

SUPPORTING FACTORS FOR BANK FINANCIAL PERFORMANCE IN DEVELOPING REGIONS

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SUPPORTING FACTORS FOR BANK FINANCIAL PERFORMANCE IN DEVELOPING REGIONS

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ABSTRACT

The purpose of this study is to prove and analyze the influence of leadership, organizational culture, motivation, work satisfaction, service quality, customer satisfaction on financial performance at Regional Bank in Kalimantan Province, Indonesia (PT. BPD Kaltim Kaltara). This study uses a quantitative approach starting with deductive thinking to reduce the hypothesis, then conduct testing in the field by distributing questionnaires to 165 employees as respondents who sampled a total population of 1, 262 employees of local Bank. The data obtained are then processed by statistical methods using WarpPLS software to be analyzed descriptively and inferential statistics. The results of this study indicate that leadership, organization culture, and motivation affect the latent work satisfaction variables, then Work satisfaction can influence customer satisfaction higher than the effect on service quality at Local Bank. Service quality can influence customer satisfaction higher than its effect on financial performance at Regional Bank in Kalimantan Province, Indonesia, but positively and significantly influences indirectly on the financial performance through the Meditor Customer Satisfaction. Customer satisfaction slightly influences financial performance at Regional Bank in Kalimantan Province, Indonesia. It can be stated that efforts to improve financial performance at Regional Bank in Kalimantan Province, Indonesia can be made and improve customer satisfaction and service quality. Scarcity of research in the context of developing human capital involving marketing elements to measure financial performance, and the absence of research that examines the company's own internal organizational culture.

INTRODUCTION

The development sector of a region is always affected by the perenomial performance of a bank. East of the island of Indonesia, namely the island of Kalimantan is a large area which is still economically sustainable. The economy of the Kalimantan region is supported by the considerable credibility of regional banks, namely, PT Bank Pembangunan Daerah Kalimantan Timur and Kalimantan Utara (BPD KaltimKaltara). Implementing the concept of Service Profit Chain, can be

applied through the planting of specific values to employees who focus on corporate development [1]. Core Value, Vision, Mission, and Meaning Statement as one of the tangible manifestations of internal corporate service to employees Regional Bank in Kalimantan Province, Indonesia has a corporate culture known as 6C, namely Championship, Creativity, Caring, Character, Citizenship, and Customer Focus, company culture, which is de facto has a direct impact on the performance of both individuals and corporations or brands that are familiar to the customer.

Preliminary observations made on employees of Regional Bank in Kalimantan Province, Indonesia (Bankaltimara) show that there is a phenomenon that the more the number of employees, the more it affects job satisfaction, which tends to decrease. This condition can have an impact on the form of service provided to customers so that ultimately it will also affect customer satisfaction. At the initial observation of the company's financial performance, it shows that Bankaltimara's financial performance in the last 5 (five) years, measured through net income, experienced significant fluctuations with a downward trend. The relationship that exists in the work environment has a very significant effect in increasing the profit of a company [2].

From the results of interviews conducted with thirty employees of regional banks in Kalimantan Indonesia, they said that there were many constraints faced in productivity during the last 5 years. From the field problems at regional banks in Kalimantan and the results of the research that showed different results, this research was conducted it is hoped that this research study can identify the factors that play a role in the performance of the regional bank.

LITERATURE REVIEW AND HYPOTHESIS

Human Capital, Job satisfaction and Performance Company

Ref [3] with service profit chain theory, made an essential contribution to discussing the effects of exemplary service on customers in their work on the service profit chain. This is by the opinion of [4] which says that employee contact represents the organization and can directly influence customer satisfaction. Leadership variables are leadership practices implemented by structural leaders or supervisors that make an organization able to compete and improve performance [5]. Human resource development is an important asset for the future of business [6].

Human capital is a resource that has the most role in increasing competitiveness and contributing to improving company performance [5]. Human capital is also a unique resource that can create a competitive advantage for the company so that it can improve company performance to be better and create added value for the company [7]. Ref [8] in this company's performance perspective, states the following: "The world 'style' is roughly equivalent to the way leaders influence followers. The accompanying International Application Example indicates that this style may be influenced by culture.

Ref [9] States that without exception, culture has a very close relationship and is a significant factor in the success of an organization. Furthermore, Hersey and Kenneth understand organizational culture as "the system such as publicly accepted meanings operating for given groups at a given time. To support the vision and implementation of the stated mission, corporate values become cultural guidelines that will be fulfilled. Therefore, 6 (six) central values are set known as 6C as a corporate value considered by the conditions and objectives of Regional Bank in Kalimantan Province, Indonesia (PT BPD KaltimKaltara).

