The Influence of Competency on PT Employee Performance. Bank Mandiri Micro Banking Cluster Makassar 3

Alfina Damayanti[1], Ruliaty[2], M. Hidayat[3]
Management Study Program, Faculty of Economics and Business, Universitas Muhammadiyah Makassar, Indonesia

Coresponding Author :
Email : alfinadm212@gmail.com[1], Ruliaty@unismuh.ac.id[2], hidayat@unismuh.ac.id[3]

Abstract

The purpose of this research is to determine the effect of competency on the performance of PT employees, Bank Mandiri Micro Banking Cluster Makassar 3. Samples were taken from PT. Bank Mandiri Micro Banking Cluster Makassar 3 had 48 respondents. The type of data used in this research is quantitative data obtained from distributed questionnaires and is related to the problem being studied. The data sources used are primary data and secondary data. The research instrument uses a Likert scale. Data analysis using applications *Statistical Package for Social Science* (SPSS) version 23. Based on the research results, it is stated that competence has a positive and significant effect on employee performance at PT. Bank Mandiri Micro Banking Cluster Makassar 3.

Keywords: Competence, Employee Performance

INTRODUCTION

Human resources are the main driver of the activities of an organization, the progress and decline of an organization is determined by the existence of its human resources. So that human resources or employees in an organization become an important concern in order to achieve organizational success.

Employees are one of the determining factors in the dynamic development process so a greater role is needed to advance the company. Employees as the main element as human resources have an important role in determining the success of a company. Therefore, it cannot be denied that the human factor is the main capital that needs to be considered in a company, this is because it is very important because the success of a company is determined by the quality and abilities of its employees. Employees need to be managed professionally to create a balance between employee needs and the company's demands and capabilities. Employees as a workforce factor can grow and develop well, are enthusiastic in carrying out activities and can work hard to achieve the goals desired by the company, this does not escape the company's attention to its employees.

The very rapid development of the banking world requires existing banks to obtain quality human resources, to One way to produce the desired human resources is by motivating human resources appropriately. The success of an organization by performance(Job Performance) human resources, for this reason every company will try to improve employee performance in achieving predetermined organizational goals. Performance (work achievement) itself is the result of work in terms of quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. A person's performance is a combination of ability, effort and opportunity that can be assessed from the results of his work. One way of managing employees is through education and training provided by the company which aims to encourage employees to work harder to improve employee performance.

Human Resources in an organization have a very important role and impact on the survival of the organization. No matter how advanced technology, information development, availability of capital and adequate materials, without quality human resources it will be difficult for the organization to achieve its goals. Therefore, an organization must consider what characteristics are really needed to develop the organization, one of which is by considering human resources based on their competencies and abilities. This is very necessary in every human resource process to be able to improve its performance (Sumendap et al., 2015).

From these competencies and abilities, employees will be required to know and understand what they will be doing. Because the higher the competency of an employee, the more capable he will be to carry out his duties and the better his performance will be.

Competency is the performance of each individual which includes aspects of knowledge, skills, abilities and work attitudes that are in accordance with established standards. Competency is a combination of skills, abilities, skills, knowledge and behavior that can be observed and applied in a critical manner for the success of an organization and the work performance of employees' personal contributions to their organization.

Therefore, this can be taken into consideration when making decisions to improve prevention and solve problems faced by employees and the organization, so that in the future the bank can create optimal employee performance and can provide maximum contribution in achieving work programs and targets planned by the company. Therefore, companies need skills or abilities that are appropriate to the field of work they are involved in (Layaman & Nidak, 2016).

So it can be concluded that apart from competence, the ability factor can also be used as an important element in assessing good performance, because ability is one of the elements in maturity which is related to knowledge and skills which can be related to knowledge and skills which can be obtained from education, training and an experience. Ability is closely related to the physical and mental abilities possessed by a person to carry out work (Dewi, 2021).

From this explanation, it can be concluded that work abilities are skills that are learned and applied effectively to carry out a job so that the tasks given can be completed well.

The existence of human resources in an organization has a very important role. Especially in today's global competitive conditions. PT. Bank Mandiri Mikro Banking Cluster Makassar 3. Is a service company or agency that provides its services as optimally as possible to the community in the field of customer service PT. Bank Mandiri Mikro Banking Cluster Makassar 3 aims to provide satisfaction to the community.

Banks are financial institutions whose main activity is collecting funds from the public and distributing these funds to the community as well as providing other services. In order to operate well, banking needs to be supported by various other resources. With good development and management, it will be easy to face and complete task demands both now and in the future (Susan, 2019).

