Research Paper

The Effect of Competency, Communication, Work Ethics and Work Motivation Towards Employee Performance PT. Bank Negara Indonesia (Persero) TBK. Main Branch Office Padang

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ABSTRACT: *This study aims to see the influence of competence, communication, work ethic and work motivation either partially or collectively (simultaneously) on the performance of employees of PT Bank Negara Indonesia (Persero) TBK Padang Main Branch Office. This type of research is descriptive quantitative. The population in this study were all employees of 172 people. The sampling technique used the Slovin formula. The research instrument used a questionnaire with a Linkert Scale to measure the attitudes and opinions of respondents. The results of this study indicate that partially (1) Competence has a positive influence on employee performance. (2) Communication has a positive influence on employee performance. (3) Work ethic has a positive influence on employee performance. (4) Motivation has a positive influence on employee performance. (5) Competence, Communication and Work Ethic, Motivation simultaneously or together have a positive effect on Employee Performance at PT Bank Negara Indonesia (Persero) TBK Main Branch Office*
KEYWORDS: *Performance, Competence, Communication, Work Ethic, Motivation*

I. INTRODUCTION

The progress of the company is very dependent on the performance of employees who are quality and have high productivity. It is a crucial contribution for the company to maximize excellent service for banking service customers. Good performance will give birth to work performance in the field of work that is done. As expressed by; Dessler (2010) states that work performance is the actual achievement of employees compared to the expected performance of employees. The expected performance is the standard performance which is measured based on the standards made. Sedarmayanti (2013: 50), adding performance or performance is a description of the level of achievement of the implementation of an activity program or policy in realizing the goals, objectives, vision and mission of an organization as outlined in the strategic planning of an organization. The same thing was also conveyed by Wibowo (2016: 9) that performance is a management style in managing performance-oriented resources that carry out an open and sustainable communication process by creating a shared vision and strategic and integrated approach as a driving force to achieve organizational goals.

Success in managing a company or organization must be supported by the abilities or competencies of the employees. Competence is an ability that is based on skills and knowledge supported by a work attitude that refers to the specified job requirements (Sutrisno, 2011: 202). Then Wibowo (2013: 323) explains that competence is said to be one of the factors that affect performance. Competence is needed to help organizations create a high work culture. Thus, Hasibuan (2013: 87) explains that competence shows skills or knowledge characterized by professionalism in a certain field as the most important thing, as superior in that field. Competence is the basic foundation of human characteristics and identifies ways of behaving or thinking, equating situations and being supportive for a considerable period of time.

Apart from competence, communication is critical to the success of achieving performance. Communication and employee performance according to Sudarwan (2010: 102) is a conducive communication climate between leaders and subordinates or vice versa, and between employees is a necessity for the creation of team morale. Then Mangkunegara (2012: 10) stated that the formation of good performance is produced if there is communication between all employees. Building good communication within the company or organization can increase employee morale and work ethic. Sinamo (2011: 26), the term ethos implies not only the typical behavior of an organization or community, but also includes the motivations that drive them, main characteristics, basic spirit, basic thoughts, code of ethics, moral code, code of behavior, attitudes. , aspirations, beliefs, principles and standards. Ethos is an evaluative aspect, which is judging.

Apart from the several factors previously described, the role of work motivation is very important in generating employee performance. Robbins and Judge (2012: 222) argue that motivation is a process that explains the intensity, direction and persistence of an individual to achieve his goals. Hasibuan (2013: 141) strengthens because superiors distribute work to subordinates to do it well towards the desired goal. Motivation is the spirit of desire and encouragement in working to achieve certain goals by providing positive energy and making people willing to work together to achieve optimal results.

