



ANALYSIS OF THE INFLUENCE OF *SELF-EFFICACY, TRAINING, MOTIVATION, AND COMPETENCE ON ORGANIZATION COMMITMENT THROUGH EMPLOYEE PERFORMANCE AT PT. BANK SULUTGO IN NORTH SULAWESI*

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Abstract: The purpose of this study is to investigate the relationship between *competencies, training, motivation, self-efficacy* and *employee performance* at PT. Bank SulutGo; as well as the effect of these factors on organizational commitment at the same institution. This study, in terms of its type, is an explanatory study with a quantitative method approach, with hypothesis testing, which is exploratory and associative in nature, which aims to explore instruments for measuring *Self-Efficacy, Training, Motivation, Competence, Organizational Commitment*, and testing *Employee Performance* of PT. Banksulutgo in North Sulawesi. The total population and research samples were obtained from 11 branch offices of PT. Banksulutgo. Sampling procedure, taken from several branch offices and sub-branches of PT. Bank SulutGo, namely 130 samples from 523 populations, consisting of *front liner employees* there is in branch and the branch servant which intended with employee *frontliners*, that is *tellers, customers service and security*. The research will be carried out in the period from June to September 2023.

The type of data in this study is a primary data source which was carried out based on the questionnaire data collection method. Data were analyzed descriptively. Research variables consist of; *Self-Efficacy* variable, *Training* variable, *Motivation* variable, *Competence* variable, *Organizational Commitment* variable, and *Employee Performance* variable. The conclusions of this research are; 1) The *Self-Efficacy* aspect of *Organizational Commitment* has a negative and insignificant effect on *Organizational Commitment* through *Employee Performance* at PT. Bank Sulutgo in North Sulawesi, 2) The *training* aspect is significant for *Organizational Commitment* through *Employee Performance*, 3) *Motivational* aspects are significant to *Organizational Commitment* through *Employee Performance*, 4) *Competence* aspects are significant to *Organizational Commitment* through *Employee Performance*, 5) The *Self-Efficacy* aspect is significant to *Employee Performance*, 6) The *training* aspect is significant for *Employee Performance*, 7) *Motivational* aspects are significant to *Employee Performance*, 8) *Competence* aspects are significant to *Employee Performance*, 9) *Employee Performance* aspects are significant to *Organizational Commitment* at PT. Bank Sulutgo in North Sulawesi. Based on the results of this research, it is recommended that the board of directors and commissioners of PT. Bank Sulutgo, its stakeholders and all branch heads, cash offices, unit heads spread across all branch offices, units, in North Sulawesi, Jakarta, Surabaya need to attention and apply the aspects of *Self-Efficacy, Training, Motivation* and *Competence* towards *Organizational Commitment* because it influences *Employee Performance* at PT. Bank Sulutgo in North Sulawesi.

Key Words: *Self-Efficacy, Training, Motivation, Competence, Employee Performance, PT. Bank SulutGo*

I. INTRODUCTION

During the Covid-19 pandemic, which has ravaged people in various aspects of life, including affecting Indonesian banking. In order for the banking sector to support government programs to encourage economic growth, this sector must have full strength. According to Ananda (2020), banks with poor governance will not survive in the current situation. They will become fragile and vulnerable if they do not have a strategy to deal with it. Human resource development can increase the resilience of internal banking conditions. In banking competition, human resource development programs are very important, Setiawan *et al.*, (2020).

OJK has an important role in assisting national banks to face the challenges of economic uncertainty and heavy pressure. This role is very important to support the Indonesian economy to survive in the future, which will make it possible to restart pursuing progress that was delayed due to the pandemic (OJK, 2020). The Financial Services Authority (2020) emphasized that why banks in Indonesia need to develop Human Resources Development is for several fundamental reasons. These reasons are (i). Adequate Human Resources will support the ongoing digital transformation; (ii). Competence and integrity of Human Resources is very necessary for the implementation of governance, risk and compliance; (iii). Current conditions include a high level of competency gap related to human resources in the financial services industry; (iv). Human resource development that must anticipate the dynamics of global change; (v). The sharia financial services sector requires quality human resources; (vi). Public funds processed by the financial services sector amounted to IDR 23,234 trillion (as of December 2020); (vii). Preparing competent human resources must be strengthened to support aspects of consumer protection.

Contemporary economic understanding, "Capital is no longer used to describe only the physical resources of an organization such as plants, equipment, buildings and vehicles used in the production process" (Olaitan, 2013). In response to this, banking entities tend to integrate substantial financial capital with quality human capital that has knowledge and abilities (Aldrich *et al.*, 2015). It is important to realize that in corporate organizations, human factors, for example workers who have abilities, skills and responsibility are very valuable company assets, and of course this has an impact on the survival of the company (Governder & Bussin, 2020; Veithzal, 2005). For this to happen, banks must be able to expand or grow human resources as a competitive strategy in achieving sustainable growth by investing in skills and education.

