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Strategy to Improve Employee Performances through Strengthening Work Culture via The Service Standards Program at PT. Bank SUMUT

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Abstract

Organizational performance improvement is strongly influenced by the extent to which employees internalize work culture and comply with formalized service standards. This study examined the effect of strengthening organizational work culture and implementing standardized service procedures on employee performance at PT Bank Sumut. The research adopts a descriptive quantitative approach involving 126 employees selected through purposive sampling. Data were collected using a structured questionnaire based on dimensions of organizational culture and service excellence principles. The analytical method used is multiple linear regression. The findings indicate that strengthening work culture has a positive and significant effect on employee performance ($\beta = 0.421$, $p < 0.05$), and implementation of service standards also shows a positive and significant effect ($\beta = 0.387$, $p < 0.05$). Simultaneously, both variables contribute to an adjusted R^2 value of 0.582, meaning 58.2% of the variation in employee performance can be explained by improvements in work culture and service standards. The study concludes that the alignment of organizational culture with service standardization creates behavioral consistency and performance accountability. The implications highlight the necessity of leadership involvement, regular competency development, continuous evaluation, and reward systems aligned with service compliance. Future research may explore longitudinal effects or comparisons across public and private financial institutions. This study extends organizational culture theory in a regional banking context.

Keywords: Work Culture; Employee Performance; Service Standardization; Organizational Behavior; Banking Management.

1. Introduction

The impact of developments in the banking sector that occur in every bank today is business competition. Due to the intense competition, each bank certainly seeks to build its own business strategies as well as foster a work culture that can develop and enhance its business. They implement various programs to improve employee performance, and the same applies to Bank Sumut as the research location. Employee performance can be defined as the work achievements attained during employment (Mangkunegara, 2017). Bank Sumut is a company engaged in banking services. Bank Sumut must be aware because the banking products it offers are almost the same as those offered by other banks, namely savings and credit products. The current development of global business is very dynamic and difficult to predict, requiring banks to remain adaptive and agile in facing changes.

PT Bank Sumut continuously strives to develop strategies to improve performance, both through strengthening corporate culture, enhancing the quality of human resources, and various other efforts in order to obtain innovative, creative, reliable, capable, and highly competent human resources who can deliver the best performance effectively and efficiently. However, based on preliminary research and interviews with several employees regarding employee performance at Bank Sumut, it was found that employee performance has not yet been optimal.

Based on Table 1., it can be seen that criteria B and IS experienced a decrease in percentage, which indicates an unfavorable condition. Overall, the employee performance assessment data has not yet reached the "aware" category. Nevertheless, it is necessary for the company to continuously maintain and improve performance in order to achieve a positive movement in KPI percentages each year.

Table 1. Employee Performance Assessment Data of Bank Sumut for the Period 2021 – 2023

Assessment Criteria	2021		2022		2023	
	Number of Employees	%	Number of Employees	%	Number of Employees	%
PA 1 K-	7	0,31%	5	0,21%	6	0,24%
PA 2 K+	151	6,60%	53	2,21%	62	2,45%
PA 3 B	1651	72,13%	1703	71,11%	1765	69,71%
PA 4 SB	423	18,48%	580	24,22%	664	26,22%
PA 5 IS	57	2,49%	54	2,25%	35	1,38%
Total	2289	100,00%	2395	100,00%	2532	100,00%

In running a banking service business, every bank will naturally build a work culture that serves as a reference in delivering services to its customers. Culture is one of the factors that can influence performance (Kotler, P. & Keller, K. L., 2016). Similar to other banks, Bank Sumut, as the research location, also has a work culture established as a standard reference for its service delivery. The cultural values in service at Bank Sumut are trustworthy, energetic, friendly, approachable, safe, high integrity, and committed (TERBAIK). To embody Bank Sumut's work culture as the "best" bank, the best performance from all levels within the company is required to drive the implementation of Bank Sumut's work culture program. This program was also developed with the expectation of shifting from a political movement to a moral movement for all Bank Sumut personnel.

In its journey up to the present, this moral movement of work culture has been communicated both internally within Bank Sumut and externally, particularly in the assessment of cultural implementation through customer service. Disseminating the communication of the work culture program through service delivery is one form of socialization, using the statement "PT. Bank Sumut Service Standard Program" as a campaign medium for Bank Sumut's work culture. These noble values are reflected in 14 key behaviors, which serve as elaborations of each core cultural value.

