



**THE EFFECT OF HUMAN RESOURCE COMPETENCE ON EMPLOYEE
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Abstract

This study aims to determine the level of human resource competence, the level of employee productivity, and to analyze the effect of human resource competence on employee productivity at PT Bank SulutGo Head Office. This research employed a quantitative approach with a descriptive-verificative method. The research sample consisted of 30 employees selected through purposive sampling. Data were collected through a Likert-scale (1-5) questionnaire and analyzed using validity tests, reliability tests, classical assumption tests, and simple linear regression analysis with SPSS version 26. The results show that all instrument items were valid and reliable (Cronbach's Alpha $X = 0.921$; $Y = 0.899$), the residuals were normally distributed, and the regression model showed no symptoms of heteroscedasticity. The regression analysis produced the equation $Y = 12.108 + 0.628X$, with a calculated t-value of 4.408 (Sig. $0.000 < 0.05$), indicating that human resource competence has a positive and significant effect on employee productivity. The coefficient of determination (R^2) of 0.410 indicates that human resource competence explains 41.0% of the variation in employee productivity, while the remaining 59.0% is explained by other factors outside this research model. These findings confirm that improving employee competence through education, training, and self-development is an important strategy that Bank SulutGo's management needs to continue to encourage in order to improve employee work productivity.

Keywords: Human Resource Competence; Employee Productivity; Simple Linear Regression; Banking



INTRODUCTION

The transformation of the banking industry in the digital economy era has placed human resource competence as a key determinant of organizational success. The World Economic Forum (2023) notes that nearly half of core workforce skills will experience disruption within the next five years, with the financial services sector facing high adaptation pressure. This phenomenon indicates that competitive advantage in banking is no longer determined solely by financial capital capacity, but fundamentally depends on the quality of human resources an organization possesses.

At the national level, Bank Indonesia (2024) indicates that a number of banking institutions still face competency (skill) gaps as a major obstacle to increasing productivity, particularly at regional development banks operating outside Java Island. Regional Development Banks (BPDs), including Bank SulutGo, face increasingly intense competitive pressure as national commercial banks expand and financial technology companies enter their traditional market segments, making productivity improvement through strengthening HR competence a strategic necessity.

Several previous studies have confirmed the link between competence and both performance and employee productivity in the financial sector, including research at BMT Arsyada showing that competence positively affects employee performance, as well as a study on the financial services sector in Manado showing a positive effect of competence on employee performance. However, studies specifically positioning employee productivity, as a more measurable and output-oriented construct, as the dependent variable in the context of Regional Development Banks in North Sulawesi remain very limited. Previous research on PT Bank SulutGo has also focused more on work stress and job placement variables, and has not yet directly addressed the dimension of HR competence as a predictor of productivity.

Based on this gap, this study aims to: (1) determine the level of human resource competence among employees of PT Bank SulutGo Head Office; (2) determine the level of employee productivity at PT Bank SulutGo Head Office; and (3) analyze the effect of human resource competence on employee productivity at PT Bank SulutGo Head Office. The results of this study are expected to provide theoretical contributions to the development of regional banking human resource management studies, as well as practical contributions in the form of recommendations for management in designing competence development policies oriented toward improving employee productivity.



LITERATURE REVIEW

Human Resource Competence

Spencer and Spencer (1993) define competence as an underlying basic characteristic of a person related to the effectiveness of individual performance at work, encompassing five dimensions: knowledge, skill, self-concept, traits, and motive. In line with this, Armstrong and Taylor (2023) explain competence as a combination of knowledge, skills, behavior, and individual characteristics that enable a person to carry out their work effectively so as to achieve the performance standards set by the organization. HR competence is influenced by several factors, including education and training, work experience, motivation, and an organizational culture that supports learning and self-development.

Employee Productivity

Sutrisno (2023) defines productivity as the relationship between an organization's output and the input required, which can be improved through better efficiency in time, effort, materials, work systems, and workforce skills. Kawatu (2021) adds that employee productivity in the digital era is not only measured by the quantity of output, but also by the quality of innovation, speed of adaptation to change, and the ability to create added value for the organization. In this study, employee productivity is measured through five indicators: ability, improvement of achieved results, work morale, self-development, and quality (Sutrisno, 2023).

Previous Research and Hypothesis

Previous studies in the banking sector consistently show that human resource competence has a positive effect on both employee performance and productivity. Research at PT Bank Rakyat Indonesia Medan Branch showed that competence, communication ability, and work experience significantly affect employee performance (Tampubolon, 2024). Research at Bank Woori Saudara KCP Sumedang also found that strengthening human resource competence contributes to improved employee performance (Sukmayadi & Sukmara, 2024). In addition, a study in the sharia banking context concluded that human resource development strategies affect improved employee productivity (Amelia & Riofita, 2024), and research specifically examining the effect of competence and HR development on employee work productivity also confirmed this positive relationship (Jannah & Nabila, 2024).

