



Influence of Creativity, Self Efficacy, And Social Skills Toward Performance of Banking Employees

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ABSTRACT

In the era of the Covid-19 pandemic, creativity, self-efficiency and employee social skills are urgently needed. This objective is to determine and analyze creativity, self-efficacy, and social skills on the performance of employees of Bank Muamalat Cabang Balai Kota. The population in this study may be 59 employees. This research is descriptive with a quantitative approach. The technique used in the organization and data is multiple linear regression. The results showed that based on the simultaneous test (F-test), it shows that creativity, self-efficacy, and social skills have a significant effect on the performance of employees of Bank Muamalat Cabang Balai Kota. Then based on the partial test (t-test) shows that each variable creativity, self-efficacy,

Keywords: Creativity; Self-Efficacy; Social Skills; and Employee Performance.

INTRODUCTION

Every company that wants to progress and develop must pay attention to its human resources. In addition, to face a high level of competence, companies are also required to optimize the use of their human resources (Siahaan & Simatupang, 2015). Human resources are the main elements of an organization or company that are very instrumental in helping organizations to continue to grow and develop and survive in increasingly competitive global competition. (Werner, Schuler, & Jackson, 2012). Utilization of human resources must be treated properly in order to work effectively, efficiently and have high performance. This is because humans play an important role in achieving company goals. Skilled and reliable human resources will produce quality performance. Performance is a description of the level of achievement of activities in realizing company goals According to Al Azhar (in Ary & Sriathi, 2019) performance is a concrete action shown by individuals in the form of achievements created from their work in a position or position in a company where they work. Basically, performance is something that is individual, because every employee has a different level of ability to do their job. Creativity in general according to Baron (in Munandar, 2009) is the ability to produce or create something new. Munandar's definition of creativity also explains that the results achieved are not always something new, but can also be a combination of pre-existing things. Creativity is important for organizations

because the contribution of creativity can not only help organizations become more efficient and responsive to performance, but also help organizations adapt to change. Proper creativity management is a challenge for today's business (Apriliyani, 2006). According to Kilby (in Syukri & Zulkarnain, 2005) creativity is one of the greatest organizational assets, the mission of every business, and the success center of knowledge-based organizations. Creativity is the first step and innovation is the second step to produce something new and valuable for the organization. Kilby also explained that workers are one of the organization's greatest resources and creativity as a form of it. Everyone is expected to be more creative in thinking and doing things in a different way.

Another factor that also affects employee performance according to Ary & Sriathi (2019) is self-efficacy. Bandura (1997) emphasizes that self-efficacy plays a vital role in determining one's performance such as goal aspirations, outcome incentives, and perceived opportunities for a given task. Self-efficacy can also affect individuals in acting and making decisions to achieve their goals. According to Handayani (2008) self-efficacy can affect the way a person thinks, feels, acts and motivates oneself. This kind of personal perception plays a big role in developing individual intentions. High self-efficacy in a person is able to provide the ability to survive and face annoying difficulties or obstacles (Cherian & Jacob, 2013).

Apart from the factors of creativity and self-efficacy, another factor that also affects performance is social skills. People with social skills will give a better impression and improve their personal appearance, can create positive feelings in themselves compared to people who do not have such abilities Hoffman (in Adrianto, 2011). According to Nurhidayat (in Mayasari, 2014) the individual's ability to communicate effectively with others either verbally or non-verbally in accordance with the situations and conditions that exist at that time, where these skills are learned behaviors called social skills. How well or badly someone expresses their feelings is one of the keys to social skills. Therefore, to master skills in dealing with other people,

LITERATURE REVIEW

A. Creativity

Basically, all humans who are born into the world have creative potential. Creativity can be identified (found) and nurtured with the right education (Munandar, 2012). Creativity is described as an innovative construction design in a work-related problem that is resolved in a legitimate manner with a step-by-step process, explaining the individual's ability to develop useful solutions to meet challenges and solve problems individually in Amabile (in Sidiqqi & Qureshi, 2016). Creativity is also defined as the ability to make new combinations that have social meaning (Munandar, 2012). From this definition shows that not all products have to be new, but can be found by combining elements that have been there before.

