Banking Services Innovation and Global Competition in South Kalimantan Indonesia

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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 attitude & work ethic, sales promotion on corporate image and in addition job satisfaction are considered in terms of corporate image. The population of the research are employees of Bank Kalsel of Indonesia Head Office of Banjarmasin and Branch Office of Banjarbaru and Tanjung Tabalong Branch totalling 252 people, from which a sample of 129 responses were selected using purposive random sampling method. Empirical testing was accomplished by testing the hypothesis using a quantitative approach, conducted in a structured manner and using a sample of research in quantities that can be considered as representative of the population of the study. A purposive sampling method was used by administering a set of questions. The data collection technique was completed using a survey method through distribution of a questionnaire. The questionnaire was the main data collecting instrument and was completed through observation and interview documentation so that the data obtained would be accurate. The questionnaire used a closed question pattern, where alternative answers to questions were provided. Answers were scored using a 5 level ordinal Likert scale. Verification analysis of the questionnaire achieved validity and reliability using SPSS Version 20 For Windows. The data analysis technique used is the Structural Equation Model with the help of the Amos 5.01 computer program. The SEM program allows testing of the overall research model for dependent variables to determine correlation and influence between variables, both directly and indirectly. The test results prove that there is a strong correlation between the exogenous and endogenous variables and that: organizational technology, promotion and career development have

significant effect on job satisfaction; consumer perception doesn't have significant effect on job satisfaction; work climate and environment, work attitude and environment and sales promotion have significant effect on job satisfaction. Further the findings are that organizational technology has a significant effect on company image, work attitude and work ethic; consumer perception has significant effect on company image; promotion and career development have no significant effect on company image and work climate and company image, sales promotion and job satisfaction significantly affect the company image.

Key words: *Excellence, Job Satisfaction, Corporate Image.*

Introduction

In the current context of free trade, the study of consumer satisfaction and corporate image has grown rapidly both in private and public institutions. Scientific studies have been conducted in many countries and considerable literature is available. Consumer satisfaction cannot be ignored: (i) Organizational technology has a role in improved company service, George and Jones (2000). (Lawler III) Promotion and career development assure company stability and employee morale due to the impact on the increase of income and performance improvement and later, increasing consumer satisfaction, Nitisemito Alex (2002). (Lawler III) A good consumer perception greatly supports customer satisfaction, Schiffman and Kanuk (2005). (Iv) Working climate and work environment will greatly affect the level of service to consumers that impact on satisfaction, Sudarmanto Alugoro (2002) Work attitude and work environment factors prepared, studied and managed through experience, will have a special impact on the response of a person in relation to service improvement efforts, Gibson, Ivancevich, and James (1996) (vi). Intense sales promotion will affect company progress, further impacting on profits, employee performance and satisfaction as well as consumers and corporate image, Sistaningrum (2002) dalam Winata (2017) .(vii) (Vii) Further, job satisfaction has significant effect on image Angel, Blackwell, and Miniard (1995) .

Although the development of service systems is increasingly more advanced, there is evidence of lack of management and employee commitment and lack of efforts to create new values and spirit of hard work. The reality of people's perceptions, their unpleasant past experience, as well as how individuals adapt and inappropriate promotional factors contribute to a lack of positive working climate creation, specifically provision of human resources and maintaining positive organizational perspective.

Some of the solutions include: company vision and mission setting within a global perspective; (Lawler III) inspiring human resources with company values in the spirit of renewal (Lawler

III); commitment to a of 'hard work' culture where team work excels and finally, company innovation systems.

The results from wide research on the application of the importance of job satisfaction and world-class corporate image are: changing the mindset about the importance of consumer perception; (Lawler III) incomplete application of promotion and career development; (Lawler III) the importance of creating an effective working climate in order for the organization to avoid negative matters and the lack of company work ethic and team work.