With this aim PT. Bank Mandiri Mikro Banking Cluster Makassar 3 is required to be more intensive in managing its resources, because people are the most important factor or in other words many other resources are not as strong compared to human resources in improving services to the community.

Therefore, PT. Bank Mandiri Mikro Banking Cluster Makassar 3 should improve coordination in every operational activity and develop resources that are well owned and trained. As a first step that must be taken to develop employee work experience optimally, after that it is necessary to make it easy to understand work operations. a work training program for employees, so that employees will work effectively, efficiently and productively which can have an impact on the performance of PT. Bank Mandiri Micro Banking Cluster Makassar 3.

The problem currently being faced is that the performance of employees is decreasing, seen from target and realization data, as well as the percentage of performance achieved in 2023, there appears to be a decline in performance, where on average each employee does not reach the targets set by PT. Bank Mandiri micro banking cluster Makassar 3. Judging from the data, based on sources, employee performance in terms of employee performance realization targets in 2023 can be described on a monthly basis. Apart from that, it can also be seen from the aspect of employee contribution to customers, the marketing department sometimes does not explain in detail the information regarding credit, causing a lack of attractiveness resulting in a reduction in targets, other factors are also customers at PT. Bank Mandiri Mikro Banking Cluster Makassar 3 sometimes employees are negligent in making bills, resulting in arrears by customers which can cause a decrease in credit quality.

So referring to the background above and how important competency is in improving employee performance, the author is interested in conducting research with the title "The Influence of Competency on Performance of PT Employees. Bank Mandiri Micro Banking Cluster Makassar 3"

RESEARCH METHODS

This type of research includes descriptive research with a quantitative approach using primary data sources and secondary data. The population in this research is all employees of PT. Bank Mandiri Micro Banking Cluster Makassar 3, totaling 48 people. In this study, no sampling technique was used because the sample studied was the entire population or what is called a survey. The data collection methods used by the author are observation, questionnaires and documentation.

RESULTS AND DISCUSSION

A. Analysis and Discussion

a. Data Quality Test

1. Validity test

The validity test is used to measure whether a questionnaire is valid or not. The criteria used to declare an instrument is considered valid or suitable for use in hypothesis testing if Corrected Item-Total Correlation greater than r- table or df = (N-2) = 0.284

Table 1 Validity Test Results

Variable	Item	Corrected item-total correlation	r-table	Is.
Competency (X)	X.1 In my opinion, work skills support employee performance	**0.437**	0.284	Valid
	X.2 The skills you have are important in carrying out the various tasks given	**0.347**	0.284	Valid
	X.3 The longer an employee's work period, the more experience they have to support their performance	**0.823**	0.284	Valid
	X.4 Work experience is needed to deal with problems that occur in the world of work	**0.545**	0.284	Valid
	X.5 I want to become a more positive person every day.	**0.387**	0.284	Valid
	X.6 I have a sense of responsibility to always maintain customer trust	**0.571**	0.284	Valid
	X.7 I am positively motivated to get better over time	**0.477**	0.284	Valid
	X.8 I am not quickly satisfied with the work I am currently getting	**0588**	0.284	Valid
	X.9 I behave in accordance with the company's values and norms	**0.620**	0.284	Valid
	X.10 I feel embarrassed if I make a mistake at work	**0.381**	0.284	Valid
	X.11 The education I am currently receiving is sufficient to support the expected performance of the organization	**0.404**	0.284	Valid
	X.12 I have the ability to identify problems that arise in the work handled	**0.311**	0.284	Valid
Employee Performance (Y)	Y.1 I try to be a better person from time to time	**0.373**	0.284	Valid
	Y.2 In carrying out my work, I am required to always be thorough	**0.584**	0.284	Valid
	Y.3 I try my best to achieve the work targets given	**0.658**	0.284	Valid
	Y.4 I use existing facilities and infrastructure according to their function	**0.495**	0.284	Valid
	Y.5 I follow instructions or work procedures that have been determined in accordance with standard operational procedures (SOP)	**0.562**	0.284	Valid
	Y.6 I take the initiative to help colleagues who are having difficulties with their work	**0.489**	0.284	Valid
	Y.7 I behave positive in facing challenges or problems that occur	**0.442**	0.284	Valid
	Y.8 I dare to be honest with the leadership if I make a mistake at work	**0.655**	0.284	Valid

Source: Processed by IBM SPSS Statistics 23

2. Reliability Test

Reliability testing is intended to measure a questionnaire which is an indicator of a variable. Reliability is measured by statistical tests *cronbach's alpha* (α). A variable is said to be reliable if it provides value*cronbach's alpha* > 0.60. The results of the reliability test can be seen in the following table:

Table 2 Competency Reliability Test Results (X)

Reliability Statistics	
Cronbach's Alpha	N of Items
0.697	12

Source: IBM SPSS Statistics 23 Processed Output

Based on the table of reliability test results for variable X above, 12 statements have *cronbach's alpha* which is greater than 0.60, which is equal to**0.697**. Based on the provisions above, the indicators or statements in this research are said to be reliable.