Based on the theoretical foundation and results of previous research, a conceptual framework can be constructed suggesting that increasing human



resource competence is expected to increase employee productivity. Thus, the hypotheses proposed in this study are:

H0: Human Resource Competence has no significant effect on Employee Productivity at PT Bank SulutGo Head Office.

H1: Human Resource Competence has a significant effect on Employee Productivity at PT Bank SulutGo Head Office.

RESEARCH METHOD

This study uses a quantitative approach with a descriptive-verificative research design (Sugiyono, 2023). The descriptive method is used to describe the condition of human resource competence and employee productivity at Bank SulutGo Head Office, while the verificative method is used to test the hypothesis of the relationship between variables based on field data. The research was conducted at PT Bank SulutGo Head Office, Jalan Sam Ratulangi No. 9, Manado, North Sulawesi.

The research population consisted of 300 employees of Bank SulutGo Head Office. Given time, effort, and access constraints, sampling was conducted using a purposive sampling technique in the division where the researcher carried out the study, resulting in a sample of 30 respondents. This sample size meets the minimum requirement for quantitative research with parametric analysis, in line with Roscoe's view (in Sugiyono, 2023) that a feasible sample size ranges between 30 and 500 respondents, and is consistent with the Central Limit Theorem, which states that at $n \geq 30$ the distribution of sample means approaches a normal distribution.

Data were collected through a 1-5 Likert-scale questionnaire (Strongly Disagree to Strongly Agree), observation, and documentation. The independent variable in this study is Human Resource Competence (X), measured through five indicators (knowledge, skill, self-concept, traits, and motive) with 10 statement items after the instrument testing process. The dependent variable is Employee Productivity (Y), measured through five indicators (ability, improvement of results, work morale, self-development, and quality) with 10 statement items.

The research instrument was tested using a validity test with the Pearson Product Moment correlation technique (an item is declared valid if r -calculated $>$ r -table) and a reliability test using Cronbach's Alpha (the instrument is declared reliable if the Alpha value $>$ 0.60). With $n = 30$ and $df = n - 2 = 28$ at $\alpha = 0.05$, the r -table value obtained was 0.361. Before regression analysis was conducted, the data were tested using classical assumption tests, including a normality test (Kolmogorov-Smirnov) and a heteroscedasticity test (Glejser test). The



multicollinearity test was not relevant to apply in this study because the model has only one independent variable, so the test conceptually only applies to multiple regression.

The data analysis technique used was simple linear regression analysis with the equation $Y = a + bX + e$, followed by hypothesis testing through the t-test (partial), F-test (simultaneous), and coefficient of determination (R^2). All data processing was carried out using SPSS (Statistical Package for Social Science) version 26.0.

RESULTS AND DISCUSSION

Validity Test

The validity test was conducted on all 30 respondents using the Pearson Product Moment correlation technique (Corrected Item-Total Correlation). The test results show that all items on both research variables were declared valid, as presented in Table 1.

Table 1.
Summary of Validity Test Results

Variable	r-calculated range	r-table ($\alpha=0.05$; $df=28$)	Notes
HR Competence (X) – 10 items	0.560 – 0.817	0.361	All valid
Employee Productivity (Y) – 10 items	0.510 – 0.750	0.361	All valid

All r-calculated values for both variables exceed the r-table value of 0.361, so no item needed to be dropped from the research instrument. This shows that each statement item consistently measures the intended construct, both for the HR Competence variable and the Employee Productivity variable.

Reliability Test

The reliability test results using the Cronbach's Alpha technique are presented in Table 2.

Table 2.
Reliability Test Results

Variable	Cronbach's Alpha N of Items		Notes
HR Competence (X)	0.921	10	Reliable (very high)
Employee Productivity (Y)	0.899	10	Reliable (very high)



The Cronbach's Alpha values for both variables are far above the 0.60 threshold, even falling into the very high category (>0.90 for variable X). Thus, the research instrument is declared reliable and capable of producing consistent measurement results when used repeatedly on the same group of respondents.

Classical Assumption Tests

The normality test using the Kolmogorov-Smirnov technique on the regression model's residual values produced an Asymp. Sig. (2-tailed) value of 0.936, which is greater than 0.05. This result is supported by the residual histogram's distribution pattern, which approaches a bell-shaped curve, and the points on the Normal P-P Plot, which are scattered following the diagonal line, so it can be concluded that the regression model's residuals are normally distributed.

The heteroscedasticity test using the Glejser technique was conducted by regressing the absolute residual values against the HR Competence variable. The test results are presented in Table 3.

Table 3.
Glejser Test Results

Model	B	Std. Error	t	Sig.
(Constant)	6.162	2.955	2.085	0.046
Total X	-0.092	0.086	-1.071	0.293

The significance value of the HR Competence variable in the Glejser test is 0.293 (> 0.05), so it can be concluded that the regression model does not contain symptoms of heteroscedasticity and is homoscedastic. This conclusion is further supported by the residual scatterplot pattern, which is randomly scattered around zero without forming a specific pattern. The multicollinearity test is not presented as part of the discussion because this research model has only one independent variable, making the test conceptually irrelevant for simple linear regression.

