

DAFTAR PUSTAKA

- Acharya, V. V., Cooley, T., Richardson, M., & Walter, I. (2010). Manufacturing tail risk: A perspective on the financial crisis of 2007–2009. *Foundations and Trends® in Finance*, 4(4), 247–325. <https://doi.org/10.1561/050>
- Armstrong, M., & Taylor, S. (2020). *Human resource management practice* (15th ed.). Kogan Page.
- Basel Committee on Banking Supervision. (2023). *Basel IV: Regulatory framework for strengthening financial stability*. Bank for International Settlements. <https://www.bis.org>
- Colquitt, J. A. (2012). Organizational justice. In S. W. J. Kozlowski (Ed.), *The Oxford handbook of organizational psychology* (Vol. 1, pp. 526–547). Oxford University Press.
- Cropanzano, R., Bowen, D. E., & Gilliland, S. W. (2007). The management of organizational justice. *Academy of Management Perspectives*, 21(4), 34–48.
- Cummings, T. G., Worley, C. G., & Donovan, P. (2016). *Organization development and change* (11th ed.). Stamford, CT: Cengage Learning.
- DeYoung, R., Evanoff, D. D., & Molyneux, P. (2020). Mergers and acquisitions of financial institutions: A comparative review. *Journal of Banking and Finance*, 48(6), 200–225.
- Dukcapil Kemendagri. (n.d.). Statistik kependudukan Indonesia. Retrieved from <https://www.dukcapil.kemendagri.go.id>
- European Banking Authority. (2023). *Banking consolidation trends in the European Union* (Annual Report). <https://www.eba.europa.eu>
- Goecke, T., Michaelis, B., & Schweizer, L. (2018). Retention strategies in M&A processes – An exploratory case study on turnover during mergers and acquisitions in the German software industry. *Advances in Mergers and Acquisitions*, 17, 165–184.
- Gopalan, N., Bansal, A., & Dixit, V. (2020). Driving transformation: How to align purpose, performance, and people. *McKinsey & Company Discussion Paper*.
- Johnson, K., & Lee, J. (2021). Digital banking trends and mergers: The case of Morgan Stanley and E*TRADE. *Journal of Financial Markets*, 14(3), 304–316. <https://doi.org/10.1016/j.finmar.2020.11.002>
- Kementerian BUMN. (2020). *AKHLAK sebagai core values BUMN*. <https://bumn.go.id/media/news/akhlaq-sebagai-core-values-bumn>
- Kinicki, A., & Fugate, M. (2021). *Organizational behavior: A practical, problem-solving approach* (3rd ed.). McGraw-Hill Education.

- Kotter, J. P., & Rathgeber, H. (2021). *Change: How organizations achieve hard-to-imagine results in uncertain and volatile times*. Wiley.
- Kubo, K., & Saito, T. (2012). Employee dissatisfaction and turnover during post-merger integration: Evidence from Japan. *Asian Economic Journal*, 26(3), 287–304.
- Maxwell, J. A. (2013). *Qualitative research design: An interactive approach* (3rd ed.). Sage Publications.
- McGill, R., & Sheehan, J. (2008). Global banking mergers: Competitive strategies and efficiency gains. *International Journal of Financial Studies*, 5(4), 210–225.
- Milkovich, G. T., Newman, J. M., & Gerhart, B. (2022). *Compensation* (14th ed.). McGraw-Hill Education.
- Morgan Stanley. (2020). *Annual report 2020: Strategic partnership and digital transformation*. <https://www.morganstanley.com>
- Otoritas Jasa Keuangan. (2020). *POJK No. 12/POJK.03/2020 tentang konsolidasi bank umum*. Otoritas Jasa Keuangan. <https://www.ojk.go.id>
- Otoritas Jasa Keuangan. (2021). *Laporan tahunan perbankan syariah 2021*. Otoritas Jasa Keuangan.
- Otoritas Jasa Keuangan. (2022). *Laporan tahunan perbankan syariah 2022*. Otoritas Jasa Keuangan.
- Project Management Office (PMO) PT XYZ. (2021a). *Laporan konsolidasi sistem remunerasi pascamerger PT XYZ tahun 2021*. Dokumen internal, tidak dipublikasikan.
- Project Management Office (PMO) PT XYZ. (2021b). *Laporan harmonisasi benefit dan fasilitas pegawai PT XYZ tahun 2021*. Dokumen internal, tidak dipublikasikan.
- PT XYZ. (2021). *Laporan tahunan 2021*. PT XYZ.
- PT XYZ. (2022). *Laporan tahunan 2022*. PT XYZ.
- PT XYZ. (2023). *Laporan tahunan 2023*. PT XYZ.
- PT XYZ. (2024). *Laporan tahunan 2024*. PT XYZ.
- Survey Employee Engagement – AKHLAK Culture Health Index (ACHI). (2021). *Laporan hasil survei ACHI PT XYZ tahun 2021*. Human Capital Division, PT XYZ.
- Survey Employee Engagement – AKHLAK Culture Health Index (ACHI). (2022). *Laporan hasil survei ACHI PT XYZ tahun 2022*. Human Capital Division, PT XYZ.
- Survey Employee Engagement – AKHLAK Culture Health Index (ACHI). (2023). *Laporan hasil survei ACHI PT XYZ tahun 2023*. Human Capital Division, PT XYZ.



- Thompson, A. A., Strickland, A. J., & Gamble, J. E. (2022). *Crafting & executing strategy: Concepts and cases* (22nd ed.). McGraw-Hill Education.
- Yin, R. K. (2016). *Qualitative research from start to finish* (2nd ed.). The Guilford Press.
- Yukl, G. (2020). *Leadership in organizations* (9th ed.). Pearson Education.