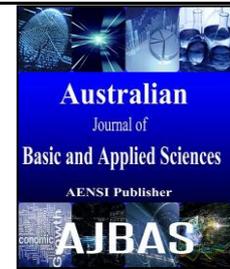




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Analysis of Employee's Commitment and Employee's Competence in Increasing the Service Value and Customer Satisfaction at Banking Industry in Makassar - Indonesia

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ABSTRACT

This study results have practical implications for top management in banking industry to identify factors to increase customer satisfaction. Survey is done to 200 respondents comprised of marketing, operational managers and banking customers in Makassar city - Indonesia using a questionnaire. Relationship between latent variables was tested by structural equation modeling. This study results recommend banking industry to pay attention to accuracy in increasing employee's commitment and competence, as well as service value. Research results showed that simultaneously employee's commitment and competence have positive and significant effect on service value. However, employee's competence partially has a higher effect than employee's commitment. Employee's commitment, employee's competence and service values have positive and significant effect on banking customer satisfaction, either simultaneously or partially. This study limitation does not involve demographic characteristics, psychographic and samples only the banking industry in Makassar. Therefore, these study findings cannot be generalized to the banking industry in other regions. Further studies are recommended to fill this gap in order to strengthen this study results.

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INTRODUCTION

Banking industry performance in Makassar city shows 3,776 customer complaints by phone, fax, mail, and e-mail or in person with 65% or 2,472 complaints have been resolved. These complaints are caused by several things. Dissatisfaction with services are 49.37%, difference in calculations are 12.19%, and release of warranty claims are 8.52%, outstanding loan information are 5.30%, loan repayment information are 4.86%, and lending rates inconsistent with agreements are 3.87%. This is consistent with statement of Amir Arsyad, one customer which published in Media Indonesia edition May 20 year 2013, that banks in Makassar city never respond well when we take care of credit, service was not sympathetic, requirements are too heavy, even the bureaucracy too rambling to make us dissatisfied. On other hand, capability of banking industry is expected to create value-added for customers, which in turn can enhance the service value and customer satisfaction. Service value and high customer satisfaction are expected to retain existing customers, so that they become loyal customers. Loyalty is affected by service value and

customer satisfaction. This means that higher customer loyalty in banking industry is highly dependent on service value and customer satisfaction.

Referring to the various results of previous studies, it can be argued that services dissatisfaction can be caused by employee's commitment and employee's competence. According to Iverson (1996), global competition requires a high commitment from employees in companies that are positively correlated with employee's ability, organizational change and perceptions towards the achievement of company's performance. Similarly, Kouzes (2007) states that high credibility able to produce a commitment, with a high commitment; a company is able to generate good business. While the psychological aspect shows that greater a person's psychological commitment to company can increase consistency of behavior and attitudes held by person (Boyle, 1997). Employee's commitment is a condition to shows that employees have strong psychological attachment, as indicated by desire to be and always siding and willing to sacrifice for company, have the determination to contribute effectively to the overall company activity. However

Ulrich (1998) states that employee's commitment has synergistic relationship with employee's competence in formation of intellectual capital as an invaluable asset and having very significant contribution to achievement of corporate profits. Therefore, creation of employee's commitment and competence should be focused on intellectual capital to enhance service value and customer satisfaction to banking industry. Based on description above, this paper aims are follows:

1. analyzing the effect of employee's commitment and employee's competence on service value of banking industry customer,
2. Analyzing the effect of employee's commitment and employee's competence as well as service value on customer satisfaction of banking industry.
3. Analyzing the relationship of employee's commitment and employee's competence on intellectual capital creation.

Theoretical review:

Employee's commitment:

Employee's commitment is a psychological attachment of an employee to company, including a very deep involvement to work, loyalty and trust to values in company (Steers *et al.*, 1996). This opinion is supported by Boyle (1997) that greater commitment to the company psychologically can increase consistency of behavior and attitudes of that person. Durkin (1999) distinguishes the process of commitment establishing in three stages, namely: 1) compliance commitment; individuals who adapt to certain behaviors and attitudes to get certain benefits, 2) identification commitment; where attitudes and behavior are adjusted to values held by third parties, and 3) Internalization; where individuals adapt certain behaviors because it is aligned with value system of the individual. Hocut (1998) states that commitment is made up of four stages, namely awareness, exploration, expansion and commitment. From perspective of work, employee with high commitment is expressed through their attitude to work. Commit employees are proud and satisfied with work performed, work diligently and earnestly.

