

The Effect of Education and Training on Employee Performance through Competency as Intervening Variable: The Case of BNI Multifinance Marketing Palembang Branch

Wuri Hutariadi, M. Idris & Diah Isnaini Asiati

Universitas Muhammadiyah Palembang

Email: wuri.hutariadi77@gmail.com

diah_isnaini@yahoo.com

Article Information:

Received: October 01, 2025, Accepted: October 13, 2025, Published: October 16, 2025

Abstract

This study aims to determine the effect of education and training on employee performance, with competency serving as an intervening variable in marketing at the BNI Multifinance Palembang Branch. The object of this study is marketing employees at the BNI Multifinance Palembang Branch. The research method employed is associative research, involving two exogenous variables and two endogenous variables. The sampling technique used is proportionate stratified random sampling. The data used are primary data obtained from the results of questionnaire answers. The analysis technique employed is structural equation modeling (SEM). The results of this study indicate: (1) There is a significant effect of education on the performance of marketing employees at BNI Multifinance Palembang Branch, (2) There is a significant effect of training on the performance of marketing employees at BNI Multifinance Palembang Branch, (3) There is a significant effect of education on the competence of marketing employees at BNI Multifinance Palembang Branch, (4) There is a significant effect of training on the competence of marketing employees at BNI Multifinance Palembang Branch, and (5) There is a significant effect of competence on the performance of marketing employees at BNI Multifinance Palembang Branch.

Keywords: Education, Training, Competency, Employee Performance

1. Introduction

Human Resources (HR) are the only resources possessing reason, feelings, desires, abilities, skills, knowledge, drive, power, and the capacity to work. They are the only resources possessing reason, feeling, and will. All HR has potential impacts on an organization's efforts to achieve its goals. According to Schuler, HR management is the recognition of the importance of an organization's workforce as a crucial human resource contributing to organizational goals, and the use of several functions and activities to ensure that these resources are utilized effectively and fairly for the benefit of individuals, the organization, and society ([Sutrisno, 2017](#)). HR is not just a department, but a crucial element in the success of any organization. When HR is effective, it significantly enhances the organization's performance in achieving its goals, thereby fostering future organizational growth. Conversely, if HR is not given due

importance, the achievement of organizational goals will be hampered. Human resource management plays a key role in influencing every activity undertaken by an organization. For HR management activities to run smoothly, an organization must have employees or resources capable of playing a vital role within it.

Good employee performance is essential for every company. The higher the employee performance, the better the company's profitability, which will contribute to its future progress. Employee performance is crucial for a company, as strong employee performance will undoubtedly contribute significantly to the company. Optimal performance enables the company to implement its work plans, resulting in achievements that are realized through the effective implementation of assigned tasks, ultimately benefiting the company. Performance is the implementation of these plans. Work implementation is carried out by human resources who possess the skills, competencies, motivation, and interests. An organization that values and treats its human resources with respect will influence their attitudes and behaviors in carrying out their work ([Wibowo, 2018](#)).

Many factors influence employee performance. [Kasmir \(2019\)](#) states that these factors include ability and expertise, knowledge, work plans, personality, work motivation, leadership, leadership style, organizational culture, job satisfaction, work environment, loyalty, commitment, and work discipline. Meanwhile, [Candra \(2020\)](#) states that various factors influence employee performance, including compensation, leadership, competence, training, education, and work discipline. One factor influencing employee performance is competence, as competent employees tend to perform competently. Competence is the ability to carry out or perform a job or task based on skills and knowledge, supported by the work attitudes required by the job ([Wibowo, 2018](#)). In addition to influencing performance, [Wibowo \(2018\)](#) states that competence itself is influenced by factors such as beliefs and values, training, experience, education, expertise, motivation, and emotional issues.

Competence is not just a quality, but a crucial factor for achieving good employee performance. It encompasses all forms of understanding, expertise, and knowledge that employees possess to maximize their work potential within the company. Therefore, competence has a direct impact on employee performance. If employees possess good competence, it will also have a positive effect on the work they produce, thus achieving optimal performance. This highlights the need for continuous skill development to enhance competence and performance. Education influences competence because it equips employees with greater knowledge and understanding, thereby optimizing the process of knowledge absorption. Therefore, education can lead to employees becoming more competent in their jobs. In addition to influencing competence, education also influences employee performance, as it can increase employee competitiveness and improve employee performance. Education is an activity that individuals undertake to develop their abilities, attitudes, and behaviors, both for their future lives, whether through a formal or informal organization ([Wirawan, 2018](#)). In addition to education, training is also a factor influencing competence. Through training, employees who previously lacked sufficient competency can become more competent through various training programs. Training is designed to improve employee competency. In addition to influencing competency, training also impacts employee performance, as it can encourage increased employee capacity and abilities, leading to optimal performance. Training is an effort to enhance an employee's knowledge and skills to perform a specific job ([Hasibuan, 2017](#)).

