

Analysis of the Influences of Work Environment, Soft Skills, and Employee Performance Appraisal to Bank Health by Mitigating Non-Performing Loans (NPL): Case Studies on the Employees of Employees PT. Bank SulutGo South Minahasa Region

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Received: 25 Apr 2024

Accepted: 2 May 2024

Published: 9 May 2024

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Abstract

This research aims to analyze the influence of the work environment, soft skills and employee performance assessment on non-performing loans (NPLs). The population in this research is employees of Bank SulutGo in the South Minahasa regions example as much 100 permanent and non-permanent employees at Bank SulutGo. The method used in this research is descriptive method. Primary data used in this research was obtained with using questionnaire and Likert scale as a measuring tool as well technique a Multiple Linear Regression r and hypothesis testing used to determine the expected influence of the work environment, soft skills and employee performance on NPL. The results of research and data analysis show that simultaneously work environment, soft skills and employee work assessment have a positive effect on non-performing loans in SulutGo bank employees in the South Minahasa region.

Keywords

soft skills, employee job reliance, NPL

Introduction

Non-Performing Loans (NPL) are loans that are classified into several groups, namely current credit, doubtful credit and bad credit. The definition of Non-Performing Loan (NPL) according to Ismail (2010) is a condition where the debtor is unable to pay his obligations to the bank, namely the obligation to pay the installments that were promised at the beginning. Non-Performing Loans (NPL) is a way to measure the size of the percentage of non-performing loans at a bank which are the result of customers' failure to make installment payments. Credit distribution is the main bank activity in generating profits which have risks originating from credit. Credit distribution according to Law Number 10 of 1998 concerning banking which states that credit is the provision of money and bills based on the agreement of the borrower and borrowing (Ovami & Thohari, 2018). Distribution of credit to the public will pose a risk, namely delays in credit distribution which will result in NPLs increasing which will cause economic problems (Siagian, 2020). The provisions issued by Bank Indonesia state that a bank has the potential to endanger its business if the bank has an NPL ratio of more than 5%. Based on the provisions that have been explained, banks focus on NPL growth figures so that they do not exceed the limits determined by Bank Indonesia (Agustiningtyas, 2018). Decreased credit quality or rapid economic growth will result in an increase in NPLs. However, if economic growth weakens, demand for credit will decrease, which can trigger risky liquidity from third parties (Palupi & Azmi, 2019).

In the case of the global crisis in 1997, the crisis that resulted in liquidity was due to the decline in the value of the rupiah currency which caused interest rates to increase so that debtors were unable to pay loan installments and interest, due to inappropriate credit distribution. NPLs are very important for the sustainability of banking, which means that special attention must be paid to the development of NPLs owned by a bank. So that if problematic credit can be handled by the bank, it will minimize losses that will impact the bank. To handle NPL requires systematic handling by knowing the factors that influence NPL.

Apart from that, companies must be able to consider the role of soft skills so that they can influence employee performance. Soft skills are skills possessed by a person that are related to a person's characteristic factors that are used to socialize and collaborate with other people (Arianto & Siahaan, 2018). Therefore, if soft skill abilities can be well conditioned by employees, then this will affect the speed of employees in completing their work (Putro & Yuliadi, 2022). Soft skills are basic abilities that exist within a person and personal skills, namely special abilities that are non-technical or can be called skills. Soft skills can be developed and honed if someone works on something continuously and is able to accommodate broad insight. Aly (2017) stated that soft skills are defined as personal and interpersonal behavior that develops and maximizes a person's

performance related to self-confidence, flexibility, honesty and self-integrity." Soft skills are a person's ability to motivate themselves and use their initiative, have an understanding of what is needed to be done and can be done well, are useful for overcoming small problems that arise suddenly and can continue to survive if the problem has not been resolved. Even though soft skills are a character that is inherent in a person and requires hard work to change them, soft skills are not something that is stagnant, these abilities can be optimized with training and honed with work experience. The concept of soft skills is a development of the concept previously known as emotional intelligence. Soft skills are abilities beyond technical and academic abilities that prioritize intrapersonal and interpersonal abilities (Widiastuty, 2016). Performance appraisal also called performance review, performance evaluation, or employee assessment, is an effort to assess achievements with the aim of increasing employee and company productivity. However, this goal is often not achieved because many companies carry out poor performance assessments. The impact is work demotivation and a decline in achieving company targets from year to year. A good employee performance assessment is not only seen from the results of their work, but also seen from the employee's process in completing their work. Performance is the result of work, the result of a person's entire process in carrying out their duties. Employee performance assessments are carried out once a year to see the quality of employees in order to build the company.

