

*Analysis of Soft Skills, Hard Skills, and Life Skills Training Effects
Toward Employee Performance at PT. Bank Negara Indonesia (Persero)
Tbk. Kotamobagu Branch*

Reffaldi Rezky Lahope

Master of Management Program, Faculty of Economics and Business
Sam Ratulangi University, Indonesia
reffaldi.lahope98@gmail.com

Greis M. Sendow

Master of Management Program, Faculty of Economics and Business
Sam Ratulangi University, Indonesia
greis5sendow@gmail.com

Genita G. Lumintang

Master of Management Program, Faculty of Economics and Business
Sam Ratulangi University, Indonesia
genitalumintang@unsrat.ac.id

Annotation: Employees have an important role in carrying out company strategy in order to achieve company goals. For this reason, good performance is needed from these employees. Increasing employee capabilities can be achieved by holding training to increase the potential of the company's Human Resources. The purpose of this research is to determine the effect of soft skills, hard skills and life skills training on employee performance at PT. Bank Negara Indonesia (PERSERO) Tbk Kotamobagu Branch. This research is quantitative research by giving questionnaires to 50 respondents. This research uses data analysis such as validity and reliability tests, classical assumption tests, multiple linear regression, coefficient of determination tests and hypothesis tests. The results of this research show that: (1) Soft skills training, hard skills training and life skills training together have a significant influence on employee performance at PT. Bank Negara Indonesia Kotamobagu Branch. (2) Soft skills training has a positive and significant effect on employee performance at PT. Bank Negara Indonesia Kotamobagu Branch. (3) Hard skills training has a positive and significant effect on employee performance at PT. Bank Negara Indonesia Kotamobagu Branch. (4) Life skills training has a positive and significant effect on employee performance at PT. Bank Negara Indonesia Kotamobagu Branch.

Keywords: Training, Soft Skills, Hard Skills, Life Skills, Employee Performance

INTRODUCTION

Background

Rapid changes in the world of work mean that companies must be well prepared to be able to adapt at any time. Human Resources plays an important role in helping the company achieve these goals. Human Resources are the main tool for the smooth running of a company's activities, because humans are one of the factors in the workforce that can grow and develop. The competencies possessed by each employee determine the company's success in achieving its vision and mission.

Banking itself is an important factor in increasing economic growth in almost every country in the world. The Bank strives to provide the best service to its customers by easily accessing banking products such as opening accounts and savings books, credit cards, people's credit (KPR) and other service products. For example, developments in the banking world include customers wanting to open savings books only via cell phone or smartphone, of course this will make transactions easier for people. The speed of change and technological progress applied in industry requires human resources who have adaptability, flexible competitiveness and also have good performance.

Employee performance is the employee's ability and competency based on the level of knowledge and scientific discipline to carry out their work in accordance with work standards determined by the company and universal work standards. Based on this explanation, it means that employee abilities also determine the extent to which employee performance can be achieved. Human resource training is an important means of developing human resources. Training is a systematic and planned effort to change or develop new knowledge, skills, attitudes in accordance with organizational needs. The ultimate goal of providing training is basically to improve the basic abilities of employees. According to Dessler in (Hutar, 2022:75) Training is a process of teaching the skills needed by new and existing employees to do their jobs. Training is one effort to improve human resources in the world of work. With training activities, employees have the opportunity to absorb new knowledge or new values, so that with this knowledge employees can improve their abilities in carrying out the tasks assigned to them.

This research will be carried out at PT. Bank Negara Indonesia Kotamobagu Branch. With a total of 121 employees, including 50 permanent employees, 15 Bina BNI employees, 48 outsourcing employees, and 8 FTE employees (Full-time Equivalent). Based on the results of an interview with one of the Deputy Leaders of the BNI Kotamobagu Branch, it was stated that there were several problems related to employee hard skill, soft skill and life skill variables. The problem related to the hard skill variable is that employees do not work according to the specified time. Furthermore, related to the soft skill variable, namely a lack of sense of responsibility towards work. For the life skills variable, the problem faced is the employee's adaptability and how the employee handles it.