PT Bank Negara Indonesia (BNI) (Persero) Tbk. Is a state-owned bank institution, in this case a state-owned company, in Indonesia. In its organizational management structure, PT BNI (Persero) Tbk., Is led by a President Director. PT BNI (Persero) Tbk is the oldest commercial bank in the history of the Republic of Indonesia. This bank was founded on July 5, 1946. Currently PT BNI (Persero) Tbk has 2,262 branch offices in Indonesia and 8 abroad. One of the branches of PT BNI (Persero) Tbk in Indonesia is PT BNI (Persero) Tbk. Padang Main Branch. This bank is located on Jl. Ahmad Yani No. 18 Padang City. With regard to employee performance, this Bank has a problem not achieving the desired target. The following is a table of targets and performance realization of employees of PT BNI (Persero) Tbk. Branch Utama Padang in 2019:

Table 1
Performance Target and Realization
PT BNI (Persero) Tbk. Branch Utama Padang

No.	Performance Indicators	Target (Billion Rp)	Realization (Billion Rp)	Percentage (%)
1.	Expansion of Third Party Funds	167	87.56	52.43
2.	Productive Financing Expansion	49	40.05	81.73
3.	Expansion of Consumptive Financing	56	19.92	35.57
4.	Total	272	147.53	
5	Average			57

Source: Performance Report of PT BNI (Persero) TBk Main Branch of Padang

When viewed from the table above the realization of the work program PT BNI (Persero) Tbk Padang Main Branch for the last 1 (year) year did not reach the target. On indicatorsExpansion of Third Party Fundsfrom Rp 167 Billion the planned target was only reached Rp. 87.56 billion or around 52.43%. On indicatorsProductive Financing Expansion although the achievement was quite high at 81.73% but still did not reach the target. Likewise with indicatorsThe Consumptive Financing Expansion is targeted at IDR 56 billion but only up to IDR 19.92 billion (35.57%). It can be said that the average performance achievement of PT BNI (Persero) Tbk. The main Padang branch is only 57%. From these results it can be concluded that employee performance problems occur because the realization did not reach the target.

From the above problems, it is suspected that there are several factors that influence this condition. Some of the suspected factors are the competence possessed by employees, communication between employees that has not been going well, low work ethic of employees in addressing work problems and lack of motivation from superiors in managing records.

II. RESEARCH METHODS

This type of research is descriptive quantitative. This research was conducted at PT BNI (Persero) Tbk Padang. Collecting data using a questionnaire instrument. To obtain data about attitudes, respondents' opinions used the Linkert Scale.

The population in this study were all employees of PT BNI (Persero) Tbk. Padang Main Branch as many as 302 people. To determine the sample size in this study the Slovin formula is used:

$$n = \frac{N}{1 + (N \times e^2)}$$

Where :

    n = sample size

    N = population

    e = percentage of error

Based on the Slovin formula above, the number of samples in this study are:

$$n = \frac{N}{1 + (N \times e^2)} = \frac{300}{1 + (300 \times 0{,}05^2)} = 172$$

So the number of samples in this study amounted to 172 (one hundred seventy two) people Employees of PT BNI (Persero) Tbk. Padang Main Branch. Hypothesis testing in this study uses multiple linear regression analysis. Multiple linear regression analysis aims to determine the causal relationship between the influencing variables and the affected variables. With the multiple regression equation model as follows:

Y = a + b1.X1 + b2.X2 + b3.X3 + b4.X4 + e

Where:

Y	= Performance Employees
a	= Intercept constant
X1	=Competence
X2	=Communication
X3	= Work Ethic
X4	= Work Motivation
b1, b2….	= Regression Coefficient
e	= Error Term

III.   RESULT AND DISCUSSION

3.1. Respondent Description According to Age

The description of the age of the respondent describes the age of the respondents who were sampled in this study, so that the results of data processing according to the age of the respondents will be presented which can be seen through the following table:

Table. 2
Description of Respondents by Age

Number	Group Age Frequency	Frequency	
		Total	%
1	20 - 24 tahun	16	9
2	25 - 30 tahun	12	7
3	31 - 34 tahun	43	25
4	35 – 39 tahun	49	28
5	40 – 44 tahun	20	12
6	45 – 50tahun	20	12
7	51 – 55tahun	12	7
Total		**172**	100

Source: Data Processing Results

Table. 2 shows that of the 172 respondents who were sampled in this study, the most respondent age group was the large age group 35 - 39 years, namely 49 people or 28% and 31 - 34 years, namely as many as 43 people or about 28%, and the least age group of respondents was the group 25-30 and 51-55 years, namely as many as 12 people or about 7%. It is clear that the average productive age for respondents is indeed.