Research on the effect of education on competency was conducted by [Herudiansyah \(2021\)](#), who demonstrated a positive and significant impact on employee competency. Research by

[Noima \(2022\)](#) demonstrated a positive and significant effect on employee competency. Conversely, research by [Wardhani and Pujiono \(2022\)](#) found no significant impact on employee competency. Furthermore, research by [Dwinanda \(2022\)](#) demonstrated a positive and significant effect on employee competency. Research by [Asep \(2023\)](#) demonstrated a positive and significant impact on employee competency. In contrast, research by [Ricko \(2024\)](#) found that training had no significant effect on employee competency. Furthermore, research by [Farid \(2023\)](#) found that competency had a positive and significant effect on employee performance. Research by [Mulang \(2023\)](#) found that competency had a positive and significant impact on employee performance. Conversely, research by [Ricko \(2024\)](#) found that competency had no significant effect on employee performance. The influence of education on employee performance was demonstrated in research by [Wiyoko \(2023\)](#), which found that education had a positive and significant effect on employee performance. Research by [Rozi \(2020\)](#) found that education had a positive and significant impact on employee performance. Conversely, research by [Oktavianus \(2022\)](#) found that education had an insignificant effect on employee performance. Furthermore, research by [Oktavianus \(2022\)](#) demonstrated the influence of training on employee performance, finding a positive and significant effect on employee performance. Research by [Ricko \(2024\)](#) also found that training had a positive and significant impact on employee performance.

BNI Multifinance is a subsidiary of BNI, serving as a sub-sector of BNI's business line in the non-bank financing sector. BNI Multifinance is now able to compete competitively with other financing companies. However, BNI Multifinance's development in Palembang has encountered several obstacles. Based on preliminary data obtained, the workload of BNI Multifinance's Palembang Branch marketing employees has not yet reached the financing targets set for the period 2019-2024. This data indicates that financing achievement in the last six fiscal years has only reached 81.17% - 95.41%. This situation may be due to the inadequate quality of BNI Multifinance's Palembang Branch marketing staff, as employees have not been able to attract enough customers to meet the financing disbursement targets. Employees lack the skills and ability to check customers' credit histories, resulting in not all of the financing customers screened by employees having a good credit score. This is indicated by employees accepting customers with a credit score of 5 (bad debt). This also shows a problem with working hours, as evidenced by suboptimal working hours per fiscal year. The company's annual budget targets financing disbursements to reach 100% of its total. In this case, employees were deemed to be wasting their time, resulting in a 4.59% to 18.83% shortfall in meeting the target. The performance of marketing employees at BNI Multifinance's Palembang Branch, as mentioned above, may be influenced by their competency, as competency is a key determinant of employee performance. Employee competency index data indicate that the marketing employees' competency at BNI Multifinance, Palembang Branch, is quite good, but not yet optimal. Although SOP knowledge appears relatively high, with an index of 79.55%, this ratio is still considered suboptimal. According to the SOP, employees are only permitted to disburse financing to customers with a collectibility score of 1 or 2. However, in reality, some customers with a collectibility score of 5 are still accepted. Furthermore, in terms of field understanding, employees only achieved a score of 74.29%. This suggests that some aspects of their work, such as financing, are not yet fully mastered, as they require an understanding of effective financing mechanisms. Furthermore, in terms of work skills, employees only achieved a score of 69.04%. This is evident in their suboptimal ability to meet financing targets. This skill refers to their ability to acquire productive customers as financing targets. Finally, in terms of attitude and professionalism, employees only achieved a score of 72.38%. This

suggests that their attitudes and professionalism toward their work remain inadequate. This is evident in the attitude and actions of employees who accept commissions from unqualified customers in order to secure financing. This competency gap is partly due to employee education, as the number of employees with a high school education remains relatively high at 38.66%. Meanwhile, for employees with a bachelor's degree (S1) at 34.45% and a diploma (D3) at 23.53%, although substantial, this number is still less than the number of employees with a high school education. Even employees with a master's degree account for only 3.36%. This suggests that the level of education among marketing employees at the BNI Multifinance Palembang Branch is considered inadequate. Furthermore, the phenomenon of informal education, in general, is that employees often lack adequate informal education in their field of work, as not all marketing employees possess knowledge and work experience in the same field. Areas of work that require improvement include credit/financing, credit analysis, and marketing. Generally, employee work experience remains relatively low, with employees typically having between 1 and 3 years of experience on average. In terms of employee knowledge, the company has not held field competency seminars or mentoring programs, despite these aspects being highly valued by employees as informal educational tools that support their learning. Competency seminars help employees acquire the knowledge, skills, new understanding, and work attitudes necessary to enhance their performance and career development, as well as relevant best practices. Mentoring programs help employees better understand how work mechanisms work, develop professional skills, accelerate adaptation to the work environment, and build strong networks. Another phenomenon regarding training is that the number of training sessions held annually remains very minimal, ranging from 0 to 8 sessions, with a corresponding ratio of 0 to 17 meeting days. The training session held by BNI Multifinance Palembang Branch is associated with the training participants being mis-targeted, as the employees selected by the company are not based on their needs, but rather on specific employees, such as those close to the leadership. Additionally, this results in inappropriate training materials, as consideration of providing training that is not tailored to the field of financing employees, including sales, marketing, and credit analysts, is inappropriate. Still, in reality, those who attended the training were mostly from other fields, such as administration and finance, many of which are not directly related to customer financing matters. The training method is still less suitable for employees because it is provided in the form of seminars, which are difficult to understand. However, employees mostly suggest that the training be in the form of direct practice in terms of customer database management. The training targets of the BNI Multifinance Palembang Branch remain unclear, as previously mentioned, because the participants who attended the training did not align with the intended targets. For example, administrative employees were included in the training on marketing and financing products.

