THE ANALYSIS OF SOFT SKILL FOR EMPLOYEE PERFORMANCE IN BANKING INDUSTRY

ANALISA SOFT SKILL BUAT KINERJA PEGAWAI DALAM INDUSTRI BANK

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Abstract : Company and employee are two diffrent element that cannot be seperated. With low perforamance or dissatisffy employee can make decreasing profit for company. on the other hand, smart and good performance will make great company. with great company thier will be more advantage than other company.one strategies increase performance by employee is to know how to use skill in certain situation. They have have soft skill to be improve. The objective of this research is to analysis of applying soft skill for employee performance in bank industry. The research method base on qualitative approach and meansurement skill will be :.communication, problem solving, team working, an ability to improve learning and performance, motivation, judgement, leadership, and initiative. The result is based on this research is most of employee applying soft skill for their work environment. The recommendation is soft skill is very important and cannot be separated with work, so in order to be more competitive soft skill must always be upgrade

Keyword : *analysis of soft skill, performance, employee, banking industry*

Abstrak : perusahaan dan pegawai adalah dua element berbeda tapi tidak bisa dipisahkan. Dengan tingkat kerja rendah atau ketidakpuasan pegawai bisa membuat penurunan akan laba yang dihasilkan oleh persahaan dan sebaliknya kinerja yang bagus dan pintar bisa membuat perusahaan yang hebat. Dengan perusahaan yang hebat akan lebih banyak keunggulan dari pada perusahaan yang lain. Salah satu strategi adalah meningkatkan kinerja pegawai dengan menggunakan kemampuan yang ada pada situasi tertentu. Ada kemampuan yang bisa di tingkatkan yaitu soft skill. Tujuam dari penelitian ini adalah untuk menganalisa tingkat kemampuan soft skill yang diterapkan pegawai dalam dunia perbankan. Metode yang di gunakan adalah qualitative descriptive model dan tolak ukur soft skill : komunikasi, pemeca masalah, kerja team, kemampuan meningkatkan belajar dan kinerja, motivasi, penghakiman, kepemimpinan, dan inisiatif. Hasil yang di dapatkan dari penelitian tersebut adalah sebagian besar dari pegawai menerapkan soft skill yang dipelajari dalam bank maupun dalam kehidupan sehari-hari. Saran dapat diberikan ialah pentingnya peranan soft skill dalam pekerjaan tidak bisa di pisahkan dan jika ingin lebih maju dalam persaingan soft skill harus selalu di tingkatkan..

Kata Kunci : *Analisa soft skill, kinerja, pegawai, industry perbankan*

INTRODUCTION

Research background

Now in modernization era, development and growth of industries is more advance, competition between two industries or more cannot be avoidable. In order to win, company must create another advantage to be more competitive. To gain advantage company must evaluate and develop or increase the performance of employee, in this case is the Human resource. The more knowledge and better understanding of product or customer behavior can create opportunities and advantage of situation.

Soft skill can be mediator for interaction between co-worker and by understanding and mastering soft skill employee can have more advantage dealing with unpredictable problem. communication skill, team skill, time management skill, ethic and an appreciation for diversity there are important. All of them is the characteristic for soft skill. An also soft skill defines as being cluster of personality traits, social grace, facility with language, personal habit, friendliness, and optimistic that mar people to varying degrees and also soft skill is importance to shaping the personality of and individual. In order to see why soft skill, play such as importance role in the workplace, first is to understanding how soft skill. And developing external factor employee by increasing the knowledge about vision and mission of the company and deep learning about product or service given by company. the more understanding about product or service, the better explanation will be given for costumer. External characteristic is more same like hard skill. Internal and external factor cannot be separate each other. As the part of intermediaries, employee must gain customer "trust", gain trust not as easy to get and easy to lose. In order to gain customer trust employee must have a direct contact. The contact will pe evaluation for customer for trusting the bank or change with another bank, in the contact there will be a conversation between two party or more. good conversation can bring the good result for both parties.

