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**THE EFFECT OF TRAINING ON EMPLOYEE PERFORMANCE THROUGH  
THE INTERVENING VARIABLES OF EMPLOYEE COMPETENCY AND  
EMPLOYEE WORK PRODUCTIVITY AT PT BANK NEGARA INDONESIA  
KARANGAYU BRANCH OFFICE**

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**Abstract**

In the banking sector, employee performance is crucial for ensuring service quality and institutional competitiveness. This study examines whether training programs at PT Bank Negara Indonesia (Persero) Tbk Karangayu Branch significantly affect employee performance and the extent to which competence and productivity mediate this relationship. It also aims to contribute theoretically by addressing prior research gaps and providing practical insights for improving training and employee development in the industry. The variables studied include training, performance, competence, and productivity within an empirical research model. Data were gathered from 65 employees of the Karangayu branch through interviews and analyzed using Partial Least Squares-based Structural Equation Modeling (PLS-SEM) to assess direct and indirect relationships. Results show that competence serves as a key mediator linking training to performance, while productivity also mediates this causal pathway. Training enhances productivity, which then boosts performance, making productivity a reinforcing intermediary that strengthens the relationship between training and performance.

**Keywords:** Training, Employee Performance, Employee Competence, Work Productivity



## INTRODUCTION

The effectiveness of personnel plays a vital role in determining an organization's overall achievement, particularly within the banking industry. Performance not only refers to target achievement but also reflects efficiency, timeliness, quality, and individual contributions to organizational goals (Apriani & Suminar, 2015). In this context, employees are regarded as strategic assets whose success largely depends on their competence and work productivity. Therefore, it is important for organizations to continuously promote the improvement of competence and productivity as a strategic effort to achieve optimal performance (Zainal et al., 2017).

Employee performance in the banking sector has specific characteristics, including customer service, product knowledge, compliance with procedures, and achievement of business targets. Several studies have highlighted that job training, as a form of human resource investment, can positively impact performance improvement (Subroto, 2018; Setiawan et al., 2024). However, there are also findings showing the opposite, that job training does not significantly affect employee performance (Sinaga et al., 2021). This fact reveals an inconsistency in empirical findings, which constitutes a gap in the scientific literature.

Inconsistencies in study outcomes regarding how professional development affects staff productivity imply that certain intervening or influencing elements may be involved in shaping this connection. One approach that has increasingly been developed is the consideration of employee competence and work productivity as intervening variables. Competence, which includes knowledge, skills, and attitudes, is believed to be a direct result of effective training and plays a crucial role in improving performance (Kahfi et al., 2017; Teguh, 2020). Similarly, work productivity is a reflection of the efficiency and effectiveness that result from such competence (Sedarmayanti, 2018; Simamora, 2018)

Earlier findings by various researchers suggest that instructional programs can effectively boost employee proficiency, which in turn indirectly improves employee performance (Indriasari et al., 2025; Rosmaini & Tanjung, 2019). The same applies to work productivity, which is considered a bridge between competence and employee performance (Fahrudin et al., 2024). Human Capital Theory (Becker, 2024) also reinforces this argument, stating that improving individual quality through training will impact productivity and overall



performance. However, there are still limited studies that examine this relationship in an integrated model within the context of the banking sector.

Field phenomena also show that even though training has been implemented in organizations, performance improvement has not reached an optimal level, especially in terms of employee reliability. This reinforces the urgency to re-evaluate the effectiveness of existing training programs and assess the extent to which training truly impacts performance through increased competence and work productivity. Evaluation of internal training (in-house training) implemented in banking needs to be reviewed to ensure its benefit in achieving overall employee performance.

The urgency of this study is reinforced by the contradiction between previous research findings and understanding how training impacts employee productivity demands a more holistic and detailed explanatory model. In an increasingly competitive and dynamic banking industry, a deep understanding of how training impacts performance through competence and productivity pathways is essential. Organizations must have data-driven and empirically grounded training strategies to enhance the competitiveness of human resources sustainably.