2. Literature Review

The Influence of Education on Employee Performance. According to [Candra \(2020\)](#), various factors influence employee performance, including compensation, leadership, competence, training, education, and work discipline. Based on this opinion, one factor influencing employee performance is education. This is supported by research by [Wiyoko \(2023\)](#), which demonstrated that education has a positive and significant effect on employee performance. Research by [Rozi \(2020\)](#) shows that education has a positive and significant impact on employee performance. Conversely, research by [Oktavianus \(2022\)](#) demonstrated that education has no significant effect on employee performance. Based on the data on the educational background of marketing employees at the BNI Multifinance Palembang Branch, it is evident that the phenomenon of formal employee education is still prevalent, as the number

of employees with a high school education remains relatively high, at 38.66%. Meanwhile, for employees with a bachelor's degree (S1) at 34.45% and a diploma (D3) at 23.53%, although relatively high, this number is still lower than the number of employees with a high school education. Even employees with a master's degree (S2) are at only 3.36%. This indicates that the educational level of marketing employees at BNI Multifinance's Palembang Branch is considered inadequate. Furthermore, regarding informal education, employees generally have insufficient knowledge in their fields, as not all marketing employees possess the same level of expertise and work experience. The company should enhance employee education by offering informal training opportunities, such as internal training, field competency seminars, and mentoring programs.

The Influence of Training on Employee Performance. According to [Candra \(2020\)](#), various factors influence employee performance, including compensation, leadership, competence, training, education, and work discipline. Based on this opinion, one factor influencing employee performance is training. This is supported by research by [Oktavianus \(2022\)](#), which demonstrated that training has a positive and significant effect on employee performance. Research by [Ricko \(2024\)](#) showed that training has a positive and significant impact on employee performance. Based on the historical data of training implementation held by the BNI Multifinance Palembang Branch, it is evident that the number of training sessions conducted each year remains very minimal, ranging from 0 to 8 sessions, with a corresponding ratio of 0 to 17 meeting days. The phenomenon of training held by BNI Multifinance Palembang Branch is associated with training participants who are not on target, as employees selected by the company are not based on their needs, but rather on specific employees, such as those with close ties to the leadership. Additionally, this results in inappropriate training materials, as considerations for providing training that is not on target. Training to increase financing distribution should be aimed at training participants from the field of financing, including employees in sales, marketing, and credit analysis. Still, in reality, those who attend the training are more often from other fields, such as administration and finance, many of which are not directly related to customer financing matters. The training method is still less suitable for employees because it is provided in the form of seminars, which are pretty tricky to understand. Although employees suggest that the training should be in the form of direct practice in customer database management, the current method remains unchanged. The training targets of the BNI Multifinance Palembang Branch remain unclear, as previously mentioned, because the participants who attended the training did not align with the intended targets. For example, administrative employees were included in the training on marketing and financing products.

The Influence of Education on Employee Competence. According to [Wibowo \(2018\)](#), competence is influenced by beliefs and values, training, experience, education, expertise or skills, motivation, and emotional issues. Based on this opinion, one factor influencing employee competence is education. This is supported by research by [Herudiansyah \(2021\)](#), which demonstrated that education has a positive and significant effect on employee competence. Research by [Noima \(2022\)](#) shows that education has a positive and significant impact on employee competence. Conversely, research by [Wardhani and Pujiono \(2022\)](#) demonstrated that education has no significant effect on employee competence. Based on the data on the educational background of marketing employees at the BNI Multifinance Palembang Branch, it is evident that the phenomenon of formal employee education is still prevalent, as the number of employees with a high school education remains relatively high, at 38.66%. Meanwhile, for employees with a bachelor's degree (S1) at 34.45% and a diploma

(D3) at 23.53%, although relatively high, this number is still lower than the number of employees with a high school education. Even employees with a master's degree (S2) are at only 3.36%. This indicates that the educational level of marketing employees at BNI Multifinance's Palembang Branch is considered inadequate. Furthermore, regarding informal education, employees generally have insufficient knowledge in their fields, as not all marketing employees possess the same level of expertise and work experience. Companies should enhance employee education by offering informal training opportunities, such as internal training, field competency seminars, and mentoring programs.