As importance asset of company, employee must have high human resource. Highly motivated and loyal represent the basis of competitive company. Motivated and loyal employee can increase productivity, improvement of the products' quality or rendered services and higher number of innovations. Satisfied employees form positive reference to the employer and thus increase its attractiveness for potential strengthen its competitive position in the market. factors of the satisfactions which can significantly influence the motivation of the employees and identify problem areas in the human resources management in the organization of the banking industries.

And in-service industry, most of employee have to direct involvement with client or costumer to deliver or explain company product and service value. In this phase, very important because it can increase the chance customer to buy the product or service. To get customer attraction and attention is hard because employee must perform a soft skill, Soft skill and service industry have strong bound to each other. example in bank company, using soft skill to make client or customer get their trust or to promoting bank product like assurance, credit card, or get lending money to customer.

Research Objective

Based on problem statement, the research objective can be :
1.   To find out about the importance of soft skill to bank employee in manado.
2.   Is to anaysis effect of soft skill and bank employee performance in manado.

THEORETICAL REVIEW

Employee Performance

In the organizational context, performance is usually defined as the extent to which an organizational member contributes to achieving the goals of the organization. Employees are a primary source of competitive advantage in service-oriented organizations Luthans and Stajkovic (1999) Pfeffer (1994). In addition, a commitment performance approach views employees as resources or assets, and values their voice.

Importance of Employee Performance

Employee performance plays an important role for organizational performance. Employee performance is originally what an employee does or does not do. Performance of employees could include: quantity of output, quality of output, timeliness of output, presence at work, cooperativeness Güngör (2011). that improved individual employee performance could improve organizational performance as well. From Deadrick and

Gardner's (1997) points, employee performance could be defined as the record of outcomes achieved, for each job function, during a specified period of time.

Employee Performance and Soft Skill

Impressing on the importance of voluntary work behavior or nontask performance, later psychologists have coined it as contextual performance which connotes helping others to adapt with the varied job roles Borman, and Motowidlo (1993) Bergeron (2007) recommends that contextual performance should consist of multiple "subdimensions" such as teamwork, allegiance, and determination. It is believed that an engaged employee works with a sense of passion which leads to translation into not only high performance but extra role behavior as well Kahn (1990). The contextual performance is elaborated on the ground of "feeling and viewpoint" that employee embraces about their colleagues, which is termed as espirit-de-corps (teamspirit).

Soft Skill

Parente, Stephan, and brown (2012) define soft skills as people management skills. Their list includes "clear communication and meaningful feedback, resolving and/or managing conflicts, and understanding human behavior in group settings." Few authors have measured them or determined to what extent they predict performance. looked specifically at emotional intelligence as a set of soft skills and surveyed job listings to determine what, if any, soft skills employers sought. the soft skills most commonly listed in job ads included innovation, initiative, service orientation, leveraging diversity, communication, leadership, collaboration and cooperation, and team capabilities. a list of soft skills for information professionals derived from a review of LIS literature on job competencies. Their list includes communication No formally agreed upon, universal set of soft skills exists. The soft skills most commonly listed in job ads included innovation, initiative, service orientation, leveraging diversity, communication, leadership, collaboration and cooperation, and team capabilities.

Important of Soft Skill

Qualities of team work, empathizing with others, working together to achieve a goal etc. should be developed and efforts for overall development of personality of the individual should be made. Even while grading of the students, emphasis should be given to development of soft skills.
We all know that the business scenario is becoming more and more competitive and it is difficult to survive without soft skills. More and more people are getting equipped with traditional degrees and certificates and one important point which differentiates raw talent from skilled talent is soft skills i.e. the presence or absence of them. What distinguishes a person at the workplace is how he/she applies talent in day-to-day activities, achieving the organizational goals. The important soft skills are leadership skills, time management, presentation skills, communication skills, etiquette, telephone speaking skills, business writing skills etc. Soft skills represent a combination of skills that makes us user-friendly to the context under consideration.