3.2. Description of Respondents by Education

The respondent's description according to education describes the education the respondent has successfully completed. For this reason, a description of the respondents based on the level of education will be presented which can be seen in the following table:

Table. 3
Description of Respondents by Education

Number	Pendidikan	Frequency	
		Total	%
1.	SMA	0	0
2	D3	22	13
3.	S1	134	78
4.	S2	16	9
Total		**172**	100

Source: Data Processing Results

Table. 3, namely the description of the respondent based on education, indicating that the respondent with the most education level in this study was the S1 education level of 134 people or about 78%. This means that the recruitment of employees at PT. Bank Negara Indonesia (Persero) TBK Padang Main Branch Office is indeed mostly taken from S1 graduates. And respondents with the least education level are respondents with high school and postgraduate education levels. Based on the education level of the respondents, it can be categorized as highly educated.

3.3. Description of Respondents by Working Period

From Table. 4 it can be seen that the largest number of respondents with a length of work less than <10 years is 95 people or about 55% and 11-20 years as many as 53 people or 31%. It can be concluded that respondents are diverse at work.

Table . 4
Description of Respondents by Working Period

Number	Working Period (Year)	Frequency	
		Total	%
1	< 10	95	55
2	11 - 20	53	31
3	21 - 30	24	14
4	31 - 40	0	0
Total		**172**	100

Source: Data Processing Results

3.4. Classic assumption test
3.4.1. Normality test

The author used this normality test to test the normality of the regression model. Testing is done using the method kolmogorov-smirnov test against each variable. The regression model is normally distributed if the Kolmogorov-Smirnov sign value for each variable is greater than $\alpha = 0.05$. The results of the normality test can be seen in Table. 5 below:

Table. 5
Normality Test Results

One-Sample Kolmogorov-Smirnov Test						
		Performance	Competence	Communication	Work ethic	Motivation
N		172	172	172	172	172

Normal Parameters a	Mean	43.4826	33.9884	43,5233	69,2326	43.0523
	Std. Deviation	3.10343	2,99900	3.37769	3,42565	3,73112
Most Extreme Differences	Absolute	.142	.118	.105	.095	.116
	Positive	.069	.077	.058	.057	.069
	Negative	-142	-118	-105	-.095	-116
Kolmogorov-Smirnov Z		1,860	1,545	1,378	1,246	1,528
Asymp. Sig. (2-tailed)		.302	.217	.145	.089	.219
a. Test distribution is Normal.						

Source: SPSS Output Normality Test Results, 2020.

From the table 2 above which is a normality test, it can be seen that in the regression model, confounding or residual variables have a normal distribution. This can be seen from the results of the sig value of the Performance variable (Y) is 0.302 > 0.05 Variable Competence (X1) is 0.217 > 0.05; Communication variable (X2) is 0.145> 0.05; Work Ethic variable (X3) is 0.089 > 0.05; Motivation variable (X4) is 0.219> 0.05. So it is concluded that the variables of Performance, Competence, Communication, Work Ethic and Employee Motivation at PT Bank Negara Indonesia (Persero) TBK Padang Main Branch Office have a normal distribution.

3.4.2. Multicollinearity Test

Multicollinearity test is useful for testing whether the regression model found a correlation between the independent variables. A good regression model should not have a correlation between the independent variables. If the independent variables are correlated, these variables are not orthogunal. Orthogunal variables are independent variables whose correlation value between independent variables = 0 (Ghozali, 2013). Multicollinearity can be seen from*tolerance*and Variance Inflation Factor (VIF). The way to know whether there is a multicollinearity test deviation is to look at the Tolerance and VIF values of each independent variable, if the Tolerance value> 0.10 and the VIF value <10 then the data is free from multicollinearity symptoms can be seen in Table. 6 below:

Table. 6
Multicollinearity Test Results

Coefficientsa			
		Collinearity Statistics	
Model		Tolerance	VIF
1	Competence	.967	1,034
	Communication	.980	1,021
	Work ethic	.969	1,032
	Motivation	.991	1,009
a. Dependent Variable: Y			

Source: SPSS Output Multicollinearity Test Results, 2020

Based on the multicolinearity test in the table above, it can be seen that there is no relationship between independent variables because the VIF value of all independent variables is < 10.

