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The Influence of Education, Knowledge, and Skills on the Performance of PT Bank Aceh Syariah Employees

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ABSTRACT

The performance of a company, including banking, in achieving its goals is very dependent on the ability of its human resources (employees) to carry out their duties and responsibilities. This research aims to determine the influence of education, knowledge and skills factors on the performance of PT Bank Aceh Syariah Head Office employees. Using 74 respondent data, the sample in this study were employees of PT Bank Aceh Syariah Head Office. The data was processed using the SPSS application with multiple linear regression analysis. The results state that education has no effect on the performance of PT Bank Aceh Syariah employees, knowledge has no effect on the performance of PT Bank Aceh Syariah employees, skills have an effect on the performance of PT Bank Aceh Syariah employees, simultaneously education, knowledge and skills together have an effect on the performance of PT Bank Aceh Syariah employees.

ABSTRAK

Kinerja pada suatu perusahaan termasuk perbankan dalam mencapai tujuan sangat bergantung pada kemampuan sumber daya manusianya (karyawan) dalam melaksanakan tugas dan tanggung jawab. Penelitian ini bertujuan untuk mengetahui pengaruh faktor pendidikan, pengetahuan dan keterampilan terhadap kinerja karyawan PT Bank Aceh Syariah Kantor Pusat. Dengan menggunakan 74 data responden, sampel pada penelitian ini adalah karyawan PT Bank Aceh Syariah Kantor Pusat. Data diolah menggunakan aplikasi SPSS dengan analisis regresi linear berganda. Hasil menyatakan pendidikan tidak berpengaruh terhadap kinerja karyawan PT Bank Aceh Syariah, pengetahuan tidak berpengaruh terhadap kinerja karyawan PT Bank Aceh Syariah, keterampilan berpengaruh terhadap kinerja karyawan PT Bank Aceh Syariah, secara simultan pendidikan, pengetahuan dan keterampilan secara bersama-sama berpengaruh terhadap kinerja karyawan PT. Bank Aceh Syariah.

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1. INTRODUCTION

Success or failure in achieving the goals of a company, including a bank, is very dependent on the ability of its human resources (employees) in carrying out the tasks and obligations given to them. Every bank like Bank Aceh Syariah needs to think about how it can improve the performance of its employees in order to encourage potential and progress for Bank Aceh Syariah. Performance is the result of a person's work or overall level of success during a certain period in carrying out tasks compared to various criteria in work standards, targets or objectives that have been determined and mutually agreed upon. The characteristics of high performers are having high personal responsibility, being brave enough to take and bear the risks they face, and having realistic goals with a comprehensive work plan (Muzerika, 2019).

Based on the results of the researcher's interview with one of the employees of the Human Capital Division, it was said that the employees of Bank Aceh Syariah did not fully understand the knowledge related to sharia banking or its products. Employees focus more on knowledge related to their respective fields of work. This is because employee

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knowledge at work is also related to differences in education among PT Bank Aceh Syariah Head Office employees. Various characteristics of good employee performance in financial institutions such as Bank Aceh Syariah are certainly influenced by various factors, including education, knowledge and skills possessed by each employee. Sari (2013) believes that education is academic achievement which consists of achievements at the last level of education or the development of previous academic achievements. Where in this research education shows what education a bank employee receives or takes during their life which will determine the person's growth and development, how they think, respond to problems, steps or actions taken when solving problems and so on.

Muzerika (2019) stated that the education of bank employees plays an important role in efforts to improve human resources in a better direction. Employee education can develop their attitudes, skills and intellectual intelligence so that they become skilled, intelligent people and have noble character. Gumilar (2015) stated that education is more directed at fulfilling the need for mastery of basic knowledge and abilities which are really necessary. Another thing that is done to meet the need for actual insights and practical skills, especially immediate ones, is to rely more on training mechanisms carried out outside formal education. In sharia banking, in order to achieve good performance as expected, employees are required to have education appropriate to their job, namely having knowledge and education in the field of sharia banking.