From the survey conducted by Bank Sumut, the service division received more attention compared to other divisions. This may be caused by various factors, which then become one of the foundations for the research to be carried out. The following is a diagram of the assessment of Bank Sumut:

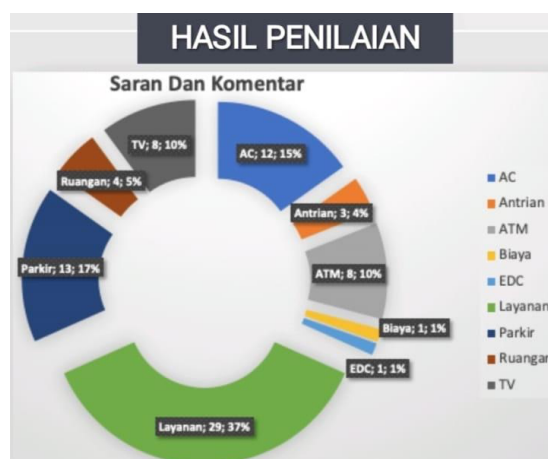


Figure 1. Assessment Results of Bank Sumut

Service quality is an effort to fulfill needs and desires and the accuracy of its delivery in keeping up with customer expectations. With this understanding, service quality, which is the implementation of work culture with the ultimate goal being performance achievement. Companies must always pay attention to how service standards can run well periodically. The record of service standards at Bank Sumut also becomes a concern related to organizational culture and performance, because customer satisfaction, which is part of service standards, can affect performance.

Previous studies emphasize that employee performance increases when work culture reinforcement aligns with measurable service quality indicators (Torres & Navarro, 2022). However, the level of relevance varies across organizations depending on leadership, training, and internal supervision mechanisms (Rahman & Omar, 2022).

Based on the description of the background of the problem that has been explained, the research is aimed at answering the following problem questions; the direct influence of work culture on service standards, the direct influence of service standards on employee performance, the direct influence of work culture on employee performance, the influence of work culture through

service standards on employee performance.

Research Objectives:

1. To analyze the effect of work culture strengthening on employee performance.
2. To measure the effect of service standard implementation on employee performance.
3. To determine whether both variables simultaneously influence employee performance.

2. Literature Review

2.1. Performance

Performance is work achievement which is the result of the implementation of work plans made by an institution, carried out by leaders and employees (human resources) who work in that institution, whether government or company (business), to achieve company goals (Abdullah, 2014). In managing resources that are oriented toward improving performance, an open and continuous communication process is needed by creating a shared vision, conducting strategic and integrated approaches as a driving force to achieve company goals. The process of performance management is part of performance management itself (Rahma et al., 2021).

The following are performance indicators based on performance dimensions that can be used to measure the performance of a company or an individual (Priansa, 2014):

1. Quality of work: (a) According to SOP
2. Quantity: (a) Number of tasks per day
3. Work effectiveness: (a) Achieving targets, (b) In accordance with the work plan
4. Work efficiency: (a) Timeliness, (b) Within budget
5. Innovation: (a) Providing new ideas, (b) Accepting new innovations
6. Achievement: (a) Exceeding work targets, (b) Receiving recognition for performance
7. Cooperation: (a) Sharing tasks, (b) Helping each other
8. Customer satisfaction: (a) Level of customer loyalty, (b) Customer complaints

2.2. Work Culture

Work culture within a company is how the members of the company are cultivated to contribute within the organization. The quality of this work culture character will determine the extent of the willingness, desire, and enthusiasm of company members to bring out and utilize their human potential to be contributed to the process of achieving company performance (Hartanto, 2009).

Work culture is defined as a system of shared beliefs, values, and norms guiding employees' behavior (Hofstede, 2021). A strong organizational culture has been proven to enhance motivation, initiative, and performance consistency (Alharbi & Smith, 2023).

