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## **Improvement of Firm Performance and Sustainability: Militancy, Strategic Entrepreneurship and Customer Focus, with Bank Agent Experience as Moderator**

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### **Keywords**

sustainability  
performance  
militancy  
strategic entrepreneurship  
customer focus  
experience  
agent bank  
bumn indonesia

### **Abstract.**

The purpose of this research is to apply SEM analysis with WarpPLS analysis and translate financial performance and firm sustainability for Militancy, Strategic Entrepreneurship, and Customer Focus especially for State-owned bank in Indonesia. This study uses a quantitative approach using latent variables which are measured using a questionnaire. The survey was conducted by distributing questionnaires to respondents. Data analysis was performed using structural equation modeling (SEM) and analyzed using PLS (Partial Least Square) analysis model with the help of the WarpPLS computer program. The population of this research is all state-owned bank agents in Indonesia with a population of 6100 people. This research produces a proposition that Performance and Sustainability must pay attention to Militancy, Strategic Entrepreneurship, Customer Focus and Experience. During this time, performance and improvement of company sustainability are often difficult to implement because there is still a lot of confusion in increasing the number of transactions, total customers, and profit-oriented cross-selling while at the same time having an impact on improving social and economic conditions. The concept of militancy application is extended to strategic management, initially a variable in human resource management, especially in BUMN Indonesia. The emergence of Bank Agent Experience as a moderating variable from the influence of militancy, Strategic Entrepreneurship, and Customer Focus on confirmation of Sustainability.

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## 1. Introduction

Based on OJK data (2019) shows that the Financial literacy index, which is the public's knowledge and understanding of financial services and products, including the benefits and risks contained in every financial product and service in Indonesia, has only reached 38.03% and the financial inclusion index is 76.19% which describes the large number of uses of financial products and services, both those offered by banking and insurance institutions.

This means that not all users of banking products understand financial products and banking services. The inclusion index that is higher than the literacy index indicates the need for educational activities and outreach to the wider community about financial services and products. In addition to optimizing and empowering the financial potential that exists in the community as well as to reduce problems that arise between users of banking services and products and financial institutions as sellers of financial products and services. The World Bank, Financial Inclusion Index 2017 announced that only 48.9% of adults in Indonesia have bank accounts. This data explains that most Indonesians have not been served by banking services and therefore the government has set the minimum Index to be achieved in 2019 to be 79%. This is what drives the development of Officeless Financial Services (Laku Pandai) or branchless banking.

The banking industry's response to the policy of implementing branchless banking using the bank agent pattern was initially very positive. Banking has benefited, among others, first, it becomes an alternative strategy to develop a customer base without having to establish an office and without having to recruit additional new employees. The second is that the banking operating system has become more efficient (officeless service). Third, operational risk has decreased due to operational risk sharing which is directly shared with bank agents. However, not all banks operate an agency system, out of a total of 112 commercial banks operating in Indonesia, there are 30 commercial banks or only about 25% that have implemented an agency system with a total of 1,073,130 agents.

Referring to the basic principles of business formation, bank agents are included in the strategic entrepreneurship group. According to Kantur (2016), several strategic business characteristics are, first, being able to create added value for the owners and for the manager (agent / manager). Second, being able to increase additional revenue (income) both to the owner and to the managers (agents). Third, has prospects for development in the future. Fourth, reducing operational costs so that they become more efficient both for banks as owners and for agents as managers. Fifth, having technology support that enables sustainable business, especially in dealing with Fintech companies that are always supported by technology. Sixth, if managed professionally, it will open job opportunities. Seventh, it is needed and needed by the community, because the existence of bank agents as banking representatives will be able to increase public financial literacy and inclusion. It is interesting to examine the various factors that can affect the performance and sustainability of the agents of Bank BUMN Indonesia.

Sustainability is a function of various social, environmental and economic influence variables (Mays, 2003). This is also supported by CambraFierro and Benitez (2011) who state that sustainability, which is business continuity, is closely related to company

performance (Performance). The concept of sustainable business has become a concern of the business world, where in addition to creating profits, business actors are also asked to pay attention to aspects of community life in the form of social and environmental responsibility (Corporate Social Responsibility).

