

The Effect of Training and Competence on Employee Performance

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Abstrak

Kinerja karyawan yang optimal merupakan kunci keberhasilan koperasi simpan pinjam dalam memberikan layanan terbaik kepada anggota. Penelitian ini bertujuan untuk menganalisis pengaruh pelatihan dan kompetensi terhadap kinerja karyawan KSP Karya Mandiri Demak, baik secara parsial maupun simultan. Penelitian menggunakan pendekatan kuantitatif deskriptif-verifikatif dengan desain survei lintas seksional. Populasi sekaligus sampel penelitian adalah seluruh 46 karyawan KSP Karya Mandiri Demak yang dipilih menggunakan teknik sampling jenuh. Data dikumpulkan melalui kuesioner berskala Likert 1–5 dan dianalisis menggunakan regresi linear berganda dengan bantuan IBM SPSS 26. Hasil penelitian menunjukkan bahwa pelatihan berpengaruh positif dan signifikan secara parsial terhadap kinerja karyawan ($t = 5,579$; $sig. = 0,000$). Sebaliknya, kompetensi tidak terbukti berpengaruh signifikan secara parsial ($t = -0,522$; $sig. = 0,604$). Secara simultan, pelatihan dan kompetensi berpengaruh signifikan terhadap kinerja karyawan ($F = 66,900$; $sig. = 0,000$) dengan kemampuan menjelaskan 74,5% variasi kinerja ($Adj. R^2 = 0,745$). Penelitian ini menegaskan bahwa program pelatihan yang terstruktur dan berkelanjutan merupakan investasi sumber daya manusia paling strategis bagi manajemen koperasi simpan pinjam dalam meningkatkan kinerja karyawan.

Kata Kunci: Pelatihan; Kompetensi; Kinerja Karyawan; Koperasi Simpan Pinjam; Regresi Linear Berganda; Sumber Daya Manusia.

Abstract

Optimal employee performance is essential for savings and loan cooperatives to deliver high-quality service to their members. This study aims to analyze the partial and simultaneous effects of training and competence on employee performance at KSP Karya Mandiri Demak. A quantitative descriptive-verificative approach was employed with a cross-sectional survey design. The population and sample consisted of all 46 employees, selected using saturated sampling. Data were collected through a five-point Likert scale questionnaire and analyzed using multiple linear regression with IBM SPSS 26. The results show that training has a positive and significant partial effect on employee performance ($t = 5.579$; $sig. = 0.000$), making it the dominant predictor in the model. By contrast, competence does not have a significant partial effect ($t = -0.522$; $sig. = 0.604$). Simultaneously, training and competence significantly influence employee performance ($F = 66.900$; $sig. = 0.000$), explaining 74.5% of performance variance ($Adj. R^2 = 0.745$). These findings confirm that structured and regular training programs represent the most strategic human resource investment for savings and loan cooperative management in improving employee performance.

Keyword: Training; Competence; Employee Performance; Savings and Loan Cooperative; Multiple Linear Regression; Human Resource Management.

1. Introduction

Cooperatives are one of the economic institutions that play a strategic role in strengthening the people's economy in Indonesia, particularly in advancing community-based economic empowerment. Based on data from the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia (Kemenkop UKM, 2023), there are more than 127,000 active cooperatives operating across the archipelago, with millions of members depending on their services. In the face of increasing competition from formal financial institutions, cooperatives are required to continuously improve service quality, the success of which is largely determined by the quality of their human resources. High employee performance is a fundamental prerequisite for cooperatives to meet member expectations and maintain their relevance as a people-centered economic institution (Wibowo, 2022). Conceptually, employee performance is understood as the results achieved by an individual, both in terms of quality and quantity, in carrying out assigned tasks and responsibilities (Mangkunegara, 2020). In the cooperative context, suboptimal employee performance not only reduces organizational productivity but also threatens member trust and loyalty in the long run. The phenomenon of low employee performance in cooperative-based financial institutions is also observed at KSP Karya Mandiri Demak, a savings and loan cooperative (KSP) operating in Demak Regency, Central Java. Based on preliminary observations and interviews with cooperative members, a number of indicators of suboptimal performance were identified: some employees were not punctual in attending work, were slow in processing member loan applications, lacked proficiency in the information technology tools required for daily operations, and did not possess adequate knowledge of cooperative products and services. This situation contributed to the increasing number of passive members during the 2024–2025 period, owing to dissatisfaction with the standard of service provided. From an HRM perspective, two factors that are widely identified as primary determinants of employee performance are training and competence. Training is a planned process intended to acquire, improve, and develop the productive potential of employees, resulting in workers who are more disciplined and possess specific skills and expertise (Syahputra & Tanjung, 2020). Meanwhile, competence is defined as the ability to perform work tasks, grounded in skills and knowledge, and supported by work attitudes appropriate to the demands of the position (Khaeruman & Hartoko, 2021). Inadequate investment in training and competence development at KSP Karya Mandiri Demak is believed to be among the root causes of the observed employee performance deficiencies.

