THE ROLE OF EMPLOYEE COMPETENCE IN INCREASING PERFORMANCE THROUGH TRAINING IN VILLAGE CREDIT INSTITUTIONS (LPD) IN BUALU VILLAGE

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ABSTRACT

This study aims to determine the effect of employee competence in improving performance through training *at Lembaga Perkreditan Desa (LPD) Desa Adat Bualu. The population in this study were all employees of the Lembaga Perkreditan Desa (LPD) Desa Adat Bualu using a saturation sampling technique, obtained as many as 57 respondents. The data analysis techniques used in this research are Validity Test, Reliability Test, Descriptive Statistics Test, Classical Assumption Test, Path Analysis, and Sobel Test. The results showed that employee competence had a positive and significant effect through training on performance. The advice that can be given is that the training of LPD Desa Adat Bualu employees must always be adjusted to the competencies of the employees so that the training can be followed properly for self-development in improving employee competencies which will affect their performance in the company.*

Keywords: *Employee Competence, Performance, Training*

INTRODUCTION

Bali is an area dominated by rural areas, development in the rural economic sector has an important role in supporting development and the national economy. The Village Credit Institution (LPD) is one of the village institutions engaged in the financial sector in the savings and loan business.

Since the Covid-19 pandemic, Bali has become one of the most economically affected areas. The tourism sector which is a mainstay can no longer run properly due to social restrictions and prohibitions on traveling, even though the tourism sector can support the economy of the Balinese people in particular and Indonesia in general (Waruwu 2018). This has an impact on the tourism industry and its derivative industries. The Bualu Traditional Village LPD is one of the many LPDs that have also been affected by the Covid 19 pandemic. This impact can be seen from the decrease in profits generated by the Bualu Traditional Village LPD as shown in table 1 below.

According to the Financial Services Authority (OJK), the emergence of digital banking potential is due to the demographic bonus, which is mostly the Indonesian youth population. Generations Y and Z are generations that are synonymous with practical and simple lifestyles, including in banking transactions. This generation is the information generation, where information is widely open through the internet in this generation (Joint Venture Survey 2008).

Talking about banking digitalization, BPD Bali is a local bank in Bali that is actively transforming its digital services. One of them is mobile banking services. However, if you look at the phenomena in the field, there are still many generations Y and Z who do not know about the mobile banking services provided by BPD Bali.

Table 1. Profit Data from Bualu Traditional Village LPD for 2019-2020

No.	Tahun Buku	Laba
1.	2019	Rp. 6.5 Miliar
2.	2020	Rp. 6.1 Miliar

Source: Bualu Traditional Village LPD

From table 1, it can be seen that the profit for the financial year 2020 decreased by 4.96% from the profit for the financial year 2019 which was Rp. 6.5 billion, and in 2020 it will be 6.1 billion. Despite the decline in profits, the Bualu Traditional Village LPD still operates without reducing the number of employees and can still provide assistance to the community according to the vision and mission of the LPD. The Bualu Traditional Village LPD has also taken a policy to improve the performance of its employees in carrying out work during the Covid-19 pandemic due to a decrease in transactions by the community. Keeping the LPD operating normally as usual during the pandemic will also have an impact on public trust in the company.

Public trust in LPD is of course because they know the quality of employees in the organization who carry out all innovations and company operations, the success of the organization is influenced by how the performance of the human resources in it. The competencies possessed by LPD Desa Adat Bualu employees play an important role in carrying out all organizational innovation efforts carried out. In addition, the human resource development strategy is a top priority so that the organization has quality resources with good skills as well as by participating in training.

