

The Effect Of Service Innovation, Corporate Image, And Customer Loyalty On Human Capital Strategy And Business Performance Moderated By The External Environment At Bank Sultra In Southeast Sulawesi

Rahmatia¹, Rahmat Madjid², Nasrul³, Hayat Yusuf⁴

Abstract

This study aims to analyze the influence of service innovation, corporate image, and customer loyalty on Human Capital Strategy and business performance. In addition, the study examines the influence of Human Capital Strategy on business performance, its role as a mediator in strengthening the effects of service innovation, corporate image, and customer loyalty on business performance, as well as the moderating role of the external environment on the influence of Human Capital Strategy on business performance. The research employed a quantitative approach using Structural Equation Modeling (SEM) with Partial Least Squares (PLS) to test the relationships among the variables. Data were collected through questionnaires distributed to 400 savings customers of Bank Sultra in Southeast Sulawesi. The results indicate that Service Innovation has a positive and significant influence on Human Capital Strategy and Business Performance, suggesting that improvements in new product innovation, service process innovation, and service technology innovation strengthen employee development, retention, and motivation strategies while enhancing service efficiency and attractiveness, ultimately improving business performance. Corporate Image also has a positive and significant influence on Human Capital Strategy and Business Performance, where a strong identity, good reputation, and positive public perception encourage more effective HR strategies and lead to increased service revenue, net interest margin, and market share growth. Customer Loyalty has a positive and significant influence on Human Capital Strategy and Business Performance, indicating that repeat purchase intentions and willingness to recommend services strengthen HR strategies and directly contribute to business performance. Furthermore, Human Capital Strategy has a positive and significant influence on Business Performance and acts as a partial mediator of the effects of Service Innovation, Corporate Image, and Customer Loyalty on Business Performance. This means that although these variables exert direct effects, their influence becomes more optimal when reinforced through HR strategies. Additionally, the study finds that the External Environment significantly moderates the influence of Human Capital Strategy on Business Performance, where competitive pressure, new market entrants, buyer bargaining power, and substitute products intensify the importance of HR strategies in supporting business performance amid increasing market competition.

Keywords: *Service Innovation, Corporate Image, Customer Loyalty, Human Capital Strategy, Business Performance, External Environment.*

Introduction

The banking industry in Indonesia is developing rapidly in line with technological advances and the increasing demand for financial services. Under these conditions, bank business performance is highly dependent on the organization's ability to manage internal resources and maintain long-term relationships with customers (Mutiasari, 2020; Kurniawan et al., 2025). One key element needed to maintain sustainable business performance is service innovation, as innovation can provide faster, safer, and more relevant experiences for customers. Banks that successfully develop innovative services will have stronger competitiveness and be able to maintain customer loyalty amidst increasingly fierce industry competition (Permatasari & Rohma, 2024; Setiawan, 2019).

However, research findings regarding the impact of service innovation on business performance still show inconsistent results. Some studies confirm that service innovation has a positive and

¹Student, Doctoral Program Management Science, University Halu Oleo, Indonesia. Email: rahmatiaarahmatia014@gmail.com (corresponding author).

² Lecturer, Doctoral Program Management Science, University Halu Oleo, Indonesia.

³ Lecturer, Doctoral Program Management Science, University Halu Oleo, Indonesia

⁴ Lecturer, Doctoral Program Management Science, University Halu Oleo, Indonesia

significant impact on improving organizational performance (Sriviboon, 2022; Feng et al., 2021; Azhari & Ali, 2024). Conversely, other studies have found that service innovation does not always produce tangible results, especially when companies face limited resources or unstable environments (McDermott & Prajogo, 2012; Ernawati et al., 2021). This suggests the need for more in-depth studies of service innovation variables in different contexts.

Besides innovation, corporate image also plays a crucial role because it reflects the reputation and public perception of an organization. A positive image is believed to increase trust and the quality of HR management (Asnita et al., 2024; Sriviboon, 2022). However, other studies show that HR management strategies are more influenced by internal company factors than external image (Ratna & Panjitan, 2023). Customer loyalty is also a strategic factor in strengthening business performance, where loyal customers can drive increased profitability and long-term growth (Fernandes Sampaio et al., 2020; Ismail, 2023; Oiku et al., 2022). However, research by Rahadjeng et al. (2022) shows that e-loyalty has no significant effect on company performance, further highlighting the inconsistency of research findings.

In relation to business performance, human capital strategy plays a crucial role because it relates to the competency, skills, and motivation of employees, who are the driving force of an organization. A sound HR strategy has been proven to improve service efficiency and bank competitiveness, particularly when external conditions support stability and growth (Aziz & Puspita, 2023). Conversely, when the external environment is unstable, the effectiveness of HR management strategies can weaken. This demonstrates that the contribution of human capital strategy to performance does not stand alone but is influenced by the surrounding external dynamics.

The phenomenon at Bank Sultra demonstrates challenges related to limited technology-based service innovation, a corporate image that needs to be strengthened, and customer loyalty threatened by changes in digital market behavior. These conditions have the potential to impact the effectiveness of HR strategies in supporting the bank's business performance. Based on the inconsistencies in previous research findings and this empirical situation, further research is essential to examine the influence of service innovation, corporate image, and customer loyalty on human capital strategy and business performance, moderated by the external environment, at Bank Sultra in Southeast Sulawesi.

