# Employee Competence and Culture Set to Customer Satisfaction with Service Quality as Intervening Variable of PT. Bank Rakyat Indonesia (Persero) Tbk Medan

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**Abstract**

This study aims to investigate the role of service quality intervention on the relationship between employee competence, culture set and customer satisfaction. The purpose of this study is to determine the effect of employee competence and culture set on customer satisfaction through the quality of service as an intervention in the office of PT. Bank Rakyat Indonesia Medan. This research type is quantitative with clear method. The study population is all those who have received services at the office of PT Bank Rakyat Indonesia Medan. While the sampling method used in this research is random sampling, known as sampling incidental to get the sample and the number of samples accounted for 100 customers. To test the hypothesis, this research uses path analysis technique, a quantitative approach, with two stage linear regression analysis with the help of Statistical Package for Social Sciences (SPSS) version 20.0. The results of the analysis found that 1) employee competence is positively and significantly affects the quality of service. 2) culture set positively affects the quality of service 3) quality of service positively affects the customer satisfaction 4) employee competence positively and significantly influences the customer satisfaction 5) culture set positively affects customer satisfaction 6) competence acts indirectly as intervening variable to customer satisfaction, 7) service quality acts as intervening variable to customer satisfaction.

**Keywords:** employee competence, culture set, service quality, customer satisfaction, Bank Rakyat Indonesia

## 1. Introduction

The new paradigm of governance is marked by bureaucratic reform to achieve good governance. Bureaucratic reform includes eight areas of major change in central and local government agencies, including organization, governance, legislation, apparatus human resources, oversight, accountability, public services, apparatus mind set and culture set. One of the national agenda of bureaucratic reform is directed to have a fundamental change in public service provided by government, which changes its stigma from a complained service by society to be excellent service.

This provides a rationale for the government to make public service management improvements by implementing the One Stop Service (OSS) model as innovation and new breakthroughs implemented to improve the quality of public services particularly related to licensing services. The policy aims to bring closer and improve services to the community and shorten the service process in order to realize a fast, easy, cheap, transparent, certain, and affordable services.

The government's commitment to improve the quality of public services by implementing the One Stop Service (OSS) model is further strengthened by the enactment of Law Number 25 Year 2009 on Public Service. As part of public services providers, banking sector also has to implement the regulation.

The commitment of providing services is embodied in the vision and mission of PT. Bank Rakyat Indonesia and defined as well in the company motto, which is implemented and run by employees such as customer service, teller and others. Problems and complaints of the customers which represent the public's appraisement of the bank can actually be known from the service complaints through the suggestions box, email, short message service (sms) center and public information disclosed in the mass media. Driven by actual problems occurred and the need of recommendations to make improvements, the author then perform in-depth study through research entitled " Employee Competence and Culture Set to Customer Satisfaction with Service Quality as Intervening Variable of PT. Bank Rakyat Indonesia (Persero) Tbk Medan"

*Problem Formulation*

Based on background described above, the problem formulations of this study are:

(i)    Does employee competence affect the service quality of PT Bank Rakyat Indonesia Medan?
(ii)    Does culture set affect the service quality of PT Bank Rakyat Indonesia Medan?
(iii)    Does service quality affect customer satisfaction of PT Bank Rakyat Indonesia Medan?
(iv)    Does employee competence affect the customer satisfaction of PT Bank Rakyat Indonesia Medan?

(v)      Does culture set affect the customer satisfaction of PT Bank Rakyat Indonesia Medan?
(vi)   Does employee competence indirectly affect the customer satisfaction through the service quality of PT Bank Rakyat Indonesia Medan?
(vii) Does culture set indirectly affect the customer satisfaction through the service quality of PT Bank Rakyat Indonesia Medan?