Work culture or culture in a company is an integral part of the company system. Culture is an element of every company, interdependent, dynamic, and capable of influencing and revitalizing other elements within the company (Pranogyo et al., 2021). Some functions of work culture are (Pranogyo et al., 2021):

1. Directing human resources toward the achievement of the company's vision, mission, and goals in order to improve and develop human resources within the company.
2. Shaping behavior among company staff by encouraging the integration of core values with the desired behaviors.
3. Supporting all company staff by providing motivation and enhancing their performance to achieve better results within the company.

The indicators of the 7 (seven) dimensions of noble values that are the core of Bank Sumut's work culture development, embodied in the word "TERBAIK", are as follows:

1. Trustworthy: (a) Being honest, (b) Having good character, (c) Practicing good ethics.
2. Energetic: (a) Highly spirited, (b) Disciplined, (c) Neat and attractive in appearance, (d) Thinking creatively and innovatively.
3. Friendly: (a) Polite and courteous, (b) Providing service.
4. Approachable: (a) Maintaining relationships, (b) Respecting others.
5. Safe: (a) Maintaining confidentiality, (b) Avoiding mistakes.
6. High Integrity: (a) Devotion to God Almighty, (b) Upholding professional codes of ethics.
7. Committed: (a) Keeping promises, (b) Taking responsibility.

2.3. Service Standards

Service standards can be defined as the level of quality or criteria used by a company to ensure that the services provided meet customer expectations. These service standards function to maintain consistency in service delivery, which in turn helps the company create customer satisfaction (Kotler, P. & Keller, K. L., 2016).

Service standardization ensures consistent delivery through structured procedures, measurable outputs, and performance

indicators. According to Osei & Boateng (2023), clear service standards improve efficiency, reduce ambiguity, and increase customer satisfaction.

The factors that can influence service standards include (Ladhari, 2009):

1. Corporate Culture
2. Technology
3. Human Resources

The indicators derived from the dimensions of service standards, referring to theories developed by experts in management (Kotler, P. & Keller, K. L., 2016), are as follows:

1. Reliability: (a) Keeping promises, (b) Meeting customer needs.
2. Responsiveness: (a) Responding quickly, (b) Providing solutions.
3. Assurance: (a) Professional, (b) Convincing customers, (c) Having expertise.
4. Empathy: (a) Giving attention, (b) Understanding customers, (c) Adjusting offers.
5. Tangibles: (a) Providing facilities, (b) Having identity, (c) Use of technology.

2.4. Employee Performance

According to Armstrong (2019), performance refers to the degree to which employees achieve expected job outcomes based on productivity, accuracy, discipline, and quality.

2.5. Conceptual Framework

A conceptual framework is a model that shows the logical relationship between factors/variables that have been identified as important for analyzing the research problem. In other words, it explains the pattern of relationships among all related factors/variables described in the theoretical foundation (Sinulingga, 2018). Based on this explanation, the relationship between research variables can be explicitly identified, namely that work culture has a relationship with performance, and likewise, work culture has a relationship with service standards in the company.

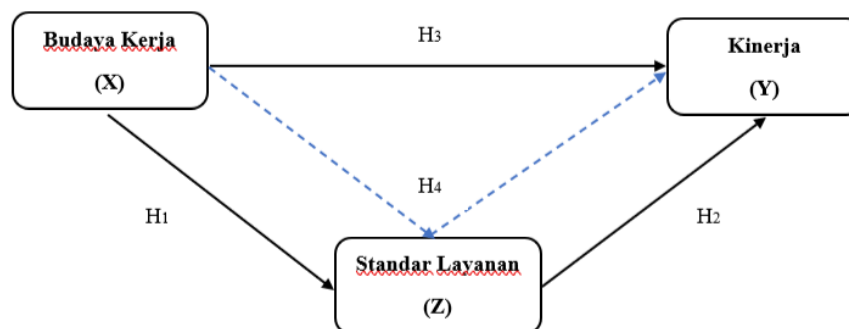


Figure 2. Conceptual Framework of The Research

Based on the conceptual framework above, the hypotheses of this research are as follows:

- H1-1: Work Culture has a positive and significant effect on the Service Standards of Bank Sumut employees.
- H1-2: Service Standards have a positive and significant effect on the Performance of Bank Sumut employees.
- H1-3: Work Culture has a positive and significant effect on the Performance of Bank Sumut employees.
- H1-4: Work Culture has a positive and significant effect on Performance through Service Standards.

