

Determinants of Islamic Bank Employee Performance through Job Satisfaction

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Abstract

The Indonesian banking world is experiencing very rapid development, more and more new banks are popping up such as Islamic banks, so that business in the banking world is increasingly competitive. The research objective was to determine the effect of religious culture, and Islamic leadership on employee performance through job satisfaction. This research is causal associative research and examines the effect of intervening variables using path analysis. The research was conducted in 2022, from a saturated sample, a sample of 80 respondents was obtained. The results of this study are that religious culture and Islamic leadership partially have a significant effect on employee performance. Religious culture has no significant effect on job satisfaction. Islamic leadership has a significant effect on job satisfaction. Job satisfaction has a significant effect on employee performance. Religious culture has a significant influence on employee performance through job satisfaction. Islamic leadership has a significant influence on employee performance through job satisfaction. In the Sobel test, job satisfaction cannot mediate the relationship between religious culture and employee performance. Job satisfaction can mediate the relationship between Islamic leadership and employee performance. The implications of this research are that employees at Bank Syariah Indonesia feel high job satisfaction and have an understanding that working well for a living is worship. Leaders need to improve employee performance by implementing a culture of religiosity and increasing solidarity among employees to achieve optimal job satisfaction.

Keywords: Employee Performance; Islamic Leadership; Job Satisfaction; Religious Culture

INTRODUCTION

The growing Industrial Revolution makes companies have to be able to optimize human resources and find ways to manage human resources (Poba-Nzaou et al., 2020) The relationship between employees and leaders is one of the determining factors for the success of an organization (Addin, 2020). Employee relations with Islamic leaders are the most important organizational assets and play a strategic role in the organization as thinkers, planners, and managers of organizational activities (Malik et al., 2022). To achieve organizational goals,

employees need a good leadership style and organizational culture. It can also optimize employee satisfaction in carrying out their work (Streimikiene et al., 2021).

Banks have a very important role in improving the economic and social welfare of the people of a country, and Islamic banks can be an alternative in helping to achieve this (Lakis & Baltušytė, 2018). The success of an organization is closely related to the quality of Employee Performance, and organizations should need to improve the quality of human resources and increase Job Satisfaction for employees (Elrehail et al., 2020). The development of Islamic banks in Indonesia formally only started in 1992 and was seriously developed in 1998. With the enactment of Law No. 10 of 1998 and Law No. 21 of 2008 concerning Islamic Banking, the development of the national Islamic Banking industry has become increasingly have an adequate legal basis and will encourage faster growth (Undang-Undang Perlindungan Pekerja Migran Indonesia, 2017). The banking world in Indonesia is currently experiencing very rapid development, new banks are increasing such as Islamic banks so business in the banking world is increasingly competitive and tight. Realities like this cannot be avoided so every bank is required to use various approaches to maintaining its business (Mustapita, 2021).

Table 1. Development of Islamic Banks in Indonesia

No	Information	Bank Amount					
		2017	2018	2019	2020	2021	2022*
1.	Sharia Commercial Bank	13	14	14	14	12	12
2.	Sharia Business Unit	344	354	375	392	444	444
3.	BPRS	167	167	164	163	163	164

Source: Sharia Banking Statistics, 2022

It can be seen in Table 1 that there is a development and decrease in the number of Islamic commercial banks, sharia business units, and Islamic people's financing banks from 2017 to 2022. Table 1 shows that there is a development and decrease in the number of Islamic commercial banks, sharia business units, and sharia people's financing banks from 2017 to 2022. When viewed through the national window, Islamic banking which competes with conventional banking is growing quite rapidly. If you look at the international window, in the Islamic Finance Country Index (DDCAP group, 2019) it is noted that Indonesia ranks 7th after Malaysia, Iran, Saudi Arabia, United Arab Emirates, and Kuwait. Meanwhile, in 2016 Indonesia was ranked 6th, which means minus one ranking. The Islamic finance industry is indeed running in place when compared to these countries. On the other hand, the data proves that Indonesia has great potential and opportunities for the development of the sharia banking industry in the future, considering that Indonesia

is a country with the largest Muslim population in the world (Indonesian Ministry of National Planning, 2020).