Research Purposes

Objective from this research is as follows:

1. To analyze influence of work environment partially regarding bank health by mitigating Non-Performing Loans (NPL) to employee PQ. North Sulawesi BankGo South Minahasa Region.
2. To analyze influence soft skills partially regarding bank health by mitigating Non-Performing Loans (NPL) to employee PQ. North Sulawesi BankGo South Minahasa Region.
3. To analyze the effect of employee performance appraisals partially regarding bank health by mitigating Non-Performing Loans (NPL) to employee PQ. North Sulawesi BankGo South Minahasa Region.
4. To analyze influence of the work environment, soft skills, and employee performance assessment simultaneously regarding bank health by mitigating Non-Performing Loans (NPL) to employee PQ. North Sulawesi BankGo South Minahasa Region.

Literature Review

Human Resource Management

According to Dessler (2015), human resource management is the process of acquiring, training, assessing, and compensating employees and for managing labor relations, health and safety, and matters related to justice.

According to Nawawi (2005), human resource management contains an understanding that is closely related to the management of human resources or employees in a company. Human resources can also be referred to as personnel. Labor, workers, employees, human potential as a driving force for an organization in realizing its existence, or potential which is an asset and functions as non-material capital in a business organization, which can be realized into real physical and non-physical potential in realizing the existence of the organization.

According to Mathis and John (2012), human resource management (HRM) can be interpreted as the science and art of managing the relationships and roles of the workforce so that they are effective and efficient in using human abilities in order to achieve goals in each company.

Hasibuan (2011), personnel management is planning, organizing, directing and controlling the procurement, development, compensation, integration, maintenance and dismissal of employees, with the aim of realizing the goals of the company, individuals, employees and society.

Work Environment

The work environment is determined by noise, tools, materials, space, physical layout, and co-worker relationships as well as the quality of all of which have an important impact on high quality work (Idris et al., 2020). Work environment is a work environment that is part of the organizational environment, designed in relation to several jobs in the organization which creates a conducive atmosphere for workers (Riyadi, 2019). Work Environment is related to work atmosphere, work culture and energetic style. Working conditions include the resources and facilities in a business. Employees have a fair assessment of the work environment. To maintain a proper work environment, companies must regularly check and review quality standards in the operating environment (Hang, 2021). Hartanti (2022) suggests that the work environment is divided into two, namely the physical conditions in the workplace that affect employees both directly and indirectly which is referred to as the physical work environment, for example: availability of safety equipment, work tools, adequate company facilities, temperature. air and air sources, and working relationships with superiors, co-workers and subordinates are non-physical work environments, for example: communication relationships between employees and superiors, between

fellow employees and between superiors and subordinates. Factors that influence the work environment environmental factors are something that must be considered in an operating company.

Soft Skills

Soft skills can be interpreted as a competency related to the ability or expertise to manage work processes and relationships between people. For example integrity, leadership, communication, etc. Soft skills are a social or sociological term to indicate a person's level of EQ, which consists of a group of personality traits, accepted by society, communication, language, a person's habits, friendliness and optimism that characterize relationships with other people. Soft skills are a complement to hard skills (a person's IQ) which are job requirements. Soft skills are skills and life skills, both with oneself, in a group or community and with the creator. In general, soft skills are a combination of interpersonal skills and interpersonal skills (Purnami, 2013). The concept of soft skills is actually a development of the concept that we have known as Emotional intelligence. A person's IQ or intellectual intelligence level is generally fixed, while EQ or emotional intelligence can continue to be improved. Broadly speaking, soft skills are classified into two categories: a person's ability to manage themselves (intrapersonal skills) and a person's ability to relate to other people (interpersonal skills). Which are included in interpersonal skills, namely communication skills, motivation skills, leadership skills, self-marketing skills, presentation skills, political awareness, utilizing diversity, orientation, service, empathy, conflict management and teamwork. while interpersonal skills consist of character transformation, belief transformation, change management, stress management, time management, creative thinking processes, goal setting and life goals, self-confidence, assessment of traits, self and preferences, emotional awareness, feasibility and pro-activity (Widiastuty, 2014).