There are four models for the assessment aspects of creativity according to Munandar (2012). These aspects are:

1. Fluency of thinking, which is the ability to generate lots of ideas that come out of one's mind quickly. In fluency, the emphasis is on quantity and not quality. This is one of the most powerful aspects, because the more ideas, the more likely it is to get significant ideas.
2. Thinking flexibility, is the ability to produce a number of ideas, answers or various questions, be able to see a problem from different points of view, look for alternatives or different directions, and be able to use a variety of things. approach and way of thinking.

3. Elaboration (development), namely the ability to develop ideas and add or detail the details of an object, idea or situation so that it becomes more interesting. It is this aspect that determines the value of any idea given to others outside of himself. Elaboration is indicated by additions and details that can be made in simple stimuli to make them more complex, these additions can be in the form of decorations, colors, shadows, or designs.
4. Originality (originality), is the ability to come up with unique ideas or the ability to come up with original ideas that do not come from other people or something that already exists. Originality is also defined as the ability to generate extraordinary ideas that are not common. The value of originality can be completely new or adapt =something by combining existing formulas into newer ones.

B. Self Efficacy

Self-efficacy was first introduced by Bandura, which presents a key aspect of social cognitive theory. According to Bandura (1982) self-efficacy is defined as someone's belief in their ability to do a job at a certain level of performance or to achieve the expected results that will affect situations that will affect their lives. Another definition of self-efficacy according to Moorhead & Griffin, (2013) is a personality characteristic that is related, but slightly different. A person's self-efficacy is the individual's belief in his ability to do a task. People with high self-efficacy believe they are capable of performing well at certain tasks. Conversely, people with low self-efficacy tend to doubt their ability to carry out specific tasks. Meanwhile Mangkunegara (2013) states that self-efficacy is a person's assessment of himself regarding his / her ability to carry out certain tasks to achieve certain results.

According to Feist & Feist, (2011) self-efficacy can be learned and grown through four things, namely as follows:

1. Experience mastering something (mastery experience)
2. Social modeling
3. Social persuasion
4. Physical and emotional conditions

The level of individual self-efficacy in each task varies greatly. This is due to several factors that influence the preparation of individual abilities. According to Bandura (1997) there are several things that affect self-efficacy, including:

1. Culture
2. Gender
3. The nature of the task at hand
4. Internal incentives
5. Status and role of individuals in the environment
6. Information about self-efficacy

According to Bandura (1997), aspects of self-efficacy in each individual will differ from one individual to another based on three dimensions. According to Bandura's (1997) article entitled Guide for Constructing Self Efficacy Scales, it is clear that these three dimensions are the most accurate for explaining one's self-efficacy. Here are the three dimensions, namely:

1. Task difficulty level (Magnitude)

This dimension relates to the level of difficulty of the task when individuals feel able to do it. If an individual is faced with tasks that are arranged based on the level of difficulty, then self-efficacy may be limited to easy, moderate, or even the most difficult tasks, in accordance

with the perceived ability to meet the behavioral demands required in each level. This dimension has implications for selecting the behavior that is considered capable of doing and avoiding behavior that is beyond one's ability.

2. Strength (Strength)

This dimension relates to the level of strength or individual expectations about his abilities. Weak expectations are easily swayed by unsupportive experiences. On the other hand, a strong expectation encourages the individual to remain in his business, even though he may find experiences that are less supportive. This can be seen from the increase in individual effort when faced with failure, individual confidence in carrying out tasks well, calm in facing difficult tasks, and the commitment of the individual in achieving targets. This strength also refers to the degree of individual stability to the beliefs he makes when dealing with the demands of a task or problem. Where the higher the difficulty level of the task, the weaker the confidence to complete it.

3. Generalization (Generality)

This dimension is related to the wide field of behavior in which individuals feel confident in their abilities. In connection with the individual's belief in his ability to carry out tasks in various activities. Is it limited to a certain activity and situation or to a series of activities and various situations. This aspect can be considered good, if the individual can believe that previous activities in various situations can help his current job, be able to cope well with different situations, and make experiences as a path to success.