Militancy and strategic entrepreneurship have an effect on company sustainability. Sustainability as the ultimate goal of all operational and strategic management activities is influenced by the character of business actors, one of which is militancy. Militancy is a strong character possessed by business actors that affects business sustainability. Monisola (2013) found that militancy has a significant positive effect on sustainability. The findings of this study indicate that low and unfocused militancy will hamper sustainable development efforts in Nigeria. This is also consistent with the findings of Wabara et al. (2017) who found that militancy has a significant positive effect on performance. Furthermore, Divito and Bohnsacj's (2017) research found that strategic entrepreneurship has a significant positive effect on sustainability.

If a business wants to grow and be sustainable, the application of principles and strategic entrepreneurship is something that must be done. This is in accordance with Wickham (2006) which states that business actors are required to always think strategically on how to manage financial resources, financial resources, operating resources, operating resources, human resources, human resources, resources related to organizational process and learning. as resources and calculating investment and investment risk and risk.

Divito and Bohnsacj (2017) research shows that strategic entrepreneurship has a significant positive effect on sustainability, where branding has the greatest influence on bank agent business performance and company financial performance. This explains how important it is to have the right Strategic Entrepreneurship in running a business.

Customer focus is an important influence variable on performance and sustainability. Business sustainability and financial performance are also influenced by the extent to which business actors focus on customers (customer focus). This is supported by previous research conducted by Terry and Israel (2004) which found that customer satisfaction was not significantly influenced by the agent's performance but was influenced by the experiences of its workforce in serving customers.

Based on the research that has been explained. The novelty of new ideas or novelty from this research compared to previous studies are:

- 1) The concept of militancy has been extended to strategic management, which was originally a variable in human resource management, especially in BRILink Agencies.
- 2) The emergence of the Bank Agent Experience variable as an affirmation variable (moderation) the influence of Militancy on firm sustainability variables.
- 3) The emergence of the Bank Agent Experience variable as an affirmative variable (moderation) of the influence of Strategic Entrepreneurship on firm sustainability variables.
- 4) The emergence of the Bank Agent Experience variable as a confirmation variable (moderation) the influence of customer focus on firm sustainability.

## 2. Theoretical Background

Strategic management is a dynamic process because it takes place continuously in an organization. Every strategy always requires review and maybe even changes in the future. The existence of a strategy is very important in marketing the product as well as any target market segmentation, and the market position that is carried out will not work if it is not followed by the right strategy. Kasmir (2006) defines strategy as “the steps that a company must undertake to achieve its goals, sometimes the steps that must be faced are very difficult (steep and tortuous), but there are also steps that are relatively easy”. Some experts define strategic management as the art or science of formulating, implementing, and evaluating various cross-functional decisions that enable an organization to achieve its goals. Strategic management focuses on the process of setting goals for an organization, creating and developing policies and plans to achieve goals, and allocating resources to implement policies and plan for achieving organizational goals.

### 2.1. Militancy

Militancy is the root word for militant which means high-spirited, passionate, willed or stubborn, while militancy means someone who has toughness in struggling in the face of various difficulties encountered (Anshori, 2016). Based on the explanation, bank militancy agents can be defined as parties who cooperate with the bank and act for and on behalf of the bank in providing financial services to customers who have dedication, contribution and high enthusiasm at work. Bank militancy agents have the determination to carry out their duties and readiness to step up to become a better person in various aspects of the activities undertaken.

According to Schutt (1982) militancy (aggressive), organized conflict with management is a confrontational method used to support a goal. The militancy activities carried out varied from national strikes to local slowdowns, even protests to management with oral and even written petitions. This explanation emphasizes several aspects that can encourage or influence militancy, as in the following description:

- 1) Economic models emphasize low wages as a source of dissatisfaction and predict the additional effects of economic variables. The variation in militancy in this model is reflected in the hierarchical distribution of salaries.
- 2) The mismatch (disharmony) model emphasizes the desire of workers to have more control in the workplace and predicts the interactive effects of organizational and job variables.
- 3) Social background models such as employee characteristics can influence their perceptions of events and can provide a frame of reference in situations where there is no clear work norm. For example, many studies report men are more militant than women and that, almost without exception, age has a negative effect on militancy.