Bank SulutGo is a limited liability company Regional Development Bank of North Sulawesi and Gorontalo which was founded on June 3 1961, currently has been in the banking business for 62 years, especially as a regional bank serving the government and people of North Sulawesi and Gorontalo Provinces. Bank SulutGo has 2085 employees spread across the Head Office, 26 Branches, 25 Sub-Branchs and 52 Cash Service Offices in the North Sulawesi, Gorontalo and Java regions (Jakarta, Surabaya, Malang).

Bank SulutGo is vision is to become a bank that is innovative, has high competitiveness and focuses on customer satisfaction. One of Bank SulutGo is missions is to achieve the company is vision by prioritizing human capital as the main factor in the company. Providing high appreciation for employees and making employees an important axis in achieving innovation and competitiveness as a bank.

In Bank SulutGo is corporate culture, that the company requires employees to be able to compete in the current era of banking globalization. Bank SulutGo stands for integrity, High Work Standards, Mutual Cooperation, Customer Orientation. High Work Standards Culture, employees are asked to contribute and have value to the company, be competent and have high competitiveness, be creative and innovate. Therefore, to improve the quality of human resources, one of them is by building *an excellent center* in 2018, prioritizing the development of human resource skills to continue learning and have skills according to current developments. This needs to be done considering the tight competitive landscape in the financial industry.

In the banking sector, current challenges are basically related to the ever-growing demands of society and regulatory factors (Pérez, 2014; Sutton & Jenkins, 2007), resulting in an increase in competitors who are not part of the banking industry, but also offer financial services that are usually provided by banks (Langley, 2016; Sutton & Jenkins, 2007). In response to these challenges, banking entities tend to integrate substantial financial capital with human capital, which is highly qualified in both knowledge and ability (Aldrich *et al.*, 2015). For this to happen, banks must be able to expand or grow an organization's human resources as a competitive strategy in achieving sustainable growth for business organizations in the face of competition.

The research gap in this research can be found in the research of (Pangangraya and Wijaya, 2017), it was found that the significance level was 0.000 where $0.000 \neq 0.05$ meant that the motivation variable on employee performance had a positive and significant influence and H3 was accepted. Shows that if there is high *employee motivation it will increase employee performance* in the organization. Likewise, Pratama, G. D (2020) in his research produced that $t_{count} > t_{table}$, namely $6.628 > 2.002$ so that H1 was accepted, causing the *motivation variable* to have a positive and significant effect on *the employee performance variable*. This means that employees who have high work motivation will be more productive. These two articles are not in line with those carried out by Quratalain *et al.*, (2022) in his research, where the hypothesized results of the *motivation variable* on *the employee performance variable* had no positive and insignificant effect. The reason is that there is no longer any encouragement from the company, in this case PT. Bina Utama Sakti. Wulandari and Afriyenti (2022) in their journal stated that from the t-count results, the t-table was greater, namely 3.190, greater than 1.666 and the significance was $0.002 < 0.05$, which means that the *training variable* had a significant effect on the effectiveness of *the employee performance variable*. However, this is different from the research conducted by Quratalain, *et al.* (2022) where the *training variable* on *the employee performance variable* has no positive and insignificant effect. Furthermore, Julianry, *et al.* (2017) in the journal reported that the *training variable* on *the employee performance variable* had a direct positive effect. This means that the amount of education and training received by employees will influence their performance. This also contradicts research from Quratalain *et al.*, (2022) found that the *training variable* on *the employee performance variable* did not have a positive and insignificant effect. The reason is because the company does not continuously carry out training programs, and employees are not serious about participating in training so that their work results are mediocre.

Alwisol (2016) suggests that *self-efficacy* is self-actualization of a person is ability to act in certain situations. In this case, *self-efficacy* is associated with a person is belief that they have the ability to complete the expected tasks. In order to realize high work results, companies are required to recruit human resources who have good quality. Where to have high quality human resources so that the company is performance results are good, it is necessary to have high quality human resources with high *self-efficacy*. *The self-efficacy* of employees at PT Bank SulutGo is sometimes limited by their *comfort zone*, thus preventing them from being creative and innovating in their work. In other words, *self-efficacy* at PT Bank SulutGo is still low.

Companies must prepare *training* for their employees in order to develop abilities and skills, as well as provide the necessary work facilities so that they can work well. Two sides that can be seen from *training activities* are first, *training* is carried out in groups with the aim of maintaining employee cohesion in a work unit, second, *interpersonal training* aims to train personal abilities and increase interdependence between work units. Companies need to provide the facilities needed to complete the work that is the employee is work target. At PT Bank SulutGo, *Employee Training* has been managed by the Education and Training Department under the Human Capital Division and has been organized into the BSG e-Learning program.