Research on satisfaction and corporate image in Indonesia has contributed to knowledge about satisfaction and corporate image in regional development in the context of implementation of satisfaction and image theory (implemented recently in Indonesian companies). (Lawler III) In relation to the number of studies that are still lacking, compared to other Asean countries, (Lawler III) public demand on job satisfaction and corporate image is very high but a change of paradigm to the global-oriented service system is still needed. In the international scene this development has been very fast and widely implemented (Abidin, Haseeb, Azam, & Islam, 2015a; Abidin, Haseeb, & Islam, 2016; Abidina, Haseeb, & Jantan, 2016).

The best service culture is related to what experts term the quality of service in comparison between the services experienced by consumers and their desire, which furthermore relates to satisfaction and company image Kotler and Zaltman (1997), and this creates an interesting potential area to be studied and developed in Indonesia. Furthermore, whether best service can exists or still needs further development to meet that of developed countries needs investigation. Current research is necessary to provide a solution to establishing quality service standards that will have a positive impact on job satisfaction and corporate image, especially in South Kalimantan Indonesia.

Methodology
Company Location

This research was conducted in February - May 2016 in South Kalimantan Indonesia at Bank Kalsel Banjarmasin Head Office, Main Branch Office Banjarmasin, Banjarbaru Branch Office and Tanjung Tabalong Branch Office.

Identification of Research Variables

A research variable is an attribute or the nature/value of a person, activity or object that has a certain variation and is set by a researcher to be studied in order to draw conclusions. The variables used in this research are: Organizational Technology (X1), Career Promotion and

Development (X2), Consumer Perception (X3), Work Climate and Work Environment (X4), Work Attitude and Work Ethic (X5), Sales Promotion (X6), Job Satisfaction (Y1) and Corporate Image (Y2) as described in Figure 1 below.

Figure 1: The conceptual framework of the research variables affects Y1 and Y2.

Description: ⟶ Affects Y1 and Y2
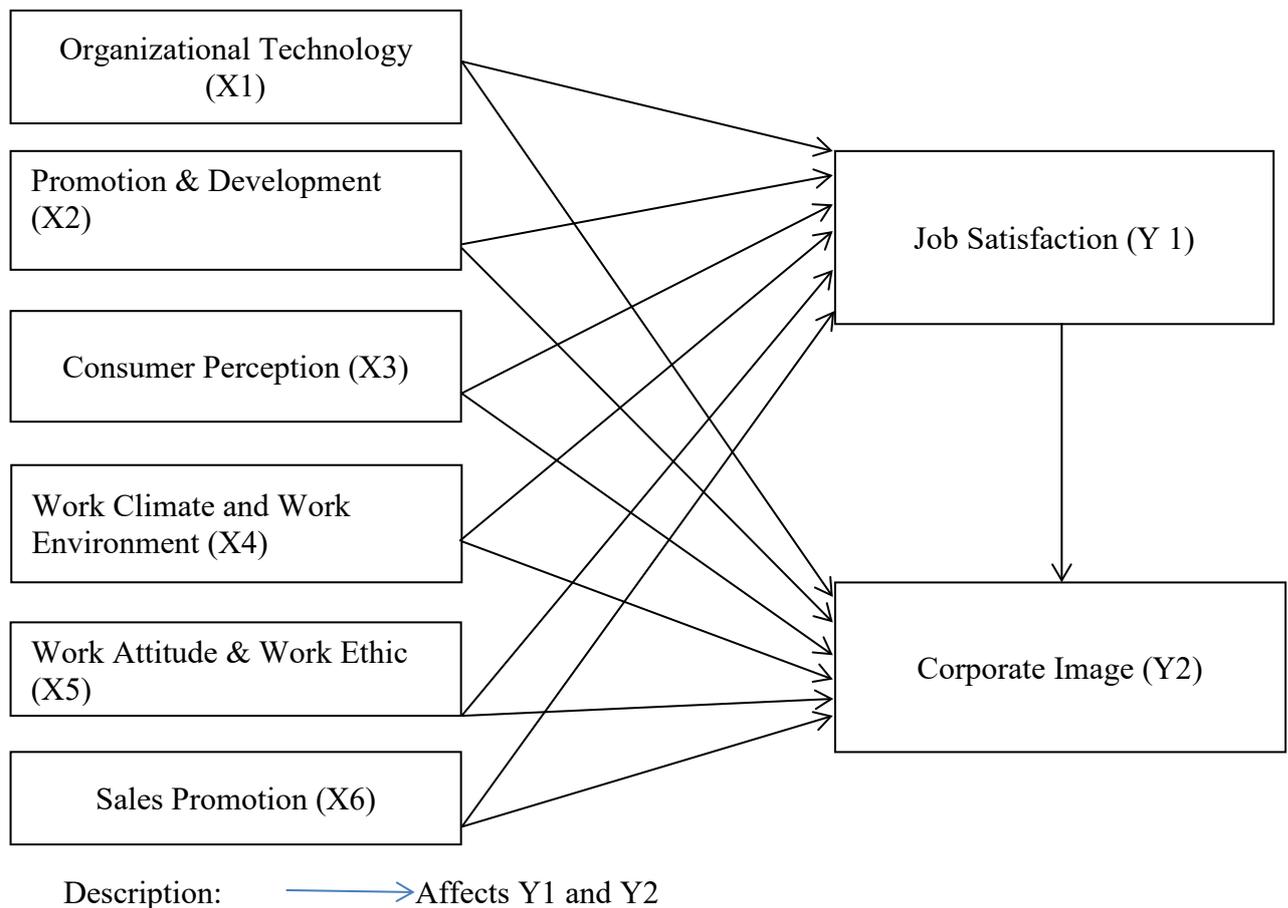
Sampling Techniques