C. Social Skills

Goleman (1999) states that social skills are the ability to handle emotions well when dealing with other people, be able to read situations and social networks carefully, be able to interact smoothly, and can use these skills to influence, lead, deliberate, resolve disputes, and work together in teams. Goleman (in Winarno, 2008) also states that social skills are a person's ability to form relationships, mobilize and inspire others, foster close relationships, convince and influence and make others feel comfortable. Social skills are the most important aspect of emotional intelligence. Social skills can be acquired with a lot of practice.

Johnson and Johnson (in Mayasari, 2014) explain the importance of someone having social skills. Social skills can help develop important aspects of an individual, which are as follows:

1. The development of personality and identity, which is mostly formed from relationships with other people
2. Develop employability, productivity and career success, which are general skills needed in the world of work.
3. It increases the quality of life, because every individual needs a good, close, and intimate relationship with other individuals.
4. Improve physical quality. Research shows a high-quality relationship is associated with a long life and a quick recovery from illness.
5. Improve psychological health
6. Ability to cope with stress.

According to Goleman (1999), to be able to reach the peak of success, social skills have a core meaning. The core meaning of social skills is the individual's ability to handle the emotions of others, so that it becomes a smooth social relationship. The dimensions of skills according to Goleman are as follows:

1. Influence, which is a dimension that describes an individual's ability to influence or apply persuasion tactics effectively so that other people are affected by it.
2. Communication, which is a dimension to measure an individual's ability to communicate by listening openly and sending messages that can be convincing to others.
3. Maintaining work relationships (building bonds) is individual behavior in maintaining work relationships. Maintaining work relationships, especially in the world of work is very important to pay attention to because if employees have good working relationships with colleagues and superiors it can create a good work environment too so this can be done. improve the performance.
4. Cooperation (teamwork), is a system of work done by two or more people to get a jointly planned goal and be able to share ideas in solving problems. Team performance is a necessity in realizing work success. Cooperation will be a driving force that has energy and synergy for the individuals who are members of the team.

D. Employee performance

Employee performance comes from the word job performance or actual performance which means work performance or actual achievement someone has achieved. Performance has a broader meaning, not only stating the results of work, but also how the work process takes place. Mangkunegara (2017) argues that performance is the result of work in terms of quantity and quality achieved by an employee in carrying out his duties in accordance with the responsibilities assigned to him. Bangun (2012) states that performance is the result of work achieved by a person based on job requirements. An employee can be said to have a good performance if the work results obtained are higher than the performance standard.

Prawirosentono (in Dama & Ogi, 2018) explains that performance is the result of work that can be achieved by a person or group of people in the organization, in accordance with their respective authorities and responsibilities in an effort to achieve the goals of the organization concerned legally, does not violate the law, and in accordance with morals and ethics. Performance includes all employee behavior and activities that must be carried out officially in the work process and refers to knowledge and facts and principles related to performance.

According to Mangkunegara (2017) there are several factors that affect performance standards, namely as follows:

1. Ability factor (ability). The ability of employees consists of the potential ability of intellectual intelligence and abilities (knowledge + skill), meaning that leaders and employees have an IQ above average with adequate education for their position and are skilled in doing daily work, it will be easier to achieve good performance. expected. Therefore, employees need to be placed in jobs that match their expertise.
2. The motivational factor. Motivation is formed from the attitude of an employee in dealing with work situations. Motivation is a condition that moves employees to be focused on achieving their goals.

The aspects of performance standards according to Mangkunegara (2017) consist of quantitative aspects and qualitative aspects. The quantitative aspects include the following:

1. Work processes and working conditions
2. The time used or the length of time to carry out the work
3. The number and provision of services at work

While the qualitative aspects include:

1. Work accuracy and quality of work
2. Level of proficiency at work
3. Ability to analyze data/information, ability to use machines or equipment.

Mangkunegara (2017) stated that the performance indicators are as follows:

1. Work quality

Quality of work is how well employees do what they should be doing. Such as accuracy in doing assignments, level of ability and minimum errors in work.