A conducive work environment will really support the empowerment program to run well. An environment where there is openness and a high sense of trust between employees and their managers is what is called a conducive environment. This is necessary to motivate employees. Salvano, *et al* (2023) reported the results of their research, that employee motivation had a large partial impact on their performance. Employees who feel motivated will have an effect on improving their performance. Not all employees at PT Bank SulutGo have high work motivation. There are some whose work motivation is driven by the needs of life where they really have to work.

Competence is a person is basic characteristics related to work effectiveness, namely characteristics that have a causal relationship with basic standards, have work effectiveness or superiority in the workplace under certain conditions (Abdullah, 2014). Talking about *Employee Competence* at PT Bank SulutGo, it is not fully met as expected, because sometimes employee promotions and transfers no longer look at the employee is competency.

According to Robbins (2006) *organizational commitment* is a work attitude that describes each individual's feelings, whether they like it or not, towards the company where they work. These feelings of likes and dislikes will influence the employee's work motivation. Dewi and Amilin (2015) further emphasize that *Organizational Commitment* is an employee is belief in the company that employs him and the attitude of employees who always involve themselves in the interests of the company with high responsibility and loyalty. The higher the level of organizational commitment of an employee, of course it will increase his enthusiasm for work and produce good performance. The level of organizational commitment of PT Bank SulutGo employees is relatively high because the pension guarantees, health guarantees and welfare guarantees provided by the company can be enjoyed by all existing employees.

Abdullah (2014) stated that performance, in other words, is called *performance*, which means the result of work. Performance also includes ongoing work processes, not just achievements or results of work. Performance is a series of work plans that have been designed by the company and then implemented by leaders and employees, and then assessing the results of that work to achieve organizational goals. When viewed as a whole, PT Bank SulutGo is *employee performance* can be said to be good, seen from the PT Bank SulutGo Annual Report which is published every year.

To support government programs to strengthen economic growth during the pandemic, the banking sector must have a solid level of resilience. Resilience in the banking sector in Indonesia varies, with banks having different levels of resilience. Banks with small assets and not part of the system, as well as banks that have governance problems, tend to be more vulnerable and vulnerable in facing current conditions (Ananda, 2020). The resilience of banking internal conditions can be improved through human resource development. Increasing human resources is very crucial and essential for the banking sector to be competitive (Setiawan *et al* 2020). The Financial Services Authority (2020) emphasized that there are things that underlie the need for banks in Indonesia to design Human Resource Development.

II. RESEARCH METHODOLOGY

2.1 Study Design

This study, in terms of its type, is an explanatory study with a quantitative method approach, with hypothesis testing, which is exploratory and associative in nature, which aims to explore instruments for measuring *Self-Efficacy*, *Training*, *Motivation*, *Competence*, *Organizational Commitment*, and testing of *Employee Performance* in PT. Banksulutgo in North Sulawesi.

2.2 Population and Sample

The total population and research samples were obtained from 11 branch offices of PT. Banksulutgo. Sampling procedure, taken from several branch offices and sub-branches of PT. Bank SulutGo, namely 130 samples from 523 populations, consisting of front *liner employees* There is in Branch and Branch Servant the. Which intended with employee *frontliners* This that is *tellers*, *customers service* and *security*. The research will be carried out in the period from June to September 2023.

2.3 Data and Sources of Data

The type of data in this study is a primary data source which was carried out based on the questionnaire data collection method. Data were analyzed descriptively. Multiple linear regression is used to explore the influence of several independent variables on one dependent variable. This model assumes that there is a linear relationship between the dependent variable and each predictor (Janie, 2012). The result can be formed by the formula:

$$Z = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 \dots\dots\dots(1)$$

$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 Z \dots\dots\dots(2)$$

2.4 Research Variables

Research variables, namely; *Self-Efficacy* variable, *Training* variable, *Motivation* variable, *Competence* variable, *Organizational Commitment* variable, and *Employee Performance* variable. This research uses the following model:

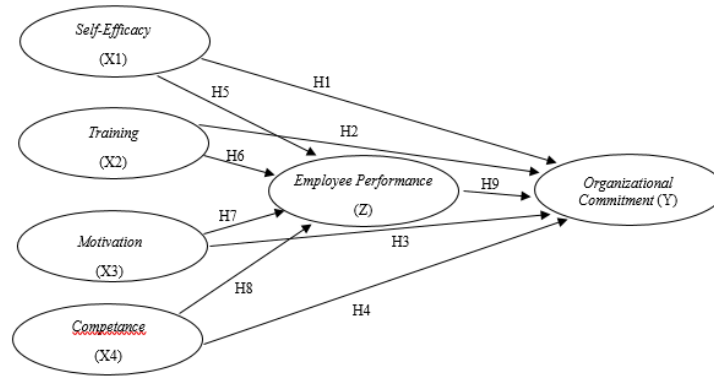


Figure 1. Research Model

Source: Data processed by authors (2023)

III. THEORETICAL FRAMEWORK

3.1.1 Self-efficacy

Self-efficacy is expressed by Badura (2012) that *Self-efficacy* is when a person believes in the ability or action he must take to complete a task to achieve a certain goal. Bandura explained that *self-efficacy* is the result of a person's thoughts, beliefs and judgments about how capable they are to complete a task or achieve their expected goals. This is based on the individual's belief in their own abilities.