Literatur Review

Service innovation

Service innovation is understood as an effort to update and develop service methods, products, and systems designed to increase efficiency, effectiveness, and user satisfaction (Prabowo et al. 2022). In banking, service innovation encompasses all forms of strategies and technological implementations that can simplify the relationship between banks and customers, make it faster, safer, and more relevant to current needs. Service innovation emphasizes customer experience, convenience, and the added value customers gain from using banking services (Kurtmollaiev and Pedersen 2022). This definition demonstrates that innovation focuses not only on technical aspects but also on the quality of interactions, trust, and a sense of security. Bank innovation extends beyond service availability to operational quality and ease of use. In other words, service innovation acts as a bridge between technological sophistication and end-user convenience. Furthermore, the development of service innovation in the Islamic banking sector also exhibits its own dynamics. Muzdalipah and Mahmudi (2023) noted that mobile banking applications such as BSI Mobile continue to strive to respond to the needs of the millennial generation, who are more accustomed to digital technology. This emphasizes that service innovation in Islamic banking aims not only to maintain compliance with Islamic principles but also to ensure relevance to the changing lifestyles of modern society. Regarding regulation, Khumairok (2023) emphasized that the rapid growth of fintech poses new challenges for the banking sector. The presence of fintech has changed the way people access financial services, from being previously limited to conventional banks to being more open through digital-based applications. Tsakila et al. (2024) even added that collaboration between banks and fintech can create beneficial synergies, both in terms of operational efficiency and expanding financial access to previously underserved communities. Education and digital literacy also play a crucial role in the successful implementation of banking service innovations. Lestari and Putri (2024) emphasized that customers' understanding of digital banking technology directly impacts their trust and comfort. Lack of understanding can lead to the risk of transaction errors and even potential losses due to cybercrime. Data security is another equally important dimension of service innovation. Prasetyo et al. (2022) showed that customer loyalty is significantly influenced by service quality and information security assurance.

Corporate image

Image is a collection of knowledge, experiences, judgments, and feelings (emotions) organized within the human cognitive system, or the result of a thought process believed to be true (Ardianto, 2011). For each individual, image can be interpreted as a map of the world. Ruslan (2014) suggests that image is a broader public opinion and is the result of a process, sooner or later, of the accumulation of trust given by individuals. According to Ene and Ozkaya (2014), corporate image can be explained as all types of impressions made by the public about the company. According to Richard and Zhang (2012), corporate image is formed from beliefs, feelings, ideas, and impressions supported by information provided by the company, attitudes, behaviors, and philosophies adopted by management. Corporate image is the impression, feelings, and public picture of the company, this impression is created from an object, people, and related organizations. Therefore, the image of the company according to each person will be different. A good image of an organization will have a beneficial impact, while a bad image will only harm the company. A good corporate image can create a positive impression in the minds of customers, while a bad image will only create a negative impression on customers. Therefore, a company's image represents the values of consumers, potential consumers, lost consumers, and other community groups that have relationships or interests with the company (Sianipar, 2019). According to Giovanis et al., (2014), corporate image has been categorized as an important factor in the overall assessment of a company. Corporate image is defined as the mental image that arises every time the company's name is mentioned. Image is not just something worthy, but must be a concern for every company. A good company image is an asset, because it has an impact on consumer perceptions of the organization's communications and operations in various ways.

Customer loyalty

Consumer behavior is part of human activity that is always changing according to the environmental and social influences in which they are located. However, the consumer behavior that is expected to continue to exist for companies is loyalty. Loyalty means that customers continue to make purchases regularly. Consumer behavior is part of human activity that is always changing according to the environmental and social influences in which they are located. However, the consumer behavior that is expected to continue to exist for companies is loyalty. Loyalty means that customers continue to make purchases regularly. Customers are people who buy and use products. In companies engaged in the service sector, customers are people who use services. Griffin (2002) stated that customers provide an in-depth insight that is important for understanding why companies must create and maintain customers and not just attract buyers. The definition comes from custom which is defined as "making something a habit or habit" and "practicing habits (Halim, 2021). Customer loyalty is a high commitment to repurchase a preferred product or service in the future (Oliver, 1999). Loyalty according to Griffin (2002) states that loyalty is defined as non-random purchases expressed over time by several decision-making units. According to Kartajaya, (2003) loyalty is a manifestation of the basic human need to belong, support, get a sense of security and build attachment and create emotional attachment. According to Cant and Toit (2012) loyalty can be defined as an emotional bond with a company by making repeat purchases from time to time and recommending the company to others, even though they have other options. Srivastava, (2015) which occurs when repeat purchases, repeat purchases can foster customer loyalty because of the behavior of buying the same product or service again or repeatedly. It is also understood that consumer loyalty is a behavioral drive to make repeat purchases and to build customer loyalty to a product or service produced by Patricia, (2021). Customer loyalty can be defined as a response that is closely related to a pledge or promise to uphold the commitment that underlies the continuity of the relationship, and is usually reflected in consistent repeat purchases Tjiptono (2012).

Human capital strategy

In the increasingly competitive banking industry, human resources (HR) are no longer viewed merely as labor, but as strategic human capital. Human capital strategy refers to a set of policies, programs, and practices designed to manage, develop, and optimize employee potential to maximize their contribution to organizational performance. Investment in human capital also has broad implications for a bank's financial performance. Pavlović and Milićević (2023) emphasize that human capital development serves as a sustainable competitive advantage. With effective HR management, employee potential can be maximized to increase productivity and customer satisfaction. This improvement ultimately impacts the bank's long-term profitability. Siregar (2019) explains that the

bank's human capital strategy encompasses organizational development, capacity building, and employee skill enhancement through comprehensive training programs. This strategy emphasizes that employee readiness is crucial not only for meeting operational needs but also for anticipating rapid industry changes. When employees feel cared for, given opportunities to develop, and equipped with relevant skills, they are more committed to providing excellent service to customers. From a managerial perspective, Githaiga (2020) emphasized that human capital development should be a primary focus for banks, even when diversifying revenue through non-traditional services. This means that business strategy should not sacrifice the economic value of human capital. Banks that invest in employee competency development will benefit from higher productivity, operational efficiency, and improved customer service quality. This emphasizes that human capital strategy is not a cost, but rather a long-term investment. Human capital development cannot be separated from the psychological and emotional aspects of employees. Islam and Ahamed (2015) demonstrated that emotional intelligence, commitment, and self-awareness play a crucial role in HR development strategies. Banks that create a supportive, inclusive, and empowering work environment for employees will be more successful in increasing employee engagement. This high level of engagement will result in more empathetic, personalized, and satisfying service to customers.

