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THE INFLUENCE OF COMPETENCE AND PROFESSIONALISM TOWARD SERVICE QUALITY AND ITS IMPACT ON INVESTMEN DECISION AT PT. AGRODANA FUTURES IN BANDUNG

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ABSTRACT

Along with the development of IT, the interest of financial and capital market transactions by investors began to increase. Many companies are competing to attract investors to invest in their, like PT. Agrodana Futures in Bandung. To achieve a high level of investment decisions, companies make use of the competence, professionalism and quality of service from its employees. Unfortunately, professional competence and quality of service of employees, still below the standards set by the company and it led to a decrease of investment level in the company. The purpose of this research is to analyze and to find out the influenceof competence and professionalism either partially or simultaneously toward service quality at PT. Agrodana Futures Bandung 2017. And to anlyze how the influence of the quality of service towards the investment descisions of customers at PT. Agrodana Futures.The research uses descriptive and verification method. By conducting a survey to the field to obtain primary and scondary data through the distribution of questionnaires and make direct observations to the field. The data that being used in this research is scondary data wich have been obtained from the company. The testing technique that is done are the validity and reliability of normality and descriptive analysis. For data processing method, this research uses double linear regression statistic calculation. This research also uses the coefficient of determination to determine the magnitude of the influence of competence and professionalism on service quality. T test is used determine the significance of multiple linear regression coefficient. F test is used to determinethe significance of used to determine the effect of service quality on investment decisions. The result of this research indicate that the competence of srvice quality is significantly influencial. Professionalism have a positive effect on service quality. Competence and professionalism are simultaneously inluential toward service quality. And the quality of service is also significantly influencial toward investment decisions.

Keywords: Competence, Professionalism, Service Quality and Investment Decision

INTRODUCTION

IPTEK development that so rapidly brought the excellent benefit for human civilization, kinds of working previous demands high physical ability, now relatively can be changed by automatic machine tool such as

computer. In capital market industry and finance, reqiurement to rapidity and accuracy in stock exchange is very important, to facilitate investor, broker, trader, and institution concerned can analyze with quickly and making decision. Along with IT development capital market transaction and finance more and more favorited by investor. Moreover with available online trading facility, client/investor can be able to make transaction whereever and whenever, using internet access, portable and computer sets. By observing the phenomenon certainly will be some companies compete to interest investor particularly investing capital in their company.

For example PT. Agrodan Futures in Bandung to obtain high investment decision rate, it uses competence, professionalism, and service quality of employee still exist under established standarization by the company. With the result that the researcher understands that the problem concerned with decrease of investment rate in the company.

Tahun	Jumlah Nasabah
2015	256
2016	164
2017	156

From the phenomenon above, then the researcher interested to make study wuth title **" Influence of Competence and Profesionalism Through Service Quality and impact To Investment Decision On PT. Agrodan Futures in Bandung."**

Human Resources Management

It is a human resources that exists in organization. (Edy Sutrisno, 2009:1) states that human resources is the employee which they have readiness, ability, and ready in achieving organization purposes. Emergence of the requirement to help the organization in implementing the objective as professionalism in working. In order to organization purpose can be achieved then required human resources that fulfills the conditions and organization criteria (Sofyandi, 2008:53). The organization criteria is expected will give productive human resources which uses through organization achievement. (Gomes, 2003:1). Human resources is the potential that owned by people such as expertise, ability while non human resources includes natural resources, capital, machine, technology, material.

Competence

(Wibowo 2007:86). Competence is bsic characteristic on every individual that related into referenced criteria through superior performance or effective in a working or effective in one working or

situation. (Wibowo, 2007:87) states that competence is characteristic base of people and indicate attitude style or thinking, pleasant the situation, and support for long period.

Professionalism

Professionalism is the term that refers to commitment from profession member in order to always create and increase the professionalism quality, according to (Harefa, 2004), a professional can be understood as a person that works the job to obtain basic necessity with showing the skullfulness rate or high competent. Where the skillfulness not comes from formal education, bur also comes from capability to learn.