The Influence of Training on Employee Competence. According to [Wibowo \(2018\)](#), competence is influenced by beliefs and values, training, experience, education, expertise or skills, motivation, and emotional issues. Based on this opinion, one factor influencing employee competence is training. This is supported by research by [Dwinanda \(2022\)](#), which demonstrated that training has a positive and significant effect on employee competence. Research by [Asep \(2023\)](#) showed that training has a positive and significant impact on employee competence. Conversely, research by [Ricko \(2024\)](#) demonstrated that training had no significant effect on employee competence. Based on the historical data of training implementation held by the BNI Multifinance Palembang Branch, it is evident that the number of training sessions conducted each year remains very minimal, ranging from 0 to 8 sessions, with a corresponding ratio of 0 to 17 meeting days. The phenomenon of training held by BNI Multifinance Palembang Branch is associated with training participants who are not on target, as employees selected by the company are not based on their needs, but rather on specific employees, such as those with close ties to the leadership. Additionally, this results in inappropriate training materials, as considerations for providing training that is not on target. Training to increase financing distribution should be aimed at training participants from the field of financing, including employees in sales, marketing, and credit analysis. Still, in reality, those who attend the training are more often from other fields, such as administration and finance, many of which are not directly related to customer financing matters. The training method is still less suitable for employees because it is provided in the form of seminars, which are pretty challenging to understand. Even though employees suggest that the training be in the form of direct practice in terms of customer database management, the current method remains unchanged. The training targets of the BNI Multifinance Palembang Branch remain unclear, as previously mentioned, because the participants who attended the training did not align with the intended targets. For example, administrative employees were included in the training on marketing and financing products.

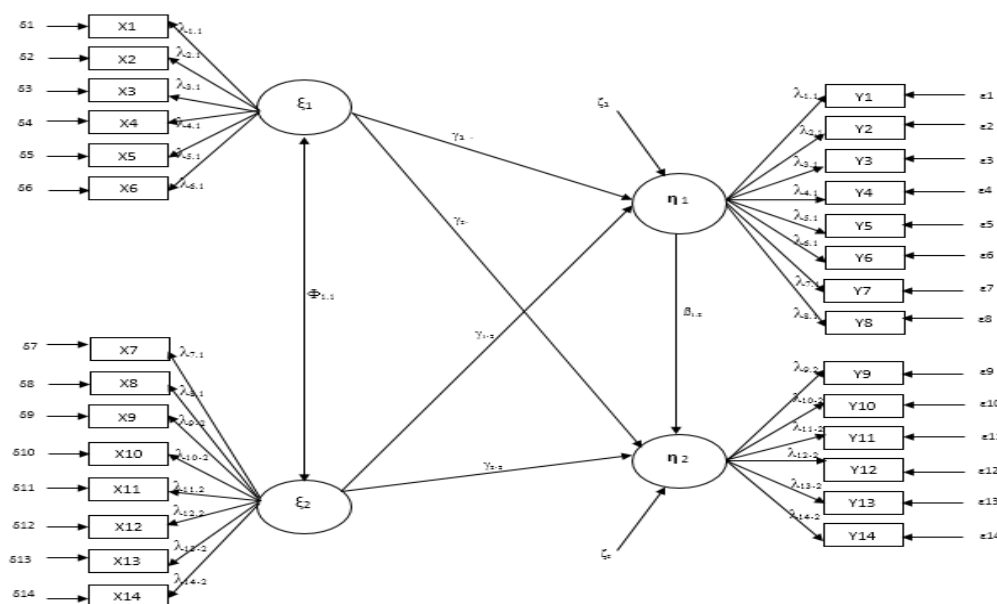
The Influence of Competence on Employee Performance. According to [Candra \(2020\)](#), various factors influence employee performance, including compensation, leadership, competence, training, education, and work discipline. Based on this opinion, one factor influencing employee performance is competence. This is supported by research by [Farid \(2023\)](#), which demonstrated that competence has a positive and significant effect on employee performance. Research by [Mulang \(2023\)](#) showed that competence has a positive and significant impact on employee performance. Conversely, research by [Ricko \(2024\)](#) demonstrated that competence had no significant effect on employee performance. The competency of marketing employees at the BNI Multifinance Palembang Branch is quite good, but not yet optimal. Although SOP knowledge appears relatively high, with an index of 79.55%, this ratio is still considered suboptimal. According to the SOP, employees are only permitted to disburse financing to customers with a collectibility score of 1 or 2. However, in reality, some customers with a collectibility score of 5 are still accepted. Furthermore, in terms of field understanding,

employees achieved an index of only 74.29%. This indicates that some aspects of the employee's work field have not been fully mastered, such as the financing field, which requires an understanding of effective financing mechanisms. In terms of work skills, employees achieved an index of 69.04%, indicating less than optimal performance in meeting financing targets. The skills in question are those required to attract productive customers, which are crucial for achieving financing targets. Finally, in terms of attitude and professionalism, employees were only able to reach an index of 72.38%, meaning that the attitude and professionalism of employees towards their work are still inadequate, such as the attitudes and actions of employees who accept commissions from customers who do not meet the requirements, with the aim of passing the customer to receive financing.

