respondents was from the group of respondents with self-employed jobs, namely 18 people or 45% of the total number of respondents, followed by respondents with private employee jobs, namely 12 people or 30% of respondents. Respondents with civil servant jobs were 4 people or 10%, with military / police jobs as many as 3 people or 7.5% and with student and student jobs as many as 3 people or 7.5%.

#### Description of Respondents' Answers

Table 5  
Description of variable respondent answers

Variables	Statement	Total SS	%	Total S	%	Total KS	%	Total TS	%	Total STS	%
CSR in the social sector	S1	20	50%	18	45%	2	5%	0	0%	0	0%
	S2	16	40%	20	50%	1	2,5%	1	2,5%	2	5%
	S3	12	30%	21	52,5%	3	7,5%	2	5%	2	5%
	S4	10	25%	25	62,5%	5	12,5%	0	0%	0	0%
CSR in the economic	S1	15	37,5%	22	55%	3	7,5%	0	0%	0	0%
	S2	17	42,5%	21	52,5%	2	5%	0	0%	0	0%
	S3	18	45%	20	50%	1	2,5%	1	2,5%	0	0%
CSR in the environmental	S1	17	42,3%	20	50%	1	2,5%	1	2,5%	1	2,5%
	S2	10	25%	27	67,5%	3	7,5%	0	0%	0	0%
Loyalty	S1	18	45%	15	37,5%	7	17,5%	0	0%	0	0%
	S2	16	40%	21	52,5%	3	7,5%	0	0%	0	0%
	S3	20	50%	19	47,5%	1	2,5%	0	0%	0	0%

#### Data Analysis

##### 1. Validity and Reability Test

Table 6  
Validity Test Results

Variables	Statement	Corrected item Total Correlation	Value r product moment	Description
CSR in the social sector	S1	0,725	0,287	Valid
	S2	0,655	0,287	Valid
	S3	0,721	0,287	Valid
	S4	0,656	0,287	Valid
CSR in the economic	S1	0,435	0,287	Valid
	S2	0,475	0,287	Valid
	S3	0,395	0,287	Valid
CSR in the environmental	S1	0,567	0,287	Valid
	S2	0,485	0,287	Valid
	S3	0,568	0,287	Valid
Loyalty	S1	0,596	0,287	Valid
	S2	0,519	0,287	Valid
	S3	0,623	0,287	Valid

Table 7  
Reliability Test Results

Variables	Alfa	Description
CSR in the social sector	0,763	Reliabel
CSR in the economic	0,798	Reliabel
CSR in the environmental	0,786	Reliabel
Loyalty	0,779	Reliabel

##### 2. Multiple Regression Test

Table 8  
Multiple Regression Test Results Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	sig
	B	Std. Error	Beta		
1 (Constant)	1.978	1.347		.543	.532
CSR in the social sector	.181	.033	.113	1.963	.001
CSR in the economic	.274	.029	.223	2.251	.000
CSR in the environmental	.173	.078	.132	1,571	.000

The regression equation in this study is:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

$$\text{Customer Loyalty} = 1.978 + 0.181 X_1 + 0.274 X_2 + 0.173 X_3 + e$$

- The constant value (a) of 1.978 means that if CSR in the social sector, CSR in the economic sector, CSR in the environmental sector is assumed to be zero then loyalty is worth 1.978.
- The value of the regression coefficient of the social CSR variable is 0.181, which means that every increase in social CSR by 1 unit will increase loyalty by 0.181, assuming other variables are constant.
- The regression coefficient value of the economic CSR variable is 0.274, which means that every increase in economic CSR by 1 unit will increase loyalty by 0.274, assuming other variables remain constant.
- The regression coefficient value of the CSR variable in the environmental field is 0.173. This means that every increase in CSR in the environmental field by 1 unit will increase

loyalty by 0.173, assuming other variables remain constant.

- Standard error of probability. Standard error affects Y but is not included in the equation.