Table. 2. Data on Training Activities for LPD Indigenous Village Bualu Employees 2016-2019

No.	Topic	Participation	Date
1.	LPD Supervisory Body Training	Supervisory Body Section	August 10, 2016
2.	BPJS Health Training	LPD employees	March 2, 2017
3.	Motivational Training	LPD employees	August 10, 2018
4.	LPD Administration Training	Administration Section	10-19 Oktober 2018
5.	LPD Treasurer Training	Treasurer Section	16-20 Januari 2019
6.	Credit Training	LPD employees	16-18 Desember 2019

Source: Bualu Traditional Village LPD

From table 2, it can be seen that the last training attended by LPD Bualu Traditional Village employees was in December 2019, since the Covid-19 pandemic the company did not participate in training for employees because it involved the safety of its employees. The training that the employee has attended provides knowledge that helps employees work well for the company, which will help the company achieve the desired target. The training activities attended by employees will be adjusted to the material provided, the training provided in accordance with their competencies will help employees increase their knowledge and insight and be able to make employees develop within the organization, according to the statement from (Chaeril et al., 2019) that human resources quality that is developed in accordance with their competence will provide assurance to the organization in achieving the goals to be achieved, enabling organizations and individuals to develop, and will also be easy to adapt to various changes that occur. (Kartika and Sugiarto 2014) stated that with the competencies possessed by employees and developed through training, the performance of employees in the organization will be better.

Performance is the result of a person in carrying out the task as a whole during a certain period such as the intended target and work results that have been determined and mutually agreed upon (Elizar, 2018). Mangkunegara in (Prasetyo & Nurnida, 2017) states that work performance or performance is the result of work in quality and quantity achieved by employees in carrying out their duties in accordance with the responsibilities given. Performance can not only increase the position of employees or the company's income, but also the company can develop with the work of employees in achieving the intended target. (Widjaja et al, 2018) stated that one of the factors that can affect performance is the competence of employees in the organization.

Competence is a basic foundation of a person's characteristics in behaving or thinking, emulating situations, and supporting them for a long period of time (Callista 2016). With high competence possessed by human resources in an organization or company, it will certainly

determine how the quality of human resources is owned and will determine the competitiveness of the company as well (Widjaja et al, 2018). Competence is an individual's ability to use knowledge, skills, and other personal characteristics in doing a specific job (Saleh et al, 2013).

According to Spencer and Spencer in (Putri, 2015) stated that there are 5 (five) characteristics of competence, namely motives, traits, self-concepts, knowledge, and skills. Besides competence, another factor that can affect performance is training. (Sela et al, 2018) stated that training has a positive influence on employee performance.

Training is one of the efforts to improve the ability of HR in carrying out the tasks given so that HR can be more skilled and able to carry out the obligations and responsibilities that have been given by the organization (Sunarti et al, 2017). Kaswan in (Prasetyo & Nurnida, 2017) states that training is a process of increasing employee knowledge and skills. Training can also include changing attitudes so that employees can do their jobs more effectively. Good training can build human resources within the organization so that the planned training program can be implemented properly and meet the employee competency targets. With training that is carried out effectively, it can increase employee knowledge deeper which will affect their performance along with the important role of employees in the company.

Given the importance of employees in the company, competence and training are aspects that can affect employee performance. This is also in accordance with the statement of Blumberg and Pringle in (Chaeril et al., 2019) that performance is not only influenced by competence, but is also strongly influenced by training. The results of research (Sunarti et al, 2017), (Elizar and Tanjung 2018), and (Prasetyo and Nurnida 2017) show that competence has a positive and significant effect on employee performance, research conducted by (Defi 2017) and (Sela et al, 2018) shows that competence has a positive and significant effect on training, research from (Sunarti et al, 2017) and (Elizar and Tanjung 2018) shows that training has a positive and significant effect on performance, and research results from (Kartika and Sugiarto 2014) and (Yunidasari et al, 2020) shows that competence and training simultaneously have a positive and significant effect on performance. Based on the background and previous research, researchers are interested in conducting a study to find out and examine how the Bualu Traditional Village LPD can still run well and generate high profits during the Covid-19 pandemic.