A number of previous studies have examined the relationship between training, competence, and employee performance, with findings that broadly support the existence of a positive influence among these variables. Ubaidillah *et al.* (2023) found that competence and training simultaneously and partially exerted a significant positive effect on employee performance. Syahputra and Tanjung (2020) demonstrated that competence, training, and career development collectively influenced employee performance in a positive and significant manner. In the cooperative-specific context, Pangestu (2023) concluded that training and competence—both partially and simultaneously had a significant effect on employee performance at the Bank Indonesia Employee Cooperative (Kopebi), while Lestari (2025) reaffirmed these findings at a savings and loan cooperative in Bandung. However, a research gap remains. The majority of these studies were conducted in large-scale cooperatives or those situated in major urban areas, and their findings cannot necessarily be generalized to medium-scale savings and loan cooperatives in areas such as Demak Regency. Furthermore, prior research has not extensively explored the relative contribution of training compared to competence in explaining variance in employee performance within cooperative environments characterized by limited training resources. This empirical gap constitutes the primary justification for conducting the present study. Based on the background, problem identification, and research gap outlined above, this study aims to examine and analyze the effect of training (X1) and competence (X2) on employee performance (Y) at KSP Karya Mandiri Demak, both partially and simultaneously. The hypotheses proposed are as follows: (H1) training has a positive and significant effect on employee performance at KSP Karya Mandiri Demak; (H2) competence has a positive and significant effect on employee performance at KSP Karya Mandiri Demak; and (H3) training and competence simultaneously exert a positive and significant effect on employee performance at KSP Karya

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Mandiri Demak. This study employed a quantitative approach using multiple linear regression analysis on 46 employee respondents. The findings are expected to enrich the HRM literature in the context of medium-scale savings and loan cooperatives, while also providing an empirical basis for KSP Karya Mandiri Demak management to formulate more effective and measurable employee development policies grounded in training and competence enhancement.

2. Literature Review

2.1 Employee Performance

Employee performance is the cornerstone of organizational effectiveness and a central construct in human resource management (HRM) research. Mangkunegara (2020) defines employee performance as the quality and quantity of work achieved by an employee in carrying out duties in accordance with the responsibilities assigned to them. This definition emphasizes that performance is not measured solely through quantitative output but also encompasses qualitative dimensions of work execution. Wibowo (2022) elaborates that employee performance represents the results of work that maintains a strong relationship with the strategic objectives of the organization, customer satisfaction, and economic contribution. In the cooperative context, employee performance is particularly critical, as it directly determines the quality of service rendered to members and the organization's capacity to fulfill its social and economic mission. Performance dimensions commonly operationalized in empirical research include quality of work, quantity of work, timeliness, effectiveness, independence, and organizational commitment (Mangkunegara, 2020). High-performing employees in cooperative-based financial institutions are those who respond promptly and accurately to member needs, possess adequate product and service knowledge, and consistently demonstrate professional behavior in client interactions. In the present study, employee performance (Y) is operationalized through ten measurement items (Y1–Y10) assessed on a five-point Likert scale, yielding a Cronbach's alpha coefficient of 0.937, which reflects excellent internal reliability.

