Analysis Of Influence Of Intellectual Ability, Communication Skill And Work Experience Of Competency And Their Impact On Employee Work Performance At Pt Bank Sumut, Branch Of Simpang Kwala, Medan

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Abstract: Bank Sumut is very aware of the existence of tight competitions. This condition cannot be considered trivial. Everyone, want it or not, who still wishes to keep being existed and getting recognition from society must continue to develop his/her human resource abilities. Human resource development in Bank Sumut is one of steps taken in order to produce employees with high integrity and abilities. Good quality of human resource will give positive impact to organization. The objectives of this research is to identify and analyze the influence of intellectual ability, communication skill and work experience on the competency and their impact on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan. The population is all employees of PT Bank Sumut, Branch of Simpang Kwala Medan until the year of 2015, which are 55 people in total. Given the population of only 55 people, saturated sampling (census) is applied in this research as sampling technique in which all members of population are sampled. Data collection in this research is conducted by using survey approach which the quantitative descriptive research is conducted by spreading the questionnaire. Path analysis is applied as data analysis method by using SPSS software. Test results showed that 1) Simultaneously, Intellectual ability, communication skill and work experience give a positive influence and has a significant impact on employee work performance; 2) Partially, Intellectual ability, communication skill and work experience give a positive influence and has a significant impact on employee work performance; 3) Simultaneously, Intellectual ability, communication skill and work experience give a positive influence and has a significant impact on employee competency; 4) Partially, Intellectual ability, communication skill and work experience gives a positive influence and has a significant impact on employee competency; 5) Partially, competency gives a positive influence and has a significant impact on employee work performance; 6) Indirectly, Intellectual ability gives a positive influence on employee work performance through competency; and 7) Indirectly, work experience gives a positive influence on employee work performance through competency at PT Bank Sumut, Branch of Simpang Kwala Medan.

Index Terms: Intellectual ability, Communication skill, Work experience, Competency, Employee work performance

1 INTRODUCTION
Employee work performance is considered to be important for company because company success is influenced by its employee work performance. Work performance is a real behaviour showed by every employee as a work achievement produced by them based on their role in the company. Human resource is an important activity to increase performance. Employee is one of the most dominant and strategic element in achieving goals. Therefore, empowering and developing human resources in the company, employees in this matter, should always be increased in order to achieve goals and results as desired. Competency defines as employee capacity to perform variety of tasks in a job. It can be in the form of employees’ talent and interest. With their ability, the employees can conduct and complete their tasks well with maximum results. Their ability can also be in the form of intellectual ability that should be increased since it is an ability to do a specific and dynamic task that needs focus. It also requires certain amount of time for them to learn about it and it can be proved. For this reason, work competence is an absolute requirement because the company goals can be achieved by employee competency.

Employee intellectual ability which is a smart way of thinking and brilliance, controls left and right side of the brain in a balanced manner. It is one of the biggest and best potency owned by employees to work. If it is successfully managed and optimized, it can help employee to complete tasks that are full of challenges and obstacles well. In addition to intellectual ability, in service industry such as banking, there is also an interaction in a form of communication both directly and indirectly between employee and customer. Bank customers come from every level of professions. Therefore, a good quality of communication is required so the information is received well by customers. Communication is an important key in a relationship built with process of interaction and values in which those processes are tools of successful execution of a strategy. With a good quality of communication, information given by employees will be received well by customers. In an effort to increase work performance, work experience is also very necessary. Employee work experience reflects their mastery level of knowledge and skills in working that can be measured from length of service and type of work that has been done by them. A long employee’s length of service with fewer numbers of employees leads to a lack of employee work experience. Moreover, variety of education background causes lower level of employees’ knowledge in the field of marketing so they are less experienced in offering service to society. Employee competency measurement is a series of process conducted in order to compare between required competency of a position and competency that current employees or job holders actually have. The definition shows that this competency measurement of position can be conducted by knowing the employee’s achievement level in