LITERATURE REVIEW

Employee Competence

Employee competence is one of the important things to achieve optimal performance. Noe in (Sunarti et al, 2017) states that competence is an aspect of a person's ability regarding knowledge, skills, attitudes, values, or personal characteristics to achieve success in completing their responsibilities or tasks. (Bukit et al, 2017) in his book entitled "Human Resource Development", competent or competence are the ideal employee skills needed and reflect the potential ability to do a specific job.

Competency characteristics are divided into 5 (five) known as the Iceberg Model according to Spencer and Spencer in (Putri, 2015) namely motives, traits, self-concept, knowledge, and skills.

Competency indicators according to Gordon in (Yudhy & Setiadiputra, 2017) are Understanding or understanding, skills or abilities, knowledge or knowledge, interests or interests, and attitudes or attitudes.

Training

Humalik in (Sunarti et al, 2017) suggests that training provides enormous benefits because a training not only provides new experiences and improves skill outcomes, but is also able to develop ways of thinking in order to be able to solve a problem at hand. (Masram and Mu'ah 2017) states that training is a process of acquiring a skill, concept, or attitude that involves learning to improve the performance of workers in an organization. Training is a

systematic change of knowledge, skills, behavior, and attitudes so that it can achieve the goals the organization wants to achieve in meeting the required HR standards (Walukow, Roring, and Tampi 2016). Factors that can affect training according to Rivai in (Elizar & Tanjung, 2018) are materials, training methods, learning principles, facilities, and participant abilities. According to Sofyandi in (Elizar & Tanjung, 2018) training indicators can be measured based on the content, methods, skills of the instructor, length of time, and training facilities.

Performance

Performance is the result of work in quantity and quality achieved by employees in carrying out their functions according to the responsibilities of the employee (Masram and Mu'ah 2017). Performance is related to how the ability of work results so that employees are able to show work that is in accordance with predetermined organizational targets and goals (Sunarti et al, 2017). Srimindarti in (Widjaja et al, 2018) gives the notion of performance as a periodic determination of the operational effectiveness of an organization, part of the organization, and employees based on predetermined standards, criteria, and targets. Factors that can affect a person's performance according to Gibson in (Wijaya et al, 2018) are individual, psychological, and organizational factors. Performance indicators according to Robbins in (Isvandiari and Purwanto 2017) are quality, quantity, timeliness, effectiveness, independence, and commitment.
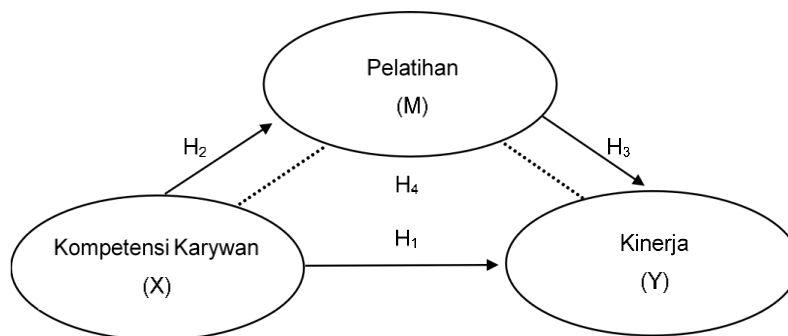

Figure 1 Thinking Framework for the Role of Employee Competence in Improving Performance Through Training at the Village Credit Institution (LPD) of the Bualu Traditional Village

Based on the framework above, it can be formulated the hypothesis of this research as follows:

H_1: Employee Competence (X) has a positive and significant effect on Performance (Y).

H_2: Employee Competence (X) has a positive and significant effect on training (M).

H_3: Training (M) has a positive and significant effect on performance (Y).

H_4: Employee Competence (X) through Training (M) has a positive and significant effect on Performance (Y).

RESEARCH METHODS

Population and Sample

The population in this study are all employees who work at the Village Credit Institution (LPD) of Bualu Traditional Village, totaling 57 employees, the sampling technique used is saturated sampling, namely the entire population is used as a sample (Sugiyono 2013) so the sample of this study amounted to 57 respondents.