Job Satisfaction, Service Quality, Satisfaction and Performance

Job Satisfaction is a general attitude of an employee to his job [8]. Ref [9] Suggested "one's job experience emotional job satisfaction is a positive state," so that it becomes more apparent, employees will feel satisfied in working when aspects of their work and aspects support and vice versa. If these aspects not supportive, employees will feel dissatisfied. Service quality and job satisfaction are a chain in the form of cyclists that support one another in the end, creating satisfaction to consumers [10]. Job satisfaction is an intervention in company performance [11].

The concept of service quality and customer satisfaction is related to one another. Ref [12] further states that customers assess their level of satisfaction or dissatisfaction after using services. The increasingly fierce competition among institutions providing products and services today is not only due to the pressing current of globalization. However, it can also be caused by customers getting smarter, aware of prices, demanding, less forgiving, and faced with various alternative products and services [13]. These conditions make customers have many choices to spend their money. [14]; [15] States that creating healthy and close relationships with customers is the dream of all marketers, which is often the key to long-term marketing success.

Performance becomes a critical thing for company management. Performance is also interpreted as a record of outcome resulting from the function of a particular job or activity during a specific period. Performance can be divided into financial and non-financial performance [16]. Financial performance is more focused on variables directly related to financial statements. In contrast, non-financial performance is ignored because it is considered difficult to measure and has a quite disturbing weakness, namely its inability to measure the intangible assets and intellectual assets of human resources.

Ref [17] the Service-Profit Chain forms the relationship between profitability, customer loyalty, satisfaction, loyalty, and employee productivity. Relationships in chains that must be considered as positions are profit and growth enhanced through customer loyalty [18]; [19]; [20]. Loyalty is a direct result of customer satisfaction [21]. Satisfaction is primarily influenced by the value of services provided to customers, values are made by satisfied, loyal, and productive employees [22]; [23]; 24. Employee satisfaction, in turn, mainly comes from services and policy support, allowing employees to deliver results to customers [25]; [26]; [27]. This is what underlies the development of this conceptual research framework as follows:

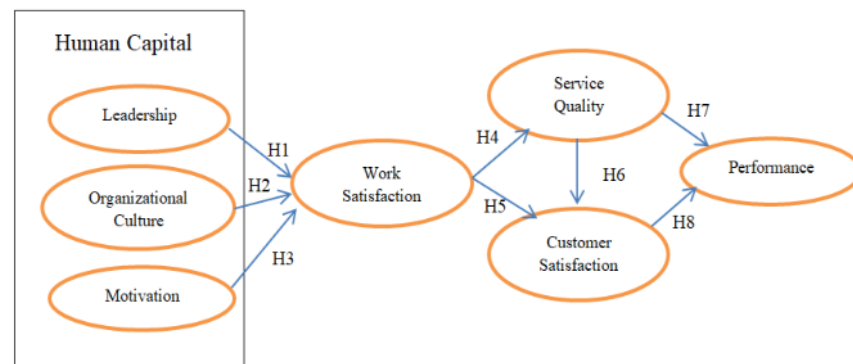


Figure 1. Research Conceptual Framework

Based on the description before, this hypothesis is:

H1: Leadership influence has a positive effect on work satisfaction

H2: Organizational culture influence has a positive effect on work satisfaction

H3: Motivation influences has a positive effect on work satisfaction

H4: Work satisfaction has a positive effect on service quality

H5: Work satisfaction has a positive effect on customer satisfaction

H6: Service quality has a positive effect on customer satisfaction

H7: Service quality has a positive effect on financial performance

H8: Customer satisfaction has a positive effect on financial performance

RESEARCH METHODOLOGY

METHOD AND DATA

This study uses a quantitative approach. Thus, the logic used is the verification of the hypothesis. This approach starts with deductive reasoning to derive hypotheses, then test in the field. Conclusions are taken or hypotheses based on empirical data. Thus, more emphasis is placed on the index of quantitative research and empirical measurements. Quantitative researchers feel "know what is unknown," so the design developed always plans a priori and definitive activities.

The population in this study were all employees of Islamic Banking in East Kalimantan, as many as 1262 people. The sample determination technique using the Proportionate Stratified Random Sampling based on the calculation of the Slovin method, which produces 165 samples.

The data analysis technique in this study using WarpPLS. This method is chosen because it is the most powerful method, and the availability of trial software is quite good. Besides, descriptive statistical analysis was also carried out to complement inferential analysis—partial Least Square (PLS) approach, which is a more predictive model. PLS can also be used to explain the relationship between latent variables. PLS simultaneously can analyze constructs formed with reflective and formative indicators.