External environment

The external environment consists of factors beyond a company's direct control but significantly impacting its operations. Generally, the external environment can be divided into two main categories: the microenvironment and the macroenvironment. The microenvironment encompasses factors surrounding the company and directly impacting its operations, such as competitors, consumers, suppliers, and distributors. The macroenvironment, on the other hand, is broader in scope, encompassing large-scale fundamental forces, such as economic, political, legal, technological, demographic, social, cultural, and government policy conditions (Choirunnisak, 2012). These two environmental categories create both opportunities and threats for companies, making a thorough understanding of them essential for formulating effective and sustainable business strategies. Political and legal factors also play a significant role. Government policies regarding benchmark interest rates, digital banking regulations, and customer data protection regulations significantly impact how banks operate. Research by Tarigan and Paulus (2019) confirms that legal protection for digital banking customers is a crucial element in building trust. Clear regulations provide certainty for customers and encourage banks to improve service quality. The social and cultural environment also shapes customer behavior patterns in using banking services. A society's values, norms, and customs often influence its decisions when choosing products or services. For example, increasing public awareness of Sharia principles has driven the growth of Islamic banking in Indonesia. This demonstrates that culture and societal beliefs are crucial factors in shaping the direction of the banking industry.

Business performance

Business performance is a key indicator that demonstrates the extent to which a company has achieved its stated goals through effective and efficient resource management. According to Giantari et al. (2022), business performance is the condition a company aims to achieve through the collective efforts of all its components in managing its resources. In other words, business performance reflects the tangible results of an organization's strategies, policies, and operational activities over a specific period. Mudjijah et al. (2022) explain that business performance can be measured across three main dimensions: financial, marketing, and operational. Chaithanapat et al. (2022) emphasize that business performance encompasses the evaluation of a company's achievements through financial and non-financial indicators. This means that not only financial report figures are important, but also non-financial aspects such as customer satisfaction, service quality, and the ability to innovate. Santoro et al. (2021) add that performance is the work results achieved by individuals or groups in accordance with applicable responsibilities, authorities, and ethical norms. Therefore, good performance is not only about financial achievement but also about compliance with laws and moral principles. Novais et al. (2021) state that performance can refer to the actual results of an activity, the process by which an activity is carried out, or the ability to achieve results according to objectives. This demonstrates that performance is multidimensional and dynamic, requiring a multi-faceted perspective. Meanwhile, Acikdilli et al. (2021), Crick et al. (2021), and Fatonah and Haryanto (2022) state that business performance is the accumulation of various company activities, including sales, profits, customer numbers, and business growth. In other words, business performance is a measure of a company's success in creating value for stakeholders.

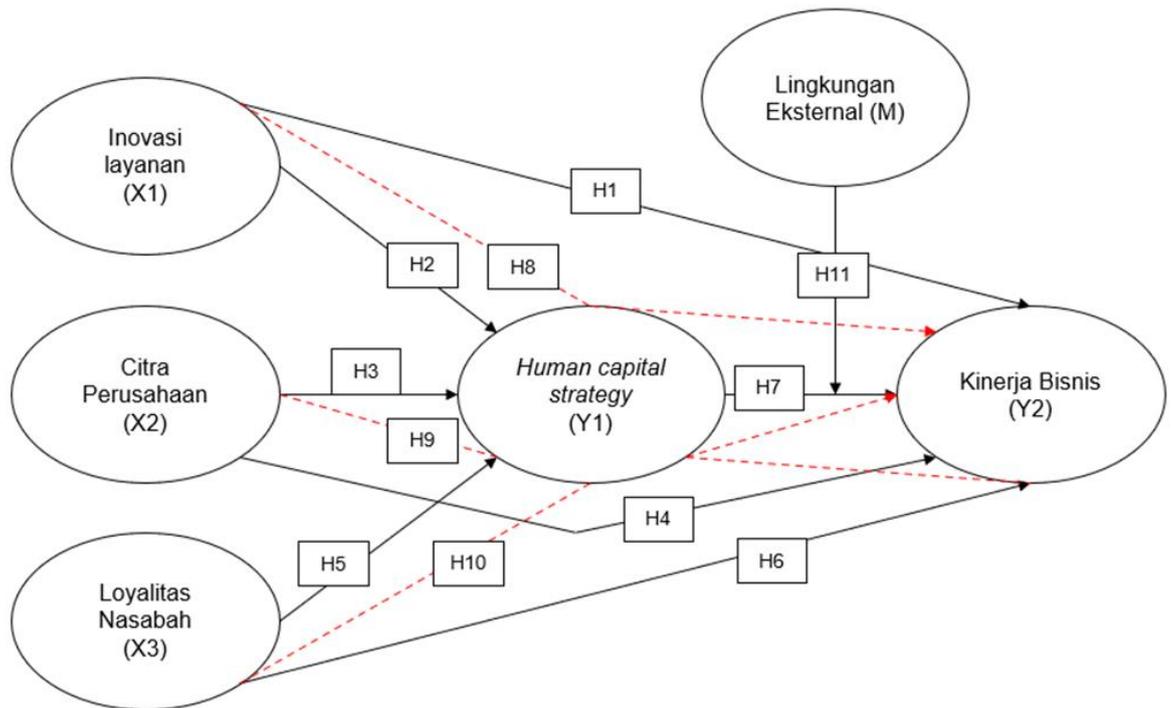


Figure 1 Conceptual Framework

Research Hypothesis

H1: Service innovation has a positive and significant effect on the human capital strategy of Bank Sultra in Southeast Sulawesi.

H2: Service innovation has a positive and significant effect on the business performance of Bank Sultra in Southeast Sulawesi.

H3: Corporate image has a positive and significant effect on the human capital strategy of Bank Sultra in Southeast Sulawesi.

H4: Corporate image has a positive and significant effect on the business performance of Bank Sultra in Southeast Sulawesi.

H5: Customer loyalty has a positive and significant effect on the human capital strategy of Bank Sultra in Southeast Sulawesi.

H6: Customer loyalty has a positive and significant effect on the business performance of Bank Sultra in Southeast Sulawesi.

H7: Human resource strategy has a positive and significant effect on the business performance of Bank Sultra in Southeast Sulawesi.

H8: Service innovation has a positive and significant effect on business performance through human capital strategy at Bank Sultra in Southeast Sulawesi.

H9: Corporate image has a positive and significant effect on business performance through human capital strategy at Bank Sultra in Southeast Sulawesi.

H10: Customer loyalty has a positive and significant effect on business performance through human capital strategy at Bank Sultra in Southeast Sulawesi.

H11: The external environment acts as a moderating variable in the influence between human capital strategy and the business performance of Bank Sultradi, Southeast Sulawesi.

