

Character-Based Knowledge Construction in Personal Bankers Within Banking Service Practices

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ABSTRACT

Purpose – This study aims to analyze the construction of character-based knowledge among personal bankers as bank marketing personnel in banking service practices. It explores how knowledge is developed and internalized through work experience, customer interactions, and organizational culture to enhance service quality.

Design/methodology/approach – This study adopts a qualitative approach with a descriptive-interpretative design. Data were collected through in-depth interviews and observations involving purposively selected personal bankers at a commercial bank branch in Kendari City, Southeast Sulawesi. The data were analyzed using thematic analysis.

Findings – The findings reveal that personal bankers' knowledge is constructed through professional experience, customer interactions, and organizational culture. This knowledge is internalized into character values, including integrity, empathy, and responsibility, which are reflected in customer-oriented and communicative service behaviors. However, the consistent application of these values is constrained by performance target pressures.

Originality/Value – This study highlights the importance of character-based knowledge as a foundation for improving banking service quality. It contributes to the literature on human resource development and organizational behavior by demonstrating the need for organizational support and continuous learning to strengthen the internalization of character values in banking service practices.

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1. Introduction

The rapid development of the banking industry in an increasingly competitive era of globalization and digital transformation demands improvements in service quality that go beyond technological and product aspects, and also emphasize the quality of human resources as the main actors in service delivery. In this context, personal bankers play a strategic role as intermediaries between banking institutions and customers, providing not only transactional services but also personalized and ongoing financial consultation. Therefore, the success of banking services is strongly influenced by the quality of interactions between personal bankers and customers, reflecting not only technical competence but also individual character.

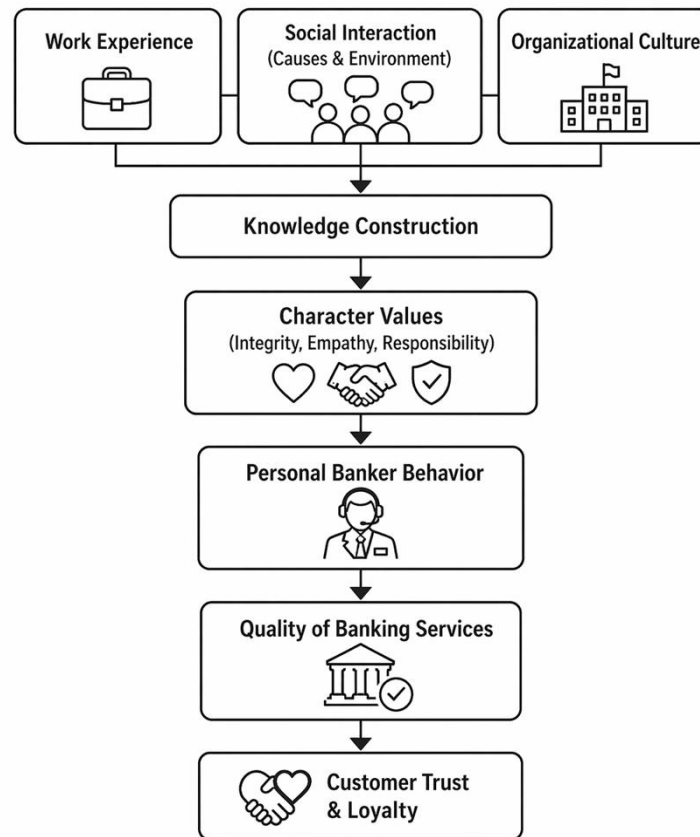
The construction of character-based knowledge becomes an important concept in understanding how personal bankers shape their ways of thinking, behaving, and acting in banking service practices. Constructivist theory, as proposed by Piaget (1970) and Vygotsky (1978), emphasizes that knowledge is actively constructed through experience and social interaction. In practice, personal bankers develop knowledge not only through formal training but also through experience in serving customers, organizational dynamics, and values embedded in workplace culture. This process results in knowledge that is not neutral, but rather embedded with values, attitudes, and character.

Character in the context of service delivery plays a crucial role because it is directly related to customer trust. Lickona (1991) explains that character encompasses moral knowledge, moral feelings, and moral actions that are integrated into individual behavior. In the banking industry, trust serves as the foundation for long-term relationships between banks and customers. Mayer, Davis, and Schoorman (1995) argue that trust is built upon ability, benevolence, and integrity, all of which reflect individual character. In line with this, Morgan and Hunt (1994) emphasize that the success of service marketing relationships largely depends on trust and commitment, which are closely linked to the character of service providers.