Employee Performance

The definition of employee performance is a work result produced by an employee that is interpreted to achieve the expected goals. Mangkunegara (2001) in his book Corporate Human Resource Management, states the following definition of performance: "Performance is the result of work in terms of quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him". Employee performance is the result or overall level of success of a person during a certain period in carrying out tasks compared to various possibilities, such as standard work results, targets or goals or criteria that have been determined in advance and have been mutually agreed upon (Rivai and Basri, 2005). Based on expert opinion, it can be concluded that employee performance is the work result or level of success of an

employee during a certain period and the targets that have been determined as a responsible attitude towards his duties or work.

Non-Performing Loans

Non-Performing Loans (NPL) is an indicator for assessing bank performance, if the NPL is high then it can be concluded that the bank has failed to manage it, resulting in liquidity (Dwihandayani, 2016). The most commonly recognized internationally recognized definition of non-performing loan, known as NPL was actually developed by the IMF within the framework of Financial Soundness Indicators (FSIs) and authorized by the IMF. In March 2006, the Financial Compilation Indicator stated that a loan would fall under bad credit when the principal and interest payments had passed the due date by a period of 3 months or 90 days or more. Non-performing loans can also be defined as interest payments, which are the same as 3 months or 90 days or more of interest that has been capitalized, refinanced, or rolled over. 3 months or 90 days Criteria is the time period most widely used by countries to determine whether or not a loan is non-performing (Murthy et al., 2017).

Previous Research

Rahmawati and Mulyati (2021) This research was conducted with the aim of knowing the process of implementing risk management in minimizing financial problems at PT Bank Muamalat. NPL PT Bank Muamalat Tbk exceeds the limits provided Bank Indonesia (BI) namely 5%, so it is necessary to improve risk management strategies, determine financing allocation limits periodically in order to suppress or reduce NPLs.

Siagian (2020) in his research examines the BI rate, credit and interest rate variables RoA banking influences the variable non-performing loans or NPLs in the Indonesian banking industry. This research found that NPLs banking Indonesia is far below 5%. So that it influences the drawing of research conclusions. In conclusion, Bank Indonesia rate, credit distribution and RoA banking has no effect on non-performing loans or NPLs.

Derinda Febrianti Sakinah (2021) This research aims to determine the factors that influence non-performing loans (NPL) in the long term by using capital adequacy ratio (CAR), return of assets (RoA), loan to deposit ratio (LDR), inflation, exchange rates, and GRDP from 2000-2020. The results of this research influence the development of non-performing loans (NPL), CAR has a significant negative effect and the exchange rate has a significant positive effect.

Yosua Sopater Siregar, et al. (2022) This research aims to determine credit portfolio strategies (focus or diversification strategy) based on economic sectors in conventional commercial banks

which are grouped based on business activities. In conclusion, the strategy of concentrating the credit portfolio in certain sectors can increase recredit risk so it tends to reduce the rate of return. Therefore, this research suggests that banks need to diversify their credit portfolios to minimize recredit risk.

Nurlaili (2021) This research aims to analyze the factors that influence the process of disbursing working capital credit to commercial banks that fall into the category of book 4 banks for the 2015-2020 period, which is based on the existence of various problems that arose during the research period, linked to theory. demand and supply of credit. This research shows that there is a positive and significant influence between the capital adequacy ratio (CAR) and third-party funds (DPK) variables on the amount of working capital credit disbursed by book 4 commercial banks, and the non-performing loan (NPL) variable has a negative and significant influence on the amount disbursement of working capital credit to commercial banks book 4.

Mahayoni and Mayasari (2021) This research aims to find out what factors influence the occurrence of problem loans and to find out the types of problem credit rescues carried out by banks as an effort to reduce non-performing loans (NPL) at PT. BPR Dinar Jagad.

Arianto and Siahaan (2018) Employee performance assessment is very important for evaluating and planning the company's future. Employee performance assessments are absolutely carried out to determine the achievements each employee wishes to achieve.

Anugrahini, et al. (2020) The aim of this research is (1) to find out whether soft skills training has a positive and significant effect on employee performance at PT. Madya Pratama Beautiful Light.

Aslia (2020) The aim of this research is to determine and analyze the influence of the work environment on employee performance at PT. Amanah Finance Makassar City. The type of research used in this research is quantitative descriptive.