Problems that occur at PT. Bank Negara Indonesia Kotamobagu Branch. This Of course it has an impact on the performance of the employees there. Table 1 shows data regarding employee performance at PT. Bank Negara Indonesia Kotamobagu Branch in a 2 year period (2021-2022).

Table 1. Employee Performance Assessment Data for 2021-2022

Judiciary / Performance Value	Number of Employees		Information
	2021	2022	
Tier 1 (460-500)	5	4	--
Tier 2 (380- < 460)	15	11	--
Tier 3 (280 - < 380)	31	35	--
Tier 4 (180 - < 280)	0	0	Not used
< 180	0	0	Not used
Total Employees	50	50	

Notes: Tier 1 =Very good;Tier 2 =Good;Tier 3 = Standard;Tier 4 =Not good;Tier 5 =Very not good
Source: PT. Bank Negara Indonesia Kotamobagu Branch, 2023

Based on Table 1, it can be seen that in 2022 most employee performance assessments will be at Tier 3/Standard with a total of 35 employees and in 2021 most employee performance scores will also be at Tier 3/Standard with a total of 31 employees. Table 1 shows a decline in employee performance at

BNI Kotamobagu from 2021-2022. The decline in employee performance scores could have occurred due to a lack of development/training for the employees there. This shows that there is a need for improvement regarding the performance of employees at PT. Bank Negara Indonesia Kotamobagu Branch.

The need to increase employee performance is a business strategy need that needs to be considered in training planning within a company. PT. Bank Negara Indonesia Kotamobagu Branch places human resource development as one of the keys to success in winning the competition. PT. Bank Negara Indonesia Kotamobagu Branch aims to increase the competence and skills of employees according to business needs. The training at PT. Bank Negara Indonesia needs to pay attention to whether the training provided is in accordance with existing problems related to soft skills, hard skills and life skills. Table 2 shows data regarding the training attended by PT employees. Bank Negara Indonesia Kotamobagu Branch in 2020, 2021, 2022 and 2023. PT. BNI Bank Kotamobagu Branch sends employees to take part in training provided by BNI Center or provided by other organizations, as well as taking part in training both online and offline.

Table 2. PT Training Data. Bank Negara Indonesia Kotamobagu Branch

Year	Type of Training	Number of Employees who attended Training
2020	Pending Skip Completion	1
	Team Building ADC	3
	Level 1 Risk Management Certification	1
2021	International Banking Literacy Program	12
	Level 1 Risk management certification	2
2022	Induction & Soft Skills for Assistants (KBMN Recruitment)	2
	Credit Operational Brevet	1
	Operational Risk	2
2023	SIMON (Single Integrated Monitoring Tool) Training	2
	Trade Finance Training	2
	Advanced stage FLA (Frontliner Academy) training	22
	New Sales Model Training	3
	Letter Training	1

Source: PT. Bank Negara Indonesia Kotamobagu Branch, 2023

Based on table 2. above, it can be seen that PT. Bank Negara Indonesia Kotamobagu Branch sent their employees to take part in training, but the problem was that there was a lack of training regarding soft skills and life skills. The training carried out actually focuses more on hard skills. One of the reasons for the lack of training at PT. Bank Negara Indonesia Kotamobagu Branch is a bank that must adapt to the conditions of the COVID-19 pandemic that hit Indonesia and the world from 2020-2022. So more training is held using an online system or using the zoom application.

Based on the explanation regarding the problems and phenomena that occur above, it can be seen that a company carries out training as an effort to improve employee performance. Research related to hard skills, soft skills and life skills has been carried out several times. Several previous studies such as those conducted by (Ratnasari & Thriyara, 2020; Prastiwi, 2011; Astutik & Sulhan, 2022; and Wijayanti, 2020) focused more on examining the influence of soft skills, hard skills and life skills on employee performance and did not discuss the influence from training on these three variables. In previous research, the variables of how training or type of training were carried out were not yet discussed. In research conducted by Widyaningsih, Sinaga & Wirawan (2023) explained that soft skills and hard skills training has a significant effect on employee performance.

This research will examine the extent to which the influence of soft skills, hard skills and life skills

training carried out by the company can influence employee performance. This research will also measure the hard skill, soft skill and life skill competencies possessed by BNI Kotamobagu Branch employees. This research also wants to show novelty in terms of strategies to improve employee performance. This strategy is related to increasing training or training that is tailored to employee competency needs.