The sampling technique used in this research is purposive sampling. The research sample are a part of the target population whose characteristics are considered to be representative of that population. The sampling method used is Purposive Sampling. Purposive Sampling is a sampling method selected because of considerations in light of the research objectives Umar (2000). This method is used to determine which potential subjects are asked to respond to a list of questions; all respondents are currently working in the company as permanent employees as determined by the researcher because they understand correctly the questions asked to assess the company service provision.

Data Collection and Processing.

The data source for this research is primary data. The type of data used is quantitative data obtained from the qualitative data questionnaire quantified through scoring. This data is obtained from direct data collection from employees. The data collection tool in this study relies on a questionnaire as the main data collection tool and is complimented with observation, interview and documentation, so that the data obtained is accurate. The questionnaire uses a closed question pattern, where alternative answers to the questions are provided. For the scoring of the questionnaire answers, a Likert scale, a scale containing five levels of answers in an ordinal type scale was used.

Data Analysis Method

This study used path analysis and factor analysis, then validity and reliability tests were completed based on Cronbach's Alpha and were found to exceed the value of 0.6 which means that overall, all variables have met the required reliability. The validity test can be seen from the correlation used to improve the sizes and eliminate the grains that will minimize the resulting Cronbach Alpha coefficient, Priyatno (2012), there is no process of eliminating items of correlation and everything is deemed valid. For the normality data test, the result is multivariate cr value between $\pm$ 2, 58 and this means the assumption of normality is fulfilled and the data is eligible for further use. A Confirmatory Factor Analysis Test for the variables shows a variable collision with the value of Factor Factor ≤ 0.05 which means the variables are meaningful in contributing to forming latent variables.

Descriptive Statistics Analysis.

The use of this analysis is intended to reveal the description of data that has been collected from the research location. Descriptions of the results are from data processing through the frequency tabulation and reveal there is a tendency of minimal data empirical average count (mean). The results of descriptive analysis will be useful to provide support for interpretation of analysis results with other techniques.

Statistical Analysis Determesial.