Table 1: Loading Indicator

Construct Leadership	Indicator	Loading	P-value
Leadership	VSNR	0,797	<0,001
	MNTR	0,820	<0,001
	BAGI	0,843	<0,001
	DMKR	0,811	<0,001
Organization Culture	PRSL	0,748	<0,001
	KPTS	0,710	<0,001
	EKNM	0,721	<0,001
	FOKS	0,779	<0,001
	KRYW	0,798	<0,001
	KMSL	0,726	<0,001
	VLUE	0,738	<0,001
Motivation	TGJW	0,755	<0,001

Construct Leadership	Indicator	Loading	P-value
	PGKN	0,719	<0,001
	TGKT	0,833	<0,001
	PRTS	0,744	<0,001
Work Satisfaction	MAPU	0,744	<0,001
	PRMS	0,732	<0,001
	PUAS	0,750	<0,001
	DMPG	0,736	<0,001
	HUBK	0,787	<0,001
Service Quality	FSLT	0,758	<0,001
	ANDL	0,812	<0,001
	TGGP	0,817	<0,001
	AMAN	0,729	<0,001
	PDLI	0,716	<0,001
Customer Satisfaction	LYAN	0,816	<0,001
	JKAU	0,819	<0,001
	RKMN	0,790	<0,001
Financial Performance	ROA	0,818	<0,001
	ROI	0,878	<0,001
	ROE	0,759	<0,001

Based on the statistical analysis result shows that the measurement of variable outer loading ranges from 0.710 to 0.878 so that all indicators as construct sizes have been shown to have convergent validity. The results of follow-up analysis through WarpPLS 5.0, outputs from the analytical model can be produced with mediators in the form of path diagrams as follows:

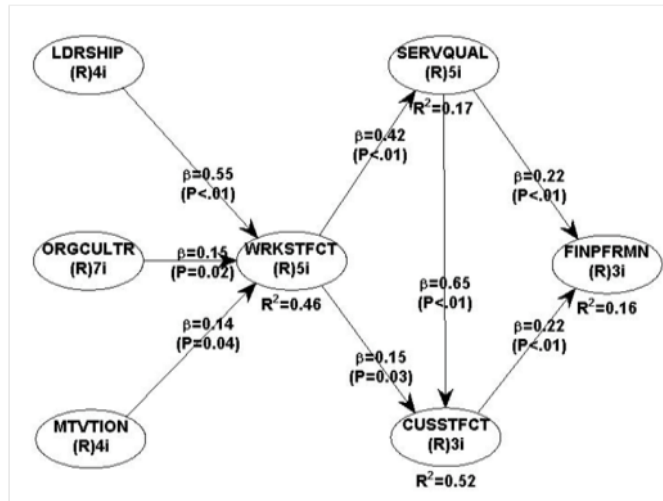


Figure 2. Analysis of Results Model

Finally, the summary results for decomposed and composite models are shown below

Table 2. Results of Research Hypothesis Testing - Summary

Exogen Variable	Endogen Variable	Intervening Variable	Intervening Variable	Endogen Variable	Direct Effect	Indirect Effect	P values	Remark
					Path Coeff.	Path Coeff.		
Leadership	Work Satisfaction				0,551		<0,001	S
Organization Culture	Work Satisfaction				0,153		0,022	S
Motivation	Work Satisfaction				0,135		0,038	S
	Work Satisfaction	Service Quality			0,418		<0,001	S
	Work Satisfaction		Customer Satisfaction		0,146		0,028	S
		Service Quality	Customer Satisfaction		0,647		<0,001	S
		Service Quality		Financial Performance	0,219		0,002	S
			Customer Satisfaction	Financial Performance	0,217		0,002	S
Work Satisfaction		Service Quality		Customer Satisfaction		0,270	<0,001	S
Service Quality		Customer Satisfaction		Financial Performance		0,140	0,005	S

Remarks:

P values < 0.05 (Significant S)

P values > 0.05 (Not Significant/NS)

P values < 0,001 (if smaller than 1% is significant/S)

Based on the analysis carried out, the following theoretical and empirical findings were found:

There is a positive and significant influence between leadership on work satisfaction. Leadership is projected by leaders to share with subordinates; leaders become good mentors; leadership gives birth to democratic communication, and visionary leaders. In contrast, work satisfaction is projected by good working relationships between employees, satisfying income, being able to work alone, boss accompanying good, and get a job promotion. These findings are in line with the opinion of [17] where leaders must be able to adjust and focus on the followers they lead. Thus the employees or subordinates will be motivated to be able to do their work responsibly.