Table 3 Employee Performance Reliability Test Results (Y)

Reliability Statistics	
Cronbach's Alpha	N of Items
0.716	8

Source: IBM SPSS Statistics 23 Processed Output

Based on the table of reliability test results for variable Y above, 8 statements have value *cronbach's alpha* which is greater than 0.60, which is equal to**0.716**. Based on the provisions above, the indicators or statements in this research are said to be reliable.

B. Regression Analysis Linear Simple

Simple linear regression is a linear relationship between an independent variable (X) and a dependent variable (Y). This analysis is to determine the direction of the relationship between variable X and variable Y, whether positive or negative and to predict the value of the dependent variable if the value of the independent variable increases or decreases.

This testing is assisted by using the SPSS program. For more details, the results of data processing from the following simple linear analysis will be presented:

Table 4 Simple Linear Regression Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Say.
		B	Std. Error	Beta		
1	(Constant)	**17.195**	4.172		4.121	.000
	competence	**.287**	.099	.394	2.910	.006

a. Dependent Variable: employee performance
Source: IBM SPSS Statistics 23 Processed Output

From the table above, a simple linear regression equation is obtained as follows:

$$Y = 17.195 + 0.287$$

The above equation is explained as follows:

a = 17.195 is a constant value, if the value is X1 is considered 0 then the value of employee performance is 17,195.

bx = 0.287, meaning that the competency variable has a positive effect on employee performance and if the competency variable increases by one unit, employee performance will increase by 0.287 units.

C. Classic Assumption Test
1. Normality test

The normality test aims to test whether in the regression model the dependent variable and the independent variable both have a normal distribution or not. A good regression model is a normal or close to normal data distribution. This test is carried out by looking at the distribution of data (points) on the diagonal axis or graph. If the data spreads around the diagonal line and follows the direction of the diagonal line, the regression model meets the normality assumption. If the data spreads far from the diagonal line and/or does not follow the direction of the diagonal line, the regression model does not meet the assumption of normality.
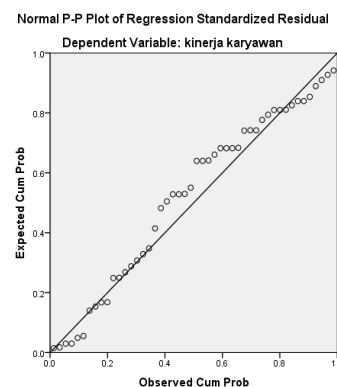

Figure 1 Normality Test Results
Source: IBM SPSS Statistics 23 Processed Output

Based on the picture above, it is known that the data spreads around the diagonal line and follows the direction of the diagonal line, so the regression model meets the normality assumption.

2. Heteroscedasticity Test

The heteroscedasticity test aims to test whether in a regression model there is inequality of variance from residuals or observations to other observations. A good regression model is a model where heteroscedasticity does not occur. To detect whether there is heteroscedasticity or not, this can be done by: One way is to see whether there is a certain pattern on the scatterplot graph between SRESID and ZPRED where the Y axis is the predicted Y, and the narrowing) then it indicates that heteroscedasticity has occurred, whereas if there is a clear pattern, and the points are spread above and below the number 0 on the Y axis, then heteroscedasticity has not occurred.
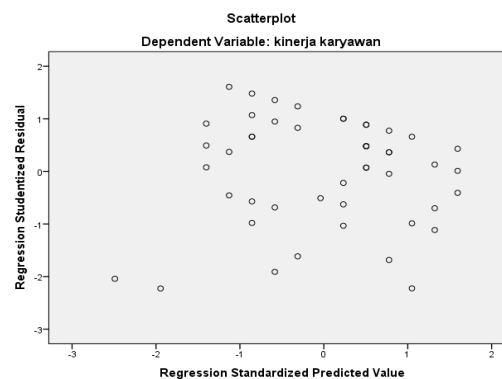

Figure 4.3 Heteroscedasticity Test Results
Source: IBM SPSS Statistics 23 Processed Output

Based on the image of the heteroscedasticity test results above, it is known that there is a clear pattern, and the points are spread above and below the number 0 on the Y axis so it can be concluded that heteroscedasticity does not occur.