Employee's competence:

Competence is a person's ability to use the skills and knowledge available to him, to be used in carrying out work in his responsibility (Hannon *et al.*, 2000). Company's success to achieve goals is largely determined by employee's competence in performing job. Achievement of employee's competence will affect the service value and customer satisfaction. This means that employee's competence is very play a dominant role in carrying out all functions in banking. The basis of competence lies in skills and knowledge of employees who are connected with other functional to achieve the banking objectives (Hitt *et al.*, 2001). According to Roberts (2002), a company that has a high level of core competencies

will have tendency to improve the performance of company optimally. Denton (1995) states that competence centers on following main things: 1) the development of professional skills, 2) improvement of problem-solving abilities, 3) creating a larger working group, and 4) improving the quality and efficiency of work.

Service value:

In order continuously present service with high quality, company is required to improve continuously the service value. Basically, perception of service value is a reflection of how high the service quality in eyes of customers (Heskett *et al.*, 1997). Generally, service value is established by proportional mix between quality and price. Therefore, quality and price became the main determinant determines on how high services value represents the company's reputation. Similarly, employee's behavior, good customer service and speed in responding to customer complaints will directly affect on establishment of service value (Aschner, 1999). This is reinforced by Lapierre (2000), which states that service value is formed by four main components, namely quality, price, needs and expectations, all of which are relative to each individual with varying levels.

Customer satisfaction:

Concept of customer satisfaction is a unique phenomenon and very subjective. A product that technically have high quality but delivered in a way that cannot able to please customers can lead to dissatisfaction to customer. Therefore Darian (2001) stated that customer satisfaction is a customer feeling toward manifestation of a comparison between the real performance and customer expectations. Choi (2000) said that customer satisfaction is a needs, desires and expectations for products or services that meet or even exceed that will have an effect on higher desire to make repeat purchases. Therefore Best (1997) stated that important factor to measures the success of a business entity in an effort to remain within industry is the ability to provide satisfaction to its customers. This is consistent with Kotler (2003) that company ability to maintain or even attract their customers greatly affected by company's ability to create value through outstanding service.

Research hypothesis:

Capabilities of banking industry are expected to create value-added for customers by enhancing the service value and customer satisfaction. High service value and customer satisfaction are expected to retain customers to become loyal customers. This means that higher the customer loyalty in banking industry is highly dependent on customer satisfaction achievement from service value as a reflection of how high the service quality in customers eyes (Heskett *et al.*, 1997). Generally, how high a service

value is a representation of employee's behavior, good customer service and speed respond to customer complaints (Aschner, 1999). Criteria used in assessing customer satisfaction consist of service quality, product quality, price, situation and personal factors (Zeithaml and Bitner, 2003). This is reinforced by Lapierre (2000) that service value is formed by four main components, namely quality, price, needs and expectations; all of them are relative to each individual with varying degree. Employee's consistency in an effort to increase the service value and customer satisfaction should be supported by intellectual capital, which focuses on two aspects of creation of employee's commitment and competence appropriately. Psychology aspect shows that greater a person's psychological commitment to the company can increase consistency of behavior and attitudes held by person (Boyle, 1997). Employee's commitment is a condition to shows employees strong psychological attachment, as indicated by desire to become and always siding and willing to sacrifice for company, have the determination to contribute effectively to the overall activity of company. According to Iverson (1996), high employee's commitment is positively related to employee's competence, organizational changes and

perceptions towards the achievement of company's performance. Achievement of employee's competence will also affect on service value and customer satisfaction. This means that employee's competence play a dominant role in carrying out all the banking functions. Basis of competence lies in skills and knowledge of employees in relation with other functional to achieve the banking objectives (Hitt *et al*, 2001). According to Roberts (2002), a company with high level of core competencies has a tendency to improve the company performance optimally.

Based on description above, conceptual framework of study is shown in Figure 1 and hypothesis formulations are below.

H1: Employee's commitment and employee's competence affect to increase services value of banking industry

H2: Employee's commitment and employee's competence as well as service value affects on customer satisfaction of banking industry

H3: Relationship between employee's commitment to employee's competence can create intellectual capital to makes banking industry has a competitive advantage.