3. Research Method

This research was conducted at the BNI Multifinance Palembang Branch. The type of research used is associative research, as it aims to determine the relationship between two or more variables. The exogenous variables in this study are education (ξ_1) and training (ξ_2), while the endogenous variables are competency (η_1) and employee performance (η_2). The indicators of employee performance are work quality, work quantity, and work time. The indicators of competency are knowledge, understanding, skills, and attitudes. The indicators of education are education level, work experience, and expertise certification. The indicators of training are participants, materials, methods, and targets. The population used in this study is finite (measurable), namely all marketing employees of BNI Multifinance Palembang Branch, totaling 119 employees. The study sample consisted of 104 respondents from the BNI Multifinance Palembang Branch, specifically marketing employees. The sampling technique used in this study employed a probability sampling method, specifically proportionate stratified random sampling. The data collection method used in this study was a questionnaire, in which respondents answered a series of questions related to the influence of education and training on employee performance through competency, serving as an intervening variable in marketing at the BNI Multifinance Palembang Branch, as indicated by the researcher. The analysis method used was structural equation modeling (SEM).

Figure 1. Structural Equation Modeling



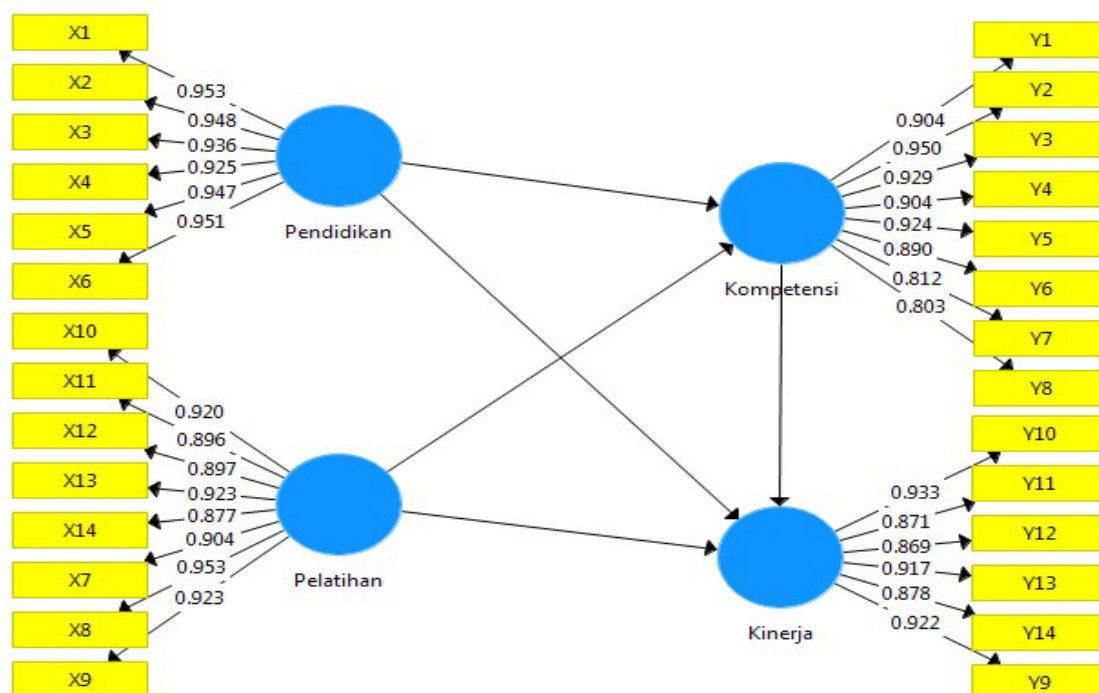
Note:

- ξ_1 : Exogenous latent variable of education
 ξ_2 : Exogenous latent variable of training
 η_1 : Endogenous latent variable of competency
 η_2 : Endogenous latent variable of employee performance
 γ : Direct relationship with exogenous towards endogenous variable
 ζ : Error term
 β : Direct relationship with endogenous towards endogenous variable
 δ : Measurement error of exogenous variable
 Φ : Covariance matrix of construct
 E : Measurement error of exogenous variable's indicators
 λ : The relationship between exogenous/endogenous variables towards its indicators
 X_1 - X_6 : Indicators of education
 X_7 - X_{12} : Indicators of training
 Y_1 - Y_6 : Indicators of competency
 Y_7 - Y_{12} : Indicators of employee performance

4. Findings and Discussions

Confirmatory Factor Analysis. This analysis is conducted separately on all constructs to test the measurement model by evaluating construct validity and reliability. Education refers to pendidikan, training refers to pelatihan, competency refers to kompetensi and employee performance refers to kinerja.

