

Analysis of Soft Competence with Intellectual Capital and Talent Management and its Impact on Service Quality at Mega Bank Regional Makassar

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Abstract

This study aims to determine how much influence Soft Competence has on Intellectual Capital and Talent Management and its impact on Service Quality at Mega Bank Regional Makassar. This study uses a causality design with a quantitative approach and conducts at Mega Bank Regional Makassar. The study population was all employees, as many as 201 people. A simple random sampling method was used by distributing questionnaires out in stages. All respondents were able to complete the questionnaire with various factors experienced by respondents, including being sick, being outside the city, not returning according to the specified time, etc. Only 50% managed to return the questionnaire entirely and on time. Thus, the final sample included in this research was 100 people. The procedures for collecting information are monitoring, question and answer, questionnaires, and documentation. Analysis of information using path analysis with SPSS version 25.0 software. The results showed that the direct effect of soft competence on talent management gave the highest correlation value compared to other immediate products. Smooth competence possessed by Mega Bank Regional Makassar employees is considered a personal advantage that provides benefits in the organization with the ability to measure individual characteristics that make it easier for management to capture these potentials in increasing the achievement of organizational goals. The lowest correlation is shown in the direct influence of talent management on service quality at Mega Bank Regional Makassar and the indirect effect of soft competence and intellectual capital on service quality through talent management. Internal control in organizing work in each division does not involve an independent assessor. Not all the employees' ability to manage talent is considered good. Employees who have good performance that provides added value to the organization are still not appreciated.

Keywords:

Soft competence, intellectual capital, talent management

1. Introduction

Resource management functions to distribute services to employees to improve and improve their abilities to become competitive or competitive resources. If the quality of the resources is good so that there is a sense of security and comfort in their duties, we want to share good compliance with the industry where they work (Sedarmayanti, 2017). The banking business is a service business based on trust, so service quality is a very determining factor in the business's success. Service quality is one factor that determines a bank's superiority in facing competition between existing banks. Service quality plays an essential role in influencing customers to make transactions (Mathis Robert & Jackson John, 2001; Mu'adi et al., 2020; Nawawi et al., 2020).

To compete, survive, and develop, companies are required to provide quality services that meet customer needs and desires. It takes employees who have reliable resources to provide services. At present, we are increasingly faced with the importance of soft skills. According to Elfındri et al. (2011), soft skills as life skills determine a person's success, including hard work, executor, honesty, vision, and discipline. Intellectual capital is another aspect that affects human resources and services in an organization, including banking. Intellectual capital is an intangible legacy that provides value to industry and society, including patents, intellectual property rights, rights to create, and franchises (Mavridis, 2005, in Artinah, B. 2011; Nuraini et al., 2019; Umanailo, 2020, 2019). Apart from soft-competence and intellectual capital, organizations need talent management as a step in developing, identifying, maintaining, and placing the right people in the right places. This study seeks to reveal how much influence Soft Competence has with Intellectual Capital and Talent Management and its impact on Service Quality at Bank Mega Regional Makassar.

2. Literature Review

Soft competence is more dominated by the individual component, reflecting the individual's innate abilities where personal skills can be obtained through family, environment, and interactions. A company not only relies on technical skills in the form of formal education at work but also on employees' personality, which is preferred (Kaswan, 2016). Good soft competence can generate added value through talent management for the company. As stated by Pella and Afifah (2011) that an organization or company shows the best conditions when the vision and mission, and values of the company or organization are determined and carried out according to the previous plan, and it is carried out by several employees who have talents or talents. Inside it. The research results that support this research, Fani Setiani and Rasto (2015) concluded that there was a positive and significant influence of soft competence (soft skills) with increased talent both partially and simultaneously. Sutrisno and Adjib Karjanto (2014); and Ulfah Hidayati et al. (2015) also found the same conclusion that soft competence has a positive effect on talent management.