Sub Variable for Soft Skill

Hurrell, Scholarios, and Thompson (2016) define soft skills as "nontechnical and not reliant on abstract reasoning, involving interpersonal and intrapersonal abilities to facilitate mastered performance in particular contexts." list "communication, problem solving, team working, an ability to improve personal learning and performance, motivation, judgment, leadership and initiative" as soft skills.

Previous Research

Manara (2014) Hard skill dan soft skill for HRM in industry. This study used a qualitative descriptive survey approach. The data analysis used content analysis techniques Understanding of labor laws was a hard skill that has a top frequency, at 19.79 %, Category of soft skills that has top frequency was communication skills (12.09 %).
Majid, Liming, and Tong, (2012) Importance of Soft Skills for Education and Career Success. This study used qualitative research, the results showed that generally business management students in Singapore were aware of the importance of soft skills for employment and career advancement.
Matteson, Anderson, and boyden (2016) Soft skill: a phase in search of meaning. This study used descriptive qualitative approach, and the result is this paper that any progress in refining soft skills must start with thoughtful construct clarification.

Marcel (2012) Executive perception of the top 10 soft skill needed in today's work place. This study purpose is to identified the top 10 soft skills attributes deemed critical by business executives.

Conceptual Framework

Figure 1. Conceptual Framework
Source: data processed (2018)

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Source: data processed (2018)

RESEARCH METHOD

Research Approach

This research used descriptive qualitative research to analyze soft skill for employee performance in state owned banks in Manado. According to Miles and Huberman (1994), qualitative research is method used to examine complex phenomenon where researcher is the key instrument. The most common sources of qualitative data include interviews, observations, and documents (Patton, 1994).

Population, Sample and Sampling Technique

The population refers to the entire group of people, events, or things of interest that the researcher wishes to investigate (Sekaran and Bougie, 2009). While according to Sugiyono (2007) in qualitative research there is no population term but only social situation, which consists of three elements: place, actors and activity. The social situation of this research is the use of soft skill for employee performance in state-owned banks, the actors are employee in banks and the activity is soft skill. This research used both judgment and quota of sampling as a type of purposive sampling and 15 informants from soft skill users in Manado because researchers believe the informants represent the target population.

Data Collection Method

The data used in this research consist of two types of data, which is primary and secondary data. Primary data are gained from semi in-depth interview and secondary data are taken from several books, journals, and previous research.

Instrument Testing

The instrument testing is the tools that the researchers prepare for measurement while conducting the research. In an interview the instrument can be interview schedules, performance checklist, observation forms, attitude scales, and so on. In this research, the key instrument or research tool is the researcher itself.

Data Analysis Method, Validity and Reliability

In this qualitative data analysis there are explanations in detail of the process after collecting data untill getting conclusions. According to Miles and Huberman (1994), there are generally steps in qualitative data analysis, there are: data collection, data reduction, data display, drawing and verifying conclusion. In qualitative research, reliability often refers to the stability of responses to multiple coders of data sets. According to Sekaran and Bougie (2009), reliability in qualitative data analysis includes category and interjudge reliability. Validity was defined as the extent to which an instrument measures purports to measure.

RESULT AND DISCUSSION

Result

The interviews were conducted from soft skill for employee performance in state owned banks in Manado. The second part of this chapter explains about the discussion after the interview.

Informant 1

Often communicate and do not have problems. work as best as possible regardless of problems and considering that challenge is an honor given to us. the team's work maximal and training effective. motivate them by giving examples of doing good jobs with fast, precise and honest. performance was good. I would do was to give reprimand, advice and direction to be corrected. by giving directions or orders accompanied by motivation to work optimally and as superiors, always being a role model for subordinates (staff) and always giving trust to subordinates but always accountable. The initiative that I gave usually took another job but for the knowledge and approval of the supervisor.

Informants 2

In the work, he communicates barely and there is an environmental adjustment. Answer the problem with best effort, and team work is great very influential, for the way company provided training and was very helpful. His performance in the company is quite important because it has an adequate strategy. If finding a co-worker makes a mistake, my attitude is to give him a second chance. My initiative is a form of loyalty to my company.

