The Influence of competency and e-training to performance moderated by e-coaching within banking sales force

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Abstract

The purpose of this study is to analyze the relationship between competence and e-training on the performance of bank salespersons with e-coaching as a moderation. The literature referred to in this study is the concept of competence, e-training, e-coaching. The approach to this research is a quantitative approach, data collection is carried out by distributing surveys to Bank X's salespersons spread across 18 regional offices, from the results of the survey distribution 88 respondents were obtained. For the data analysis technique, this study uses the partial least square structural equality modeling approach. The results of the analysis show that e-coaching does not significantly moderate the effect of competence on performance or e-training on performance. In improving the competency in the form of hard skills in salespersons at Bank X, it can be done by holding workshops on presentation skills so that salespersons can convey product information effectively to customers. This skill is important to attract attention and convince potential customers. In addition, it also provides training on the latest sales techniques, including negotiation strategies and how to build strong relationships with customers. These skills will help salespersons improve their effectiveness in selling banking products.

Keywords: *competency, e-training, e-coaching, performance, banking*

Introduction

The banking sector is considered the foundation of any economy and the core of a country's financial system. Through the rapid growth of banking services, the banking industry plays a major role in ending poverty, creating jobs, and gradually reducing inequality across regions and sectors (Salman, Ganie, & Saleem, 2020). Bank X, as one of the largest Commercial Banks in Indonesia, is required to conduct a Bank Health Assessment with a Risk-Based Banking Rating (hereinafter referred to as RBBR). RBBR is the result of an assessment of the Bank's condition based on its risk and performance. The factors evaluated in the RBBR assessment include: Risk Profile, Good Corporate Governance, Profitability, and Capital. Profitability is measured by the Bank's performance in generating profits. To generate profits, Bank X is expanding its deposit market share as one of its corporate plans. In May 2024, Bank X's deposit market share growth data compared to competitors showed that Bank X's deposits did not grow according to the corporate plan.

Bank X has salespersons positions with task in the field of deposits and transactions, and this positions is within the unit called Relationship Manager Funding and Transaction (RMFT). These salespersons are responsible for acquiring deposits, and transaction acceptance tools such as EDC and QRIS. Thus, increasing the market share of deposits is one of the KPIs given to RMFT. To measure the performance of salespersons, Bank X uses a tiering system. There are 4 (four) Tiers to categorize the achievement of the performance of salespersons against targets, where Tier 1-2 are classified as good performers and Tier 3-4 are classified as low performers.

Nyfoudi (2022) stated that performance in many organizations is one of the main issues in business, where its impact on all aspects of the organization can be the origin of movement and change in the organization. Human resources are a major factor in improving performance. The basic assumption regarding human resource management performance is that human resources are the main resource in an organization, and the performance of the organization will depend heavily on them. There are several factors that can affect employee performance,

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including employee competence and level of commitment to their work. The more competent a person is, the better their performance (Martini, Supriyadinata, Sutrisni, & Sarmawa, 2020).

Kolibáčová (2015) also stated that the success of organizations and individuals is driven by the competencies they possess. The idea that individual competence is critical to achieving performance is in line with a broader understanding in the literature related to management and organizations. It is emphasized that investment in human capital and the development of its competencies are essential to ensure that the success of both organizations and individuals can be achieved and maintained.

In addition, Werner (2018) stated that training has been shown to have a positive and significant impact on employee work motivation and performance. Important dimensions of training are materials, methods, and evaluation of training results. Significant training indicators are clarity in determining training objectives, relevance or practical benefits of training materials, appropriateness of the composition of materials provided, and the amount of materials offered. Malaolu & Ogbuabor (2013) stated that training is a practice to improve the performance and overall performance of an organization. This study recommends that organizations implement ongoing training programs, informed by periodic needs assessments, and recognize outstanding performance to foster a culture of learning and achievement. The results of the study showed that e-training can improve employee focus and understanding of job roles by providing targeted training materials based on theory and practice. This, in turn, has a significant positive impact on employee performance (Nda & Fard (2013), Sabir et al., (2022), Ilyas, (2017), Nurshabrina & Andrianti, (2020); Janna et al., (2021)).