Considering the existing research gap and the importance of performance improvement in the banking sector, this research endeavors to investigate how professional capacity-building initiatives impact staff productivity, taking into account the proficiency levels of personnel and work productivity as intervening variables. This research focuses on permanent employees of PT Bank Negara Indonesia (Persero) Tbk, Karangayu Branch Office, which has implemented internal training but still shows varied performance assessment results in several aspects.

## **LITERATURE REVIEW**

### **Human Capital Theory**

The framework known as Human Capital Theory was initially introduced by Theodore W. Schultz in 1961 and later expanded upon by Gary S. Becker in 1973, who stated that investment in education, training, and work experience can enhance individuals' abilities to contribute to organizational productivity and performance. Schultz emphasized that expenditures on education and training are investments in improving labor productivity, while Becker asserted that training is a form of investment that increases individual skills and work efficiency. Thus, the higher the investment in human resource development, the greater the contribution to the organization (Becker, 2024).

**Employee Performance**

The accomplishments of a staff member illustrate how effectively they execute duties that fall within the scope of their professional functions, reflecting work effectiveness and efficiency (Mathis & Jackson, 2011). Performance includes quality, quantity, timeliness, cost-effectiveness, cooperation, and supervision, and is influenced by factors such as ability, knowledge, motivation, organizational culture, work discipline, and compensation. Performance greatly determines organizational success and serves as a key indicator in evaluating the achievement of strategic organizational goals (Mangkunegara, 2017; Robbins & Coulter, 2020).

**Employee Competence**

The capability of personnel is reflected in their mastery of concepts, technical expertise, and behavioral disposition, which together enable them to perform their roles with precision and efficiency (Moehariono, 2014). Competence is a fundamental characteristic that directly impacts employee performance and achievement (Sari, 2020). The indicators of competence consist of: knowledge that supports work understanding, skills in completing both technical and non-technical tasks, and positive attitudes that influence behavior and work motivation within the organization (Surtiani et al., 2023).

**Employee Work Productivity**

Work productivity is the comparison between output and input, reflecting the efficiency of employees in completing tasks (Hasibuan, 2017). Productivity is not only related to working methods but also a mental attitude for continuous self-improvement (Gatiningsih & Sutrisno, 2017). Factors influencing productivity include ability, skills, motivation, work environment, and leadership style (Simamora, 2018), with quantity, quality, and timeliness as the main benchmarks.

**Job Training**

In accordance with Law No. 13 of 2003, structured workforce instruction serves to elevate staff knowledge, operational competence, and behavioral standards to support professional task execution (Widodo, 2020). Training plays a crucial role in supporting organizational performance and includes aspects such as instructors, participants, materials, methods, objectives, and training targets (Mangkunegara, 2017). Factors that influence training include individual differences, motivation, active participation, participant selection, as well as training methods and work ability development (Izhar et al., 2023).



## RESEARCH METHOD

By applying a statistical framework with a relational analysis model, this investigation seeks to identify how job training is linked to various influencing factors, employee competence, work productivity, and employee performance at PT Bank Negara Indonesia Karangayu Branch Office. The research process was carried out through several stages, including problem identification, development of research instruments, distribution of questionnaires, data collection, data analysis, and conclusion drawing (Sugiyono, 2017). The research was conducted over a two-month period, from June to July 2025. The data sources used in this study consist of both primary and secondary data. Primary data were obtained through the distribution of questionnaires to all employees as respondents using a total sampling technique. Additional information was sourced through an in-depth review of existing literature, including scientific publications, reference books, and related documentation, to reinforce the study's theoretical and contextual basis.

Data interpretation in this study was conducted through the application of Structural Equation Modeling (SEM) utilizing the Partial Least Squares (PLS) technique, implemented via the SmartPLS 3 software. This analytic method was selected due to its capacity to handle intricate linkages between non-directly observable variables, especially when sample sizes are limited and data do not conform to normal distribution assumptions. The assessment process unfolded in sequential steps, commencing with the analysis of the measurement model to examine indicator accuracy and internal consistency. It then progressed to evaluating the structural model, which focuses on the predictive power and significance of relationships among constructs, using  $R^2$ ,  $F^2$ , and  $Q^2$  metrics. Final conclusions were drawn by performing significance tests using t-values. This comprehensive strategy was intended to ensure that the study yields verifiable insights that are methodologically sound and contribute to both academic understanding and real-world application (Ghozali, 2008; Santoso & Madiistriyatno, 2021)