Informant 3

In work, often communicate and find no obstacles. the way to deal with the problem is to solve the problem as soon and best as possible and the way my team works maximize, and training is effective. motivated, usually I provide as "don't give up or keep on going". it will have an impact on the team's performance. My performance in the company can be said to be extraordinary. If I give orders, my subordinates like my own family so that my subordinates can do the job well.

Informant 4

Communicating frequently in workplaces and not constraining communicate with others and makes understanding of one another. face problems and challenges with a smile. Team work is quite maximal but there are some parts / interests and decisions that do not need to involve team work, training provided by the company is effective. If my friend is less enthusiastic, usually I give motivation in the form of words, my performance in the company is OK and if I find my friend makes a mistake, I can usually remind my friend to correct his mistakes but be careful not to make him offended. The way I make my subordinates follow my orders is that I give by communicating. If my coworker can't finish the job, I usually take the job but as my supervisor knowledge.

Informant 5

I communicate all the time and have no problems, the way I face the problem is by being faced calmly, team work is appropriate because all members work with the job description. Training provided by companies usually provide motivation to employees. if I find my coworker wrong in completing task my respond is to provide motivation about risk management. If I become a boss I usually pay attention to the discipline of my subordinate's work to avoid mistakes. Must help the work of a colleague if he is absent and my initiative is to promote products from the company.

Informant 6

Frequent communication and not having problems in it. How to deal with problems and challenges are discussed with your superior/boss. My team work has been maximal and the training provided by the company has been effective. The way to motivate a worker is asking to go eat outside, and my performance in the company is already good, if my get a co-worker making a mistake, usually I just let it go. My job as a boss is to give orders according to the job task, if co-worker unable to complete the task we are obliged to help him. The initiative that is usually given is to offer company products to others.

Informant 7

Communicating often and rarely getting into trouble for communicating, the way I deal with problems is to stay calm and try to improve my ability to work. The team's performance is less than maximal and the training provided by the company has been effective. If I find my friend lacking enthusiasm, I usually approach and give motivating stories about past experiences. My performance in the company is good. If there is a friend of mine who made a mistake, usually I help find a solution for the task, and if I am positioned as a boss, first I do an approach to that person, rather my command is easy to do. If my co-worker gets an obstacle, I must help and complete the job. My initiative is to arrive on time and not to commit fraud.

Informant 8

Communicating very often and obstacles that can be communicated are usually personal problems. If I have a problem or challenge I usually make plan activities, learn from experience, be active, be responsible, have a high tolerance and stay motivated and the team's performance is already maximal and has received a lot of support from various parties provided by the company. Training is effective because it helps increase the level of soft skills in me. The performance that I gave was good but needs to be upgrade. If my friend is wrong in making a job, as a co-worker must re-arrange the wrong work to the right condition. If it is positioned as the throne of my duty, it is to increase my confidence so that the sublime can be able to become my leader and give orders or direction more easily. If a co-worker is unable to complete work I must help with the work, and the initiative I gave was to provide good information along with the reasons for choosing a bank sulut.

Informant 9

Communicating frequently with the work environment and not having problems with communication, if I have problems and challenges I usually behave patiently and calmly in dealing with these problems, the performance in the company is already maximal because all the work is done well. And the training provided by the company is already effective. if friend of mine is less enthusiastic about my job, as a co-worker is to give encouragement. Regarding my performance in the company it was good because it reached the provided target. my friend makes a mistake, my attitude is to give a warning accompanied by a suggestion or solution. When I was positioned as a boss, so that my orders and directions were easily absorbed by my co-workers, I usually approached them first. If my friend is unable to complete his assignment, my attitude is usually to find out about the problem and help in the form of a solution so that it is quickly resolved and the initiative that I give is to create policies and regulations within the division itself because it is given the trust to lead the division.