Employee education not only graduates from Economics but also comes from other majors in accordance with the position placement requirements required by the company. Employees who major in economics, whether sharia economics or conventional economics, are not always considered more productive than those majoring in other fields of science. When recruiting employees, it depends on where they are placed, they can be high school or equivalent vocational school graduates, D3, and S1. The existence of an interplay between education and the performance of bank employees is proven by several previous studies, such as the Evaluni (2021) study which states that education influences employee performance. However, this is different from the results of Adibah's (2016) research which shows that education has no effect on employee performance. The existence of various educational differences among PT Bank Aceh Syariah Head Office employees is of course also related to the employees' knowledge of work. Bangun (2015) stated that knowledge is information that people have in a specific field.

The problem of knowledge in working among employees at PT Bank Aceh Syariah Head Office can be seen where some employees in completing the work assigned to them, some employees hope for help from other employees, thus hampering the process of achieving work results. This problem of employee knowledge is also seen when providing services to customers, often consulting with other employees, and even taking a long time for customers to wait for service transactions provided by the bank. The problem of the skills of PT Bank Aceh Syariah Head Office employees also needs to be considered, because the results of initial observations conducted by researchers show that there are several problems in the aspect of employees' skills in providing services to customers. This means that there are still some employees whose personalities are not liked by customers, such as providing service to customers who are less than friendly, responding to customer complaints slowly and doing work that takes a long time.

2. LITERATURE REVIEW

Performance

Performance is an important element that must be present in a company at a level determined as a reference. Performance is a condition that must be known which must be confirmed to certain parties to determine the level of achievement of an agency's results linked to a vision and carried out by an organization or company and also knowing the positive and negative impacts of an operational policy (Robbins, 2014). Performance is also a function of a person's motivation and ability to complete a task or job (Widhianingrum, 2017). Performance is a function of motivation and ability. To complete a task or job, a person must have a certain degree of willingness and level of ability. According to Wibowo (2017:7), performance is about doing work and the results achieved from that work. Performance is about what is done and how to do it. Based on several definitions of performance put forward by the experts above, researchers can conclude that

employee performance is the result of work produced or realized by employees as a form of contribution given to the company.

Education

Education is an effort undertaken by a person or group of people to become adults or reach a higher level of living in a mental sense. Education influences a person's performance because it can provide broader insight to take initiative and innovate. The higher an employee's level of education, the employee will have broader knowledge or insight which is also supported by their work experience. In order to achieve good performance, employees are needed who have education appropriate to their work (Sari, et al, 2020:76). In an effort to improve employee performance, employees who have education are needed. Education greatly influences employee performance, the level of employee education will influence an employee's performance. In order for employee performance to be good, workers are needed who have an adequate level of education and are appropriate to their field of work. An employee will have broader knowledge or insight because they have education. The higher a person's education will greatly influence employee performance, because it can provide broader insight for innovation and initiative. According to Dwiyogi (2018) education is a conscious effort to provide individuals with experience and skills so that these individuals can carry out their work well. Because the individual has a level of education that is appropriate to the job or job being carried out. Education can be seen from two sides, namely the suitability between the field of knowledge pursued with the field of assignment and level of education.

Knowledge

According to Riyanto and Budiman (2013), knowledge is everything that is known based on human experience and knowledge will increase according to the process of experience. Knowledge is everything that exists in a person's mind after sensing a particular object. Sensing occurs through the five human senses, namely: sight, hearing, smell, taste and touch. Human knowledge is mostly obtained through the eyes and ears (Mukhlis and Miskarina, 2016). Employee knowledge is all the information possessed by employees regarding various kinds of products and services as well as other knowledge related to these products and services and information related to their functions as employees (Sumarwan, 2015).

Skill

Wahyudi (2018:33) stated that work skills are the ability or ability to do things which can only be obtained from practice, either through practical training or through experience. According to Moeheriono (2016:116) Work skills are defined as the ability to carry out work based on technical guidelines or instructions from superiors. High skills and abilities are seen as being able to support improved employee performance and contribute to determining the company's future. Lian (2013:17) believes that skills are the capacity needed to carry out a series of tasks that develop from the results of training and experience. A person's expertise is reflected in how well a person performs a specific activity, such as operating equipment (room facilities), communicating effectively or implementing a business strategy.