To obtain a representative result, the collected data was processed by using appropriate analysis tools. In accordance with theoretical framework and hypothesis krangka in this study, the analysis used is the factor analysis of path analysis. This research uses confirmatory research that aims to test and analyze the influence of exogenous variables on endogen/bound variables.

The population in this research are employees of Bank Kalsel at head office, main branch office of Banjarmasin, branch office of Banjarbaru and branch office of Tanjung Tabalong, totalling 312 employees. A withdrawal sample using Proportional Random Sampling method, with 129 employees was conducted and qualifies for Sem test as it is between 100-200 samples.

Research Results

Structural model testing results can be seen in Figure 2, below. Analysis of Variable Relationships. An explanation of the relationship between variables can be observed in the picture of this relationship which follows the output of Amos 3. Based on Table 2 and figure 1, the result of structural model testing is presented as mentioned in the study results. Similarly, independent/exogenous variables significantly influence the dependent variables/endogen, except promotion and career development and work climate and work environment
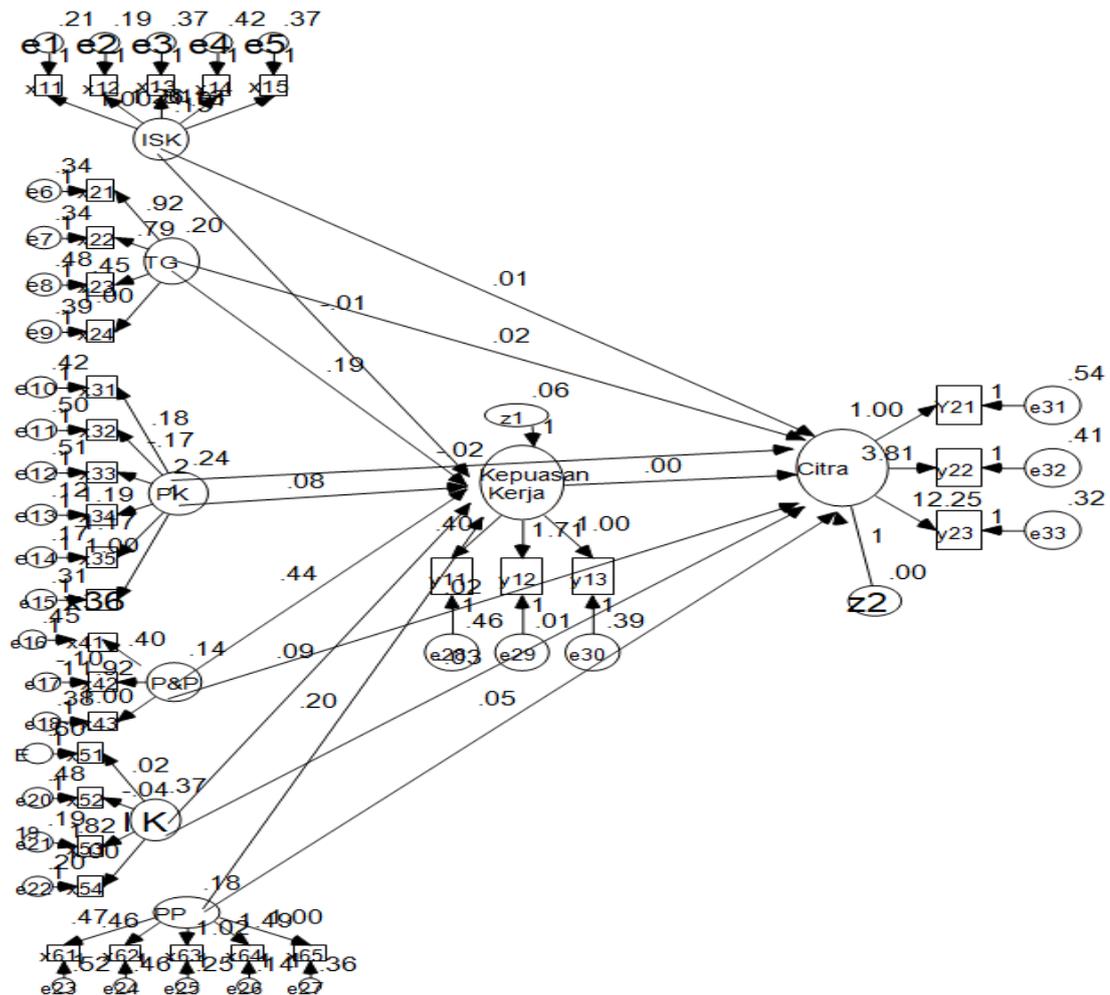
Overview of Respondents