Service Quality

According Goeth and Davis that cited (Tjiptono, 2012:51) that quality is interisting condition that concerned wuth product, service, human, process, and the environment that fulfills and exceeds the expectation. On the contrary, definition of variant quality from controversy until to more strategic. According garvin that quoted (Tjiptono, 2012:143) state that there are five perspectives about quality, such as observed from defending on valued person, so that most product for individual as high quality product.

Investment Decision

Purchasing decision is a decision as the selection of an action of two or more alternative options (Sumarwan, 2014: 289).

(Sutisna, 2013: 11). Understanding the level of consumer involvement of a product or service means the marketer tries to identify the things that cause a person to feel involved or not in the purchase of a product or service.

Research Hypothesis

1. Competence, professionalism and quality of service affect investment decisions
2. Employee competence correlates with employee professionalism
3. Competence and Professionalism affect the quality of service
4. The quality of service employees affect the investment decisions

Research methods

This research use survey research method with quantitative approach. Survey research is to explain causal relationships and hypothesis testing, while quantitative means that the data is processed in the form of numbers or qualitative data that is incurred. The data obtained are consumer perceptions formulated or formed into numbers

(quantitative). In this research consists of two stages of analysis, namely Descriptive analysis and Verifikatif analysis.

Operational Variable

1. Competence (X1) is a skill or knowledge characterized by professionalism in a particular field as one of the most important, as the leading field
2. Professionalism (X2) is the attitude and behavior of a person in a certain profession, which shows the seriousness in providing services to customers, service users or the results of his work (Ruky, 2002)
3. Kualitas pelayanan (Y) adalah ukuran seberapa bagus tingkat layanan yang diberikan mampu sesuai dengan ekspektasi konsumen (Lewis & Booms dalam Tjiptono, 2012:157)
4. Investment decisions (Z) is an integration process that combines knowledge to evaluate two or more alternative behaviors and choose one of them (Setiadi, 2013: 415)

Data Testing Technique

1. **Population**
   According to (Sugiyono, 2006: 55) "Population is a generalization region consisting of objects that have a certain quantity and characteristics set by researchers to be studied and then drawn conclusions. The population of this study were all consumers in Agrodana which amounted to 931 people.
2. **Sample**

   Determination of the sample in this study using Probability Sampling technique through Random Sampling or random sampling. The determination of sample size in this study is determined according to the formula Taro Yamane (Rachmat, 1998: 82; Akdon, 2008: 107), ie

$$n = \frac{N}{N.d^2 + 1} = \frac{931}{(931 \times 0.1 \times 0.1) + 1} \approx 90$$

Uji Validitas dan Uji Reliabilitas

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	10.36	5.985	.735	.865
X1.2	10.62	5.339	.806	.839
X1.3	10.54	6.116	.765	.855
X1.4	10.44	6.182	.728	.867

Item Pernyataan	Koefisien r hitung	Koefisien r tabel	Kesimpulan
Pernyataan 1	0,735	0,2072	Valid
Pernyataan 2	0,806	0,2072	Valid
Pernyataan 3	0,765	0,2072	Valid
Pernyataan 4	0,728	0,2072	Valid

Reliability Statistics

Cronbach's Alpha	N of Items
.889	4

From the data processing table above got Cronbach Alpha result of 0.889 larger than Cronbach Alpha which has been set

in this research is 0.6 which means the questionnaire or instrument is declared reliable.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X2.1	10.36	5.850	.742	.858
X2.2	10.32	6.513	.750	.858
X2.3	10.28	5.551	.794	.838
X2.4	10.34	6.228	.736	.860

Item Pernyataan	Koefisien r hitung	Koefisien r tabel	Kesimpulan
Pernyataan 1	0,742	0,2072	Valid
Pernyataan 2	0,750	0,2072	Valid
Pernyataan 3	0,794	0,2072	Valid
Pernyataan 4	0,736	0,2072	Valid

