

## **The Impact of Implementing TIPCE Values (Trust, Integrity, Professionalism, Customer Focus, Excellence) on Employee Performance and Organizational Culture at Bank Mandiri, Kembang Jepun Branch, Surabaya**

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**Abstract :** *The banking industry in Indonesia is becoming increasingly competitive and dynamic, as exemplified by one of the largest banks in the country, Bank Mandiri. TIPCE has become a formal framework for Bank Mandiri employees in serving customers. This study aims to analyze the impact of the implementation of TIPCE values (Trust, Integrity, Professionalism, Customer Focus, and Excellence) on employee performance and organizational culture at Bank Mandiri, Surabaya. In this research design, the researcher uses a qualitative approach. The researcher interviews informants using snowball sampling. Interviews are conducted with employees, directors, customers of Bank Mandiri Surabaya, and the surrounding community. This study interviewed twenty-five informants, but in the later stages, only ten informants were used. Ten informants participated in this study, offering responses according to their individual perceptions. Based on the research, it can be concluded that the implementation of TIPCE values is carried out through continuous training, regular evaluations, and open communication among employees. This process is supported by a feedback system that emphasizes customer satisfaction and service quality improvement. Employees at Bank Mandiri, Kembang Jepun Branch in Surabaya, perceive the TIPCE values as a crucial foundation for fostering effective working relationships and enhancing customer service quality.*

**Keywords -** Bank, Customer Focus, Employee Performance, Integrity, Organizational Culture

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### **I. INTRODUCTION**

A bank is a financial institution that plays a critical role in the economy of a country. With the increasing competition in the banking sector, it is essential for each bank to continuously address the needs and desires of its customers. Trust is the primary factor in banking business. As a result, when selecting a place to invest, individuals must carefully evaluate and choose which bank is the most suitable for managing their investments, whether in the form of deposits, savings, or other financial instruments (Roostika, 2017). The development of the banking industry in Indonesia has become increasingly competitive and dynamic. As one of the largest banks in the country, Bank Mandiri is a state-owned bank (BUMN) that was established on October 2, 1998. In addition to business and technological development, Bank Mandiri also focuses on human resource development, in line with the core values of state-owned enterprises, known as AKHLAK (Integrity, Competence, Harmony, Loyalty, Adaptability, and Collaboration), as part of a unified government framework. These cultural values indirectly guide employees on how to perform their duties (Auliana & Ghalib, 2024). Committed to continuously improving employee performance and strengthening its organizational culture, Bank Mandiri has implemented the TIPCE values—Trust, Integrity, Professionalism, Customer Focus, and Excellence—as guiding principles in conducting business activities, developing human resources, and fostering a work culture aligned with the company's vision and mission. TIPCE represents the core cultural values embraced by Bank Mandiri (Satriady, 2022).

According to Iryansyah, Mardjuni, and Suriani (2020), Bank Mandiri recognizes the importance of having human resources who are not only competent but also embody strong values. The TIPCE cultural values reflect Bank Mandiri's commitment to delivering excellent service through professional conduct, value-driven performance, and continuous improvement. Although the TIPCE values have been nationally established, not all

work units consistently implement them. This inconsistency can create a cultural gap and differences in work standards across divisions. Given that the TIPCE culture was only formally introduced in 2005, there are still some employees who are not well-acquainted with these values. The lack of effective socialization has also posed a challenge, particularly for both new recruits and long-standing employees. Additionally, there are barriers to the successful implementation of the TIPCE culture, such as the difficulty in changing the mindset of long-time employees who are accustomed to the previous values and behaviors. Another challenge in applying the TIPCE culture is the cultural differences between regions. This study aims to analyze the impact of the implementation of TIPCE values (Trust, Integrity, Professionalism, Customer Focus, Excellence) on employee performance and organizational culture at Bank Mandiri Surabaya

