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Muhammad Zainul Universitas Islam Kalimantan All content following this page was uploaded by Muhammad Zainul on 19 December 2019. The user has requested enhancement of the downloaded file. International Journal of Innovation, Creativity and Change. www.ijicc.net Volume 7, Issue 1, 2019 108 Banking Services Innovation and Global Competition in South Kalimantan Indonesia Muhammad Harlie a, Muhammad Zainul b, a Postgraduate Program MM Uniska MAAB Banjarmasin, b Faculty of Economics Uniska MAAB Banjarmasin, E-mail: a m.harlie@yahoo.com, b zainul38@yahoo.co.id This study aims to determine the effect of organizational technology, attitudes and work ethics, consumer perceptions, promotion and career development, work climate and environment and sales promotion on job satisfaction.

Furthermore, organizational technology, promotion and career development of consumer perception, work climate and work environment, work

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