From a service quality perspective, Parasuraman, Zeithaml, and Berry (1988), through the SERVQUAL model, highlight that the dimensions of empathy and assurance are closely related to the character of personal bankers. Empathy reflects concern for customers' needs, while assurance relates to the sense of trust and security provided to customers. These dimensions cannot be developed solely through technical training but require the internalization of character values such as honesty, responsibility, and care.

To illustrate how the construction of character-based knowledge is formed and its implications for banking services, the following figure presents the conceptual model:

Figure 1. Model of Character-Based Knowledge Construction among Personal Bankers in Banking Service Practices



Source: Developed by the researcher (2026), based on Piaget (1970), Vygotsky (1978), Lickona (1991), Parasuraman et al. (1988), and Mayer et al. (1995).

The figure illustrates that the construction of personal bankers' knowledge is influenced by work experience, social interaction, and organizational culture, which in turn shape character values such as integrity, empathy, and responsibility. These values are subsequently reflected in the behavior of personal bankers, which impacts the quality of banking services as well as customer trust and loyalty.

However, the increasing digitalization of the banking industry introduces new dynamics in service practices. On the one hand, digitalization enhances efficiency and accessibility of services; on the other hand, it potentially reduces the quality of interpersonal interactions between personal bankers and customers. This condition presents a distinct challenge, as personal bankers are required to maintain human-centered and character-driven services amid business target pressures and the growing dominance of technology.

In practice, various phenomena indicate that the integration of professional knowledge and character in banking service delivery has not yet been fully optimized. Several cases reveal service practices that tend to focus solely on achieving targets without adequately considering customers' needs and conditions in a holistic manner. In addition, there are customer complaints regarding a lack of empathy, ineffective communication, and service behaviors that do not fully reflect ethical values. These conditions suggest that the knowledge possessed by personal bankers has not been fully internalized into strong character in service practices.

A comparison between theoretical concepts and practical realities can be seen in the following table:

Table 1. Comparison between Theoretical Concepts and the Reality of Banking Service Practices

No	Aspect	Theory / Expert Perspective	Reality in Practice
1	Knowledge	Constructed through experience and social interaction (Piaget; Vygotsky)	Mostly based on formal training and work targets
2	Character	Integration of moral knowing, feeling, and action (Lickona)	Not yet fully reflected in service behavior
3	Trust	Based on ability, integrity, and benevolence (Mayer et al.)	Customer complaints still occur
4	Service Quality	Emphasizes empathy and assurance (SERVQUAL)	Services tend to be less personal
5	Customer Relationship	Based on trust and commitment (Morgan & Hunt)	More oriented toward sales targets

Source: Processed by the researcher (2026)

The table indicates a discrepancy between the ideal concepts in theory and the realities of practice, suggesting that character aspects have not been fully integrated into the construction of personal bankers' knowledge. This mismatch not only reflects a gap between conceptual understanding and practical implementation, but also indicates that the process of character formation within a professional context has not been optimally developed. In practice, personal bankers tend to be more focused on achieving performance targets and mastering technical aspects, while the dimension of values and character has not yet become strongly internalized in their daily work processes. This condition highlights the importance of further studies on how individual knowledge is not only understood cognitively but also internalized into values and consistent behaviors in service practices.

Furthermore, Nonaka and Takeuchi (1995) explain that organizational knowledge develops through continuous interaction between tacit and explicit knowledge. Tacit knowledge, which is personal, intuitive, and difficult to articulate—such as character values—is formed through direct experience, reflection, and social interaction in the workplace. Meanwhile, explicit knowledge is more formal and structured, such as work procedures and standard operating guidelines. In the context of personal bankers, character values such as integrity, empathy, and responsibility tend to develop as tacit knowledge that cannot be effectively transmitted solely through formal training, but must be built through repeated work experience and a supportive organizational culture. Therefore, continuous learning processes are essential in integrating these two types of knowledge to produce character-driven service behavior.

In line with this, Goleman (1995) emphasizes that emotional intelligence—encompassing the ability to recognize one's own emotions, understand others' emotions, and build effective interpersonal relationships—plays a significant role in determining individual success in the workplace, particularly in the service sector. In banking service practices,

personal bankers are required not only to possess technical competence but also the ability to empathize, communicate effectively, and build trust-based relationships with customers. These abilities influence not only the quality of interactions but also directly impact customer satisfaction and loyalty. Thus, emotional intelligence becomes an integral part of character-based knowledge construction that must be possessed by personal bankers.