## **II. LITERATURE REVIEW**

### **4.1 Implementation**

According to Jasin (2021), implementation is a process of applying ideas, concepts, policies, or innovations into practical actions that result in impacts, whether in the form of changes in knowledge, skills, or values and attitudes. The term implementation is closely related to activity, involving action, measures, or mechanisms within a system. The term mechanism implies that implementation is not merely an activity but a planned process, carried out earnestly, and based on specific norms or guidelines to achieve the intended objectives. Implementation is not just an activity but a well-planned action executed with dedication, following carefully thought-out guidelines. The main objectives of implementation vary depending on the context, but generally, they aim to achieve desired outcomes, efficiency, effectiveness, as well as compliance and alignment with established standards (Rohmad, Rivaldo, Y., Kamanda, S. V., & Yusman, E, 2022). Implementation involves a series of activities designed to execute a specific plan or policy. This may include the allocation of resources, structuring of organizational frameworks, employee training, software development, or any necessary steps required to practically carry out an idea or plan. Implementation ultimately involves activity—action, execution, or the operation of a system. The term *mechanism* implies that implementation is not merely a set of actions, but a planned and deliberate effort guided by specific norms or standards in order to achieve the intended objectives.

### **4.2 TIPCE (Trust, Integrity, Professionalism, Customer Focus, Excellence)**

Bank Mandiri has undergone a cultural transformation by redefining its core cultural values to serve as guidelines for employee behavior, known as the five cultural values referred to as "TIPCE" (Mandiri, 2024). The TIPCE culture (Trust, Integrity, Professionalism, Customer Focus, Excellence) has been implemented since the founding of Bank Mandiri and up until 2005. This was, of course, an urgent matter considering Bank Mandiri is a leading state-owned bank. Therefore, in 2005, the TIPCE culture was established with the goal of positioning Bank Mandiri as the number one bank in Indonesia. According to Iryansyah, Mardjuni, and Suriani (2020), the TIPCE work culture brings benefits to employees at Bank Mandiri. One officer at Bank Mandiri noted that the TIPCE work culture improved communication and emotional relationships, making them more professional and efficient in serving customers. Additionally, a Teller employee mentioned that the TIPCE work culture helped maintain strong relationships among colleagues and encouraged continuous innovation to provide the best service to customers (Andani and Hidayat, 2022).

### **4.3 Trust Theory**

According to Ubaidillah, Irawan, and Khasani (2022), trust is crucial for banks or companies because they cannot build long-term relationships without trust, especially in service-oriented businesses. This is why consumers desire complete trust in service providers. Trust is essential for building satisfaction, even though being the trusted party is not easy; it requires mutual effort from both sides.

"The Speed of Trust" is a concept introduced by Stephen M.R. Covey in his book titled *The Speed of Trust: The One Thing That Changes Everything*. Covey argues that trust is not just a soft social virtue but a crucial factor that influences the speed at which individuals and organizations achieve their goals and objectives. "The Speed of Trust" emphasizes the importance of trust in all aspects of a researcher's life and how it can have a significant impact. Covey argues that building trust can enhance efficiency and

effectiveness in various areas, from personal relationships to business achievements. From the definition above, it can be concluded that the concept of trust refers to the belief or confidence one has in another person, institution, or system. Trust is the foundation of strong human relationships, whether in personal, social, or business contexts. In a business context, trust is often a key factor in building lasting relationships with customers, partners, and employees (Sembiring, 2023).

#### 4.4 Employee Acceleration: A Perspective on Employee Performance

Employee performance is a term used to refer to the combination of three elements: work behavior, potential as an internal factor of employees that enables the manifestation of work behavior, and the work results themselves (Simanjuntak and Jan, 2011). The performance measurement tools are criteria that can be verified or tested by others, such as attendance, performance appraisal lists, honesty, work performance tests and observations, discipline, and capability. On the other hand, if there is a lack of discipline, employee performance in a company will decline (Sihite, Edwin, Sinulingga, & Hutapea, 2020).

The process of recording an employee's work results will reveal the extent of their achievements. This is because when performing a task, the employee's performance can be evaluated (Susan, 2019). Performance can be seen from the achievement of targets set by the company for employees over a specified period. This is done to ensure that the company's goals are achieved more optimally and align with effective and efficient objectives (Sutrisno, 2017).

#### 4.5 Organizational Culture

Every country and region has its own culture, and similarly, organizations have their own culture, which is commonly referred to as organizational culture. Organizational culture is the soul of the company because it is within this culture that values are socialized and internalized within the members of the company. Therefore, it is no surprise that organizational culture creates assumptions regarding the differences between one company and another (Simbolon, 2023).

Organizational culture plays a fundamental role in shaping the identity, perspectives, and behavior of organizational members. It provides management, including human resource management, with a powerful tool to create a positive work environment, motivate employees, and achieve organizational goals. By nurturing and guiding organizational culture wisely, an organization can create a significant positive impact on performance and long-term success (Hasanah, Alim, Febriansyah, & Anshori, 2023).