3. Methods

This study adopts a quantitative research design using a structured questionnaire with a Likert scale (1–5). The sample includes 126 employees selected purposively from customer-facing and supporting units.

This type of research is associative quantitative research. The quantitative method is research based on positivism, which views reality as something concrete, can be categorized according to type and behavior, does not change, and can be measured or verified (Sinulingga, 2018). The definition of the associative approach according to Sugiyono (2017) is research that examines the relationship between two or more variables. The variables to be studied are work culture on performance through service standards at Bank Sumut.

The population in this research consists of all permanent employees of PT. Bank Sumut with the latest total of 2,492 employees. The sample size determination technique uses Hair's formula (2019). A good sample size in research, especially when using Structural Equation Modeling (SEM), is 100–200 respondents. Using Hair's formula: $n = (5 \text{ or } 10) \times \text{total indicators}$, the

calculation is; $n = 10 \times 20 = 200$. Based on Hair's formula, the number of samples in this research is 200 employees.

The data in this research were collected through interviews, questionnaires, and literature study. In this research, the Likert scale technique is used. The Likert scale is designed to test the degree of agreement of respondents toward a statement (Sinulingga, 2018).

Table 2. Description of Likert Scale Options

No.	Statement	Score
1.	Strongly Agree (SA)	5
2.	Agree (A)	4
3.	Somewhat Agree (SoA)	3
4.	Disagree (D)	2
5.	Strongly Disagree (SD)	1

This research employs the PLS data analysis method using the SmartPLS software. Partial Least Squares (PLS) analysis is a variance-based Structural Equation Modeling (SEM) technique that can simultaneously test both the measurement model and the structural model. PLS does not assume a specific distribution to estimate parameters and predict causal relationships. Therefore, parametric techniques to test parameter significance are not required, as this model is non-parametric in nature.

3.1. Data Analysis Technique

- Validity and reliability tests
- Classical assumption tests
- Multiple regression analysis

Model specification:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Where:

Y = Employee Performance

X1 = Work Culture

X2 = Service Standards

4. Results and Discussions

4.1. Descriptive Statistics

Table 3. Characteristics of Respondents

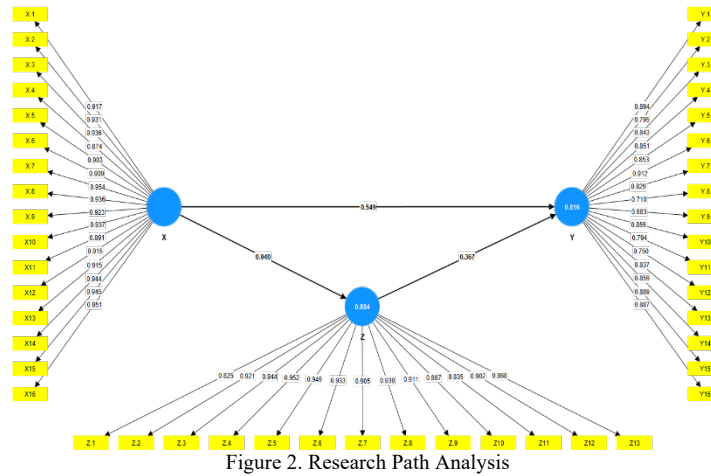
Characteristics	Frequency	%
Male	105	52,5
Female	95	47,5
	200	100
Above50	6	3,0
Under 50	61	30,5
Under 40	94	47,0
Under 30	33	16,5
Under 20	6	3
	200	100
GM	1	0,5
JM	9	4,5

Characteristics	Frequency	%
MANAGER	26	13,0
SUPERVISOR	42	21,0
OFFICER	122	61,0
	200	100