Research purposes

The aims of this research are 1). To analyze the influence of Soft Skill, Hard Skill and Life Skill Training on PT Employee Performance. Bank Negara Indonesia Kotamobagu Branch; 2). To analyze the effect of Soft Skills Training on PT Employee Performance. Bank Negara Indonesia Kotamobagu Branch; 3). To analyze the effect of Hard Skills Training on PT Employee Performance. Bank Negara Indonesia Kotamobagu Branch; 4), To analyze the effect of Life Skills Training on PT Employee Performance. Bank Negara Indonesia Kotamobagu Branch.

LITERATURE REVIEWS

Training

According to Sundari & Almubaroq (2023:34) employee training is a method or process used by companies to improve employees' skills, knowledge and abilities in carrying out their duties.

Soft Skills

Siahaan & Sihombing(2017) stated that soft skills are a person's skills in managing themselves (intrapersonal skills) and skills in relating to other people (interpersonal skills) which are able to develop work optimally.

Hard Skills

According to Robbins in (Siahaan & Sihombing, 2017) hard skills are often also called intellectual abilities. *Intellectual ability* is the ability needed to determine various mental activities-thinking, reasoning and solving problems.

Life Skills

According to Nurzaman & Widiastuti(2019) life skills can be stated as skills for life. In terms of life, you don't just have to have certain abilities (vocational job), but you must have basic functional supporting abilities such as reading, writing, calculating, formulating and solving problems, managing resources, working in a team, continuing to learn on the spot. work, using technology.

Employee performance

According to Handayani(2022:58) states that performance is the result of work related to organizational goals such as quality, efficiency and other criteria besides effectiveness.

Previous Research

Widyaningsih, Sinaga & Wirawan (2023). The aim of this research is to determine the effect of soft skills and hard skills training on performance at the Bali Beach Glamping Resort. The results of this research are that soft skills and hard skills training have a significant effect on employee performance at Bali Beach Glamping Resort.

Astutik & Sulhan (2022). This research aims to determine employee competency (Training, Technical, non-Technical) which influences employee performance. The research results found that the three independent variables (X) had a significant effect on employee performance (Y).

Nurzaman & Widiastuti (2019). The aim of this research is to find out data about planning and implementation along with the impact of life skills training in improving entrepreneurial abilities through culinary life skills training for residents. The research results show that the planning used to improve entrepreneurial abilities through culinary life skills training is to increase literacy skills first.

Research Model and Hypothesis

Research Model

The research model was created to describe the relationship between the independent variables, namely Soft Skills Training (X₁), Hard Skills Training (X₂), and Life Skills Training (X₃) with the dependent variable, namely Employee Performance. The research model can be depicted in Figure 1.

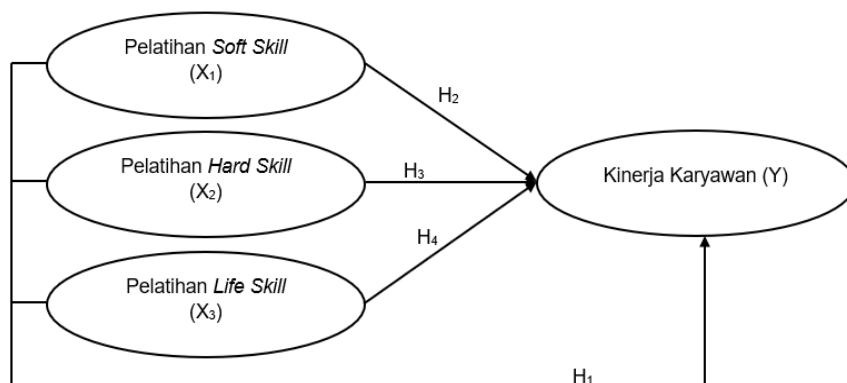


Figure 1. Research Model

Source: Literature Reviews, 2023

Hypothesis

The hypothesis in this research is as follows:

H1: It is suspected that Soft Skills, Hard Skills and Life Skills training together influences the performance of PT employees. Bank Negara Indonesia Kotamobagu Branch.

