

MAPPING IDEA & LITERATURE FORMAT | RESEARCH ARTICLE

Human Resources Performance of Bank Services Reviewed from Strengthening Competence, Enforcing Discipline, and Providing Motivation

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ABSTRACT

This study aims to analyze the influence of Competence and Work Discipline on Employee Performance Through Motivation as an Intervening Variable at Bank Bri Masamba Branch Office. Data collection techniques involved distributing questionnaires and analyzing the data using Amos. The type of research used in this study is quantitative, with questionnaires serving as the primary data. The location of the study was conducted at the Bri Masamba Branch Office, with a population of all permanent employees of the Bri Masamba Branch Office. This study used 111 respondents. Data analysis in this study is descriptive statistical analysis, inferential statistical analysis with path analysis. The results of the study indicate that: competence has an influence on motivation, work discipline has an influence on motivation, competence has an influence on employee performance, work discipline has an influence on employee performance, motivation has an influence on employee performance, competence has an influence on employee performance through motivation, work discipline has an influence on employee performance through motivation. Based on the results of the Sobel test, the findings indicate that Motivation can mediate the influence of Competence and work discipline on employee performance.

Keywords: Competence, Work Discipline, Motivation, Employee Performance.

I. Introduction

This study aims to prove whether employee performance can be improved by strengthening Competence, discipline enforcement, and motivation so that the performance of employees working in the banking sector can provide theoretical contributions on how to improve employee performance in the banking sector and provide references for further research related to the development of employee performance in banking services. Performance achievement is the goal of an organization or company. Performance is a function of motivation and the ability to complete tasks or work. A person should have a certain level of ability (Erri et al., 2021). The performance of each employee varies according to their competence. Competence, according to Handayani et al. (2021), is the initial capital that an employee must have. Competence affects employee performance because if a job or responsibility is assigned to an employee that is within the employee's abilities, then the employee will work seriously and have a good level of discipline in carrying out their work.

Every company certainly has a human resource management division whose role is huge. Source Power Human Resources in banking services spearheads strengthening banking services. So, human resources are the main capital in supporting the success of a banking company if managed properly, and with the support of quality human resources, it will be in line with the realization of the company's vision and mission. According to Sutrisno (2017), human resources are the only resources that have reason, feelings, desires, skills, knowledge, drive, power, and work. The human resource management division greatly determines the quality of each employee and also the success that the company can achieve based on the number of human resources it has. This division plays an important role in regulating the process and system of workforce recruitment, workforce education, and conducting policy analysis related to the workforce for the welfare of the workforce. Human resources are the key in the development process of an organization or company, where human resources are a person or group of people who are employed as movers, thinkers, and planners to achieve the goals of the organization or company. Therefore, to realize the goals that have been set, the organization or company must be able to maintain the performance of each employee by supporting employees to continue to develop their skills and improve their knowledge, form good work discipline, and provide constructive motivation to all employees.

Strengthening competence in banking services is the most important thing in banking services. Not all have skilled competence in services or master their work processes. The ability of subordinates to apply the established value system and carry out work that has been agreed upon together to achieve goals, which are observed through the dimensions of knowledge, skills, and behavior. The main principle in banking services is to provide the best service to every customer, and it must be a priority of the banking business. This can provide comfort to customers who come so that their loyalty continues to increase. Improving the quality of service in general can be done in various ways, especially in employee competence, which can also be adjusted to the main values of the banking business provided. Strengthening competence by Heriswanto (2018) can improve service performance and customer satisfaction. Work competence, according to Heriswanto (2018), includes aspects of knowledge, skills, and work attitudes that are established by the standards. So competence can be shown in the abilities or capabilities of employees or leaders who show maximum performance.

Several leading banks have advantages or superiority in human resources. Banks that have very satisfying and solution-oriented quality officers for customers who come to ask for services can solve all customer problems appropriately. This is the result of optimizing the human resources owned by the banking office or company so that it can provide comfort for its customers. When viewed from the perspective of a bank's customers, the main expectation is effective service or convenience provided by the bank when customers visit. These various methods are intended by the bank so that the affairs of its customers can be resolved quickly, and customers or customers feel satisfied. Banking customers do not only come to save their money but also to apply for loans. For potential customers like this, the bank must also be able to provide excellent service quality. Not only in providing large loans but also as a companion and advisor to customers who borrow funds in managing their loan funds. The potential customers in question are segmented, and these customers have a sufficient understanding of financial management. This research can reveal an understanding of improving the performance of bank services, and significantly increase customer satisfaction. Customer satisfaction must be accommodated at every touchpoint of banking services. Starting from direct meeting points in the office, at bazaars, product exhibitions, or booths, to meeting points in the digital realm, such as applications and other services that are now widely used. The quality of service provided must always be controlled and be at the same quality point. What is clear is that the services provided at each touchpoint must continue to provide a good experience to customers, so that the problems they have can be resolved. With the many channels now available, the focus on optimizing omni-channel services must be included in the agenda of the banking business strategy that you manage, so that you can continue to compete with other banking services.