Research Model and Hypothesis

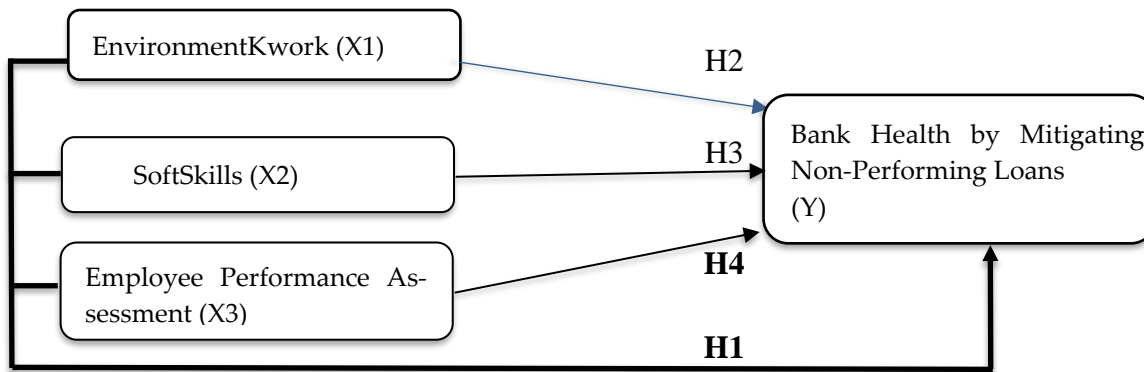


Figure 1. Research model
Source: Theoretical Study, (2023)

Research Hypothesis

The proposed research hypothesis is as follows:

1. Allegedly work environment partially influences ton bank health by mitigating Non-Performing Loans (NPL) to employee PQ. North Sulawesi BankGo South Minahasa Region.
2. Allegedly soft skills partially influential regarding bank health by mitigating Non-Performing Loans (NPL) to employee PQ. North Sulawesi BankGo South Minahasa Region.
3. Allegedly employee performance assessment partially influential regarding bank health by mitigating Non-Performing Loans (NPL) to employee PQ. North Sulawesi BankGo South Minahasa Region.
4. Allegedly work environment, soft skills, and employee performance assessment simultaneously influence ton bank health by mitigating Non-Performing Loans (NPL) to employee PQ. North Sulawesi BankGo South Minahasa Region.

Research Methods

This research is descriptive research with a quantitative approach. Quantitative research relies on deductive or deductive reasoning (Bougie et al., 2010) and subject us to various quantitative analysis techniques that range from providing simple descriptives of the variables involved, to establishing statistical relationships between variables through complex statistical modeling (Saunders et al., 2009).

Location and Place of Research

The research was carried out at Bank SulutGO, South Minahasa Region now on Pondang District, Motoling and Modinding, Regency South Minahasa, North Sulawesi Province and for implementation time in November 2023.

Method of Collecting Data

1. Primary data

Primary data is research data obtained directly from employees of Bank SulutGO South Minahasa Region by answering a series of questions from researchers through interviews or questionnaires distributed via Google Form. Primary data in this research was obtained from the results of researchers' supervision, interviews with company employees, and distribution of questionnaires to respondents which included the respondents' opinions about the research discussion.

2. Secondary data

Secondary data is data obtained from information in the form of publications. This data is collected and archived by the company every day. Secondary data in this research is in the form of company documents or archives for the last few years.

Research Population and Sample

In this study, respondents were determined as a population, namely all employees of Bank SulutGO in the South Minahasa region, both permanent and non-permanent employees, because the total number of subjects or respondents reached 100 people. With details as follows:

Table 1: SulutGo Bank employee data in South Minahasa Region

No	Employee Type	Amount
1	Permanent employee	67
2	Temporary employees	33

Source: PT. Bank SulutGo, 2023

Data Analysis

1. Dependent Variable (Y)

The dependent variable used in the research is Non-Performing Loan (Y) is an indicator for assessing bank performance, if the NPL is high then it can be concluded that the bank has failed to manage it, resulting in liquidity (Dwihandayani, 2016). Dependent variables are variables that are influenced or explained by other variables but cannot influence other variables. The dependent variable in this research is bank health by mitigating NPL.

2. Independent Variable (X)

Variable Independent is a variable that influences, explains, or explains other variables that cause changes in the dependent variable. The independent variable in this research is work environment, soft skills, and employee performance assessment.