3. Multicollinearity Test

The multicollinearity test aims to test whether in the regression model a correlation is found between the independent variables. A good regression model should have no correlation between independent variables. The basis for decision making is to look at the variance inflation factor (VIF) value and tolerance value. If there are no independent variables that have a VIF < 10 or tolerance > 0.10, it can be concluded that there is no multicollinearity between the independent variables in the regression model.

Table 5 Multicollinearity Test Results

Coefficients[a]							
Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Say.	Tolerance	VIF
1　(Constant)	17.195	4.172		4.121	.000		
competence	.287	.099	.394	2.910	.006	**1.000**	**1.000**
a. Dependent Variable: employee performance							

Source: IBM SPSS Statistics 23 Processed Output

Based on the table of multicollinearity test results above, it is known that the tolerance value for variable**1.000 > 0.10** and the VIF value is**1.000 < 10**. So it can be concluded that variable X does not have multicollinearity.

D.　Hypothesis testing

1.　Uji t

The t test is used to determine the magnitude of the influence of the independent variable on the dependent variable. It is known t table as big as**1.678**. This value is obtained from the formula **df = n − k = 1.678**. The results of the t test in this study can be seen in the table below.

Table 6 t Test Results

Independent Variable	**Dependent variable**	**B**	**Beta**	**T**	**Say**	**Information**
Competence	Employee performance	0.287	0.394	2.910	0.006	Positive and significant
R = 0.394 R Square　　　　= 0.155 F= 8.468　　Say = 0.000 **Y = 17.195 + 0.287**						

Source: Processed by IBM SPSS Statistics 23

Based on the table above, the coefficient value of the influence of competence on employee performance is obtained from the t valuecount**2.910** > ttable**1.678** and significant value = 0.006 < 0.05. This shows that competence has a positive and significant effect on employee performance at PT. Bank Mandiri Mikro 3 Banking Cluster Makassar 3.

2.　Coefficient Test Determination (R^2)

The coefficient of determination value is between 0 (zero) and 1 (one). r value^2 small means that the ability of the independent variables to explain the dependent variable is very

small for the analysis model. Meanwhile, the value of the Coefficient of Determination (R2) of the independent variable on the dependent variable.

The R square value is 0.394, meaning that the regression model describes the facts at the research site by 0.394% and the remaining 86.3% is the limitations of the research instrument and the researcher's error in expressing the facts.

Table 7 Results of Coefficient of Determination Analysis

Model Summary^b

Model	R	R Square	Adjusted R Square	td. Error of the Estimate	Durbin-Watson
1	.394^a	.155	**.137**	2.483	1.816

a.   Predictors: (Constant), Competence

b.   Dependent Variable: Employee Performance
Source: IBM SPSS Statistics 23 Processed Output

Based on the table above, it shows the coefficient of determination =**0.137**, meaning that the competency variable influences the employee performance variable by**13.7%** the remainder amounted to**86.3**% influenced by other variables not examined in this research model. R correlation 0.394 is in the range 0.20 – 0.399 (weak).

3.   Discussion

In general, the results of testing the competency variables have a significant influence on employee performance at PT. Bank Mandiri Mikro 3 Banking Cluster Makassar 3.

The discussion in this research is the results of hypothesis testing, the coefficient of influence of competence on employee performance is tcount**2.910** > ttable**1.678** and significant value = 0.006 < 0.05. This shows that competence has a positive and significant effect on employee performance at PT. Bank Mandiri Mikro 3 Banking Cluster Makassar 3.

Partially, competency has a positive and significant effect because employee performance can have a direct impact on the quality of service provided to customers. Competent employees can provide better solutions to customer needs and provide a more satisfying customer experience. In addition, employees who have a high level of competence tend to have better opportunities for their career development. They may be promoted more often or given greater responsibility, which can increase job satisfaction.

These reasons highlight how employee performance supported by a high level of competency can have a positive impact on several important aspects, such as the quality of service provided to customers, a more satisfying customer experience, employee motivation and job satisfaction, as well as better career development.