Thus, the fulfillment of competency and e-training for workers is something that must be managed properly by the company. Human resource management can improve skills and build the character of each worker. To strengthen the competency and training provided by the company, Coimbra & Proença (2023) stated that coaching from supervisors is a factor that can help improve employee performance. Conveyed by Plotkina and Ramalu (2024), the latest technological advances in the field of coaching are developing rapidly, while comprehensive experimental research has not yet fully developed. Contemporary trends in this field are increasingly combining e-coaching and AI-based coaching methodologies. E-coaching is a format of coaching practice that is implemented through various technologies, allowing it to be carried out remotely between coach practitioners and coachees. Usually, e-coaching simplifies procedures and is more cost-effective (Diller & Passmore, 2023). In this case, how the role of e-coaching can affect competency and also e-training to improve performance becomes a variable that will be analyzed by the author as a moderating variable. This study seeks to add new discussion to the discussion by exploring the influence of competency and e-training on the performance of salespersons moderated by e-coaching. Knowing the impact of these variables will deepen our understanding of the phenomenon of salespersons performance. This will enable business firms to identify and develop appropriate support to improve the performance of their salespersons.

Based on the above explanation, the purpose of this study is to explore factors which include competence and e-training in influencing performance moderated by the role of coaching, and this study was conducted at one of the banks in Indonesia, which was selected based on its business performance. Employee competence has been a major focus of research due to its significant impact on individual performance and overall organizational effectiveness. This synthesis explores the relationship between employee competence and organizational performance, referring to several studies Shet et al., (2019); Salman et al., (2020); Jelaca et al., (Jelača, et al., 2022). There are several factors that can affect employee performance, including competence and the level of employee commitment to their work. The more competent a person is, the better their performance (Martini, Supriyadinata, Sutrisni, & Sarmawa, 2020).

Darvish (2012) stated that competence is not only important for work but also very important in various human resource functions. All types of competence, which are well-defined, can be taught, learned, measured, and monitored, can be considered as early indicators of individual performance achievement. Competence implies knowledge, skills, abilities, or personal characteristics that have a direct impact on performance.

Kolibáčová (2015) stated that competence is divided into hard competence and soft competence. Hard competence is professional competence that is determined by organizational performance. Meanwhile, soft competencies are determined by the personal characteristics of workers as well as their professional, social, or conceptual behaviors that are needed to improve performance. In this case, it is emphasized that individual performance as well as the performance and success of the company depend on individual competencies. Based on the discussion above, the hypothetical statement can be derived as:
H1 = Competence has a significant effect on the performance of salespersons

In a dynamic environment, training emerges as a critical HRD intervention, providing individuals with the opportunity to improve their competencies (Potnuru & Sahoo, 2016). Training is defined as a comprehensive process of developing knowledge, skills, and abilities through formal programs (Evans & Davis, 2005). In traditional talent development, training has proven to be very effective in providing technical competencies (Garavan, Carbery, & Rock, 2012).

Bharata (2016) states that training is a process by which workers can improve their abilities to drive the achievement of organizational goals. Moreover, training is a process created by organizations to improve the quality of their workers so that they can work optimally to achieve their goals. In many studies found human Resource management practices, such as employee selection, training, participation, and development, have a positive and significant impact on performance. In this case, training is also identified as having a positive moderating role in performance achievement. Human Resource management practices have a positive and significant impact on performance, whether training is included as a moderator or not (Manzoor, Wei, Bányai, Nurunnabi, & Subhan, 2019). E-training utilizes information technology to deliver concise, goal-oriented training modules, often via video conferencing and web-based platforms. This approach aims to provide a faster, more effective, and more cost-effective learning experience compared to traditional classroom instruction (Ramayah, Ahmad, & Hong, 2012). Such as research conducted such as from Nda and Fard (2013), Sabir et al. (2022), Ilyas et al. (2017), Nurshabrina and Andrianti (2020) then Janna, Wolor and Suhud (2021), showed that e-training can increase worker focus and also make it easier for workers to understand their respective job descriptions because the material provided in online training is based on theory and real practice, which has been adjusted to the job description. It has been proven in their research that e-training has a significant positive relationship with employee performance. Based on the discussion above, the hypothetical statement can be derived as:
H2 = E-training has a significant effect on the salespersons performance