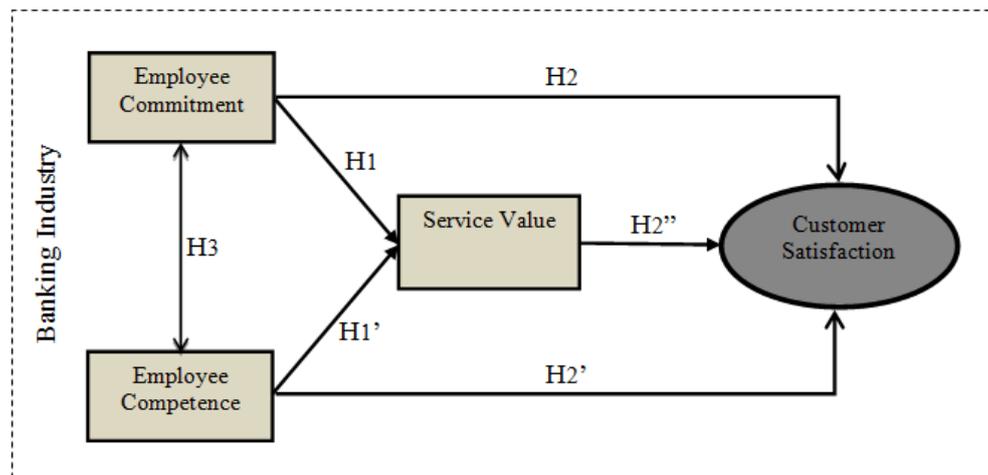


Fig. 1: Conceptual model of research.

Methodology:

Data Collection:

This research design uses survey methods to examine the characteristics and phenomena of study population represented by individuals banking industry in Makassar, elementary unit of marketing managers and personnel and customers as sampling unit. Data is collected by questionnaires distributed by simple random sampling of 200 people scattered in government banks, private banks and regional development banks. Questionnaires were delivered directly since March 2014 to September 2014.

Structural equation model is used to test relationship between each variable in hypotheses formulation. Maximum likelihood estimation technique require sample of 100 -150 subjects (Schumacher and Lomax, 1996) or 1: 5 between the numbers of items (indicators) by number of respondents. Augusty (2000) explains that sample size for SEM analysis is 5-10 times the estimated number of indicators. Hair *et al* (1998) state that requirements for SEM analysis between 100 to 200 respondents. Technical characteristics of respondents are described in Table 1.

Table 1: Technical Specifications of research data.

| | |
|-------------------------|--|
| Research location | Makassar, South Sulawesi - Indonesia |
| Respondents | marketing manager, personnel, and customer |
| Institutions and sample | Comprise 200 respondents from government banks, private banks, and regional development banks. |
| Sampling Simple | random sampling |
| Confidence level | 95 percent |
| Data collection | Direct Visits |
| Date of fieldwork | March 2014 - September 2014 |

Measurement Instruments:

Instruments to measure the item indicators are a Likert scale 5 point (Likert, 1932) from "1" means "strongly disagree" to "5" means "strongly agree". Indicator assessments are developed based on some concept of previous studies and relevant references. Prior data collection, first is performed a pre-test to

get feedback on content, format, comprehensibility and accuracy of research instruments. Thus measurement instrument can be considered as a new proposal of measurement instrument. Technical specifications of measurement instruments are shown in table 2.

Table 2: Characteristics of variables and instruments measurement.

| Variables measurement | Indicator items | |
|---|-----------------|---|
| | Notation | Concept |
| Employee's commitment (X1): strong psychological attachment of employee, it is indicated by desire to stay and always siding and sacrifice for company | X1.1 | Desire stay with company |
| | X1.2 | Desire to contribute effectively |
| | X1.3 | Ability to perform above company's expectations |
| | X1.4 | Desire to devote effort and talent in order to achieve company goals |
| | X1.5 | Trust and higher dedication and energy |
| | X1.6 | Psychological attachment to the company |
| | X1.7 | Siding with company |
| Employee's competence (X2): integration of knowledge, skills, and behaviors in a particular occupation or profession that can be observed and supported by motives, talents, self-image and orientation to improve quality and efficiency in achieving work standards | X2.1 | Expertise and professionalism in services |
| | X2.2 | Ability to work effectively in a various of aspects, self-image, social role and specific knowledge |
| | X2.3 | Having a pattern of decision-making and faster operational processes |
| | X2.4 | sense of responsibility related to manager skill and employees professionalism |
| | X2.5 | Efforts to improve the work quality and efficiency |
| | X2.6 | Orientation towards the achievement of work standards |
| | X2.7 | Responsiveness ability in solving problems |
| Service value (Y1): customers' perceptions and judgments related to functional and emotional benefit as well as quality, compared to price and customers effort to get such services | Y1.1 | Compliance with function of service, quality, price and time |
| | Y1.2 | Perception of service quality obtained is compared to customer sacrifices |
| | Y1.3 | Functional and emotional benefit is compared to price and other fees |
| | Y1.4 | Market value of service quality is compared to relative prices offered by other companies |
| | Y1.5 | Company ability to deliver the product at right time, place and customers |
| Customer satisfaction (Y2): customer perception to employees in providing services and dealing with complaints against the accuracy and speed of services delivery | Y2.1 | Customers desire to repurchases the products/services |
| | Y2.2 | Perception of service delivery accuracy and customer confidence to banking |
| | Y2.3 | Service capable to exceed customer expectations |
| | Y2.4 | Completeness of product features and services that able to please customers |