Factors that affect employee performance can be divided into several groups of variables. First, individual variables include the mental and physical abilities and skills of employees. Furthermore, background such as family, social level, and experience also plays a role. Demographics such as age, ethnicity, and gender also play a role. Organizational variables such as resources, leadership, rewards, and structure also matter. In addition, psychological variables such as perception, attitude, personality, learning, and motivation also have an important role in employee performance (Zafar et al., 2017). Previous research has found that religiosity has a relationship and effect on Employee Performance. Research that found that religiosity had a positive and significant effect on performance included (Zahrah et al., 2019). (Karim, 2017) found that religiosity had no significant effect on Employee Performance. Previous research also found that Islamic Leadership is proven to improve Employee Performance. (Jumaing et al., 2017) suggested that Islamic Leadership has a significant effect on Employee Performance. This statement is supported by previous research including (Harahap, 2016) and (Wijayanti R, 2016) However, (Mappamiring, 2015) research actually found that Islamic Leadership had no significant effect on Employee Performance.

In addition to Islamic Leadership and religiosity. Previous research has shown a relationship between Job Satisfaction and performance. (Faraz & Indartono, 2018) found that Job Satisfaction has a significant effect on performance. This statement is supported by research by (Omar et al., 2020) However, it is different from research (Puspitawati & Atmaja, 2021) which provides evidence that the relationship between Job Satisfaction and performance has no effect. Recently, many companies have emerged that apply religious values in their business activities. This company is also called a Spiritual Company. Spiritual Company was developed for companies with an interest in adapting to the common universal values of various religions, such as honesty, sincerity, humility, respect towards human dignity, benefits for all, and willingness to sacrifice for others and others (Davies & Thate, 2017).

The company that is the object of this research is Islamic Bank Indonesia Area Malang. Since its initial operation until now, Bank Syariah Indonesia has shown significant changes (Kornitasari et al., 2022). Besides the government's commitment to the development of Islamic banking is getting stronger, Religious Culture is one of the foundations of Bank Syariah Indonesia Malang Area, of course, all of this is supported by the existence of quality Islamic Leadership. Employees who work at Bank Syariah Indonesia Malang Area have responsibilities and compliance with regulations that are expected to get Job Satisfaction and improve Employee Performance at Bank Syariah Indonesia Malang Area.

The difference between this study and the previous research is that this study includes intervening variables which make the relationship between the independent variables and the dependent variable employee performance an

indirect relationship. The variable that was used as an intervention was job satisfaction besides that it was also a differentiator in this study in terms of object. This research is motivated by research gaps in previous studies. Based on research conducted by (Zaim et al., 2022) have come to the conclusion that Islamic leadership has a significant influence on employee performance. Research from (Robbie & Sayyaf, 2022) finds that religious culture has a positive effect on job satisfaction. The purpose of this study was to determine the effect of religious culture, and Islamic leadership on employee performance through job satisfaction.

Employee work attitude is an employee's evaluative statement that must always be detected in order to understand the emotions and feelings of employees (Damianus et al., 2021). Leaders have an obligation to detect employee work attitudes to improve Employee Performance, improve organizational performance, and reduce work inefficiency in the organization. Therefore, it is very important to identify and know the Job Satisfaction of employees of Bank Syariah Indonesia Malang Area. This phenomenon is the background of researchers conducting research on Employee Performance which aims to find out and analyze what affects Employee Performance at Bank Syariah Indonesia Malang Area.

Effective leadership is an important key in dealing with emotional environmental changes, especially in the era of the industrial revolution. Bank Syariah Indonesia Malang Area Office realizes this and seeks to make changes within the organization to improve employee performance and job satisfaction. In the process, it is important for leaders to transform leadership values to their subordinates and create a comfortable organizational culture. In the Pre-Research, an interview was conducted with the service manager of Bank Syariah Indonesia Malang Area Office, and found that the company applies an Islamic leadership style and integrates a culture of religiosity in it. Organizational development is also determined by the quality of human resources, and improving the quality of employee performance is a challenge in managing human resources. One important aspect in this regard is job satisfaction. By paying attention to these factors, Bank Syariah Indonesia Malang Area Office is committed to creating a work environment that combines the values of Islamic leadership, a culture of religiosity, and employee job satisfaction.

LITERATURE REVIEW

Previous Studies

Jamaludin & Subiyanto (2022) conducted a study entitled *The Influence of Leadership Style, Organizational Culture, and Job Satisfaction on Employee Performance*. This study aims to analyze and determine the influence of leadership style, organizational culture, and job satisfaction on performing employees. This research is quantitative with primary data taken using a questionnaire. This study uses a saturated sample where 105 employees use the entire population of members. The results showed that leadership style had a positive and significant effect on

employee performance, organizational culture had a positive and significant effect on employee performance, and job satisfaction had a positive and significant effect on the performance of employees. The results of the F-test state that leadership style, organizational culture, and job satisfaction simultaneously affect employee performance.