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accordance with the standard competence determined by company. The measurement, generally aims to obtain valid data and information that can be used as proof to show whether or not the job holder fulfills minimum competency. The process of competency measurement is mostly used by Human Resource Division (Divisi Sumber Daya Manusia) to determine employee career level. There are many ways to measure the competency level of employee; one of ways is by using assessment center method. This method simply defines as a procedure used to measure the level of employee's knowledge, abilities and skills. Every experience gained by employees will give them certain types of skills and knowledge in accordance with the types of work they are engaged in. Someone who does a certain type of work repeatedly in a long period of time will make him/her fairly skillful in doing the work. Therefore, it can be said that experience is a fairly important factor in a job, especially the one that requires expertise, skills, and initiative in working. In addition, the product and service produced become better in both quality and quantity. HR development in Bank Sumut is part of company internal management. As a division with a big influence on the company, this matter certainly cannot be considered trivial. Therefore, Bank Sumut has to keep preparing generations who are tough and ready to explore using their abilities. Abilities possessed by every HR have to be developed till they can give big contributions to the company. It seems that Bank Sumut is very aware of the existence of tight competitions. This condition cannot be considered trivial. Therefore, everyone, want it or not, who still wishes to keep being existed and getting recognition from society must continue to develop his/her human resource abilities. Human resource development in Bank Sumut is one of steps taken in order to produce employees with high integrity and abilities. Good quality of human resource will give positive impact to organization. The method applied by company to increase Human Resource quality in Bank Sumut is by arranging the Human Resource development strategies itself. Human Resource is one key success factor in order to win the competition in the era of globalization and free trade. As the impact of increased level of competition, the demands of qualified Human Resource is also increase. Therefore, efforts need to be made in order to increase Human Resource, which among other things can be made by developing intellectual knowledge, communication skills, work experiences and competencies. Bank Sumut understands the importance of employees regeneration in order to increase Bank competitive strength in banking industry. It recruits potential employees who will later be equipped with variety of skills through internal training in the program of accounting, finance, and general management called In Class Training. After finishing In Class Training program in a period of 1 month, participants will be placed in strategic areas in both work units and Bank Sumut branches. Senior management of Bank Sumut will actively participate in guiding In Class Training graduates since they will become the next generation who will lead Bank Sumut in the future. Bank Sumut gives appreciation and interesting award systems for employees as an attempt to keep maintaining and increasing their work performance. Employee's work target is determined and assessed annually as employee success evaluation basis in fulfilling target that has been set. Furthermore, Bank Sumut identifies potential individuals to be trained and developed specifically in order to keep maintaining qualified employees. This is one of Bank Sumut attempts to regenerate. The success of PT Bank Sumut Simpang Kwala Branch is largely determined by bank ability to operate in business environment. Company values are determined through employee work performance and financial performance. Financial performance reflects from PT. Bank Sumut financial statements as the result description of business activities performance. Employee intellectual ability and communication skills are not yet in line with the results achieved. It can be seen from unfulfilled target in producing profit desired by Bank Sumut and low employees' understanding in completing the job in accordance with their intellectual ability and communication skills. Therefore, there are still many obstacles encountered in gaining profit expected from various lines of work. Bank Sumut has Standard Operating Procedure that should be followed by every employee namely: standard services such as standing while serving customers, smiling, greeting, asking customer needs, etc. Phenomena occurred in Bank Sumut Simpang Kwala Branch is that some employees do not work in accordance with Standard Operating Procedure determined by Bank Sumut, such as archives organization is not based on regulation, standard services are not implemented such as standing while serving customers, smiling and greeting, preserving and arranging archives based on regulation and have less initiative in finishing the job. Moreover, after work hours, many employees’ desks are still messy and are not empty. Basically, work performance is a level in fulfilling job requirements. If job implementation has been in line with or even has exceeded job description, it means that the work is done successfully and vice versa. Based on the previous background description, researcher is interested in conducting a research entitled “Analysis of influence of Intellectual ability, Communication skill and Work experience on Competency and their impact on Employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan.”