Coaching is a collaborative, one-on-one relationship between a coach and a coachee (Steelman, Kilmer, Griffith, & Taylor, 2021). The coaching process involves a coaching approach, a coaching relationship, and receiving feedback as important constructs (Joo, 2005). The practice of coaching is supported by the belief that it positively affects job performance (Steelman, Kilmer, Griffith, & Taylor, 2021). According to Nichilo's research (2023), employees who receive coaching without classroom training have difficulty improving their performance. Thus, the integration of coaching and classroom training synergistically contributes to the development of effective performance appraisal behavior. Passmore & Woodward (2023) in their article stated that the coaching industry has experienced a gradual shift towards greater personalization in learning, and a focus on just-in-time learning. The main cause of this is the impact of the global pandemic (Covid-19) which has increased the pace of change. Therefore, since 2020, many companies have adapted their working or learning methods to online mode, which has become a necessity. This advancement has catalyzed the rapid expansion of digital coaching platforms and the proliferation of new roles in the coaching industry.

However, in today situation, the integration of technology into the coaching process has led to the emergence of remote, virtual, and e-coaching modalities, which complement the traditional face-to-face approach, and the emerge of E-coaching, also called virtual coaching, occurs when a coaching engagement is conducted using technology such as telephone, video

conferencing, or email (Steelman, Kilmer, Griffith, & Taylor, 2021).

Wang (2000) found that supportive distance coaching that practiced in e-coaching has a positive relationship with training transfer. Otte, Bangerter, Britsch, & Wüthrich (Otte, Bangerter, Britsch, & Wüthrich, 2014) also revealed that coachees who participated in online coaching sessions experienced significant improvements in work-life balance and priority management skills. Based on the above discussion, the hypothetical statements can be derived as:

H3 = E-coaching significantly moderates the relationship between competence and performance
H4 = E-coaching significantly moderates the relationship between e-training and performance

The relationship between the variables to be tested is described in the theoretical framework as follows:

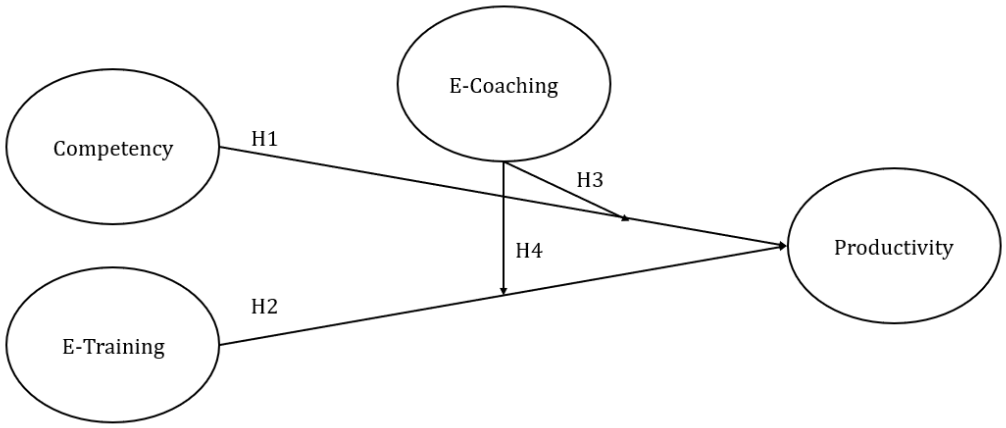

Figure 1. Research Model

Methods

This study uses a quantitative approach with a post-positivism philosophy. According to Creswell et al.(2018), post-positivism believes that causal factors are very likely to determine the final outcome or outcome. Analysis of these factors must be based on adequate data. In this study, primary data were collected through questionnaires distributed online in Indonesian, while secondary data were obtained from the relevant Division at Bank X. The secondary data used in this study were from January to May 2024.

The sampling method used in this study was probability sampling, respondents were salespersons from 18 regional offices of Bank X, both permanent and contract salespersons. Respondents had a minimum of 3 months of work experience at Bank X, so it was ensured that they had undergone training, received coaching from superiors, and participated in knowledge sharing with fellow salespersons teams. The 3-month work period also shows that contract salespersons have completed the stage 1 evaluation. Of the total 3,236 salespersons at Bank X, 3,213 have met the minimum work period requirement of 3 months.

Memon (2020) stated that if the sampling frame is easily accessible to select respondents randomly, researchers can consider using Krejcie & Morgan table. According to Krejcie & Morgan (1970), the sample size for a population of more than 3000 to 3500 is 346 samples, and this is the ideal sample, however the fact that response rate is not as close to the target is acceptable since the analysis technique adopt bootstrapping, that allows re-sampling of not so many samples received (Dixon, 2002). To ensure that the questionnaires are answered correctly, the questionnaires are distributed by the regional office to the Funding Transaction Manager (FTM) in each branch office, and then the FTM selects their salespersons who will participate in the survey.

