
THE EFFECT OF COMPETENCY AND WORK EXPERIENCE ON EMPLOYEE PERFORMANCE AT PT. BANK MUAMALAT INDONESIA TBK. PADANG BRANCH

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ABSTRACT

This research was conducted to find out how much influence competence and work experience variables can have on the performance of employees of PT. Bank Muamalat Indonesia Tbk. Padang branch. The results of his research were found through multiple linear regression tests individually, only the work experience variable had an influence on the performance of employees of PT. Bank Muamalat Indonesia Tbk. Padang branch while individual competency variables do not affect performance. But at the same time these two variables of competence and work experience have a positive and significant effect on the performance of employees of PT. Bank Muamalat Indonesia Tbk. The Padang branch with a determinant coefficient of 77.5%, for another 22.5% is affected by different variables that are not currently examined in this research.

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INTRODUCTION

When faced with a business company, each company will try to achieve the goals they have decided or set at the beginning by considering various risks or obstacles that may occur so that they can compete with other competitors. It is from this goal that the results that the company dreams of through its operations and existence while running the company will include profits, satisfaction, product quality, services provided to consumers, sustainability, market leadership, efficiency, and how the company's social responsibility forms (Suryani et al., 2018). In addition, qualified employee performance is needed so that they can realize the goals they aspire to from the start.

Bernardin and Russell argue that when individuals are responsible for the quality of their work, are responsible for the quantity of their work, work time efficiency, and can work in teams, this is considered to be able to overcome difficulties in completing tasks and this person must be able to coordinate each task/job (Maguni et al., 2018). A person who will have good performance is if he works in a field that is in accordance with his field. The higher and better the performance of employees towards the company, the closer to achieving company goals. According to Sutermeister (Pamungkas, et al., 2017) employee performance can be affected by many factors, two of which are ability (competence) and work experience.

Through initial observations on January 19, 2023 at the Padang Branch of Bank Muamalat Indonesia, the performance of each employee was different. There are two divisions in the bank, namely operational and business sections. First, the operational section includes tellers and CS (Customer Service) which prioritizes speed and accuracy in serving customers. The results of the interview with Debby Narita provide an overview, for example on teller performance, namely when serving customers there is an SLA (Service Level Agreement) which is the time limit specified in serving customers. For example, when a customer wants to make a cash deposit, the SLA is for one and a half minutes, or when a customer wants to make a withdrawal/transfer, the SLA is two and a

half minutes. The same thing also happens when Customer Service serves customers according to customer complaints. For example, when a customer wants to open an account, the SLA is 8-10 minutes. However, in fact, the operational services provided to customers are still rather slow. This is probably due to the lack of optimal training or training held by the company for employees. This is in accordance with the employee's statement through an interview by Doni Wirman that since the occurrence of Covid-19 the training or training has not been optimal and has not been evenly distributed among employees.

Then at the bank there is a business section, namely funding and financing where these two fields have different performance standards. Funding is part of the business whose activities collect funds from customers in the form of deposits, current accounts and savings. While financing is part of the business in a bank whose activities are channeling funds to customers in need, in the sense that the bank provides financing to customers. In the financing section, the author interviewed Alfahruzi, he explained that both of these business activities have targets, the most important thing is that the targets assigned to employees must be achieved or even exceed the targets. For example, in funding employees, As a funding employee, he must be able to attract as many customers as possible to collect funds at the bank and this is done to meet the targets assigned to him. Likewise in the financing section there are still targets that they must achieve. Based on initial observations on January 20 2023, some employees of Bank Muamalat Indonesia Padang Branch did not meet their targets. The results of interviews with employees achieving employee targets are still not optimal. There are still employees who have not met the targets assigned to them. The results of interviews with employees achieving employee targets are still not optimal. There are still employees who have not met the targets assigned to them. The results of interviews with employees achieving employee targets are still not optimal. There are still employees who have not met the targets assigned to them.

In the opinion of Suharsaputra (Dwiyanti, et al., 2019), performance can be influenced by competence, this is due to the high ability possessed, employee performance will be achieved, but otherwise when the ability itself is still low or not in accordance with expertise, employee performance can down. Therefore, human resources who have high competence will be seen as supporting things in improving employee performance and can contribute to the progress of the company in the future (Muslimah, 2016).