3.4.3. Heteroscedasticity Test

The heteroscedasticity test aims to test whether in a regression model there is an inequality of variants from the residuals from one observation to another. If the variance from the residual of one observation to another observation remains, it is called homocedasticity and if it is different it is called heteroscedasticity. Detecting heteroscedasticity in this study using the Park test. This test if there is no clear pattern, such as a point spread above and below the number 0 (zero) on the Y axis, then there is no heterocedacity.The Park Test criteria according to Ghozali (2013) are as follows:

1. If the probability value is> 5% (0.05), it is said that there are no symptoms of heteroscedasticity.
2. If the probability value <5% (0.05), it is said that symptoms of heteroscedasticity occurs. The test results can be seen in Table. 7.

Table. 7 shows that the park test can probability value > than 5% (0.05) this It can be said that there is no heteroscedaticity in the regression model used. Thus the assumption of no heteroscedasticity has been fulfilled.

Table. 7
Heterokedacity Test Results (Park Test)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	55,425	6,965		7,958	.000
	X1	.461	.846	.155	1,020	.545
	X2	.381	.330	.088	1,153	.600
	X3	.531	1,212	.034	.438	.732
	X4	.372	.437	.087	.142	.851
a. Dependent Variable: Lnei2						

Source: SPSS Output Heteroscedasticity Test Results, 2020

3.5.   Multiple Linear Regression Analysis
3.5.1.   Uji T (Parsial)

In testing the research hypothesis, multiple linear regression tests were used, which aims to determine how much influence several independent variables have on the dependent variable. Multiple regression analysis was performed by comparing t_{count} with t table and sig value with $\alpha = 0.05$. In detail, the results of multiple regression testing can be seen in Table 8.

Table. 8
Multiple Regression Equation

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	35,485	6,109		5,808	.000
	Competence	.161	.080	.155	2,020	.045
	Communication	.181	.044	.088	4,153	.000
	Work ethic	.231	.095	.034	2,438	.032
	Motivation	.572	.182	.087	3,142	.001
a. Dependent Variable: Y						

Source: SPSS Output Multiple Linear Regression Results, 2020

Based on Table. 8, the estimation model can be analyzed as follows:

Y = 35,485 + 0.161 (X1) + 0.181 (X2) + 0.231 (X3) + 0.572 (X4)

Based on the above equation, it can be explained that:
a.   From the above equation it can be seen that there is a constant value of 35,485 which means that if Competence, Communication, Work Ethic, Motivation is zero, then the value of the Performance variable is at 35,485. This means that the competency, communication, work ethic, and motivation variables contribute to the improvement of employee performance at PT Bank Negara Indonesia (Persero) TBK Padang Main Branch Office.
b.   The competency regression coefficient value is positive 0.161. This means that if the work competency increases by one unit it will result in an increase in performance of 0.161 unit.
c.   The communication regression coefficient value is negative, namely 0.181. This means that if communication increases by one unit it will result in an increase in employee performance by 0.181 unit.

d. The regression coefficient value for Work Ethics is positive, namely 0.231. This means that if the Work Ethic is increased by one unit it will result in an increase in Employee Performance by 0.231 unit.

e. The regression coefficient of Motivation is positive, namely 0.572. This means that if the motivation increases one unit will result in an increase in employee performance by 0.572 unit

Hypothesis Testing 1

The first hypothesis proposed, that Competence partially has a positive effect on employee performance. Based on the results of the analysis of the t test, it is known that the significance level of the Competency variable is 0,045 <from the significance value (0.05). Thus Ho was rejected and Ha accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a significant influence between Competence on Employee Performance at PT Bank Negara Indonesia (Persero) TBK Padang Main Branch Office.

The coefficient value of the competency variable is 0.161, which means that competence has an influence. This indicates that competence can play a role in improving employee performance. If PT Bank Negara Indonesia (Persero) TBK Padang Main Branch Office wants to improve employee performance, it must improve competence for both employees and agencies.