Confidence in our personal abilities plays an important role in how we think, act, and feel about our place in the world. It influences our choice of goals, how we achieve them, and how we evaluate our own performance. These beliefs are reflected in our words and actions, shaping how we assess events and how we respond to them.

A person's belief in their ability to achieve certain goals is known as *self-efficacy*, which is formed from the interaction between the environment, personal adaptation, personal abilities, experience, and education (Santrock, 2007). This refers more to an individual's confidence in mastering a situation and achieving favorable results, being a representation of their belief in their own abilities (Niu, 2010).

Self-efficacy is a belief in a person's personal ability to manage, carry out and achieve goals, produce something, and apply steps to achieve certain skills. Someone with high *self-efficacy* believes that they have the ability to change the situation around them, while someone with low *self-efficacy* feels unable to face the things around them. When faced with difficulties, someone who has low *self-efficacy* tends to give up quickly, while individuals with high *self-efficacy* will struggle hard to overcome the obstacles that arise.

Training for employees can increase knowledge to support the completion of tasks and responsibilities. With *training programs*, employees are given the opportunity to increase their knowledge to develop their skills and even gain new knowledge so they can apply it in carrying out their daily tasks (Rivai and Sagala, 2013). With the development of technology, work patterns and the role of technology can change, requiring people to be able to adapt to developments. So that the aim of training to improve employee performance and competence in order to respond to current developments can be realized (Widodo, 2015).

3.1.2 Training

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The function of *training* in learning and development. His research reveals how an employee can grow and develop and gain experience that can help employees at work. If knowledge and experience are combined with the ability to understand and strive to be at the forefront, the organization's need for change will be met (Wahyuningsih, 2019). Based on Mangkunegara (2013), the indicators that will be used to support the measurement of this *training variable* include: 1) Training materials, 2) Training methods, 3) Instructor attitudes and abilities, 4) Length of education, and 5) Training facilities.

3.1.3 Motivation

Mangkunegara (2013) wrote that what is called *motivation* is encouragement that arises both internally and externally which moves someone to do something so that what is expected is achieved. The encouragement referred to here is the encouragement given by the company to its employees to increase work morale (Anthonio, 2016). When employees feel motivated by attention, encouragement to progress and support from the company, employees will be more diligent in completing their tasks and responsibilities. Therefore, it can be concluded that work motivation is one of the components that influences employee performance.

3.1.4 Competence

Competence is the ability to complete tasks or work, which is built on skills and knowledge, and supported by the work attitudes required for the job (Wibowo, 2016). According to Tagala (2018) *competence* is a person's basic characteristics related to standards or criteria that show how they work well or effectively in a particular position or job. (Priansa, 2017) states that the term *competence* is a term that refers to the qualities needed to achieve effective performance, whether it is related to the role taken or a combination of personal traits and job requirements. Boyatzis (2017) defines *competence* as a person's ability to fulfill the job requirements of a company so that the company can achieve the desired results. Priansa (2017) states that *competence* is a term that refers to managerial actions, such as staff development. Meanwhile, competence is an individual's

quality that they bring to work, such as creative abilities and skills in building networks. Dewi *et al.*, (2017) stated that *competence* is an item that a person needs in an organizational environment.

3.1.5 Organizational Commitment

Organization commitment began to be discussed around the 1970 as a key factor in connecting individuals and organizations. Porter, *et al* (1974) explains that commitment is an individual strength in being involved and identifying with an organization, consisting of three aspects: believing in and accepting the goals and principles of the organization, being ready to improve the organization is reputation, and wanting to remain a member. So Allen and Gellantly (1990) emphasized that *organizational commitment* is a commitment from employees of a particular organization, providing value for the welfare of the organization and making maximum efforts to achieve the organizational goals and objectives that have been set. *Organization commitment* will encourage employees to feel attached to the organization (William and Anderson, 1991). Therefore, according to Porter, *organizational commitment* is a person is work involvement in the organization.

