

Building Character Knowledge for Panin Bank Personal Banker Southeast Sulawesi Area

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-----ABSTRACT-----

This research was conducted by qualitative analysis method using Miles and Huberman method. The problems raised were (1) How the efforts to build character knowledge for Panin Bank Personal Banker (PB) Southeast Sulawesi Area mainly the knowledge on the products to collect the community funding and service; (2) How the character knowledge built for Personal banker (PB) can be a strategic knowledge for Panin Bank Southeast Sulawesi Area. The results were that building the knowledge would not be sufficient without completing by building the strong character for Personal Banker, the character which should be set were excellence, professionalism and ethics which these three character indicators could reflect the knowledge as the behavior in daily works for a Personal Banker. This character Knowledge can be applied in a strategic knowledge consisting of 6 (six) components, namely unique, pragmatic or useful, generating value, difficult to imitate or substitute, dynamic and based on intense learning process.

Keyword: Character Knowledge.

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I. BACKGROUND

The finding of Marketing Research Indonesia (MRI) and Sinus titled “Banking Consumer and Brand Profilers 2014”, quoted from the Infobank (November 2014 edition) magazine, showed that the banks controlling the retail banking industry called as ‘market leader’ banks do not only have the number of considerable customers and dominate the big business share, but they also have incredible brand strength. If the competition to get the community funding is increasingly tense just like today, meanwhile the banking authority party presses so that the banks do not offer interest above the standard interest added by strongly enough other rules, so the big banks have the potentials to win the competition of community funding. The banks with big assets have stronger competitiveness potential. In competition and crisis situation, the big bank brand strength has potential to attract smaller other bank customers or smaller brand strength.

From competition pattern among banks, the biggest support to win the competition is in the marketing bank spearhead which is expected to know the strategy in the competition among banks, master the bank products to be marketed and know on the policy rules and direction from the authority holders in banking including the economic growth both nationally and internationally (economic outlook).

Another thing to study here is that the customers want more than good customer service, although it is known that the customer service is the most popular channel into bank for the customers in Indonesia, but its availability has been the commodity in retail banks. It means that indeed currently many banks provide excellent customer service. Thus, this situation creates big chances for small banks against market leader which must serve considerable number of customers.

The banks should be able to develop its customer service to serve their market targets by giving the additional value for them. By knowing the channel of customer selection, the bankers or bank managers will have more potential to know the customers on their unique demands and this can be the key to win the customers and have the niche markets in competition, for example by developing call center until relevant digital channels for the market targets.

In line with this, the management and development of human resources in banking industry are very critical so that each banker must have adequate competence based on each skill field. The competency is an absolute thing given that the challenge for bankers in future will be harder, mainly it is caused by the increasing competition intensity demanding the banking to provide increasing complex and risky service and products, as well as there are global factors, such as the need to adopt the internasional best practices and the globalization era facilitating the foreign investors to come, both from the capital aspect and expertise human resources aspect (Ikatan Bankir Indonesia, 2013 : v).

PaninBank is one of the national public banks as one of the banks with biggest assets which must face the tight competition with other public banks. PaninBank is in the 8th rank supported by 1.009 ATM machines and 552 Branches around Indonesia, these make the bank to continuously adapt to the rapid business competition in financial service field.

Also, the employee involvement is PaninBank priority in its effort to be able and dedicate as well as focus to conduct the best thing for the customer satisfaction because the employees are the spearhead for the bank business application. Along 2014, there are about 731 PaninBank employees who have joined routine training program to sharpen their skills and knowledge for each employees adjusted by each field, mainly on the training program for marketing employees in service and community funding collection fields as one of the sources of bank funding in the form of Third Party Fund (www.panin.co.id , Annual Report 2014).

Particularly for Southeast Sulawesi area, currently it has 7 (seven) operational office units, namely KCU Kendari, KK GTC Kendari, Capem Wua-wua MT. Haryono, Capem Mandonga, Capem CitraLand, Capem Kolaka and Capem Bau-bau. Each office is required to be able to improve its marketing employee quality or called as Funding Sales Representative / Officer (Personal Banker/PB). The PBs are the PaninBank marketing employees who have account starting from the nominal of Rp. 100 million until Rp. 500 million, they are expected to have strong competency which one felt to be the weakest is the product knowledge and service knowledge which must be set.