Santya & Dewi (2022) conducted a study entitled *Job Satisfaction: Its Mediating Role in the Effect of Transformational Leadership and Organizational Culture on Employee Performance*. The purpose of this study is to analyze the effect of transformational leadership, organizational culture, and job satisfaction on employee performance and the role of job satisfaction in mediating the effect of transformational leadership and organizational culture on employee performance. The population of this study is all employees actively working at PT Sinar Nusrapress Utama in Bali Province. The sample size was 157 employees determined by saturated sampling. The data were collected through questionnaires and analyzed by using Variance Based Structural Equation Modelling, namely Partial Least Square. The results show that transformational leadership has a positive and significant effect on employee performance, organizational culture has a positive and significant effect on employee performance, and job satisfaction has a positive and significant effect on employee performance. Job satisfaction is able to mediate the effect of transformational leadership style and organizational culture on employee performance. For PT Sinar Nusrapress Utama, this research can be used as a reference that transformational leadership style, organizational culture, and job satisfaction are important to maintain company performance and progress.

Amelia et al. (2022) conducted a study entitled *The Effect of Islamic Leadership on Employee Performance Mediated by Job Satisfaction*. This study aims to determine how the influence of Islamic leadership on employee performance, to determine the effect of job satisfaction on employee performance, and to determine whether job satisfaction plays a role in mediating Islamic leadership on employee performance. This research was conducted on the workforce of the Lumajang Islamic Hospital with a total of 68 respondents. Sampling technique uses a saturated sampling technique and data collection using a questionnaire. The data analysis using SEM-PLS. The results of this study indicate that Islamic leadership has an effect on employee performance, Islamic leadership has an effect on job satisfaction, job satisfaction has no effect on employee performance, and Islamic leadership has a role in mediating job satisfaction on employee performance.

The study entitled *The Effect of Situational Leadership and Organizational Culture on Employee Performance Through Job Satisfaction* was conducted by Ridlwan et al. (2021). The purpose of this study was to examine and analyze the influence of situational leadership and organizational culture on employee performance, with job satisfaction as the intervening variable. This study uses Structural Equation Modeling analysis with a sample consisting of 275 employees who work in the fire prevention and recovery department within the North Jakarta

City Government. The results of the study show that situational leadership and organizational culture have no direct significant relationship with performance. However, situational leadership and organizational culture have a positive and significant effect on job satisfaction, while job satisfaction has a positive and significant effect on employee performance. Therefore, it is suggested that organizations pay more attention to job satisfaction as an important factor in improving employee performance. Furthermore, researchers can replicate this model in different contexts to verify the applicability of the model that has been developed.

Theory of Planned Behaviour

The behavior displayed by each individual is very diverse and unique. This diversity and uniqueness get the attention of experts to research human behavior. In (Mahyarni, 2013) Theory of Planned Behavior is the result of the development of the previous theory, namely the theory of reasoned action in 1991 by Ajzen. According to Ajzen's analysis, this theory of reasoned action can only be used for a behavior that is completely under the control of the individual and would not be appropriate if used to explain behavior that is not under the control of the individual because there are factors that may support or hinder to manifest individual intentions to behave. Ajzen in the theory of planned behavior adds one factor, namely perceived behavior control (Ajzen, 1991). According to (Wikamorys & Rochmach, 2017) Theory of Planned Behavior is a theory used for the stages of a person's behavior, in which this theory has two main assumptions for assessing a person's intention to behave, namely attitudes towards behavior and subjective norms.

Job Satisfaction Theory

Employee job satisfaction must be created as well as possible so that work morale, dedication, love, and discipline of employees increased. There are several theories about job satisfaction according to Wexley and Yukl in (Andronicus et al., 2023): The difference theory was first pioneered by Porter in 1961. Porter measures a person's job satisfaction by calculating the difference between what should be and perceived reality. According to this theory, if there is a difference between what an employee should get and what is expected, then satisfaction or dissatisfaction fasting will occur. Equity theory was put forward by Zaleznik in 1958, then developed by Adams in 1963. This theory shows that a person is satisfied or dissatisfied with the situation depending on feelings of equity and inequity. Feelings of fairness and injustice for the situation are obtained by everyone by comparing themselves with other people at the same level and type of work, in different places or places. Two factor theory was first put forward by Frederick Herzberg in 1959. In this theory it was argued that, in general, new employees tend to focus on satisfying lower needs in their first job, especially security.