The indicator that has a high value is the expertise and skills indicator with an analysis result value of 3.73%, the statement "The skills you have are important in carrying out the various tasks given". This happens because employees continuously improve the skills they already have and are of course supported by the organization and other employees

The results of this research are in line with research conducted by Nofiar, (2021), with the title "The Influence of Competency on Employee Performance of PT. Wisesan Jaya

Makmur Tanggerang City". The results of this research show that based on the results of the analysis, the regression equation value Y = 17.603 + 0.566X1 is obtained, the correlation coefficient is 0.638, meaning that competence and performance have a strong level of relationship. The determination value or contribution of the influence of competence (X) on employee performance (Y) is 0.407 or 40.7% while the remaining 59.3% is influenced by other factors. Hypothesis testing obtained a calculated t value > t table or (6.314 > 2.002), this is strengthened by the probability significance of $0.000 < 0.05$, thus H0 is rejected and H1 is accepted, meaning that there is a partially significant influence between competency on employee performance at PT Wisesan Jaya Mak. The research results that support this are in line with research conducted by Dewi Fitriani, et al (2022) with the title "The Influence of Competence, Motivation and Organizational Culture on Employee Performance Through Job Satisfaction as an Intervening Variable (Literature Review of Human Resource Management". The research results show library research, namely: Competence has a positive and crucial impact on Employee Performance, and Motivation has a positive and crucial impact on Performance. So the conclusion obtained from the competency variable with indicators of expertise and skills, experience and personal characteristics can improve employee performance.

CONCLUSION

This research is intended to find out the influence of competency on employee performance at PT. Bank Mandiri Micro Banking Cluster Makassar 3.
Based on the results of hypothesis testing, it is proven that competency has a positive and significant effect on employee performance. Therefore, companies must provide programs that have a positive impact on increasing competence. In other words, the better the competency that is carried out, the greater the potential for employee performance at the PT Office. Bank Mandiri Mikro Banking Cluster Makassar 3, and employees can work together well with their superiors so that they can take responsibility for every job they are given and can produce satisfactory performance.

REFERENCES

Andriyani, P, et al. (2021) The Influence of Competence, Work Motivation and Work Discipline on Employee Performance at PT. Majelengka People's Credit Bank, West Java (West Java).

Dewi Fitriani, John E, H.J, Henny A. et al. (2022) The Influence of Competency, Motivation and Organizational Culture on Employee Performance Through Job Satisfaction as an Intervening Variable (Human Resource Management Literature Review).

Ghozali (2016). Testing the reliability of ejournal.stei.ac.id for the first time in June 2016 Ismail HA, Andi Muh. Fara Kessi. (2021) The Influence of Work Discipline and Competency on Employee Performance at the Makassar City National Land Agency Office.

Misbahuddin and Iqbal Hasan. (2013). Analysis of Research Data with Statistics (Second Edition). Makassar: Earth of Letters.

Muhammad Bakri (2022) The Influence of Competency, Organizational Culture and Discipline on Employee Performance.

Mulia Siregar (2019) The Relationship Between Fulfilling Psychological Needs and Work Competence in Bank Mandiri Employees, Balige Branch

Noviar, Maswarni, Novia Susanti (2021) The Influence of Competency on PT Employee Performance. Wisesan Jaya Makmur Tangerang City

Nuzulul Fatimah, Yeni Ratnasari. (2017). The Influence of Compensation on Job Satisfaction and its Impact on the Performance of Marketing Department Employees at Pt. Diparanu Rucitra Property Surabaya. Journal of Management and Local Wisdom Vol. 1 No. 1 P-ISSN: 2579-5791.

Pitri Andriyani, Dedi Muhammad Siddiq, Dharliana, et al. (2021 The Influence of Competence, Work Motivation and Work Discipline on Employee Performance at PT Bank Perkreditan Rakyat Majelengka, West Java (Jabar).

Rikhmah Wati Saputri (2019) The Influence of Work Discipline, Employee Competency, and Physical Work Environment on Employee Performance with Job Satisfaction as a Mediating Variable at the Sragen Regency Social Service.

Rusdi Muhammad, Idris Syafruddin Kitta (2023) The Influence of Leadership Style, Competency and Organizational Culture on Employee Work Productivity at the Regional Secretariat of Takalar Regency.

Sudarmanto. (2019). Human Resource Management (Theory, Concepts and Indicators). Riau: Zanafa Publishing.

Silvia, I, Wayan Cipta (2019) The Influence of Competency and Work Culture on Employee Performance.

Sugiyono. (2018). Quantitative Research Methods. Bandung: Alphabeta.

Susan, E. (2019). Human Resource Management. Journal of Islamic Education Management Vol. 9 No. 2 P-ISSN: 2407-8107.

Wahyudi, M, R. (2019). The Influence of Competency and Motivation on Employee Performance.

Yulika, C. (2019). The Influence of Competency, Compensation and Job Satisfaction on Employee Performance at PT. Skv Sejahtera Surabaya : Bhayangkara University Surabaya 2019.