II. PROBLEM FORMULATION

Based on the background, so the problems in this research can be formulated as the following:

1. How the efforts to build character knowledge for Panin Bank Personal Banker (PB) Southeast Sulawesi Area mainly the knowledge on the products to collect the community funding and service;
2. How the character knowledge built for Personal Banker (PB) can be a strategic knowledge for Panin Bank Southeast Sulawesi Area.

III. LITERATURE STUDY

A. Bank Service

Service marketing has increased its interest along by the increasing business competition in financial service field. But, the competitiveness in almost all service sectors has reached the alarming development level. One of the factors mostly affecting on is more dynamic community lifestyle change and moving in rapid style as well as more appreciate time (Sentot, 2010 : 178).

Similarly, most of the products and processes of banking services are got and consumed when the there is a service. The banking products and services offered by various banks may be similar, but the difference can be shown through the means used by the bank in serving customers.

In this case, the reliability of the service system is often a determinant of customer confidence in the bank and its products. The banking world realizes the importance of obtaining and maintaining customer confidence for the success of the bank business. The competing banks show more respect for the customer and develop a superior service.

The services are one of the bank efforts which is always in demand and remembered by customers. The services program to customers is the bank efforts to provide the best services, so that the customers can be convenient to conduct any transactions with the bank so that at the end this will create the loyal customers to the bank (Introduction Standard to Banking Services, 2014, www.bankernote.com).

B. Marketing Concept in Bank Financing

Related to the financing, banks should take advantage of 'marketing concept' to determine the various needs and desires of consumers, and communicate to consumers about how banks meet those needs and desires. Furthermore, banks must develop strategies to attract funds into the bank, after the bank considering the effect of different types of funds on the expense and risk. There are two particularly important strategies (Darmawi, 2012: 53-56), namely:

a. Product Development Strategy

The initial step in the product development is to do the following activities:

- Identify the needs and desires of customers.
- Establish and manage the products to fill funding needs.

This product development strategy can be divided into two groups, namely:

The first, which is related to each product, namely: (a). Product Identification, (b). Quality Products, (c). Physical shape / appearance and (d). Product Price.

Second, for the entire product lines, the bank must form strategies with regard to:

(a). Grouping of products. (b). Supporting Service. (c). Bank Location and (d). Office Layout.

b. Product Attractiveness Development Strategy

Although banks are not fully able to control the level of public deposits controlled, but each bank tries to affect on it, for example by developing an attraction for the product appearance and the bank concerned.

C. Knowledge Concept

In a book written by Von Krogh, Ichiyo and Nonaka (in Bambang, 2005: 2-3), it is presented a summary of the idea underlying the understanding of knowledge:

1. Knowledge is justified true believe. An individual justifies the truth on the belief based on observations on the world. So when one creates knowledge, he creates an understanding of a new situation in a manner adhering to the trust justified. In this definition, knowledge is a construction of reality, rather than something true in the abstract. Knowledge creation is not just a compilation of facts, but a unique process for humans which is difficult to be simplified or imitated. Knowledge creation involves feelings and belief systems which the feelings or belief system cannot be realized.
2. Knowledge is an explicit thing as well as tacit. Some knowledge can be written on paper, formulated in the form of sentences, or expressed in the form of images. But there is also the knowledge which is closely related to the feeling, skill and whole language form, personal perception, physical experience, rule of thumb and intuition. The explicit knowledge is difficult as it is described to others. Recognizing the value of explicit knowledge and understanding how to use it are the major challenges for the organizations which want to continue to create knowledge.
3. The creation of knowledge effectively depends on the context allowing for its creation. The context allowing the creation of knowledge is a common room which can trigger the emerging relationships. In the organizational context, it can be physical, virtual, mental or three. Knowledge is dynamic, relational and based on human action, so the knowledge is different from the data and information, depending on the context.
4. Knowledge creation involves five main steps, that the creation of organizational knowledge consists of five main steps, namely:
 - a. Share explicit knowledge haring;
 - b. Create the concept;
 - c. Justify concepts;
 - d. Build a prototype; and
 - e. distribute the knowledge in various functions and levels in the organization.

D. Grow with Character

The concept built by Kartajaya revealed that growing with character has 3 (three) components, namely excellence, professionalism and ethics (Kartajaya, 2010: 4), where it can be explained as follows:

a. Excellence, someone who has excellence attitude will always be a role of society model, because the person is believed to be a leader in its field.