Figure 2. Confirmatory Factor Analysis



The CFA results show that all loading factor variables have values greater than the error value (0.05). This indicates that the initial CFA (Confirmatory Factor Analysis) test has met the requirements for subsequent testing.

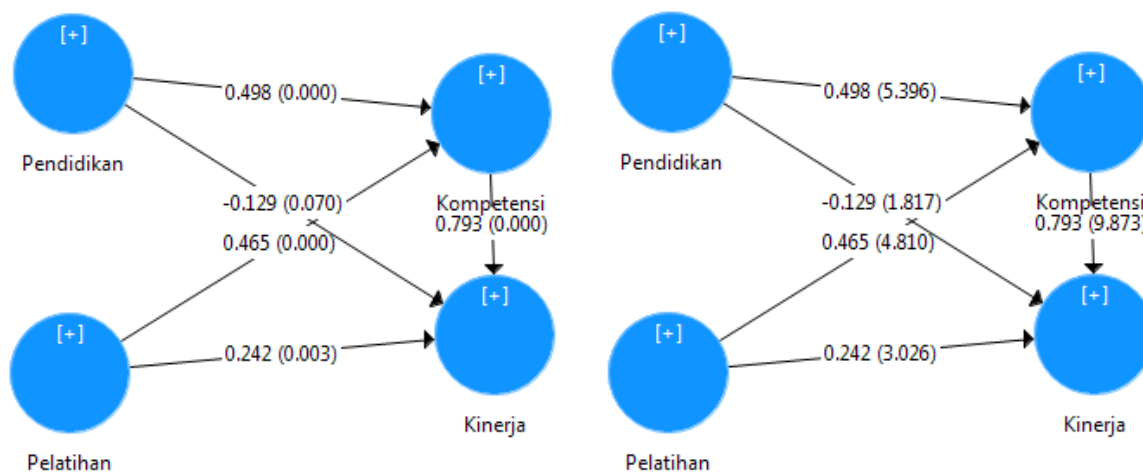
Published by:

Table 1. Goodness of Fit Index

Goodness Of Fit Index	Cut Of Value	Result	Conclusion
SRMR	0.043	0.043	0.043
IFI	8.322	8.322	8.322
CFI	14.215	14.215	14.215
RFI	3.731.603	3.731.603	3.731.603
NFI	0.991	0.991	0.991

Based on the results of the goodness of fit index, it can be concluded that the model is good because the overall goodness of fit index criteria are in the good fit category.

Figure 3. Structural Equation Modeling Coefficient



a) There is no significant effect of education on the performance of marketing employees at BNI Multifinance, Palembang Branch. The result is inconsistent with [Candra \(2020\)](#), which states that various factors influence employee performance, including compensation, leadership, competence, training, education, and work discipline. Based on this opinion, one factor influencing employee performance is education. This suggests that research findings showing an insignificant effect of education on performance are not theoretically substantiated. These results indicate that, although employees with higher levels of education may perform better, their performance may be lower, and vice versa. This is because other factors can support this education, such as training. Based on the educational background of marketing employees at BNI Multifinance's Palembang Branch, many of whom hold bachelor's degrees, yet exhibit the same low performance as employees with high school degrees. This is because, although marketing activities technically require supporting education in marketing, education is not the only aspect that influences performance. These results support previous research conducted by [Oktavianus \(2022\)](#), which found that education had no significant effect on employee performance. Conversely, this contrasts with research by [Wiyoko \(2023\)](#), which found that education had a positive and significant impact on employee performance. The difference in results from [Wiyoko \(2023\)](#) study is due to the fact that the survey covered all employee segments without specifying specific work areas, which can lead to data gaps due to the broad scope of the research. In contrast, this study focused more on marketing employees, resulting in a more targeted distribution of data within the marketing sector.

b) A significant impact of training on the performance of marketing employees at the BNI Multifinance Palembang Branch. The results show that increased training leads to improved performance, while reduced training leads to decreased performance. Based on the problem, marketing employee training at BNI Multifinance Palembang Branch is still very minimal, with training sessions ranging from 0 to 8 sessions, with a meeting time ratio of 0 to 17 meeting days. Furthermore, inappropriate training materials are difficult for employees to understand, and training is not delivered appropriately based on their field of work. This impacts low employee performance. Technically, employee skills need to be developed through training. Lack of attention to training can lead to employee underdevelopment. These results align with [Candra \(2020\)](#), which states that various factors influence employee performance, including compensation, leadership, competence, training, education, and work discipline. Based on this opinion, training is one factor influencing employee performance. This explains the theoretical evidence that research proves the effect of training on performance. These results support previous research conducted by [Oktavianus \(2022\)](#), which demonstrated that training has a positive and significant effect on employee performance. [Ricko \(2024\)](#) study showed that training had a positive and significant impact on employee performance.