## 2.2. Strategic entrepreneurship

Strategic Entrepreneurship is the ability to create something new and different. Creating something new and different is the same as creating value for themselves and their environment. This statement is following Kantur's research (2016) which states that several characteristics must be possessed by an entrepreneur, namely:

- 1) High achievers, that is, an entrepreneur must be an expert to obtain achievements.
- 2) Problem Solvers, ie they are responsive to recognize and solve problems that can hinder their ability to achieve goals.
- 3) Status Finder, they do not allow the need for status to interfere with their business mission.
- 4) Emotion ties, which separates emotional influence from career.
- 5) Creation, which is creating a business opportunity from existing opportunities including new products, processes, markets, materials, and organizations.
- 6) Undertake Risk, every entrepreneur accepts and takes the risk that the business he runs may experience loss or failure.

Bartlett (2002), defines entrepreneurship as the process of applying creativity and innovation in solving problems and finding opportunities in improving business life. While Sadler (2000) states entrepreneurship is a creative and innovative ability that is used as a basis, tips, and resources to find opportunities for success. The creative and innovative process usually begins by generating new ideas and thoughts to create something new and different. While in corporate organizations, creative and innovative processes are carried out through research and development (research and development) activities to reach the market. So, entrepreneurship is an ability to create added value in the market through the process of managing resources in new and different ways, through: (1) developing new technologies, (2) discovering new scientific knowledge, (3) improving product and service products there are, (4) discovering new ways to produce more goods by utilizing resources optimally and more efficiently. Furthermore, entrepreneurial success will be achieved when thinking and doing something new or something old in new ways / think and do new things or old things in new ways.

Entrepreneurship is a process that is always influenced by environmental factors. Becoming an entrepreneur means having confidence in yourself to be able to answer the challenges that are in front of them. Entrepreneurship is essentially the nature, characteristics, and character of someone who has the will to realize innovative ideas into the real world creatively.

## 2.3. Bank agent experience

Bank Agent Experience, a banking agent refers to the provision of financial services to underserved populations through involved agents conducting banking transactions on behalf of banks. Agents or retailers, who are usually outlet owners, are increasingly becoming important distribution channels in reaching segments of the community that do not have a bank account in addition to existing customers with a variety of financial services specifically for geographically dispersed locations.

The experience of banking agents is the knowledge and skills of retail outlets that are contracted by financial institutions to process client transactions regarding something obtained through involvement or related to it for a certain period. The experience of banking agents includes experience in bridging the gap between banks and people without bank accounts, experience in making banking services accessible to rural communities, experience in offering cost-effective banking services, and experience in minimizing operating and establishment costs for bank.

#### **2.4. Customer focus**

Bartley et al. (2007) define customer focus as an organization's concern with the needs, wants and expectations of customers (past, present, and future) and their strong commitment to understanding and satisfying them proactively for long-term growth. According to Peters (2010), customers or customers are individuals or groups who are accustomed to buying a product or service based on their decision on benefits and price considerations which then influence the company by telephone, letter, and other facilities to get a new offer from the company. Customer focus can be achieved if the company treats employees well first, so that employees can treat customers well. Given that customer focus has an influence on organizational culture, Macaulay and Clark (1998) say that organizational culture is always evolving. The best way to understand company culture is through dialogue with others in the organization and with customers.

#### **2.5. Performance**

Performance is a description of the level of achievement of the implementation of a company activity in realizing the goals, objectives, vision and mission of the organization as stated in the strategic planning of a company. In 1950, company performance was defined as the extent to which organizations were seen as a social system in meeting their goals (Georgopoulos and Tannenbaum, 1957). Performance evaluation has so far focused on work, people, and organizational structure. Then in the 1960s and 1970s, companies have started exploring new ways to evaluate their performance so that performance is defined as an organization's ability to exploit its environment to access and use limited resources (Yuchtman and Seashore, 1967). The 1980s and 1990s were marked by the realization that the identification of corporate objectives was more complex than initially considered. Managers begin to understand that a company is successful if it achieves its goals (effectiveness) using minimum resources (efficiency).