Research Methods

This research will be conducted at Bank Sultra, located in Southeast Sulawesi. The population in this study is all Bank Sultra customers spread across various branch offices in Southeast Sulawesi. The total population recorded is 614,455 people, including customers from various social, economic, and regional backgrounds. The research sample was determined using a random sampling technique based on the Slovin formula with an error tolerance of 5%. From a total population of 548,194 Bank Sultra customers, a sample size of 400 respondents was obtained. The analytical tool used was SmartPLS 4.

Research Result

Q-Square Value

The goodness of fit model is used to determine the extent to which endogenous variables can explain the diversity of exogenous variables, or in other words, to determine the extent of the exogenous variable's contribution to the endogenous variable. The goodness of fit model in PLS analysis is measured using Q-Square predictive relevance (Q²). The results of the goodness of fit model are summarized in Table 1 below:

Table 1 Q-Square

	R-square	Q ² predict
Human Capital Strategy	0,433	0,409
Business Performance	0,694	0,634

Source: Data processing results using Smart PLS 4.0, 2025.

The Q²predict results demonstrate the model's predictive ability through the blindfolding procedure. The Q²predict value for Human Capital Strategy is 0.409 and for Business Performance is 0.634. Both values are above zero, indicating the model has good predictive relevance. The Q²predict value of 0.409 falls into the moderate predictive relevance category, while the value of 0.634 falls into the strong predictive relevance category. Thus, the research model "The Effect of Service Innovation, Corporate Image, Customer Loyalty on Human Capital Strategy and Business Performance Moderated by the External Environment at Bank Sultra in Southeast Sulawesi" can be said to have a strong empirical fit and high predictive relevance in explaining the relationship between variables.

Testing the Direct Effect Hypothesis

Based on the bootstrapping process, the direct effect coefficient value for this research model was obtained. A summary of the path analysis results in this study is presented in the table below:

Table 2 Summary of Results of Direct Influence Path Analysis

	Original sample	P values	Ket
Service Innovation -> Human Capital Strategy	0,203	0,000	Significant
Service Innovation -> Business Performance	0,115	0,000	Significant
Company Image -> Human Capital Strategy	0,366	0,000	Significant
Company Image -> Business Performance	0,121	0,001	Significant
Customer Loyalty -> Human Capital Strategy	0,277	0,000	Significant
Customer Loyalty -> Business Performance	0,149	0,000	Significant
Human Capital Strategy -> Business Performance	0,175	0,003	Significant

Source: Data processing results using Smart PLS 4.0, 2025

The results of the study indicate that the three main variables Service Innovation, Corporate Image, and Customer Loyalty—all have a positive and significant influence on both Bank Sultra's Human Capital Strategy and Business Performance. Service Innovation has been shown to improve HR strategy ($\beta = 0.203$; $p < 0.05$) and business performance ($\beta = 0.115$; $p < 0.05$). This means that the better the product, process, and service technology innovation, the stronger the HR development strategy and the higher the bank's business performance. Corporate Image also plays a significant role, with a significant influence on Human Capital Strategy ($\beta = 0.366$; $p < 0.05$) and Business Performance ($\beta = 0.121$; $p < 0.05$). These findings demonstrate that a company's reputation, identity, and positive image can strengthen its HR strategy while driving increased revenue, margins, and market share.

In addition, Customer Loyalty significantly contributes to HR strategy ($\beta = 0.277$; $p < 0.05$) and Business Performance ($\beta = 0.149$; $p < 0.05$), indicating that the higher the customer's intention to continue using and recommending the service, the stronger the HR efforts and the better the bank's business performance. Finally, Human Capital Strategy itself has a positive effect on Business Performance ($\beta = 0.175$; $p < 0.05$), indicating that employee development, retention, and motivation play an important role in increasing service revenue, net interest margin, and market share growth. Overall, these results underscore the importance of innovation, corporate reputation, customer loyalty, and HR strategy in strengthening Bank Sultra's business performance.

Indirect Effect Hypothesis Testing

This study, in addition to analyzing the direct influence of exogenous variables on endogenous variables, also analyzes the indirect influence through the role of mediation. Table 3 below will describe the indirect influence between research variables, to prove whether the indirect influence or mediation has a role or not. The results of the analysis of the mediation role path can be presented in the following table:

Table 3 Results of Indirect Influence Analysis (Mediation)

	Original sample	P values	Ket
Service Innovation -> Human Capital Strategy -> Business Performance	0,035	0,033	Partial mediation
Corporate Image -> Human Capital Strategy -> Business Performance	0,064	0,012	Partial mediation
Customer Loyalty -> Human Capital Strategy -> Business Performance	0,049	0,017	Partial mediation

Source: Data processing results using Smart PLS 4.0, 2025

The results of this study indicate that Human Capital Strategy acts as a partial mediator in the relationship between Service Innovation, Corporate Image, and Customer Loyalty on Business Performance. First, Service Innovation has a significant indirect effect on Business Performance through Human Capital Strategy (coefficient 0.035; $p < 0.05$), indicating that innovation in products, processes, and service technology can strengthen HR strategy and ultimately improve business performance. Second, Human Capital Strategy also partially mediates the effect of Corporate Image on Business Performance (coefficient 0.064; $p < 0.05$), indicating that the better a company's identity, reputation, and image, the stronger its HR strategy, which in turn drives increased revenue, net interest margin, and market share. Third, Customer Loyalty has a significant indirect effect on Business Performance through Human Capital Strategy (coefficient 0.049; $p < 0.05$), indicating that increased customer loyalty drives a stronger HR strategy, thus impacting business performance. Since all direct paths from the three variables remain significant, the role of Human Capital Strategy can be confirmed to only strengthen the influence of each variable on Business Performance and not be the only path of influence.