3.1.6 Employee Performance

Employee performance is a series of work carried out and even the achievement of an employee is performance, whether the result is the quality of work and quantity carried out professionally. According to Kim (2020), Employee performance is the work of an employee within a certain period of time which is created in a work record. There are seven dimensions to measure work results, namely work accuracy, neatness, work facilities that can be used, quantity of work, skills in completing tasks procedurally, ability to adapt to new things, high initiative, behavior towards leaders and co-workers, dimensions the latter is able to maintain work safety (Langford *et al.*, 2020; Mathis *et al.*, 2015). According to Rahmawati (2013), performance is a person's work duties and responsibilities which are carried out based on their expertise for the progress of the company without violating legal provisions and based on ethics in executing the work.

IV. RESULTS AND DISCUSSION

4.1 Classical Regression Assumption Test for Normality

Table 4.1: Results of the Classic Normality Regression Assumption Test

Model	Sig. Kolmogorov-Smirnov	Standard	Information
SE,T,M,C *E P	0.200	> 0.05	Normal
SE, T, M, C, EP * OC	0,200	> 0.05	Normal

Source: Data Processed by authors (2023)

Kolmogorov-Smirnov significance value (sig.) in all models is greater than 0.05, so it can be concluded that the *Self-Efficacy regression model* (SE), *Training* (T), *Motivation* (M), *Competence* (C) to *Employee Performance* (EP); and regression models *Self-Efficacy* (SE), *Training* (T), *Motivation* (M), *Competence* (C), *Employee Performance* (EP) on *Organizational Commitment* (OC) is normally distributed.

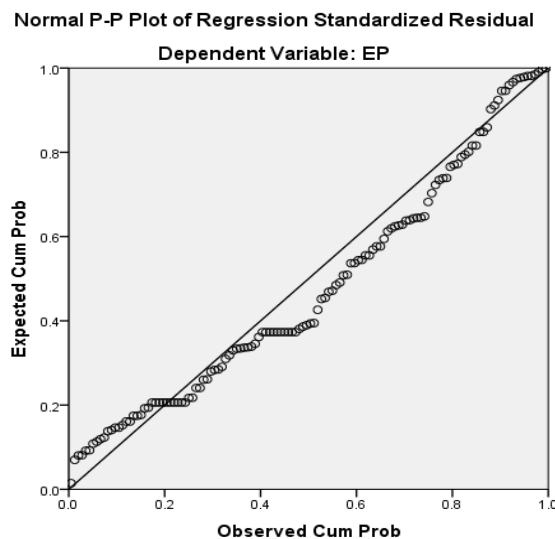


Figure 2. Scatter Plot Normality Test SE, T, M, C*EP
Source: Data processed by authors (2023)

Visualization in Figure 2, the distribution pattern of dots approaches a diagonal line, which indicates that the *Self-Efficacy* (SE), *Training* (T), *Motivation* (M), *Competance* (C) regression model on *Employee Performance* (EP) is normally distributed.

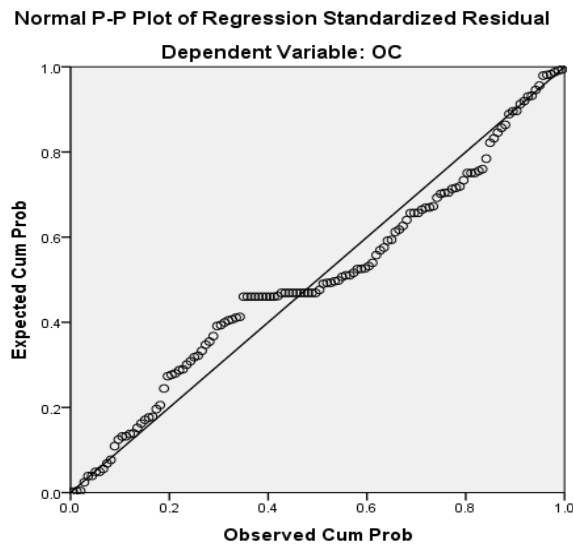


Figure 3. Scatter Plots SE, T, M, C, EP*OC Normality Test
 Source: Data Processed by authors (2023)

Figure 3., the distribution pattern of the dots tends to follow a diagonal line, which indicates that the *Self-Efficacy regression model (SE), Training (T), Motivation (M), Competence (C), Employee Performance (EP) on Organizational Commitment (OC)* is normally distributed.

4.2 Test the Classical Assumption of Heteroscedasticity Regression

Table 4.2 below shows the results of the classic regression assumption test related to heteroscedasticity, using the *Spearman Rho statistical method* :

Table 4.2 Heteroscedasticity Test Results

Model	Sig. Spearman Rho	Standard	Information
S*EP	0.065	> 0.05	Homogeneous
T*EP	0, 131	> 0.05	Homogeneous
M*EP	0.443	> 0.05	Homogeneous
C*EP	0,504	> 0.05	Homogeneous
S*OC	0.660	> 0.05	Homogeneous
T*OC	0.659	> 0.05	Homogeneous
M*OC	0.616	> 0.05	Homogeneous
C*OC	0.811	> 0.05	Homogeneous
EP*OC	0.590	> 0.05	Homogeneous

Source: *Processed data by authors (202 3)*

From the information contained in Table 4 in the *Spearman Rho* column, the significance value for all models exceeds 0.05, so it can be concluded that the *Self-Efficacy regression model (SE), Training (T), Motivation (M), Competence (C) to Employee Performance (EP)* homogeneous. Likewise with the second regression model of *Self-Efficacy (SE), Training (T), Motivation (M), Competence (C), Employee Performance (EP) on Organizational Commitment (OC)* homogeneous.