Data Type

The data used in this research is quantitative data. According to (Sugiyono 2016) quantitative data is a type of data that can be measured directly in the form of information or explanations expressed in the form of numbers.

Data source

Primary data is a data source that directly provides data to data collectors and the primary data is obtained from distributing questionnaires (Sugiyono 2016).

Secondary data is a source of data that does not directly provide data to data collectors such as data from other people and documents (Sugiyono, 2016. The secondary data of this study were obtained from journals, company documents, and literature.

Data collection technique

Some of the data collection techniques in this research are using a questionnaire with a Likert scale and observation of the research object.

Research Instruments

Validity test is a test carried out to measure whether the statements in the questionnaire are valid (Sugiyono 2013).

Reliability test is to measure whether the research instrument is reliable or not, whether the measurement of the same object several times produces the same data (Sugiyono 2013).

Data analysis technique

Descriptive statistical tests have the aim of describing data from each of the variables in the study (Ghozali 2011).

The classical assumption test is used before testing the hypothesis, using the normality test, multicollinearity test, and heteroscedasticity test.

Path analysis is used to test the mediating variable, the results are also used to draw conclusions that the mediating variable can strengthen or weaken the influence of the independent variable on the dependent (Ghozali 2016). The step in testing this path analysis is to design a path analysis model and create a structural equation (Marsono 2016).The Sobel test is carried out by testing the strength of the indirect influence of the independent variable to the dependent variable through the mediating variable (Ghozali 2016).

RESULTS AND DISCUSSION

Research Instrument Test

Based on the results of the validity test, it was found that all items of the instrument namely competence, training, and performance were declared valid, because all correlation coefficients were more than 0.30 then the research instrument could be declared valid (Sugiyono 2016).

The results of the reliability test can also be said to be reliable because all research variables have Cronbach's alpha values above 0.60, so all variables deserve further analysis (Sugiyono 2013).

Classic Assumption Test Results

Based on the results of the normality test, the Asymp value. Sig. (2-tailed) of 0.200 which is greater than the alpha value of 0.05, which indicates that the regression equation model has a norm distribution (Sugiyono and Sutanto 2016).

Based on the results of the multicollinearity test, it shows that the independent variable has a tolerance value of 1,000, namely > 0.10 and a VIF value of 1,000, which is < 10, meaning that there is no multicollinearity (Ghozali 2011).

Based on the results of the heteroscedasticity test, a significant value of the independent variable was 0.597, namely > from 0.05, meaning that there was no heteroscedasticity (Ghozali 2011).

Path Analysis Regression Results

To see the direct or indirect effect of the variables in this study, it was searched using SPSS, with regression analysis carried out twice regression because there were two equations which later contained 2 path coefficient models..

Table 3. Regression Test Results Model I

Dependent Variable	Independent Variable	Unstandardized Coefficients		t	Sig.
		B	Std. Error		
Pelatihan (M)	(Constant)	6.152	3.125	1.969	.054
	Kompetensi Karyawan (X)	**.801**	**.163**	4.914	.000
R	0,552				
R Square	0,305				
Adjusted R Square	0,292				
F hitung	24,143				
Sig.	0,000				

Source: Primary Data Processed, 2021

Based on table 3, the structure path diagram I can be obtained as follows:
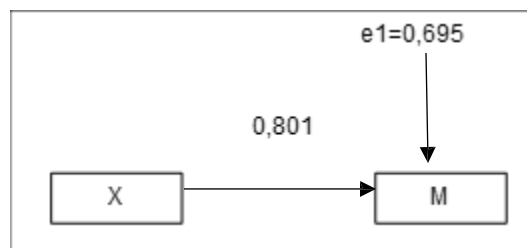Equation I: M = P2X1 + e1
                 M = 0,801 + 0,695