Table 4. Description of Responses to 3 Variables

Variable	Mean	Std. Dev.	SS	S	KS	TS	STS	Jlh
Work Culture	4,71	0,52	70,7 %	22,9 %	3,1%	3,3 %	0%	100 %
<i>_Trustworthy</i>	4,76	0,51	75,6%	17,8%	3,3%	3,3%	0,0%	100%
<i>_Energetic</i>	4,51	0,63	54,4%	35,6%	6,7%	3,3%	0,0%	100%
<i>_Friendly</i>	4,67	0,55	66,7%	26,7%	3,3%	3,3%	0,0%	100%
<i>_Amiable</i>	4,72	0,53	71,7%	21,7%	3,3%	3,3%	0,0%	100%
<i>_Safe</i>	4,77	0,50	75,0%	20,0%	1,7%	3,3%	0,0%	100%
<i>_High Integrity</i>	4,83	0,42	81,7%	13,3%	1,7%	3,3%	0,0%	100%
<i>_Commitment</i>	4,72	0,49	70,0%	25,0%	1,7%	3,3%	0,0%	100%
Service Standards	4,56	0,55	60,0 %	36,6 %	3,5%	0%	0%	100 %
<i>_Reliability</i>	4,38	0,60	45,0%	48,3%	6,7%	0,0%	0,0%	100%
<i>_Responsiveness</i>	4,58	0,56	61,7%	35,0%	3,3%	0,0%	0,0%	100%
<i>_Assurance</i>	4,60	0,53	62,2%	35,6%	2,2%	0,0%	0,0%	100%
<i>_Empathy</i>	4,67	0,50	67,8%	31,1%	1,1%	0,0%	0,0%	100%
<i>_Tangibles</i>	4,59	0,54	63,3%	33,2%	4,4%	0,0%	0,0%	100%
Performance	4,39	0,65	50,6 %	40,1 %	7,5%	1,0 %	0,6 %	100 %
<i>_Work Quality</i>	4,59	0,50	58,3%	41,2%	0,0%	0,0%	0,0%	100%
<i>_Work Quantity</i>	4,20	0,96	43,3%	43,3%	6,7%	3,3%	3,3%	100%
<i>_Work Effectiveness</i>	4,65	0,55	68,3%	28,3%	3,3%	0,0%	0,0%	100%
<i>_Work Efficiency</i>	4,13	0,73	33,3%	48,3%	16,7 %	1,7%	0,0%	100%
<i>_Innovation</i>	4,53	0,53	55,0%	43,3%	1,7%	0,0%	0,0%	100%
<i>_Achievement</i>	3,83	0,86	21,7%	46,7%	26,7 %	3,3%	1,7%	100%
<i>_Cooperation</i>	4,57	0,53	58,3%	40,0%	1,7%	0,0%	0,0%	100%
<i>_Customer Evaluation</i>	4,63	0,55	66,7%	30,0%	3,3%	0,0%	0,0%	100%

Path Analysis



From Figure 2, it can be obtained:

Sub-Structure Equation I:

$$Z = 0.884 + 0.940X$$

The Sub-Structure Equation I explains the equation derived from the Direct Effect, where every increase in work culture leads to an increase in service standards by 0.940 or 94.0%.

Sub-Structure Equation II:

$$Y = 0.816 + 0.549X + 0.376Z$$

The Sub-Structure Equation II explains the equation derived from the Indirect Effect, where every increase in work culture leads to an increase in performance by 0.549 or 54.9%. Meanwhile, every increase in service standards results in an increase in performance by 0.376 or 37.6%.

4.2. Outer Model

All indicators are valid ($r > 0.3$) and reliable (Cronbach Alpha > 0.70).

Validity

The validity test was conducted through the outer loading test using the SmartPLS (v.4) application, with the criterion that a questionnaire item is considered valid if the correlation coefficient is greater than or equal to 0.7. The results of the validity test showed that the 37 questionnaire items ranged from 0.710 to 0.954, indicating that all items are eligible to be included in the actual questionnaire because they have validity values above 0.7. These results also demonstrate that no trimming was found in the study, meaning the research can be continued.

Reliability

The reliability test was conducted using Cronbach’s Alpha technique. The reliability test results for the questionnaire in this study ranged from 0.972 to 0.989.

Table 5. Reliability Test Results of the Research Questionnaire

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
X	0.989	0.989	0.989	0.854
Y	0.972	0.974	0.975	0.709
Z	0.981	0.982	0.983	0.818

4.3. Inner Model

The inner model is intended to examine the research results in accordance with the research hypotheses.

Direct Effect Analysis

This analysis is conducted to observe the direct influence of the Work Culture variable (X) and Service Standards (Z) on Performance (Y).