## 2. Material and Method
### 2.1 Previous Studies
#### 2.1.1 Employee Competence
The concept of competence is becoming popular and interesting both as a study and application in the practice of human resource management. The concept of competence itself is not a new topic in the development of human resources that aims to deliver performance results in accordance with the goals and objectives of the organization. Vathanophas and Thai-ngam (2007: 48) explained that "The term competency was probably first introduced to psychology literature in 1973 when David McDelland argued in his article `Testing for competence rather than for intelligence' that traditional tests of academic aptitude and knowledge content in factpredicted neither job performance nor success in life. Thus, the quest for theory and toolsthat could reliably predict effectiveness in the workplace began (McDelland, 1973)".

McDelland in Rivai and Sagala (2013: 299) defined that "competency as a fundamental characteristic possessed by someone who directly influences, or can predict, excellent performance".

Competence is a key determinant for a person in producing a good performance and in a collective situation. Competence is a key determinant of organizational success. Based on the competence, performance or quality of service will be generated, then work achievement is generated from the performance or service quality and effectiveness and efficiency will be occurred.

#### 2.1.2 Culture Set
Culture in the work environment is a crystallization of the values inherent in each individual at the time of carrying out his work. Norms, values and rules in the work environment will affect and shape the behavior, attitudes, beliefs, habits of a person in the work. The culture of work is intrinsically existing and long-known by humans rooted in their own values and behaviors.

Sedarmayanti (2013: 76) stated that "the culture set or culture set of human resources is the attitude of life (mind + power = culture) and the way of life of human based on the view of life that rely on the value of commendable behavior generally accepted and has become the nature, which gives a positive power in humans to always succeed in working".

Another view of the nature of culture set or work culture is explained by Arwildayanto (2013: 37) that is "in simple terms work culture can be defined as attitudes, obedience, adherence, to norms, ethics, which is the rule and applicable in carrying out both physical and mental task activities in order to produce goods or services within an institution (organization) ".

A more specific description of culture set terminology and specifically explains that the culture set will affect the workings according to specific occupational areas can be seen in Figure 1 below.
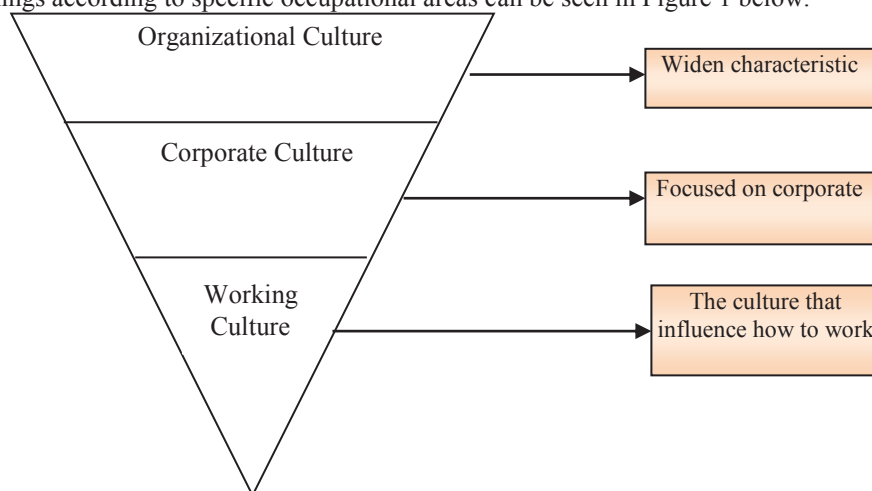


Figure 1. The Building of Organizational Culture, Corporate Culture and Working Culture
Source: Silalahi in Arwiidayanto (2013: 38)

#### 2.1.3 Service Quality
Service is an activity offered by an organization or an individual to a user that is intangible, cannot be owned and is a real action. Intangible service or service can only be felt very different from tangible product.

Kotler in Supranto (2011: 227) explained that "A service is any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to physical product".

Service is an action or act that can be seen or perceived in its usefulness and does not lead to the possession of something. The resulting product can be either physical or non-physical product.