c) A significant impact of education on the marketing competence of employees at BNI Multifinance's Palembang Branch. d) The t-statistic is $4.810 > 1.96$ with a p-value of $0.000 < 0.05$, thus H_{04} is rejected and H_4 is accepted. This indicates a significant impact of training on the marketing competency of employees at BNI Multifinance's Palembang Branch. The result indicates that the higher an employee's education level, the better their competency will be. Conversely, if an employee's education level is low, their competency will be poorer. Based on the educational background of marketing employees at the BNI Multifinance Palembang Branch, many of whom still have a high school education, their competency is low. This is because marketing activities technically require supporting education in marketing, necessitating basic knowledge of proper marketing procedures. These results align with [Wibowo \(2018\)](#), which states that beliefs and values, training, experience, education, expertise or skills, motivation, and emotional issues influence competency. Based on this opinion, one factor influencing employee competency is education. This explains the theoretical evidence that research demonstrating the influence of education on employee competency is supported. These results support previous research conducted by [Herudiansyah \(2021\)](#), which demonstrated a positive and significant effect on employee competency. Research by [Noima \(2022\)](#) demonstrated a positive and significant impact on employee competency. Conversely, this contrasts with research by [Wardhani and Pujiono \(2022\)](#), which found no significant effect on employee competency. The difference in results from the [Wardhani and Pujiono \(2022\)](#) study is that the survey covered all employee segments without specifying specific work areas, potentially creating data gaps due to the broad scope of the researched areas. In contrast, this study focused more on marketing employees, resulting in a more targeted distribution of data within the marketing sector.

d) The training has a significant impact on the competence of marketing employees at the BNI Multifinance Palembang Branch. The result indicates that the more training employees receive, the better their competency will be. Conversely, if employees receive little training, their competency will be worse. Based on the problem of marketing employee training at the BNI Multifinance Palembang Branch, which remains minimal, with training sessions ranging from 0 to 8 sessions and meeting periods of 0 to 17 days. Furthermore, the training material is inappropriate because it is difficult for employees to understand. The training is not delivered accurately based on the employee's field of work. This impacts their competency. Technically,

employee skills need to be developed through training. Lack of attention to training can lead to employee underdevelopment. These results align with [Wibowo \(2018\)](#), which states that beliefs and values, training, experience, education, expertise, motivation, and emotional issues influence competency. Based on this opinion, one factor influencing employee competency is training. This explains the results of research that proves the effect of training on employee competency, which is theoretically demonstrated. These results support previous research conducted by [Dwinanda \(2022\)](#), which demonstrated a positive and significant effect of training on employee competency. [Asep \(2023\)](#) study showed that training had a positive and significant impact on employee competency. This contrasts with [Ricko \(2024\)](#) research, which demonstrated that training had no significant effect on employee competency. The difference in results from [Ricko \(2024\)](#) research stems from the fact that the study covered all employee segments without specifying specific work areas, potentially creating data gaps due to the broad scope of the researched areas. In contrast, this study focused more on marketing employees, resulting in a more concentrated data distribution within the marketing sector.

e) A significant impact of competence on the performance of marketing employees at the BNI Multifinance Palembang Branch. The results indicate that increased competence is associated with improved performance, and conversely, decreased competence is associated with reduced performance. Based on the competency issues of marketing employees at the BNI Multifinance Palembang Branch, they lacked knowledge of Standard Operating Procedures (SOPs), had a limited understanding of the relevant field, demonstrated inadequate work skills, and exhibited a lack of professionalism and attitude. These competency issues impacted their performance, as competence refers to an employee's ability to perform their job effectively. These results align with [Candra \(2020\)](#), which states that various factors influence employee performance, including compensation, leadership, competence, training, education, and work discipline. Based on this opinion, one factor influencing employee performance is competence. This explains the theoretical basis for research that proves the influence of competence on performance. These research findings support previous research conducted by [Farid \(2023\)](#), which demonstrated that competence has a positive and significant effect on employee performance. [Mulang \(2023\)](#) showed that competence has a positive and significant impact on employee performance. Conversely, [Ricko \(2024\)](#) found that competence had no significant effect on employee performance. The difference in results from [Ricko \(2024\)](#) study is due to the fact that the survey covered all employee segments without specifying specific work areas, which can lead to data gaps due to the broad scope of the researched areas. In contrast, this study focused more on marketing employees, resulting in a more focused distribution of data within the marketing sector.

5. Conclusion

It can be concluded that there is a significant influence of training on employee performance through competency but not for education. Institutions are advised to pay attention to competency, work environment, and motivation, as these three variables significantly influence employee performance. Competency can be provided through training, regular monitoring, and evaluation. Furthermore, a conducive environment, both physically and psychologically, needs to be created to support employee comfort. Moreover, work motivation also needs to be strengthened through a fair reward system, adequate facilities, and challenging and meaningful work assignments. By optimizing these three aspects, employee performance is expected to improve overall.