Moderation Effect Analysis

The following table will illustrate the moderating effect between research variables, to prove that the moderating effect has a strong or weak influence from the moderating effect according to Kenny (2018) in Hair, et al 2021) interpretation of the moderating effect (0.0005) Low, (0.010) Medium and (0.025) High, then the analysis results can be seen in the SmartPLS 4 output results in the following Indirect Effects table:

Table 4 Moderation Influence between Research Variables

	Original sample	P values	Ket
External Environment x Human Capital Strategy -> Business Performance	0,134	0,012	Significant

Source: Data processing results using Smart PLS 4.0, 2025

The analysis results show that the External Environment plays a significant moderator role in the influence of Human Capital Strategy on Business Performance, with a coefficient value of 0.134 and a p-value of $0.012 < 0.05$. This finding indicates that the strength of the influence of Human Capital

Strategy on Business Performance will increase when external environmental conditions reflected by indicators of competitors, new competitors, buyer bargaining power, and substitute products are stronger. In other words, the higher the external environmental pressure, the more important a good HR strategy becomes in driving Bank Sultra's business performance. This indicates that the role of Human Capital Strategy will have a greater impact on increasing service fee income, net interest margins, and market share growth when banks are faced with increasingly fierce competition.

Discussion

The Influence Of Service Innovation On Bank Sultra's Human Capital Strategy

The research results show that service innovation has a positive and significant impact on Bank Sultra's Human Capital Strategy. Innovations in products, processes, and technology strengthen employee development, retention, and motivation strategies. Bank Sultra savings customers in Southeast Sulawesi feel that various service updates require employees to be more competent, responsive, and consistent in providing services. Therefore, the higher the level of service innovation, the stronger the bank's HR strategy. Each service innovation indicator has been shown to play a role in strengthening Human Capital Strategy. New product innovations require employees to have a better understanding of the product, thus increasing the need for employee development. Service process innovations, which make transaction flows more efficient, require the retention of qualified employees to maintain service consistency. Technological innovations encourage increased employee motivation as they must adapt to the ever-evolving digital system. The characteristics of Bank Sultra's customers also strengthen this relationship. The predominance of productive-age and highly educated customers increases expectations for fast, modern, and accurate service. This pressure aligns with human capital theory, which argues that the demands of highly literate users will encourage organizations to improve employee competency. Furthermore, the large number of existing customers makes stable service quality crucial. The variable description also indicates that service innovation is in the good category, particularly in the service process dimension, which received the highest score. This confirms that customers most notice changes in transaction process efficiency. Loading factor evaluation shows that service process is the most dominant indicator describing service innovation, while employee retention is the strongest indicator of Human Capital Strategy. These findings suggest that the retention of experienced employees is crucial for maintaining the quality of customer interactions. This study's findings align with those of Sriviboon (2022), who found that service innovation has a significant effect on Human Capital Strategy. However, these results differ from the study by Ratna & Panjitan (2023), which found an insignificant effect. This difference may be due to variations in customer characteristics, digital literacy levels, and service expectations across different research subjects. At Bank Sultra, the predominance of productive and highly educated customers reinforces the demand for modern services, thus significantly influencing service innovation's HR strategy.

The Influence Of Service Innovation On Bank Sultra's Business Performance

The results of the study indicate that service innovation has a positive and significant impact on Bank Sultra's business performance. Increased innovation in products, processes, and technology has resulted in increased service fee income, net interest margins, and market share growth. Bank Sultra savings customers in Southeast Sulawesi feel that service updates make transactions easier and more convenient, thus encouraging loyalty and increased use of savings products, which ultimately improves business performance. Each service innovation indicator contributes equally to business performance components. New product innovation increases the relevance of savings options for customers, service process innovation creates more efficient transactions, thus increasing savings activity, and technological innovation expands digital access, triggering increased transaction volume. All these indicators work in an integrated manner to consistently strengthen business performance. Customer characteristics dominated by productive age, high education level, and long savings experience strengthen the relationship between service innovation and business performance. This group is responsive to fast, practical, and modern services, so good innovation directly increases transaction intensity and bank revenue. According to consumer behavior theory, users with high economic activity are more responsive to innovations that provide convenience. Variable descriptions show that business performance is in the very good category. Service fee income received the highest score because customers perceive costs commensurate with service quality. Net interest margin has the largest loading factor as a key indicator of business performance, while market share growth also shows a significant contribution, albeit at the lowest level. This confirms that service innovation creates positive experiences that encourage increased service usage and expand the customer base. This finding is consistent with research by Sriviboon (2022) and Feng et al. (2021), which states that service

innovation has a significant impact on improving business performance. These results are also supported by the findings of Azhari & Ali (2024) and Lin (2013), which confirm that service innovation improves competitiveness and business performance, especially in service-based organizations. However, these results differ from the findings of McDermott & Prajogo (2012), which stated that service innovation had no significant impact. This difference is suspected to be caused by customer characteristics, level of digital service usage, and readiness to adapt, which differ from the conditions of Bank Sultra customers, who are highly responsive to service innovation.

The Influence Of Corporate Image On Bank Sultra's Human Capital Strategy

The results of the study indicate that corporate image has a positive and significant impact on Human Capital Strategy at Bank Sultra. The stronger the bank's identity, reputation, and image compared to competitors, the stronger the employee development, retention, and motivation strategies. Bank Sultra savings customers in Southeast Sulawesi view corporate image as a representation of service professionalism, thus this positive perception encourages the bank to ensure that employees possess competencies and work behaviors that align with the institution's image. Each indicator of corporate image—identity, image compared to competitors, and reputation—contributes harmoniously to HR strategy. A recognizable identity reinforces the need for employee development, image compared to competitors emphasizes the importance of retention to maintain stable service quality, while a strong reputation demands employee motivation to maintain consistent work ethic. Thus, all aspects of image strengthen the foundation of HR strategy. The characteristics of Bank Sultra customers also strengthen this relationship. Productive-age customers require modern and reliable services, while highly educated customers assess the bank's image through employee interactions and service consistency. Based on human capital theory, a strong image will increase user expectations, so organizations need to strengthen employee competencies. Customers with long savings experience also demand stable services, making development and retention strategies very important. Variable descriptions indicate that customers highly value corporate image, particularly in terms of identity and reputation. Competitor image is also rated favorably, albeit slightly lower, necessitating the strengthening of human resources to maintain service competitiveness. Factor loadings indicate that reputation and competitor image have the largest contribution, underscoring the importance of employee retention and motivation in maintaining positive customer perceptions. This finding aligns with research by Sriviboon (2022), which concluded that corporate image significantly influences Human Capital Strategy. However, this finding differs from research by Ratna & Panjitan (2023), which found that corporate image had no significant effect. This difference may be influenced by user characteristics and different organizational contexts. At Bank Sultra, high customer trust in the bank's identity and reputation significantly strengthens the influence of image on HR strategy.