In the Indonesian context, cultural values such as trust, friendliness, politeness, and social ethics play a crucial role in shaping service behavior. Hofstede (2001) shows that national culture influences how individuals think, behave, and act within organizations. In societies that uphold collectivism and social relationships, the quality of interpersonal interaction becomes a key factor in building trust. Therefore, personal bankers in Indonesia are expected to integrate these cultural values into their service practices to foster harmonious and sustainable relationships with customers.

However, the increasingly competitive and performance-driven dynamics of the banking industry often create a dilemma between achieving targets and applying character values. Pressure to meet sales targets can influence the behavior of personal bankers, leading in some cases to service practices that are more outcome-oriented rather than relationship-oriented. This condition indicates that the construction of character-based knowledge is influenced not only by individual factors but also by organizational systems and policies.

Based on the above discussion, it can be understood that the construction of character-based knowledge among personal bankers is a critical aspect that has not yet been fully integrated into banking service practices. This process involves complex interactions between individual experience, organizational environment, and socio-cultural values. Therefore, this study is relevant in examining in depth how the process of character-based knowledge construction is formed, how these values are internalized in service practices, and what factors influence them. The findings of this study are expected to contribute not only to theoretical development but also to human resource management practices in the banking sector, particularly in enhancing service quality that is professional, ethical, and value-oriented.

2. Methodology

2.1 Research Design and Approach

This study employs a qualitative approach with a descriptive-interpretative research design. This approach was chosen as the study aims to gain an in-depth understanding of the process of character-based knowledge construction in the marketing domain among personal bankers in banking service practices. Creswell and Poth (2018) explain that qualitative research is used to explore the meanings individuals construct from their experiences within specific social contexts. In line with this, Tracy (2020) states that qualitative approaches enable researchers to understand phenomena holistically through the interpretation of individuals' subjective experiences. Thus, the interpretative approach is applied to uncover how personal bankers construct knowledge that is not only cognitive but also internalized in character values through work experience and social interaction in banking marketing processes.

2.2 Research Location and Participants

This research was conducted at a branch office of a commercial bank in Kendari City, Southeast Sulawesi Province, which provides personal banking services and interacts directly with customers. The selection of this location is based on the consideration that Kendari serves as an economic hub in Southeast Sulawesi with a relatively dynamic financial services sector, making it relevant for examining banking service practices.

The research participants were personal bankers directly involved in customer service. Informants were selected using purposive sampling, meaning participants were chosen based on specific criteria relevant to the research objectives. According to Etikan, Musa, and Alkassim (2016), purposive sampling is an effective technique in qualitative research as it allows researchers to select informants with direct experience of the phenomenon under study. The informants in this study were selected based on a minimum of one year of work experience, active involvement in customer service, and the ability to provide in-depth information regarding knowledge construction and character in service practices.

2.3 Data Collection Techniques

Data collection in this study was conducted through in-depth interviews and observation. Interviews were carried out in a semi-structured manner to explore the experiences, perceptions, and character values of personal bankers in performing their roles as bank marketers. Kallio et al. (2016) explain that semi-structured interviews provide flexibility for researchers to explore phenomena in greater depth while maintaining research focus.

In addition, observations were conducted to directly examine the behavior of personal bankers in delivering services to customers. Observation enables researchers to understand social interactions as they naturally occur within the context of banking services. Angrosino (2007) states that observation is a crucial method in qualitative research for capturing phenomena in real-life situations, thereby providing a more comprehensive understanding of individual behavior.

2.4 Data Analysis Technique

The data analysis technique used in this study is thematic analysis. Thematic analysis is applied to identify patterns or themes emerging from the collected data. Braun and Clarke (2006) explain that thematic analysis is a systematic and flexible method in qualitative research for understanding meanings from complex data.

The analysis process involves several stages, including data familiarization, coding, theme identification, theme review, and conclusion drawing. Nowell et al. (2017) emphasize that the systematic application of thematic analysis can enhance the credibility and reliability of research findings.

2.5 Trustworthiness of Data

To ensure data validity, this study applies the concept of trustworthiness, which includes credibility, transferability, dependability, and confirmability. Credibility is achieved through technique triangulation, by comparing data obtained from interviews with observational data. Fusch, Fusch, and Ness (2018) state that triangulation is an important strategy for enhancing the validity of qualitative research.