H2: It is suspected that Soft Skills Training has an influence on PT Employee Performance. Bank Negara Indonesia Kotamobagu Branch.

H3: It is suspected that Hard Skills Training has an effect on PT Employee Performance. Bank Negara Indonesia Kotamobagu Branch.

H4: It is suspected that Life Skills Training has an influence on PT Employee Performance. Bank Negara Indonesia Kotamobagu Branch.

RESEARCH METHODS

Type of Research

The type of research used in this research is quantitative research. According to Sugiyono (2017) quantitative research is a research method based on the philosophy of positivism, used to research certain populations or samples, collecting data using research instruments, quantitative or statistical data analysis, with the aim of testing predetermined hypotheses.

Location and Place of Research

This research was conducted at PT. Bank Negara Indonesia, Kotamobagu Branch, North Sulawesi. This research was carried out in October-November 2023.

Method of collecting data

1. Interview. Interviews are used as a data collection technique if the researcher wants to carry out a preliminary study to find the problem to be researched, and if the researcher also wants to know things from the respondents in more depth and the number of respondents is small (Sugiyono, 2017).

2. Questionnaire. A questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents to answer (Sugiyono, 2017).

3. Observation. Observation is a data collection technique that has specific characteristics when compared with other techniques. Observations are carried out by looking directly in the field, for example the conditions of the work space and work environment which can be used to determine appropriate factors which are supported by interviews and questionnaires regarding job analysis.

Research Population and Sample

Population

Sugiyono (2017:90) describes population as a generalization area consisting of objects/subjects that have certain qualities that are determined by researchers to be studied and then conclusions drawn. In this research, the population is all permanent employees of PT. Bank Negara Indonesia Kotamobagu Branch, numbering 50 people.

Sample

According to Sugiyono (2017) in quantitative research, the sample is part of the number and characteristics of the population. The sampling technique in this research is a saturated sampling technique which is part of nonprobability sampling. Saturated sampling is a sampling technique when all members of the population are used as samples. This research uses a saturated sampling technique because the population is less than 100 people, namely 50 permanent employees of PT. State Bank Kotamobagu Branch. So the sample used in this research was 50 employees at PT. Bank Negara Indonesia Kotamobagu Branch.

Data analysis

This research uses data analysis such as validity and reliability tests, classical assumption tests, multiple linear regression, coefficient of determination tests and hypothesis tests including F test and t test.

Research Instrument

According to Sugiyono (2017:133), research instruments are used to measure the value of the variables studied with the aim of producing accurate quantitative data, so they must have a scale. The data measurement technique in this research uses a Likert Scale. Sugiyono (2017:134) suggests that the Likert scale is used to measure the attitudes, opinions and perceptions of a person or group regarding social events or phenomena.

RESEARCH RESULTS AND DISCUSSION

Research result

Validity Test Results

Table 1. Validity Test Results

Variable	Statement	Person Correlation	Sig	Alpha	Status
Training Soft Skills (X1)	X1.1	0.662	0,000	0.05	Valid
	X1.2	0.644	0,000	0.05	Valid
	X1.3	0.642	0,000	0.05	Valid
	X1.4	0.753	0,000	0.05	Valid
	X1.5	0.687	0,000	0.05	Valid
	X1.6	0.707	0,000	0.05	Valid
	X1.7	0.356	0,000	0.05	Valid
	X1.8	0.523	0,000	0.05	Valid
	X1.9	0.346	0,000	0.05	Valid
	X1.10	0.565	0,000	0.05	Valid
	X1.11	0.493	0,000	0.05	Valid
Training Hard Skills (X2)	X2.1	0.782	0,000	0.05	Valid
	X2.2	0.860	0,000	0.05	Valid
	X2.3	0.786	0,000	0.05	Valid
	X2.4	0.834	0,000	0.05	Valid
	X2.5	0.691	0,000	0.05	Valid
	X2.6	0.572	0,000	0.05	Valid
	X2.7	0.572	0,000	0.05	Valid
	X3.1	0.657	0,000	0.05	Valid
	X3.2	0.890	0,000	0.05	Valid
	X3.3	0.865	0,000	0.05	Valid