Validation and reliability of measurement:

Structural equation modeling is used to explore the relationship between variables in model (Figure 1). It may explain significance relationship of causes variables (exogenous variables) and affected variable (endogenous variable). Some assumptions underlie the analysis process, namely the relationship between variables is linear, causal and additives, as well as

valid and reliable measurement instruments. Homogeneity test was conducted to test the validity by using Pearson Product Moment correlation > 0.4 (Singgih, 2000). Reliability measurement was evaluated by Cronbach's alpha > 0.6 Results of SPSS version 16.0 in Table 3 shows the measurement instruments are very valid and reliable because it exceeds cutoff value.

Table 3: Validity and reliability measurement.

| Estimator | | | | | | | | | Description |
|----------------------------|---------------------|--------|-------|-------|-------|-------|-------|-------|-------------|
| Employee's Commitment (X1) | Indicators | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | |
| | Pearson correlation | 0.735 | 0.795 | 0.696 | 0.702 | 0.678 | 0.798 | 0.807 | Valid |
| | Cronbach's alpha | 0,8361 | | | | | | | Reliable |
| Employee's Competence (X2) | Indicators | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | |
| | Pearson correlation | 0.809 | 0.699 | 0.718 | 0.806 | 0.678 | 0.790 | 0.814 | Valid |
| | Cronbach's alpha | 0,8691 | | | | | | | Reliable |
| Service Value (Y1) | Indicators | Y1.1 | Y1.2 | Y1.3 | Y1.4 | Y1.5 | | | |
| | Pearson correlation | 0.814 | 0.798 | 0.704 | 0.833 | 0.769 | | | Valid |
| | Cronbach's alpha | 0,8766 | | | | | | | Reliable |

| | | | | | | | | |
|----------------------------|---------------------|--------|-------|-------|-------|--|--|----------|
| Customer Satisfaction (Y2) | Indicators | Y2.1 | Y2.2 | Y2.3 | Y2.4 | | | |
| | Pearson correlation | 0.805 | 0.748 | 0.694 | 0.779 | | | Valid |
| | Cronbach's alpha | 0.8205 | | | | | | Reliable |

Source: results of data processing (LISREL output)

Confirmatory factor analysis:

Structural equation modeling (SEM) with maximum likelihood method and LISREL statistical software (Anderson and Gerbing, 1988) are used to test structural model fit to observation data. Tests are related to psychometric properties of measurement

instruments as reliability, dimensional, convergent and discriminant validity. Model fit is good chi-square small and non-significant at $\alpha = 0.05$; the probability ≥ 0.05 ; NNFI $\alpha \geq 0.90$; and RMSEA ≤ 0.05 . Results of confirmatory factor analysis shows the model fit is very good (Table 4).

Table 4: Results of model fit tests (goodness of fit measurement).

| No. | GoF measurement | Ideal Criteria | Estimation |
|-----|-----------------------------------|--|---------------------------------|
| 1. | χ^2 (Chi-square) df = 224 | p -Value > 0,05 $\chi^2 < 2$ df is acceptable | 353.7529 p -Value = 0,0000 |
| 2. | NNFI | > 0,90 | 0.9429 |
| 3. | RMSEA | < 0,05 0,05 -0,08 is acceptable | 0.04894 |

Source: results of data processing (LISREL output)

Table 5 shows the majority of factor loadings above 0.70 which means that indicators testing can explain the construct.