#### **2.6. Sustainability**

Sustainability means creating long-term shareholder value by embracing opportunities and managing risks arising from social, environmental and economic factors (Mays, 2003). Sustainable behavior adds value to commercial ventures and creates a sustainable business sense. Mays (2003) research in particular is a useful instrument for managing corporate image and helps in assessing the capability and effectiveness of business administration and management and leads to shifts in organizations to focus from short-term to long-term goals. Transparency is an important element of corporate sustainability and

has several dimensions such as: energy efficiency, community influence, environmental design, material efficiency, product recycling, and employee influence. So according to Mays (2003) Sustainability can create long-term shareholder value by properly managing social, environmental and economic factors (as an indicator of militancy).

According to Epstein and Roy (2001), many organizations have developed performance evaluation systems to help measure the sustainable performance of organizations, business units, facilities, teams, managers and all other employees. Measuring performance effectively has become a challenge for organizations, so the use of environmental performance indicators is an important aspect in measuring performance indicators.

### 3. Material and Method

This research uses a quantitative approach with a survey method that is taking a sample from the population. The variables in this study are latent variables which are measured using a research instrument in the form of a questionnaire. Data analysis was performed using statistical methods, namely Structural Equation Modeling (SEM).

This research was conducted at the agents of Bank BUMN Indonesia which are spread in West Java. The population of this research is all agents of Bank BUMN Indonesia spread in districts and cities in West Java Province, with in June 2019 there are 7000 agents, so the population of this study is  $N = 7000$  agents.

The access population in phase II is all agents of Bank BUMN Indonesia who are in the work area of 10 branch offices, totaling 400 agents, so that the population characteristics are heterogeneous with a layer in the form of branch offices representing the number of different agents of Bank BUMN Indonesia in the office. In addition, there are also strata from Bank BUMN Indonesia, so the sampling technique used is Proportional Stratified Random Sampling. Data analysis used the PLS (Partial Least Square) analysis model using the help of the WarpPLS computer program package (Solimun et al., 2017).

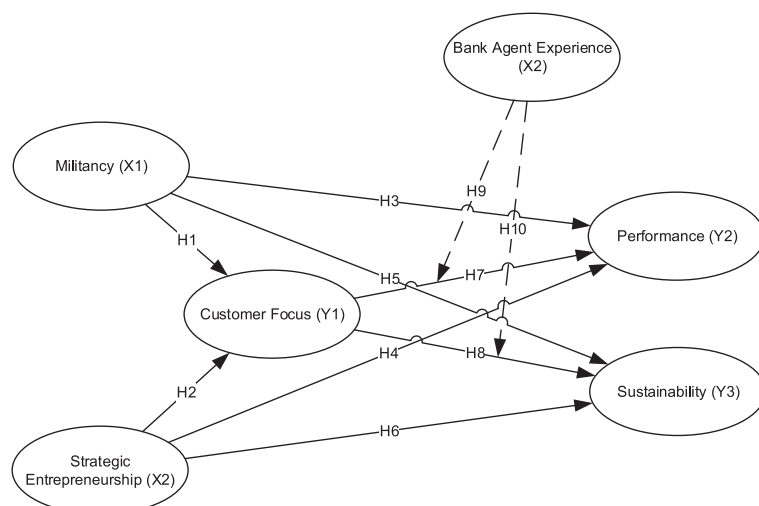


Figure 1: Conceptual Framework.

