EMPLOYEE PERFORMANCE IMPROVEMENT THROUGH DREAM (DIGITAL ROOM FOR E-LEARNING MODULES) APPLICATION TRAINING BASED ON E-LEARNING AT BANK BTN CIMAHI BRANCH

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Abstract
The purpose of this research is to study the performance of employees of Bank BTN Cimahi Branch through DREAM application training based on e-learning. This study is quantitative research. The type of data used in this study is quantitative data with data sources are primary data and secondary data. Methods of data collection using the registration document. Location Research was conducted at Bank BTN Branch Cimahi with the selection of a random sample of 3 different units as many as 30 people employees. Data were analyzed using inferential statistics, with test One sample t-test (one group) with SPSS version 22.0. Based on the results of data analysis obtained Sig. (2-tailed) N-Gain = 0.00 < α = 0.05. This shows that there is an increase in the performance of employees of Bank BTN Cimahi Branch through DREAM application training based on e-learning.

Keywords: Training, DREAM, E-Learning, performance of employees

INTRODUCTION
Competition between companies is getting tighter and advanced technology has resulted in challenges for companies to make changes in various aspects of company management. Facing these changes and competition at national and international levels, each employee must adapt to changes in technology, such as the emergence of new technology or new work methods in the company. This situation makes companies need human resources who have high knowledge, skills, abilities and are trained who can prioritize employee abilities on duties and responsibilities for the company (Triasmoko and Mukzam, 2014).
The Bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and or other forms to improve people's living standards (OJK, 2017). To operate properly, banking as a business entity that also has a social function needs to be supported by the most important thing, namely human resources. Human resources are resources that have reason, feelings, desires, skills, knowledge, encouragement, power, and work (Lestari, 2017). HR must be managed comprehensively and strategically from planning to employees, hiring employees to develop.

In one article in the UIN journal, it was explained that training or training is a learning process that involves the acquisition of a skill, regulation, concept, or attitude so that employee performance can increase (Kasmawati, 2019). Optimizing employee training is the main focus of the organization in improving performance. Global changes and developments present their challenges to education or training. Rapid and massive transformation in the economic, technological, and social fields requires educational changes to be able to answer the need for human development who can take part in the era of globalization and also generate creativity and potential to innovate in many areas of life (Arifah et al., 2018).

The development of human resources (HR) in education is very important. Training is one of the efforts to increase the value of human resources (Verayanti, 2014). Education becomes more flexible, constructivist and collaborative, and is supported by the use of information and communication technology. Although in general, the use of information technology in education is not as fast as in other sectors, such as in trade, there has been a paradigm shift from the conventional education system that requires face-to-face meetings, to a system that is more flexible in both the implementation of learning and the assessment of learning outcomes. A large company such as banking at this time is in dire need of qualified and well-performing employees.

Human resources are the key that determines the development of the company. HR functions as capital and valuable company assets to develop the company. The existence of this requires companies to train and develop their human resources. Holding training and HR development will be of positive benefit for the company and will increase the company's profit (Vizzya and Afrianty, 2017).

Employees or employees in a company or institution still have a duty to continue to develop their knowledge and abilities. That is the reason why many companies or institutions create a training or training division (education and training). To help employees to continuously develop their knowledge and abilities so that they are useful for development in their careers (Pratiwi, 2016).

Education can provide broader insight into initiating and innovating. For this reason, electronic learning (e-learning)-based training is needed to quickly increase employee knowledge in carrying out their work so that the knowledge and skills of these employees become better which in the end achieves the work performance that has been determined by the company management.

Due to the rapid development of Information Technology (IT), the need for an IT-based teaching and learning (education) concept and mechanism is a must. The concept, hereinafter known as e-Learning, brings a lot of influence in the process of changing conventional education into digital form, both in content and system (Susanti, 2020).
E-learning training is a form of distance education that is carried out through the internet, so e-learning refers to the use of internet technology to deliver a series of solutions that can improve knowledge and skills.