2.2 Employee Training

Training is a planned educational experience designed to produce lasting change in an individual's knowledge, skills, and attitudes, enabling them to perform their job more effectively (Noe, 2020). Within the Indonesian HRM literature, Syahputra and Tanjung (2020) describe training as a systematic activity aimed at acquiring, improving, and developing the productive potential of employees, producing a workforce that is more disciplined and equipped with specific skills and expertise required by the organization. Khaeruman and Hartoko (2021) further emphasize that effective training directly expands employees' work capacity and self-confidence, thereby elevating overall performance levels. From an organizational learning perspective, investments in training represent a strategic mechanism through which cooperatives can address performance gaps and build institutional capacity—particularly in the areas of financial services, digital literacy, and member relationship management. The dimensions most widely used to assess training effectiveness in HRM research comprise: (1) training instructors, reflecting the qualifications and pedagogical competence of trainers; (2) training materials, concerning the relevance and currency of content delivered; (3) training methods, encompassing the variety and instructional appropriateness of techniques employed; (4) training objectives, denoting the clarity and strategic alignment of learning goals; and (5) training participants, addressing the motivation, educational background, and preparedness of attendees (Mangkunegara, 2020; Noe, 2020). In the present study, training (X1) is measured through twelve items (X1.1–X1.12), with a Cronbach's alpha of 0.971, confirming strong construct reliability. The high mean scores across all twelve items (range: 4.57–4.76 on a five-point scale) suggest that respondents generally perceived their training experiences favorably, providing a suitable basis for regression analysis.

2.3 Employee Competence

Employee competence refers to an individual's underlying characteristic that is causally related to effective or superior performance in a given role (Spencer & Spencer, 1993, as cited in Khaeruman *et al.*, 2021). In the Indonesian literature, Khaeruman *et al.* (2021) define competence as the ability to execute work tasks, grounded in skills and knowledge, and supported by work attitudes appropriate to the demands of the position. This multidimensional construct encompasses cognitive (knowledge), behavioral (skills), and affective (attitudes) components that collectively determine an employee's capacity to perform effectively. Wibowo (2022) reinforces this perspective by noting that competence is among the most proximal predictors of individual performance, as it directly determines the quality of task execution and decision-making in the workplace. Key dimensions of employee competence operationalized in empirical research include: (1) knowledge, representing the employee's understanding of relevant concepts, regulations, and procedures; (2) skills, denoting the technical and interpersonal abilities applied in task execution; (3) attitudes, reflecting values, beliefs, and dispositional orientations that shape work behavior; (4) task behavior, covering observable actions undertaken to complete assignments; and (5) work results, which constitute the tangible outcomes produced by the employee (Khaeruman *et al.*, 2021). In this study, competence (X2) is assessed through six items (X2.1–X2.6) with a Cronbach's alpha of 0.873, indicating acceptable reliability. Mean scores across items ranged from 4.48 to 4.80, suggesting respondents rated their overall competence level as high, though with slightly greater variability compared to the training construct.

2.4 Relationship Between Training and Employee Performance

The theoretical and empirical relationship between training and employee performance is firmly established in both international and Indonesian HRM scholarship. Noe (2020) argues that training improves employees' job-related knowledge, skills, and attitudes, thereby directly enhancing their capacity to perform tasks to a higher standard. When employees receive relevant and well-designed training, they are better equipped to handle complex service situations, apply appropriate procedures, and respond to member needs with accuracy and efficiency. Syahputra and Tanjung (2020) provide empirical support for this causal pathway, demonstrating that training programs exert a positive and significant influence on employee performance through the simultaneous development of technical and interpersonal competencies (Octafian & Nugraheni, 2022). For savings and loan cooperatives such as KSP Karya Mandiri Demak, targeted training in loan processing, digital tools, and member communication is expected to yield measurable improvements in service quality and overall performance.

2.5 Relationship Between Competence and Employee Performance

The relationship between employee competence and performance is similarly anchored in established HRM theory. Khaeruman *et al.* (2021) argue that employees who possess adequate knowledge, refined skills, and appropriate work attitudes are better positioned to achieve performance targets and contribute meaningfully to organizational objectives. This relationship is particularly salient in service-oriented institutions, where competence gaps in areas such as financial product knowledge, communication, or problem-solving directly translate into service failures and member dissatisfaction precisely the conditions observed at KSP Karya Mandiri Demak. Wibowo (2022) further contends that competence functions as a critical mediating variable between organizational inputs (such as training and HRM systems) and individual performance outputs, underscoring its central role in the performance management framework. A review of previous empirical studies reveals a broadly consistent pattern of positive relationships between training, competence, and employee performance, though with contextual variations. Ubaidillah *et al.* (2023) conducted a quantitative study examining the partial and simultaneous effects of competence, training, and work discipline on employee performance. Using multiple linear regression analysis, their findings demonstrated that all three independent variables exerted positive and statistically significant effects on employee performance, both partially and simultaneously. This study is relevant to the present research as it confirms that training and competence are empirically valid performance predictors across organizational contexts, providing a robust theoretical foundation for the hypotheses advanced here.