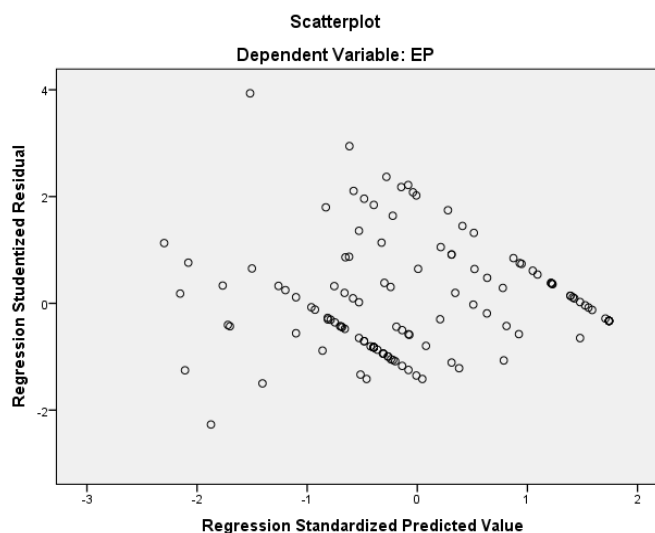


Figure 4. Scatter Plot Heteroscedasticity Test SE,T,M,C*EP
 Source: Data processed by authors (2023)

In *Figure 3*, there is no clearly defined pattern or distribution of points around the number 0 on the Y axis, so it can be concluded that the *Self-Efficacy regression model (SE), Training (T), Motivation (M), Competence (C) to Employee Performance (EP)* heteroscedasticity does not occur. *Figure 4*. does not show a clearly defined pattern or distribution of points around the number 0 on the Y axis, so it is concluded that the *Self-Efficacy regression model (SE), Training (T), Motivation (M), Competence (C), Employee Performance (EP) to Organizational Commitment (OC)* heteroscedasticity does not occur.

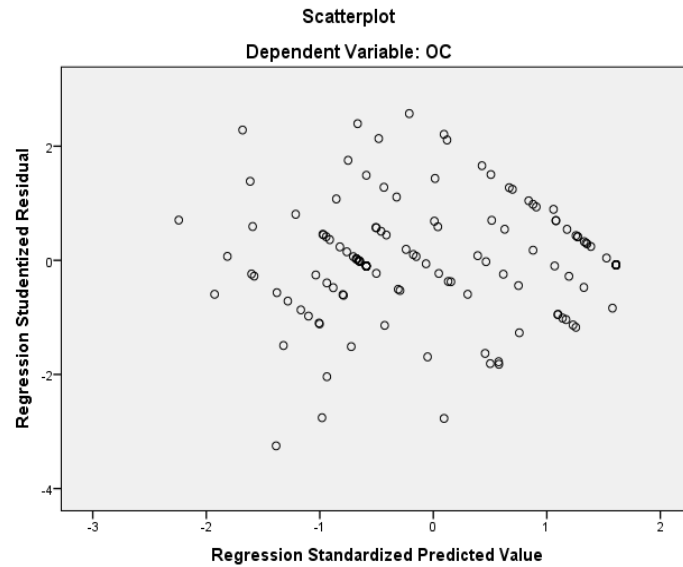


Figure 5. ScatterPlot SE, T, M, C, EP*OC Heteroscedasticity Test
Source: Data processed by authors (2023)

4.3 Test the Classical Assumption of Linearity Regression

The third classic regression assumption test is the linearity test which is carried out based on the *Linearity* statistical test :

Table 4.3 Model 1 Linearity Test Results

Variable	Sig. Linearity	Standard	Criteria
S*EP	0,000	< 0.05	Linear
T*EP	0,000	< 0.05	Linear
M*EP	0,000	< 0.05	Linear
C*EP	0,000	< 0.05	Linear

Source: Data processed by authors (2023)

Information in Table 4.3, the results of the linearity test for Model 1 show that the significance value for all models is below 0.05, so it can be concluded that in the regression model *Self-Efficacy (SE), Training (T), Motivation (M), Competence (C)* towards linear *Employee Performance (EP)*.