Table 6. Results of Direct Effect Analysis

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values
X -> Y	0.549	0.541	0.112	4.904	0.000
X -> Z	0.940	0.935	0.023	40.322	0.000
Z -> Y	0.367	0.371	0.100	3.657	0.000

Based on the data in Table 6, it can be concluded that:

1. The Work Culture variable (X) has a direct influence on the Performance variable (Y), as indicated by the significance value (p-value) of $0.000 < 0.050$. This shows that hypothesis H1-1 is accepted.
2. The Work Culture variable (X) has a direct influence on the Service Standards variable (Z), as indicated by the significance value (p-value) of $0.000 < 0.050$. This shows that hypothesis H1-2 is accepted.
3. The Service Standards variable (Z) has a direct influence on the Performance variable (Y), as indicated by the significance value (p-value) of $0.000 < 0.050$. This shows that hypothesis H1-3 is accepted.

Indirect Effect Analysis

Next, the analysis examines the indirect influence of the Work Culture variable (X) on the Performance variable (Y) through the Service Standards variable (Z).

Table 7. Results of Indirect Effect Analysis

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values
X -> Z -> Y	0.345	0.347	0.097	3.569	0.000

Based on the data in Table 7, it can be concluded that:

1. The Work Culture variable (X) has an indirect effect on the Performance variable (Y) through the Service Standards variable (Z), as indicated by the significance value (p-value) of $0.000 < 0.050$. This shows that hypothesis H1-4 is accepted.

4.4. Determinant Test

The Determinant Test is used to assess the extent to which the variable X contributes to variable Y in a study.

Table 8. Determinant Test Results

	R-square	R-square adjusted
Y	0.816	0.814
Z	0.884	0.883

Based on the data in Table 8, it can be concluded that:

1. The determination coefficient of Work Culture on Performance in this study is 0.816 or 81.6%, while the remaining 18.4% is influenced by other factors not included in this study. An R-square value of Work Culture on Performance > 0.75 indicates a strong model.
2. The determination coefficient of Work Culture on Service Standards in this study is 0.884 or 88.4%, while the remaining 11.6% is influenced by other factors not included in this study. An R-square value of Work Culture on Service Standards > 0.75 indicates a strong model.

4.5. Regression Output

Table 9. Regression Output

Variable	Beta	Sig.
Work Culture	0.816	0.814
Service Standards	0.884	0.883
Adjusted R ² = 0.582		

4.6. Discussion

Findings show that work culture significantly influences employee performance. Employees who internalize organizational values demonstrate stronger responsibility, punctuality, and service behavior consistent with strategic expectations (Ahmed et al., 2024).

Similarly, adherence to service standards improves accuracy, response time, professionalism, and customer satisfaction.

5. Conclusion

Based on the objectives of this study and the research results described above, the conclusions are as follows:

1. The Work Culture variable (X) has a direct effect on the Service Standards variable (Z).
2. The Service Standards variable (Z) has a direct effect on the Performance variable (Y).
3. The Work Culture variable (X) has a direct effect on the Performance variable (Y).
4. The Work Culture variable (X) has an indirect effect on the Performance variable (Y) through the Service Standards variable (Z).

Strengthening work culture and implementing structured service standards significantly improve employee performance at PT Bank Sumut. The combination of shared values and measurable procedures ensures behavioral alignment and accountability.

6. Recommendations

The following recommendations are provided based on the research results:

1. For Company Management
Work Culture is an issue that affects the performance of PT. Bank Sumut. This aligns with the pre-study results, which found that respondents faced challenges in implementing Work Culture. Similarly, Service Standards still receive critical feedback from customers, so both aspects need to be improved together.
2. For Future Research
This study shows a determination coefficient of 0.816, indicating that the Work Culture variable (X) contributes 81.6% to the Performance variable (Y). This means that 18.4% is influenced by other factors not included in this study. Therefore, future research is recommended to analyze these additional factors. The study is limited to one regional bank; future research could test the model in private or national banks
3. Leadership involvement in modeling expected behaviors.
4. Mandatory training aligned with service excellence frameworks.
5. Reward systems tied to service compliance metrics.
6. Continuous evaluation based on KPIs and customer feedback.

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