Figure 2. Structure Path Diagram I

Table 4. Regression Test Results Model II

Dependent Variable	Independent Variable	Unstandardized Coefficients		t	Sig.
		B	Std. Error		
Kinerja (Y).	(Constant)	4.344	2.375	1.829	.073
	Kompetensi Karyawan (X)	.379	.144	2.640	.011
	Pelatihan (M)	**.636**	**.099**	6.419	.000
R	0,800				
R Square	0,641				
Adjusted R Square	0,627				
F hitung	48,129				
Sig.	0,000				

Source: Primary Data Processed, 2021

Based on table 4, the structure path diagram I is obtained as follows:
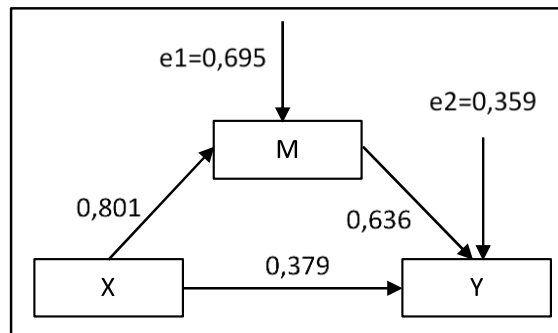Equation II: Y = P1X1 + P3M + e2
Y = 0,379 + 0,636 + 0,359

Figure 3. Structure Path Diagram II

After looking at the requirements to determine the effect of mediation statistically, to determine the magnitude of the direct, indirect, and total influence of each variable, it is necessary to calculate the beta coefficient value, which is as follows:

a. *direct effect*

To calculate the direct effect, the following formula is used:

- The influence of employee competence variables on training (coefficient ρ1) X → M = 0,801
- Effect of training variables on performance (coefficient ρ1) M → Y = 0,636
- The influence of employee competence variables on performance (coefficient ρ1) X → Y = 0,379

b. *indirect effect*

- The influence of competence on performance through training X → M → Y = (0,801 x 0,636) = 0,509

c. *total effect*)

- The influence of competence on performance through training X → M → Y = (0,801 + 0,636) = 1,437

Sobel Test

To find out more about the significant indirect effect of employee competence on performance through training, the Sobel test was used on the product of coefficient strategy, the formula is as follows:

$$ S_{ab} = \sqrt{b^2 S_a^2 + a^2 S_b^2 + S_a^2 S_b^2} $$

Where:

a   = direct effect coefficient of employee competence variable on training
b   = coefficient *direct effect* training variable on performance
Sa = *Standar error* coefficient a
Sb = *Standar error* coefficient b

$$ = \sqrt{(0,636^2 \times 0,163^2) + (0,801^2 \times 0,099^2) + (0,163^2 \times 0,099^2)} $$

$$ = \sqrt{(0,404496 \times 0,026569) + (0,641601 \times 0,009801) + (0,026569 \times 0,009801)} $$

$$ = \sqrt{0,00107471 + 0,00628833 + 0,0002604} $$

$$ = \sqrt{0,00762344} $$

$$ = 0,087 $$

To test the significant indirect effect of the independent variable on the dependent variable, it is necessary to calculate the value of the ab coefficient with the following formula:

$$z = \frac{ab}{S_{ab}}$$

$$z = \frac{0{,}081 \; x \; 0{,}636}{0{,}087}$$

$$z = \frac{0{,}509}{0{,}087}$$

$$z = 5{,}850574$$

Discussion

1. The influence of employee competence on performance

   The results of hypothesis testing based on the analysis obtained a significance value of 0.011 less than 0.05 (0.011 < 0.05), with a regression coefficient value of 0.379 and a t count > t table (2.640 > 1.672), it can be concluded that the employee competence variable has an effect positive and significant on performance, so that the first hypothesis can be accepted.