Table 4.4 Model 2 Linearity Test Results

Variable	Sig. Linearity	Standard	Criteria
S*OC	0,000	< 0.05	Linear
T*OC	0,000	< 0.05	Linear
M*OC	0,000	< 0.05	Linear
C*OC	0,000	< 0.05	Linear
EP*OC	0,000	< 0.05	Linear

Source: Data processed by authors (2023)

The information listed in Table 4. 4 in the Linearity column , the significance value for all Model 1 shows a number less than 0.05, so it can be concluded that in the *Self-Efficacy regression model (SE), Training (T), Motivation (M), Competence (C), Employee Performance (EP) to Organizational Commitment (OC)* linear .

4.4 Classic Assumption Test for Multicollinearity Regression

The fourth classic regression assumption test is multicollinearity testing which is based on the *Tolerance* and *VIF* statistical tests.

Table 4.5 Multicollinearity Test Results for Model 1

Model	Variable	Tolerance	VIF	Information
SE, T, M, C * E.P	<i>Self-Efficacy</i>	0,602	1, 660	Multicollinearity Free
	<i>Training</i>	0.53 0	1.88 7	Multicollinearity Free
	<i>Motivation</i>	0,491	2,036	Multicollinearity Free
	<i>Competence</i>	0.518	1, 930	Multicollinearity Free

Source: Data processed by authors (2023)

Information in Table 4.5, the results of the multicollinearity test for Model 1 show that the Tolerance value of all variables is greater than 0.1 and the VIF value of all variables is smaller than 10, so it can be concluded that in Model 1 the Self - Efficacy regression (SE), Training (T), Motivation (M), Competence (C) to Employee Performance (EP) does not occur multicollinearity.

Table 4.6 Multicollinearity Test Results for Model 2

Model	Variable	Tolerance	VIF	Information
SE, T, M, C, EP * OC	Self-Efficacy	0,569	1,756	Multicollinearity Free
	Training	0.488	2,048	Multicollinearity Free
	Motivation	0,489	2,044	Multicollinearity Free
	Competence	0.394	2,539	Multicollinearity Free
	Employee Performance	0.357	2,798	Multicollinearity Free

Source: Data processed by authors (2023)

Data in table 4. 6 the results of the multicollinearity test for model 2 appear in the *Tolerance column* , the numbers for all variables are greater than 0.1 and in the *VIF column*, the numbers are visible. of all variables is smaller than 10, it can be concluded that in model 2 of the *Self-Efficacy* regression (SE), *Training* (T), *Motivation* (M), *Competence* (C), *Employee Performance* (EP) to *Organizational Commitment* (OC) multicollinearity does not occur.

Referring to the results of research regarding the variables *Self-Efficacy*, *Training*, *Motivation* and *Competence* which are important variables and have a big influence on *Employee Performance* at PT. Bank SulutGo. Meanwhile *Self-Efficacy*, *Training*, *Motivation*, *Competence* and *Employee Performance* is an important variable and has a big influence on *Organizational Commitment* at PT. Bank SulutGo. Therefore, management is focus should be more on variables that are significant and have a strong influence. Managerial implications that can be drawn from the findings are as follows:

Self-Efficacy variable is an element that is not considered important for PT. Bank SulutGo employees is in the process of increasing and improving *Organizational Commitment*. However, it is hoped that *the Self-Efficacy* possessed by PT employees. Bank SulutGo will increase *Organizational Commitment* from employees. Therefore, what needs to be done by PT. Bank SulutGo is increasing attention to employees in terms of personal and professional development, increasing opportunities for employees to be involved in discussions and decision-making processes to strengthen employees' understanding of the company's goals. Next, create a work culture where employees feel valued and their ideas are heard.

Training variables are an important element for PT. Bank SulutGo employees in an effort to increase and optimize *Organizational Commitment*. Therefore, the opportunity for employees to take part in *training* can encourage employees' sense of responsibility towards the company, thereby increasing their *organizational commitment*. Things PT. Bank SulutGo needs to do is improving relevant and useful training programs so that employees feel more competent in their fields. Prepare interesting instructors, so that the training presented can be well absorbed and can be applied in daily work. Improve training materials and methods that can adapt to future changes. As well as conducting ongoing training to have a positive impact on employees to increase *Organizational Commitment*.

Motivation variables are an important element for PT. Bank SulutGo employees in an effort to increase and optimize *organizational commitment*. Therefore, motivation can encourage employees to be loyal to the Company. So what needs to be done by PT. Bank SulutGo is improving communication about the company is goals clearly in order to encourage employees to achieve common goals. Increasing recognition for employees in the form of awards, appreciation and even promotions for the contributions made. Always open opportunities for employees to optimize their skills and motivate employees so they can continue to grow professionally. Improve a supportive work atmosphere, promote collaboration, and ensure inclusivity. Improving other facilities such as space for sports, etc.