Reliability Statistics

Cronbach's Alpha	N of Items
.886	4

From the table above data processing in Cronbach Alpha get 0.886 bigger than Cronbach Alpha which has been defined in this study is 0.6 which means the questionnaire or instrument is declared reliable.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y1.1	21.92	15.983	.587	.835
Y1.2	22.09	15.722	.604	.833
Y1.3	21.80	15.465	.605	.833
Y1.4	21.77	14.810	.709	.817
Y1.5	21.94	15.738	.588	.835
Y1.6	21.88	15.637	.628	.830
Y1.7	22.07	15.703	.573	.838

Item Pernyataan	Koefisien r hitung	Koefisien r tabel	Kesimpulan
Pernyataan 1	0,587	0,2072	Valid
Pernyataan 2	0,604	0,2072	Valid
Pernyataan 3	0,605	0,2072	Valid
Pernyataan 4	0,709	0,2072	Valid
Pernyataan 5	0,588	0,2072	Valid
Pernyataan 6	0,628	0,2072	Valid
Pernyataan 7	0,573	0,2072	Valid

Reliability Statistics

Cronbach's Alpha	N of Items
.852	7

From the table above data processing in Cronbach Alpha results obtained 0.852 larger than Cronbach Alpha which has been established in this study is 0.6 which means the questionnaire or instrument is declared reliable.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Z1.1	10.70	5.269	.503	.719
Z1.2	10.63	4.235	.602	.664
Z1.3	10.77	4.653	.577	.678
Z1.4	10.40	4.962	.518	.711

Item Pernyataan	Koefisien r hitung	Koefisien r tabel	Kesimpulan
Pernyataan 1	0,503	0,2072	Valid
Pernyataan 2	0,602	0,2072	Valid
Pernyataan 3	0,577	0,2072	Valid
Pernyataan 4	0,518	0,2072	Valid

Reliability Statistics

Cronbach's Alpha	N of Items
.752	4

From the table above data processing in Cronbach Alpha get 0.752 bigger than Cronbach Alpha which has been set in this research is 0.6 which means the questionnaire or instrument is declared reliable.

Normality test

Statistics

		X1	X2	Y	Z
N	Valid	90	90	90	90
	Missing	0	0	0	0
Skewness		-.358	-.610	-.519	-.253
Std. Error of Skewness		.254	.254	.254	.254
Kurtosis		-.310	-.107	.036	.049
Std. Error of Kurtosis		.503	.503	.503	.503

Based on the output of SPSS analysis results show skewness coefficient for variables X1, X2, Y and Z are in the range -0.5 Up to 0.5. This means that H1 represents data derived from normally distributed distributed populations. The results of the analysis can be said that the data competence, professionalism, service quality and investment decisions are derived from the normally distributed population.

Homogeneity Test

Test of Homogeneity of Variance

		Levene Statistic	df1	df2	Sig.
X1	Based on Mean	1.350	1	88	.248
	Based on Median	1.393	1	88	.241
	Based on Median and with adjusted df	1.393	1	87.841	.241
	Based on trimmed mean	1.333	1	88	.251
X2	Based on Mean	2.295	1	88	.133
	Based on Median	1.141	1	88	.288
	Based on Median and with adjusted df	1.141	1	82.386	.288
	Based on trimmed mean	2.341	1	88	.130
Y	Based on Mean	3.371	1	88	.070
	Based on Median	3.306	1	88	.072
	Based on Median and with adjusted df	3.306	1	86.681	.072
	Based on trimmed mean	3.363	1	88	.070
Z	Based on Mean	1.492	1	88	.225
	Based on Median	1.688	1	88	.197
	Based on Median and with adjusted df	1.688	1	87.974	.197
	Based on trimmed mean	1.471	1	88	.228

Based on the results of the above analysis shows that for the test variables X1 = 0.248, X2 = 0.133, Y = 0.070, and Z = 0.225 greater than the alpha level or error rate 5%, thus can be stated that the data comes from a population of Homogeneous.