Each measurement item used in this study was taken and modified from previously published research. To measure competencies adapted from Yi et al.(2021) and Spencer & Spencer (2006), then to measure e-training adapted from Ozturan & Kutlu (2010). Moreover,

to measure e-coaching was adapted from Nyfoudi (2022) and Smither et al.((2006) to measure performance was adapted from Rani et al.(2024) (Appendix 1.). Responses were collected using a 5-point Likert scale, with the words "strongly agree" denoted as 1 and "strongly disagree" denoted as 5.

Result and Discussions

The questionnaire has been distributed to all regional offices of Bank X targeting salesperson, but the results of respondents who filled in by the specified deadline (after one month of distribution) only reached 88 respondents. Data from the 88 respondents were used to determine the effect of competence and e-training on performance moderated by e-coaching. The overall identity of respondents has been classified as follows:

Table 1. Respondents Characteristics

Item	Detail	Count	Percentage (%)
Office Location	Bandung	5	6
	Banjarmasin	12	13
	Denpasar	6	7
	Jakarta 2	31	35
	Jakarta 3	6	7
	Malang	1	1
	Medan	15	17
	Palembang	5	6
	Surabaya	1	1
	Yogyakarta	6	7
Age	20 - 30	42	48
	31 – 40	45	51
	More than 40	1	1
Gender	Male	35	40
	Female	53	60
Education background	Diploma	12	14
	Bachelor / S1	73	83
	Postgraduate / S2	3	3
Employment status	Contract term	28	32
	Fixed term	60	68
Length of service	< 3 months	5	6
	> 3 months - 1 year	18	20
	> 1 year - 3 years	20	23
	> 3 years	45	51
Previous Work Experience	Fresh Graduate	9	10
	Back Office	14	16
	Frontliner Bank	46	52
	Sales	6	7
	Sales Non Bank product	9	10
	Others	4	5

Table 1 shows that the respondent data is dominated by regional officer Jakarta 2 salespersons (35%) aged 31-40 years (51%), female (60%), bachelor's degree / S1 (83%), permanent worker status (68%) who have worked for more than 3 years (51%), where the previous assignment was mostly as a bank frontliner (52%). Furthermore, based on the answers obtained from the respondents, the most dominant indicators influencing each variable are as follows: In the Competency variable (X1), the most dominant indicator influencing is CP.11 (I feel like I always try to improve the shortcomings in my performance) with a mean of 4.545 and a standard deviation of 0.562, meaning that salespersons continue

to try to improve their performance shortcomings in order to achieve optimal work results and meet the standards expected by the company. Salespersons can do this by receiving input from leaders and colleagues, conducting periodic self-evaluations, participating in training or coaching to improve skills, and implementing new strategies to overcome obstacles in their work. The salespersons who were respondents in this study had low competence, because as many as 46 salespersons (52.3%) had competence below the total average value (mean) of 82.6, while the remaining 42 salespersons (47.7%) were above the total average value (mean) of 82.6. This shows that salespersons still need training for competency development by participating in training programs that can improve the skills needed to improve performance. In addition, salespersons can also conduct periodic self-evaluations to identify strengths and weaknesses in their performance.

Next, in the e-training variable (X2), the most dominant indicator influencing is ET.5 (I feel that the use of online learning media (eg, videos, simulations) is very helpful in understanding the material) with a mean of 4.091 and a standard deviation of 0.925, meaning that salespersons who take e-training using online learning media through videos or simulations are very helpful in understanding the material so that salespersons can more easily apply new knowledge and skills in the workplace. Media such as videos and simulations make the e-training process more interactive and practical, thus helping to increase the effectiveness of training. The salespersons who were respondents in this study have high e-training skills, because as many as 54 salespersons (61.4%) have e-training skills above the total average value (mean) of 27.8, while the remaining 34 salespersons (38.6%) are below the total average value (mean) of 27.8. This shows that salespersons have conducted e-training well so that salespersons have a better understanding, especially in applying new knowledge and skills in the workplace. Then, in the e-coaching variable (M), the most dominant indicator influencing is EC.4 (I feel that online coaching provides useful insights for setting self-development goals) and EC.5 (I feel that online coaching helps me identify ways to discuss feedback with colleagues and ask for ideas for improvement) with a mean of 4.034 and a standard deviation of 0.818, meaning that salespersons feel that e-coaching helps them in providing insight into setting self-development goals and helps in identifying feedback through discussions with colleagues so that e-coaching supports salespersons' ability to grow professionally, build constructive communication, and strengthen teamwork. The salespersons who were respondents in this study have high e-coaching skills, because as many as 65 salespersons (73.9%) have e-coaching skills above the total average value (mean) of 28, while the remaining 23 salespersons (26.1%) are below the total average value (mean) of 28. This shows that salespersons have carried out e-coaching well so that salespersons can learn how to discuss feedback with colleagues, which is very important for self-improvement and team collaboration. In addition, e-coaching can support the development of constructive communication and is essential for creating a positive work environment.