On the other hand, Robbins and Judge revealed that skill (competence) is the ability of employees to carry out various tasks in the workplace. Davis also revealed that from a psychological perspective, an employee's skills consist of two parts, knowledge skills and practical skills (knowledge + skills) (Pamungkas, et al., 2017). Thus, it is easier for employees who have the appropriate education to fulfill their duties and experience to support their daily work skills so that maximum performance can be achieved. Therefore, education and work experience can affect the ability of an employee. Referring to Sutermeister and Davis' point of view, the ability and performance of these employees can be influenced in terms of education. Knowledge and theory gained through education will support employees to complete their work. The following is the latest education for Bank Muamalat Indonesia Padang Branch employees:

Table 1. Employee Educational Background

No.	Type of Education	Number of employees
1	Master of Management	1
2	S1 Accounting	1
3	S1 Counseling Guidance	1
4	S1 Economics	3
5	S1 Management Economics	1
6	S1 Development Economics	1
7	S1 Law Science	1
8	S1 Public Health	1
9	S1 Chemistry	1
10	S1 Management	1
11	S1 Sports Education	2
12	S1 Animal Husbandry	1
13	S1 Psychology	1

14	S1 Informatics Engineering	2
15	S1 Computer Engineering	1
16	S1 Civil Engineering	2
17	S1 Educational Technology	1
18	S1 Agricultural Technology	1
19	S1 Information Systems	2
20	Sharia Banking Graduate	0
21	SENIOR HIGH SCHOOL	11
Amount		36

Source: Interview with Edo Alia Putra

From the presentation of Table 1 above, it is explained that from the various departments, there were no employees from the Islamic Banking department in Padang Muamalat Bank employees.

In addition to competency factors, employee performance can be affected by work experience factors. Work experience refers to how far the abilities and skills an employee has at work. This can be measured by the length of time a job has worked and the form of work carried out within the specified timeframe. Below is the total number of working years of Bank Muamalat Padang employees.

Table 2. Employee Length of Service

No.	Length of working	Number of employees
1	2 years	3
2	4-6 years	4
3	7-9 years	6
4	10-12 years	12
5	13-15 years	5
6	16-18 years	4
7	19 years old	2
Amount		36

Source: Interview with Edo Alia Putra

Reviewing the data above, it was found that the average employee of Bank Muamalat Indonesia Padang Branch was experienced or included in the old employees. Even though they have experience, these employees have only worked in one position from the time they entered until now, and have never moved to another position or been promoted, as a result many employees do not carry out self-development. The size of an individual's work experience can affect his performance and the level of employee income (Santoso, 2017).

Therefore, from the description of the problem above, the author would like to discuss more deeply about the relationship between competence and work experience, which is entitled "The Influence of Competence and Work Experience on Employee Performance at PT. Bank Muamalat Indonesia Tbk. Padang branch.

METHOD

While finding the results of this research used quantitative methods. Quantitative methods according to Sugiyono (2018), are used to be able to research specific populations or samples, techniques for collecting data using research instruments and will be analyzed statistically to find out the truth of the temporary assumptions that have been made. From 11 May to 11 June 2023 this research was carried out at the Padang Branch of Bank Muamalat Indonesia. The population taken for this research is the employees of PT. Bank Muamalat Indonesia Tbk. Padang branch. As for the sampling method using the total sampling method, because the entire population is used as a sample. Total sampling in the opinion of Sugiyono (2017) is a technique of taking a sample when the entire population is used as the sample.

In collecting research data used a questionnaire and the scale of measurement using a Likert Scale. For data analysis techniques using the SPSS version 22 application by carrying out Multiple Linear Regression Tests and Determinant Coefficients.