This is in line with the opinion according to (Sutrisno, 2011: 202) that competence is an ability based on skills and knowledge supported by work attitudes that refer to the specified work requirements. The same thing was also conveyed by Mc. Lelland in Moeheriono (2012) competence is a basic characteristic of personnel that is a determining factor for a person's success or failure in doing a job or in certain situations. Meanwhile, according to Wibowo (2013: 323) that competence is said to be one of the factors that affect performance. Competence is needed to help organizations create a high work culture, the number of competencies used by human resources will increase performance. The results of this study are in line with Adrian's (2014) research which shows that competence has a positive and significant effect on employee performance. Adi (2017) research results also show that competence has a significant effect on employee performance.

Hypothesis Testing 2

The second hypothesis proposed, that Communication partially has a negative effect on employee performance. Based on the analysis results of the t test, it is known that the significance level of the Communication variable is 0,000 <from the significance value (0.05). Thus Ho was rejected and Ha accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a significant negative influence between Communication on Employee Performance at PT Bank Negara Indonesia (Persero) TBK Padang Main Branch Office.

From the results of this study, it appears that the work communication variable has a coefficient of 0.181, which means that communication has a big influence. This indicates that good and good communication can play a role in improving employee performance. If at PT Bank Negara Indonesia (Persero) TBK Padang Main Branch Office wants to improve employee performance, it must create good communication for employees in the agency.

This is in line with the opinion of Sudarwan (2010: 102) that a conducive communication climate between leaders and subordinates or vice versa, and between fellow employees is a necessity for creating morale in the group. Then Mangkunegara (2012: 10) states that the formation of good performance is produced if there is communication between all employees. The ability to communicate horizontally and vertically well will have an impact on the good work performance of employees as well. The results of this study are in line with Adi's (2017) research which shows that communication affects employee performance. Ivo (2013) research results also show that communication has a significant effect on employee performance.

Hypothesis Testing 3

The third hypothesis proposed, that Work ethic partially has a positive effect on performance. Based on the analysis of the t test, it is known that the significance level of the Work Ethic variable is 0,032 < dai significance value (0.05). Thus Ho was rejected and Ha accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a significant influence between Work Ethic on Employee Performance at PT Bank Negara Indonesia (Persero) TBK Padang Main Branch Office.

The work ethic variable has a coefficient of 0.231, which means that work ethic has a big influence. Indicates that the Work Ethic can play a role in improving employee performance. If PT. Bank Negara Indonesia (Persero) TBK Padang Main Branch Office wants to improve employee performance, so it must improve the work ethic of employees at the agency. This is in accordance with the opinion of Sinamo (2011: 26: 151), that work ethic affects work morale and enthusiasm for labor or employees in doing work, which is a set of positive behaviors rooted in fundamental beliefs accompanied by total commitment to an integral work

paradigm. The results of this study are in line with Ista's (2018) research which shows that there is a significant positive influence between work ethic on employee performance.

Hypothesis Testing 4

The fourth hypothesis proposed, that Motivation partially has a positive effect on performance. Based on the analysis of the t test, it is known that the level of significance of the Motivation variable is 0,001 <dai significance value (0.05). Thus Ho was rejected and Ha accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a significant influence between motivation on employee performance at PT Bank Negara Indonesia (Persero) TBK Padang Main Branch Office.

The motivation variable has a coefficient of 0.572, meaning that motivation has the greatest influence over other variables. Indicates that motivation plays a role in improving employee performance. If PT Bank Negara Indonesia (Persero) TBK Padang Main Branch Office wants to improve employee performance, it must increase the motivation of employees in the agency. For example, by providing rewards in the form of salary increases, bonuses, allowances and others.

This is in accordance with the opinion of Robbins and Judge (2012: 222), that motivation is a process that explains the intensity, direction, and persistence of an individual to achieve his goals. Meanwhile, according to Mitchell (2006: 15), motivation represents psychological processes, which lead to the emergence, direction, and persistence of voluntary activities that are directed towards certain goals. The results of this study are in line with the research of Adrian (2014) which shows that there is a significant positive effect between motivation on employee performance.