The hypothesis in this study are:

- H1 : Militancy have a significant effect on Customer Focus
- H2 : Strategic Entrepreneurship have a significant effect on Customer Focus
- H3 : Militancy have a significant effect on Performance
- H4 : Strategic Entrepreneurship have a significant effect on Performance
- H5 : Militancy have a significant effect on Sustainability
- H6 : Strategic Entrepreneurship have a significant effect on Sustainability
- H7 : Customer Focus have a significant effect on Performance
- H8 : Customer Focus have a significant effect on Sustainability
- H9 : Customer Focus have a significant effect on Performance moderate by Bank Agent Experience
- H10 : Customer Focus have a significant effect on Sustainability moderate by Bank Agent Experience

## 4. Analysis Result

### 4.1. Measurement model

The first step in conducting SEM analysis with the WarpPLS approach is to explore indicators that can be used as measures of latent variables. Where a significant indicator means it can be used as a measure of latent variables. In addition, to facilitate the interpretation of the influence between variables, only indicators that have a factor loading and component weight are used which are positive. Factor loading (load factor) for the reflective indicator model and component weight for the formative indicator model.

Table 1 below presents the average value and outer loading of each indicator on each research variable.

Table 1: Average Value and Outer Loading of Each Indicator.

Indicator	Loading Factor	p-value
X11	0.894	< 0.001
X12	0.893	< 0.001
X13	0.797	< 0.001
X21	0.691	< 0.001
X22	0.651	< 0.001
X23	0.705	< 0.001
X24	0.646	< 0.001
X25	0.678	< 0.001
X26	0.654	< 0.001
X27	0.690	< 0.001



Indicator	Loading Factor	p-value
X21	0.688	< 0.001
X22	0.971	< 0.001
X23	0.936	< 0.001
X24	0.957	< 0.001
Y11	0.725	< 0.001
Y12	0.754	< 0.001
Y13	0.711	< 0.001
Y14	0.734	< 0.001
Y21	0.391	< 0.001
Y22	0.375	< 0.001
Y23	0.354	< 0.001
Y31	0.428	< 0.001
Y32	0.458	< 0.001
Y33	0.435	< 0.001

Based on Table 1, it can be seen that all indicators have a positive loading factor and have a p value less than the error rate of 0.01 (significant). This shows that SEM analysis can be carried out with all indicators. The research model was obtained through SEM analysis with the WarpPLS approach. The research model can be seen the feasibility of using several criteria, namely as shown in Table 2.

Table 2: Model Feasibility and Quality Index.

Quality Indices	Statistic	Criterion
Average path coefficient (APC)	0.253, $P < 0.001$	Significant if $P < 0.05$
Average R-squared (ARS)	0.368, $P < 0.001$	Significant if $P < 0.05$
Average adjusted R-squared (AARS)	0.361, $P < 0.001$	Significant if $P < 0.05$
Average block VIF (AVIF)	1.431	acceptable if $AVIF \leq 5$ , ideally $AVIF \leq 3.3$
Average full collinearity VIF (AFVIF)	1.536	acceptable if $AFVIF \leq 5$ , ideally $AFVIF \leq 3.3$
Tenenhaus GoF (GoF)	0.489	small if $GoF \geq 0.1$ , medium if $GoF \geq 0.25$ , large if $GoF \geq 0.36$
Simpson's paradox ratio (SPR)	0.901	acceptable if $SPR \geq 0.7$ , ideally $SPR = 1$
R-squared contribution ratio (RSCR)	0.978	acceptable if $RSCR \geq 0.9$ , ideally $RSCR = 1$
Statistical suppression ratio (SSR)	0.910	acceptable if $SSR \geq 0.7$
Nonlinear bivariate causality direction ratio (NLBCDR)	0.910	acceptable if $NLBCDR \geq 0.7$

Based on Table 2, the APC, ARS, and AARS tests produce p values less than the error rate of 0.05 (significant). AVIF and AFVIF values are ideal because they are less than 3.3. In addition, the SPR, RSCR, SSR, NLBCDR values have met the criteria for acceptance. The GoF value is 0.493 which is included in the big category. Thus, all conformity test results meet the criteria. So, the results of the analysis can be continued with hypothesis testing and interpretation.

#### 4.2. Analysis result: SEM

Inner Model explains the causal relationship between research variables, either directly or indirectly. The magnitude of the causality relationship between variables is indicated by the path coefficient value. The larger the path coefficient, the closer the causal relationship. While the direction of the relationship in the causality relationship is indicated by the sign of the path coefficient which can be either positive or negative. The significance of the causality relationship is indicated by the p-value. A variable is said to have a significant effect on other variables if the p-value is less than the error rate of 0.05. Hypothesis test results are shown in Table 3.