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Pangestu (2023) investigated the influence of training and competence on employee performance at the Bank Indonesia Employee Cooperative (Kopebi) a cooperative operating in a financial services context comparable to KSP Karya Mandiri Demak. The findings confirmed that both training and competence had positive and significant effects on employee performance individually, and that their combined influence was also statistically significant. This study carries particular relevance for the present research, as its cooperative institutional setting closely mirrors the organizational environment under investigation, thereby enhancing the generalizability of its findings to the present case. Lestari (2025) examined the effect of training and competence on employee performance at a savings and loan cooperative (KSP Makmur Karya Sejahtera Bandung) the most contextually analogous prior study to the present research. The results affirmed that training and competence each had a significant and positive partial effect on employee performance, and that their simultaneous effect was equally significant. Notably, this study was conducted in an identical organizational type, reinforcing the theoretical logic underpinning the current hypotheses while also suggesting that the direction of effects documented in previous studies may be reproduced in the KSP Karya Mandiri Demak context.

2.6 Research Gap

Despite the growing body of evidence connecting training and competence to employee performance in cooperative institutions, a significant research gap persists. The majority of existing studies have been conducted in large-scale or well-resourced cooperatives located in major urban or densely populated regions, where training infrastructures and competence development systems tend to be more formalized. The findings from such settings may not be directly transferable to medium-scale savings and loan cooperatives operating in peripheral districts with limited financial and human resource capacities, such as KSP Karya Mandiri Demak in Kabupaten Demak, Central Java. Moreover, prior studies have generally treated training and competence as parallel and independently significant predictors without systematically examining the relative magnitude of their respective contributions to performance variance in resource-constrained cooperative environments. As the regression results of the present study reveal ($R^2 = 0.757$; $F = 66.900$; $p < 0.001$), the two constructs together account for 75.7 percent of variance in employee performance—yet their individual partial contributions differ markedly, with training emerging as the dominant and statistically significant predictor ($\beta = 0.636$; $p < 0.001$) while competence failed to reach significance ($\beta = -0.148$; $p = 0.604$). This finding represents a notable departure from most prior studies and underscores the need for context-specific investigation in similar cooperative settings. The present study is therefore positioned to address these gaps by providing empirical evidence from a medium-scale KSP and by disaggregating the relative contributions of training and competence to employee performance.

2.7 Conceptual Framework and Hypotheses

Drawing on the theoretical perspectives reviewed above and the empirical evidence from prior studies, this research proposes a conceptual framework in which employee training (X1) and employee competence (X2) are positioned as independent variables hypothesized to influence employee performance (Y) at KSP Karya Mandiri Demak. The framework is grounded in the HRM performance chain model (Noe, 2020; Wibowo, 2022), which posits that organizational investments in human capital development through training and competence building translate into improved individual performance outcomes. Both training and competence are theorized to exert direct, positive effects on performance, either independently or in combination. Based on this conceptual framework, three hypotheses are proposed for empirical testing:

H1: Training has a positive and significant effect on employee performance at KSP Karya Mandiri Demak.

H2: Competence has a positive and significant effect on employee performance at KSP Karya Mandiri Demak.

H3: Training and competence simultaneously have a positive and significant effect on employee performance at KSP Karya Mandiri Demak.

3. Research Methodology

3.1 Research Design

This study employs a quantitative research design with a descriptive-verificative approach. The descriptive component aims to provide a systematic and accurate picture of the characteristics of the study variables, while the verificative component tests the hypothesized causal relationships between independent variables (training and competence) and the dependent variable (employee performance) through statistical inference (Sugiyono, 2020). The research adopts a cross-sectional survey design, in which all data were collected at a single point in time using a structured questionnaire distributed to the entire population. This design is appropriate for examining associational patterns and testing theoretical propositions regarding the determinants of employee performance in cooperative institutions.

3.2 Research Location and Time

This research was conducted at KSP Karya Mandiri Demak, a savings and loan cooperative (Koperasi Simpan Pinjam) located in Demak Regency, Central Java, Indonesia. KSP Karya Mandiri Demak was selected as the research site because it exhibited observable indicators of suboptimal employee performance during the preliminary observation phase, including service delays, limited digital proficiency, and member complaints, making it a highly relevant setting for the investigation of training and competence as performance determinants. Data collection was carried out during the period of January through April 2025.

