

The Influence of Training and Development on Employee Work Productivity through Competence as an Intervening Variable (Study of Bank BNI Employees at RM Level DKI Jakarta)

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ABSTRACT

This research aims to test the research model to obtain results from the influence of training and development on work productivity through the intervening medium of the competency variable. Respondent data will be used from the results of a questionnaire distributed to BNI Relationship Manager (RM) employees located in Jakarta which was conducted online using Google Drive to 113 employees. In this research, researchers carried out five hypothesis tests based on variable indicators that had been arranged using SEM PLS (partial least square) analysis and supported by the smart PLS method. This testing includes the outer model, the inner model, and hypothesis testing. Researchers hope that this research can have theoretical implications in subsequent research. The implications of this research can also be used as input for companies to design training programs that can have an impact on increasing employee competency and work productivity.

INTRODUCTION

Human resources (HR) plays a role as a crucial supporting aspect in providing competitive advantages for the business world and companies. This is because even though it is not directly related to the finances or profits of a company. Human resources play a role in company management. Considering that human resources are the most important asset for a company, they can indirectly influence a company's performance to support company goals. Improving the quality of human resources is the key to a company's success. Efforts to improve the quality of human resources are carried out through training and development. Therefore, when companies invest in the training and development of their employees, they can make a profit. Together with their employees, they bring to the company a set of knowledge, skills, and experience thereby forming human capital (Sedarmayanti, 2014).

According to Storey (2016), human resource management (HRM), is a continuous process to provide the right position for the company and the right people to fill the position according to the company's needs. On the other hand, Stewwar & Brown (2019) explained that human resource management is a series of activities carried out to stimulate, develop, motivate, and maintain high performance in an organization. In this case, the training and development facilitated by BNI Corporate University is expected to provide new insights to improve employee competency consisting of employee skills, knowledge, attitudes, and professionalism to improve employee performance. According to Spencer and Spencer (1993), competence is a fundamental characteristic related to the effectiveness of individual performance at work, based on everything the company expects in achieving its goals/targets.

Companies that have highly skilled employees in various fields will have an impact on increasing employee productivity. Employee work productivity is the most important factor for the success of a business, and high productivity has great benefits, both for the company and its employees, especially employee welfare. In terms of work productivity of BNI Bank employees, there is a phenomenon that occurs related to a decrease in productivity in terms of disbursement of Small Segment Business Banking loans at BNI which is stated in the 2023 BNI Annual Report as follows:



Figure.1 Small Segment BNI Business Banking Productivity

Source : Annual Report BNI Tahun 2023

Based on the picture above, shows that the productivity of BNI's Business Banking Small Segment, one of which is Branch Credit Management (BCM), has experienced a decline over the last 3 years from 2021 to 2023. After a competency test was carried out on all RMs regarding the competencies they had, the results showed that they were still There is a competency gap that still needs to be improved in terms of both hard skills and soft skills, so capabilities need to be increased to increase work productivity. The results of several previous studies show that there is no consistency between the independent variable and the dependent variable, so it still needs to be studied further. The title of this research is "The Effect of Training and Development on Increasing Employee Work Productivity Through Competence as an Intervening Variable (Study for RM Bank BNI Employees in DKI Jakarta)"

Various studies have been carried out to find the influence of training, development and competency variables on employee work productivity. Researchers focused this research on the small credit segment business units because small credit units have more working hours and large targets that must be achieved, compared to supporting units. Therefore, the formulation of the problem proposed in this research is as follows:

1. Does training affect RM competency at BNI Bank?
2. Does development affect the competency of RM employees at Bank BNI?
3. Does training affect the work productivity of RM employees at BNI Bank?
4. Does development affect the work productivity of RM employees at BNI Bank?
5. Does employee competency influence the work productivity of RM employees at Bank BNI?
6. Does training influence the work productivity of RM employees at Bank BNI through the intervening variable employee competency?
7. Does development influence the work productivity of RM employees at Bank BNI through employee competence as an intervening medium?