It can be seen from the aspects: Commitment (purpose), Opening Your Gift (ability), Being the Best You Can Be (motivation) and Continuous Improvement (we must set the bar and continually raise it from time to time).

b. Professionalism is an attitude of discipline in the profession which encourages a person to be appropriate to the circumstances and has sufficient capability. This attitude covers all interactions in the profession; being good with customers, with subordinates, with colleagues, as well as with the leadership of the company.

It can be seen from 4 (four) passions: passion for knowledge, passion for business, passion for service and a passion for people.

c. Ethics are the principles determining one behavior and guiding in making decisions. Ethics makes someone able to distinguish between what is right and what is wrong.

It can be seen from six (6) pillars: trustworthiness, respect, responsibility, fairness, caring, citizenship (active role in developing the surrounding communities).

IV. ANALYSIS TECHNIQUE

The research used is qualitative research by formulating and interpreting the data or information obtained, arranging and classifying as well as analyzing and interpreting it so that can give clear description on company condition and activity.

The analysis technique used in this research is by Miles and Huberman model, namely qualitative data analysis in the field conducted when ongoing data collection, and after the data collection is finished in certain period. When the interview. The researchers have conducted the analysis on the answers interviewed. If the answers interviewed after the analysis are felt to be not enough satisfying, so the researchers will continue for

more questions, until certain stage, so that the data obtained is considered to be credible. Miles and Huberman express that the activity in qualitative data analysis is conducted interactively and continuously until it finishes, so that the data are matured. The activities in data analysis are *data reduction*, *data display* and *conclusion drawing/verification* (Sugiyono, 2013 : 246).

V. RESEARCH RESULTS

A. General Overview of PaninBank Southeast Sulawesi Area

PaninBank always enhances the market share and has the role as well as improves the financial intermediation function to support the national economic growth by opening the branches in all Indonesia, one of which is in Southeast Sulawesi Area with the Main Branch (KCU) Kendari as the Area Coordinator.

In July 18th, 2005, Main Branch (KCU) PaninBank Kendari-A.Yani was inaugurated in Kendari. After 4 (four) years operating, Main Branch (KCU) Kendari then opened Sub-Branch Office in Bau-bau in February 18th 2009, then opened again in Kolaka in November 11th, 2011 followed by the opening of Cash Office of Golden Trade Center (GTC) in December 12th, 2012. In 2014, it was opened again 3 Sub-branch offices namely: Sub-Branch Office of Wua-wua MT. Haryono in October 10th, 2014, Sub-Branch Office of Citra Land and Sub-Branch Office of Mandonga opened simultaneously in November 26th. 2014. Currently the Branch Office, Sub-Branch Offices and Cash Office of PaninBank in Southeast Sulawesi area, all of which are completed with ATM machines which can be easily accessed by common people, moreover, they are completed with access of share ATM, ALTO and Cirrus so that it can connect directly with other banks.

Since its establishment, PaninBank Southeast Sulawesi area continuously commits and tries to be consistent in increasing the Good Corporate Governance implementation. This is reflected from the obligation to deliver the GCG report to Bank Indonesia which is continuously conducted on an ongoing basis as the realization of the company commitment and consistency in conducting the Rules of Bank Indonesia.

The following is the performance obtained from PaninBank Southeast Sulawesi area during 2015 which is seen from the assets and Third Party Funds or funding, namely Giro, Accounts and Deposits compared to the overall performance of Branch Office / Sub-Branch Office /Units/ Cash of Public Bank (BU) as well as on the Branch Office / Sub-Branch Office /Units/ Cash of National Private bank in Southeast Sulawesi:

Table of List of Performance Bank of Public Bank and Private Bank in Southeast Sulawesi in 2015 Seen from the Asset and DPK (Third Party Funds)

(in Million Rp.)

Notes	PaninBank Sultra	Total of Public Bank Sultra	Total of National Private Public Bank Sultra	Rank among Public Bank Sultra	Rank among National Private Public Bank Sultra
ASSET	623.770	22.182.035	3.984.943	12/43	1/21
DPK	357.274	14.889.524	2.105.154	16/43	3/21
- Giro	17.905	4.556.986	154.199	25/43	3/21
- Account	184.435	6.616.406	1.178.203	12/43	3/21
- Deposit	154.933	3.716.132	772.751	9/43	2/21

Source: PaninBank KCU Kendari, 2016.