Based on the results of data collection in the field, through the collection of answers obtained from 129 selected respondents and returned data, a description was obtained regarding the characteristics of respondents (sex, education and experience) and is described as follows: the sample consists of 61 men, 47.3% of the total and 68 women or 52.7% of the total. In terms of education level 7 or 5.4% completed high schools, 112 or 86.9%, S1 and 10 or 7.7%, S2. Furthermore as to work experience: 62 or 48% record 5 years; 50 or 38.7%, 5-9 years; 7 or 5%, 10-15 years and 10 or 7.8% > 15 years of work experience.

Data Testing

Validity tests can be conducted through correlation to improve the sizes and eliminate the items whose presence will reduce the coefficient of Cronbach, the Alpha produced, Priyatno (2012). Full results are as follows: The significance test was completed by comparing the value of r arithmetic with r table degree of freedom (df) n-k, in this case n is the number of samples and k is the construct. In this case df can be calculated from 129-6 or df 123 with alpha 0.05 obtained r table 0.176. If r arithmetic (for each item can be seen in the Corected Item-Total Corelation column) is more than r table and positive value, and all in the table is greater, then all questions are valid, Ghozali (2001).

Normality test.

Based on the calculation table obtained, value c.r. multivariate is between ± 2.58 and this means the assumption of normality is fulfilled and that the data can be used for the next estimation. The value of x2.1 indicates a non-free multivariate value. However, according to Bentler and Chou (1987) even though there is abnormal data, a good estimate can still be made and so this is usable.

Equation Modeling Test
Confirmatory Factor Analysis Test (X1, X2,X3,X4,X5,X6,Y1 dan Y2)

The result of the Unidimensional Test of Organizational Technology (X1) found six variables of collision having loading factor value <0,05 which means the six meaningful variables in contribute to the latent variable. Variable Technology. The largest organization formed by construct variable X1.1 (following the development of technology) with a value of 0.677 indicates respondents want leaders to pay attention to aspects of service-oriented technology upstream), so all the meaningful variables contribute to the latent variables.

Structural Equation Modeling

Criteria	Result	Critical Value	Model Evalution
Cmin/DF	1,910	≤ 2,00	Good
Probability	0,463	≥0,06	Good
RMSEA	0,019	≤0,07	Good
GFI	0,839	≥0,88	Good
AGFI	0,794	≥0,97	Good
TLI	0,977	≥0,89	Good
CFI	0,984	≥0,91	Good

Source : Processed from the evaluation results Goodees Of Fit Criteria 2016

From the table above displays goodness of fit Indices. Post evaluation it is found, that all goodness of fit tests showed good results and that the model has been in accordance with the data, Solomon, Ashmore, and Longo (1992). This means that the conceptual model developed and based on the utilized theory has been fully supported by facts. Thus the model is one of the best models to explain the interrelationship between variables.

Hypothesis testing (alternative) was achieved by comparing probability value (p) which has a significance value of p0.05. From these criteria, it can be seen that consumer perception is not significant to job satisfaction with CR value 0,493 and probability value (P) equal to 0,183. For sales promotion on corporate image CR value is equal to -1,115 with probability value (P) equal to 0,241 and for work climate and work environment, CR -1,277 and probability value equal to 0,121. Further, some ten variables significantly affect the dependent variable. As for the variable that is not significant, this is due to the situation and conditions and different times to application in previous research studies.