RESULTS AND DISCUSSION

1. Multiple linear regression

Multiple linear regression is useful in order to be able to test the truth of whether or not there will be the influence of two or more variables X on variable Y. The purpose of this multiple regression test is to predict changes in the value of variable X as a result of variable Y, this was stated by Bawono (2006). The multiple regression formula is:

$$Y = a + b_1X_1 + b_2X_2$$

Information:

- a = Constant value
- Y = dependent variable
- X1 = Competence
- X2 = Work Experience
- b1, b2 = Regression Coefficient

Table 3. Regression Testing Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Betas	t	Sig.
	B	std. Error			
(Constant)	3,289	4,482		0.73	0.47
1 Competence	0.192	0.15	0.201	1,279	0.21
Work experience	1,304	0.291	0.703	4,483	0

Source: SPSS Output, 2023

Based on Table 3, the results of the output variable X can be formulated in the form of the regression below:

$$Y = 3.289 + 0.192X_1 + 1.304X_2$$

Information:

- Y = Employee Performance
- X1 = Competency
- X2 = Work Experience

The output based on the analysis above can be interpreted as follows:

- a) Obtained a constant of 3.289 is a situation when the employee performance variable (Y) has not been affected by other variables, namely competence (X1) and work experience (X2). When the X variable does not exist, the employee performance variable does not change.
- b) A regression value of the competency variable (X1) was obtained of 0.192, illustrating that the competency variable is positively related to employee performance, which means that every time there is an increase of 1 competency variable, it will have an effect on the employee performance variable of 0.192, assuming that in this study other variables were not examined.
- c) The regression value of the work experience variable (X2) is 1.304, indicating that the work experience variable has a positive effect on employee performance. So, every time there is an increase of 1 work experience variable, it will have an effect on the employee performance variable of 1.304, assuming that in this study other variables were not examined.

2. T Test (Partial)

The T test basically shows how much influence an individual X variable has in explaining Y variable.

In the partial test this time, the results can be seen in Table 3, based on a significance value of 5% it is known that:

- a. It is known that the sig value is $0.210 > 0.05$ and the t-count value is $1.279 < t\text{-table } 2.028$ for the effect of X1 on Y, so it can be concluded that H1 is rejected, which means there is no effect of Competence (X1) on Employee Performance (Y).
- b. It is known that the sig value is $0.000 < 0.05$ and the t-value is $4.483 > 2.028$ for the effect of X2 on Y, so it can be concluded that H2 is accepted which means that there is an effect of work experience (X2) on employee performance (Y).

3. Determinant Coefficient (R2)

The value of the coefficient of determination is R^2 small means how capable the variable X is to explain the very constrained variable Y. Bawono's opinion (2006) says that a value that is close to variable X can provide almost all the information needed in estimating the variation Y. The following is the output of the determinant test:

Table 4. Determinant Test Results
Summary Models

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.880a	0.775	0.762	3.24947

a. Predictors: (Constant), Work Experience, Competence

From the output it is known that R^2 of 0.775 or 77.5%. This situation means that the Competency (X1) and Work Experience (X2) variables have an effect on Employee Performance (Y) variables of 77.5%, while for another 22.5% the employee performance variables are affected by different variables which were not examined in this study.

DISCUSSION

1. The Effect of Competence on Employee Performance at PT. Bank Muamalat Indonesia Tbk. Padang branch

Based on the research that has been done, the result is that competence does not have a significant effect on the performance of employees of PT. Bank Muamalat Indonesia Tbk. Padang branch. It can be shown in the results of the T test with a significance of 5%, the sig value is $0.210 > 0.05$ and the t count value is $1.279 < t$ table 2.028. This means that this situation explains that individually competence does not affect employee performance BMI Padang Branch, therefore the first hypothesis (H1) rejected. It can be interpreted that even though employees have high or low competence, the performance of Bank Muamalat Padang Branch employees will not change.

Studies related to competence greatly affect employee performance have often been carried out by other researchers. However, in this study it is comparable to the data obtained through questionnaires, it turns out that if measured individually the competency variables do not have a significant effect on employee performance. Because there are times when this competency variable is not positively related to relevant employee performance, this raises the notion that there are other variables that are more dominant in influencing employee performance.

So the authors provide an analysis that from the results of the statistical tests above, it is obtained that competence individually does not have a positive and significant effect on employee performance. for example leadership variables, motivation, work environment, and so on. Based on the fact that the writer can not have bank employees Muamalat Padang who has an educational background in Islamic banking, if it is analyzed whatever the employee's last education is BMI Padang Branch will not have an influence on performance, because individually competence does not have an effect on the performance of BMI Padang Branch employees. This situation is in line with previous studies that have been investigated by Didi Wandu (2022) that competence does not have a positive influence on performance because the relationship between competence and performance is still relatively low.