In measuring the quality of service (service) that became the reference is the servequal (service quality) model developed by Parasuraman et al (1988). Servequal is used to measure expectations and customer perceptions of services provided by service providers including:

(i)   Reliability, the ability to perform the promised services in a convincing and accurate manner such as time, same service, minimizing errors and sympathetic attitude with high accuracy.
(ii)  Responsiveness, the willingness to help customers and deliver services quickly, does not let any pending jobs or consumers wait without a clear reason.
(iii) Assurance, which encompasses the measurement of competence, courtesy and credible nature of staff, free from hazards and risks. This is intended to make consumers more confident and believe the company of choice and quality first priority to the interests of customers.
(iv)  Empathy, which includes the willingness to give a deep attention, eases in doing good communication, personal attention and understand the needs of the customers. The company must have understanding and comprehension of customer characteristics, specific customer requirements and convenient operating times for customers.

A various meaning of the term merit or service quality is basically defined as good quality level as expected by consumer. Universal criteria of service quality are required to demonstrate the good or bad of a service. Parasuraman, Zeithaml and Berry in Tjiptono and Chandra (2005: 133) identified five major dimensions that were arranged in order of their relative importance. The five dimensions are very representative to measure the quality of service because the dimensions are able to measure the performance dare aspects of a service quality. Measurement of service quality through the five dimensions is also known as RATER Model (Reliability, Assurance, Tangibles, Empathy and Responsiveness).

2.1.4 Customer Satisfaction

Customer satisfaction has an important meaning in the concept of service. Customer satisfaction becomes the focus of attention by almost all parties, those are government, business, and consumers. Consumer or customer satisfaction becomes the main strategy for business people to win the competition in the business world. It is also no different from the government that also has a customer or consumer i.e. citizens.

Academics and some experts define customer satisfaction. Kotler and Keller (2009: 139) "In general, satisfaction is the feeling of pleasure or disappointment of someone who arises because of the perceived performance of the product (or outcome) of their expectations. "

Assessment of customer satisfaction and dissatisfaction even when there is no consensus on how to measure customer satisfaction, a number of studies show that there are three important aspects that need to be explored in terms of measuring customer satisfaction. Fornel in Tjiptono (2007: 365) described three aspects in measuring customer satisfaction, i.e.:

(i)   General or overall satisfaction;
(ii)  Confirmation of expectations, to wit the level of conformity between performance and expectations;
(iii) Comparison with ideal situation (comparison to ideal), that is product performance compared with ideal product according to consumer perception.

Earlier explanation delivered by Andreassen in Natalia (2011: 12) mentioned that there are several indicators of consumer satisfaction, as follows:

(i)   Overall Satisfaction of consumers after consuming the products.
(ii)  Expectation Satisfaction, the expectation of satisfaction that consumers want to get after consuming the product.
(iii) Experience Satisfaction, namely the level of satisfaction experienced by consumers during the consumption of products.

2.1.5 The Influence of Employee Competence to the Service Quality

Competence has been described as a key determinant factor for a person in producing good performance and a key determinant of organizational success. The standard of a competence includes three things, namely:

(i)   Knowledge, facts and figures behind technical aspects;
(ii)  Skills, the ability to show the task at the level of criteria that can be accepted continuously with the least activity; and
(iii) Attitude, which is the behavior shown to customers and others that concerned can be in the work environment.

Hutapea and Nurianna (2008: 28) also provided a similar statement that competency standards cover three aspects, namely:

(i)    Knowledge, related to how to understand the knowledge in their respective fields concerning the duties and responsibilities associated with the rules, procedures and techniques;

(ii)     Skills, ability to communicate well and clearly orally and in writing; and

(iii)  Attitude, having the ability to be creative in work, high morale and have the ability in planning.