Research Objectives and Significance

Research Objectives

1. to find out and analyse the influence of intellectual ability on employee competency at PT Bank Sumut, Branch of Simpang Kwala Medan
2. to find out and analyse the influence of communication skill on employee competency at PT Bank Sumut, Branch of Simpang Kwala Medan
3. to find out and analyse the influence of work experience on employee competency at PT Bank Sumut, Branch of Simpang Kwala Medan
4. to find out and analyse the influence of intellectual ability on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan
5. to find out and analyse the influence of communication skills on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan
6. to find out and analyse the influence of work experiences on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan
7. to find out and analyse the influence of employee competency on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan
8. to find out and analyse the influence of intellectual ability on employee work performance through employee competency as intervening variable at PT Bank Sumut,
Branch of Simpang Kwala Medan

9. to find out and analyse the influence of communication skills on employee work performance through employee competency as intervening variable at PT Bank Sumut, Branch of Simpang Kwala Medan

10. to find out and analyse the influence of work experience on employee work performance through employee performance as intervening variable at PT Bank Sumut, Branch of Simpang Kwala Medan

Research Significance

a. For Bank Sumut, it can be used as information and input in increasing employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan

b. For academicians, it can be used to add knowledge for academicians and as contribution to literature study regarding the influence of intellectual ability, communication skill, and work experience on employee work performance through competency as intervening variable at PT Bank Sumut, Branch of Simpang Kwala Medan

c. For researcher, it can be used to add and expand researcher's knowledge in the field of human resource management related to intellectual ability, communication skill and work experience toward employee work performance through competency as intervening variable at PT Bank Sumut, Branch of Simpang Kwala Medan

d. For next researcher, it can be used as references and comparison for the next researcher who is interested in developing the same topic in the future.

B. REVIEW OF LITERATURE

Employee Performance

Work performance is defined as someone’s ability in conducting tasks in one organization (Pramudyo, 2010). While according to Mangkunegara (2010), work performance is work result of which its quality and quantity achieved by an employee when doing his/her job. Pramudyo (2010) states that there is a close relationship between individual performance and company performance. It shows that if employee work performance is good, company performance will also become good.

Employee Competency

Competency is a set of knowledge, skills and behavior that must be owned by someone in doing his/her profession (Pramudyo, 2010). According to Rivai (2006), competency is a desire to give impact on others and ability to influence others using strategy of persuasion and influence.

Intellectual Ability

Someone’s ability will also determine his/her behaviour and its result. Ability is a talent attached to someone in doing an activity physically or mentally which is gained innately, from studying and from experience (Soehardi, 2006). According to Robbins (2006), ability is an individual capacity to do task in certain type of job. Soelaiman (2007) states that ability defines as characters which are gained innately or learned that makes someone finish his/her job, both mentally and physically.

Communication Skill

The term communication means announcement or exchange of thoughts. Communication derives from a word communis, which has the same meaning. In other words, communication will occur effectively if everyone involved in communication can absorb the same meaning from a message delivered in certain communication. If this does not occur, the communication fails to take place properly (Zuhdi, 2011).

Work Experience

Work experience is a mastery level of knowledge and skills possessed by employee in working which can be measured from the length of service and type of work that has ever been conducted by him/her for a certain period of time. This is in line with the theory stated by Robbins (2006) that work experience is based on knowledge and skill possessed by employee.