2. The Effect of Work Experience on Employee Performance at PT. Bank Muamalat Indonesia Tbk. Padang branch

Someone who has experience in a job can be achieved with years of service to increase the number and skills of one's work so that work results can be better and optimal.

Based on the research, it has been concluded that work experience has a significant positive effect on employee performance. It can be shown in the results of the T test that the sig value for the effect of X2 on Y is $0.000 < 0.05$ and the t value is $4.483 > 2.028$. This means that this situation indicates that individually the work experience variable (X2) significant positive effect on employee performance (Y) PT. Bank Muamalat Indonesia Tbk. Padang branch so that the second hypothesis (H2) accepted. Other evidence can be seen in the responses of respondents who mostly responded in agreement. In the seventh statement the answers agree very high, this situation indicates that BMI Padang Branch employees believe in their abilities that with their abilities they can complete the work assigned to them.

Work experience affects the performance of Bank Muamalat Indonesia Padang Branch employees because it is in accordance with the data, namely the number of employees who work the most is in the range of 10-12 years, and the fact that has been obtained is that most BMI Padang Branch employees have long working hours so this can be provide the employees of Bank Muamalat Indonesia Padang Branch the opportunity to further hone their skills and also the opportunity to develop the knowledge they have. That way, the better the skills employees have and the knowledge they have according to company standards, it will show that the quality of these employees can have a good effect on improving employee performance. Furthermore, with good work experience employees of PT. Bank Muamalat Indonesia Tbk. The Padang branch can share with employees who may still be relatively new to provide input so that they are more efficient in completing work. And vice versa, if the work experience and knowledge of employees is not optimal in realizing it in the company, this will have an impact on decreasing employee performance. In line with previous studies conducted by Sesti, Olivia, Yantje (2023) that work experience has a significant positive effect on employee performance.

3. The Effect of Competency and Work Experience on Employee Performance at PT. Bank Muamalat Indonesia Tbk. Padang branch

Performance is the level of success of a person when he works based on his abilities, such as when the target can be completed at the specified time.

Looking at the calculation of the results of the F test (simultaneous) the results obtained are $0.000 < 0.05$, or the calculated F value of $56.923 > F$ table 3.28 shows that simultaneously (simultaneously) the Competency variables (X1) and Work Experience (X2) have a significant effect on the Performance variables Employee (Y).

In addition, it is also known that R^2 of 0.775 or 77.5%. This means that the Competency (X1) and Work Experience (X2) variables have an effect on Employee Performance (Y) variables of 77.5%, and 22.5% of employee performance variables are affected by different variables different variables not currently examined in this study. This situation states that the third hypothesis is correct that Competency and Work Experience simultaneously have a positive and significant effect on Employee Performance at PT. Bank Muamalat Indonesia Tbk. Padang branch.

In order for employee performance to achieve good results, the competence must be good and sufficient experience, an employee must have it. This can encourage employees to work effectively and efficiently and with sufficient competence and experience this will support them in achieving the targets assigned by the company to employees Bank Muamalat Padang Branch. This situation is in line with research conducted by Muslim and Kamaruddin (2022) that employee performance can be influenced by knowledge and work experience

CONCLUSION

Based on the problems that have been made in the previous points, the research results have been obtained from processing and analyzing data through the SPSS application and using multiple linear regression testing so that the authors can conclude that together, the Competency and Work Experience variables have a positive and significant influence on Employee Performance. This statement is proven based on the calculation of the F (simultaneous) test results obtained $0.000 < 0.05$, or F count $56.923 > F$ table 3.28, so that the conclusion H3 is accepted which means there is an influence of Competence (X1) and Work Experience (X2) on Performance Employee. This is also supported by the results of the determinant coefficient obtained by 77.5%, competency and work experience have a simultaneous influence on the performance of Bank Muamalat Indonesia Padang Branch employees.

Individually, only the work experience variable has an influence on the performance of Bank Muamalat Indonesia Padang Branch employees. As for the competency variable, it has no effect on employee performance, because according to the results of the study, the competency value on performance is still relatively low. If analyzed, even though the company's employees do not have an educational background in Islamic banking, it will not have an impact on employee performance, because there is a possibility that different independent variables can affect employee performance, but in this study it was not examined.

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