Competence becomes the benchmark of service quality assessment received by service user. Zeithmal, Parasuraman, Berry in Sedarmayanti (2009: 254) explained that to know service quality felt by society, there are ten dimensions of service quality according to what society say, that competence (competent), demands have good knowledge and skills by the apparatus in providing services.

The explanation of the standard of competence of employees as public service officer is one of the standardized measures in the implementation of public services that must be obeyed as stated in the Decree of the Minister of Administrative Reform No. 63 / KEP / M.PAN / 7/2003, namely the competence of service providers must be determined by right based on the knowledge, skills, attitudes, and behaviors required.

The competency aspect of the officer in the explanation above is one of the standards of public service, so that the competency aspect of the officer can influence in determining the quality of service given to the society.

2.1.6 The Influence of Culture Set to the Service Quality

The establishment and development of culture set in the environment of government entities / institutions that organize public services directed to foster and improve the spirit / ethos of work, discipline and moral responsibility of apparatus continuingly and consistently, in accordance with the duties and functions of each. Cultural values of work developed in principle are divided into five major groups covering: social values, democratic values, bureaucratic value, professional value, and economic value.

The impact of the formation and development of culture set on employees and other organizational components in the effort to achieve organizational goals is seen in Figure 2 below:
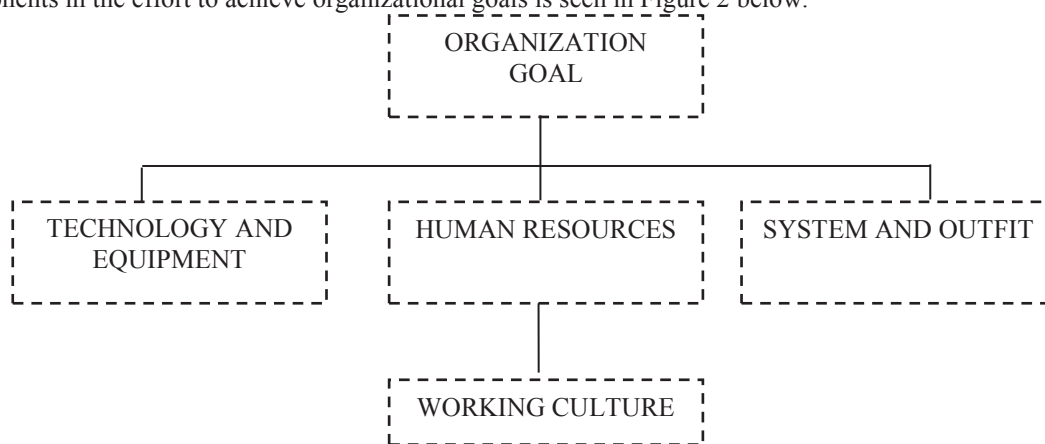


Figure 2. The Position of Human and Working Culture in Organization

Based on the definition of culture set in the preceding description and Figure 2 above, in the context of service, culture set can be defined as a system of behavior and habits undertaken by the institution and human resources of the servant, to the community as the recipient of the service. The culture set is: "... a set of psychological behavior, feelings and framework, deeply internalized and shared by members of the organization."

Culture set can be physical such as employees' routines, service procedures, work habits or rituals, and non-physical beliefs, expectations, ideas, or employee dreams. The culture set can be likened to a fertilizer that enriches the organization of service providers to produce a bush that is beneficial to the recipient of the service.

2.1.7 The Influence of Service Quality to Customer Satisfaction

The results of several empirical studies show that service quality has a major contribution to customer satisfaction. Quality of service has an important role in realizing customer satisfaction. Good service quality will lead to satisfaction for customers and the better quality of service provided, the satisfaction perceived by customers will be higher.

The relationship of service quality that has the power to realize customer satisfaction "identified that strong relationships exist between service quality and customer satisfaction while emphasizing that these two are conceptually distinct constructs from the customers' point of view."

Customer satisfaction is a stand-alone construct and is influenced by the quality of service. Zeithaml et.al in Wahyuni and Pranoto (2013: 4) stated that "service quality is one of the variables that determine customer satisfaction in addition to price, situation and personal factors".