Table 5: Results of model fit test (n = 200).

| Estimator | Loading factor indicator | | | | | | | Description |
|----------------------------|--------------------------|-------|-------|-------|-------|-------|-------|-------------|
| Employee's Commitment (X1) | X1.1 | X1.2 | X1.3 | X1.4 | X1.5 | X1.6 | X1.7 | Significant |
| | 0.689 | 0.727 | 0.746 | 0.742 | 0.734 | 0.717 | 0.794 | |
| Employee's Competence (X2) | X2.1 | X2.2 | X2.3 | X2.4 | X2.5 | X2.6 | X2.7 | Significant |
| | 0.842 | 0.662 | 0.695 | 0.821 | 0.689 | 0.785 | 0.787 | |
| Service Value (Y1) | Y1.1 | Y1.2 | Y1.3 | Y1.4 | Y1.5 | | | Significant |
| | 0.789 | 0.772 | 0.703 | 0.758 | 0.703 | | | |
| Customer Satisfaction (Y2) | Y2.1 | Y2.2 | Y2.3 | Y2.4 | | | | Significant |
| | 0.734 | 0.725 | 0.708 | 0.704 | | | | |

Source: results of data processing (LISREL output)

Research findings:

Hypotheses are tested by LISREL software through structural models (Figure 2). Test results at table 6 indicate that employee's commitment (X1) and employee's competence (X2) partially have direct and significant effect on service value (Y1) with coefficient path 0.3994 and 0.5216 respectively. Simultaneously effect of two variables have coefficient $R^2 = 0.696$. Similarly, there is enough evidence to suggest that employee's commitment (X1), employee's competence (X2) and service value (Y1) have significantly effect on customer satisfaction (Y2), either partially or simultaneously with path coefficient values for employee's

commitment (X1) is 0.2244, employee's competence (X2) is 0.2545, and service value (Y1) is 0.4566. Simultaneous effect has coefficient $R^2 = 0.726$. Meanwhile, correlation relationship between employee's commitment (X1) and employee's competence (X2) has coefficient $R^2 = 0.635$. Test results of structural equation (Table 6) shows 95 percent variance association to customer satisfaction can be explained by effect of employees' commitment and competence as well as service value, either partially or simultaneously. In this case, employee's commitment and competence become intervening variables the effect of service value on customer satisfaction.

Table 6: Results of hypothesis testing between variables.

| Endogenous variables | Exogenous variables | Path coefficient | Standard error | t-count | R^2 | Error variance |
|----------------------------|----------------------------|------------------|----------------|---------|-------|----------------|
| Service Value (Y1) | Employee's commitment (X1) | 0.3994 | 0.0833 | 4.7908 | 0.696 | 0.3039 |
| | Employee's competence (X2) | 0.5216 | 0.0895 | 5.8230 | | |
| Customer Satisfaction (Y2) | Service Value (Y1) | 0.2244 | 0.0945 | 2.3730 | 0.726 | 0.2740 |
| | Employee's competence (X2) | 0.2545 | 0.1037 | 2.4546 | | |
| | Service Value (Y1) | 0.4566 | 0.1388 | 3.2880 | | |
| | Employee's commitment (X1) | | | 12.6601 | 0.635 | |
| | Customer Satisfaction (Y2) | | | | | |

α is 0.05.

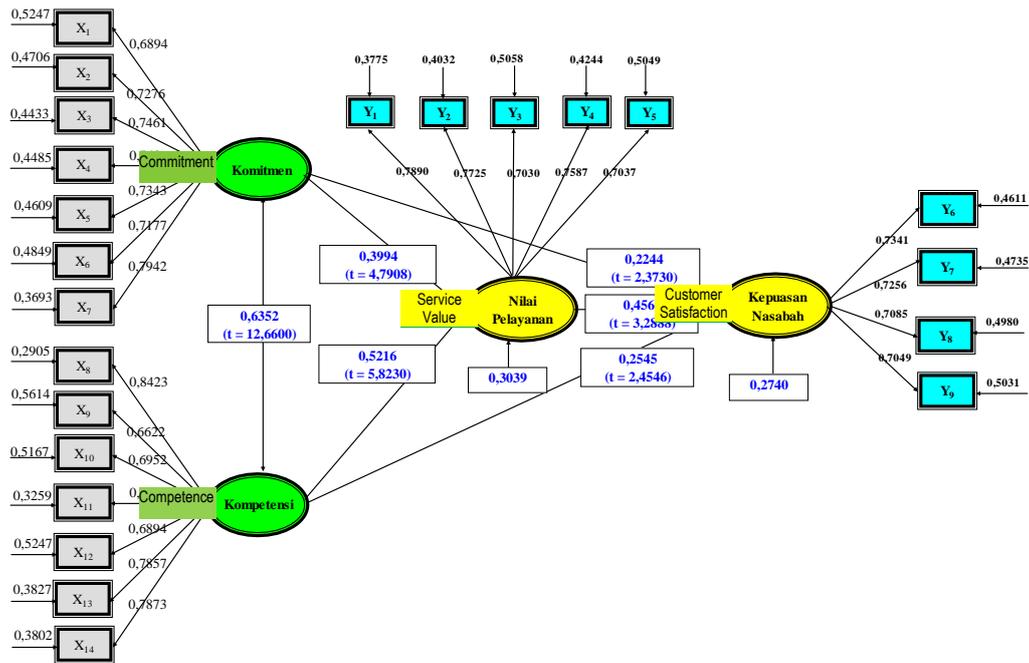


Fig. 2: Path diagram of structural equation model.