#### 4.6 Theoretical Framework

TIPCE (Trust, Integrity, Professionalism, Customer Focus, Excellence) influences the five waves of trust: the first wave is self-trust, the second wave is relationship trust, the third wave is organizational trust, the fourth wave is market trust, and the fifth wave is societal trust. These waves influence the implementation of employee acceleration from the perspectives of employee performance and organizational culture.

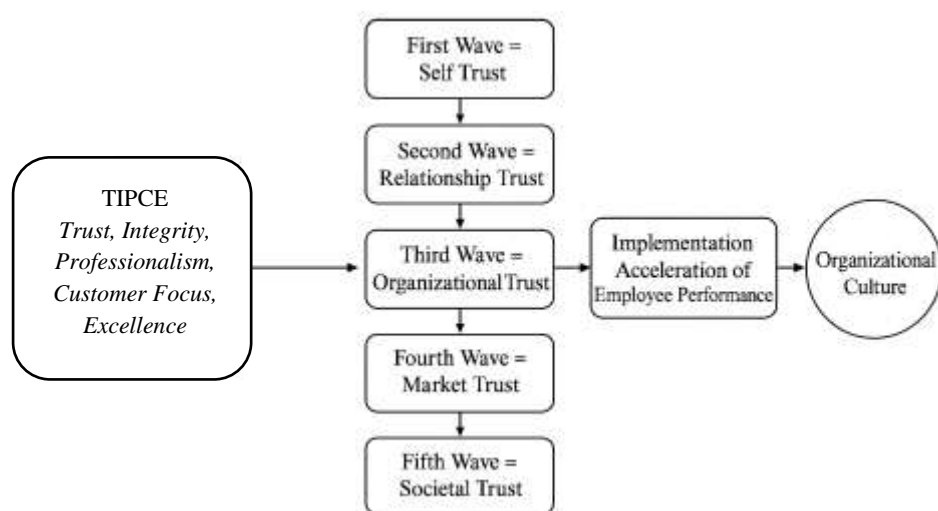


Figure 1. Theoretical Framework

### III. RESEARCH METHODS

In this research design, the researcher uses a qualitative approach. Qualitative research is an inductive approach to knowledge construction that utilizes research and emphasizes minimizing subjectivity as well as the meaning of individual experiences. The researcher interviews informants using snowball sampling. In this case, the researcher identifies the next informants to interview from those who have already been interviewed, so the information obtained expands from one informant to the next. The researcher does not limit the number of informants to ensure comprehensive data, and the number of informants will stop when the information gathered is considered saturated. The researcher uses appropriate data collection methods, such as in-depth interviews, observations, and document analysis. Questions are designed to explore key aspects of *The Speed of Trust* and how it is applied to improve employee performance. Interviews are conducted with employees, directors, customers of Bank Mandiri Surabaya, and the surrounding community. This study interviewed twenty-five informants, but in the later stages, only ten informants were used. For data collection from interviews, the researcher utilizes direct meetings with informants. The research conducted by the researcher uses data collection techniques such as observation, interviews, and documentation.

### IV. RESULT AND DISCUSSION

Ten informants participated in this study, offering responses according to their individual perceptions. All informants were from different departments and held various positions and roles, including teller coordinator, teller, customer service representative, and insurance staff.

#### 4.1 Trust (T)

Based on interviews with 10 informants who are employees of Bank Mandiri, Kembang Jepun Branch, regarding the TIPCE value of Trust, the results revealed various perspectives and viewpoints on how trust is implemented at Bank Mandiri. One informant, MC, who works as an insurance staff member at Bank Mandiri, Kembang Jepun Branch, explained that trust is considered a fundamental element in both employee relationships and interactions with customers. Trust among colleagues facilitates effective communication and collaboration without the need for formal training. On the other hand, customer trust in the bank is crucial for ensuring comfort and security when using the services, which in turn strengthens the bank's reputation and attracts more customers. Trust maintained through honest and transparent service will reinforce the bank's position in the market. Trust among colleagues facilitates communication, collaboration, and problem-solving, thereby enhancing team efficiency and productivity. Employees in the unit have fostered mutual trust, built through open communication and mutual support, despite the absence of specific training related to this aspect. Customer trust is also crucial, as it influences their comfort, loyalty, and willingness to recommend the bank. Trust maintained through transparent and secure services strengthens the bank's reputation, increases the number of customers, and reinforces its position in the market. The ability to sustain this trust has a significant impact on the bank's image and the long-term relationship with its customers.