Service quality has a strong relationship and affects customer satisfaction. Both concepts will be formed from the point of view of the customer, in this case the quality of service is used as a reflection of customer satisfaction. The service quality received by customer asymmetrically affects customer satisfaction. Poor service

quality results in greater customer satisfaction and otherwise the quality of service that is categorized as good will has an impact on increasing customer satisfaction.

2.1.8 The Influence of Employee Competence to Customer Satisfaction

Efforts to increase service quality can be done by increasing the competence of employees in the field of service either the knowledge or the skill. Knowledge related to respective fields concerning functions and responsibilities related to the rules, procedures and techniques, while skills associated with ability to communicate well and clearly both orally and in writing, also in attitude. Increasing the competence of employees will encourage employees to provide services according to standards and provide convenience to the community.

The results of proving research conducted by Saurina and Coenders in Ivana (2013: 116) stated that "competence is very influential on satisfaction so that with the ability and knowledge possessed by employees, the company can improve the operational functions of the company well in accordance with corporate goals. The same proof done by Khairul Nasri and Nurjanah (2012) empirically showed that the competence of employees from the skills aspect or ability in communication significantly influences the level of customer satisfaction.

Competence of employees in the field of service is needed, especially to answer the demands of the organization, where the changes are very fast, the development of a very complex and dynamic problems. Employee competence in the service field has the basic characteristics that enable them to excel superior performance in their work and able to increase customer satisfaction.

2.1.9 The Influence of Culture Set to Customer Satisfaction

The value of culture set is the moral values and ethics that are considered good and positive, including the relevant positive social and cultural values, norms or rules, ethics and value of productive performance derived from the development of science and technology. Value is guided by individuals or groups that can increase high productivity through the development of work culture that shapes attitude and behavior change and work motivation in performing services to the community.

The work culture within the organization not only affects the organizational climate but also affects the customer satisfaction perceived by the customer as the service user. Working culture relationship has the power in realizing customer satisfaction. Working climate that is responsive to customers will create customer satisfaction.

The same explanation is given by Sikorska and Elzbieta that the application, appreciation and practice of the value system, beliefs, and affairs, have a strong influence on employees related to work attitude, such as job satisfaction and organizational commitment, ultimately related to organizational effectiveness that results ultimately will be able to meet customer expectations in the form of customer satisfaction.

Internalization of work culture in service is an application, appreciation and practice of value system and belief that have a strong influence on the employees. The effect is related to the work attitude that will meet customer expectations in the form of customer satisfaction.

2.1.10 The Indirect Influence of Employee Competence to Customer Satisfaction through Service Quality

Competence as one of the dimensions of service quality and customer satisfaction has influence to the overall satisfaction assessment. Employee competence can be applied in building customer satisfaction as a dimension of Service Quality. Saurina and Coenders in Ivana (2013: 108) explained that "service quality dimensions such as competence, information, office employee, tangibles, and delivery employee are related to employee behavior and have a profound effect on overall quality and satisfaction assessment."

The superior competence of each employee will contribute to the quality of service and as a final result will lead to a perception of maximum service beneficiary satisfaction. The uniqueness of public service character with the public service user, require more focus on employee competence as service quality dimension to form the perception of service given to society. It means that the competence of employees as the dimension of quality of service becomes a bad factor the quality will be attributed perceived by customers.

2.1.11 The Indirect Influence of Culture Set to Customer Satisfaction through Service Quality

Customer satisfaction can be perceived by the culture set through the quality of service. A culture set that has indicators as a service quality dimension, if built and implemented properly will have an impact on customer satisfaction. Customer satisfaction perceived through the service process affects both service and customer satisfaction assessment process, or the end of which the customer cannot be separated from the changing factors of culture set, related to products, services, people, processes and environments are expected or meet the demands of customer expectations. Working culture factors that are deeply rooted in a strongly organizational environment will be easier in influencing employee attitudes and behaviors in providing service well.