Training Life Skills (X3)	X3.4	0.753	0,000	0.05	Valid
	X3.5	0.827	0,000	0.05	Valid
	X3.6	0.324	0,000	0.05	Valid
	X3.7	0.849	0,000	0.05	Valid
	X3.8	0.789	0,000	0.05	Valid
	X3.9	0.611	0,000	0.05	Valid
Employee performance (Y)	Y1.1	0.343	0,000	0.05	Valid
	Y1.2	0.410	0,000	0.05	Valid
	Y1.3	0.436	0,000	0.05	Valid
	Y1.4	0.401	0,000	0.05	Valid
	Y1.5	0.784	0,000	0.05	Valid
	Y1.6	0.704	0,000	0.05	Valid
	Y1.7	0.753	0,000	0.05	Valid
	Y1.8	0.714	0,000	0.05	Valid
	Y1.9	0.714	0,000	0.05	Valid
	Y1.10	0.749	0,000	0.05	Valid

Source: Data processed by SPSS 25, 2023

Based on Table 1, it shows that all question items for each variable in the questionnaire are valid because the correlation value is > 0.279 on r table and n 50 and also the significance value is < 0.05 .

Reliability Test Results

Table 2. Reliability Test Results

Variable	Cronbach's Alpha
Soft Skills Training (X1)	0.802
Hard Skills Training (X2)	0.852
Life Skills Training (X3)	0.889
Employee Performance (Y)	0.793

Source: Processed data, 2023

Based on the results of reliability testing in Table 2, it is known that all instrument items have a Cronbach's Alpha value of more than 0.6. This means all items are reliable. Thus the entire statement (questionnaire) can be used for research.

Normality Test Results

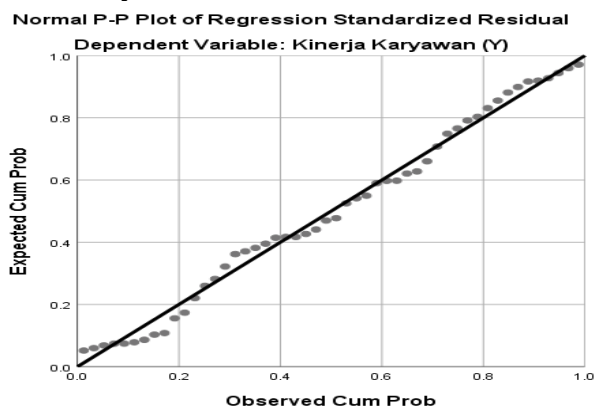


Figure 1. Normal PP Plot Graph of Normality Test Results

Source: Data processed by SPSS 25, 2023

Figure 1 above shows that the Normal PP of Regression Standardized Residual graph depicts the distribution of data around a diagonal line and the distribution follows the direction of the diagonal

line of the graph, so the regression mode used in this research meets the assumption of Normality. The graph shows that there is no clear pattern and the points are spread above and below the number 0 on the Y axis, so there is no heteroscedasticity.

Multicollinearity Test Results

Table 3. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Soft Skills Training (X1)	,631	1,584
	Hard Skills Training (X2)	,620	1,612
	Life Skills Training (X3)	,605	1,653
a. Dependent Variable: Employee Performance (Y)			

Source: Data processed by SPSS 25 (2023)

Based on the results in Table 3, it shows that the variables Soft Skills Training (X1), Hard Skills Training (X2) and Life Skills Training (X3) have a Tolerance value ≥ 0.10 and a VIF value ≤ 10.00 . So it can be stated that these three variables do not have symptoms of multicollinearity.