2. Work Quantity

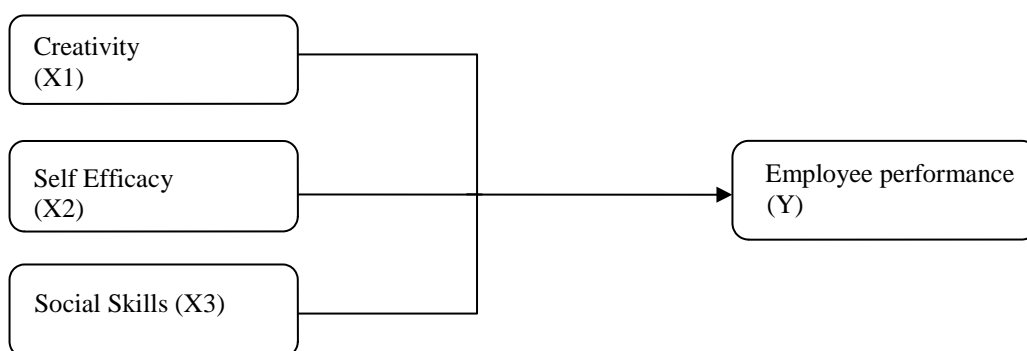
Work quantity is how long the employee worked in one day. The quantity of work can be seen from the work speed of each employee. Quantity measure is the easiest measure to compile and measure, that is, only by calculating how many units of performance output must be achieved in a certain period of time.

3. Work attitude

Work attitudes are actions that will be taken by employees and obligations that must be carried out in accordance with their responsibilities, the results of which are proportional to the effort done. Work attitude can be used as an indicator in whether a job is running or not, problems between employees or superiors can result in neglect of work attitudes. Work attitudes are usually in the form of honesty, discipline, and employee friendliness.

To clarify the implementation of research and to make research more focused, a conceptual framework can be made as follows:

Figure 1. **conceptual framework**



METHODS

Employee performance is a variable that is influenced by other variables, namely creativity, self-efficacy, and social skills. Employee performance is the work results in quantity and quality achieved by an employee in carrying out his duties in accordance with the population in this study are all 59 employees of Bank Muamalat Cabang Balai Kota. Based on this study, because the total population is not greater than 100 respondents, the authors use 100 percent of the population at Bank Muamalat Cabang Balai Kota, namely as many as 59 respondents. Thus the use of the entire population without having to draw the research sample as a unit of observation is called a census technique. The operational definitions in this study include:

1. Bound Variable (Y) namely responsibility given to him.
2. The Independent Variable (X) is a variable whose value does not depend on other variables, consisting of:
 - a. Creativity
Creativity is the ability of employees to make new combinations, based on existing data, information, or elements.
 - b. Self Efficacy
Self-efficacy is someone's belief in their ability to do a job at a certain level of performance or to achieve the expected results that will affect a situation that will affect their life.
 - c. Social Skills
Social skills are the ability of employees to form relationships, mobilize and inspire others, build relationships, convince and influence and make others feel comfortable so that they can use these skills to lead, deliberate, resolve disputes, and work together in teams.

The type of data in this study is primary data obtained directly from respondents selected at the research location and secondary data obtained from other sources such as books, documents, research journals, and internet sites that support this research. The data analysis technique used in this study is multiple linear analysis techniques. The equation model used is as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Information:

Y	= Performance Employees
β_0	= Constant
$\beta_1, \beta_2, \beta_3$	= Multiple Regression Coefficient
X1	= Creativity
X2	= Self Efficacy
X3	= Social Skills
ε	= Standard error

RESULTS

A. Descriptive Analysis

Based on the answers of all respondents to each item of the statement, a summary of the answers is obtained which is then categorized into a group of conclusions based on the average (mean) value of the respondents' answers. The grouping is divided as in Table 4.1 below:

Table 1. **Category of Statement Variable Conclusion**

Average Value (Mean)	Category	Conclusion Answers
1.00-1.80	1	Strongly Disagree - Very Low
1.81-2.00	2	Disagree – Low
2.61-3.40	3	Disagree – Enough
3.41-4.20	4	Agree – High
4.21-5.00	5	Strongly Agree - Very High

1. Descriptive Statistical Analysis of Respondents' Answers on Employee Creativity (X1)

In measuring the creativity variable at Bank Muamalat Cabang Balai Kota, researchers used eight indicators, then from the eight indicators developed into eight statement items. The distribution of respondents' answers to 8 items to statements regarding Self-Efficacy (X2) can be seen in.