Table 3: Direct Effect Pathway Coefficients and Influence of Moderation Variables.

Relationship	Coefficient	p-value
Direct Effect		
Militancy→Customer Focus	0.369	<0.001
Strategic Entrepreneurship→Customer Focus	0.331	<0.001
Militancy →Performance	0.024	0.322
Strategic Entrepreneurship →Performance	-0.003	0.474
Militancy → Sustainability	0.051	0.159
Strategic Entrepreneurship → Sustainability	0.175	<0.001
Customer Focus → Performance	0.466	<0.001
Customer Focus → Sustainability	0.583	<0.001
Moderation Effect (Bank Agent Experience)		
Customer Focus → Performance	0.204	<0.001
Customer Focus → Sustainability	0.213	<0.001
Mediation Effect		
Militancy → Customer Focus → Performance	0.172	<0.001
Strategic Entrepreneurship → Customer Focus → Performance	0.154	<0.001
Militancy → Customer Focus → Sustainability	0.215	<0.001
Strategic Entrepreneurship → Customer Focus → Sustainability	0.193	<0.001

Table 3 can be presented in graphical form as in Figure 2. below.

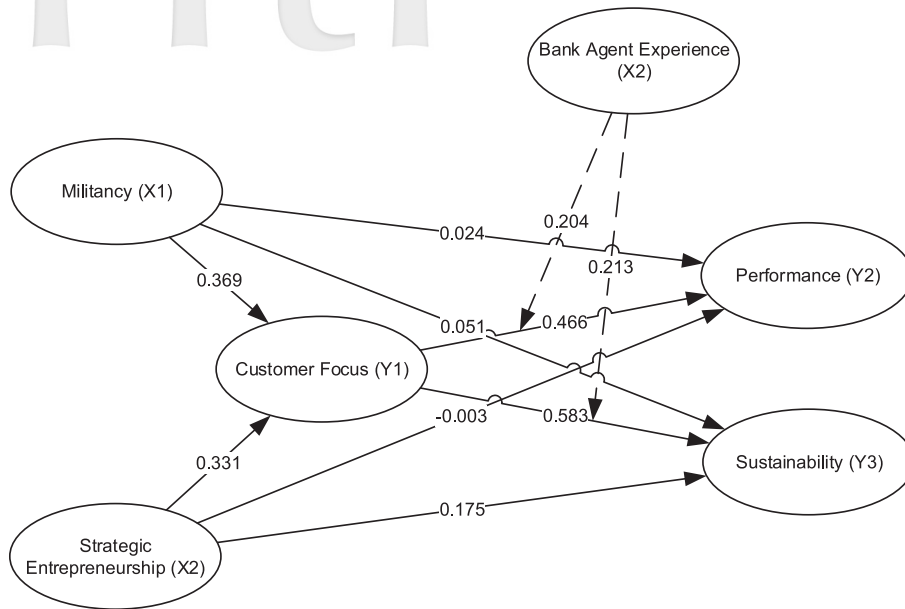


Figure 2: Conceptual Framework.

In addition to the direct influence and the influence of moderation, there are indirect effects, namely between Militancy (X1) to Performance (Y2). Furthermore, between Militancy (X1) and Sustainability (Y3). Indirect effects are presented below:

X1 against Y2 Through Y1:  $0.369 \times 0.466 = 0.172$ , p-value < 0.001

X1 against Y3 Through Y1:  $0.369 \times 0.583 = 0.215$ , p-value < 0.001

Based on the above calculation, the effect of Militancy (X1) on Performance (Y2) is through Customer Focus (Y1) with an indirect path coefficient of 0.172 with a p-value < 0.001. And the influence of Militancy (X1) on Sustainability (Y3) is through Customer Focus (Y1) with an indirect path coefficient of 0.215 with a p-value < 0.001.