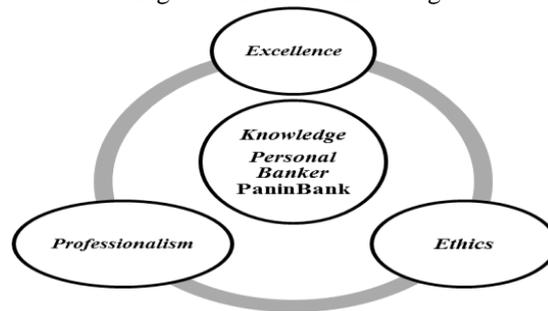
B. Building Character Knowledge for Personal Bankers of PaninBank Southeast Sulawesi Area

As the character manifestation of a PB consisting of Excellence, Professionalism and Ethics, this can be built by sustainable process. Although PaninBank has tried to build the knowledge correctly, it is not based on good characters so the knowledge is not strong to face the tense bank business competition or the changes in current globalization era.

Building knowledge for bank marketers, especially for the Personal Banker (PB)s in PaninBank certainly is the main priority, this is because this knowledge can be trained fast in a learning by doing, but without strong character, it will weaken the effort to build the knowledge. This character later will form the PB mental to be able to face the customers, have strong self-confidence and try to improve the self capacity. These characters will make a PB have resistance in working mainly in rapid changes, work target burden, and uncertainty from the work environment condition both internally and externally.

The Character Knowledge model built in this research can be described as the following:

Figure: Character Knowledge Model



Source : Interview and Observation Results Processed, 2016.

Figure above shows that building knowledge for the PaninBank Personal Banker (PB)s must be accompanied by building strong characters which can strengthen the knowledge, namely Excellence, Professionalism and Ethics, further if it talks about the bank business which certainly cannot be separated from the target to be achieved by the bank, so if it talks about the target, it means to talk on the marketers called as PBs in PaninBank. PB is the life breath of PaninBank business. Without PB, the profit will not be achieved and without profit, the bank will be bankrupt.

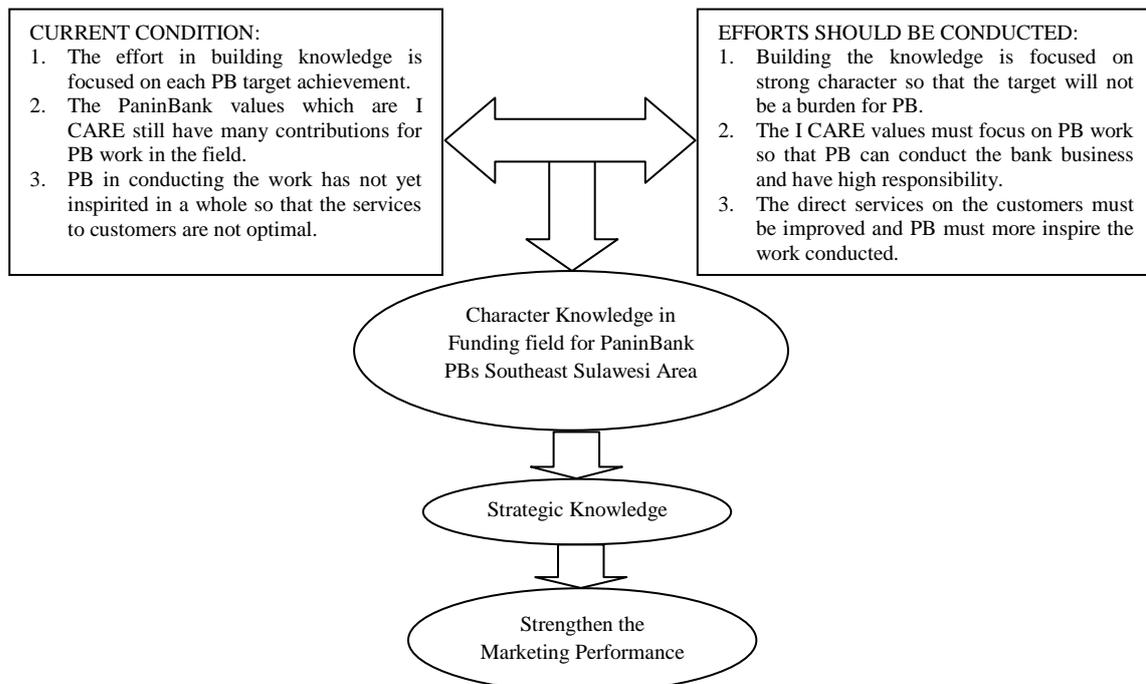
PB is the key person in interpreting the bank strategy as an action. PB creates the theory to be the real one and PB also will create the profit in bank business. So, it can be said that the target achievement of PaninBank is determined by the PB quality employed.