Meanwhile, in the performance variable (Y), the most dominant indicator influencing is PC.6 (I feel I can identify and make sales to large customers (top customers) in my work area) with a mean of 4.182 and a standard deviation of 0.732, meaning that salespersons are able to identify and obtain sales from large customers so that salespersons contribute significantly to improving performance and achieving the company's sales targets because they have strong abilities and confidence to recognize business opportunities with major customers in their respective work areas. The salespersons who were respondents in this study had high performance, because as many as 68 salespersons (77.3%) had performance above the total average value (mean) of 24.6, while the remaining 20 salespersons (22.7%) were below the total average value (mean) of 24.6. This shows that salespersons have very good performance so that salespersons are able to recognize business opportunities with major customers to help the company increase sales volume significantly. After classifying the respondents' answers based on descriptive statistics, the next step is to conduct validity testing using Construct Validity and Discriminant Validity, as well as reliability testing using Composite Reliability.

Table 2. Construct Validity (Outer Loading)

	Competency (X1)	E-Training (X2)	E-Coaching (M)	Performance (Y)
CP.1	0.726			
CP.2	0.712			
CP.3	0.842			
CP.4	0.844			
CP.5	0.816			
CP.6	0.858			
CP.7	0.789			
CP.8	0.847			
CP.9	0.859			
CP.10	0.635			
CP.11	0.693			
CP.12	0.754			
CP.13	0.819			
CP.14	0.892			
CP.15	0.863			
CP.16	0.885			
CP.17	0.933			
CP.18	0.920			
CP.19	0.810			
EC.1			0.941	
EC.2			0.971	
EC.3			0.951	
EC.4			0.951	
EC.5			0.959	
EC.6			0.970	
EC.7			0.942	
ET.1		0.876		
ET.2		0.926		
ET.3		0.837		
ET.4		0.873		
ET.5		0.884		
ET.6		0.847		
ET.7		0.874		
PC.1				0.892
PC.2				0.740
PC.3				0.895
PC.4				0.906
PC.5				0.911
PC.6				0.902

The first validity test with Construct Validity which shows that all indicators have an Outer Loading value greater than 0.6 so that all indicators are declared valid or legitimate. Furthermore, the second validity test uses Discriminant Validity, which obtains in table 3. The second validity test with Discriminant Validity shows that all indicators have a Cross Loading value greater than 0.6 so that all indicators are declared valid or legitimate. After all indicators are declared valid, then the next reliability test is carried out using Composite Reliability, where the following results are showed in table 4.

Table 3. Discriminant Validity (Cross Loading)