## RESULTS AND DISCUSSION

The empirical evidence in this study was obtained from 65 staff members employed at the Karangayu Branch of PT Bank Negara Indonesia. Data gathering was conducted through a digital survey, distributed both via the WhatsApp platform and through a Google Forms questionnaire, which respondents could access using either a shared hyperlink or a QR code to facilitate participation. The



sampling strategy employed was census-based, involving the inclusion of the entire population as research participants. Respondent demographics including variables such as sex, academic background, age bracket, and employment level were outlined in a table for clarity. The analysis of the responses utilized the Partial Least Squares (PLS) method, classified under the Structural Equation Modeling (SEM) framework, processed using SmartPLS software version 3.0.

**Hypothesis Testing for Direct Effect**

To determine the validity of direct causal relationships, this study utilized bootstrapped estimates within the SmartPLS 3.0 framework, focusing on observed coefficient values and calculated t-statistics. Statistical relevance was confirmed when t-values exceeded 1.669 and associated p-values were under the 0.05 threshold.

**Table 1.**  
**Direct Effect Hypothesis Testing**

Variable	Original Sample	Standard Deviation	T Statistics	P Values	Description
Employee Competence → Employee Performance	0.267	0.099	2.688	0.007	Accepted
Job Training → Employee Competence	0.617	0.069	8.975	0.000	Accepted
Job Training → Employee Performance	0.226	0.094	2.398	0.016	Accepted
Job Training → Employee Work Productivity	0.709	0.057	12.368	0.000	Accepted
Employee Work Productivity → Employee Performance	0.489	0.114	4.288	0.000	Accepted

Source: SmartPLS Output (2025)

Based on Table 1, the results of the direct effect test show that all hypotheses are accepted, as they exhibit positive and significant effects. Job training influences employee performance (coefficient 0.226; t = 2.398; p = 0.016), employee competence (coefficient 0.617; t = 8.975; p = 0.000), and work productivity (coefficient 0.709; t = 12.368; p = 0.000). Furthermore, employee competence affects employee performance (coefficient 0.267; t = 2.688; p = 0.007), as does work productivity (coefficient 0.489; t = 4.288; p = 0.000).

**Hypothesis Testing for Indirect Effect**

To examine the mediating pathways, particularly those involving interaction variables, the study analyzed the computed path coefficients and associated t-statistics using the resampling approach in SmartPLS 3.0. A finding



was considered statistically valid when the t-statistic surpassed 1.669 and the p-value remained below the 0.05 criterion.

**Table 2.**  
**Indirect Effect Hypothesis Testing**

Variable	Original Sample	Standard Deviation	T Statistics	P Values	Description
Job Training → Employee Competence → Employee Performance	0.165	0.066	2.505	0.012	Accepted
Job Training → Employee Work Productivity → Employee Performance	0.347	0.078	4.418	0.000	Accepted

Source: SmartPLS Output (2025)

According to the findings summarized in Table 2, both H6 and H7 are empirically validated. The sixth hypothesis highlights that proficiency among employees acts as a meaningful intermediary in transforming training into improved work outcomes, supported by statistical values—coefficient at 0.165, t-value at 2.505, and a p-value of 0.012. In the same vein, the seventh hypothesis reveals that operational performance also contributes as a pivotal mediator in the connection between developmental activities and job success, with a coefficient of 0.347, a t-statistic of 4.418, and a p-value of 0.000. In summary, enhanced expertise and increased productivity jointly reinforce the role of training in elevating employee accomplishment.

**The Effect of Job Training on Employee Performance**

Hypothesis 1 testing outcomes illustrate that developmental initiatives targeting employee skills have a statistically meaningful and beneficial impact on task execution quality at PT Bank Negara Indonesia, Karangayu Branch. This signifies that strategic competency programs effectively strengthen workers' performance in meeting organizational demands. Training, as a crucial aspect of human resource development, has been widely supported by theoretical and empirical evidence. According to Ismiati et al. (2024), competency-based training aligned with organizational needs enhances cognitive, affective, and psychomotor skills while fostering professional attitudes that support productivity and effectiveness. The consistent application of relevant and varied training methods, combined with periodic evaluations, ensures that training continues to contribute to both individual and organizational performance, particularly in dynamic sectors like banking.