The impact on satisfaction related to work culture through service quality is determined by processes related to people and services. Dev (2012: 3) explained "Work culture is like the mood of the bank can be upbeat or depressing, respectful or belligerent, empowering or suing with many shades in between. One can design processes to make diaries happy, but if those processes are out of sync with the culture work one will miss the desired result every time. "

This explanation in this case can be interpreted as a work culture or culture set such as river flow that can empower various resources around it. One can design and build a process to make the client satisfied but if the processes are not in line with the culture set then it will not achieve the intended purpose. Culture set through the process of service provided by employees is a process that can create an assessment of the quality of service received and through the quality of service will form customer satisfaction.

*2.2 Research Model/ Conceptual Framework*
Based on problem formulations, there are three kinds of variables namely independent variable, dependent variable, and intervening variable. The independent ones are employee competence (X1) and culture set (X2). The intervening variable is service quality (X3), while the dependent variable is customer satisfaction. The relationship of those variables illustrated in Figure 3 below:
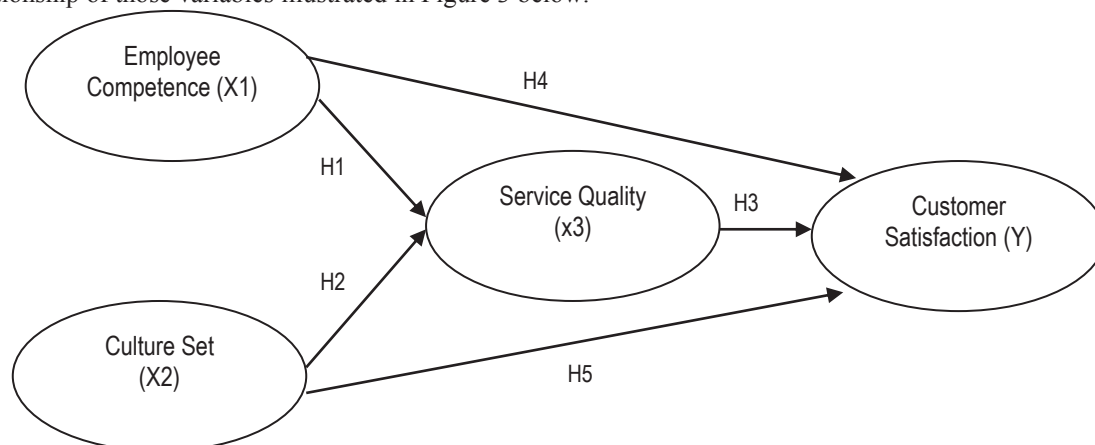


Figure 3. Conceptual Framework and Research Model

2.2.1 Research Method
This is a descriptive research with quantitative approach. Descriptive research is exposure and aim to provide an overview or description of a problem, situation or event as it is to reveal facts. It is done by testing the hypothesis through the measurement of variables with instruments that are quantified by likert scale. Hypothesis testing in addition to prove the effect of a variable on other variables, also intended to see the magnitude of the influence of the relationship.

2.2.2 Population and Research Sample
Population of this research is every people from the society which has become customer of PT. Bank Rakyat Indonesia Medan (has already opened a savings account in the bank). The element used as a population in this study since the parties directly related in the process of service at PT. Bank Rakyat Indonesia Medan. The sampling technique of the study is probability sampling by simple random sampling method. The taking of the sample was performed incidentally (accidental sampling) with 5% error rate. The research sample amount is 100, collected in 10 days, with the daily average of 10 customers/samples given the questionnaire and interview.

2.2.3 Collecting Technique and Data Analysis
Data collection technique used in this study is survey method with questionnaires as its research instruments. Data analysis technique is held by descriptive analysis, validity test, reliability test, multiple linear regression and path analysis. The processing and data analysis of this research is carried out with the help of SPSS (Statistical Package for the Social Sciences) version 20.0 for Windows.