The Influence Of Corporate Image On Bank Sultra's Business Performance

The results of the study indicate that corporate image has a positive and significant impact on Bank Sultra's business performance. The stronger the bank's identity, reputation, and image compared to competitors, the higher its service fee revenue, net interest margin, and market share growth. Customers view corporate image as a representation of service professionalism, so this positive perception encourages increased transaction activity and ultimately improves business performance. Each indicator of corporate identity, image compared to competitors, and reputation has a direct impact on all business performance indicators. A strong identity boosts customer confidence, resulting in increased transactions; image compared to competitors maintains service usage preferences and strengthens net interest margins; while a good reputation fosters public trust, which increases market share. These three indicators work together to reinforce each other as key drivers of business performance. The characteristics of Bank Sultra's customers further strengthen the influence of image on performance. Productive-age customers require stable and modern institutions, while highly educated customers assess image through track records and service quality. Based on service marketing theory, corporate image shapes user preferences, which then impact revenue growth. Customers who have been saving for a long time are also more responsive to a strong image, thus maintaining their transaction activity. Variable descriptions indicate that customers perceive corporate image favorably, particularly in terms of identity and reputation, which drives increased service usage and strengthens revenue and market share. Loading factors indicate that reputation and image among competitors contribute significantly to performance, while identity also remains a strong influence in shaping service usage decisions. This finding aligns with research by Respati et al. (2024), Shah et al. (2022), Budiman et al. (2023), and Sriviboon (2022), which concluded that corporate image increases trust, revenue, and competitiveness, thus improving business performance. However, these results

differ from those of Janitra (2014), who found no significant effect of image on performance. This difference is likely due to user characteristics and differing levels of trust compared to Bank Sultra customers, who exhibit higher levels of trust, resulting in a stronger impact on business performance.

The Influence Of Customer Loyalty On Bank Sultra's Human Capital Strategy

The results of the study indicate that customer loyalty has a positive and significant impact on Human Capital Strategy at Bank Sultra. The higher the repurchase and recommendation intentions, the stronger the need for the bank to strengthen employee development, retention, and motivation strategies. The high loyalty of savings customers in Southeast Sulawesi demands stable service quality, so HR strategies must be directed at maintaining service consistency. Each loyalty indicator strengthens HR strategies. Repurchase intentions emphasize the importance of employee competency development and retention to provide reliable service, while recommendation intentions emphasize the need for motivation and a friendly and responsive service attitude. Both indicators encourage companies to ensure employees have quality service that can maintain positive customer experiences. The characteristics of Bank Sultra customers, especially the dominance of productive age, high education levels, and long customer tenure, make loyalty increasingly influential on HR strategies. Based on service marketing theory, loyalty is formed from consistent service experiences; therefore, the more loyal customers, the greater the need for organizations to strengthen Human Capital Strategies to maintain long-term relationships. Variable descriptions and loading factor values indicate that customer loyalty is in the very good category and both indicators have a strong contribution. This emphasizes that HR strategies must be directed at improving employee competency, motivation, and retention to maintain service quality. This finding aligns with Sriviboon (2022), who stated that customer loyalty significantly influences Human Capital Strategy. However, this result differs from Ratna & Panjitan (2023), who found an insignificant effect. This difference is likely due to different customer characteristics and levels of service experience. At Bank Sultra, loyalty is much stronger, making its impact on HR strategy more pronounced.

The Influence Of Customer Loyalty On Bank Sultra's Business Performance

The results of the study indicate that customer loyalty has a positive and significant impact on Bank Sultra's business performance. High repurchase intentions and recommendation intentions have been shown to increase service fee income, net interest margin, and market share growth. Satisfied customers tend to maintain savings and introduce services to others, resulting in increased transaction intensity, deposit stability, and number of users, ultimately strengthening the bank's business performance. Both loyalty indicators directly contribute to business performance. Repurchase intentions increase transaction volume and average balance, thereby strengthening service income and net interest margin. Recommendation intentions encourage the growth of new customers, thereby increasing market share. The characteristics of Bank Sultra's customers, who are predominantly of productive age, highly educated, and have long-term relationships with the bank, further strengthen the influence of loyalty on improving business performance. Based on service marketing theory, loyalty creates repeat transactions and market expansion through user recommendations. The variable description shows that loyalty is in the very good category, both in terms of repurchase intentions and recommendation intentions. High loading factor values for both indicators confirm that both have a balanced role in shaping loyalty and driving increased income, interest efficiency, and market expansion. These findings align with research by Sriviboon (2022), Fernandes Sampaio et al. (2020), Ismail (2023), and Oiku et al. (2022), which states that customer loyalty significantly impacts business performance and improves organizational performance through repeat transactions and market growth. However, these results differ from those of Rahadjeng et al. (2022), who found that loyalty had no significant impact on business performance. This difference may be due to different customer characteristics, transaction behavior, and levels of trust. Bank Sultra's customer loyalty is considered very strong, thus having a more significant impact on business performance.

The Influence Of Human Capital Strategy On Bank Sultra's Business Performance

The results of the study indicate that Human Capital Strategy has a positive and significant impact on Bank Sultra's Business Performance. The better the employee development, retention, and motivation strategies, the higher the service fee income, net interest margin, and market share growth. Customers consider employee quality as an important factor in creating transaction convenience and satisfaction, so improving HR quality directly strengthens the bank's business performance. Each Human Capital Strategy indicator contributes to business performance. Employee development improves service skills, which impacts service revenue increases. Employee retention maintains