Discussion
The Influence of Organization Technology on Job Satisfaction

From the results of the analysis of the path, it is found that organizational technology has an indicator to provide services by: always paying attention to the existence and use of the latest technology and including employees in relevant technology training; provision of ATMs on the basis of consumer needs. This context where a company always offers opportunities to employees to access training about the latest technology has a significant effect on employee job satisfaction. This is because the probability values meet the standard criteria. Denga (X1.1n. Thus the first hypothesis can be accepted as true. This means that employee job satisfaction is influenced by an organization's technology in terms of providing services and technology training as detailed above. In other words, changes to employee work satisfaction are caused

by technology organization (Abidin, Bakar, & Haseeb, 2014, 2015; Abidin, Haseeb, Azam, & Islam, 2015b).

This result is in accordance with the theories of satisfaction in relation to organizational technology, that the higher the applied organizational technology, the higher the level of employee job satisfaction. Organizational technology is concerned with and determines satisfaction, George and Jones (2000), Robbins and Judge (2006), Kreitner and Kinicki (2005). This result is consistent with the results of previous research such as that of Rodríguez-Pose and Vilalta-Bufí (2005), McDowell (2013) in that organizational technology has a significant effect on job satisfaction, however there can also be an insignificant effect. This is due to different situations and conditions and times when applied in comparison, between one study and another.

The Influence of Promotion and Development on Job Satisfaction

The result of hypothesis test shows that promotion and development have positive and significant effect on employee job satisfaction. These results are in line with the theories of promotion and career development with regard to job satisfaction. The findings are that the higher the level of promotion and career development, the higher the level of employee job satisfaction. The conclusion then is that promotion and career development are related and determine the level of job satisfaction, Heidjrahman Ranu Pandoyo and Husnan Suad (2002) in Prihantoro (2012), Nitisemito Alex (2002), Handoko and Basu Swastha (1997), Septiani Septiani (2015). These results are consistent with previous research results such as those of Danu Budi Utomo (2014), Isyanto (2013) in Zahra and Gunawan (2015), and find that promotion and career development have a positive and significant effect on employee job satisfaction.

The influence of consumer perception on employee job satisfaction.

The result of hypothesis testing proves that consumer perception has no significant effect on employee job satisfaction. This result is different to other theories about consumer perception related to job satisfaction which found that the better the perception of the consumer, the better the level of employee job satisfaction (Schiffman and Kanuk (2005), Simamora (2004), Rakhmat (1966), Atkinson (1993), Lawler III (1993). These results are also different from such research findings as those of Wahyu Anton Cahyadi (2007), that employee/consumer perceptions have positive and significant impact on employee job satisfaction.

The influence of work climate and work environment on employee job satisfaction.

The results of the hypothesis test proved that work climate and work environment have positive and significant effect on employee job satisfaction. These results support theories of work climate and work environment in relation to job satisfaction, Aluguro Sudarmanto Alugoro (2002), Milton (1981) in Hariska (2008) in Salindeho (2016), Mowday, Steers, and Porter (1979), Dessler (2000). Further, these results also support previous research findings, such as that of Siswanto (2012), that work climate and work environment positively and significantly impact on employee job satisfaction. That means the better the work climate and work environment, the higher the level of employee job satisfaction.

The influence of work attitude and work ethic on employee job satisfaction.

The result of hypothesis testing proved that work attitude and work ethics have positive and significant effect on employee job satisfaction. This result is no different from theories about work attitude and work ethics in relation to job satisfaction (Robbins and Judge (2006), Gibson et al. (1996). This result is also in line with previous research such as that of Lailatirrohmah and Nugraheni (2014) and Mustafid (2016), that work attitude and work ethics have a positive and significant effect on employee job satisfaction. The conclusion is that the better the work attitude and work ethic, the better the employee job satisfaction.