**Hypothesis Test**

**a. Test t (Partial)**

The t test is used to test the significance of the relationship between variables X and Y, whether variables X1, X2, and X3 actually have an effect on variable Y separately or partially. The following will explain the testing of each variable partially.

**CSR variable in the social sector**

It is known that t count 1.963 > t table 1.113 and sig 0.001 < 0.005. This means that the social CSR variable has a significant effect on loyalty.

**CSR variable in the economic field**

It is known that t count 2.251 > t table 1.167 and sig 0.000 < 0.005. This means that the CSR variable in the economic field has a significant effect on loyalty.

**CSR variable in the environmental field**

It is known that t count 1.571 > t table 1.121 and sig 0.000 < 0.005. This means that the CSR variable in the environmental field has a significant effect on loyalty.

**b. F test (Simultaneous)**

The F test basically shows whether all independent or independent variables have a joint influence on the dependent or dependent variable. To prove this, the F test is carried out, the results of the simultaneous regression test or F test can be seen in table 9.

**Table 9**  
**Results of f test**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	321.029	5	89.50	139.523	.000a
Residual	56.287	.993			
Total	235.125	65	.769		

The results of the test simultaneously (F test) known the value of F = 139.523 significance 0.000 < 0.05. So it can be concluded that together the variables of CSR in the social field, CSR in the economic field and CSR in the environmental field affect the loyalty of Pawnshop customers in Palembang City.

**c. Coefficient of Determination Test**

This result is carried out to measure the ability of the independent variables to explain the variation in the dependent variable, namely. The results of the coefficient of determination test can be seen in table 10 below

**Table 10**  
**Coefficient of Determinatio**  
**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.351	.123	.136	.03793

**Discussion**

From the results of the multiple linear regression equation above, it can be seen that:

- The regression coefficient value of the social CSR variable is 0.181, which means that every increase in social CSR by 1 unit will increase loyalty by 0.181, assuming other variables remain.
- The value of the regression coefficient of the economic CSR variable is 0.274, which means that every increase in economic CSR by 1 unit will increase loyalty by 0.274, assuming other variables remain constant.
- The regression coefficient value for the CSR variable in the environmental sector is 0.173. This means that for every 1 unit increase in CSR in the environmental sector, loyalty will increase by 0.173, assuming the other variables remain constant.
- Based on the coefficient of determination test, it is known that the R2 (R Square) figure is 0.123 or (12.3%). This shows that the percentage contribution of CSR in the social sector, CSR in the economic sector and CSR in the environmental sector towards customer loyalty

**5. Conclusions and Recommendation**

**Conclusion**

From the formulation of the proposed research problem, the data analysis that has been carried out and the discussion that has been presented in the previous chapter, several conclusions can be drawn from this research as follows:

- Based on partial analysis, it turns out that the research results prove that all independent variables (CSR in the social sector, CSR in the economic sector and CSR in the environment) has a positive influence on the dependent variable, namely customer loyalty at the Palembang City Pawnshop.
- Based on simultaneous testing, it turns out that the research results prove that all independent variables (social CSR, economic CSR and environmental CSR) simultaneously have a significant influence on the dependent variable, namely customer loyalty.
- Based on the coefficient of determination test, it is known that the R2 (R Square) figure is 0.123 or (12.3%). This shows that the percentage contribution of CSR in the social sector, CSR in the economic sector and CSR in the environmental sector to Pegadaian customer loyalty is 12.3% while the remaining 87.7% is influenced by other variables.

### Recommendation

Based on the results of the discussion analysis and several conclusions in this research, suggestions that can be given through the results of this research are:

- 1) Because CSR variables in the economic sector have quite a large influence on Pegadaian customer loyalty, PT Pegadaian must increase these variables more intensively in the CSR programs they implement.
- 2) It is hoped that PT Pegadaian will continue to carry out CSR programs regularly with relevant and organized plans and programs so that it can increase the value of the company in the eyes of the public.
- 3) For further research, it is better to develop other variables so that the influence of CSR can be known.

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