The Informant 10

In the work environment is very often to communicate and often is that there are differences of opinion on something with other things. Patience is the key to addressing a challenge or problem encountered. Team / division work has been maximal and the training provided by the company has been effective, if getting a friend who is less motivated at work, my job is to ask him to talk while pushing or making him motivated again. If I want to give instructions to my coworkers or subordinates, I usually give examples of work that will be done first, as a work colleague I offer help if my friend cannot complete the task. My initiative to the company is always sincere in doing everything.

The Informant 11

In the work environment very often communicate and there are obstacles faced in the form of differences in perspective, if faced with a problem or challenge it is good that qt does not give up with the problem but must solve the problem thoroughly. Team work is not maximal because the company is not professional and the training provided is not effective because the knowledge provided during training is not right in its place. If I get a less motivated coworker I usually give food or breakfast. Performance in the company is maximal but not appreciated, if you get a friend who made a mistake usually as a co-worker I help him not to make a mistake again. In order for the order to be carried out properly and correctly we must respect, help, and work with the team. As a co-worker, my job is to help my friend who can't complete his work because he is unable to attend. The initiative that I gave was to motivate this company to be recognized by competitors, and technology development.

Informant 12

Communicating very often because at my task job, good communication is needed so that contact with colleagues and customers is always good and there are no problems in communicating. If i have a problem or

challenge it's better to be calm and talk well so that the problem can be solved properly. Teamwork is very maximal because in our division the tasks are well divided and the training provided by the company is effective in providing training according to each division. If we get a coworker who lacks enthusiasm we usually provide support by entertaining / helping to provide solutions when she/he is in trouble. Performance I've been good because I received good grades from my company, if you get a co-worker makes a mistake I usually give encouragement so that the mistake can be discussed with the boss. If I was positioned as my superior, I would create a job desk for each employee and give penalties or sanctions to subordinates who did not work according to their duties. If you get a co-worker who is unable to do the work I will help her. The initiative that I gave was to promote products that companies make.

The informant 13

I communicate every time and have no problems in it, if faced with a problem or challenge I must remain calm and think smart. Team work is maximal because it gives the company the right and the training provided is effective. If a coworker is less eager the way I motivate him by saying that I have the obligation to help him keep working. It's good because my performance in the company is very helpful if found a co-worker makes the mistake of my job is to remind him to correct his mistakes. The way I make colleagues or subordinates follow orders is to make the atmosphere in the team become family and establish good relationships. As a co-worker, it is my job to help colleagues who get hindrances to completing work because all of the curates need team support. My initiative for the company is to help complete their work if my work is finished.

Informant 14

Within the scope of work often communicates and there are no obstacles, if I get a challenge or problem I usually communicate with my boss and coworkers. The work in my team has been maximized and the training provided by the company has been effective, and how to motivate my co-workers by inviting him to go eat, the performance that I give to the company is good. If my co-worker made the wrong task, I was reminded to fix it, the way I told my coworkers or subordinates to follow my orders by giving examples of how the order was carried out. As a co-worker, my assignment is to help colleagues who cannot complete the assignments and my initials by doing my best.

Informant 15

Communicating often because I work at a bank and must be able to interact with customers, the problem faced when communicating is about the differences in one's character. If I get a problem and a challenge, I usually solve the problem with good communication, the team's work has been up to now because it gets a lot of motivation from various parties and the training provided by the company is effective. As a co-worker, my job is to motivate and give positive advice to friends who are less enthusiastic, my performance in the company has been very good, if I get a colleague who does the wrong job, I give suggest so that he can make good. To make colleagues or subordinates obey orders we must know the character of the co-worker, provide motivation, and reward them. If a co-worker is unable to complete the job, my job is to completing the task. The initiative that I gave to the company was to help colleagues work according to my abilities.

Decision
Communication

Based on the data above, it can be concluded that in terms of communicating the informant is very productive. with 8/15 informants very often communicating, 6/15 informants often communicate and 1/15 informants rarely communicate and 9/15 informants had no difficulty in communicating and the remaining 6/15 had difficulty communicating. the number of informants who often communicate and there are no obstacles in communication is 55% and informants who often communicate but have problems are 37%. can be concluded that in terms of communicating frequently communicating does not guarantee little or many problems that arise in it.