Ananda Hadi Elyas (Elyas, 2018) explains that according to Onno W Purbo (2002) the definition of "e" stands for electronics in e-learning which is used as a term for all technologies used to support all learning efforts through electronic technology on the internet. In a general journal article (Sukmawari et al., 2013) According to Mangkunegara (2007) employee performance is the result of work in quality and quantity achieved by an employee in carrying out his duties by the responsibilities given to him. Sukmawati also explained that individual performance is the result of the work of employees in terms of quality or quantity based on predetermined work standards.

In his book Simamora (2004) based on the fact that an employee will need a developed set of knowledge, skills, and abilities to work well and a succession of positions encountered during his career, HR development is a very important part to do to change the human resources owned. The company, from one situation to another better through long-term education and learning experiences to prepare employees to be more responsible in the future. Human resource development aims to produce organizational human resources that are reliable and have competencies that are following the needs of the organization (Notoatmodjo, 2003).

The purpose of human resource development, in the end, is to create employees who have good performance by increasing their ability to be able to perform better at work. In his book (Notoatmodjo, 2003) it is also written that if the previous employee's work performance was positive, then the development provided aims to further improve the employee's performance in the process of undergoing a career path. So if past work performance was negative, then the purpose of human resource development is to improve it so that it becomes better or becomes positive.

According to the book Human Resource Management (Simamora, 2004), training is a shared responsibility between employees and the organization. So according to Simamora, all employees must attend every training held by the company because this is to develop their knowledge of abilities so that they can have a better career path in the future.

The performance of employees is a very important thing in the company's efforts to achieve company targets. With the high performance of employees, it is hoped that the desired company goals can be achieved (Yusnita, 2015). Therefore, training for employees or employees can be used as a way for companies to order or add to the expertise possessed by employees in improving performance following the standards set by the company (Anggereni, 2019).

Education and training in his article (Hendriani et al., 2013) is one of the tools to adjust the task and work with the abilities, skills, and expertise of employees and is an effort to improve the performance of employees which as part of the task for the introduction of certain jobs for the person concerned. Whether or not employee performance will affect the stability of an organization in achieving the goals set (Hendriani et al., 2013).

Bank BTN Cimahi Branch has never evaluated the impact of training, so the performance of employees is not known for certain whether the training activities that have been carried out
provide benefits or not. Evaluation of the benefits of training is very important to be carried out by the company because it aims to find out how much the benefits of training activities are as well as an assessment of the effectiveness of the training programs that have been carried out and ultimately provide opportunities for employees to improve their performance. Based on empirical studies, data was also obtained, namely before conducting training some complaints and inputs were often submitted by customers either through the call center or through the customer complaint system.

Complaints or inputs that are often submitted include:

- a) Lack of information to the public about subsidized housing.
- b) The information provided by the Bank officer is inaccurate or incomplete.
- c) Product knowledge and explanations by Bank employees are still lacking.
- d) Complaints and other inputs are minor which also cannot be ignored.

The complaints and inputs mentioned above are submitted to the frontline unit or section, namely Customer Service, Teller, and Loan Service sections. This is because these customers have a lot to do with the section above. Complaints and suggestions or input will have an impact on the company's performance, so improvements need to be made in providing services to customers.

The performance of the frontline units or sections mentioned above is closely related to providing the best service for customers so that it will minimize the level of customer complaints and be able to attract customer's interest to make transactions in using banking services. Therefore, one of the company's ways to improve employee performance is to conduct training for all employees. By conducting training to employees, the knowledge and skills of employees can be improved properly.

By carrying out training, employees will work better in terms of quantity and quality of their work. Furthermore (Samsudin, 2009) stated that "training is an effort to improve mastery of various skills on the job in a relatively short time". The previous training that was carried out was face-to-face (offline) based training by gathering several employees from several areas in one place to carry out education or training (training). This makes not all employees receive the same training at the same time, because it will be carried out in stages. So that e-learning-based training is made that can be carried out anywhere and is not limited in time and number of participants. In 2019, an application-based e-learning training module was created called Digital Room For E-Learning Modules, which is abbreviated as DREAM. The teaching and learning materials delivered through the DREAM application, apart from text and graphics, will also be developed in 2021 with animation, simulation, audio, and video. Through this e-learning, online exams can be conducted after online training.