	Competency (X1)	E-Training (X2)	E-Coaching (M)	Performance (Y)
CP.1	**0.726**	0.271	0.298	0.633
CP.2	**0.712**	0.221	0.217	0.587
CP.3	**0.842**	0.425	0.487	0.705
CP.4	**0.844**	0.351	0.419	0.639
CP.5	**0.816**	0.435	0.425	0.736
CP.6	**0.858**	0.399	0.420	0.698
CP.7	**0.789**	0.294	0.371	0.558
CP.8	**0.847**	0.434	0.466	0.714
CP.9	**0.859**	0.315	0.386	0.734
CP.10	**0.635**	0.431	0.476	0.585
CP.11	**0.693**	0.365	0.435	0.538
CP.12	**0.754**	0.334	0.341	0.572
CP.13	**0.819**	0.301	0.402	0.677
CP.14	**0.892**	0.393	0.503	0.769
CP.15	**0.863**	0.338	0.432	0.720
CP.16	**0.885**	0.396	0.451	0.757
CP.17	**0.933**	0.336	0.428	0.757
CP.18	**0.920**	0.342	0.422	0.775
CP.19	**0.810**	0.450	0.485	0.788
EC.1	0.491	**0.838**	0.941	0.621
EC.2	0.500	**0.846**	0.971	0.649
EC.3	0.461	**0.854**	0.951	0.635
EC.4	0.495	**0.798**	0.951	0.629
EC.5	0.479	**0.815**	0.959	0.623
EC.6	0.513	**0.847**	0.970	0.668
EC.7	0.453	**0.842**	0.942	0.601
ET.1	0.418	0.876	**0.763**	0.585
ET.2	0.438	0.926	**0.775**	0.643
ET.3	0.243	0.837	**0.730**	0.425
ET.4	0.350	0.873	**0.724**	0.564
ET.5	0.310	0.884	**0.793**	0.449
ET.6	0.457	0.847	**0.729**	0.591
ET.7	0.422	0.874	**0.837**	0.565
PC.1	0.809	0.482	0.564	**0.892**
PC.2	0.581	0.553	0.571	**0.740**
PC.3	0.781	0.559	0.559	**0.895**
PC.4	0.762	0.568	0.599	**0.906**
PC.5	0.685	0.606	0.594	**0.911**
PC.6	0.771	0.580	0.601	**0.902**

The results of data processing in table 4 show that all variables have Cronbach's Alpha and Composite Reliability values greater than 0.6 so that all variables are declared reliable or feasible. All variables have met the validity and reliability requirements, then inner model testing will be carried out to determine the R-Square, F-Square, and Q-Square values. However, the model may reflect the phenomena as much as 81.8 %, or the model may be concluded as a strong model (Table 5).

Table 4. Composite Reliability

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Competency (X1)	0.972	0.975	0.975	0.671
E-Training (X2)	0.949	0.956	0.958	0.764
E-Coaching (M)	0.984	0.985	0.986	0.912
Performance (Y)	0.939	0.943	0.952	0.768