Based on the previous information, it can be described and explained the framework of teresearch in Figure 1.

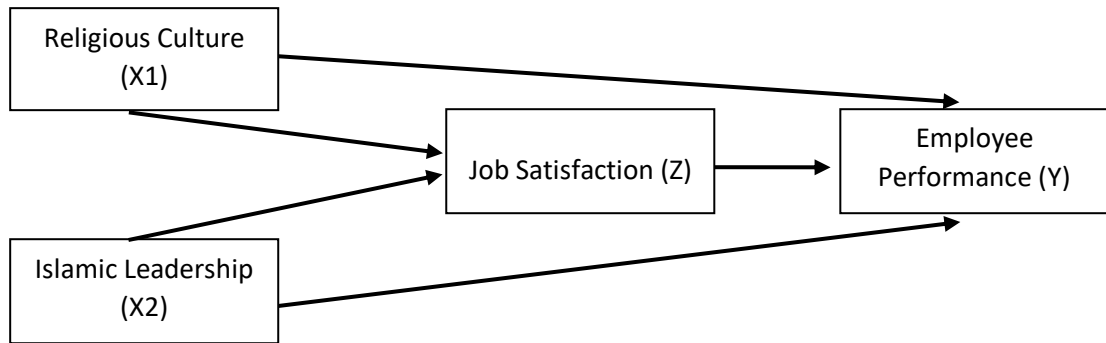


Figure 1. Research Framework

Figure 1 shows the relationship between the independent variables which include Religious Culture and Islamic Leadership, the affected variable is Employee Performance while Job Satisfaction is the intervening variable. So the hypothesis in this study is:

- H1: Religious Culture affects Employee Performance.
- H2: Islamic Leadership affect Employee Performance.
- H3: Religious Culture affects Job Satisfaction.
- H4: Islamic Leadership effect on Job Satisfaction.
- H5: Job Satisfaction effect on Employee Performance.
- H6: Religious Culture affect on Employee Performance Through Job Satisfaction.
- H7: Islamic Leadership affect on Employee Performance Through Job Satisfaction

RESEARCH METHOD

This type of research is a quantitative approach, namely research conducted by collecting data in the form of numbers. According to (Sugiyono, 2018) this type of quantitative research is a research method based on the philosophy of positivism. This method is used for sample surveys and research populations. This research category is causal associative, namely research that aims to determine the effect of a variable on other variables that have a causal relationship. The research period was conducted in 2022, the data was taken from employees of Indonesian Islamic banks in the Malang area using the saturated sampling method and a total sample of 80 respondents was obtained. This study aims to determine the effect of Religious Culture (X1) and Islamic Leadership (X2) on Employee Performance (Y) through employee Job Satisfaction (Z) as an intervening variable.

RESULTS AND DISCUSSION

Before the research variables were analyzed by testing the SPSS statistical formula, the data from each research variable was described first. This is intended to provide an overview of each variable studied. Research data that becomes the dependent variable (Y) is Employee Performance, while the independent variable is Religious Culture (X1), Islamic Leadership (X2) and the intervening variable is Job Satisfaction (Z). The statistical description of this research is shown in table 2,

Table 2. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
x1	80	3.86	4.24	4.04	.7658
x2	80	3.75	4.34	4.0325	3.8112
y	80	4.20	4.40	4.2933	3.7734
z	80	4.04	4.48	452.24	.47608

Source: Author, 2023

The variable (X1) has a mean value of 4.04 and a standard deviation of 0.7658. This means that the mean value is greater than the standard deviation, thus indicating a good result. Because the standard deviation is a reflection of high deviations, the data that is not diffused shows normal and unbiased results. The minimum value (X1) is 3.86 and the maximum value is 4.24.

The variable (X2) has a mean value of 4.0325 and a standard deviation of 3.8112. This means that the mean value is greater than the standard deviation, thus indicating a good result. Because the standard deviation is a reflection of high deviations, the data that is not diffused shows normal and unbiased results. The minimum value (X2) is 3.75 and the maximum value is 4.34.

The variable (Y) has a mean value of 4.2933 and a standard deviation of 3.7734. This means that the mean value is greater than the standard deviation, thus indicating a good result. Because the standard deviation is a reflection of high deviations, the data that is not diffused shows normal and unbiased results. The minimum value (Y) is 4.20 and the maximum value is 4.40.