Table 2. **Distribution of Respondents' Answers to Creativity Variables (X1)**

No	Statement Items	SA	A	LA	DNA	SDN A	Average	Ket.
		F %	F %	F %	F %	F %		
1	Ability to generate ideas quickly	9 15.3	40 67.8	10 16.9	0 0	0 0	3.98	High
2	Fluent in expressing ideas	7 11.9	46 78.0	6 10.2	0 0	0 0	4.01	High
3	Ability to build diverse ideas	9 15.3	48 81.4	2 3.4	0 0	0 0	4.11	High
4	Ability to find alternative ideas	10 16.9	46 78.0	3 5.1	0 0	0 0	4.11	High
5	Ability to develop ideas	16 27.1	42 71.2	1 1.7	0 0	0 0	4.25	Very high
6	Ability to detail objects	17 28.8	40 67.8	2 3.4	0 0	0 0	4.25	Very high
7	The ability to come up with original ideas that come from oneself	9 15.3	49 83.1	1 1.7	0 0	0 0	4.13	High
8	Ability to seek new approaches to problem solving	9 15.3	49 83.1	1 1.7	0 0	0 0	4.13	High
Creativity Score							4.12	High

Based on Table 1, it can be seen that the creativity variable in Bank Muamalat Cabang Balai Kota is at the 4.12 category level. Which means that on average the respondents said that the creativity of the employees of the Bank Muamalat Cabang Balai Kota is in the high category. This is evidenced by the dimension of "elaboration" with the indicator "ability to develop" and the indicator "ability to detail objects", where employees tend to answer strongly agree with each of the average value is 4.25.

2. Descriptive Statistical Analysis of Respondents' Answers to the Self-Efficacy Variable (X2)

The distribution of respondents' answers to 6 items to statements regarding Self Efficacy (X2) can be seen in Table 2 below:

Table 3. Distribution of Respondents' Answers to Self Efficacy Variables (X2)

No	Statement Items	SA	A	LA	DNA	SDN A	Average	Ket.
		F %	F %	F %	F %	F %		
1	Confident of being able to carry out any difficult task	17 28.8	42 71.2	0 0	0 0	0 0	4.28	Very high
2	Confident of being able to try hard to complete the task	21 35.6	38 64.4	0 0	0 0	0 0	4.35	Very high
3	Commitment to achieving targets	18 30.5	38 64.4	3 5.1	0 0	0 0	4.25	Very high
4	Confidence in his ability to withstand the obstacles that arise	18 30.5	40 67.8	1 1.7	0 0	0 0	4.28	Very high
5	Confident of being able to carry out tasks in various activities	19 32.2	38 64.4	2 3.4	0 0	0 0	4.28	Very high
6	Confident of being able to handle different situations well	14 23.7	43 72.9	2 3.4	0 0	0 0	4.20	High
Self Efficacy Scale							4.27	Very high

Based on Table 2, it can be concluded that on average, respondents' answers to the self-efficacy variable were 4.27. Which means that on average the respondents said that the self-efficacy of the employees of Bank Muamalat Cabang Balai Kota was in the very high category. This is evidenced by the dimension of "difficulty level of the task" with the indicator "sure they are able to try hard to complete the task", where employees tend to answer strongly agree with an average value of 4.35.

3. Descriptive Statistical Analysis of Respondents' Answers to Social Skills (X3)

The distribution of respondents' answers to 8 statement items regarding Social Skills (X3) can be seen in Table 3 below:

Table 4. The Frequency of Respondents' Answers to Social Skills Variable (X3)

No.	Statement Items	SA	A	LA	DN	SDNA	Average	Ket.
					A			
		F	F	F	F%	F		
		6	44	8	11.7	0		
2	Capable of attracting other people's hearts	4 6.8	47 79.7	8 13.6	0	0	3.93	High
		SA	A	LA	DN A	SDNA	Average	Ket.
		F%	F%	F%	F%	F%		
3	Effective in conveying messages	10 16.9	45 76.3	4 6.8	0	0	4.10	High
4	Willing to share complete information	12 20.3	44 74.6	3 5.1	0	0	4.15	High
5	Have a good relationship with co- workers	19 32.2	40 67.8	0 0	0	0	4.32	Very high
6	Have a good relationship with superiors	20 33.9	39 66.1	0 0	0	0	4.33	Very high
7	Able to work in teams	20 33.9	39 66.1	0 0	0	0	4.33	Very high
8	Able to share ideas in solving problems	16 27.1	43 72.9	0 0	0	0	4.27	Very high
Social Skills							4.17	High