Heteroskedasticity Test Results

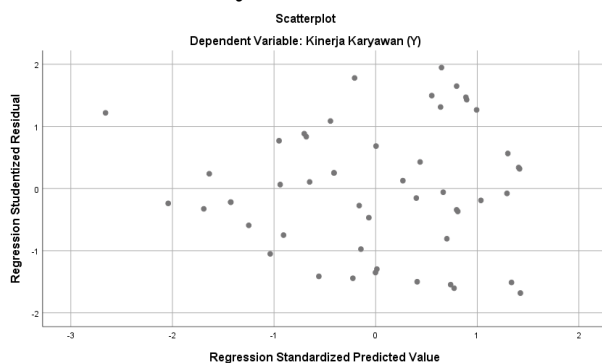


Figure 2. Heteroscedasticity Test Results

Source: Data processed by SPSS 25, 2023

Figure 2 shows that the results of the heteroscedasticity test show that in the scatterplots, regression standardized predicted value image, there is no clear pattern and the points are spread above and below the number 0 on the Y axis. This shows that in this study there was no heteroscedasticity.

Multiple Linear Regression Analysis

Table 4. Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	,715	3,171
	Soft Skills Training (X1)	,401	,076
	Hard Skills Training (X2)	,228	,083
	Life Skills Training (X3)	,427	,077
a. Dependent Variable: Employee Performance (Y)			

Source: Data processed by SPSS 25 (2023)

Based on the results from Table 4 above, it can be seen that the regression equation formed is: $Y = 0.715 + 0.401 X_1 + 0.228 X_2 + 0.427 X_3 + e$

1. Constant value (α) of 0.715, meaning that if the independent variables, namely soft skills training, hard skills training, life skills training have a value of 0 (zero), then employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch is worth 0.715.

2. The regression coefficient value of the soft skills training variable (X1) is 0.401, which means that for every increase in soft skills training by 1, there will be an increase in employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch has a value of 0.401, assuming other variables are constant.

3. The regression coefficient value for the hard skills training variable (X2) is 0.228, which means that for every increase in hard skills training by 1, there will be an increase in employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch has a value of 0.228, assuming other variables are constant.

4. The regression coefficient value for the life skills training variable (X3) is 0.427, which means that for every increase in life skills training by 1, there will be an increase in employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch has a value of 0.427, assuming other variables are constant.

Correlation and Determination Coefficient Results

Table 5. Results of Determination Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.906a	.820	.808	1,564	1,830
a. Predictors: (Constant), Soft Skill Training (X1), Hard Skill Training (X2), Life Skill Training (X3). b. Dependent Variable: Employee Performance (Y)					

Source: Data processed by SPSS 25, 2023

Based on Table 5, the results of the correlation coefficient or R are 0.906, this shows that the relationship between soft skills training (X1), hard skills training (X2), and life skills training (X3) has on employee performance (Y) at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch has a relationship of 90.6%, and it can be seen that the coefficient of determination value is found at the Adjusted R Square value of 0.808. This means that the ability of the independent variable to explain the dependent variable is 80.8%, the remaining 19.2% is explained by other variables not discussed in this research.

F Test Results

Table 6. Test Results (F)

ANOVAa						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	512,368	3	170,789	69,864	,000b
	Residual	112,452	46	2,445		
	Total	624,820	49			
a. Dependent Variable: Employee Performance (Y) b. Predictors: (Constant), Soft Skill Training (X1), Hard Skill Training (X2), Life Skill Training (X3)						

Source: Data processed by SPSS 25, 2023

Based on the test results in Table 6 above, it can be seen that the Fcount value is 69,864 with the Ftable value being 2.56 so that the Fcount value \geq Ftable or $69,864 \geq 2.56$ and a significant level of $0.000 \leq 0.05$, it can be concluded that the soft skills training variable (X1), training hard skills (X2), and life skills training (X3) simultaneously have a significant effect on employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch, So Hypothesis One H1 can be accepted.

t Test Results

Table 7. t test results

Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
	B	Std. Error	Beta		

1	(Constant)	,715	3,171		,226	,823
	Soft Skills Training (X1)	.401	,076	,414	5,261	,000
	Hard Skills Training (X2)	,228	,083	,217	2,738	,009
	Life Skills Training (X3)	,427	,077	,445	5,539	,000
a. Dependent Variable: Employee Performance (Y)						

Source: Data processed by SPSS 25 (2023)

Based on Table 7, it shows that:

1. In Table 7 coefficients for the significant value of soft skills training (X1), the calculated t value is $5,261 \geq t$ table $1,675$, so it can be concluded that H2 is accepted, which means there is a positive and significant influence of soft skills training (X1) on employee performance (Y) at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch, So Hypothesis two H2 can be accepted.
2. In Table 7 coefficients, the significant value of hard skills training (X2) is obtained by a calculated value of $2,738 \geq t$ table $1,675$, so it can be concluded that H3 is accepted, which means there is a positive and significant influence of hard skills training (X2) on employee performance (Y) at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch, So Hypothesis three H3 can be accepted.
3. In Table 7 coefficients for the significant value of life skills training (X3), the calculated t value is $5,539 \geq t$ table $1,675$, so it can be concluded that H4 is accepted, which means there is a positive and significant influence of life skills training (X3) on employee performance (Y) at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch, So Hypothesis four H4 can be accepted.

Discussion

The Influence of Soft Skill Training, Hard Skill Training and Life Skills on Employee Performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch

The results of this research show that soft skills training, hard skills training, and life skills training together have a significant influence on employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch. The research results show that H1 can be accepted, namely soft skills training, hard skills training, and life skills training simultaneously have a significant effect on employee performance. Soft skills, hard skills and life skills training can have a significant influence on employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch. The combination of the three can provide a holistic and comprehensive impact on employee development and effectiveness at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch. The combination of these three types of training can create employees who not only have the technical skills needed for their jobs, but also have the interpersonal skills and emotional intelligence needed to be successful in the complex work environment at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch which pays attention to developing the entire spectrum of skills tends to have employees who are more skilled, productive and personally and professionally satisfying.

The Effect of Soft Skills Training on Employee Performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch

Soft skills training has a positive and significant effect on employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch. The research results show that H2 is acceptable, namely that soft skills training has a positive and significant effect on employee performance. This means that the principles of leadership, ethics, honesty, fairness and communicating well during work can provide positive value to employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch. These results are in line with the research findings of Widyaningsih, Sinaga & Wirawan (2023) which stated that soft skills training had a positive and significant effect on employee performance at the Bali Beach Glamping Resort. These results are also in line with the

research findings of Hikmah et al., (2023) which stated that soft skills have a positive and significant effect on the performance of PT employees. Bank Sulselbar Makassar.

The Effect of Hard Skills Training on Employee Performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch

Hard skills training has a positive and significant effect on employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch. The research results show that H3 is acceptable, namely that hard skills training has a positive and significant effect on employee performance. This means that employees are able to describe and look for relationships between the components contained in a problem or known object. So that hard skills training can have a positive impact on employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch. These results are in line with the findings of Widyaningsih, Sinaga & Wirawan (2023) who stated that hard skills training had a positive and significant effect on employee performance at the Bali Beach Glamping Resort.

The Effect of Life Skills Training on Employee Performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch

Life skills training has a positive and significant effect on employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch. The research results show that H4 is acceptable, namely that life skills training has a positive and significant effect on employee performance. This means that employees can build relationships with new people and be aware of the advantages and disadvantages that employees at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch. These results are in line with the research findings of Deftrika and Mahmudah (2021) which stated that life skills have a positive and significant effect on employee performance.

CLOSING

Conclusion

1. Soft skills, hard skills and life skills training together have a significant effect on employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch.
2. Soft skills, hard skills and life skills training together have a significant effect on employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch.
3. Hard skills training has a positive and significant effect on employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch.
4. Life skills training has a positive and significant effect on employee performance at PT. Bank Negara Indonesia (Persero) Tbk Kotamobagu Branch.

Suggestion

1. This research provides advice to companies at PT. Bank Negara Indonesia Kotamobagu Branch regarding Human Resources (HR) development strategies. Hard skills development needs to be carried out regularly because employees' technical abilities can decline in line with developments over time. On the other hand, employee renewal or regeneration also needs to be carried out periodically to maintain company performance. The theoretical implications of this research emphasize that soft skills and hard skills are two aspects that are interrelated and cannot be separated. To ensure these two skills remain relevant, improvement through training is needed. Life skills also need to be improved through training to increase the adaptability of employees so that when placed in several places they are able to quickly adapt to the surrounding environment.
2. Training regarding soft skills, hard skills and life skills given to employees is expected to be carried out continuously and strategically and also in accordance with company culture so that it can have a big impact on the company.
3. The research has limitations in terms of the number of research variables, which focus on three basic competencies. There is an opportunity to conduct further research related to the level of employee academic education and its relationship with hard skills, soft skills and life skills.

