

THE INFLUENCE OF SKILLS, KWONLEDGE AND CREATIVITY ON PERFORMANCE EMPLOYEE AT BANK PEKALONGAN

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ABSTRACT

The aim of this study is to analyze the influence of skills, knowledge and creativity on the performance of employees in Online Banking. The population in this study is a quantitative study by conducting a study on employees at the Market Bank. The population of this study amounts to 43 people and 30 populations are sampled, so this research is a study using probability sampling technique with a type of simple random sampler. The data analysis technique uses double linear regression analysis. The results of the study showed that skills had a positive and significant impact on the performance of employees of the Bank, with the result of a β regression coefficient of 0.353 with a significant rate of 0.010. Knowledge had a significant and positive impact on employee performance of Bank.

ARTICLE INFO

Keyword : skills, knowledge, creativity, performance

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1. Introduction

Performance as a key indicator in measuring the contribution of individuals or groups to the goals of an organization, plays a crucial role in a competitive business environment. Optimum performance creates a productive, innovative, and sustainable working environment. Performance can be interpreted as an achievement that appears to be a form of success in one's work. (Famika, 2022). If the performance of the employees is very good, chances are, the company's performance is also good. (Pancasila, dkk 2020). Individual performance in an organization is influenced by a combination of skill, intelligence, and creativity. Skills ensure that technical and interpersonal tasks can be completed efficiently. Intelligence helps in understanding, learning, and problem solving. Meanwhile, creativity enables innovation and problem-solving in a unique and effective way.

Organizations basically don't just expect employees to be capable, competent, and skilled, but most importantly, they want to work hard and are willing to optimum outcomes. The ability, skill, and skill of the staff is of no value to the company if they are not willing to work hard using the skills, skill and skill

that they have. (Suaiba, Abdullah, Suyanto, & Karundeng, 2021). If only the top managers who have high performance in terms of their subordinates do not have a high performance then the quality of service perceived by the public will remain low. Therefore, efforts to improve organizational performance must cover the entire organizational level. (Mangkunegara, 2012).

Successfully applying interpersonal skills will have a positive impact on improving a person's performance in an organizational context. Interpersonal skills indicate a person's qualities. The quality of human resources determines the performance that can be given to an organization (Darmawan, et al., 2020) Previous research related to skills is a study from Didit and Rahayu (2021) where the results of interpersonal skills play a significant role in performance. Previous research related to knowledge is research Nur, Eva and Vita 2020 "knowledge can influence the performance of UMKM Mebel in Kelurahan Sebani Kota Pasuruan" this is different from research Riswan dkk (2022) where knowledge management has no significant influence partially on Employee Performance. Research related to creativity Sri Langgeng dkk 2021 "the influence of creativity on Teacher Performance is negative not significant" different things shown in study Sri H dkk (222) with results of product creativity influence on performance and are in very good evaluation criteria".

Based on the description and existence of this research, researchers are interested in conducting research on the influence of skills, knowledge and creativity on the performance of BPR Bank Pakalongan employees.

2. Literature Review

2.1. Performance

According to (Mangkunegara, 2017) stated that performance is the result of work achieved by an employee in quantity as well as quality when performing tasks in accordance with the function of the given job. According to (Moeheriono, 2012) performance or performance is a representation of the level of achievement of policy implementation in realizing the objectives of a programme of activities set out in the strategic plan of an organization or objectives, vision, and mission of the organization. Performance is the result of work and achievement of both quality and quantity that is shown as responsibility. (Ishfina 2023).

2.2. Skills

Yuniarsih and Suwatno (2008:23) stated that: "Skill is the ability to perform physical and mental tasks. The dimensions and indicators used in this study adapt the theory presented by Yuniarsih and Suwatno (2008:23) which is divided into the following dimension and indicator: Dimensions Competence with indicators as follows: 1) Competence in mastering the job 2) Ability in completing the job 3) Competency in finishing the job Personality dimensions with the following indicators: 1) Ability to self-control 2) Confidence in the completion of the work 3) Commitment to the job Training dimensions are the ability in training yourself for better.

2.3. Knowledge

Yuniarsih and Suwatno (2008:23) stated that: "Knowledge is an information that a person possesses specifically in a specific field."The dimensions and indicators used in this study adapt the theory presented by Yuniarsih and SUWATNO (2008:23), which is divided into the following dimension and indicator as follows: 1) Adequacy of background education of a staff member to the job 2) Knowledge of the staff