   This means that if the employee's competence is getting better, it will be able to help employees improve their performance at the Bualu Traditional Village LPD. The results of this study are in line with research from (Sunarti et al, 2017), (Elizar and Tanjung 2018), (Setyani, 2021), and (Callista 2016) which state that competence has a positive and significant effect on performance, supported also by the results of research (Widjaja et al, 2018), (Prasetyo and Nurnida 2017), (Runtu et al, 2015), and (Kartika and Sugiarto 2014) which state that competence has a positive effect on performance. Because these competencies are an aspect of one's abilities including knowledge, skills, attitudes, and also personal characteristics that will help employees achieve success in completing the tasks they have.

2. The influence of employee competence on training

   The results of hypothesis testing based on the analysis obtained a significance value of 0.000 less than 0.05 (0.000 < 0.05), with a regression coefficient value of 0.801 and a t value > t table (4.914 > 1.672), it can be concluded that the employee competence variable has an effect positive and significant to the training, so that the second hypothesis can be accepted.

   The results of this study are in line with the results of research (Defi 2017) which states that high competence will increase effective training, also supported by research results from (Sela, 2018) which state that competence has a positive and significant effect on training. This means that the competencies possessed by LPD Desa Adat Bualu employees will affect the understanding of the training activities and also the material provided from the training that is followed. Employee competence has an important role in understanding the material provided during training, therefore the training that employees participate in must be adjusted to their competence so that the training can be followed properly for employee self-development and also good performance results.

3. Effect of training on performance

   The results of hypothesis testing based on the analysis obtained a significance value of 0.000 less than 0.05 (0.000 < 0.05), with a regression coefficient value of 0.636 and a t

count > t table (6.419 > 1.651), it can be concluded that the training variable has a positive effect and significant to performance, so that the third hypothesis can be accepted.

The results of this study are in line with the results of research from (Sunarti et al, 2017) and (Elizar and Tanjung 2018) which state that training has a positive and significant effect on performance, also supported by research from (Prasetyo and Nurnida 2017) and also (Wahyuni and Suryalena 2017) which states that training has a positive effect on performance. This means that the training that is followed can effectively improve employee performance in the company, one of the important things about having.

4. The influence of employee competence through training on performance

The results of the hypothesis test based on the analysis of the Sobel test value of 5.8580 greater than 1.96 (5.8580 > 1.96), and the coefficient value of 0.087, it can be concluded that the employee competency variable has a positive and significant effect through training on performance so that fourth hypothesis is accepted.

This means that the competence of employees will increase with effective training, the competence that increases through training will have an impact on their performance in the company which is also increasing. The results of this study are in line with research (Kartika & Sugiarto, 2014) and also (Yunidasari et al, 2020) which state that employees who have good competence through the implementation of effective training have an impact on good performance by employees in the company. The employees of the Bualu Traditional Village LPD have good competence in terms of understanding tasks, abilities, work interests, and attitudes in working which are also obtained from the training followed by the material provided, methods, instructors, implementation time and training facilities that show good performance for doing the job carefully, effectively, independently, and committed. From the competencies possessed through the training, they improve the quality of their performance and can help the company operate normally in difficult times without reducing its employees by generating high profits.

CONCLUSION

From the results of the analysis that has been carried out, the results show that employee competence through training partially or simultaneously has a positive and significant effect on performance, with the influence of employee competence on performance being the most dominant result. With the competencies possessed by employees through the training they participate in, they have good quality performance in supporting the company to continue to operate normally during the pandemic and without reducing the number of employees they have when many companies lay off employees due to the difficult situation. Human resource development through this training must be managed properly in order to make a positive contribution to the Bualu Traditional Village LPD to remain a leading and growing company. The limitation in this research is the lack of in-depth information from the informants directly to the researchers for a broader study, so that further research is needed by adding some data from the results of in-depth interviews from the informants. Suggestions that can be given to the Bualu Traditional Village LPD are from the results of the analysis carried out the most dominant result is the influence of employee competence on training, therefore the training that is followed by the Bualu Traditional Village LPD employees must be managed properly, the training must be adjusted to the competencies possessed selected employees so that the implementation of the training can provide positive feedback on self - development and employee competence in their fields.

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