Descriptive Analysis

Penyataan	STS 1	TS 2	CS 3	S 4	ST 5	Skor kuesioner	Total responden
X1.1	1	10	24	41	14	336	90
X1.2	4	13	29	34	10	303	90
X1.3	0	13	33	35	9	297	90
X1.4	0	13	25	42	10	315	90
Rata-rata skor kuesioner						319	

In descriptive data analysis of employee competence PT.Agrodana get the average results of the questionnaire of 319, if the calculated average then obtained value of 319 / 450x100% = 70%. Based on these percentages we can draw the conclusion that the overall competence of employees of PT. Agrodana Futures Bandung in the strong category.

Penyataan	STS 1	TS 2	CS 3	S 4	ST 5	Skor kuesioner	Total responden
X2.1	4	11	28	38	9	307	90
X2.2	0	12	33	38	7	310	90
X2.3	4	12	20	44	10	314	90
X2.4	0	16	29	36	9	308	90
Rata-rata skor kuesioner						309	

In the table above obtained the average results of the questionnaire of 309, if the calculated average then obtained value of 309 / 450x100% = 69%. Based on

these percentages we can draw the conclusion that the overall professionalism of employees.

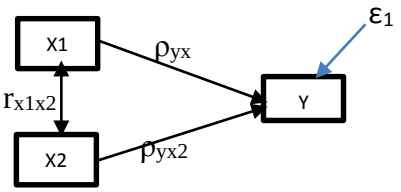
Penyataan	STS 1	TS 2	CS 3	S 4	ST 5	Skor kuesioner	Total responden
Y1.1	0	10	23	44	13	330	90
Y1.2	0	12	33	32	13	316	90
Y1.3	0	13	11	49	17	340	90
Y1.4	0	2	17	49	22	361	90
Y1.5	0	10	29	37	14	325	90
Y1.6	0	9	21	48	12	333	90
Y1.7	3	8	34	30	15	316	90
Rata-rata						331	90

In descriptive data analysis the quality of service employees PT.Agrodana in get the average results of 331 questionnaires, if the calculated average then obtained value of 331 / 450x100% = 74%. Based on these percentages we can draw the conclusion that overall service quality of PT. Agrodana Futures in Bandung in the strong category.

Penyataan	STS 1	TS 2	CS 3	S 4	ST 5	Skor kuesioner	Total responden
Z1.1	0	12	40	35	3	312	90
Z1.2	1	3	44	35	7	316	90
Z1.3	0	14	46	25	5	306	90
Z1.4	2	5	30	37	16	339	90
Rata-rata skor kuesioner						318	

In descriptive data analysis PT.Agrodana investment decision in get the average results of the questionnaire of 318, if the calculated average then obtained the value of 318 / 450x100% = 71%. Based on that percentage we can draw the conclusion that overall investment decision of customer PT.

Path Analysis



Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin - Watson
1	.696[a]	.484	.472	3.428969	1.685

a. Predictors: (Constant), X2, X1
b. Dependent Variable: Y

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.151	1.547		3.977	.000
X1	.771	.127	.534	6.057	.000
X2	.374	.129	.256	2.903	.005

a. Dependent Variable: Y

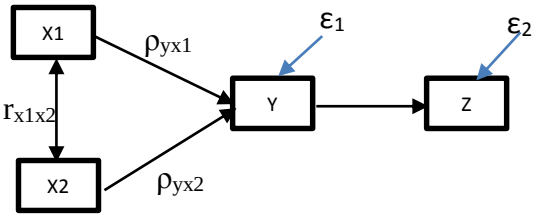
Interpretation

1. Direct influence of X1 to Y = 0,5342 = 0,285 or 28,5%2.
2. The direct effect of X2 on Y = 0.2562 = 0.065 or 0.65%
3. The total effect of X1 and X2 on Y R^2 yx2yx1 =(0,534 x 0,659) + (0,256 x 0,517)

   = 0,351 + 0,132 = 0,483 atau 48,3%

4. The influence of other variables

   $\varepsilon_1 = 0{,}718^2 = 0{,}515 = 51{,}5\%$



Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.717[a]	.514	.497	2.025599	2.367

a. Predictors: (Constant), Y, X2, X1
b. Dependent Variable: Z

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	373.703	3	124.568	30.360	.000[b]
	Residual	352.862	86	4.103		
	Total	726.566	89			

a. Dependent Variable: Z
b. Predictors: (Constant), Y, X2, X1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.151	1.547		3.977	.000
	X1	.771	.127	.534	6.057	.000
	X2	.374	.129	.256	2.903	.005

a. Dependent Variable: Y

Interpretasi :