Research Instrument

A research instrument is a tool used to collect and obtain data in conducting research. According to Sugiyono (2016:102) the research instrument is as follows: "A tool used to measure observed natural and social phenomena. Specifically, all of these phenomena are called research variables." The instruments used in this research are:

1. The instrument used is a closed method questionnaire, where possible answer choices are determined in advance and respondents are not given alternative answers.
2. The indicators for these variables were described by the author into a number of statements so that qualitative data was obtained. This data will be converted into quantitative using a statistical analysis approach.
3. The instrument used is a closed method questionnaire, where possible answer choices are determined in advance and respondents are not given alternative answers.
4. The indicators for these variables were described by the author into a number of statements so that qualitative data was obtained. This data will be converted into quantitative using a statistical analysis approach.

In general, the scoring technique used in this research questionnaire is the "Likert Scale" technique. The use of the Likert Scale according to Sugiyono (2016) is "The Likert Scale is used to measure attitudes, opinions and perceptions of a person or group of people regarding certain social phenomena".

Table 2: Variable measurement

No	Answer Choices	Positive Statements
1	Strongly Agree (SS)	5
2	Agree (S)	4
3	Doubtful (RG)	3
4	Disagree (TS)	2
5	Strongly Disagree (STS)	1

Source: Sugiono, 2016

In this research the author uses testing with the aim of finding out whether the measuring instrument used measures what needs to be measured. A measuring instrument with high

validity will have a small error rate, so that the data collected is adequate data. Validity shows the extent to which a measuring instrument measures what it wants to measure.

Results

Based on data analysis using SPSS, the results of the regression equation are obtained as follows;

The equation of the multiple linear regression line for the least squares method obtained is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3, \text{ i.e;}$$

$$Y : 2.830 + 0.239 (x_1) + 0.137 (x_2) + 0.488 (x_3) + e$$

The explanation of this equation is as follows:

1. $Y =$ Non-performing loan, $+ X_1 =$ Work environment; $+ X_2 =$ Soft skills; $+ X_3 =$ Employee Performance. $+ e$
2. The value of a constant is 2,830, which means that if variables X_1 , X_2 and X_3 do not exist or are zero, then the non-performing loan is 2,830.
3. The regression coefficient for variable X_1 (work environment) is positive, this shows that the soft skills variable has a positive influence on non-performing loans. This means that every addition or increase of 1 unit of soft skill will increase non-performing loans by 0.239.
4. The regression coefficient for variable X_2 (soft skills) is 0.137.
5. The regression coefficient for variable X_3 (employee performance) is positive, this shows that the Employee Performance variable has a positive influence on non-performing loans. This means that every addition or increase of 1 unit of employee performance will increase.

Non-performing loans amounting to 0.488 t-test results (Partial) are as follows:

1. H_1 : Work environment (X_1), soft skills (X_2), and employee performance (X_3) simultaneously have a positive effect on non-performing loans (Y). It is known that each variable (x_1)(x_2)(x_3) has an influence / the hypothesis is accepted.
2. H_2 : The work environment (X_1) partially has a positive effect on non-performing loans (Y). It is known that the sig value of variable X_1 towards Y is $0.003 < 0.05$ and the calculated t value is $3.101 > t$ table 1.664. So there is an influence between the work environment on non-performing loans or the hypothesis is accepted.
3. H_3 : Soft skills (X_2) partially has a positive effect on non-performing loans (Y). It is known that the sig value of the variable (X_2) against Y is $0.086 > 0.05$ and the calculated t value is $1.735 > t$ table 1.164 then there is an insignificant influence.

4. H4: Employee performance (X3) partially has a positive effect on non-performing loans (Y). It is known that the sig value of the variable (X3) towards Y is $0.00 < 0.05$ and the calculated t value is $7.049 > t$ table 1.164 then there is an influence between X3 and Y. In other words, the hypothesis is accepted.

Test f

1. If the sig value < 0.05 , or F count $> F$ table then there is an influence of the variable on X simultaneously on the variable Y.
2. If the sig value is > 0.05 , or F count $< F$ table then there is no simultaneous influence of variable X on variable Y.