Based on Table 3, it can be concluded that on average the respondents' answers to the social skills variable are 4.17. Which means that on average the respondents said that the social skills of the employees of Bank Muamalat Cabang Balai Kota were in a good category. This is evidenced by the dimension of "maintaining a working relationship" with the indicator "having a good relationship with superiors" and the dimension of "cooperation" with the indicator "being able to work together", as the biggest indicator affecting the social skills of employees of Bank Muamalat Cabang Balai Kota with an average 4.33.

4. Descriptive Statistical Analysis of Respondents' Answers on Employee Performance (Y)

Table 5. Respondent's Answer Frequency Variable Y (Employee Performance)

No.	Statement Items	SA	A	LA	DNA	SDNA	Average	Ket.
		F	F	F	F	F		
		%	%	%	%	%		
1	Work result	12 20.3	47 79.7	0 0	1 1.7	0 0	4.20	High
2	Accuracy	13 22.0	45 76.3	1 1.7	0 0	0 0	4.20	High
3	Good job execution	10 16.9	49 83.1	0 0	0 0	0 0	4.16	High

No.	Statement Items	SA	A	LA	DNA	SDNA	Average	Ket.
		F %	F %	F %	F %	F %		
4	Job volume	5 8.5	53 89.8	1 1.7	0 0	0 0	4.06	High
5	Target achievement	11 18.6	47 79.7	1 1.7	0 0	0 0	4.16	High
6	Very few work errors	17 28.8	41 69.5	1 1.7	0 0	0 0	4.27	Very high
7	Honest	21 35.6	34 57.6	4 6.8	0 0	0 0	4.28	Very high
8	Discipline	18 30.5	32 54.2	9 15.3	0 0	0 0	4.15	High
9	Friendly	13 22.0	46 78.0	0 0	0 0	0 0	4.22	Very high
Employee Performance Score							4.19	High

Based on Table 4, it can be seen that the average respondent's answer to the employee performance variable is 4.19. Which means that on average the respondents stated that the employee performance at Bank Muamalat Cabang Balai Kota was in the high category. This is evidenced by the dimension of "quality of work" with the indicator "the number of work errors is very small" and the dimension of "work attitude" with the indicator "honest" being the indicators that most influence the performance of employees of Bank Muamalat Cabang Balai Kota with an average value of 4.27 and 4.28.

B. Inferential Statistical Analysis

Inferential statistical analysis is used to find the correlation coefficient. The method used in this statistic is multiple linear regression analysis. Based on testing using the statistical product and service solutions (SPSS) program, the results of multiple linear regression tests can be seen in Table 5 below:

Table 6. Multiple Linear Regression Test Results Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	7,557	5,649		1,338	.186
Creativity	.301	.147	.253	2,050	.045
Self Efficacy	.370	.168	.264	2,201	.032
Social Skills	.322	.142	.267	2,261	.028

a. Dependent Variable: Employee Performance

Based on Table 5, it is known that the Unstandardized Coefficients column in section B obtained the b1 value for the Creativity variable of 0.301, the b2 value for the Self Efficacy variable was 0.370, the b3 value for the Social Skills variable was 0.322 and the constant value was 7.557. Then the multiple linear regression equation is obtained as follows:

$$Y = 7.557 + 0.301X_1 + 0.370X_2 + 0.322X_3$$

1. The constant (β_0) = 7,557 means that if the variables of creativity, self-efficacy, and social skills are considered constant, the employee performance variable will be worth 7,557.
2. The coefficient value of creativity β_1 (X_1) is 0.301, this means that if the creativity variable is increased or increased by one unit, the creativity will increase by 0.301. The coefficient is positive, meaning that there is a positive relationship between the creativity variable and employee performance. The more the creativity increases, the more employee performance of Bank Muamalat Cabang Balai Kota will increase.
3. The coefficient value of β_2 (X_2) self-efficacy is 0.370, this means that if the self-efficacy variable is increased or increased by one unit, the self-efficacy will increase by 0.370. The coefficient is positive, meaning that there is a positive relationship between the self-efficacy variable and employee performance. The more self-efficacy increases, the employee performance of Bank Muamalat Cabang Balai Kota will also increase.
4. The coefficient value of social skills β_3 (X_3) is 0.322, this means that if the social skills variable is increased or increased by one unit, social skills will increase by 0.322. The coefficient is positive, meaning that there is a positive relationship between social skills and employee performance. The more social skills increase, the employee performance of Bank Muamalat Cabang Balai Kota will also increase