There is a positive and significant influence between the organization's cultures on work satisfaction. Organizational culture can be projected supported by employees who are professionals in their fields, focus on customers, professional management, ability to implement 6C, create commercially oriented value-added, play a role in national economic development, and compete on a regional scale. These findings are in line with the opinion of [10]; [12]; and [14] where strong organizational culture will influence organizational policy and employees know what should be done in various situations and conditions according to the instructions and guidelines that are reflected through prevailing values.

There is a positive and significant influence between motivations towards work satisfaction. Motivation, in this case, is projected by employees who need improvement in the field of work, work performance is the primary goal of employees

in working, employees has a responsibility in work, and employees need recognition in work. The results of this study are in line with the opinions expressed by [5]; [9]; and [14], where motivation is a drive or mobilization in the form of willingness to do something. It is conditioned by the ability of effort done to satisfy some needs individually.

There is a positive and significant influence between work satisfactions on service quality. Work satisfaction is projected by a good working relationship with fellow employees, satisfying income received, working alone, boss accompanying subordinates well, and getting a promotion for work. The results of this study are in line with the opinions expressed by [15] where if job satisfaction is achieved correctly, employees will perform or carry out their duties and responsibilities more optimally so that the quality of service produced will be more optimal.

There is a positive and significant influence between service qualities on customer satisfaction. Service quality, in this case, is projected by responsiveness to customer needs, proven product reliability, the availability of complete facilities, being able to guarantee customer safety, and caring for customers. The results of the study are in line with the opinions expressed by [22], where it was stated that **the concept of service quality and customer satisfaction** relates to one another.

There is a positive and significant influence on work satisfaction on customer satisfaction. Work satisfaction is projected by a good working relationship with fellow employees, satisfying income received, working alone, boss accompanying subordinates well, and getting a promotion for work. The results of this study are in line with the opinions expressed by [11]; [15]; and [26]. They suggested that work satisfaction is a general attitude for an employee to work.

There is a positive and significant influence between service qualities on financial performance. Service quality can be projected by responsiveness to customer needs, proven product reliability, the availability of complete facilities, guarantees customer safety, and caring for customers. The results of this study are in line with the opinion expressed by [8]; [16], where quality is customer-centered and states that **quality is the totality of features and characteristics of products or services that depend on their ability to satisfy implied needs.**

There is a positive and significant influence on customer satisfaction on financial performance. Customer satisfaction can be projected with the ease of reaching customers anywhere, services that meet customer expectations, and customers wishing to recommend banks to the general public. The results of this study are in line with the opinion expressed by [17]; [18]; [23] that creating healthy and close relationships with customers is a dream for all marketers and often becomes one of the keys to long-term marketing success.

CONCLUSION AND RECOMMENDATION

CONCLUSION

The influence of leadership directly on work satisfaction is positive and significant. This shows that the leadership of Regional Bank in Kalimantan Province, Indonesia can share with its subordinates, able to be a good mentor, able to give birth to democratic communication, and visionaries can improve work satisfaction.

The influence of organizational culture directly on work satisfaction is positive and significant. He shows that Regional Bank in Kalimantan Province, Indonesia is supported by employees who are professionals in their fields, focused on their

customers, managed professionally, can implement 6C, create commercially oriented value-added, play a role in national economic development, and can compete on a regional scale, thus increasing work satisfaction.

The effect of motivation directly on work satisfaction is positive and significant. This shows that the field of work at Regional Bank in Kalimantan Province, Indonesia is improved, aims to pursue work performance, has responsibility for work, and acknowledges work; if all can be done well, it can improve work satisfaction.

The effect of direct work satisfaction on service quality is positive and significant. This shows that Regional Bank in Kalimantan Province, Indonesia has a good working relationship, impacts the results received by expectations, the ability of employees to work alone, employers who can assist well, and the realization of a job promotion, it can improve service quality.

The effect of direct work satisfaction on customer satisfaction is positive and significant. This shows that Regional Bank in Kalimantan Province, Indonesia is easily accessible to customers everywhere, bank services are by customer expectations, and customers have the desire to recommend banks to other relatives so that it can improve customer satisfaction.

The effect of service quality directly on customer satisfaction is positive and significant. This shows that Regional Bank in Kalimantan Province, Indonesia has responsiveness to customer needs, proven product reliability, complete facilities provided, guarantees the safety of customer funds, and a good sense of care for customers to improve customer satisfaction.

The effect of service quality directly on financial performance is positive and significant. This shows that Regional Bank in Kalimantan Province, Indonesia has responsiveness to customer needs, proven product reliability, complete facilities provided, guarantees the safety of customer funds, and a good sense of care for customers, thereby increasing financial performance.

The effect of customer satisfaction directly on financial performance is positive and significant. This shows that the location of Regional Bank in Kalimantan Province, Indonesia is easily accessible to customers

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