Other indirect effects occur between Strategic Entrepreneurship (X2) on Performance (Y2). Furthermore, between Strategic Entrepreneurship (X2) and Sustainability (Y3). Indirect effects are presented below:

X2 against Y2 Through Y1:  $0.331 \times 0.466 = 0.154$ , p-value < 0.001

X2 against Y3 Through Y1:  $0.331 \times 0.583 = 0.193$ , p-value < 0.001

Based on the above calculation, the effect of Strategic Entrepreneurship (X2) on Performance (Y2) is through Customer Focus (Y1) with an indirect path coefficient of 0.154 with a p-value < 0.001. And the influence of Strategic Entrepreneurship (X2) on Sustainability (Y3) is through Customer Focus (Y1) with an indirect path coefficient of 0.193 with a p-value < 0.001.

The overall model seeks to combine and match the relationships between Militancy, Strategic Entrepreneurship, Bank Agent Experience, Customer Focus, Performance, and Sustainability. The first research variable is Militancy (X1), which is multi-dimensional which refers to the values, beliefs or assumptions that play a role on Indonesian BUMN Bank Agents that are intended to foster dedication that is sincere devotion with full confidence so that they are willing to sacrifice anything to achieve their goals noble ideals together .. In this study used three indicators measuring Militancy (X1) according to Schutt (1982), namely Economics (X11), Incongruity (X12), and Social Background (X13). All indicators are significant as a measure of Militancy (X1). The indicator with the highest weight is Incongruity (X12), which is a loading factor of 0.813. That is, Incongruity (X12) is the dominant factor that determines Militancy (X1) in the BriLink Agent. This can be interpreted that the BriLink Agent needs to make improvements in terms of Incongruity (X11) so that Militancy (X1) can be increased.

The second research variable is Strategic Entrepreneurship (X2), which is the ability to create something new and different. Creating something new and different is the same as creating value for themselves and their environment. In this study used seven indicators measuring Strategic Entrepreneurship (X2), namely High Achievement (X21), Problem Solving (X22), Status Search (X23), Emotion Bonding (X24), Creation (X25), Innovation (X26), and Risk Undertake (X27). High-Performance Indicators, Problem Solving, and Emotion Bonds are measured by two items. While the Search Status indicator is measured by one item, the Creation indicator is measured by four items, the Innovation indicator is measured by three items, and the Risk Undertake indicator is measured by six items. All indicators are significant as a measure of Strategic Entrepreneurship (X2). The indicator with the highest weight is the Status Search (X23), which is a loading factor of 0.695. That is, Status Search (X23) is the dominant factor determining Strategic Entrepreneurship (X2) at the Indonesian BUMN Bank Agent. This can be interpreted that BriLink Agents need to make improvements in terms of Status Search (X23) so that Strategic Entrepreneurship (X2) can be improved.

The third research variable is the Bank Agent Experience (X2), which uses products and services that make consumers want to return or not want to use the same product or service, the experience here is used as a factor that might affect someone's interest. This study used four indicators measuring Bank Agent Experience (X2) according to Johnson. (2007), namely Liquidity problem (X21), Perceived credibility/trust (X22), Satisfaction (X23), and Role of partners (X24). All indicators are significant as a measure of Bank Agent Experience (X2). The three indicators have the same weight, namely the loading factor of 0.986. That is, Perceived credibility/trust (X22), Satisfaction (X23), and Role of partners (X24) are the dominant factors that determine Bank Agent Experience (X2) on Indonesian BUMN Bank Agents. This can be interpreted that the BriLink Agent needs to maintain its performance in terms of Perceived credibility/trust (X22), Satisfaction (X23), and Role of partners (X24) so that the Bank Agent Experience (X2) can be improved.

The fourth research variable is Customer Focus (Y1), namely organizational attention to the needs, desires, and expectations of customers (past, present, and future) and their strong commitment to proactively understanding and satisfying them for long-term

growth. In this study, four indicators used to measure Customer Focus (Y1) according to Nwokah (2008), namely Delivers a Service (Y11), Seeks Customer Feedback to Add Value (Y12), Understands Customer Requirements (Y13) and Champions Customer Focus Culture (Y14). All indicators are significant as a gauge of Customer Focus (Y1). The indicator with the highest weight is Understands Customer Requirements (Y13), which is a loading factor of 0.766. That is, Understands Customer Requirements (Y13) is the dominant factor that determines Customer Focus (Y1) on BriLink Agents. This can be interpreted that the Indonesian BUMN Bank Agent needs to maintain its performance in terms of Understands Customer Requirements (Y13) so that Customer Focus (Y1) can be improved.