Transferability is ensured by providing a detailed description of the research context, allowing readers to assess the applicability of the findings to other contexts. Dependability is maintained by ensuring consistency in the research process, while confirmability is achieved by ensuring that the findings are based on objective and verifiable data.

2.6 Research Procedure

The research procedure was carried out in stages, beginning with a preliminary study to identify the phenomenon and determine the research focus. Subsequently, the researcher collected data through interviews and observations. The collected data were then analyzed using thematic analysis until patterns and meanings relevant to the research objectives were

identified. The research process was conducted flexibly, following field dynamics, allowing the researcher to gain an in-depth understanding of the studied phenomenon.

3. Result and Discussion

Result

The findings of this study were obtained through in-depth interviews and observations of personal bankers at a branch office of a commercial bank in Kendari City, Southeast Sulawesi. Overall, the results indicate that the construction of character-based knowledge among personal bankers is formed through a dynamic process involving work experience, social interaction with customers, and the influence of organizational culture. This process not only shapes cognitive aspects but also influences the development of character values in service practices.

The first finding shows that work experience is the primary factor in shaping personal bankers' knowledge. Although formal training provides a foundational understanding, deeper insights are gained through direct experience in dealing with diverse customer characteristics and needs. In this context, work experience functions as a form of contextual learning that enables personal bankers to develop adaptive service capabilities. One informant stated:

"Training gives us the basics, but what really makes a difference is meeting customers directly. Every customer is different, so we learn how to handle them from those experiences." (Informant 1)

This statement indicates that personal bankers' knowledge is not static but evolves through real interactions in the field. This is further supported by other informants who noted that longer work experience enhances their ability to adjust service approaches.

Furthermore, interaction with customers plays a crucial role in shaping character values, particularly empathy and interpersonal communication skills. In practice, personal bankers function not only as service providers but also as individuals who must deeply understand customers' conditions and needs. Repeated interactions foster social sensitivity, which becomes the foundation for the development of empathy. This is reflected in the following statement:

"We have to put ourselves in the customer's position. It's not just about selling products, but truly understanding what they need." (Informant 3)

Additionally, several informants emphasized that in many situations, customers require not only financial solutions but also emotional attention and understanding. This highlights that social interaction serves as a space for character formation within service practices.

On the other hand, organizational culture also contributes to shaping personal bankers' character values. Values such as integrity, professionalism, and service excellence are formally instilled through organizational policies and training. However, the findings reveal that the implementation of these values is not always consistent in practice. This inconsistency is largely due to performance target pressures faced by personal bankers. One informant stated: "At the office, integrity and service are always emphasized, but in practice, we are also faced with targets that must be achieved." (Informant 2)

This statement reflects a tension between the ideal values promoted by the organization and the realities of work practices. In certain situations, target pressures can influence how personal bankers deliver services, leading them to focus more on achieving results rather than maintaining the quality of interactions with customers.

Furthermore, the findings show that the construction of character-based knowledge among personal bankers is reflected in three main dimensions: integrity, empathy, and responsibility. Integrity is demonstrated through efforts to provide honest and transparent information to customers. Empathy is reflected in the ability to understand customers' needs on a personal level, while responsibility is shown through commitment to providing continuous service. This is illustrated by the following statements:

"If a product is not suitable, we have to be honest. If we force it, it could harm both the customer and ourselves." (Informant 3)

"After a customer takes a product, we still need to follow up. That's part of our responsibility." (Informant 2)

However, although these values are well understood, their implementation is not yet fully consistent. Some informants acknowledged that under certain conditions, particularly when approaching targets, the relational aspect of service may decline. One informant stated:

"When we are close to meeting targets, the pressure increases. Sometimes it affects how we serve customers." (Informant 4)

These findings indicate that the construction of character-based knowledge is a complex process influenced by both internal and external factors. Therefore, the results suggest that although personal bankers possess an understanding of character values, more systematic efforts are required to ensure that these values are consistently internalized in banking service practices.

Discussion

The findings of this study indicate that the construction of character-based knowledge among personal bankers is a complex and dynamic process, shaped through work experience, social interaction with customers, and the influence of organizational culture. These findings align with the constructivist perspective, which suggests that knowledge is not passively acquired but actively constructed through experience and social interaction (Piaget, 1970; Vygotsky, 1978).