C. Simultaneous Significance Test (F-Test)

The F statistical test basically shows whether all the independent variables included in the model have a joint influence on the dependent variable. The results of the significant test simultaneously can be seen in Table below:

Table 7. Simultaneous Significant Test Results (F-Test)

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	120,698	3	40,233	9,601	.000b
Residual	230,488	55	4,191		
Total	351,186	58			

a. Dependent Variable: Employee Performance

a. Predictors: (Constant), Social Skills, Self Efficacy, Creativity

Based on Table 6 above, it can be seen that the results of the F-Test simultaneously obtained a sig value of 0.000 and Fcount of 9.601 because $\text{sig } 0.000 < 0.05$ and $\text{Fcount } (9.601) > \text{Ftable } (2.77)$, it can be concluded that the variables of Creativity, Self-Efficacy, and Social skills together have a significant effect on the performance of employees of Bank Muamalat Cabang Balai kota.

D. Partial Significance Test (t-test)

Partial regression model testing is used to determine whether each of the independent regression-forming variables individually has a significant effect on the dependent variable. The results of the t-test can be seen in Table 7 below:

Table 8. Partial Significant Test Results (t-test)

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	7,557	5,649		1,338	.186
Creativity	.301	.147	.253	2,050	.045
Self Efficacy	.370	.168	.264	2,201	.032
Social Skills	.322	.142	.267	2,261	.028

a. Dependent Variable: Employee Performance

From Table 7, it can be seen that the Social Skills variable is the biggest variable that affects the employee performance of Bank Muamalat Cabang Balai Kota, which can be seen in the results of the study that the significance value of the social skills variable is closest to 0.05, which is equal to 0.028 and the result of t is the greatest Among other variables, namely with a value of 2.261, followed by the self-efficacy variable with a significance value of 0.032 and a t table value of 2.201, and the last is the creativity variable with a significance value of 0.045 and a t table value of 2.050.

The results of this study can be concluded as follows:

- The coefficient value of creativity is 0.301, which is positive. This means that creativity has a positive effect on employee performance. It is known that the value of $t_{\text{count}} 2.050 > t_{\text{table}} 1.673$ and $\text{sig } 0.045 < 0.05$, it can be concluded that creativity (X1) has a positive and significant effect on employee performance.
- The coefficient value of Self Efficacy is 0.370, which is positive. This means that Self Efficacy has a positive effect on employee performance. It is known that the value of $t_{\text{count}} 2.201 > t_{\text{table}} 1.673$ and $\text{sig } 0.032 < 0.05$, it can be concluded that Self-Efficacy (X2) has a positive and significant effect on employee performance.
- The coefficient value of Social Skills is 0.322, which is positive. This means that creativity has a positive effect on employee performance. It is known that the value of $t_{\text{count}} 2.261 > t_{\text{table}} 1.673$ and $\text{sig } 0.028 < 0.05$, it can be concluded that the Social Skills variable (X3) has a positive and significant effect on employee performance.

E. Coefficient of Determination (R)

Tabel 8. **Determination Test Results (R²)****Model Summary b**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.586a	.344	.308	2,047

a. Predictors: (Constant), Social Skills, Self Efficacy, Creativity

b. Dependent Variable: Employee Performance

Based on Table 8, it can be seen that the Adjusted R Square value at Bank Muamalat Cabang Balai Kota is 0.308. This means that 30.8 percent of employee performance variables can be explained by the variables of creativity, self-efficacy, and social skills. While the remaining 69.2 percent is influenced by other variables not included in this study, such as motivation, organizational commitment, and workload.