Research Objectives

The aim of writing this study is to:

1. Analyze whether training affects the competency of RM employees at Bank BNI
2. Analyze whether development affects the competency of RM employees at Bank BNI
3. Analyze whether training affects the work productivity of RM employees at Bank BNI
4. Analyze whether development affects the work productivity of RM employees at Bank BNI
5. Analyze whether employee competency influences the work productivity of RM employees at Bank BNI
6. Analyze whether training affects the work productivity of RM employees at BNI Bank through competency as an intervening medium.
7. Analyze whether development affects the work productivity of RM employees at Bank BNI through competency as an intervention media

Benefits of Research

Writing this study is useful in:

1. Teoretis
Researchers hope that the results of this study will become an additional reference for future studies. Apart from that, it can also provide insight into training and development, competency and work productivity.
2. Praktis
Can provide insight to companies, especially BNI Corporate University, to be able to determine better strategies in facilitating employee training and development so that it can have a positive impact in increasing employee competency and capability.

THEORETICAL REVIEW

Training

Armstrong (2014) explains that "training is a concept that has been planned and integrated carefully and deliberately so that it can produce understanding to maximize performance. "Training programs need to be planned appropriately so that they are based on the needs of employees or companies, so that they can realize company goals at the same time as individual employee goals."

Training Indicators

According to Mangkunegara's explanation (2013), training has several indicators, such as:

1. Training objectives need to be specific and measurable. On this basis, the training carried out is intended to maximize work skills so that they can perform optimally, as well as maximize understanding of the work ethic that must be applied.
2. Training materials can take the form of management, script control, work psychology, work communication, work discipline and ethics, work management and work reporting.
3. The method used is participatory training procedures, namely group discussions, meetings, simulations, role plays (demonstrations) or games, class exercises, tests, teamwork, and field visits (comparative studies).
4. Participant Qualifications. Training participants are qualified workers as needed, including permanent employees or employees recommended by management.
5. Instructor (Facilitator) Qualifications. Trainers/facilitators who provide training materials need to have qualification requirements, such as expertise in the training material, the ability to stay motivated and use participatory methods.

Development

Andrew E Sikula (1981) said that development is a long-term educational process with structured procedures or processes. Employees will learn conceptual and theoretical knowledge to achieve general goals. Armstrong (1997) explained, "Human resource development is related to the availability of learning opportunities and development, designing a training program includes planning, implementing and evaluating the program."

Development is an employee's personal effort to achieve his career plan. Attached are human resource development indicators, according to the explanation (Krismiyati, 2017).

1) Motivation

Encouragement for individuals so that they can try and succeed in achieving what they want to do. Motivation can come from your superiors or from yourself. There is something that inspires someone to do something.

2) Personality

Personality includes habits, attitudes and traits that develop in a person in interacting with other people. Personality is closely related to values, norms and behavior. Personality is related to the ability to maintain integrity, including attitudes, behavior, ethics and morals.

3) Skills

The ability to complete a task or required skill. Training can improve employee skills.

Competence

Competency is the ability to carry out or carry out work based on knowledge and skills, and supported by a good work attitude at work. Spencer and Spencer (1993) explain that competence is an individual characteristic, attitude or behavior or capability that tends to be stable when faced with conditions in the workplace. Competency represents the essential knowledge and performance standards required to be able to complete a job or occupy a position. Wibowo added, "Competency is the ability to carry out work or tasks based on skills and knowledge and supported by the work attitude required by the job." Boulter argues that "Competency is a fundamental characteristic of an individual that gives him the opportunity to have superior performance in a particular job, function, or condition."