FRAMEWORK

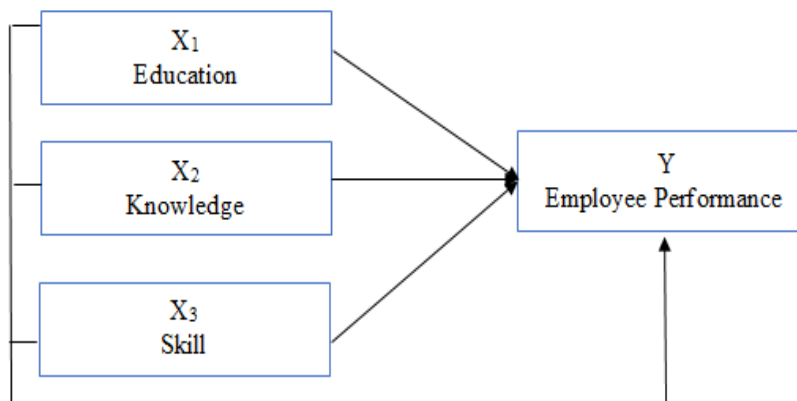


Figure 1. The Research Paradigm.

3. METHODOLOGY

This research is included in research that has a quantitative approach carried out by conducting surveys. This type of research is associative. According to Sugiyono (2019) associative research is research that aims to determine the relationship between two or more variables, looking for roles, influences and causal relationships, namely between the independent variable and the dependent variable. This study uses associative research to analyze the influence of education, knowledge and skills simultaneously on the performance of PT Bank Aceh Syariah Head Office employees. Researchers in analyzing data obtained in the field use spreadsheet software programs such as Microsoft Excel, and also the SPSS version 26 statistical program. In this research, the population is all employees of PT Bank Aceh Syariah Head Office, totaling 276 people in 2023. In this research, a sampling technique was used using random sampling, while the number of samples in this research was 74 people. The data source for this research is primary data originating from questionnaires.

4. RESULT AND DISCUSSION

The Influence of Education on the Performance of PT Bank Aceh Syariah Head Office Employees

It is known that the education variable has a positive coefficient value of 0.002 with a significant value of $0.982 > 0.05$ and a t-count value of $0.023 < 1.994$. It can be concluded that education has no effect on the performance of PT Bank Aceh Syariah employees because the sig value is > 0.05 and t-count $< t$ -table. When distributing the questionnaire, it was discovered that 3 respondents answered that they did not agree that the educational background of employees was in accordance with the needs of Bank Aceh Syariah, the remaining respondents answered agree and strongly agree. The employee's education level meets the minimum requirements for working at Bank Aceh Syariah, 2 respondents answered that they disagree and 1 respondent answered that they disagree, the rest answered agree and strongly agree. All respondents agreed that Bank Aceh Syariah's operational performance could be supported by the knowledge possessed by employees. 2 respondents answered that they disagreed and the others answered that they agreed and strongly agreed that the work of employees at Bank Aceh Syariah was in accordance with the discipline they had obtained.

The educational variable has no effect on the performance of PT Bank Aceh Syariah Head Office employees, due to several things such as the employee's educational background which is not a guarantee that employees who have a bachelor's or master's educational background will have better performance than employees who have a high school or D level education. -III. Likewise, an employee's educational major does not guarantee that employees with an educational background in Banking or Sharia Economics will have better performance than other employees who have educational

majors outside of Banking or Sharia Economics. Because working at a bank does not require special abilities that an employee must have which comes from the employee's latest education (Employees of Bank Aceh Syariah, 2023)

Every employee who works at the Bank will be given training regarding the work or tasks that will be carried out in accordance with their position or work placement, so that employees have the same knowledge or skills as other employees who have the same position or position in banking itself even though they have educational differences between one employee and another (Basruddin, 2021).

The Influence of Knowledge on the Performance of PT Bank Aceh Syariah Head Office Employees

It is known that the knowledge variable has a positive coefficient value of 0.103 with a significant value of 0.241 > 0.05 and a t-count value of 1.182 < 1.994. It can be concluded that knowledge has no effect on the performance of PT Bank Aceh Syariah employees because the sig value is > 0.05 and t-count < t-table. When distributing the questionnaire, it was discovered that 4 respondents disagreed and 1 respondent disagreed that employees had a lot of knowledge about Sharia Banking. 2 employees disagreed in understanding the various provisions for being an employee at Bank Aceh Syariah Head Office, the rest answered in the affirmative. Employees first analyze what they know to be realized at work, employees evaluate all information related to their work, 1 respondent answered that he disagreed.