Simple Linear Regression Analysis

Simple linear regression analysis was used to measure the effect of HR Competence (X) on Employee Productivity (Y). The analysis results are presented in Tables 4 and 5.

Table 4.
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.640	0.410	0.389	3.981



Table 5.

Simple Linear Regression Analysis Results

Model	B	Std. Error	Beta	t-calculated	Sig.
(Constant)	12.108	4.900	-	2.471	0.020
Total X	0.628	0.143	0.640	4.408	0.000

Based on Table 5, the constant (a) is 12.108 and the regression coefficient (b) for variable X is 0.628, forming the following simple linear regression equation:

$$Y = 12.108 + 0.628X$$

This equation indicates that if HR Competence is 0, Employee Productivity is estimated at 12.108. The regression coefficient of 0.628 is positive, meaning that every one-unit increase in the HR Competence score will increase Employee Productivity by 0.628 units, assuming other factors remain constant (*ceteris paribus*).

Hypothesis Testing

The t-test (partial) was used to determine the effect of HR Competence on Employee Productivity individually. The t-table value at $df = 28$ and $\alpha = 0.05$ (two-tailed) is 2.048. The analysis results show a calculated t-value of 4.408 with a Sig. of 0.000. Because $t\text{-calculated} (4.408) > t\text{-table} (2.048)$ and the Sig. value $(0.000) < 0.05$, H_0 is rejected and H_1 is accepted, meaning that HR Competence has a positive and significant effect on Employee Productivity at PT Bank SulutGo Head Office.

The F-test (simultaneous) produced a calculated F-value of 19.428 with a Sig. of 0.000, greater than the F-table value ($df_1=1$; $df_2=28$; $\alpha=0.05$) of 4.196, so the regression model as a whole is significant in explaining the effect on Employee Productivity. Because this research model has only one independent variable, the F value is mathematically the square of the t value ($t^2 = 4.408^2 = 19.43 \approx F\text{-calculated}$), so the F-test result is consistent with (redundant to) the t-test result.

The coefficient of determination (R^2) of 0.410 shows that HR Competence is able to explain 41.0% of the variation in Employee Productivity, while the remaining 59.0% is influenced by other factors outside this research model, such as work environment, motivation, compensation, and leadership. The R value of 0.640 indicates that the relationship between HR Competence and Employee Productivity falls into the strong and positive (unidirectional) category.

Discussion

The results of this study show that human resource competence has a positive and significant effect on employee productivity at PT Bank SulutGo



Head Office, consistent with the theory of Spencer and Spencer (1993), which asserts that individual competence is closely related to work performance effectiveness. Employees who possess good knowledge, skills, self-concept, work traits, and achievement motives will find it easier to complete tasks effectively and efficiently, thereby driving increased work productivity.

This finding is also consistent with Tampubolon's (2024) research at PT Bank Rakyat Indonesia Medan Branch, which found that competence significantly affects employee performance, as well as Sukmayadi and Sukmara's (2024) research at Bank Woori Saudara KCP Sumedang, which showed that increasing human resource competence contributes to improved employee performance. It is also in line with Jannah and Nabila (2024), who confirmed the positive effect of competence and human resource development on employee work productivity in the sharia finance sector.

The coefficient of determination of 41.0% indicates that HR competence is one important determinant, but not the only factor affecting employee productivity. The remaining 59.0% of productivity variation is still explained by other factors outside this research model, such as work environment, work motivation, compensation, leadership style, and organizational culture, as also noted in various previous studies in the banking sector. This finding implies that Bank SulutGo's management needs to continue strengthening employee competence development programs, whether through continuous education and training, technical and digital skills development, strengthening employees' self-concept and achievement motivation, or competence-based performance evaluation, as part of a comprehensive strategy to improve work productivity.

CONCLUSION

Based on the results of the analysis and discussion, the following conclusions can be drawn: (1) the research instrument for both variables was declared valid and reliable, making it suitable for use as a measurement tool; (2) the research data met the normality assumption and did not contain symptoms of heteroscedasticity, making the simple linear regression model suitable for use; (3) human resource competence was proven to have a positive and significant effect on employee productivity at PT Bank SulutGo Head Office, with the regression equation $Y = 12.108 + 0.628X$, a calculated t-value of 4.408 (Sig. 0.000), and a coefficient of determination of 41.0%.

For the management of PT Bank SulutGo Head Office, it is recommended to continue improving employee competence development programs through continuous education and training, particularly in aspects that received relatively



low scores in the self-concept and work-trait dimensions, in order to encourage more optimal productivity improvement. For future researchers, it is recommended to expand the research sample coverage and add other variables that theoretically also affect employee productivity, such as work environment, work motivation, and compensation, to obtain a more comprehensive picture of the determinants of employee productivity in the regional banking sector.

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