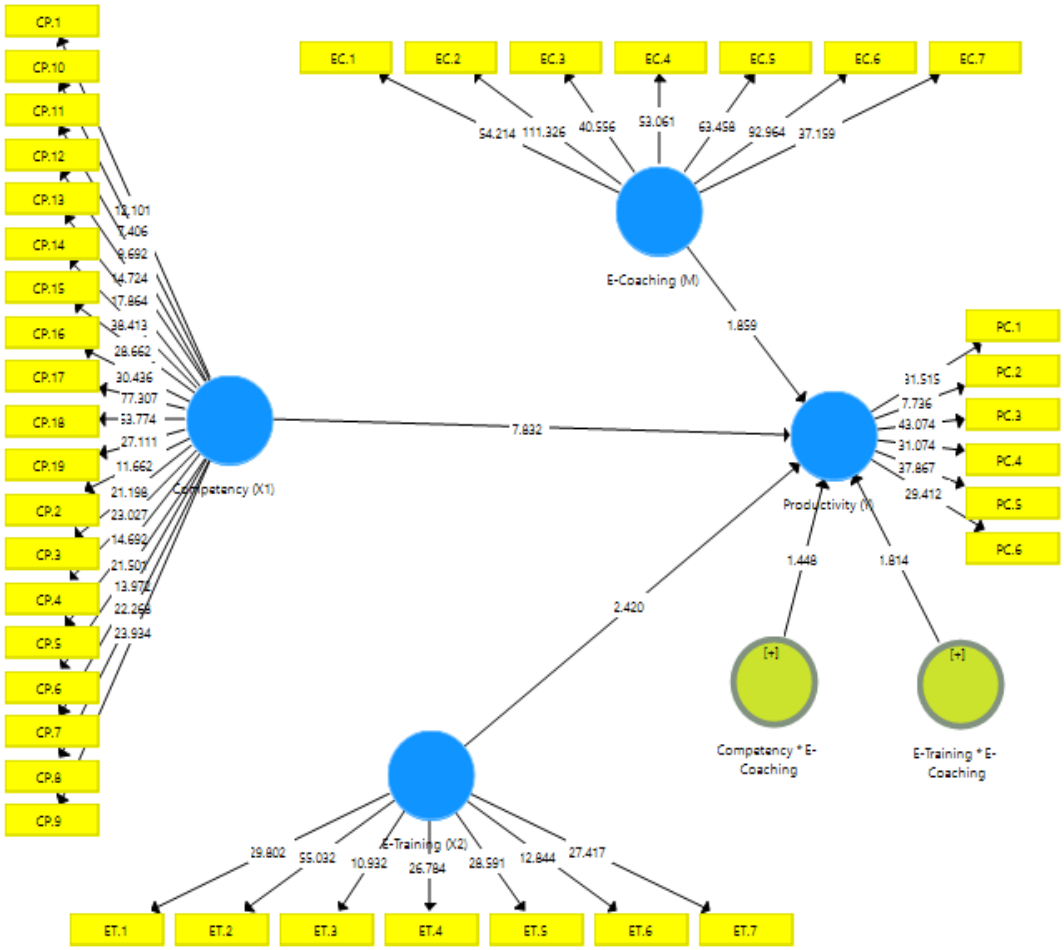

Figure 2. PLS Algorithm Result

Table 5. R-Square

	R Square	R Square Adjusted
Performance (Y)	0.818	0.807

The results of data processing in table 5 show that changes that occur in the competency and e-training variables are able to influence changes in the performance variable by up to 0.818 or 81.8% as indicated by the R-Square value. While the Adjusted R-Square value indicates that the competency and e-training variables are able to explain their relationship with the performance variable by up to 0.807 or 80.7%, then the remaining 19.3% can be explained by other variables not used in this study, such as the work environment and work skills.

Table 6. F-Square

Variable	Performance (Y)
Competency (X1)	1.088
E-Training (X2)	0.087
E-Coaching (M)	0.054
Competency * E-Coaching	0.066
E-Training * E-Coaching	0.108

The results of data processing in table 7 show that competency has a strong effect on performance as indicated by the F-Square value of 1.088 where the value is greater than 0.35. Then e-training and e-coaching have a small effect on performance as indicated by the F-Square values of 0.087 and 0.054 where the values are between 0.02 - 0.15. Furthermore, the moderation of competency * e-coaching has a small effect on performance as indicated by the F-Square value of 0.066 where the value is between 0.02 - 0.15. While the moderation of e-training * e-coaching also has a moderate effect on performance as indicated by the F-Square value of 0.108 where the value is between 0.02 - 0.15.

Table 7. Q-Square

Variable	SSO	SSE	Q^2 (=1-SSE/SSO)
Performance (Y)	528.000	206.830	0.608

The results of data processing in table 7 show that all variables have a relevant relationship to performance because they have a Q-Square value of more than 0, so the inner model has predictive relevance, meaning that the model can explain the variability in the data well and provide accurate estimates of the relationship between variables. If the entire inner model has been tested, then the next step is to prove the truth of the hypothesis by testing the Path Coefficient in the outer model.

Table 8. Path Coefficent

Hypothesis	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
X1→ Y	0.582	0.578	0.074	7.832	0.000
X2 → Y	0.259	0.268	0.107	2.420	0.016
M * X2 →Y	-0.102	-0.092	0.071	1.448	0.148
M * X1 → (Y)	0.118	0.110	0.065	1.814	0.070

In the path coefficient test to prove the influence of competency on performance, the analysis results showed that competency had a positive and significant effect on performance. The results of this analysis are in line with research by Shet et al., (2019); Salman et al., (2020); Jelaca et al., (2022) which explains that the competence of salespersons has a significant impact on individual performance and overall organizational effectiveness.

Davish et al. (2012) states that competence is not only important for work but is also very important in various human resource functions. All types of competencies, which are well-defined, can be taught, learned, measured, and monitored, can be considered as early indicators of individual performance achievement. Competence implies knowledge, skills, abilities, or personal characteristics that have a direct impact on performance. Therefore, Martini (2020) concludes that the more competent a person is, the better their performance.

This explanation is proven by the results of this study which show that the competence possessed by salespersons at Bank X is still relatively low because as many as 46 salespersons (52.3%) have competence below the average of salespersons as shown in the mean value. In addition, the results of the analysis of this study are proven by the F-Square value of 1.088 which shows that competency has a strong effect in influencing performance. The low competence possessed by salespersons at Bank X will certainly have an impact on their

performance so that salespersons still need training for competency development by participating in training programs that can improve the skills needed to improve performance. In addition, salespersons can also conduct periodic self-evaluations to identify strengths and weaknesses in their performance.