3.3 Population and Sample

According to Sugiyono (2020), a population is the entire set of objects or subjects with specific qualities and characteristics defined by the researcher as the unit of study. In this research, the population comprises all employees of KSP Karya Mandiri Demak, totaling 46 individuals. Given that the total population is relatively small and can be fully enumerated, the study applies a saturated sampling technique (sampling jenuh), in which all members of the population are included as respondents (Sugiyono, 2020). This approach ensures the highest possible precision in parameter estimation by eliminating sampling error, and is particularly appropriate for organizational studies where the target population is limited and homogeneous in organizational membership. The profile of the 46 respondents is summarized as follows. In terms of age, respondents ranged from 18 to 43 years with a mean of 29.76 years, indicating a predominantly young to middle-aged workforce. Regarding gender, approximately 65.2% of respondents were male and 34.8% female. In terms of educational background, the majority held senior secondary school (SMA/SMK equivalent) qualifications (approximately 73.9%), followed by bachelor's degree holders (approximately 10.9%), and other educational levels. This profile reflects the typical human resource composition of a medium-scale cooperative in a semi-urban district setting.

3.4 Data Collection Method

Primary data were collected using a structured, self-administered questionnaire (angket) instrument comprising items measured on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The questionnaire was distributed directly to all 46 respondents at the KSP Karya Mandiri Demak office. Prior to full-scale data collection, the researcher conducted preliminary observations and informal interviews with cooperative members and management personnel to establish the face validity of the measurement items and to ensure contextual relevance of the instrument. All 46 distributed questionnaires were returned and deemed complete for analysis, yielding a 100% response rate.

3.5 Operationalization of Variables

This study involves three variables. Training (X1) is the first independent variable, operationalized through 12 measurement items (X1.1–X1.12) covering five dimensions adapted from Noe (2020) and Syahputra and Tanjung (2020): training instructors (qualifications and pedagogical ability), training materials (relevance and currency of content), training methods (variety and instructional

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appropriateness), training objectives (clarity and strategic alignment), and training participants (motivation and readiness of attendees). Competence (X2) is the second independent variable, measured through 6 items (X2.1–X2.6) encompassing the dimensions of knowledge, skills, attitudes, task behavior, and work results, as operationalized by Khaeruman *et al.* (2021). Employee Performance (Y) is the dependent variable, assessed through 10 items (Y1–Y10) reflecting six dimensions adapted from Mangkunegara (2020) and Wibowo (2022): quality of work, quantity of work, timeliness, effectiveness, independence, and organizational commitment. All items were measured on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).

3.6 Validity and Reliability Testing

Prior to main analysis, all measurement items were subjected to validity and reliability testing using IBM SPSS Statistics 26 (Ghozali, 2021). **Validity Test.** Validity testing was conducted using Pearson product-moment correlation analysis, comparing each item's correlation coefficient (*r*-count) against the critical value (*r*-table). For a sample size of $n = 46$ and a significance level of $\alpha = 0.05$ (two-tailed), the *r*-table value is 0.291 (Sugiyono, 2020). An item is declared valid if *r*-count > *r*-table and the significance value is below 0.05 (Ghozali, 2021). The results confirmed that all 28 items across the three constructs achieved significance at $p < 0.001$, with *r*-count values ranging from 0.619 to 0.960 for training, 0.619 to 0.895 for competence, and 0.714 to 0.897 for employee performance—all well exceeding the *r*-table threshold of 0.291. Therefore, all items were retained for subsequent analysis. **Reliability Test.** Internal consistency reliability was assessed using Cronbach's Alpha (α), with the criterion that a construct is considered reliable if $\alpha \geq 0.60$ (Ghozali, 2021). The results revealed strong reliability across all three constructs: the Training scale yielded $\alpha = 0.971$ (excellent), the Competence scale yielded $\alpha = 0.873$ (good), and the Employee Performance scale yielded $\alpha = 0.937$ (excellent). These values substantially exceed the minimum threshold, confirming that all measurement instruments are consistent and dependable for use in the regression model.