The variable (Z) has a mean value of 452.24 and a standard deviation of 0.47608. This means that the mean value is greater than the standard deviation, thus indicating a good result. Because the standard deviation is a reflection of high deviations, the data that is not diffused shows normal and unbiased results. The minimum value (Y) is 4.04 and the maximum value is 4.48.

Tabel 3. Normality Test and Coefficient of Determination (R2)

N	80
Asymp. Sig. (2-tailed) Religious Culture	.345
Asymp. Sig. (2-tailed) Islamic Leadership	.320
Asymp. Sig. (2-tailed) Employee Performance	.258

Asymp. Sig. (2-tailed) Job Satisfaction	.278
R Square	.396
Adjusted R Square	.364
Std. Error of the Estimate	3.503

Source: Author, 2023

Based on table 3, it is found that the value of Religious Culture is $0.345 > 0.050$, Islamic Leadership is $0.320 > 0.050$, Employee Performance is $0.258 > 0.050$ and Job Satisfaction is $0.278 > 0.050$. So according to the basis of decision making that the data is declared to meet the assumptions of the normality test. To reduce bias due to more than one independent variable, an adjusted coefficient of determination is used, namely Adjusted R Square (R^2 Adj). Based on table 4, it is found that the Adjusted R Square value is 0.364 which is close to 1, meaning that the independent variable is able to provide almost all the information needed to predict the dependent variable. This shows that all independent variables simultaneously have an effect of 36.4% on the dependent variable. And the remaining 63.6% is influenced by other variables not tested in the study.

Tabel 4. Regression Analysis Result

Variable	Coefficient	Std. Error	t-Statistic	Sig
Religious Culture → Employee Performance	-.225	.109	-2.068	.046
Islamic Leadership → Employee Performance	-.181	.089	-2.037	.039
Religious Culture → Job Satisfaction	.239	.174	1.371	.148
Islamic Leadership → Job Satisfaction	-.338	.139	-2.432	.027
Job Satisfaction → Employee Performance	-.182	.069	-2.648	.012
Religious Culture → Employee Performance → Job Satisfaction	-.164	.069	-2.384	.037
Islamic Leadership → Employee Performance → Job Satisfaction	-.236	.068	-3.487	.001

Source: Author, 2023

Based on the results of the Regression Analysis in Table 5, it can be interpreted as follows: First, the value of religiosity culture is $0.046 < 0.050$, then H_1 is accepted and H_0 is rejected, meaning that Religious Culture has a significant and significant effect on Employee Performance. the results of this study are in line with research (Mathew et al., 2019) in his research Impact of religiosity, spirituality, Job Satisfaction and commitment on Employee Performance: a quantile regression approach and found that Religious Culture affects Employee Performance.

Second, the value of Islamic Leadership is $0.039 < 0.050$, then H2 is accepted and H0 is rejected, meaning that Islamic Leadership has an effect and is significant on Employee Performance. In line with the research of *The Influence of Islamic Leadership on Work Performance in Service Industry: An Empirical Analysis* which explains that Islamic Leadership affects Employee Performance (Zaim et al., 2022) and the research of *The Effect of Prophetic Leadership on Employee Work Motivation at The Islamic Higher Education* (Yusuf, 2022).

Third, obtained the value of the culture of religiosity of $0.148 > 0.050$, then H3 is rejected and H0 is accepted, meaning that the culture of religiosity has no effect and is significant on Job Satisfaction. This is in line with research (Robbie & Sayyaf, 2022) which answers that Religious Culture has no effect on Job Satisfaction.

Fourth the value of Islamic Leadership is $0.027 < 0.050$, then H4 is accepted and H0 is rejected, meaning that Islamic Leadership has a significant and significant effect on Job Satisfaction. In line with the research of *Islamic Leadership, Islamic Work Culture, and Employee Performance: The Mediating Role of Work Motivation and Job Satisfaction* (Astuti et al., 2020) and the research *The Influence of Organizational Culture, Islamic Leadership, Islamic Work Ethic on Organizational Commitment of Employee with Job Satisfaction as a Mediating Variabel* (Suryani & Triyono, 2019).

Fifth, the value of Job Satisfaction is $0.012 < 0.050$, then H5 is accepted and H0 is rejected, meaning that Job Satisfaction has a significant and significant effect on Employee Performance. The results of this study are the same as research which states that Job Satisfaction affects Employee Performance (Omar et al., 2020) and (Rodrigo et al., 2022).