1. indirect influence between X1 to Z through Y is 0,534 x 0,608 = 0,324
2. indirect influence between X1 variable X2 to Z through Y is 0,256 x 0,608 = 0,155
3. total influence X1 to Z = 0,324 + 0,139 = 0,463
4. total influence X2 terhadap Z = 0,155 + 0,018 = 0,335

Partial testing Y to Z

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.709[a]	.502	.497	2.026970

a. Predictors: (Constant), Y

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.445	.915		3.766	.000
	Y	.429	.046	.709	9.425	.000

a. Dependent Variable: Z

a. In the first output obtained R value of 0.709 means the relationship of variables Y and Z of 70.9%, and R square of 502, meaning that the variable Z can be explained by the variable Y of 50.2% and the remaining 49.8% described other variables not included in the study

b. In the second output obtained t value of 3.766 is greater than the value of t table is 1.66256, with sig value of 0.000 smaller than 0.05 means, significantly there is variable quality of service influence on investment

c. The result of Standardized Coefficients Beta is 0,709 with sig value equal to 0.000, and t arithmetic equal to 9,425 bigger than t value table that is 1,98761, it means

partially there is significant influence between variable of service quality to investment decision equal to 0,709

Simultan testing

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.696[a]	.484	.472	3.428969

a. Predictors: (Constant), X2, X1

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	960.571	2	480.285	40.848	.000[b]
	Residual	1022.931	87	11.758		
	Total	1983.502	89			

a. Dependent Variable: Y
b. Predictors: (Constant), X2, X1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.151	1.547		3.977	.000
	X1	.771	.127	.534	6.057	.000
	X2	.374	.129	.256	2.903	.005

a. Dependent Variable: Y

1. The first output where obtained R results of 0.696 means the relationship X1 and X2 to Y of 69.6%, then for Rsquare value of 0.484 means that variable Y can be explained by the variable X1 and X2 of 48.4% and the remaining 51.6% explained by other variables that are not included into the research.
2. From the second output obtained Fcount value of 40.848 is greater than Ftable is 3.10 with a sig value of 0.000 greater than alpa, meaning there is a significant influence between competence and professionalism variable to service quality variable
3. The third output obtained Standardized Coefficient Beta results X1 and X2 respectively of 0.534 and 0.256 with sig 0,000, and 0.005 means significantly Variables X1 and X2 together affect the variable Y.

Discussion

1. The influence of competence, professionalism, and quality of service to investment decisions
   Overall competence, professionalism, and service quality have a significant effect on investment decision
2. Employee competency relation to employee professionalism
   Competence is linearly correlated and significant to professionalism

3. The influence of competence and professionalism on service quality
   Competence and professionalism have a significant effect on service quality
4. The influence of service quality on investment decisions
   Service quality is partially significant and significant to investment decision

Conclusion

1. From the test results proved that simultaneously the competence of professionalism and service quality significantly influence the
2. From the test results have been proven that the competence and professionalism correlated linearly, while the correlation of 0.488 or 48.8%
3. From the test results simultaneously or overall proved that the competence and professionalism gives a significant influence on the quality of service of 0.483 or 48.3%
4. From the test results proved that the quality of service gives a significant influence on investment decisions of 0.502 or 50.2%

Suggestion

1. This study is limited, only examines half of the variables used to measure the performance of the company, therefore the results of this study can not be said to represent the actual conditions.
2. From the results of the proven conclusion that the competence, professionalism and quality of service together significantly influence the investment decision. So the researchers suggested that the company further improve the quality of service through employee selection with the knowledge and skills that are considered able to serve customers in a professional manner.
3. Companies should develop and create competence motivation for employees, whether in terms of knowledge (knowledge), skills (skill), or attitude attitude, which is expected to improve productivity, profitability and quality of a product and service.

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