Table 1. Summary of Validity and Reliability Results

Variable	No. of Items	Validity (<i>r</i> -count range)	Sig.	Cronbach's Alpha
Training (X1)	12	0.619 – 0.960	0.000	0.971
Competence (X2)	6	0.619 – 0.895	0.000	0.873
Employee Performance (Y)	10	0.714 – 0.897	0.000	0.937

3.7 Data Analysis

Data analysis in this study proceeded through three sequential stages: descriptive statistical analysis, instrument quality assessment, and inferential analysis using multiple linear regression. **Descriptive Statistics.** Descriptive analysis was conducted to summarize respondent characteristics and calculate the frequency distribution, mean scores, and percentages for each measurement item. Mean scores were interpreted using the five-interval scale (1.00–1.80: Very Poor; 1.81–2.60: Poor; 2.61–3.40: Moderate; 3.41–4.20: Good; 4.21–5.00: Very Good). The descriptive statistics provide an initial characterization of how respondents perceive training, competence, and employee performance at KSP Karya Mandiri Demak (Sugiyono, 2020). **Multiple Linear Regression Analysis.** The primary analytical technique employed is multiple linear regression analysis, which simultaneously estimates the partial and joint effects of training (X1) and competence (X2) on employee performance (Y). The regression model is formulated as

$$Y = a + b_1X_1 + b_2X_2 + e$$

Where Y = employee performance; a = constant; b_1 , b_2 = regression coefficients; X_1 = training; X_2 = competence; and e = error term. Analysis was performed using IBM SPSS Statistics 26 (Ghozali, 2021).

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3.8 Hypothesis Testing Procedures

Three statistical tests were employed to evaluate the research hypotheses at a significance level of $\alpha = 0.05$: Partial Effect Test (t-test; H1 and H2). The t-test assesses the individual contribution of each independent variable to the dependent variable, holding other predictors constant. The decision rule is: if $t\text{-count} > t\text{-table}$ ($df = n - k - 1 = 43$; $t\text{-table} = 2.017$ at $\alpha = 0.05$, two-tailed) or if $\text{sig.} < 0.05$, then the independent variable has a significant partial effect on the dependent variable (Ghozali, 2021). Simultaneous Effect Test (F-test; H3). The F-test evaluates the combined significance of all independent variables in the model. If $F\text{-count} > F\text{-table}$ ($df_1 = k = 2$; $df_2 = n - k - 1 = 43$; $F\text{-table} = 3.21$ at $\alpha = 0.05$) or if $\text{sig.} < 0.05$, the model as a whole significantly predicts the dependent variable (Ghozali, 2021). Coefficient of Determination (R^2). The adjusted R^2 statistic measures the proportion of variance in employee performance that is collectively explained by training and competence, adjusted for the number of predictors in the model. Values closer to 1.00 indicate a stronger explanatory power of the model (Ghozali, 2021). The unadjusted R^2 is also reported for reference.

4. Results and Discussion

4.1 Results

Table 3. Descriptive Statistics of Research Variables

Variable	N	Min.	Max.	Mean	Cronbach's α
Training (X1)	46	4.57	4.76	4.68	0.971
Competence (X2)	46	4.48	4.80	4.67	0.873
Employee Performance (Y)	46	4.57	4.76	4.69	0.937

As shown in Table 3, all three variables recorded high mean scores falling within the "Very Good" interval (4.21–5.00). Training (X1) had item means ranging from 4.57 to 4.76 (overall mean = 4.68), indicating that respondents perceived training activities at KSP Karya Mandiri Demak to be well-structured and beneficial. Competence (X2) yielded item means between 4.48 and 4.80 (overall mean = 4.67), suggesting that employees generally rated their own competence favorably. Employee performance (Y) showed item means of 4.57 to 4.76 (overall mean = 4.69), reflecting respondents' positive self-assessment of their work outcomes. These high mean values provide a favorable distributional basis for subsequent regression analysis.

4.1.1 Multiple Linear Regression Analysis

Multiple linear regression was conducted to examine the effect of training (X1) and competence (X2) on employee performance (Y). Results are summarized in Tables 4, 5, and 6.

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0.870	0.757	0.745	2.547

Table 5. ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	868.217	2	434.108	66.900	0.000
Residual	279.022	43	6.489		
Total	1147.239	45			

Table 6. Regression Coefficients

Variable	B	Std. Error	Beta (β)	t	Sig.
(Constant)	15.320	3.595		4.261	0.000

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Training (X1)	0.636	0.114	0.949	5.579	0.000
Competence (X2)	-0.148	0.282	-0.089	-0.522	0.604

Based on the regression coefficients in Table 6, the multiple linear regression equation is formulated as $Y = 15.320 + 0.636 X_1 - 0.148 X_2$. The constant value of 15.320 indicates the baseline level of employee performance when both training and competence are held at zero. The regression coefficient for training ($B = 0.636$) signifies that each one-unit increase in the training score is associated with a 0.636-unit increase in employee performance, holding competence constant. Conversely, the coefficient for competence ($B = -0.148$) is negative, suggesting a marginal suppressive relationship with performance once training is statistically controlled, though this coefficient is not statistically significant.