1. The limitation of this research is that it only focuses on one research object in one company, so the results cannot be generalized to wider phenomena. Further research is needed involving a larger number of research objects so that generalizations can be made in general. Therefore, opportunities for further research from this research could focus on technical and non-technical ability variables which are influenced by other factors, such as Knowledge Management and Attitude.

REFERENCES

1. Astutik, W., & Sulhan, M. (2022). Job Training, Soft Skills and Hard Skills Encourage Increased Employee Performance. *JMK: Journal of Management and Entrepreneurship*, 7(2), 9-21.
2. Wolok, E., Yapanto, L. M., Aneta, Y., & Djailani, F. M. (2022). *Management Strategy for Development Industries of Micro , Small and Medium Enterprises (Msmes) For Coastal Communities in Tomini Bay*. 28(10), 147–160. <https://doi.org/10.24297/j.cims.2022.10.010>
3. Handayani, K. (2022). HR Performance Appraisal Theory. In M. Kurdi, TA Rustam, AP Sari, Julyanthry, K. Handayani, AN Hutar, . . . NA Trisnadewi, & HF Ningrum (Ed.), *Human Resource Management* (pp. 57-74). Bandung, West Java, Indonesia: CV. Indonesian Science Media.
4. Hutar, AN (2022). HR training. In M. Kurdi, TA Rustam, AP Sari, Julyanthry, K. Handayani, AN Hutar, . . . NA Trisnadewi, & HF Ningrum (Ed.), *Human Resource Management* (pp. 75-86). Bandung City, West Java: CV. Indonesian Science Media.
5. Nurzaman, Y., & Widiastuti, N. (2019). Improving Entrepreneurial Abilities through Life Skills Training in Culinary Arts for Residents Learning Literacy (Case Study at PKBM Srikandi, Cimahi City). *Comm-Edu Journal*, 2(3), 202-209.
6. Prastiwi, WY (2011). Development of Students' Soft Skills, Hard Skills and Life Skills in facing the Era of Globalization.
7. Lumuindong , F., & Yapanto , L. M. (2023). Study of the Mullusca Community in the Reclamation Beach of Manado Beach. *Revista De Gestão Social E Ambiental*, 17(4), e03461. <https://doi.org/10.24857/rgsa.v17n4-026>
8. Ratnasari, SL, & Thiyarara, OA (2020). The Influence of Hard Skills, Soft Skills and Training on the Productivity of Trainee Employees. *BENING Journal*, 7(2), 221-232.
9. Siahaan, NS, & Sihombing, H. (2017). The Influence of Hard Skills and Soft Skills on PT Employee Performance. *Telkom Sumatra. Plans Journal*, 12(2), 143-153.
10. Sugiyono. (2017). *Quantitative, Qualitative and R&D Research Methods*. Bandung: CV. Alfabet.
11. Sundari, S., & Almubaroq, H.Z. (2023). *Human Resource Management*. (M. Aksara, & MF Rozi, Eds.) Garut, West Java: CV. Academia Global Literacy.
12. Widyaningsih, NA, Sinaga, F., & Wirawan, PE (2023). The Effect of Soft Skill and Hard Skill Training on Employee Performance at Bali Beach Glamping Resort. *PARIS : Journal of Tourism and Business*, 2(3), 747-753. doi:<https://doi.org/10.22334/paris.v2i3>.
13. Wijayanti, VD, & Wibowo, TS (2020). The Influence of Hard Skills and Soft Skills on Employee Performance at the Giri Tirta Regional Drinking Water Company (PDAM) Office, Gresik Regency. *Economic Magazine*, 25(1), 29-35.
14. Yapanto, L., & 2022, undefined. (2022). Analysis of Income and Impact on the Welfare of Fisherman's Household Boalemo District. *European Journal Of Business* , 2(11), 2795–9228. <http://www.inovatus.es/index.php/ejbsos/article/view/1477>