consistent service quality, thereby strengthening the net interest margin. Employee motivation creates fast, friendly, and responsive service interactions, thereby increasing transaction intensity and market share growth. This indicates that all HR strategy indicators work in harmony to drive business performance. The characteristics of Bank Sultra's customers, who are predominantly of productive age, highly educated, and many who have been saving for a long time, further strengthen the influence of HR strategy on business performance. Based on human capital theory, employee quality determines the value of the service received by users and has a direct impact on the institution's performance. Customers expect fast, consistent, and professional service, so a strong HR strategy is crucial for revenue growth and market share. The variable description shows that Human Capital Strategy is in the high category. Employee motivation is the highest indicator and demonstrates a friendly and prompt service experience. Employee retention is considered good and creates a sense of security due to stable service. Employee development, although the lowest, remains in the good category and indicates the need for competency improvement to meet modern service demands. This condition confirms that a strong HR strategy supports the bank's business performance. Loading factor values are also high for all indicators, especially retention and motivation, indicating that the continuity of experienced employees and high work morale play a critical role in maintaining service stability and driving revenue growth and market share. Employee development remains a significant contributor to adapting to evolving service needs. This study's findings align with research by Sriviboon (2022), which states that Human Capital Strategy has a significant impact on improving business performance. These results are further supported by Aziz and Puspita (2023), who found that a strong HR strategy enhances an organization's ability to achieve optimal business performance. Both findings confirm that employee development, retention, and motivation are key drivers of revenue growth, interest efficiency, and market share expansion at Bank Sultra.

The Influence Of Service Innovation On Business Performance Through Human Capital Strategy At Bank Sultra

The results of the study indicate that the indirect effect of Service Innovation on Business Performance through Human Capital Strategy is significant. This means that the better the innovation in products, service processes, and service technology, the stronger the employee development, retention, and motivation strategies. This strengthening of the HR strategy impacts increased service fee revenue, net interest margin, and market share growth. Customers view innovation as an important part of the transaction experience, so consistent innovation increases confidence that employees have been professionally prepared and ultimately strengthens the bank's business performance. Each service innovation indicator contributes differently to the HR strategy. New product innovation requires employee development to provide clear service explanations. Service process innovation emphasizes the importance of employee retention to maintain smooth and consistent service. Technological innovation emphasizes the need for employee motivation to master digital systems. These three aspects strengthen the HR strategy, which then impacts increased revenue, interest efficiency, and market share expansion. The characteristics of Bank Sultra's customers also strengthen this mediation channel. Productive-age customers prioritize fast and efficient service, highly educated customers assess innovation critically, and existing customers demand service stability. Based on human capital theory, innovation can only generate business value if supported by employee capacity, making HR strategy a crucial pathway in linking service innovation to business performance. Variable descriptions indicate that service innovation is in the good category, particularly in terms of service process efficiency, which is most prominently assessed by customers. New products and service technology are also positively assessed, although the technology still requires improved stability. HR strategy is also considered good, particularly employee motivation and retention, which supports the effectiveness of innovation in improving business performance. High loading factor values for the service process indicator, as well as the retention and motivation indicators, strengthen the significance of the mediation pathway, as the strongest indicator for innovation coincides with the strongest indicator for HR strategy. This finding aligns with research by Sriviboon (2022) which states that service innovation significantly influences business performance through HR strategy. The consistency of these findings emphasizes that innovation can only be translated into optimal business performance when employees have adequate competence, motivation, and readiness.

The Influence Of Corporate Image On Business Performance Through Human Capital Strategy At Bank Sultra

The results of the study indicate that corporate image significantly influences business performance through human capital strategy. A strong corporate identity, a good reputation, and a

perceived superiority over competitors encourage banks to develop more effective HR strategies. A sound HR strategy encompassing employee motivation, retention, and competency can improve service quality, thereby contributing to increased service fee revenue, net interest margin, and market share growth. Bank Sultra savings customers view corporate image as a key indicator of service quality, thus a positive image drives the need for friendly, skilled, and consistent employees. Each indicator of corporate image has a different influence on HR strategy. A strong identity encourages employee development, a superior image compared to competitors emphasizes the importance of retaining experienced employees, while a positive reputation increases the need for employee work motivation. The characteristics of customers of productive age, higher education, and long-term loyalty strengthen the role of HR strategy as a channel connecting corporate image with business performance. This finding is in line with human capital theory, which emphasizes that performance only improves if a good image is accompanied by effectively managed HR capacity. The analysis also shows that the highest loading factor on the corporate image variable comes from reputation and image among competitors, while in HR strategy, the most dominant indicators are retention and motivation. This explains why the indirect effect is significant: the strongest indicators in both variables reinforce each other in influencing improved business performance. This finding is consistent with Sriviboon (2022), who found that corporate image improves business performance through HR strategies. However, this result differs from Ratna and Panjitan (2023), who stated that corporate image has no significant effect through HR strategies. This difference is likely influenced by user characteristics, the level of competition, and the level of trust in different financial institutions. In the context of Bank Sultra, a strong reputation and positive customer perceptions make HR strategies play a crucial role in strengthening the relationship between corporate image and business performance.

The Influence Of Customer Loyalty On Business Performance Through Human Capital Strategy At Bank Sultra

Research shows that customer loyalty significantly impacts business performance through human capital strategy. High repurchase and recommendation intentions strengthen HR strategies, resulting in increased service fee revenue, net interest margin, and market share growth. For Bank Sultra savings customers, loyalty reflects confidence in service quality. Therefore, the more loyal a customer is, the higher the demand for professional, friendly, and consistent employee performance. Each loyalty indicator provides a different impetus for HR strategies. Repurchase intentions demand increased employee development to maintain service quality, while recommendation intentions reinforce the importance of employee retention to ensure consistent service delivery. Together, these two indicators enhance employee motivation, enabling HR strategies to translate customer loyalty into improved business performance. Customer characteristics of productive age, higher education, and long-term loyalty strengthen this mediation pathway. Loyalty can only lead to improved performance if employees are able to provide consistent and professional service. This aligns with service marketing theory, which emphasizes that customer loyalty is a source of competitive advantage when supported by quality human resources. Descriptive analysis shows that customer loyalty is in the very good category, particularly for repurchase intentions. HR strategies are also in the good category, with motivation as the strongest indicator, followed by retention. This combination of values explains that customer loyalty can translate into higher business performance when HR strategies are effective. Strong factor loadings on both loyalty indicators, as well as retention and motivation indicators, explain why the indirect pathway is significant. This finding aligns with research by Sriviboon (2022), which states that customer loyalty improves business performance through HR strategies. However, this result differs from Ratna and Panjitan (2023), who found that loyalty had no significant effect through HR strategies. This difference is likely due to variations in customer characteristics, the level of competition, and the quality of HR in each study area. In the context of Bank Sultra, high loyalty and consistent service make HR strategies a key factor strengthening the influence of loyalty on business performance.