**3. Result and Discussion**
*3.1 Hypothesis Testing Results*
3.1.1 Validity and reliability test
The technique used in testing the validity of this instrument is reliability analysis statistic with Cronbach Alpha. If Cronbach Alpha is greater than 0.60 then all the instruments of this research is reliable. The results of Cronbach Alpha in this study amounted to 0.814, which is greater than 0.60 means that the instrument in this study is reliable.

| Reliability Statistics | | |
|---|---|---|
| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
| .814 | .812 | 32 |

Employee competence and culture set to service quality
Coefficients[a]

**Coefficients[a]**

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| 1 (Constant) | -1.086 | 1.080 | | -1.005 | .317 |
| Competence | .919 | .048 | .870 | 19.092 | .000 |
| Culture set | .121 | .054 | .102 | 2.234 | .028 |

a. Dependent Variable: Service Quality

Using regression test with significant level α = 5% obtained the results of research states that the competence of employees and work culture have a positive and significant impact on service quality to the customers of Bank Rakyat Indonesia Medan.

(1) Employee competence is a variable that is significantly proven to form a service quality variable of 0.87 (87%). This is explained by Zeithhami, Parasuraman, Berry in Sedarmayanti (2009: 254) that competence is one dimension of service quality which becomes the benchmark of service quality assessment received by service users or according to what is said by the community.

(2) The culture set contributes 0.102 (10.2%). While jointly competence and culture set affect the service quality with R = 0,880 (88%).

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .938[a] | .880 | .877 | .560 |

a. Predictors: (Constant), Culture Set, Employee Competence

Employee competence, culture set, and service quality to customer satisfaction

**Coefficients[a]**

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 3.940 | 1.377 | | 2.861 | .005 |
| Competence | .370 | .133 | .386 | 2.778 | .007 |
| Culture set | .103 | .071 | .095 | 1.451 | .150 |
| Service quality | .399 | .129 | .439 | 3.096 | .003 |

a. Dependent Variable: customer satisfaction

Using regression test with significant level α =5% resulted that employee competence, culture set, and service quality positively and significantly affect the customer satisfaction of PT Bank Rakyat Indonesia Medan.

(3) Service quality affects the customer satisfaction in the amount of 0.439 (43.9%)

(4) Employee competence affects the customer satisfaction in the amount of 0.386 (38.6%). This result explained by Zeithhami, Parasuraman, Berry in Sedarmayanti (2009:254) that competence is one of the dimensions of service quality, which becomes the indicator to measure the service quality received by customers or based on what community talk

(5) Culture set affects the customer satisfaction in the amount of 0.095 (9.5%)

(6) Competence indirectly affects the customer satisfaction through service quality in the amount of:
= ρX3X1 x ρYX3
= 0.870 x 0.439
= 0.381 (38.1%)

(7) Culture set indirectly affects the customer satisfaction through service quality in the amount of:
= ρX3X2 x ρYX3
= 0.102 x 0.439
= 0.045 (4.5%)

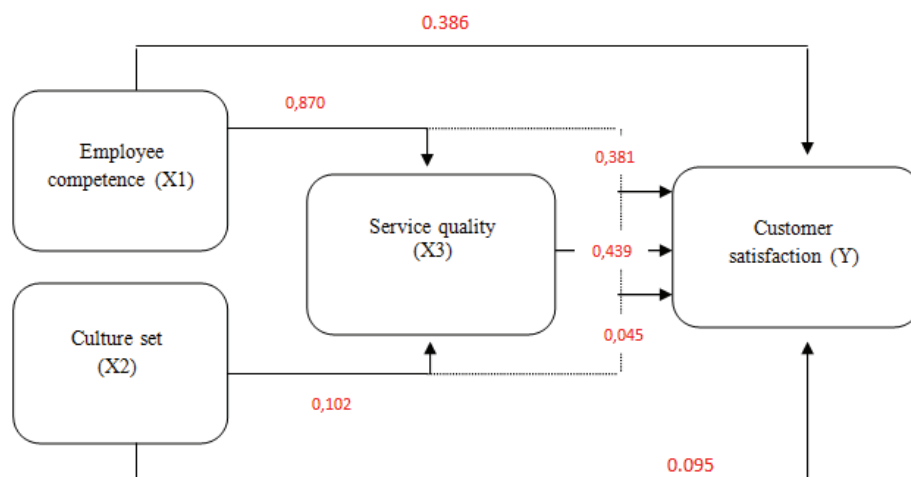To be more definite, the relationship between variables can be figured as follows:

Figure 4. Relationship between variables

Or in form of table as follows:

| Model | Path coefficient | t | ρ | R² |
|---|---|---|---|---|
| **Sub Structural I** | | | | |
| X1 (ρX3X1) | 0870 | 19.092 | 0.000 | 13.4% |
| X2 (ρX3X2) | 0.102 | 2.234 | 0.002 | |
| **Sub Structural II** | | | | |
| X1 (ρYX1) | 0.386 | 2.778 | 0.007 | 70.4% |
| X2 (ρYX2) | 0.095 | 1.451 | 0.005 | |
| X3 (ρYX3) | 0.439 | 3.096 | 0.003 | |

## 4. Final Remarks

*4.1 Conclusion*

Based on study result, data analysis, and discussion, a number of conclusions are:

(1) Employee competence affects the service quality of PT. Bank Rakyat Indonesia Medan in accordance with the analysis result of employee competence to service quality path;

(2) Culture set affects service quality of PT. Bank Rakyat Indonesia Medan;

(3) Service quality insignificantly affects the customer satisfaction of PT. Bank Rakyat Indonesia Medan;

(4) Employee competence affects the customer satisfaction of PT. Bank Rakyat Indonesia Medan in accordance with the analysis result of employee competence to customer satisfaction path;

(5) Culture set affects customer satisfaction of PT. Bank Rakyat Indonesia Medan;

(6) Employee competence indirectly affects the customer satisfaction of PT. Bank Rakyat Indonesia Medan in accordance with the analysis result of employee competence path to customer satisfaction;

(7) Culture set indirectly affects the customer satisfaction through service quality of PT. Bank Rakyat Indonesia Medan, yet insignificantly.

*4.2 Theoretical Implications*

Theoretical implication developed on the employee competence variable in this study is an adaptation of Rival and Sagala (2013:289). Competence involves the authority of each individual to do any function or make any decision based on his role in any organization related to skill, knowledge, and ability owned. Every individual competences has to collectively support the implementation of organizational strategy and support every change performed by management. Culture set variable in this study is an adaptation of Arwildayanto (2013:37) where in simple terms work culture can be defined as attitudes, obedience, adherence, to norms, ethics, which is the rule and applicable in carrying out both physical and mental task activities in order to produce goods or services within an institution (organization). Service quality variable in this study is an adaptation of Lewis and Booma in Tjiptono and Chandra (2005:121) which explained service quality as a measure how well a service performed in accordance to the customer's expectation. Employee competence variable in the study is an adaptation of Kotler and Keller (2009:139) which stated that in general, satisfaction is a feeling of delighted or disappointed perceived by any one after the performance of a service or goods compared to his/her expectation.

*4.3 Practical Implications*

The practical implication of this study is to improve the service quality and customer satisfaction of PT Bank

Rakyat Indonesia Medan. Moreover, a better attention to employee competence especially who serves the customers directly has to be given, with the focus on needs, qualification, and competence standard. Another factor to be considered is the forming and implementation of culture set in the service area. Service quality and customer satisfaction will be achieved with a proper forming and implementation of culture set which has been defined as an obliged rule for the employees.

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