As much as is proper, PaninBank PBs have strong and knowledge on not only the bank product and services, but also they can act as the consultants for the customers. PBs also must master the art of relating the prospects and knowing the way to communicate, the way to build intimacy and more over the way to take the heart so that the prospect can buy the products offered by PaninBank.

C. Strategic Knowledge Based on Character Knowledge for Personal Bankers of PaninBank Southeast Sulawesi Area

In line with the research conducted by Nicolescu (2011), the components of character knowledge can be the Strategic Knowledge to strengthen the PaninBank marketing performance overall. In complete, it can be seen from the following figure:

Figure Strategic Knowledge Model based on Character Knowledge



Source: Summary of Interview and Observation Results Processed, 2016.

Based on the picture above, it can be explained that there are several current conditions which still must be addressed in the future by the PBs so that there are some efforts to be made to address these weaknesses. In building the knowledge, it must be accompanied by building the strong characters, including more focusing on the values embedded in the I CARE so that the Character Knowledge built will appear on the attitudes of excellence, professionalism and ethics owned by PaninBank Personal Banker (PB)s Southeast Sulawesi areas in funding field which can be a Strategic Knowledge for PaninBank so that in the future, it will strengthen the PaninBank marketing performance in facing the banking business competition which is increasingly tight.

D. Research Implications

This research can be used as a reference to create a marketing strategy in the bank funding field to build the structure pattern of strong marketing, namely how to build the reliable marketers (PB) who are ready to run the bank business so that the competition can be won.

PB is the employee field directly going into the heart of bank business, namely is the process of collecting society funds (the Third Party Funds / DPK), so that by the internal reinforcement namely by providing the character knowledge, this will be able to make the PB to be able to increasingly compete with other banks.

E. Research Limitations

This study has limitations namely it does not assess the overall marketing, because marketing is a broader field, in bank it consists of 2 (two) areas, namely funding (to collect public funds) and lending (loans to the public in the form of credit). Each field has a specific activity so as for the future study, it can see how to build knowledge in the field of marketing lending.

The variables used in this study can be tested again by applying them in different banks so as to enrich the model which has been built.

V. CONCLUSION

Based on the analysis and discussion in this study, it can be concluded that:

1. Building the character knowledge for PaninBank Personal Banker (PB) Southeast Sulawesi Area is to instill the strong characters on the knowledge which is built. The most basic knowledge to be shaped for PB is the product knowledge in the areas of funding and service knowledge. From both knowledge which must be mastered by the PB, these should also be accompanied with the strong characters, because the characters are the unique characters owned by a PB rooted in the personality driving the PB to act, behave, change and respond to something. PB with good characters will have the momentum to achieve the work objectives and targets. By mastering the knowledge accompanied by the strong characters, these will allow a PB achieve the sustainable growth, because the character will provide consistency, integrity and energy. The characters are composed of 3 (three) indicators, namely excellence, professionalism and ethics.

2. The character knowledge built for Personal Banker (PB) can be a strategic knowledge for PaninBank of Southeast Sulawesi area. The strategic knowledge relationship pattern can be used to create a communication link between 3 (three) parties called by the Triangle Marketing, namely the communication between the company (Panin Bank), employees (Personal Banker) and the Customers. As for the character knowledge strategy is outlined by 6 (six) components, namely the unique, which the knowledge can be developed into the institution culture in PaninBank; pragmatic or useful, which the knowledge can be adjusted to the PB needs; generating value which the character knowledge can create resistance for PB while creating the confidence, sincerity and honesty in working; difficult, to imitate or substitute which the knowledge can form a marketing strategy based on inside human capital as attached to the PaninBank image; dynamic which the character knowledge can adjust to the changes in the banking world rapidly; based on intense learning process which the character knowledge can produce a continuous learning process for all PB based on intellectual learning, experiential learning and spiritual learning.

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