Conceptual Framework

Intellectual ability is required to perform mental activities. IQ test, for example, is designed to assess someone’s intellectual ability in general. Generally speaking, the more demands for information processing in a job, the more general intelligence and verbal abilities required to be able to do the job successfully. Basically, there is no fundamental difference between individual learning process and organizational learning process. The difference only found in the numbers of people involved. Main concept of organizational learning process is to learn how to involve all members of organization in which the mechanism of sharing ways of thinking, perspectives, mental model or shared vision, is the primary key of success in learning process. After the formation of knowledge, it is continued with the process of institutionalization in order to change knowledge. Activities conducted during organizational process refer to internal and external condition of the organization. Communication skill is part of the real ability which has influence on employee work performance. Communication skill is a very fundamental aspect in human’s life. By being able to communicate well, we can form a mutual understanding, foster friendship, nurture love, and develop career. On the other hand, by having a bad communication skill, we can foster division, instill hatred and hamper progress. Failure to convey information will be a fatal effect in decision making. Job has to be conducted according to schedule that has been planned. Employee should become proactive toward other people’s ideas and other kinds of behaviours so all people can feel comfortable when facing someone with good emotional intelligence. Therefore, the employee will have good relationships with other employees and seniors of which can impact on work performance. The higher employee’s emotional intelligence, the higher his/her work performance. Work experience is a mastery level of knowledge and skills possessed by employee in working which can be measured from the length of service and type of work that has ever been conducted by him/her for a certain period of time. This is in line with the theory stated by Robbins (2006) that work experience is based on knowledge and skill possessed by employee. Based on previous explanation, research conceptual framework can be formulated as follows into Figure 1.
Researh Hypoteses

1. Intellectual ability gives a positive influence and has a significant impact on employee competency at PT Bank Sumut, Branch of Simpang Kwala Medan
2. Communication skill gives a positive influence and has a significant impact on employee competency at PT Bank Sumut, Branch of Simpang Kwala Medan
3. Work experience gives a positive influence and has a significant impact on employee competency at PT Bank Sumut, Branch of Simpang Kwala Medan
4. Intellectual ability gives a positive influence and has a significant impact on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan
5. Communication skill gives a positive influence and has a significant impact on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan
6. Work experience gives a positive influence and has a significant impact on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan
7. Employee competency gives a positive influence and has a significant impact on Debtor loyalty at PT Bank Sumut, Branch of Simpang Kwala Medan
8. Intellectual ability gives a positive influence and has a significant impact on employee work performance through employee competency as an intervening variable at PT Bank Sumut, Branch of Simpang Kwala Medan
9. Communication skill gives a positive influence and has a significant impact on employee work performance through employee competency as an intervening variable at PT Bank Sumut, Branch of Simpang Kwala Medan
10. Work experience gives a positive influence and has a significant impact on employee work performance through employee competency as an intervening variable at PT Bank Sumut, Branch of Simpang Kwala Medan

C. RESEARCH METHOD

Population and Sample
The research population is all employees of PT Bank Sumut, Branch of Simpang Kwala Medan until the year of 2015, which are 55 people. Sample is part of total number and characteristics possessed by the population (Sugiyono, 2008). In order to provide generalization with very little error rates and considering the total of population is only 55 people, technique of sampling applied in this research is saturated sampling (census) in which all members of population become samples. Thus, total number of samples in this research is 55 people.

Definition of Operational
This research has 3 (three) independent variables which consist of: Intellectual ability (X1), Communication skill (X2) and Work experience (X3); intervening variables namely Employee competency (Z) and dependent variable namely Employee work performance (Y).

Method of Data Analysis
Method of data analysis applied in this research is path analysis. Path analysis is a development technique of Multiple Linear Regression. This technique is used to test the amount of contribution showed by path coefficient in every path diagram from causal relation between variable X1, X2 and X3 toward Y and its impact on Z. Path analysis is a technique to analyse causal relation occurred in multiple regression if its independent variable influences dependent variable, not only directly but also indirectly. Linear Regression is formulated as follows:

\[ Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e \]
\[ Z = a + b_1X_1 + b_2X_2 + b_3X_3 + e \]

Hypothesis Testing:
- Simultan test (F test)
- Partial test (t test)
- Coefficient of Determination (R2)