The effect of sales promotion on employee job satisfaction.

The result of the hypothesis test proves that sales promotion has positive and significant effect on job satisfaction. These results support theories of promotion in relation to job satisfaction, Kotler and Keller (2009), Tjiptono (2001), Sistaningrum (2002) in Yuliani (2016), Kotler (1997). These results also support previous research such as that of Muhadi (2007), in finding that sales promotion is closely linked with employee satisfaction level. The conclusion is that the higher the level of sales promotion, the better and higher the level of employee job satisfaction at Bank Kalsel.

The effect of job satisfaction on corporate image.

The results of the hypothesis test proved that employee job satisfaction has positive and significant effect on company image. This result is in line with the theories about job satisfaction in relation to corporate image, Kotler and Zaltman (1997), Fandy (2002), Kotler and Armstrong (2003), Angel et al. (1995), Oliver, Rust, and Varki (1997), Septyawati (2013). Further the results are consistent with previous research results such as Wicaksono (2007), Sutoyo (2004), Lupiyoadi (2014) in finding that job satisfaction has a positive and significant impact on corporate image and that the higher the level of employee job satisfaction, the more

enhanced the company's image in the eyes of consumers. Likewise, in terms of the relationship between the independent variables and the dependent variable, corporate image, there is significant influence, except that the working climate and work environment and related promotion and development have no significant effect on the company image. This is due to different circumstances and conditions and times during the implementation of the research.

Conclusion

Based on the results of research conducted the following conclusions can be made:

1. (i) Management provides a broad opportunity to enhance knowledge and capabilities related to organizational technology renewal, where every service is always based on the latest technology and the organization's technology equipment is constantly renewed due to management's commitment to cultivate the latest technology.

(Lawler III) Performance appraisals, conducted in an objective and transparent manner, access staff to wide career opportunities in order to create high professionalism. (Lawler III) Job satisfaction is not influenced by consumer perceptions in the case where selective customers make decisions about product choice, choosing products based on first impressions that the service is the best or choosing a product because it provides the same service as the company's competitors.

(iv) Management encourages maximum achievement, constantly implementing a family system and a conducive working environment, implementing organization with clear authority and responsibilities.

(v) Management always creates a global vision and culture of hard work that creating new values.

(vi) Management promotes its products through face-to-face media, word of mouth, left leat, internet etc.

(vii) Management always pays attention to the problems of its employees in service and careers in context of current unlimited competition.

(viii) Career promotion and development does not provide a positive image to the company in terms of performance appraisal, career opportunities and the application of penalties and rewards to employees.

(ix) The working climate and work environment do not contribute to the company's image in terms of achievement motivation, familial system services, the application of clear authority and responsibility in the enterprise.

(x) Four other variables that affect the image are technology organization, work attitude and work ethics, consumer perceptions and sales promotion contribute positively to corporate image.

In terms of the contribution of results for the development of science:

A good theory principle can be applied in general, but other theories can be applied to adjust the conditions and situations in Indonesia.

Delivery limits on results:

(i) A limitation of this study is that by using a questionnaire as a data measurement tool, the accuracy of the answers is very dependent on the opinion of each respondent and/or on their availability and ability. Further, a less cooperative company as the object of the research will make it more difficult to access information about data, such that the research result can't be published more optimally in order to improve the satisfaction and image of the company.

(Lawler III) Data was collated from the respondents in the company using an intermediary/representative, and such, when providing the answers, not all respondents could wait, therefore the answers are not maximal.

(Lawler III) The researcher encountered limitations in generalizing the data because it focused more on the research variables adapted to the object of the study.

Suggestions for further research.

To obtain a significant result a good theory cannot always be applied in the Indonesian context. For further research, both qualitative and quantitative methods are suggested in order to investigate different variables and/or different locations.

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