The fifth research variable is Performance (Y2), which is how well the results achieved by banking agents refer to the standards set in achieving economic goals, where the economic goal is to maximize economic prosperity in society. In this study, three indicators measuring Performance (Y2) are used, namely Transaction Amount (Y21), Sales volume (Y22), and Fee-based (Y23). Based on Table 1, all indicators are significant as a measure of Performance (Y2). The indicator with the biggest weight is Fee-based (Y23), which is a loading factor of 0.394. That is, Fee-based (Y23) is the dominant factor that determines Performance (Y2) in the Indonesian BUMN Bank Agent. This can be interpreted that the BriLink Agent needs to maintain its performance in Fee-based (Y23) so that Performance (Y2) can be improved.

The sixth research variable is Sustainable (Y3), namely the ability of banking agents to create profits, the ability of companies to protect the environment, and the ability of companies to improve social life. In this research, three indicators of Sustainable (Y3) are used, namely Transaction Amount (Y31), Sales volume Growth (Y32), Fee-based Growth (Y33). Based on Table 1, all of these indicators are significant as a measure of Sustainable (Y3). The indicators with the greatest weighting are Number of Transactions (Y31) and Sales Volume Growth (Y32), ie with the same loading factor of 0.408. That is, the Number of Transactions (Y31) and Sales Volume Growth (Y32) is the dominant factors that determine Sustainable (Y2) in the Indonesian BUMN Bank Agent. This can be interpreted that the BriLink Agent needs to maintain its performance in terms of Transaction Amount (Y31) and Sales Volume Growth (Y32) so that Sustainable (Y3) can be increased.

## 5. Conclusion

This research produces a proposition that Performance and Sustainability must pay attention to Militancy, Customer Focus and Experience. During this time, performance and improvement of company sustainability are often difficult to implement because there is still a lot of confusion in increasing the number of transactions, total customers, and profit-oriented cross-selling while at the same time having an impact on improving social and economic conditions.

Specifically, this research mainly contributes to two studies that have not previously been investigated, namely: (i) The concept of militancy is extended to strategic management, which was originally a variable in human resource management, particularly in

Indonesian BUMN Bank Agencies; and (ii) second is the emergence of the Bank Agent Experience variable as an affirmation variable (moderation) of the influence of Militancy on the sustainability variable.

For the variable Strategic Entrepreneurship are: (i) High Achievement; (ii) Problem Solving; (iii) Status Search; (iv) Emotion Bonds; (v) Creation; (vi) Innovation; and (vii) Risk Undertake. The Bank Agent Experience variables are: (i) Liquidity problems; (ii) Perceived credibility / trust; (iii) Satisfaction; and (iv) The role of partners. For Customer Focus variables: (i) Delivers a Service; (ii) Seeks Customer Feedback to Add Value; (iii) Understand Customer Requirements; and (iv) Champions Customer Focus Culture. For Performance and Sustainability, variables are (i) Transaction Amount; (ii) Number of Customers; and (iii) Cross-Selling.

The results of this study can be used as a reference in increasing Customer Experience-oriented Militancy, Strategic Entrepreneurship, and Agent Bank, so that banks do not lose some of the increased customer focus needs. During this time, increasing firm performance and firm sustainability is often difficult to implement, namely there is still confusion in implementing an increase in the number of transactions, the number of customers, and profit-oriented Cross Selling while impacting on improving social and economic conditions. The confusion is often difficult to translate how to manage Firm performance and firm sustainability, especially for Bank Rakyat Indonesia's Customer Focus. This research contributes to the concept of what factors can improve the performance and sustainability of banks in Indonesia and BriLink Agents.

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(Received July 2020; accepted May 2021)