Problem solving

Based on the above data, it can be concluded that in the case of problem solving 11/15 informant being positive about the problems faced in the work and 4/15 answering did not respond to the problem at hand. 73% has given a positive attitude in solving problems.

Team working
Based on the above data, it can be concluded that in the case of the 11/15 team working informants already felt that the team's performance had been maximized and 4/15 informants felt that the team's performance had not been maximized. it can be concluded that most of the 73% have been satisfied from the teamwork given to the company.

Improving learning
Based on the above data, it can be concluded that in terms of improving learning in terms of training provided by companies 14/15 informant felt it was effective and there was only 1 informant who felt ineffective with the training provided by the company. 93% were satisfied with the training.

Performance
Based on the above data, it can be concluded that in the performance in the company it has been good, as many as 14/15 said that their performance in the company is good and 1/15 of the informants said that the performance, they performed was average. it can be concluded that the performance provided by the informants for the company is all good.

Motivation
Based on the data above, it can be concluded that in the motivation of co-workers many variations were found. 12/15 informants provided motivation in the form of advice to coworkers, 1/15 invited to go out to eat, 1/15 invited to go out to eat and give advice, 1/15 gave food to motivate co-workers. All of the informant has their own way to motivate coworker but mostly giving advice 80%.

Judgement
From the results data above, it can be concluded that judgment for colleagues who made mistakes was as many as 10/15 informants giving advice, 2/15 informants did nothing and 2/15 informants helped colleagues who made mistakes. And 1 informant did not answer the questions. Judgement or discussion making base on own preferences and almost half of informant preference is to give advice to co-worker who doing mistake 66%.
Figure 4.8 judgement for coworker who make mistake

Leadership
From the data base above, it can be concluded that leadership has 2 ways from informants, namely giving orders and directives as much as 7/15, and trying to make good relations with subordinates as much as 7/15. and 1 informant did not give an answer. From the result can be categorize two way mostly informant to lead their team, by giving order and direction 46% and make a good relationship 46%.

Initiative
from the data base above, it can be concluded that the initiative given to the company, there are 3 answers given by the informant. 4/15 extra time working, totality to the company as much as 5/15, and promotions about services and goods given to customers as much as 4/15. and the rest of the informants did not answer as much as 2/15. Almost all of informant can be consider trying their best for company with many ways.

CONCLUSION AND RECOMMENDATIONS
Conclusion
Based on the research that has been done, all respondent gives a positive result about soft skill. Many different meanings about soft skill describe by informant but most of all they aware of using soft skill in work environment and in daily life. according to the interview the frequency mostly all of informant not have a problem using soft skill but there is some informant who have a problem to adjusting communication because the different meaning of word and interpretation.

Recommendation
This research is conducted in order to know importance performance of soft skill in bank industry. As the result are gain. There is some recommendation proposed and found with this research to bank, bank employee, universities, and the next researcher.

1. To bank. For all bank that aware of soft skill especially in banking sector in Manado area, it is really important to conducting and developing soft skill for support their employee because without proper training to increase soft skill, the company human resource cannot compete with another competitor and company will hard to expand the business, difficult to maintain customer and gain less profit than their planning.
2. To the bank employee. before to compete with other bank employee and co- worker it better to more learn about soft skill in advance. Now in Indonesia will become "masyarakat ekonomi ASEAN" and the regulation accept to other country people to working in Indonesia. Of course, the competition will become global scale.
3. For universities, this research serves to provide knowledge to students of economic and business to know about how important of soft skill in work environment, because becoming economic and business students it is important to know about the current issue of human research management, because in the future is very better if student have a proper explanation how important of soft skill.
4. To the next researcher, this study is expected to provide an overview for next researchers will do research with the same theme or research in wide areas of population, bigger sample and deep research about the importance of soft skill not just in Manado but also in other cities or regency in North Sulawesi area.

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