DISCUSSION**H1 : Creativity, Self Efficacy, and Social Skills simultaneously have a significant effect on Employee Performance at Bank Muamalat Cabang Balai Kota.**

Based on the simultaneous significant test (F-test) it can be seen that the independent variables consisting of Creativity (X1), Self Efficacy (X2), and Social Skills (X3) simultaneously have a positive and significant effect on the dependent variable, namely Employee Performance (Y). . These results indicate that the higher the creativity, self-efficacy, and social skills of employees, the better the employee's performance at Bank Muamalat Cabang Balai Kota. Furthermore, the Adjusted R-Square value is 0.308. This means that 30.8 percent of employee performance at Bank Muamalat Cabang Balai Kota is influenced by the variables of Creativity (X1), Self-Efficacy (X2), and Social Skills (X3). While the remaining 69.2 percent is influenced by other variables not included in this study such as organizational commitment and workload.

H2 : The Effect of Creativity on Employee Performance

Based on the partial significant test (t-test), that creativity has a positive and significant effect on the employee performance of Bank Muamalat Cabang Balai Kota. This means that the higher the employee's creativity, the higher the employee's performance at Bank Muamalat Cabang Balai Kota. Creativity comes from individuals who have the ability to think creatively based on formal education and past experiences. Creativity is basically a person's ability to express ideas or ideas to create or produce new and different creations by using new elements or combining them with old elements that have been there before in order to overcome existing problems. According to Munandar (2012) creativity is defined as the ability to make new combinations that have social meaning. From this definition shows that not all products have to be new, but can be found by combining elements that have been there before. To achieve high company profitability requires the creativity of organizational members. Creativity can be one of the factors that influence the success of Sugiono's employee performance (in Sibarani, 2018). The results of this study are in line with the research of Sibarani (2018), Dama & Ogi (2018), and Cahyaningsih (2018). Creativity can be one of the factors that influence the success of Sugiono's employee performance (in Sibarani, 2018). The results of this study are in line with the research of Sibarani (2018), Dama & Ogi (2018), and Cahyaningsih (2018). Creativity can be one of the factors that influence the success of Sugiono's employee performance (in Sibarani, 2018). The results of this study are in line with the research of Sibarani (2018), Dama & Ogi (2018), and Cahyaningsih (2018).

H3 : The Influence of Self-Efficacy on Employee Performance

Based on the results of the partial significant test (t-test), that Self Efficacy has a positive and significant effect on employee performance. This means that the increasing self-efficacy of employees will also increase the performance of employees at Bank Muamalat Cabang Balai Kota. Conversely, if the employee's self-efficacy is weak, the employee's performance will decrease. Self-efficacy is defined as the belief that an individual has in completing a task or problem at work (Lunnenburg, 2011). Self-efficacy relates to the individual's belief to carry out the task assigned to him in any condition. The higher the confidence that the individual has, the more it will encourage the individual to complete his task so that it can produce high performance as well. The results of this study are in line with research by Siahaan (2019), Yusuf (2018), and Octavia & Suryoko (2017).

Based on the results of the research, the partial significance test (t-test) shows that social skills have a positive and significant effect on the employee performance of Bank Muamalat Cabang Balai Kota. This means that the increasing social skills of employees of Bank Muamalat Cabang Balai Kota, the performance will also increase. Nurhidayat (2012) states that social skills are the ability of individuals to communicate effectively with others either verbally or non-verbally in accordance with the situations and conditions that exist at that time, where these skills are learned behaviors. Social skills are one that determines the success of performance in service industries such as Bank Muamalat Cabang Balai Kota. Good social skills can improve service so as to satisfy customers. Social skills can also be used to build broad relationships so that they can attract new customers to save or use other banking products at Bank Muamalat Cabang Balai Kota. The results of this study are in line with research conducted by Wicaksono (2013), Cahyadiana (2016), and Suhertian & Veronica (2016).

CONCLUSIONS

A. Conclusion

Based on the results of the research analysis previously described, the following conclusions can be drawn:

1. Creativity, Self Efficacy, and Social Skills simultaneously have a significant effect on the employee performance of Bank Muamalat Cabang Balai Kota
2. Creativity has a positive and significant effect on the employee performance of Bank Muamalat Cabang Balai Kota.
3. Self-efficacy has a positive and significant effect on employee performance at Bank Muamalat Cabang Balai Kota.
4. Social Skills have a positive and significant effect on the employee performance of Bank Muamalat Cabang Balai Kota.

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