Spencer and Spencer (1993) said that individual competence is divided into:

- 1) Knowledge and skills are basically the background for a person to achieve productivity. There is a significant difference between knowledge and skills. The concept of knowledge focuses on intelligence, thinking power and mastery of knowledge and how broad an individual's insight is. On this basis, knowledge is the result of a set of educational processes obtained formally or informally so that it contributes to carrying out or completing work. At the very least, with high knowledge and education, employees can carry out their work duties optimally and with a high level of productivity.
- 2) Expertise is the ability and operational technical mastery of a particular field that is work in nature. Skills are obtained from the learning and training process. Skills relate to individual capabilities in carrying out or completing work of a technical nature, including computer skills. Through employees' skills, at least they can complete their work productively.
- 3) Behavior is a patterned habit. If a habit is patterned, it can have positive implications in relation to work behavior so that it will provide benefits for him or for other parties. If employee habits are good enough, of course this can guarantee good work behavior too.

Productivity

P. Siagian (2009) said that productivity is the capability to obtain the greatest possible benefit from infrastructure by obtaining maximum production results. Employee work productivity is the most important factor for the success of a business, and high productivity has great benefits for both the company and its employees, especially their welfare. Each company continues to strive so that its workers can maximize their productivity. There are various factors that determine how much productivity is. Dharma (2010), employee work productivity indicators are divided into:

1. Work Quantity is the result obtained by employees with a certain number according to the standard comparison that has been determined by the company.

2. Work quality is a standard result related to the quality of the products that employees produce, which determines or assesses employees' capabilities in completing work technically by comparing standards determined by the company.
3. Timeliness is a work activity that can be completed according to a predetermined time, in accordance with coordination with the results or outputs and optimizing the availability of time for other activities. Punctuality is assessed through employees' assumptions or assessments of the activities available at the beginning of time until they become output/results.

METHODOLOGY

Population and Sample

In this research, the population is BNI employees with RM Retail Productive positions who have attended training and are placed in DKI Jakarta. The sample in this study is RM who has worked at BNI for a minimum of 3 years and is a training participant for RM which will be held in 2024 and placed in the DKI Jakarta area. The consideration for selecting a sample using these criteria is because employees have permanent employee status and have relatively more stable work experience and have adjusted to the work environment and company values.

Operational Variables

Tabel.1 Operational Variabel

Variable	Indicator	Measurement
Training Mangkunegara (2013)	Training Objectives	Likert scale 1-5, starting from strongly disagree to strongly agree
	Training materials	
	Material Delivery Method	
	Participant Qualifications	
Development Kusmiyati (2017)	Trainer (instructor) Qualifications	Likert scale 1-5, starting from strongly disagree to strongly agree
	Motivation	
	Personality	
Work productivity Dharma (2010)	Skills	Likert scale 1-5, starting from strongly disagree to strongly agree
	Quantity (credit expansion)	
	Credit Quality	
Competence Spencer and spencer (1993)	Punctuality	Likert scale 1-5, starting from strongly disagree to strongly agree
	Knowledge (Knowledge)	
	Skills	
	Behavior (Attitude)	

RESULTS AND DISCUSSION

Hypothesis test

Based on the results of data processing carried out by researchers and used to answer hypothesis testing, it can be seen from the t-statistic values and probability values. To test the hypothesis, namely by using statistical values, for alpha 5% the t-statistic value used is 1.96. So the criteria for accepting or rejecting a hypothesis is that H_a is accepted and H_0 is rejected when the t-statistic is > 1.96 . To reject or accept a hypothesis using probability, H_a is accepted if the p value < 0.05 . The following are the results of hypothesis testing obtained by researchers using the inner model.

Tabel.2 Hypothesis Test Results of the Effect of Exogenous Variables on Endogenous

Impact	Influence Coefficient	T Statistics	P-value	Information
directs effects				
Training -> Competency	0,391	3,647 > 1,96	0,000 < 0,05	Hypothesis accepted
Development -> Competency	0,651	13,537 > 1,96	0,000 < 0,05	Hipotesis diterima
Training -> Productivity	0,242	2,198 > 1,96	0,028 < 0,05	Hypothesis accepted
Development -> Productivity	0,289	4,455 > 1,96	0,000 < 0,05	Hypothesis accepted
Competence -> Productivity	0,241	1,771 < 1,96	0,077 > 0,05	Hypothesis rejected
Training -> Competency -> Productivity	0,157	1,763 < 1,96	0,079 > 0,05	Hypothesis rejected
Development -> Competency -> Productivity	0,070	1,575 < 1,96	0,116 > 0,05	Hypothesis rejected