Fourth, the *Competence* variable is an element that is not considered important for PT. Bank SulutGo employees is in the process of increasing and improving *Organizational Commitment*. However, Competency of PT. Bank SulutGo employees is expected to increase *organizational commitment*. Therefore, what needs to be done by PT. Bank SulutGo is optimizing training programs that are tailored to what employees need, especially training based on the competencies needed to achieve the Company is goals. Carry out career mapping and development in accordance with employee competencies, so that career paths can be open to all employees. Building an open work environment, where employees can share knowledge and experience with each other to enrich overall competence. Increase opportunities for employees to demonstrate their competence through work targets, so that they feel recognized for the contributions they make.

The *Self-Efficacy* variable is an important element for PT. Bank SulutGo employees is in the process of improving and enhancing *Employee Performance*. Therefore, what needs to be done by PT. Bank SulutGo provides work responsibilities according to the level of ability and challenges, so that employees strive to strengthen *Self-Efficacy*. Provide *feedback* on the work given, as a form of control so that they feel that the results of their work are noticed, as well as providing appreciation for work achievements. Increasing employee opportunities to develop skills through training. Involve employees in decision-making processes that are relevant to their abilities. As well as creating a work culture where if employees make mistakes, they consider it a learning and growth process, thereby helping them reduce their fear of failure.

Training variable is an element that is not a focus for employees in the process of improving and improving *employee performance*. This could be because *the training* carried out is not in accordance with the field of work, it could also be because the training is not applied at work. Therefore, what needs to be done by PT. Bank SulutGo is improving analysis related to employee training needs, such as identifying skills that are lacking, what skills in a work unit need to be improved or something new to support performance that needs to be developed. Improve targeted training programs, which focus on developing job-appropriate skills. Determine effective methods for training purposes, such as *on-the-job training*, class systems, seminars, *workshops* and *online* training. Conduct performance measurements before and after training, by assessing skill improvement, behavior changes and performance results. Give employees the opportunity to apply the results of the training they follow.

Motivation variable is an important element for PT. Bank SulutGo employees in an effort to improve and optimize *employee performance*. Because employees who feel motivated will definitely influence performance. Therefore, what needs to be done by PT. Bank SulutGo is increasing the Company's understanding of what motivates individual employees, continuing to provide positive *feedback* on work results. Increase employee recognition and appreciation for work achievements in the form of *rewards*, praise in front of colleagues, and even providing promotions in accordance with work achievements. Increasing opportunities for employees to develop skills and abilities through career development and training programs.

Competence Variable is an important element for PT. Bank SulutGo employees is in the process of improving and increasing *employee performance*. This is because if the company increases employee competency in their field, it will automatically affect employee performance. Therefore, what needs to be done by PT. Bank SulutGo is setting clear standards for the competencies required to achieve the performance desired by the Company, establishing training programs that focus on improving specific and relevant competencies so that the expected performance can be achieved. Provide *feedback* on performance based on expected competencies, so that you can understand which parts need to be improved. Increase employee opportunities to further hone their skills and competencies with further training and appropriate facilities.

Employee Performance Variables is an important element for PT Bank SulutGo employees is in the process of improving and increasing *Organizational Commitment*. This is because increasing performance will encourage employees to be loyal and remain with the company. Therefore, what needs to be done by PT. Bank SulutGo provides opportunities for employees to continue to be involved in decision making, hearing their ideas and views about the future of the Company. Creating employee awareness that their performance has a big impact on the Company's success. Increase employee opportunities to develop skills and pursue desired careers.

V. CONCLUSIONS

Self-Efficacy aspect of *Organizational Commitment* has a negative and insignificant effect on *Organizational Commitment* through *Employee Performance* at PT. Bank Sulutgo in North Sulawesi. *Training* aspect is significant for *Organizational Commitment* through *Employee Performance*. *Motivation* aspect is significant to *Organization Commitment* through *Employee Performance*. *Competence* aspects are significant to *Organization Commitment* through *Employee Performance*. *Self-Efficacy* aspect is significant for *Employee Performance*. *Training* aspect is significant for *employee performance*. *Motivation* aspect is significant for *Employee Performance*. *Competence* aspects are significant to *Employee Performance*. *Employee Performance* aspect is significant to *Organizational Commitment* at PT. Bank Sulutgo in North Sulawesi.

RECOMMENDATIONS

The Board of Directors and Commissioners of PT. Bank Sulutgo, stakeholders as well as all branch leaders, cash offices, unit leaders spread across all branch offices, units, in North Sulawesi, Jakarta, Surabaya need to attention and apply aspects of *Self-Efficacy*, *Training*, *Motivation* and *Competence* towards *Organizational Commitment* because it influences *Employee Performance* at PT. Bank Sulutgo in North Sulawesi.

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