A person's soft competence will provide significant benefits to individuals. These benefits can be short-term by getting high appreciation from the company and finding reasons to give a higher reward or salary. While in the long term, employees with good soft competence will be longer and maintained by the company and do not rule out a better career path. As quoted by Wallace in Mulyasa E. (2003), behavior as the main characteristic of soft competence states that Soft Competence refers to behavioral habits that include communication skills. The work output of employees with a good level of competence will also result in good service quality. Quality services can be obtained because of meeting the needs of customers/consumers and the match between what they expect. This is related to employees' competence who are more precise in meeting their needs (Fandy Tjiptono in Pasolong, 2011). Customers usually form expectations of service from an experience, by word of mouth, person by person, or between organizations or advertisements. Consumers compare the service they feel with the service they expect, where if the previous turn is not satisfactory, the consumer will be disappointed. This is also supported by Peter (2013) that consumer needs can be met through good service levels from employees. Research results that support this research include Anna Rokhayati et al. (2017), Sudjarwanto (2016); Eny Kusmiran (2017); and Azwar V (2011), respectively from their research concluded that individual abilities through their soft competencies have a positive and significant impact on improving their services.

Intellectual ability is an ability demonstrated through resources of insight, experience, and skills related to their abilities, good bonds with clients, and the capacity of industry-owned data technology. It is crucial to contribute to how numerical inventions can contribute to the industry's competitive advantage. Intellectual capital is not a management method but rather an elementary approach for managing energy bases and assets in the body (Edvinson, 2002). Employee value creation in organizations requires the organization or company's ability to be able to identify those who are genuinely talented. Therefore, talent management is needed. This is supported by Armstrong (2008) that talent management is an essential step in identifying, developing, recruiting, retaining, and spread talented people.

Employee talent is crucial in maintaining the organization's existence because the process is carried out to meet and anticipate the company's HR needs (Capelli, 2008). Other supporting research results include: Schiuma G., & Lerro A. (2008); Bontis, N. (2001); Wiig, K. (1997) concluded that there is an influence between the level of knowledge and intellectual capital and talent management.

Intellectual Capital is needed to maintain the existence and reputation of the company. The company's reputation may be a byproduct (or a consequence) of the wise use of intellectual capital within the company, even though it is not part of the intellectual capital. Through intellectual capital, the company has a good image that encourages employees to work better and comfortably. With the abilities possessed by employees, creating good relationships with customers, and utilizing industry-owned information technology, which is a crucial way contributes to how numerical inventions can share the advantages. Compete (competitive advantage) for an agency or industry. Intellectual management appropriately in an organization can create excellent and directed conditions to reach quality in its services. Quality service is fulfilling the needs of consumers, but there is a synergy that is interconnected with the fulfillment of the organization. Other research results that support this study include Snell, Scott A. (2004) concluded that there is a positive influence between intellectual capital and performance and service quality. Then, research Kong, E., & Prior D. (2008) and Roos, G., & Roos, J. (1997); Widyaningdyah, (2013) stated that intellectual capital has an impact on service quality.

Talent Management is not limited to recruiting the right candidate for the suitable duration but also swells to learn about its employees' hidden and unusual qualities and improve and maintain employees' desired results. Hiring employees who have the best abilities or talents from the industry they live in can be a big concern for the agency, but how to maintain it and what matters is how to make talented employees adapt according to the related customs bodies and get the best. Of those gifted employees is a much more significant challenge. This matter is assisted by Jackson (2010) if talent management in agencies is not only for attracting the best people from the associated factories but also is a lengthy way of linking hiring, recruiting, developing, capturing, and recruiting talented employees to fulfill the desires of the agency. The quality of an organization's service is found in the quality of its employees. The best method for having employees with top-level management abilities is to have talent at the primary level and Pasolong (, 2011). After that, talent management training and recruitment evaluation programs and programs have become an integral view of the current HR approach. Research results supporting this research include Nisa, Ridha Choirun, et al. (2016), Silvia, Kataike. (2013); in his study concluded a positive and significant influence between talent management and service quality.

3. Methods

This study uses a causality design with a quantitative approach. This research was conducted at Bank Mega Regional Makassar. The study population was all employees, as many as 201 people. The simple random sampling method used, and the distribution of the questionnaire was carried out in stages. Not all respondents were able to complete the questionnaire completely with various factors experienced by respondents, including being sick, being outside the city, not returning according to the specified time, etc. Only 50% managed to return the questionnaire entirely and on time. Thus, the final sample included in this research was 100 people. The procedures for collecting information are observation, question and answer, questionnaire, and selection.