An informant named EDS, who works as a teller coordinator, explained that trust is a crucial element in the workplace, both among colleagues and between the bank and its customers. Trust among employees facilitates effective teamwork and collaborative problem-solving. In this unit, employees have embraced the value of trust, particularly in team collaboration. For instance, within the teller team, members support one another and address problems collectively, rather than placing blame on each other. This demonstrates that the level of trust established among colleagues is already quite strong, although a certain degree of caution still exists.

#### 4.2 Integrity (I)

Regarding the TIPCE value of Integrity it can be concluded that integrity is a critical value in the banking sector, particularly for maintaining the bank's reputation and credibility. All informants agreed that integrity is a fundamental aspect that every employee must possess in order to carry out their daily duties effectively. Integrity is viewed as a key factor in maintaining good relationships with customers and safeguarding the reputation of Bank Mandiri, Kembang Jepun Branch. All informants agreed that the application of high integrity in every action and decision made by employees will have a positive impact on the credibility and trust that customers place in the bank. Honesty, transparency, and responsibility are principles

that must always be upheld by every employee in carrying out their daily duties. Consistent implementation of integrity will strengthen long-term relationships with customers, support the bank's growth, and create a positive image in the eyes of the public.

An informant named MAR, who works as a consumer generalist sales representative, emphasized that trust plays a vital role in the professional environment, particularly at Bank Mandiri, Kembang Jepun Branch. Trust among colleagues fosters healthy and productive relationships, enables effective communication, and facilitates smoother collaboration. The informant stated that, after more than three years of working at the branch, they have developed mutual trust with colleagues—built through open communication and mutual support.

#### 4.3 Professionalism (P)

Based on interviews with 10 informants, who are employees of Bank Mandiri, Kembang Jepun Branch in Surabaya, regarding the TIPCE value of Professionalism, the results revealed various perspectives and viewpoints on how professionalism is applied at Bank Mandiri. Professionalism at Bank Mandiri is viewed as the ability to perform tasks with high standards, responsibility, and integrity, while providing the best service to customers. Professionalism encompasses various aspects, such as punctuality, adherence to procedures, adaptability, and maintaining good relationships with colleagues and customers. The implementation of professionalism by employees has been shown to positively contribute to individual performance achievements and the company's targets. Professional employees tend to provide better, more efficient, and higher-quality service, which in turn supports the company's success. Professionalism is assessed through performance evaluations, service quality assessments, and feedback from customers and colleagues. Overall, professionalism at Bank Mandiri is not only about technical skills, but also about how employees manage their time, work in teams, and uphold the company's positive image through attitudes and behaviors that align with the values promoted by the organization.

According to the informant SZR, working in the banking service sector requires every employee to be attentive to customers and to uphold the reputation of their work unit. The higher the integrity of the employees, the better the reputation of the unit. SZR emphasized that Bank Mandiri, Kembang Jepun Branch, is obligated to provide the best possible service to its customers, prioritizing integrity in every interaction.

#### 4.4 Customer Focus (C)

Regarding the TIPCE value of Customer Focus, the interviews revealed various perspectives and viewpoints on how customer focus is implemented at Bank Mandiri. From all the interviews, all informants agreed that the implementation of the customer focus value is crucial for employees at Bank Mandiri, especially at the Kembang Jepun Surabaya Branch, in providing high-quality service to customers. Management ensures the consistency of this value's application through continuous training, regular evaluations, and a feedback system that focuses on customer satisfaction. The implementation of customer focus has proven to generate positive feedback from customers, reflected in increased satisfaction, loyalty, and long-term relationships with clients. This also contributes to the overall improvement in service quality and strengthens Bank Mandiri's reputation. The consistent implementation of the customer focus value at Bank Mandiri, Kembang Jepun Branch in Surabaya, supports enhanced service quality and customer satisfaction. Employees recognize the importance of applying this value in all aspects of service, supported by training, evaluations, and management oversight that prioritizes customer feedback. As a result, customers feel more valued, their experiences are more satisfying, and their loyalty increases—ultimately contributing to the success and growth of Bank Mandiri.