The Influence Of The External Environment Acts As A Moderating Variable In The Influence Between Human Capital Strategy And Bank Sultra's Business Performance.

Research shows that the external environment plays a significant role as a moderator in the relationship between Human Capital Strategy and Business Performance. The higher the competitive pressure, the emergence of new competitors, the increasing bargaining power of buyers, and the number of substitute products, the stronger the role of HR strategy in increasing service fee revenue, net interest margin, and market share growth at Bank Sultra. Savings customers assess that dynamic competition requires banks to strengthen employee competency, retention, and motivation to maintain superior service quality. Therefore, HR strategy has a greater impact when industry competition is

increasingly intense. Each external environmental indicator strengthens the effect of HR strategy. Competitive pressure demands increased employee competency, while the entry of new competitors demands consistent service, thus strengthening employee retention. High bargaining power of buyers increases the need for responsive service, making employee motivation key. The presence of substitute products such as fintech also encourages employees to provide a superior service experience. All of these indicators enhance the ability of HR strategy to drive improved business performance. Customer characteristics also strengthen the moderating external environment. Productive and highly educated customers have many service options, making HR quality a primary reason they continue to choose Bank Sultra. Existing customers are also sensitive to market dynamics, making the role of HR strategy increasingly critical in maintaining loyalty and transaction stability. This aligns with the theory of competitive advantage, which states that HR is a key instrument in dealing with industry pressures. Variable descriptions indicate that customers highly value the external environment, particularly competitors and new competitors. This assessment requires employees to maintain the quality of interactions to maintain the bank's competitive position. Buyer bargaining power and the availability of substitute products emphasize the need for an adaptive HR strategy, particularly in developing employee competencies and motivation. High factor loadings for the competitor and substitute product indicators reinforce the significance of external environmental moderation. These findings align with research by Aziz and Puspita (2023), which asserts that the external environment strengthens the influence of Human Capital Strategy on business performance. These results indicate that as competitive pressures increase, organizations increasingly rely on the quality, consistency, and motivation of employees to maintain business performance. Therefore, Bank Sultra needs to develop an adaptive HR strategy to maintain business performance despite increasing external environmental pressures.

Conclusion

Based on the results of the research analysis and discussion on the influence of service innovation, corporate image, and customer loyalty on human capital strategy and business performance, moderated by the external environment at Bank Sultra in Southeast Sulawesi, the following conclusions can be drawn: Service Innovation has a positive and significant influence on Human Capital Strategy. This suggests that the better the new product innovation, service process innovation, and service technology innovation implemented by Bank Sultra, the stronger the employee development, retention, and motivation strategies implemented to improve service quality for savings customers. Service Innovation has a positive and significant influence on Business Performance. Increased innovation in products, processes, and service technology results in more efficient, attractive, and user-friendly services, thus directly impacting increased service revenue, net interest margin, and market share growth. Corporate Image has a positive and significant influence on Human Capital Strategy. Indicators of corporate identity, image compared to competitors, and an improved reputation drive employee development, retention, and motivation strategies, reflecting the company's quality and professionalism. Corporate Image has a positive and significant influence on Business Performance. A strong identity, a positive reputation, and positive public perception directly improve business performance through service revenue, net interest margin, and market share growth. Customer loyalty has a positive and significant influence on human capital strategy. The higher a customer's repurchase and recommendation intentions, the stronger the bank's employee development, retention, and motivation strategies. Customer loyalty has a positive and significant influence on business performance. Loyal customers directly contribute to increased service revenue, interest margins, and market share growth at Bank Sultra. The analysis shows that human capital strategy has a positive and significant influence on business performance. Strong employee development, retention, and motivation strategies can improve service quality and support improved business performance. The analysis shows that human capital strategy partially mediates the effect of service innovation on business performance. Service innovation still has a direct influence on business performance, but it is stronger when mediated through HR strategy, so the mediation role is only reinforcing. Human capital strategy partially mediates the effect of corporate image on business performance. Corporate image still has a direct influence, but it is stronger when mediated by employee development, retention, and motivation strategies. Human capital strategy partially mediates the effect of customer loyalty on business performance. Customer loyalty still has a direct influence on business performance, but it is more optimal when strengthened through HR strategy. The analysis shows that the external environment has a significant moderating effect in strengthening the influence of human capital strategy on business performance. Competitive pressure, the emergence of new competitors, buyer bargaining power, and substitute products make a strong HR strategy increasingly important to drive improved

business performance at Bank Sultra in intense competitive conditions. Although the results of the study showed a positive and significant influence on all tested variables, the presence of the lowest indicator indicates that the customer experience in receiving services is not fully optimal, especially in the digital aspect and service differentiation. By adding the service quality variable, further research will be able to capture more comprehensively the factors that shape customer perceptions, bridge the influence of innovation, corporate image, and HR strategy, and provide a stronger explanation of how improving service quality can encourage loyalty, strengthen competitiveness, and ultimately improve Bank Sultra's business performance amidst increasingly fierce competition in the banking industry.

Limitations

The findings of this study have limitations in terms of generalizability because the research was only conducted at Bank Sultra in Southeast Sulawesi. The internal conditions, customer characteristics, level of competition, and external environmental dynamics at Bank Sultra are certainly different from those at other banks, both regional banks in different provinces and national banks. Therefore, the results of this study cannot be fully generalized to other banking contexts in Indonesia. To address this limitation, further research is needed with a broader sample size from various banking institutions to increase external validity and strengthen the applicability of the conceptual model to more diverse contexts.

This study used a cross-sectional design, where data was collected at a single point in time. This design limits the study's ability to assess the dynamics of possible changes in service innovation, corporate image, customer loyalty, Human Capital Strategy, and the influence of the external environment over the long term. Because the data only captures a moment in time, this study is unable to provide a picture of development patterns, stability of influence, or strategic changes that may occur over time in the banking industry. To gain a deeper understanding of the ongoing effects and causal relationships between variables, future research needs to use longitudinal or experimental designs so that temporal dynamics and long-term effects can be observed more comprehensively.

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