Inline to implement training by the company, what is of concern is the benefits resulting from training. Measurement of the impact of training can be measured using the performance produced by employees before and after the activities of the training are carried out. From this training, employees are also expected to be able to socialize subsidized housing which is a government program to the community in homeownership. Departing from this step, the appropriate training method can be determined, the material from the training, who the participants are, and so on. So that when evaluating the training it is also known whether the objectives of the training have been achieved and also whether or not there are benefits for individuals, companies, and the community.
After training with the DREAM Application, employees are also expected to be able to carry out sales in various ways, one of which is socialization to the public about subsidized housing from the government. This socialization is carried out so that the community understands and knows the importance of owning their own home. And the ownership of the house is subsidized by the government.

This is related to government programs, namely so that all people or communities have houses, especially livable houses. This is also in line with the concept of education for the community, namely with this socialization, people understand the importance of owning their own house rather than living in a rented house or rental house where the cost is more or less the same as the cost for subsidized housing installments. With the holding of socialization to the community, especially workers or factory employees, this is the development of public education on the importance of a house as a primary need. Therefore, the desired benefit of this training, apart from improving performance, is also to increase public understanding of the importance of housing as a primary need, especially subsidized housing whose prices are affordable by people's income.

The research objectives are expected to describe the performance of employees of Bank BTN Cimahi branch before the training and the benefits of training on the performance of employees of Bank BTN Cimahi branch after the training. This research is expected to provide two benefits, namely theoretical benefits and practical benefits. Theoretically, this research is expected to increase the knowledge and insight of all students or students, especially students majoring in public education, to the theory of training in improving performance. Practically, this research is expected to provide experience and insight in applying the knowledge that has been obtained through theories that have been obtained during college with the reality in the field, especially regarding training to improve performance, and can be used in terms of making further policies, especially in terms of types of training which will later be held as an effort to improve the performance of the employees of Bank BTN Cimahi branch as well as the training held is also useful for the development of public education both for housing and for saving savings.

**METHOD**

This study is quantitative research. This study aims to determine the impact of the training provided by the company to employees and then evaluate the impact of the training whether the training activity is considered successful or not and compare the impact after the training. The type of data in this study uses quantitative data, because the data used is in the form of numbers. The data sources of this research are primary data sources, namely data from training results before and after using the DREAM application and secondary data, namely those obtained from the finance department in the form of credit achievement data collected by employees and company profits before and after training which is a form of employee performance. The data collection method used the document recording method, then the data analysis method used paired difference test analysis. The subjects of this research are employees of Bank BTN Cimahi Branch, while the object of this research is the impact after the training.

The population in this study were employees of the Cimahi branch of Bank BTN, amounting to 75 people. Samples were selected randomly from 3 units at Bank BTN Cimahi as many as 30 employees. The type of data in this study uses quantitative data with primary and secondary data sources. The data collection method uses the document recording method.
The data analysis technique used inferential statistics, with the One sample t-test (one group) test with the help of the SPSS version 22.0 program.

RESULTS AND DISCUSSION

Results

Based on the results of data collection in the form of recording documents obtained from Bank BTN Cimahi branch about credit sales made by employees which are the performance of employees before the training is held, then the benefits obtained by the company before and after the training and measuring public understanding of the importance of having subsidized housing, and test the hypothesis using inferential statistics and test analysis One sample t-test with the help of SPSS 22.0 can be shown in Table 1 and Table 2.