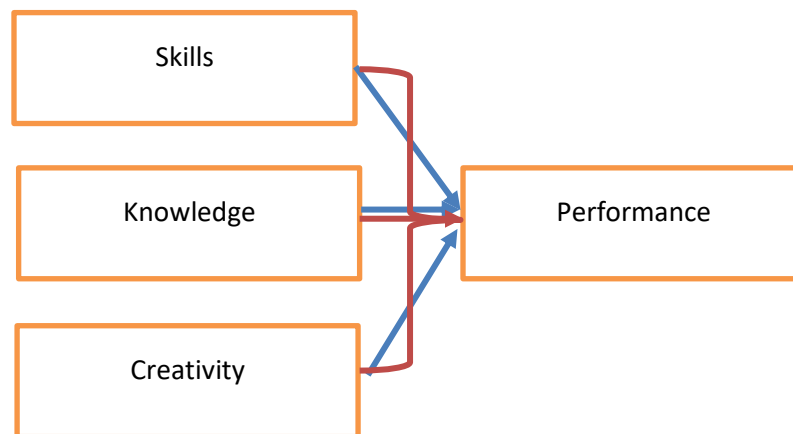
member about the procedure of performance of tasks 3) Understanding of the employees to the procedure for performance of their duties Dimensions Experience with the following indicators: 1) Working experience of employees 2) Working performance of employees 3) Working tranquility of staff members Dimension Interests with the indicators as follow: 1) Presence 2) Compliance with superiors 3) Attitude to work

2.4. Creativity

Creativity is the ability to develop new ideas and ways of solving problems and finding opportunities (thinking new things) (Cemosa & Soelaiman, 2020). Creativity can be defined as the ability to produce work that is simultaneously new and meaningful or useful (Zabelina, 2018). Creativity is required by every type of organization and is seen as something that goes beyond new products, new services and new and better processes. This includes organizing someone better or creating a report in a new or more effective way (Kalil & Evant, 2020). Based on this description, it can be concluded that creativity is the ability a person has that can produce an idea or work. The indicators of product creativity used in this study are openness, unusual observation, discovery and development of new ideas, and a strong desire to learn (Kalil & Evant, 2020).

2.5 Framework of thought and hypothesis

The following is a description of the framework or conceptual framework in this study:



Picture 2 Framework

Based on the picture of the framework of thought above, the hypothesis is submitted as follows.

- H1 : Skills have a positive and significant impact on performance
- H2 : Knowledge has a positive, significant effect on performance
- H3 : Creativity has a positive and significant effect on performance
- H4 : Skills, Knowledge and Creativity have a positive and significant effect on performance

Research Methods

The type of research carried out in this research is causal associative research with quantitative techniques. According to Sugiyono (2016), causal associative research is research that aims to find out the relationship between two or more variables. (dependen). Quantitative research is one type of research whose specifications are systematic, planned, and clearly structured from the beginning to the design of the research. The reason why the researchers used the quantitative approach is because the researcher intended to find out and analyze the relationship between several variables namely Work Motivation,

Organizational Culture and Working Environment to the performance of employees at DINSOSP2KB City of Pekalongan. As for the object of the study 108 employees at the Social Services of Population Control and Family Planning City of Pakalongan using probability samples with the type of simple random sampling that is a total of 30 civil government officials. Data collection techniques using questionnaires. The analysis technique in this study uses a double linear regression method. Data processing using SPSS software version 22.

The data analysis is carried out through three stages, namely the validity and reliability testing stage of the research instrument, the test test stage of analysis requirements and the hypothesis testing stage. The validity test of a research instrument is intended to test whether the instrument used meets the validity requirements. The Pearson correlation is generally used to calculate the correlate coefficient between the values of each question number and the total value of the question number. If the validity test results show a value of significance $\leq 0,05$ then the question is declared valid.

Reliability tests are conducted to demonstrate internal consistency and research instruments against each dimension of the research. The values for reliability testing are derived from the valid pick-up item scores. The instrument has a high degree of reliability if the value of the coefficient obtained is > 0.60 .

The test stage of the analysis requirement is performed using the normality test. The normality test is done using the K-S method. (Kolomogrov-Smirnov). The normality test is performed to test whether the residual values that have been standardized on the regression model are normally distributed or not. It can be seen from the value "Asymp. Sig. (2-tailed)" greater than 0.05

Testing the hypothesis in this study uses double regression analysis. The statistical tests used are test-t and test-F. Test-t is used to test the degree of significance of regression coefficients. If the value t-count $>$ t-table then the hypothesis is rejected, which means that the variable has an influence on the dependent variable, whereas if the value T-count $<$ t-table then the assumption is accepted, meaning that the variant has no influence over the dependant variable.

The F test is used to test the reliability of the model. The regression analysis process for Test-F uses Analysis of Variance (ANOVA) with the test criteria if the value of F-count $>$ F-table then the hypothesis is rejected, meaning that collectively the independent variable has an effect on the dependent variable.

The regression criteria used in this study are double linear regression, as well as simple and partial correlation, all measurements performed at the significance level = 0.05. For the trial of the third variable hypothesis used the technique of analysis of multiple lineary regression.