Discussion:

Factor analysis of 23 indicators related to employee’s commitment, employee’s competence, service value and customer satisfaction show a solution to explain the effect between variables, as shown in Table 6.

• Effect of employee’s commitment and employee’s competence to increase the service value:

First hypothesis testing results show that employee’s commitment (X1) and employee’s competence (X2) has a positive and significant effect on service value (Y1), either partially or simultaneously with value of each coefficient respectively 0.3994, 0.5216 and 0.696. This fact indicates that although both variables simultaneously have significant effect but the effect of employee’s competence is dominant than employee’s commitment. This indicates that service value in banking industry is strongly affected by level of employee’s competence. In other words, higher level of employee’s competence able to increase the service value in eyes of customers. These findings confirm the research results of Prokesh (1995) that in banking industry, service value is determined by ability of company’s employees in providing services prima through distinctive touches and not easy for competitors to imitate. This also indicates that bank management should give attention to the employee’s competence in enhancing the value of customer service. In addition, referring to research results of Lapierre (2000) that in an era of tight competition today, competitive excellence of a business entity, lies in human resources and ability to create the greatest value through innovation and creation. It is

also determined by how much employees are committed to the company and customers it serves.

• Effect of employee’s commitment and employee’s competence as well as service value on customer satisfaction:

Second hypothesis testing results also showed a significant effect of employee’s commitment (X1), employee’s competence (X2) and service value (Y1) on customer satisfaction (Y2), either partially or simultaneously. Partially, employee’s commitment has effect of 0.2244 on banking customer satisfaction, employee’s competence has effect of 0.2545, and service value has effect of 0.4566. The simultaneous effects of employee’s commitment, employee’s competence and service value on banking customer satisfaction are 0.726. These findings also support the research Astroff (1998) that employee’s commitment and employee’s competence provide a significant effect on banking customer satisfaction. Partial results of statistical tests on these three variables show that effect of service value to customer satisfaction is greater than the employee’s commitment and employee’s competence. It illustrates that although the employee’s commitment and employee’s competence have a positive and significant effect on customer satisfaction, but the effect is indirect. Therefore, effects of employee’s commitment and employee’s competence on banking customer satisfaction are relatively low. This means that in respondents view, customer satisfaction to service value provided by employees is not only determined by high employee’s commitment and competence, but there are other effect as effectiveness of systems and procedures for customer service, quality and

modernity of work equipment, atmosphere and on-site service, facilities and services that all these attributes also determine banking customer satisfaction (Kivela, 1999). According to Nelson (1998), level of employee's competence in front of customers is more recognizable than his ability to empathize, creativity and skills in listening effectively. It can be argued that service value in banking industry to the service is more valuable than the other variables.

• ***Relations of employees' competence and employee's commitment to create intellectual capital:***

Third hypothesis testing shows a positive and significant correlation between employee's commitments (X1) with employee's competence (X2) at coefficient of 0.635. These findings indicate that better the employee's commitment creates better employee's competence, or vice versa. These test results support the idea of Heskett *et al.* (1997) that employee's commitment and employee's competence can create intellectual capital. Intellectual capital will wake service value consisting of satisfaction, loyalty, productivity, quality of work and service quality as well as the personnel capability. Similarly, Ulrich (1998) states that intellectual capital is a combination of two main elements of employee's commitment and employee's competence.

Conclusions:

This study results has a number of practical implications for management of banking industry to give emphasis on consistency in human resources development, in particular to identify the factors to increase customer satisfaction. Management of banking industry should give more attention to improvement of employee's commitment and employee's competence as well as the service value in a systematic and sustainable to improve customer satisfaction.

This study limitation is only involve employee's commitment, employee's competence and service value variables, as well as samples only in banking industry in Makassar city. These findings may not be generalizable to other regions in banking industry. Further study is recommended to fill this gap by involving other aspects to improve services to customers, including making a comparison to other banking industry to add further insight.

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