3.5.2. Uji F (Simultan)
Hypothesis Testing 5

The fourth hypothesis proposed is that competence, communication, work ethic and motivation collectively have a positive effect on employee performance. Based on the analysis results of the F test, it is known that the significance level of the competency, communication, and work ethic variables is 0.000 <0.05. Thus Ho was rejected and Ha accepted. So that the alternative hypothesis proposed in this study is accepted, meaning that there is a significant influence jointly between competence, communication, and work ethics on employee performance at PT Bank Negara Indonesia (Persero) TBK Padang Main Branch Office. As can be seen in Table 9 below:

Table. 9
F Test Results

ANOVAb						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	72,122	4	18,030	3,912	.000a
	Residual	1574,826	167	9,430		
	Total	1646,948	171			
a. Predictors: (Constant), X3, X1, X2						
b. Dependent Variable: Y						

Source: SPSS Output F Test Results, 2020

The results of this study indicate that competence, communication, work ethic and motivation together (simultaneously) have a significant influence on the performance of the employees of PT. Bank Negara Indonesia (Persero) TBK Padang Main Branch Office. If competence, communication, work ethic, good motivation will improve employee performance. This is in line with the research of Adrian (2014), Adi (2017) and Ivo (2013) which shows that support has a positive and significant influence between competence, communication, work ethic and motivation on employee performance.

3.5.3. Coefficient of Determination (R Square)

The coefficient of determination aims to see or measure how far the model's ability to explain variations in the independent variable, where the value is *R square* used for research with 2 variables and the value of Adjusted R Square is used for research with more than 3 variables. The coefficient of determination in this study is taken from the R Square value which can be seen in Table. 10.

Table. 10
Test results *R Square*

Model Summary b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.879a	.772	.751	3.33145
a. Predictors: (Constant), X3, X1, X2				
b. Dependent Variable: Y				

Source: SPSS R Square Output Test Results, 2020

Based on the results of the R square analysis is 0,772 this means that 77.2% of employee performance is influenced by the independent variables of competence, communication, work ethic and motivation. While the remaining 22.8% is influenced by other variables outside the model.

IV. CONCLUSION

Based on the results of testing and discussion of the hypotheses described in the previous chapter, several conclusions can be drawn as follows:

1. Competence has a positive influence on Employee Performance. This means that employee performance will increase if competency in the institution is good and good for employees, so it is able to provide encouragement to employees in improving their performance.
2. Communication has a positive influence on Employee Performance. This means that employee performance will increase if good communication is able to provide morale to employees in carrying out work. The better the communication of an employee in an agency, the better his performance will be in doing his job in that agency.
3. Work Ethic has a positive influence on Employee Performance. This means that employee performance will increase if the institution's work ethic is good for employees, thus making employees enthusiastic and able to do their job well. And a good work ethic will encourage high performance.
4. Motivation has a positive influence on Employee Performance. This means that employee performance will increase if employee motivation is high towards the agency, thus making employees enthusiastic and able to do their job well. And a good work ethic will encourage high performance.
5. Competence, communication, work ethic and motivation together have a positive effect on Employee Performance at PT Bank Negara Indonesia (Persero) TBK Padang Main Branch Office. With the F ANOVA test number 0.000 <0.05, thus Employee Performance is influenced by the independent variable Competence, Communication, Work Ethic, and Motivation.

Based on the results of the analysis of the discussion as well as some conclusions in this study, there are suggestions that can be given through the results of this study in order to get better results, namely:

1. For further researchers, it is hoped that they can research with other variables outside of this variable in order to obtain more varied results that can describe what things can affect performance and it is recommended to expand the scope of research on the effect of competence, communication, work ethic and motivation on Employee performance used in this study.
2. For agency management it is hoped that it creates good communication between employees, leaders in the agency. Because in order to achieve better productivity and achievement of agency goals, competence, good communication, motivation, high and good work ethics are also needed for employees and agencies and loyalty from employees. When competence, communication, work ethic and motivation are given in a balanced way, the employee's performance also increases.

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