3. Results and Discussion

Validity Test

Based on the correlation table of question items for all variables, it can be concluded that the question items presented are all valid where r count is greater than r table, with the following test results:

Table 1. Validity Test Results

Research Variables	Question Item	r count	r table	Ket
Skills	X1.1	0.718**	0.361	Valid
	X1.2	0.904**	0.361	Valid
	X1.3	0.902**	0.361	Valid
	X1.4	0.828**	0.361	Valid
	X1.5	0.710**	0.361	Valid

	X1	1	0.361	Valid
Kwonledge	X2.1	0.571**	0.361	Valid
	X2.2	0.686**	0.361	Valid
	X2.3	0.663**	0.361	Valid
	X2.4	0.537**	0.361	Valid
	X2.5	0.657**	0.361	Valid
	X2	1	0.361	Valid
Creativity	X3.1	0.571**	0.361	Valid
	X3.2	0.686**	0.361	Valid
	X3.3	0.663**	0.361	Valid
	X3.4	0.537**	0.361	Valid
	X3.5	0.657**	0.361	Valid
	X3	1	0.361	Valid
Performance	Y1	0.897**	0.361	Valid
	Y2	0.742**	0.361	Valid
	Y3	0.939**	0.361	Valid
	Y4	0.939**	0.361	Valid
	Y5	0.906**	0.361	Valid
	Y	1	0.361	Valid

Source: data processed

Reliability Test

From the data results, it shows that the variable skills, knowledge, creativity and performance of employees can be declared reliable because Cronbach Alpha > 0.60 with the following test results:

Table 2. Validity Test Results

No	Research Variables	Cronbach Alpha	Condition	N of Items	Conclusion
1	Skills	0.808	>0,60	6	Reliabel
2	Knowledge	0.740	>0,60	6	Reliabel
3	Creativity	0.740	>0,60	6	Reliabel
4	Performance	0.823	>0,60	6	Reliabel

Sumber: data diolah

Hypothesis Test (t test)

This t test aims to determine how much influence each independent variable individually has on the dependent variable (Ghozali, 2011). The decision-making process is:

1. If the significant value of t count > t table, then the independent variable has a significant effect on the dependent variable.
2. If the significant value of t count < t table, then the independent variable has no significant effect on the dependent variable.

With the help of the SPSS 22 program, the t test results were obtained as follows:

Table 3
Hasil Uji t

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	-6.024	3.766		-1.600	.122
	Skills	.364	.130	.353	2.788	.010
	Knowledge	.345	.167	.262	2.067	.049
	Creativity	.522	.154	.431	3.394	.002

a. Dependent Variable: Performance
source data processed

Hypothesis Testing

1. Testing the First Hypothesis (H1)

It is known that the sig value for the effect of X1 on Y is 0.010 < 0.05 and the t value is 2.788 > 2.056
So it can be concluded that H1 is accepted, which means that there is an effect of X1 on Y;

2. Second Hypothesis Testing (H2)

It is known that the sig value for the effect of X2 on Y is 0.049 < 0.05 and the t value is 2.067 > 2.056
So it can be concluded that H1 is accepted, which means that there is an effect of X2 on Y;

3. Third Hypothesis Testing (H3)

It is known that the sig value for the effect of X3 on Y is 0.002 < 0.05 and the t value is 3.394 > 2.056
So it can be concluded that H1 is accepted, which means that there is an effect of X3 on Y;

Uji Hipotesis (Uji F)

Simultaneous hypothesis testing is used to determine that the independent variable (X) has a significant effect on the dependent variable (Y) (Ghozali, 2011). The decision-making process is:

1. If F count > F table, then the independent variable has a significant effect on the dependent variable at the same time.
2. If the value of F count < F table, then the independent variable has no significant effect on the dependent variable simultaneously.

By using the SPSS 22 program, the F test results are obtained as follows:

Table 4
F test

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	101.529	3	33.843	20.072	.000 ^b
	Residual	43.838	26	1.686		
	Total	145.367	29			

a. Dependent Variable: Performance

b. Predictors: (Constant), Skills, Knowledge, Creativity
source data processed

Based on table 4 shows that the result of the significance value for the simultaneous influence of X1, X2 and X3 on Y is $0.000 < 0.05$ and the value of F count $20.072 > F$ table 2.96 so it can be concluded that H4 is accepted which means that there is a simultaneous influence of X1, X2, and X3 on Y.

DISCUSSION

The effect of skills on employee performance

Based on the results of the study, it shows that skills have a positive and significant effect on employee performance. This provides an explanation that skills are one of the determinants of the performance of Bank Pekalongan employees.

The effect of knowledge on employee performance

Based on the results of the study, it shows that knowledge has a positive and significant effect on employee performance. This provides an explanation that knowledge is one of the determinants of employee performance factors.

The effect of creativity on employee performance

Based on the results showed that creativity has a positive and significant effect on employee performance. This provides an explanation that creativity is one of the determinants of employee performance at Bank Pekalongan.

The effect of skills, knowledge and creativity on employee performance

Based on the results showed that Skills, Knowledge and Creativity have a positive and significant effect on Employee Performance. This provides an explanation that skills, knowledge and creativity are determinants of employee performance at Bank Pekalongan.

4. Conclusions and Suggestions

Based on the research that has been done, the results show that the skills, knowledge and creativity variables each have a significant positive effect on employee performance as well as the results of testing simultaneously or together show that the skills, knowledge and creativity variables have a significant positive effect on employee performance.

The results of this study can be used by future researchers as guidelines and references so that future researchers can deepen the variables in this study and are expected to expand this research by adding variables that are different from the model used in this study. As for Bank Pekalongan, it is hoped

that it can be used as a reference as an effort to improve employee performance within the Bank Pekalongan environment.

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