D. ANALYSIS AND DISCUSSION

Equation Analysis of Multiple Linear Regressions
A good model of regression equation is the one that fulfills classic assumption requirement which all data distributes normally. Therefore, the regression equation of SPSS output is:

\[ Y = 0.337X_1 + 0.340X_2 + 0.292X_3, \text{ with the value of Coefficient of Determination } R^2 = 85.8\% \]
\[ Z = 0.313X_1 + 0.252X_2 + 0.418X_3, \text{ with the value of Coefficient of Determination } R^2 = 88.3\% \]
\[ Y = 0.843Z, \text{ with the value of Coefficient of Determination } R^2 = 70.5\% \]

The interpretation of path analysis result can be conducted as follows: Total influence of intellectual ability, communication skill and work experience on employee work performance through competency as intervening variable at PT Bank Sumut, Branch of Simpang Kwala Medan is as follows:

1. Direct influence of Intellectual ability, Communication skill and Work experience on Employee work performance = 0.969
2. Direct influence of Intellectual ability, Communication skill and Work experience on Competency = 0.983
3. Direct influence of Competency toward Employee work performance = 0.843
4. Indirect influences:

The influence of Intellectual ability, Communication skill and Work experience on Employee work performance through competency as intervening variable at PT Bank Sumut, Branch...
of Simpang Kwala Medan = 0.969 x 0.983 x 0.843 x 0.729 = 0.729, so the result shows the influence of Intellectual ability, Communication skill and Work experience on Employee work performance through competency as intervening variable Y = 0.969 + 0.983 + 0.843 + 0.729 = 3.524. It can be concluded that the influence of Intellectual ability, Communication skill and Work experience on Employee work performance through employee competency as intervening variable is positive. The results of research summary can be seen in Table 1 below:

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Research Results</th>
<th>Explanation</th>
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<tbody>
<tr>
<td>Influence of Intellectual ability on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan</td>
<td>Positive significant</td>
<td>H0: Accepted</td>
</tr>
<tr>
<td>Influence of Communication skill on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan</td>
<td>Positive significant</td>
<td>H0: Accepted</td>
</tr>
<tr>
<td>Influence of Work experience on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan</td>
<td>Positive significant</td>
<td>H0: Accepted</td>
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<tr>
<td>Influence of Intellectual ability on competency at PT Bank Sumut, Branch of Simpang Kwala Medan</td>
<td>Positive significant</td>
<td>H0: Accepted</td>
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<tr>
<td>Influence of Communication skill on competency at PT Bank Sumut, Branch of Simpang Kwala Medan</td>
<td>Positive significant</td>
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<tr>
<td>Influence of Work experience on competency at PT Bank Sumut, Branch of Simpang Kwala Medan</td>
<td>Positive significant</td>
<td>H0: Accepted</td>
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<tr>
<td>Influence of Competency on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan</td>
<td>Positive significant</td>
<td>H0: Accepted</td>
</tr>
<tr>
<td>Indirect influence of Intellectual ability on employee work performance through competency as intervening variable</td>
<td>Positive significant</td>
<td>H0: Accepted</td>
</tr>
<tr>
<td>Indirect influence of Communication skill on employee work performance through competency as intervening variable</td>
<td>Positive significant</td>
<td>H0: Accepted</td>
</tr>
</tbody>
</table>

**Source:** Research Results, 2017 (data processed)

**Discussion**

**Intellectual ability on Employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan**

The result of hypothesis testing showed that intellectual ability gives positive influence partially and has a significant impact on employee work performance. Intellectual ability is required to perform mental activities. IQ test, for example, is designed to assess someone’s intellectual ability in general. Generally speaking, the more demands for information processing in a job, the more general intelligence and verbal abilities required to be able to do the job successfully. Basically, there is no fundamental difference between individual learning process and organizational learning process. The difference only found in the numbers of people involved. Main concept of organizational learning process is to learn how to involve all members of organization in which the mechanism of sharing ways of thinking, perspectives, mental model or shared vision, is the primary key of success in learning process. After the formation of knowledge, it is continued with the process of institutionalization in order to change knowledge. Activities conducted during organizational process refer to internal and external condition of the organization. The results of respondents’ answers showed that the majority of them agreed and agreed strongly on the statement of intellectual ability namely: analytical thinking, conceptual thinking, professional technical expertise, inductive reasoning, deductive reasoning, numerical intelligence, verbal understanding, perceptual speed, space visualization and memory.