4. Results

4.1. Data Analysis Results

For the path analysis, this study has conducted a test of structure one and structure 2. Based on the path analysis results, the values for each influence test between independent variables and dependent variables can be seen in tables 1 and 2. Structure 1. Effect Soft Competence (X1) and Intellectual Capital (X2) on Talent Management (Y1)

Table 1. X1 and X2 against Y1

Model		Unstandardized Coefficients		Standardized Coefficients	t	That's it, that's
		B	Std. Error	Beta		
1	(Constant)	6.437	1.095		5.877	.000
	Soft Competence (X1)	.412	.064	.507	6.462	.000
	Intellectual Capital (X2)	.287	.064	.352	4.491	.000

Source: Data processing, 2020.

The regression coefficient number (b_1) = 0.507 with a significance level of 0.000 which means to influence positive and meaningful ($Sig < 0.05$) or t-count t-table ($6.462 > 1.984$). Thus, it is considered that the Soft Competence(X1) factor positively and meaningfully affects Talent Management(Y1). The magnitude of the X1 factor to Y1 can be observed in the standardized coefficients beta number of 0.507; Angka coefficient of regression(b_2) = 0.352 with a significance level of 0.000 meaning ($Sig < 0.05$) or t-count t-table number ($4.491 > 1.984$). That way, it is seen that the Intellectual Capital factor positively and meaningfully affects Talent Management. Magnitude due to X2 factor to Y1 can be observed in standardized coefficients beta number of 0.352

Structure 2. Effect of Soft Competence (X1), Intellectual Capital (X2) and Talent Management (Y1) on Service Quality (Y2).

Table 2. X1, X2, and Y1 against Y2

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	4.840	1.402		3.452	.001
	Soft Competence (X1)	.322	.084	.428	3.834	.000
	Intellectual Capital (X2)	.298	.077	.395	3.850	.000
	Talent Management (Y1)	-.120	.112	-.130	-1.076	.285

Source: Data processing, 2020.

The number of regression coefficients (b_3) = 0.428 with a significance level of 0.000 which means ($Sig < 0.05$) or t-count number $>$ t-table ($3.834 > 1.984$). That way, it is said that the Soft Competence factor (X1) influences positively and meaningfully the Quality of Service (Y2). The magnitude of the X1 factor to Y2 can be observed in the standardized coefficients beta number of 0.428; The number of regression coefficients(b_4) = 0.395 with a significance level of 0.000 which means ($Sig < 0.05$). Thus, it is said that the Intellectual Capital factor(X2) influences positively and meaningfully the Quality of Service (Y2). The magnitude of the X2 factor to Y2 can be observed in the standardized coefficients beta number of 0.395; Angka coefficient of regression(b_5) = -0.130 with significance level 0.285. That way, it is said that the Talent Management factor affects the minuses to Quality of Service(Y2). The magnitude of the Y1 factor to Y2 can be observed in standardized coefficients beta figures of -0.130 or -13.0%, which means that each increase in Talent Management(Y1) will reduce the Quality of Service (Y2) by -13.0%.

Indirect Effect. Make dividing the magnitude of indirect consequences can be calculated as follows: $X_1 Y_1 Y_2 = (b_1 \times b_5) = (0.507 \times (-0.130)) = -0.065 \rightarrow \rightarrow$; The number of 0.065 means that the indirect result of X1 factor to elastic Y2 through Y1 factor is -0.065 or -6.5%; $X_2 Y_1 Y_2 = (b_2 \times b_5) = (0.352 \times (-0.130)) = -0.045 \rightarrow \rightarrow$; The number of 0.045 means that the indirect result of X2 factor to Y2 factor through Y1 factor is -0.045 or -4.5%.

4.2. Hypothesis Test Results

Table 3. Suspected test results

Hypothesis	Value	Sig	Conclusion
Soft Competence has a positive and significant effect on Talent Management at Bank Mega Regional Makassar.	0.507	.000	Proven
Intellectual Capital has a positive and significant impact on Talent Management at Bank Mega Regional Makassar.	0.352	.000	Proven
Soft Competence has a positive and significant effect on the Quality of Service at Bank Mega Regional Makassar.	0.428	.000	Proven
Intellectual Capital has a positive and significant impact on the Quality of Service at Bank Mega Regional Makassar.	0.395	.000	Proven
Talent Management has a positive and significant impact on the Quality of Service at Bank Mega Regional Makassar.	-0.130	.285	Unproven
Soft Competence has a positive and significant effect on The Quality of Service through Talent Management Bank Mega Regional Makassar.	-0.065	.000	Unproven
Intellectual Capital has a positive and significant impact on the Quality of Service through Talent Management at Bank Mega Regional Makassar.	-0.045	.000	Unproven

5. Discussion

Positive and significant, reinforced by research by Fani Setiani and Rasto (2015), Sutrisno and Adjib Karjanto (2014) as well as and Ulfah Hidayati et al. (2015). Soft competence is shown well by employees, especially in communicating with seniority levels in banking institutions, especially at Bank Mega, requiring employees to share in stages. Besides that, thinking analytically and teamwork further encourages employees' maximum efforts in carrying out their duties properly.