Knowledge does not have an influence on employee performance, this is because knowledge related to Islamic banking does not always follow theoretical models, Islamic banks also integrate knowledge into Islamic values and norms. Employees who have adequate or inadequate knowledge do not affect performance because among the three elements of competence (knowledge, skills and attitudes) the most important are attitudes and skills. Employees who have inadequate knowledge but have a good attitude can ask other employees so they can still carry out their work well. (Employees of Bank Aceh Syariah, 2023).

The Influence of Skills on the Performance of PT Bank Aceh Syariah Head Office Employees

It is known that the skill variable has a positive coefficient value of 0.426 with a significant value of 0.000 < 0.05 and a t-count value of 5.755 > 1.994. It can be concluded that skills influence the performance of PT Bank Aceh Syariah employees because the sig value < 0.05 and t-count > t-table. It was discovered during the distribution of the questionnaire that the majority of respondents agreed in mastering the completion of every job assigned. The majority of respondents also answered agree and strongly agreed that employees always do their work carefully. In completing work, employees are supported by various experiences, employees can always control themselves when there is a lot of work, and are always committed to their work.

Skills are very important for employees in improving their performance, in order to face competitors and with the existence of new technology for their use so that employees are deemed very necessary to be included in training so that it has implications for the skills they have in order to improve employee performance which is also a result for the company (Riefad, 2022). PT Bank Aceh Syariah also provides good education and training to its employees so that the goals they have set can be achieved. Kamil (2010) stated that individual skills influence employee performance in completing tasks. Thus, it is important for employees to have skills because high performance can influence their high performance as well.

The Influence of Education, Knowledge and Skills on the Performance of PT Bank Aceh Syariah Head Office Employees

Based on the results of simultaneous testing, it is known that the fcount value is 22.391 and the significant value is 0.000. It can be concluded that the variables of education, knowledge and skills together influence the performance of PT Bank Aceh Syariah employees, because the fcount value is 22.391 > ftable 2.73 and sig. 0.000 < 0.05. The variables education, knowledge and skills together influence the performance of PT Bank Aceh Syariah employees. Employee performance will increase with the training provided by the Bank and the knowledge they have and the skills they increasingly master will influence employee performance at Bank Aceh Syariah Head Office.

5. CONCLUSIONS

Based on the results of research that researchers have conducted with 74 respondents, the conclusions from the results of this research are as follows:

1. The education variable has no effect on the performance of PT Bank Aceh Syariah employees. This is caused by several things, such as the employee's educational background is not a guarantee that employees who have a bachelor's or master's educational background will have better performance than employees who have a high school or D-III education. Likewise, an employee's educational major does not guarantee that employees with an educational background in Banking or Sharia Economics will have better performance than other employees who have educational majors outside of Banking or Sharia Economics.
2. The knowledge variable has no effect on the performance of PT Bank Aceh Syariah employees. This is because knowledge related to Islamic banking does not always follow the theoretical model, because Islamic banks have unique characteristics, Islamic banks integrate knowledge into Islamic values and norms. Employees who have adequate or inadequate knowledge do not affect performance because among the three elements of competence (knowledge, skills and attitudes) the most important are attitudes and skills.
3. The skill variable has a positive effect on the performance of PT Bank Aceh Syariah employees. Skills are very important for employees in improving their performance, in order to face competitors and with the existence of new technology for their use so that employees are deemed to really need to be included in training so that it has implications for the skills they have in order to improve employee performance which also results in the company. PT Bank Aceh Syariah also provides good education and training to its employees so that the goals they have set can be achieved.
4. The variables education, knowledge and skills together influence the performance of PT Bank Aceh Syariah employees. Employee performance will increase with the training provided by the Bank and the knowledge they have and the skills they increasingly master will influence employee performance at Bank Aceh Syariah Head Office.

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