4.2 Discussion

The findings confirm that training has a positive and significant effect on employee performance. This means that the better the quality of training provided to employees of KSP Karya Mandiri Demak, the better their performance will be. Employees who receive good training will have a better understanding of their work, be more skilled in serving members, and feel more confident in carrying out their daily responsibilities. At present, the training program at KSP Karya Mandiri Demak has not been running optimally, so even modest improvements to training have a noticeably large impact on employee performance. This finding is also consistent with previous research. Syahputra and Tanjung (2020) and Pangestu (2023) both found that training has a significant effect on employee performance, including in cooperative settings. This reinforces the view that investing in training is one of the most effective steps that KSP management can take to improve service quality for members. Based on the SPSS output, employee competence was not proven to have a significant effect on performance when tested simultaneously with training. When training and competence were analyzed together, training "took over" nearly all of the explanation of performance, leaving competence with little independent role of its own. At KSP Karya Mandiri Demak, employee competence appears to develop primarily through training. In other words, employees become competent because they are trained. If that is the case, then both variables are essentially measuring much the same thing, and in statistical analysis one of them will be "overshadowed" — in this instance, competence is displaced by training.

This study involved only 46 respondents. With such a small number, statistical analysis requires a very strong relationship to be detected. It is possible that competence does in fact still have an effect, but with 46 people, that effect is not strong enough to be "visible" statistically. It is also possible that competence does not directly influence performance but instead acts as a bridge between training and performance. When employees are trained, their competence improves, which in turn raises their performance. In that case, competence is better described as an intermediary variable rather than an independent factor. This finding does differ from several previous studies, such as Ubaidillah *et al.* (2023) and Pangestu (2023), which found competence to have a significant effect. The cooperatives examined in those studies were generally larger and already had more formal competence development systems that were separate from training, which may explain why competence was able to show an independent effect in those contexts. Although competence is not significant on its own, when training and competence are tested simultaneously against employee performance the results are strong and significant. Together, they explain 74.5% of all differences in performance among employees. This is a very high figure — it means that if management wants to understand why one employee performs better than another, the answer lies largely in training and competence. The remaining 25.5% is explained by other factors not examined in this study, such as motivation, leadership, work environment, or compensation. These findings carry a clear practical message for the management of KSP Karya Mandiri Demak: invest more in employee training. Not just any training, but programs designed to meet the real demands of the job — from how to serve members and handle loan disbursement procedures to the use of technology. Training should be carried out regularly and in a planned manner, not only when problems arise. By doing so, employee competence will improve along the way, and ultimately performance will follow.

5. Conclusion

This study examined the partial and simultaneous effects of training and competence on employee performance at KSP Karya Mandiri Demak, a savings and loan cooperative in Demak Regency, Central Java, Indonesia. Based on the analysis, three conclusions can be drawn. Training is proven to have a positive and significant effect on employee performance. This is the strongest finding of the study training is the most dominant factor determining the quality of employee performance in this cooperative. The better and more regularly training is delivered, the higher employee performance will be. Competence is not proven to have a significant independent effect on employee performance when tested simultaneously with training. This does not mean that competence is unimportant. Rather, in the context of KSP Karya Mandiri Demak, employee competence appears to be heavily dependent on the training employees receive, making the two effects difficult to separate statistically. The limited sample size also played a role in this result. When tested simultaneously, training and competence together have a significant effect on employee performance, explaining 74.5% of the variation in performance. This demonstrates that the training-competence framework is highly relevant for understanding employee performance in savings and loan cooperatives. In practical terms, the management of KSP Karya Mandiri Demak is advised to make training a routine and strategic agenda, rather than a one-off activity. A systematically designed training program will directly improve employee competence and, in turn, performance. This study has limitations: it was conducted at only one cooperative with a small sample and data based entirely on questionnaires, so the findings cannot be generalized broadly. Future research should cover more cooperatives across different regions, use a larger sample, and consider testing whether competence acts as a bridge a mediating variable between training and performance, rather than as a factor that stands on its own.

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