References

- Asep, M. (2023). Pengaruh Pelatihan, Pendidikan dan Jenjang Karir terhadap Kompetensi Karyawan pada Amarthia Mikro Fintek. *Jurnal Magister Manajemen Nobel Indonesia*, 3(2), 185-192. <https://e-jurnal.nobel.ac.id/index.php/JMMNI/issue/view/92>
- Candra, B. (2020). *Manajemen Sumber Daya Manusia*. Riau: Zanafa Publishing. <https://library.unmas.ac.id/repository/EBK-00070.pdf>
- Dwinanda, G. (2022). Efek Pendidikan dan Pelatihan Melalui Kompetensi dan Imbasnya Terhadap Kinerja Pada PT Barru Barakah Property. *Nobel Management Review*, 3(2), 261-273. DOI: <https://doi.org/10.37476/nmar.v3i2.3033>
- Farid, M.I.S. (2023). Pengaruh Kompetensi dan Disiplin Kerja terhadap Kompetensi Karyawan. *Jurnal UMJ*, 2(1), 1-14. <https://jurnal.umj.ac.id/index.php/JMMB>
- Hasibuan, M. S. (2017). *Manajemen Sumber Daya Manusia*. Jakarta: PT. Bumi aksara. https://books.google.co.id/books/about/Manajemen_Sumber_Daya_Manusia.html?hl=id&id=ZQk0tAEACAAJ&redir_esc=y
- Herudiansyah, G.A. (2021). Pengaruh Pendidikan dan Jabatan terhadap Kompetensi Karyawan pada Bank Sahabat Sampoerna. *JISPOL*, 1(2), 116-131. <https://ejournal.uhn.ac.id/index.php/sosialpolitik/issue/view/60>
- Kasmir. (2019). *Manajemen SDM (Teori dan Praktik)*. Depok: Rajawali Pers. <https://www.rajagrafindo.co.id/produk/manajemen-sumber-daya-manusia-teori-dan-praktek/>
- Mulang, H. (2023). Pengaruh Kompetensi dan Motivasi Terhadap Kinerja Pegawai. *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)*, 6(1), 38-51. DOI: <https://doi.org/10.36778/jesya.v6i1.894>
- Noima, N.D. (2022). Pengaruh Pendidikan terhadap Kompetensi Karyawan Bank Permata. *Escaf*, 1(2), 146-150. <https://semnas.univbinainsan.ac.id/index.php/escaf/>
- Oktavianus, L. (2022). Pengaruh Pelatihan dan Kompetensi terhadap Kinerja Karyawan pada Bank Muamalat Indonesia. *ZONASI: Jurnal Sistem Informasi*, 2(2), 38-49. <https://journal.unilak.ac.id/index.php/zn/issue/archive>
- Ricko, C.F. (2024). Pengaruh Pelatihan dan Kompetensi terhadap Kinerja Karyawan Bank Rakyat Indonesia (Persero). *E-Journal Management dan Binis*, 4(7), 193-201. https://www.researchgate.net/publication/383663510_Pengaruh_Pelatihan_dan_Kompetensi_Terhadap_Kinerja_Karyawan_di_Rumah_Sakit_Dewi_Sri_Karawang
- Rozi, M.H. (2020). Pengaruh Pendidikan dan Kompetensi terhadap Kinerja Karyawan. *Jimea (Jurnal Ilmiah Manajemen dan Akuntansi)*, 4(3), 141-154. <https://sinta.kemdiktisaintek.go.id/journals/profile/4091>
- Sutrisno, E. (2017). *Manajemen Sumber Daya Manusia*. Jakarta: Kencana Media Prenada. https://books.google.co.id/books?id=OhZNDwAAQBAJ&printsec=frontcover&h=id&source=gbs_atb#v=onepage&q&f=false
- Wardhani, D. A., & Pujiono, A. (2022). Pengaruh Tingkat Pendidikan Formal Terhadap Kompetensi Mengajar Guru Sekolah Minggu. *Discreet: Journal Didache of Christian Education*, 2(1), 10-21. DOI: <https://doi.org/10.52960/jd.v2i1.109>

Wibowo, W. (2018). Manajemen Kinerja. Depok: Rajawali Pers.
<https://www.rajagrafindo.co.id/produk/manajemen-kinerja-%C2%96-edisi-ketiga/>

Wirawan. (2018). *Evaluasi Kinerja Sumber Daya Manusia*. Jakarta: Salemba Empat.
<https://penerbitsalemba.com/buku/02-0157-evaluasi-kinerja-sumber-daya-manusia>

Wiyoko, A.M. (2023). Pengaruh Pendidikan terhadap Kinerja Karyawan Bussan Auto Finance (BAF) *Ikraith-Ekonomika*, 3(4), 84-103. <https://journals.upi-yai.ac.id/index.php/IKRAITH-EKONOMIKA/issue/view/98>

Copyrights

Copyright for this article is retained by the author(s), with first publication rights granted to the journal.

This is an open-access article distributed under the terms and conditions of the Creative Commons Attribution license (<http://creativecommons.org/licenses/by/4.0/>)