An informant named MPFY stated that professionalism means performing tasks efficiently and on time, maintaining work quality, and continuously striving for improvement. The application of professionalism leads to better performance and supports the company in achieving its targets. Professionalism is assessed through work ethics, discipline, the quality of customer service, and a commitment to high standards.

#### 4.5 Excellence (E)

Based on interviews with 10 informants, who are employees of Bank Mandiri, Kembang Jepun Branch in Surabaya, regarding the TIPCE (Excellence) value, the findings reveal various perspectives and viewpoints on how excellence is applied at Bank Mandiri. The implementation of the excellence value, which is part of the TIPCE values at Bank Mandiri, Kembang Jepun Branch in Surabaya, has proven to significantly support innovation development and service quality improvement. All informants agreed that the excellence value fosters a culture focused on continuous improvement, service quality, and innovation that meets the evolving



expectations of customers. This value is reflected in various employee development programs aimed at creating a highly skilled and innovative workforce. For example, through regular training, certification, and development programs such as 'Mandiri Talent Management,' Bank Mandiri, Kembang Jepun Branch ensures that its employees are always trained to provide the best service and adopt the latest technologies. Trained employees are also better equipped to identify opportunities for innovation in providing the best solutions for customers. The strengths of Bank Mandiri, Kembang Jepun Branch, as stated by the informants, lie in its extensive branch and ATM network, as well as the ease of accessing digital services. For instance, the ability to open an account online without needing to visit a branch and the ability to provide quick and efficient service are clear differentiators compared to other banks. The highly customer-centric service and the use of the Customer Relationship Management (CRM) system also ensure that customers receive personalized service tailored to their specific needs. Overall, the implementation of the excellence value at Bank Mandiri, Kembang Jepun Branch, not only creates a competitive advantage in terms of services and products but also drives continuous innovation, supports employee development, and enhances customer satisfaction. This demonstrates that Bank Mandiri remains competitive in the increasingly challenging banking industry.

According to the informant FEA, customer focus is crucial for building long-term relationships with clients and increasing their loyalty. Management ensures the implementation of this value through continuous training, the development of communication skills, and regular performance monitoring. The informant stated that the application of customer focus has resulted in positive feedback from customers who feel valued and satisfied, which has, in turn, contributed to an increase in both the number of clients and the bank's revenue.

#### 4.6 The implementation of TIPCE

The implementation of TIPCE values (Trust, Integrity, Professionalism, Customer Focus, and Excellence) at Bank Mandiri, Kembang Jepun Branch in Surabaya, has had a significant impact on employee career advancement. These values not only influence the quality of service and customer relationships but also play a crucial role in individual career development within the workplace environment.

Overall, the implementation of TIPCE values at Bank Mandiri, Kembang Jepun Branch in Surabaya, has fostered a work culture that supports continuous individual development. Employees who consistently apply the values of Trust, Integrity, Professionalism, Customer Focus, and Excellence have greater opportunities to: (1) Receive increased recognition and trust from both supervisors and colleagues. (2) Improve their prospects for promotion through demonstrated performance and significant achievements. (3) Gain access to development opportunities, including training and other professional growth initiatives, which equip them to meet the demands of higher-level career roles. (4) Strengthen their professional networks, thereby enhancing their ability to access new opportunities within the organization and the broader banking industry.

## V. CONCLUSION AND SUGGESTION

Based on the research, it can be concluded that the implementation of TIPCE values is carried out through continuous training, regular evaluations, and open communication among employees. This process is supported by a feedback system that emphasizes customer satisfaction and service quality improvement. Employees at Bank Mandiri, Kembang Jepun Branch in Surabaya, perceive the TIPCE values as a crucial foundation for fostering effective working relationships and enhancing customer service quality. The implementation of TIPCE values has shaped an organizational culture that is open, collaborative, and customer-oriented. These values support a work culture that prioritizes quality, transparency, and innovation, ultimately strengthening Bank Mandiri's reputation, increasing customer loyalty, and encouraging employee career development. The application of TIPCE values plays a significant role in accelerating career progression, as it provides opportunities for employees to demonstrate high performance, innovation, and commitment to the company's established standards.

Future researchers are encouraged to explore the job positions of each respondent and their respective branch offices, rather than focusing solely on respondents with similar positions and branches in the same city, in order to obtain more diverse and comprehensive results. It is also recommended that further studies examine the impact of TIPCE value implementation across multiple banking institutions.

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