The empirical findings from PT Bank Negara Indonesia Karangayu Branch Office demonstrate that job training effectively enhances employees'



understanding of operational procedures, technical competencies, and professional attitudes. This is supported by studies such as Qalbia & Saputra, (2024) and Tarigan et al. (2021), who reported positive training impacts in the banking and hospitality sectors. However, contrasting findings from Sinaga et al. (2021) suggest that training does not always yield significant results, emphasizing the importance of context, training design, and supporting factors in determining its effectiveness.

### **The Effect of Job Training on Employee Competence**

The results of Hypothesis 2 testing show that job training has a positive and significant effect on employee competence at PT Bank Negara Indonesia Karangayu Branch Office, indicating that quality and relevant training improves employees' knowledge, technical skills, and professional work attitudes. Human resource development theory highlights training as a key mechanism for enhancing competence. According to Megawaty et al. (2025), training that uses a blended learning approach and is aligned with job requirements significantly boosts employee adaptability, particularly in the dynamic banking sector where technological and operational demands continue to evolve.

Empirical evidence from this study supports the theoretical perspective, showing that training at the Karangayu Branch especially in areas like digital banking, risk management, and customer communication enhances employee competence. The use of blended learning methods increases training effectiveness and flexibility. These findings align with previous studies by Elvianto et al. (2025) and Lee et al. (2023), all of which found training to be effective in improving employee skills and professionalism. However, Landa et al. (2021) emphasized that irrelevant training programs may fail to impact competence, underscoring the importance of well-targeted and job-specific training design.

### **The Effect of Job Training on Employee Work Productivity**

The results of Hypothesis 3 testing demonstrate that job training has a positive and significant effect on employee work productivity at PT Bank Negara Indonesia Karangayu Branch Office. This implies that well-designed and targeted training enhances employees' ability to complete tasks effectively and efficiently in terms of output quantity, timeliness, and work quality. Human resource development theory supports this, emphasizing training as a key driver of productivity. Pambekti & Lestari (2023) argue that continuous, relevant training especially when using blended learning and focusing on digital skills and time management boosts technical capabilities and enables faster, higher-quality task completion, particularly in dynamic sectors like banking.



Empirical findings confirm that training programs at the Karangayu Branch improve productivity by focusing on up-to-date banking technologies, digital systems, and time management. A culture of continuous training helps employees work more efficiently, enhancing both individual and team performance. These results align with previous studies, such as those Gumilar (2018) and Purnomo & Kuswinarno (2025), all of which found that appropriate training positively impacts productivity. However, Musyaffa et al. (2024) noted that misaligned training has minimal effect, highlighting the importance of tailoring training to specific job needs.

### **The Effect of Employee Competence on Employee Performance**

The results of Hypothesis 4 testing indicate that employee competence has a positive and significant effect on performance at PT Bank Negara Indonesia Karangayu Branch Office. This means that the higher the employees' competence—reflected in knowledge, skills, and professional attitudes—the better their performance in fulfilling job responsibilities. Competence is essential for achieving work targets, delivering quality customer service, and adapting to technological advancements in the banking sector. According to human resource development theory, competence plays a central role in enhancing work effectiveness. Competent employees are better equipped to meet demands, embrace change, and contribute to overall organizational success, especially when supported by continuous learning and mentoring.

Empirical evidence from the Karangayu Branch confirms that competence positively influences performance, with improved knowledge, technical skills, and professional behavior enabling employees to meet goals and adapt to digital systems. Competency development through targeted training, mentoring, and digital learning modules increases both individual efficiency and team productivity. These findings are supported by studies such as Mukhtar et al. (2021) and Syifarizqy et al. (2024) all of which affirm the strong link between competence and performance. However, as noted by Syaputra & Arman (2020), competence may not yield optimal results without a supportive work environment, emphasizing the importance of a holistic strategy for performance enhancement.