F table = F (k ; n - k) = f (3; 97) = 2.70. See in the table distribution F 0.05 (df 97, t3 = 2.70)

Table 3: Test f

ANOVA						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	<i>Regression</i>	419,667	3	139,889	72,558	,000a
	<i>Residual</i>	185,083	96	1,928		
	Total	604,750	99			

a. Predictors: (Constant), Employee Performance (X3), Work Environment (X1), Soft skills (X2)
 b. Dependent Variable: Non-performing loans (Y)

Source: Data Process, 2024

Based on the results above, it is known that the sig value for the simultaneous influence of x1 x2 x3 on Y is $0.000 < 0.05$ and the calculated F value is $72.558 > F$ table 2.70 , so it can be concluded that each hypothesis is accepted which means there is an influence between X1, towards Y.

Correlation Coefficient and Determination Coefficient Test

Table 4: Correlation coefficient and determination coefficient

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.833a	.694	.684	1,389

a. Predictors: (Constant), Employee Performance (X3), Work Environment (X1), Soft skills (X2)

Source: Data Process, 2024

Based on the correlation coefficient and determination coefficient table, it can be seen that the determination coefficient value for the R value is 0.694 and the adjust R Square value is 0.684 .

both can predict the model, where in this research the magnitude of the role or contribution of the variables in this research model, namely X1 or work environment, X2 or soft skills, % or 68.4% for the R2 value. Meanwhile, the remainder (for R value: $100\% - 69.4\% = 30.6\%$; R2 value: $100\% - 68.4\% = 31.6\%$) is 30.6% for R value and 31.6% for R2 value is explained by other variables or other causes outside the model study.

Hypothesis:

H1: Work environment (X1), soft skills (X2) and employee performance (X3) simultaneously have a positive effect on bank health by mitigating NPL (Y)

H2 : The work environment (X1) partially has a positive effect facing bank health by mitigating NPL (Y)

H3 : Soft skills (X2) partially has a positive effect facing bank health by mitigating NPL(Y)

H4 : Employee performance (X3) partially has a positive effect facing bank health by mitigating NPL(Y)

Discussion

Influence of Work Environment, Soft Skills, and Employee Performance Bank Health by Mitigating NPL

From the results of hypothesis testing and regression analysis, it shows that the work environment variable, soft skills, and employee performance have a positive effect simultaneously facing bank health by mitigating NPL. Non-performing loans are influenced by 3 variables that are examined simultaneously, work environment, soft skills, and employee performance, each of which has brand characteristics that can influence non-performing loans, is one of the combinations and focuses of the company in order to mitigate and reduce NPLs.

Influence of Work Environment on Bank Health by Mitigating NPL

Based on the results of hypothesis testing and regression analysis, it shows that the work environment variable has a positive effect facing bank health by mitigating NPL. This means that there is a partial positive influence from the work environment facing bank health by mitigating NPL.

The Influence of Soft Skills on Bank Health by Mitigating NPL

Based on the results of hypothesis testing and regression analysis, it shows that soft skills have no significant effect facing bank health by mitigating NPL, and the influence is positive. This

means that there is a partial positive and insignificant influence from soft skills facing bank health by Mitigating NPL. The results of this study show that soft skills do not have a significant effect facing bank health by mitigating NPL.

The Influence of Employee Performance on Bank Health by Mitigating NPL

Based on the results of hypothesis testing and regression analysis, it shows that the employee performance variable has a positive effect on non-performing loans. This means that there is a partial positive influence from employee performance on non-performing loans.

Conclusion

From the results of the discussion the following conclusions are drawn:

1. Simultaneously the work environment, soft skills and employee performance have a positive influence facing bank health by mitigating NPL.
2. Partially, the work environment has a positive effect facing bank health by mitigating NPL.
3. Partially soft skills have a positive and insignificant effect facing bank health by mitigating NPL.
4. Partially, employee performance has a positive effect facing bank health by mitigating NPL.

Suggestion

Suggestions for this research are:

1. The company can consider and pay attention to any research results from researchers. Namely by focusing on the variables that influence the user facing bank health by mitigating NPL namely work environment, soft skills and employee performance in order to develop and optimize existing users.
2. Similar companies or companies operating in the banking sector should also pay attention to the results of this research and can implement and use them in management aspects, especially marketing management, to mitigate this by focusing on variables such as work environment, soft skills and employee performance.
3. Other researchers in the field of human resource management studies should pay attention to the results of this research by replicating research like this research on other objects or conducting the same research on the same object with changes in variables that can have an effect facing bank health by mitigating NPL and use or to the company as a whole.

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