The data on the results of the training values before and after using the DREAM application is as shown in the following table:

<table>
<thead>
<tr>
<th>NO</th>
<th>TRAINING DATA</th>
<th>N-gain</th>
<th>Category</th>
<th>CREDIT SALES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>First</td>
</tr>
<tr>
<td></td>
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<td></td>
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<td>Performance</td>
</tr>
<tr>
<td>1</td>
<td>65</td>
<td>75</td>
<td>0.286</td>
<td>Low</td>
</tr>
<tr>
<td>2</td>
<td>60</td>
<td>75</td>
<td>0.375</td>
<td>Medium</td>
</tr>
<tr>
<td>3</td>
<td>65</td>
<td>80</td>
<td>0.429</td>
<td>Medium</td>
</tr>
<tr>
<td>4</td>
<td>70</td>
<td>85</td>
<td>0.500</td>
<td>Medium</td>
</tr>
<tr>
<td>5</td>
<td>65</td>
<td>80</td>
<td>0.429</td>
<td>Medium</td>
</tr>
<tr>
<td>6</td>
<td>70</td>
<td>90</td>
<td>0.667</td>
<td>Medium</td>
</tr>
<tr>
<td>7</td>
<td>50</td>
<td>75</td>
<td>0.500</td>
<td>Medium</td>
</tr>
<tr>
<td>8</td>
<td>65</td>
<td>85</td>
<td>0.571</td>
<td>Medium</td>
</tr>
<tr>
<td>9</td>
<td>75</td>
<td>85</td>
<td>0.400</td>
<td>Medium</td>
</tr>
<tr>
<td>10</td>
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<td>95</td>
<td>0.833</td>
<td>High</td>
</tr>
<tr>
<td>11</td>
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<td>65</td>
<td>0.364</td>
<td>Medium</td>
</tr>
<tr>
<td>12</td>
<td>50</td>
<td>70</td>
<td>0.400</td>
<td>Medium</td>
</tr>
<tr>
<td>13</td>
<td>65</td>
<td>75</td>
<td>0.286</td>
<td>Low</td>
</tr>
<tr>
<td>14</td>
<td>70</td>
<td>85</td>
<td>0.500</td>
<td>Medium</td>
</tr>
<tr>
<td>15</td>
<td>70</td>
<td>90</td>
<td>0.667</td>
<td>Medium</td>
</tr>
<tr>
<td>16</td>
<td>65</td>
<td>95</td>
<td>0.857</td>
<td>High</td>
</tr>
<tr>
<td>17</td>
<td>85</td>
<td>100</td>
<td>1.000</td>
<td>High</td>
</tr>
<tr>
<td>18</td>
<td>65</td>
<td>75</td>
<td>0.286</td>
<td>Low</td>
</tr>
<tr>
<td>19</td>
<td>65</td>
<td>85</td>
<td>0.571</td>
<td>Medium</td>
</tr>
<tr>
<td>20</td>
<td>60</td>
<td>75</td>
<td>0.375</td>
<td>Medium</td>
</tr>
<tr>
<td>21</td>
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<td>75</td>
<td>0.375</td>
<td>Medium</td>
</tr>
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<td>22</td>
<td>55</td>
<td>70</td>
<td>0.333</td>
<td>Medium</td>
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<tr>
<td>23</td>
<td>65</td>
<td>95</td>
<td>0.857</td>
<td>High</td>
</tr>
<tr>
<td>24</td>
<td>65</td>
<td>90</td>
<td>0.714</td>
<td>High</td>
</tr>
<tr>
<td>25</td>
<td>55</td>
<td>85</td>
<td>0.667</td>
<td>Medium</td>
</tr>
</tbody>
</table>
Silaen, Afrilianto & Noor. Employee Performance Improvement Through Dream (Digital Room For E-Learning Modules) Application Training Based On E-Learning At Bank BTN Cimahi Branch

From the 30 employees who carried out the training, there was an increase in the average value of the training results, from 63.67 to 83.00.