Sixth, the value of the culture of religiosity through Job Satisfaction is $0.037 < 0.050$, then H6 is accepted and H0 is rejected, meaning that the culture of religiosity has an effect and is significant on Employee Performance through Job Satisfaction. Not in line with the research of (Widianto & Supriyono, 2018) which found that organizational culture had a positive and insignificant effect on Employee Performance at PT. BRI Syariah Surakarta Branch Office through Job Satisfaction as an intervening variable.

Seventh, the value of Islamic Leadership through Job Satisfaction is $0.001 < 0.050$, then H7 is accepted and H0 is rejected, meaning that Islamic Leadership has a significant and significant effect on Employee Performance through Job Satisfaction. Other research shows that Islamic Leadership has an effect on Employee Performance through Job Satisfaction as an intervening variable (Sunanda, 2020) and (Kuklytè, 2017).

Tabel 5. Coefficient of Determination (Adjusted R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.643 ^a	.762	.794	4.503

Source: Author, 2023

Based on table 5, it is found that the Adjusted R Square value is 7.94 which is close to 1, meaning that the independent variable is able to provide almost all the information needed to predict the dependent variable. This shows that all independent variables simultaneously have an influence of 79.4% on the dependent variable. And the remaining 20.6% is influenced by other variables not tested in the study.



Figure 2. Path Analysis

Table 6. Hypothesis Test Results

No.	Variable Effect	Causal Effects	
		Direct	Indirect
1.	Religious Culture → Employee Performance	-0,225	
2.	Islamic Leadership → Employee Performance	-0,228	
3.	Religious Culture → Job Satisfaction	-0,266	
4.	Islamic Leadership → Job Satisfaction	0,153	
5.	Job Satisfaction → Employee Performance	-0,287	
6.	Religious Culture → Employee Performance → Job Satisfaction		$(-0,324) + (-0,373) = (-0,697)$
7.	Islamic Leadership → Employee Performance → Job Satisfaction		$(-0,188) + (-0,258) = (-0,446)$

Source: Author, 2023

Based on the results of path analysis obtained the following values:

1. The direct influence of Religious Culture on Employee Performance is -0.225.
2. The direct influence of Islamic Leadership on Employee Performance is -0.228.
3. The direct influence of Religious Culture on Job Satisfaction is -0.266.
4. The direct effect of Islamic Leadership on Job Satisfaction is 0.153.

5. The direct effect of Job Satisfaction on Employee Performance is -0.287.
6. The Indirect Effect of Religious Culture on Employee Performance through Job Satisfaction is -0.697.
7. The Indirect Effect of Islamic Leadership on Employee Performance through Job Satisfaction is -0.446.

Meanwhile, in the Sobel test, Job Satisfaction variable cannot mediate the relationship between the Religious Culture variable and the employee's performance. One-tailed probability value is $0.111 > 0.050$. The Job Satisfaction variables can mediate the relationship between Islamic Leadership variables and Employee Performance, obtained from the One-tailed probability value of $0.36 < 0.050$.

Based on the research results, it was found that the employees at Bank Syariah Indonesia had job satisfaction, including satisfaction with the salary they received. In addition, employees also have an understanding that a good job for a living has religious value. In an effort to improve employee performance, leaders need to evaluate the implementation of a religious culture in the company. In addition, Bank Syariah Indonesia also needs to strengthen the relationship between leaders and employees by increasing solidarity among employees, while at the same time upholding religious values, in order to achieve optimal job satisfaction and get maximum performance.

CONCLUSION

The main results of this study are that religious culture and Islamic leadership partially have a significant effect on employee performance. Religious culture partially does not have a significant effect on job satisfaction. Islamic leadership partially has a significant effect on job satisfaction. Job satisfaction has a significant effect on employee performance. Religious culture has a significant effect on employee performance through job satisfaction. Islamic leadership has a significant effect on employee performance through job satisfaction. Whereas in the Sobel test, the job satisfaction cannot mediate the relationship between the religious culture and employee performance. The job Satisfaction can mediate the relationship between Islamic leadership and employee performance.

Based on the results of the study found the implication that employees at Bank Syariah Indonesia have felt job satisfaction such as being happy with the current salary. Employees also have an understanding that good work to earn a living is worth worship. Leaders need to improve employee performance by evaluating the implementation of a culture of religiosity in the company. Bank Syariah Indonesia needs to improve the relationship between leaders and employees by increasing solidarity between employees while upholding religiosity to achieve job satisfaction in order to get maximum performance.

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