**Communication skill on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan**

The result of hypothesis testing showed that communication skill gives positive influence partially and has a significant impact on employee work performance. Communication skill is part of the real ability which has influence on employee work performance. Communication skill is a very fundamental aspect in human’s life. By being able to communicate well, we can form a mutual understanding, foster friendship, nurture love, and develop career. On the other hand, by having a bad communication skill, we can foster division, instill hatred and
hamper progress. Failure to convey information will be a fatal effect in decision making. Job has to be conducted according to schedule that has been planned. Employee should become proactive toward other people’s ideas and other kinds of behaviours so all people can feel comfortable when facing someone with good emotional intelligence. Therefore, the employee will have good relationships with other employees and seniors of which can impact on work performance. The higher employee’s emotional intelligence, the higher his/her work performance. The results of respondents’ answers showed that the majority of them agreed and agreed strongly on the statement of communication skill namely: have good ethics in communication, attitude to position oneself, ability to interpret messages, the need to ask feedback, understand whom parties will accept information, ability to use information, attitudes when gaining success, and behaviours in working environment.

Work experience on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan
The result of hypothesis testing showed that work experience gives positive influence partially and has a significant impact on employee work performance. An employee who has more work experience certainly will understand more of what to do when facing a problem appeared. Many companies choose to recruit people who have work experience because it is considered as one of additional values possessed by a worker. The more work experience he has, the more he will master his job and the tasks can be completed well. It means that the person has good work effectiveness. Therefore, good experience can increase employee work performance. The results of respondents’ answers showed that the majority of them agreed and agreed strongly on the statement of work experience namely: help to complete tasks efficiently, not to waste time, adept in doing tasks, work based on procedures, reduce work errors and act professionally.

Intellectual ability on employee competency at PT Bank Sumut, Branch of Simpang Kwala Medan
The result of hypothesis testing showed that intellectual ability gives positive influence partially and has a significant impact on employee competency. Someone’s ability will also determine his/her behaviour and its result. Ability is a talent attached to someone in doing an activity physically or mentally which is gained innately, from studying and from experience (Soehardi, 2006). According to Robbins (2006), ability is an individual capacity to do task in certain type of job. Soeilation (2007) states that ability defines as characters which are gained innately or learned that make someone finish his/her job, both mentally and physically. In an organization, even being motivated well, not all employees have the ability to work well. Expertise and skills play an important role in individual behaviour and work performance. Skill is the ability that is related to tasks owned and it is used by someone at the right time. The results of respondents’ answers showed that the majority of them agreed and agreed strongly on the statement of intellectual ability namely: analytical thinking, conceptual thinking, professional technical expertise, inductive reasoning, deductive reasoning, numerical intelligence, verbal understanding, perceptual speed, space visualization and memory.

Communication skill on employee competency at PT Bank Sumut, Branch of Simpang Kwala Medan
The result of hypothesis testing showed that communication skill gives positive influence partially and has a significant impact on employee competency. The term communication means announcement or exchange of thoughts. Communication derives from a word communis, which has the same meaning. In other words, communication will occur effectively if everyone involved in communication can absorb the same meaning from a message delivered in certain communication. If this does not occur, the communication fails to take place properly (Zuhdi, 2011). Communication is the thing that binds the unity of an organization. It helps members of organization reach their individual goals and the organization responds and implements organizational changes, coordinates organizational activities and plays an important role in almost all kinds of relevant organizational actions (Ivancevic, et.al, 2007). According to Roger in Suranto (2006), it is stated that communication is a process in which an opinion is delivered from a source to the recipient in order to change his/her behaviour. The results of respondents’ answers showed that the majority of them agreed and agreed strongly on the statement of communication skill namely: have good ethics in communication, attitude to position oneself, ability to interpret messages, the need to ask feedback, understand whom parties will accept information, ability to use information, attitudes when gaining success, and behaviours in working environment.