Employee performance before training in the consumer loan portfolio amounted to Rp.14,693,000,000 until 28 February 2021. The training was held after the employee’s performance is equal to Rp.81,647,000,000 until 27 April 2021, so that such data can be known from the impact of training with an increase in performance employees in disbursing loans to Rp.66,954,000,000 or an increase from the end of February 2021. This means that there is an increase in performance after training at the Bank BTN Cimahi branch. The results of hypothesis testing using test analysis One sample t-test with SPSS 22.0 can be displayed in the following table:

Table 2. Test Results Mean Difference N-Gain Data Employee Performance

<table>
<thead>
<tr>
<th>NO</th>
<th>TRAINING DATA</th>
<th>N-gain</th>
<th>Category</th>
<th>CREDIT SALES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>First Training Value</td>
<td>Final Training Value</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>50</td>
<td>70</td>
<td>0.400</td>
<td>Medium</td>
<td>111,490,000</td>
</tr>
<tr>
<td>27</td>
<td>70</td>
<td>100</td>
<td>1.000</td>
<td>High</td>
<td>574,600,000</td>
</tr>
<tr>
<td>28</td>
<td>55</td>
<td>80</td>
<td>0.556</td>
<td>Medium</td>
<td>742,500,000</td>
</tr>
<tr>
<td>29</td>
<td>65</td>
<td>95</td>
<td>0.857</td>
<td>High</td>
<td>499,000,000</td>
</tr>
<tr>
<td>30</td>
<td>75</td>
<td>90</td>
<td>0.600</td>
<td>Medium</td>
<td>458,500,000</td>
</tr>
<tr>
<td>SUM</td>
<td>1910</td>
<td>2490</td>
<td></td>
<td></td>
<td>14,693,000,000</td>
</tr>
<tr>
<td>Average</td>
<td>63.67</td>
<td>83.00</td>
<td>95% Confidence Interval of the Difference</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Ideal Maximum Score (SMI) = 100

Test research hypothesis formulation in one-sample t-test:

H₀ = There is no employee performance improvement of bank BTN cimahi branch through training of application DREAM based on e-learning

Ha = There is an employee performance improvement of bank BTN cimahi branch through training of application DREAM based on e-learning
H₀ is accepted if Significance (2-tailed) N-Gain > α = 0.05. Based on Table 2 above, the value of Sig. (2-tailed) N-Gain = 0.00. Because of Sig. (2-tailed) N-Gain = 0.00 < α = 0.05, then the hypothesis testing results show that the H₀ is rejected and Hₐ accepted. These results show that there is an employee performance improvement of the Bank BTN cimahi branch through training of application DREAM based on e-learning.

Then the impact value before training (FIRST PERFORMANCE = μ₁) is 11.762 and the impact value after training (FINAL PERFORMANCE = μ₂) is 15.963. So that from Table 2 shows that 1 < 2, which means that the performance of employees after training is greater than the performance of employees before training.

After conducting training, employees are required to conduct socialization with the community or public. This socialization was carried out by Bank BTN employees who had received the training. The main targets are employees or factory workers, many of whom do not yet own a house. Initial socialization was carried out for factory employees. Bank BTN employees in collaboration with subsidized housing developers explain about subsidized housing. The average installment for this subsidized house is in the range of IDR 950,000 to IDR 1,100,000 for 15 years of a period. So that after various socializations there is an understanding of the community about the importance of having their own home. With this understanding, at the initial stage, 400 factory employees entered into credit contracts to own subsidized houses in various places.

Thus, after the training at Bank BTN Cimahi Branch was held, the training provided was very good to be continued in the future. This is because the training provides an impact on improving employee performance which can be seen from the increase in credit sales and increasing company profits as well as the increasing number of people who enter into credit contracts for subsidized housing.

**Discussions**

Bank BTN Cimahi branch to provide good service to customers, it is very necessary to increase employee competence and this is very important to be carried out continuously. This condition encourages companies to provide education and training to improve the capabilities of their employees. After the training is carried out, of course, the company needs to know the extent of the contribution of the training to changes or improvements in the performance of employees and the company as a whole. This is important because the training provided may not always provide effective results as expected by the company. For this reason, it is necessary to evaluate to measure the effectiveness of the training towards the objectives to be achieved. Based on this, Bank BTN Cimahi branch needs to evaluate the benefits of training to find out the contribution made by employees to the company after the training.

Based on the results of the study, it shows that there is an increase in the value of training results, an increase in employee performance, an increase in credit sales so that the company's profits increase and the public's understanding of the importance of having subsidized housing increases as evidenced by the increasing number of subsidized housing loan contracts.