### **The Effect of Work Productivity on Employee Performance**

The results of Hypothesis 5 testing indicate that employee work productivity has a positive and significant effect on employee performance at PT Bank Negara Indonesia Karangayu Branch Office, meaning that higher productivity reflected in timely, efficient, and high-quality task completion leads to better individual performance. Work productivity is a key indicator of



employee contribution toward achieving the company's operational and service goals. Human resource development theory supports this, that productivity significantly impacts both individual and organizational performance, particularly in adapting to technological advancements. Empirical evidence from the Karangayu Branch confirms that productivity through digital technology use, output monitoring, and incentive-driven motivation directly enhances performance in a result-oriented environment. These findings are reinforced by previous studies. Manulang et al. (2025) Wahyuningsih (2018) highlights the need for a supportive work environment to maximize productivity's impact on performance.

### **The Mediating Role of Employee Competence in the Effect of Job Training on Employee Performance**

The results of Hypothesis 6 testing indicate that employee competence significantly mediates the effect of job training on employee performance at PT Bank Negara Indonesia Karangayu Branch Office. This means that job training not only has a direct impact on performance but also an indirect impact through the improvement of employee competence. High-quality training enhances employees' knowledge, skills, and professional attitudes, which in turn leads to better performance outcomes. Human resource development theory supports this view, as Helvy et al. (2024) highlight that well-structured training builds competence, which then boosts effectiveness and productivity, making competence a crucial link between training and performance.

Empirical findings from the Karangayu Branch confirm that employee competence reflected in improved technical skills, work attitudes, and job-specific knowledge acts as a mediator in strengthening the relationship between training and performance. Tailored and continuous training programs, aligned with specific unit needs and regularly evaluated, contribute to developing a competent workforce and enhancing overall organizational outcomes. These findings are supported by previous studies such as Astarina et al. (2022), Putri & Karya (2024) and Zunizar et al. (2023), all of which affirm the mediating role of competence. However, Maelani et al. (2024) emphasized that without proper evaluation mechanisms, training may fail to significantly improve competence and performance, underscoring the importance of ongoing monitoring and assessment.



## **The Mediating Role of Work Productivity in the Effect of Job Training on Employee Performance**

The results of Hypothesis 7 testing show that employee work productivity significantly mediates the effect of job training on employee performance at PT Bank Negara Indonesia Karangayu Branch Office. This indicates that job training not only has a direct impact on performance but also an indirect effect by increasing work productivity. Effective training encourages employees to complete tasks more efficiently, manage their responsibilities better, and improve output quality ultimately leading to enhanced individual performance. Human resource development theory supports this, that training strengthens time and resource management skills, which are essential for improving productivity and, consequently, performance in dynamic work environments.

Empirical evidence at the Karangayu Branch shows that productivity improvements such as efficiency in task completion, effective use of digital banking tools, and workload management are achieved through structured training programs. Monitoring productivity indicators ensures that training directly contributes to higher work output and competitive performance. These findings are supported by studies from Loliyana et al. (2023) M. E. Putri & Musoli, (2025), which confirm the mediating role of productivity in the training-performance link. However, Pawitri & Febriana (2025) argued that without a supportive work environment, training alone may not significantly enhance productivity, highlighting the need for comprehensive support systems in training implementation.

## **CONCLUSION**

Based on the results of data analysis and hypothesis testing conducted on employees of PT Bank Negara Indonesia Karangayu Branch, it can be concluded that job training has a positive and significant effect on employee performance, both directly and through the intervening variables of employee competence and work productivity. Targeted training improves employees' technical and non-technical abilities, thereby enhancing the efficiency and effectiveness of task execution. Competence gained from training plays a crucial role in shaping optimal performance, while increased productivity demonstrates how training contributes to higher-quality work outcomes. Therefore, job training is not only a tool for human resource development but also a key strategy in driving better organizational performance.

The policy implication of these findings suggests that the management of PT Bank Negara Indonesia Karangayu Branch should consider job training as part



of a structured and sustainable long-term development strategy. The training programs must be designed based on actual employee competency needs and aimed at promoting high productivity. Policymakers should ensure that training initiatives are not only formally implemented but also continuously evaluated to assess their effectiveness in improving performance. Furthermore, training should be integrated with performance measurement systems and employee career development plans so that the policy has a tangible impact on the overall achievement of organizational goals.

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