In the path coefficient test to prove the effect of e-training on performance, the analysis results showed that e-training had a positive and significant effect on performance. The results of this analysis are in line with research by Nda and Fard (2013), Sabir et al. (2022), Ilyas et al. (2017), Nurshabrina and Andrianti (2020) and also Janna et al.(2021) which showed that e-training can increase worker focus and also make it easier for workers to understand their respective job descriptions because the material provided in online training is based on theory and real practice, which has been adjusted to the job description. This has been proven in their research that e-training has a significant positive relationship with the performance of salespersons.

Bharata (2016) states that training is a process by which workers can improve their abilities to encourage the achievement of organizational goals. Training is a process created by an organization to improve the quality of its workers so that they can work optimally to achieve their goals. Manzoor (2019) added that Human Resource management practices, such as selection, training, participation, and development of salespersons, have a positive and significant impact on performance. In this case, training is also identified as having a positive moderating role in achieving performance. Human Resource management practices have a positive and significant impact on performance, whether training is included as a moderator or not.

This explanation is proven by the results of this study which show that e-training owned by salespersons at Bank X is still relatively high, because as many as 54 salespersons (61.4%) have e-training skills that are higher than the average salespersons as shown in the mean value. The high e-training skills possessed by salespersons at Bank X indicate that salespersons have carried out e-training well so that salespersons have a better understanding, especially in applying new knowledge and skills in their workplace.

In the path coefficient test to prove the effect of competency on performance moderated by e-coaching, the analysis results showed that e-coaching was unable to significantly moderate the effect of competency on performance. The results of this analysis contradict the research of Wang (2000) who in their research found that supportive distance coaching (e-coaching) had a positive relationship with training transfer. In addition, Otte, et al.(2014) also revealed that coachees who participated in online coaching sessions experienced significant improvements in work-life balance and priority management skills.

Salespersons who received coaching without classroom training had difficulty improving their performance. Thus, the integration of coaching and classroom training synergistically contributes to the development of effective performance appraisal behavior (de Nichilo, 2023). Passmore and Woodward (2023) also explained that the coaching industry has experienced a gradual shift towards greater personalization in learning, and a focus on just-in-time learning. The main cause of this is the impact of the global pandemic (Covid-19) which has increased the pace of change. Therefore, since 2020, many companies have adapted their working or learning methods to online mode, which has become a necessity. This progress has catalyzed the rapid expansion of digital coaching platforms and the proliferation of new roles in the coaching industry. This statement is contrary to the results of this study, because although 65 salespersons (73.9%) have e-coaching in the high category, the moderation of competency * e-coaching has a small effect on performance as indicated by the F-Square value of 0.066. In addition, e-coaching also has a small effect on performance as indicated by the F-Square value of 0.054. Therefore, the correlation with this small effect results in e-coaching being unable to significantly moderate the influence between competency and performance. The competency possessed by salespersons at Bank X is only limited to soft skills, while hard skills still require a lot of development, so even though e-coaching is given to salespersons to help improve performance, it will not be optimal if the competency in the form of hard skills possessed by salespersons at Bank X is still low.

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Conclusion

After conducting various stages of data processing starting from validity test, reliability test, inner model, and outer model, it can be concluded that competency and e-training have a positive and significant effect on performance, while e-coaching as the moderation, does not have a significant effect on performance.

This study has limitations in that the development of competency carried out on salespersons at Bank X is only limited to the development of soft skills, such as communication skills, teamwork, empathy and negotiation skills, and leadership skills. While competency in the form of hard skills still needs a lot of improvement.Therefore based on this research, we suggest the necessity to elaborate factors related to competency, and e-training, that might not been discussed in this research.

The researcher's suggestion in improving competency in the form of hard skills in salespersons at Bank X can be done by holding a workshop on presentation skills so that salespersons can convey information about products effectively to customers. This skill is important to attract attention and convince potential customers. In addition, it also provides training on the latest sales techniques, including negotiation strategies and how to build strong relationships with customers. These skills will help salespersons increase their effectiveness in selling banking products. However, to sum up the conclusion, this research also have weaknesses, such as number of samples, although the justification has been made, but if the total number of sample is increased and not only explored in one bank, it will be able to represent the phenomena related to salesperson performance within banking company.

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