This is in line with Sumarsono's (2009) theory that training is one of the most important factors in human resource development where training does not only increase knowledge but
can also improve work skills, thereby increasing performance. Based on research findings, it is known that training provides increased profits for the company. These benefits increase when compared to the benefits before the training. This is also following Efendi’s opinion in his article (Efendi, 2017) that one of the beginnings of this type of non-formal education is training, training activities provide considerable benefits for training participants if managed properly.

In his book, Atmodiwirio (2002) describes that training is learning that is prepared so that the implementation of current work can increase (work performance). The conclusion of the article also (Rahayu, 2017) explains that this training at least provides its own experience for the participants, especially in terms of improving performance in institutions.

Based on the results of the research above, there is an increase in the value of training with an average value from 63.67 to 83.00. There is also an increase in consumer credit distribution, which is Rp. 66.954 million. Based on the results of the analysis of the different test one-sample t-test using SPSS 22.0, the results obtained were H₀ rejected and Hₐ accepted, which means that there was an increase in the performance of Bank BTN Cimahi employees through e-learning-based DREAM application training with a Sig value. (2-tailed) N-Gain =0.00 < α = 0.05. And table 2 shows that 2 > 1 which means that the performance of employees after training is greater than the performance of employees before training.

Andi Nugraha also in his article (Nugraha, 2017) advises that the participation of training programs for employees will increase employee knowledge and abilities which in turn will have an impact on improving performance in doing work. It can also be assumed that training is very important for the workforce to work more mastery and better at the workshop held or will be held later (Arifah et al., 2017).

The results of simple linear regression analysis show that training has a positive and significant effect on employee performance. These results are following research conducted (Gunawan, 2009) that with training there is an increase in company profits where the increase in profits is also followed by an increase in employee income and welfare. The conclusion of the article (Sari & Hadijah, 2016) also explains that to improve employee performance, you must first increase the factors that cause employee performance improvement.

Based on the results of the research, this training is also able to improve the way of selling employees, namely being able to socialize to the public about subsidized residential houses from the government. And employees can explain to the community that the importance of the house for the welfare of life. The main targets are employees or factory workers, many of whom do not yet own a house. Where the average is still living in a rented house or rented house. This socialization provides an understanding to the community that there are subsidized houses that can be purchased on credit or in installments where the installments are almost the same as the cost of the contract or house rental. So that at the initial stage 400 people made credit contracts for subsidized housing ownership. Therefore, from the results mentioned above, the training provided by Bank BTN Cimahi branch is very good to continue its implementation in the future.

The findings of this research imply that to improve employee performance, companies must continue to hold a training system for employees. In this research, of course, there are some limitations or weaknesses of the results of this study include:
a) the results of the study can only be used in one company at Bank BTN Cimahi branch, it is hoped that the next researcher will examine in more complex companies.
b) The number of operational variables is limited, namely only training benefits,
c) The research population is still small so it is expected to use more research samples.

CONCLUSION

Based on the results of research and discussion, the following conclusions can be drawn: The performance of employees before training in distributing consumer loans has not reached the target, which is only Rp. 14.693 million. There is an increase in the average value of the training results from 63.67 to 83.00. The training provided benefits to the performance of employees in distributing consumer loans, which increased by Rp. 66.954 million, with a profit of Rp. 11.590 million. Then the results of data analysis show that there is an increase in the performance of Bank BTN Cimahi branch employees through DREAM application training based on e-learning.

Based on the conclusions that have been put forward, it is for the Cimahi branch of Bank BTN to further maintain performance by continuing to provide training because based on research results it is proven that it can affect employee performance and the ability of employees to socialize with government programs to the public. The implementation of a good training system will be able to help achieve the goals of obtaining, maintaining the company, and keeping employees optimally.

For researchers, especially those who are interested and interested in exploring training on employee performance, it is expected to develop this research by adding a wider sample or population to test other variables that are strongly suspected to affect employee performance such as job satisfaction, work discipline, work motivation, enthusiasm for work and other things.

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