Work experience on employee competency at PT Bank Sumut, Branch of Simpang Kwala Medan
The result of hypothesis testing showed that work experience gives positive influence partially and has a significant impact on employee competency. Work experience is a mastery level of knowledge and skills possessed by employee in working which can be measured from the length of service and type of work that has ever been conducted by him/her for a certain period of time. This is in line with the theory stated by Robbins (2006) that work experience is based on knowledge and skill possessed by employee. Work experience proposed by Manulang (2006) is a process of knowledge formation and skill about the method of a job for employees because of their involvement in the execution of their work. Martoyo (2007) stated that work experience is based on the length of work time or range of time the employee has been working. Hariandja (2007) stated that work experience is based on the type of work has ever been done in a certain period of time the dimension of work experience used in this research refers to the opinion suggested by Foster (2007) which stated that work experience can be measured from the length of work time or period of work, the level of knowledge and skills possessed, and the type of work. The results of respondents’ answers showed that the majority of them agreed and agreed strongly on the statement of work experience namely: help to complete tasks efficiently, not to waste time, adept in doing tasks, work based on procedures, reduce work errors and act professionally.

Employee competency on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan
The result of hypothesis testing showed that employee competency gives positive influence partially and has a significant impact on employee work performance.
Competency is a basic characteristic possessed by someone which consists of knowledge, skill, and attitude. Characteristics and character of skillful action: Input, Output, Action, Knowledge, Skill, and Attitude. Knowledge is the employee's ability which is oriented to the ways to operate the machine, understand all the rules and theories related to work, good service and creative thinking and give ideas at work. Skill is the employee's ability to work together, solve problems, communicate and being responsible for work while attitude namely the feeling of happy or not happy, dislikes or reactions to a stimulus that comes from outside. The results of Marliana's research (2012) showed a positive and significant impact on competency on employee performance. It means that employee competency stimulates the optimization of employee work performance. The results of Djasuli and Hidayah (2011) research are model (1) the variables IQ, EQ, and SQ have a significant impact on work performance. The results of Aristarini et al. (2014) showed that (1) there was a positive influence of work experience, social competency and work motivation on employee work performance, (2) there was a positive influence of work experience on employee performance, (3) there was a positive influence of social competency on employee work performance, (4) there was a positive influence of work motivation on employee performance, (5) there was a positive influence of work experience on social competency, (6) there was a positive influence of work experience on work motivation and (7) there was a positive influence of competency. The results of respondents' answers showed that the majority of them agreed and agreed strongly on the statement of employee competency namely: the ability to master the work, to take action in accordance with the demands of the organization, to adapt to the environment, to do different kinds of jobs, to complete the job well, to complete the work skillfully, to compile reports skillfully, to manage work in accordance with knowledge, to establish good cooperation and can work in team.

**Intellectual ability influences employee work performance through employee competency as intervening variable at PT Bank Sumut, Branch of Simpang Kwala Medan**

The result of the research showed that intellectual ability influences employee performance indirectly through competency as an intervening variable. It means that there is an indirect competency as mediating relationship between intellectual ability and employee work performance through competency. Competency is a desire to impact others and the ability to influence others through a strategy of persuasion and influence. According to Grote in Pramudyo (2010), competency can be used to predict work performance, namely who performs work well and poorly which both depend on the competencies they have, measured by the criteria or standards used. Someone's ability will also determine his/her behaviour and its result. Ability is a talent attached to someone in doing an activity physically or mentally which is gained innately, from studying and from experience (Soehardi, 2006). According to Robbins (2006), ability is an individual capacity to do task in certain type of job. Soelaiman (2007) states that ability defines as characters which are gained innately or learned that make someone finish his/her job, both mentally and physically. In an organization, even being motivated well, not all employees have the ability to work well. Expertise and skills play an important role in individual behaviour and work performance. Skill is the ability that is related to tasks owned and it is used by someone at the right time.