Work experience in this study is proven to be the primary factor in shaping personal bankers' knowledge. This suggests that contextual learning plays a more significant role than formal learning. These findings are supported by Kolb (1984) in the experiential learning theory, which states that direct experience is the main source of effective learning. Furthermore, Eraut (2004) emphasizes that professional knowledge develops through everyday work experience involving reflection and repeated practice. Thus, personal bankers' work experience can be understood as a continuous learning process that shapes their way of thinking and acting in delivering services.

Furthermore, interaction with customers plays a crucial role in shaping character values, particularly empathy and interpersonal communication skills. These findings are consistent with the concept of emotional intelligence proposed by Goleman (1995), which emphasizes that the ability to understand others' emotions is a key factor in individual success in the workplace, especially in the service sector. Research by Hennig-Thurau (2004) also shows that interactions between employees and customers significantly influence relationship quality and customer loyalty. Thus, intensive interactions between personal bankers and customers not only build practical knowledge but also internalize character values that support service quality.

In addition, the findings reveal that organizational culture influences the formation of personal bankers' character values, although its implementation is not yet fully consistent.

This is in line with Schein (2010), who states that organizational culture shapes individuals' assumptions, values, and behaviors within organizations. However, in practice, there is a tension between organizational ideal values and performance demands, particularly sales targets. This phenomenon is also identified in the study by Hartline and Ferrell (1996), which shows that performance pressure can influence employee behavior in service delivery and potentially reduce the quality of customer interactions.

Moreover, the findings indicate that the construction of character-based knowledge among personal bankers is reflected in three main dimensions: integrity, empathy, and responsibility. These dimensions align with Lickona's (1991) concept of character, which includes moral knowing, moral feeling, and moral action. Integrity reflects moral knowing and moral action through honesty and transparency, empathy represents moral feeling in understanding customers' conditions, and responsibility demonstrates commitment in professional actions.

In the context of service quality, these findings are also relevant to the SERVQUAL model proposed by Parasuraman, Zeithaml, and Berry (1988), particularly in the dimensions of empathy and assurance. Empathy enables personal bankers to better understand customers' needs, while integrity and responsibility provide a sense of security and trust. This is reinforced by Mayer, Davis, and Schoorman (1995), who argue that customer trust is built through integrity, competence, and benevolence of service providers.

However, the findings also indicate that the implementation of character values is not fully consistent, particularly when personal bankers face performance target pressures. This condition reflects a conflict between relational orientation and transactional orientation in banking services. Morgan and Hunt (1994) argue that long-term customer relationships require commitment and trust, which cannot be achieved if services are solely transaction-oriented. In addition, research by Schwepker and Good (2013) shows that target pressure can influence employees' ethical behavior, ultimately affecting service quality.

These findings can also be explained through the knowledge creation perspective of Nonaka and Takeuchi (1995), which states that organizational knowledge is formed through the interaction between tacit and explicit knowledge. Character values such as empathy and integrity tend to be tacit, requiring internalization through experience and social interaction. In this context, personal bankers do not merely transfer knowledge but also construct meaning from their experiences as bank marketers.

Thus, this discussion demonstrates that the construction of character-based knowledge among personal bankers results from the interaction of individual, social, and organizational factors. This process is not linear but continuous and influenced by workplace dynamics. Therefore, more systematic organizational efforts are needed to strengthen the integration between professional knowledge and character values in order to sustainably improve the quality of banking services.

4. Conclusion and Suggestion

Based on the research findings and discussion, it can be concluded that the construction of character-based knowledge among personal bankers in banking service practices is a dynamic process formed through the interaction of work experience, social interaction with customers, and the influence of organizational culture. The knowledge possessed by personal bankers is not solely derived from formal training, but also develops contextually through direct experience in handling various banking service situations.

This construction of knowledge is subsequently internalized into character values reflected in service behavior, particularly integrity, empathy, and responsibility. Integrity is demonstrated through honesty and transparency in providing information to customers, empathy is reflected in the ability to understand customers' needs and conditions on a personal level, while responsibility is shown through a commitment to delivering continuous banking services.

However, this study also finds that the implementation of these character values has not been fully consistent in service practices. Performance target pressures and organizational demands influence the behavior of personal bankers, leading in certain situations to services that are more oriented toward achieving targets rather than maintaining the quality of relationships with customers.

Thus, it can be concluded that the construction of character-based knowledge among personal bankers plays an important role in improving the quality of banking services. However, it still requires strengthening through organizational support, continuous learning, and a balance between marketing target orientation and character values in banking service practices.

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