In the table above, it can be explained that:

- Training has a positive and significant effect on competency. This shows that the first hypothesis (H_1) is accepted, which means that "Training has a positive and significant effect on Competency" is proven.
- Development has a positive and significant effect on Competency. This shows that the second hypothesis (H_2) is accepted, which means that "Development has a positive and significant effect on Competency" is proven.
- Training has a positive and significant effect on productivity. This shows that the third hypothesis (H_3) is accepted, which means that "Training has a positive and significant effect on productivity" is proven.
- Development has a positive and significant effect on productivity. This shows that the fourth hypothesis (H_4) was rejected, which means that "Development has a positive and significant effect on productivity" is not proven.

- e. Competence does not have a positive and significant effect on productivity. This shows that the fifth hypothesis (H5) is accepted, which means that "Competence has no positive and significant effect on productivity" is proven.
- f. Training does not have a positive and significant effect on productivity which is mediated by competency. This shows that the sixth hypothesis (H6) is accepted, which means that "Competence can mediate Training has no positive and significant effect on Productivity" is proven.
- g. Development does not have a positive and significant effect on productivity which is mediated by competency. This shows that the sixth hypothesis (H7) is accepted, which means that "Competence can mediate Development and has no positive and significant effect on Productivity" is proven.

CONCLUSIONS AND RECOMMENDATIONS

Based on the hypothesis that has been proven in this research, it can be recommended to the management of PT Bank Negara Indonesia (BNI) Persero, Tbk, especially in the Human Resources section, in order to optimize employee work productivity. As can be seen previously from the results of this research, the management of PT. Bank Negara Indonesia (BNI) Persero, Tbk can imply variables that influence improving the performance of RM level employees, such as Training and Development mediated by Competency. The implications are as follows:

- a. With evidence that development has a direct and significant influence on increasing employee competency, companies can strengthen employee investment and efforts in developing employee human resources. This includes providing relevant development programs, ensuring accessibility and adequate support for participants, and continuously measuring the impact of these development programs.
- b. With evidence that training has a direct and significant impact on increasing productivity, companies can strengthen employee investment and efforts in providing quality training for employees. This includes supporting training programs that are relevant to individual and company needs, as well as ensuring there is adequate support and resources for trainees
- c. Although training can increase employee competency, this increase in competency does not significantly contribute to increased productivity. In other words, the training provided to employees may succeed in increasing the employee's level of knowledge and skills, but this does not always have a direct impact on increasing productivity in the workplace.
- d. Employee development can increase employee competency, increasing competency does not significantly contribute to increasing productivity directly. In other words, employee development may be successful in increasing employee knowledge and skill levels, but this does not always have a direct impact on increasing productivity in the workplace.

Based on the research results or conclusions above, there are several suggestions that can be made, namely:

- a. For BNI, it is hoped that the results of this research can be used as reference material to increase employee productivity, because developing employee competency is one of the main objectives of training activities within the company so that the company should be able to strengthen employee investment and efforts in providing quality training for employees. Apart from implementing training, good training evaluation and planning are also important things to support the success of training. Companies need to continuously evaluate the effectiveness of existing training programs, both through direct measurement of increased employee competency and through feedback from training participants and employee superiors. By understanding the impact of training on employee competency, the Company can make the necessary adjustments and improvements to ensure that the training program can provide maximum benefits for human resource development.
- b. For future researchers, the results of this research can be used as reference material in subsequent research.

FURTHER STUDY

Still conducting further research to find out more about The Influence of Training and Development on Employee Work Productivity Through Competence as an Intervening Variable (Study of Bank Bni Employees at RM Level DKI Jakarta)

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