**Communication skill influences employee work performance through employee competency as intervening variable at PT Bank Sumut, Branch of Simpang Kwala Medan**

The result of the research showed that communication skill influences employee performance indirectly through competency as an intervening variable. It means that there is an indirect competency as mediating relationship between communication skill and employee work performance through competency. Competency is a desire to impact others and the ability to influence others through a strategy of persuading and influencing. According to Grote in Pramudyo (2010), competency can be used to predict work performance, namely who performs work well and poorly which both depend on the competencies they have, measured by the criteria or standards used. Communication is the thing that binds the unity of an organization. It helps members of organization reach their individual goals and the organization responds and implements organizational changes, coordinates organizational activities and plays an important role in almost all kinds of relevant organizational actions (Ivancevic, et.al, 2007). According to Roger in Suranto (2006), it is stated that communication is a process in which an opinion is delivered from a source to the recipient in order to change his/her behaviour. Communication skill is the level of skill in delivering messages by someone to others in order to inform and change attitudes, opinions or behaviors completely, both directly (verbally) and directly (Purwanto, 2006). The ability to understand what is happening depends solely on the sensitivity of the communicator. When the communicator understands the dynamics of communication, he/she will be able to read accurately what is happening. At the same time the communicator will be able to adjust his own messages, using the communication network to get the best messages.

**Work experience influences employee work performance through employee competency as intervening variable at PT Bank Sumut, Branch of Simpang Kwala Medan**

The result of the research showed that work experience influences employee performance indirectly through competency as an intervening variable. It means that there is an indirect competency as mediating relationship between work experience and employee work performance through competency. Competency is a desire to give impact on others and ability to influence others using strategy of persuasion and influence. According to Grote in Pramudyo (2010), competency can be used to predict work performance, namely who performs work well and poorly which both depend on the competencies they have, measured by the criteria or standards used. Competency refers to the characteristics that underlie behavior which describes motives, personal characteristics (uniqueness), self-concept, values, knowledge or expertise brought by someone who is a superior performer at work. Work experience is a mastery level of knowledge and skills possessed by employee in working which can be measured from the length of service and type of work that has ever been conducted by him/her for a certain period of time. This is in line with the theory stated by Robbins (2006) that work experience is based on knowledge and skill possessed by employee. Work experience proposed by Manulang (2006)
E. Conclusions

1. Simultaneously, Intellectual ability, communication skill and work experience give a positive influence and has a significant impact on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan.

2. Partially, Intellectual ability gives a positive influence and has a significant impact on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan.

3. Partially, communication skill gives a positive influence and has a significant impact on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan.

4. Partially, work experience gives a positive influence and has a significant impact on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan.

5. Simultaneously, Intellectual ability, communication skill and work experience give a positive influence and has a significant impact on employee competency at PT Bank Sumut, Branch of Simpang Kwala Medan.

6. Partially, Intellectual ability gives a positive influence and has a significant impact on employee competency at PT Bank Sumut, Branch of Simpang Kwala Medan.

7. Partially, communication skill gives a positive influence and has a significant impact on employee competency at PT Bank Sumut, Branch of Simpang Kwala Medan.

8. Partially, work experience gives a positive influence and has a significant impact on employee competency at PT Bank Sumut, Branch of Simpang Kwala Medan.

9. Partially, competency gives a positive influence and has a significant impact on employee work performance at PT Bank Sumut, Branch of Simpang Kwala Medan.

10. Indirectly, Intellectual ability gives a positive influence on employee work performance through competency at PT Bank Sumut, Branch of Simpang Kwala Medan. Indirectly, work experience gives a positive influence on employee work performance through competency at PT Bank Sumut, Branch of Simpang Kwala Medan.

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