Positive and significant, supported by research Schiuma G., & Lerro A. (2008); Bontis, N. (2001); Wiig, K. (1997). Recruitment is carried out based on the qualifications as the principal capital being considered. The strong encouragement of employees generates added value for the company, awakens their self-confidence because their ability is excellent hope for Bank Mega Regional Makassar to continue to be developed. The consideration of efficiency goes well with the high appreciation of the institution for its employees.

Positive and significant, supported by research by Anna Rokhayati et al. (2017) and Sudjarwanto (2016), Eny Kusmiran (2017), and Azwar V (2011). Soft competence of the Makassar Regional Mega Bank employees is shown by good communication factors that encourage positive responsiveness, besides solid teamwork as the central pillar of achieving the service quality level.

Positive and significant, confirmed by the research of Snell, Scott A. (2004) Kong, E., & Prior, D. (2008) and Roos, G., & Roos, J. (1997); Widyaningdyah, (2013). Employees at various organizational levels at Bank Mega Regional Makassar are fully responsible for any actions that impact the quality of services provided. High intellectual values will be an important steppingstone in creating a good quality service. This service is not only for customer service but also for assistance in the organization.

The result is not significant, contrary to the research findings of Nisa, Ridha Choirun, et al. (2016); Silvia, Kataike. (2013); and Aljunaibi, Mohamed Musallam (2014). The abilities or talents possessed have not been able to encourage the achievement of service quality. Internal management in organizing work in each division does not involve an independent assessor who can group employees based on their technical abilities but only looks at the level of experience they have done so far.

Not significant, the Makassar Regional Bank Mega employees' soft competence is considered a personal advantage that can provide benefits in the organization. With this ability, the individual employee's character can be measured to make it easier for management to capture these potentials to increase the achievement of organizational goals. But on the other hand, not all the management's ability to manage these talents in the organization is considered reasonable by employees. There are still gaps in the placement of inappropriate positions, the feeling of dissatisfaction of other employees with the order of new employees who do not have much experience, which results in a decrease in the level of efficiency and work effectiveness of employees.

Not significant, at Bank Mega Regional Makassar, the level of employees' intellectual ability is quite good. This is because educational qualifications support it following their fields. Understanding the world of banking is excellent and is the hope of the organization. However, having employees with good intellectual capital has not been in line with what the employees want. Talent management is considered a variable that is expected to coordinate all employee resources so that they can work comfortably and without any pressure. The essence of talent management is employees' placement in positions following their fields and optimism for employees to function optimally. However, employees' intellectual capital has not been able to improve the quality of the organization's services to them. Employees who have good performance that provides added value to the organization are still not appreciated. Even management can rotate positions based on work experience and not on employee performance.

6. Conclusion

Based on this study's findings, it can be concluded that of the seven proposed hypotheses, four are proven, and three are not. The direct influence of soft competence on talent management provides the highest correlation value. Smooth competence possessed by Bank Mega Regional Makassar employees is considered a personal advantage that offers benefits in the organization with the ability to measure individual characteristics that make it easier for management to capture these potentials to increase organizational goals. The lowest correlation is shown in the direct influence of talent management on service quality at Bank Mega Regional Makassar and the indirect effect of soft competence and

intellectual capital on service quality through talent management. Internal control in organizing work in each division does not involve an independent assessor who can perform groupings based on ability. Still, only on the experience, he has done so far. The insignificant effect is also shown on the power of management to manage talent in the organization. Not all are considered reasonable by employees. There are still gaps in the placement of inappropriate positions, the feeling of dissatisfaction of other employees with the arrangement of new employees who do not have much experience, which decreases the level of efficiency and effectiveness of employees' work. The intellectual capital owned by employees has not improved the quality of the organization's services to them. Employees who have good performance that provides added value to the organization are still not appreciated. Even management can rotate positions based on work experience and not on the performance of their employees.

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