Discipline in purchasing quality services, such as digital banking services, is greatly influenced by the skills, mastery, speed, accuracy, and protection provided to customers, and maintaining the confidentiality of customer data and privacy. Discipline, according to Hodges (2018), can improve performance. Discipline can be interpreted as the attitude of a person or group of people who intend to follow the rules that have been set. About banking services, work discipline is an attitude and behavior that shows an employee's obedience to regulations in an organization or company. Work discipline is important in the development of human resource management because discipline is needed in an organization or company so that there is no negligence, deviation, or negligence and ultimately waste in doing work. This mastery is related to employee discipline to maintain customer confidentiality. With sophisticated applications and processing requests quickly, customers will feel that the services provided are truly satisfying. When viewed from the customer experience, Arif et al. (2020) see a relationship between discipline and performance. So when customers use digital banking services, satisfaction can also be influenced by the speed of the identity verification process or transactions carried out. The more disciplined and quick to verify when digital transactions are made, the faster customer matters can be resolved. High employee discipline also shows employee compliance with established rules and norms, thus providing better quality banking services. Improving the quality of banking services can be done in various ways. Among them are providing the best in data access protection and verification. Not a few self-service features are provided for customers at various bank offices. However, not all of the features and facilities provided can help resolve problems quickly. In fact, quite a few make the service process more complicated and time-consuming. Banks that provide self-service can be used for various simple matters, so that the settlement process can be completed in a short time does not need without making customers wait long.

Business organizations, such as banking services, require employees who have high motivation and discipline to produce high performance. Employee performance by Daulay et al. (2019) is largely determined by abilities and skills, knowledge, work design, motivation, personality, leadership, organizational culture, work discipline, job satisfaction, and loyalty. Effective human resources in the workplace are resources who can motivate themselves to produce good performance. To get satisfactory performance as expected by the organization or company, of course, supporting factors are needed so that maximum employee performance can be achieved. However, low performance according to Siagian & Khair (2018) means that the employee's work motivation is also low. Achieving good performance certainly needs to be supported by employees factors who have the competencies that are needed. Human resources are required to continuously be able to develop themselves in order to have high performance and be able to achieve so that they can complete every task and responsibility carried out by employees, and can develop competencies to achieve the goals of an organization or company. Employee performance or productivity achievement in an organization or company is very important; the goals set by the organization or company can be achieved as expected if employees provide good performance.

The low level of employee work discipline leads to reduced trust in business partners, while business partners in banking are customers. Emphasizing good work discipline will result in employee compliance with various organizational or company regulations that aim to improve performance. Jufrizen & Sitorus (2021). Good discipline certainly reflects the great responsibility of an employee for the work assigned to him, because with the development of an organization or company and the increasing technology used by the organization or company, it causes frequent changes and expansion of work to be carried out by each employee, so high work discipline is needed so that the goals of an organization or company can be achieved. Astuti & Pratama, (2021). The research entitled, The Influence of Work Discipline on Employee Performance, Astadi Pangarso, Putri Intan Susanti (2016). Syarkani (2017). Elfinna Suci, Yosephien Angelina Yulia (2020). Setia Tjahyanti, Nurafni Chairunnisa (2020). Kirana Vallenia, Atik Atikah, Fitri Nur Azijah (2020). Rahmat Hidayat (2021). The results of the study show that work discipline has a positive and significant effect on employee performance. Meanwhile, the research of Ananta Dwikristianto Satedjo and Sesilya Kempa (2017). The results of the study showed that there was a positive and insignificant effect of work discipline on employee performance.

Based on the author's initial observations on bank employees, namely, the low level of competence and skills possessed by employees. The low level of work discipline is indicated by the presence of several employees who do not follow the working hour regulations. Employee performance is not by what is expected in carrying out their work, this is indicated by the frequent feeling of employees feeling bored or unenthusiastic in working because they feel that their work is monotonous. Then the decline in employee work results, and the bank management must pay more attention to the competence, discipline, and motivation of each employee because these factors greatly influence employee performance and the progress of the institution. Bank services should always apply the core values of state-owned enterprise human resources to their employees. Core Values in state-owned companies are marked with the icons Amanah, Kompeten, Harmonis, Loyal, Adaptif, and Kolaboratif.

II. Literature Review and Hypothesis Development

Source Power human. According to Ansory, AF, & M. Indrasari, M. (2018) explained that human resources (HR) are one of the factors Which very important, even No can be released from an organization, both institutions and companies. HR is also the key that determines the development of the company. In essence, HR is a human being who is employed in an organization as a driver to achieve the goals of the organization. According to Hasibuan (2016), Human resources are integrated capabilities through power thinking and physique, which are owned by individuals to regulate the relationship and role of workers to be effective and efficient, so that it can help realize the goals of employees, organizations, and society. According to Sedarmayanti (2018), human resources are potential abilities possessed by humans, which consist of the ability to think, communicate, act, and be moral to carry out an activity that is technical or managerial, then these abilities possessed will be able to influence human attitudes and behavior in achieving life goals both individually and together. Based on several definitions according to the experts above regarding human resources, it can be concluded that what is meant by human resources is individual Work as an asset, which is very much needed and needs to be well maintained by organizations or agencies in realizing their goals by using the abilities of the individuals within them.

The results of Nadear EP's research, Jhonson TS (2020) that competence, work discipline, and motivation are partial influences significant to employee performance. Research results Rizalie, MS (2022) indicate that competence, work discipline, and motivation are partial influences significant to employee performance. Jumadil Saputra's research (2021) found that satisfaction with Work, discipline, motivation, and work competency have a positive and significant effect on the performance of employees in the Service Java Fire Department, West, Indonesia. The results of the research of Muhammad Andi Prayogi, M Taufiq Lesmana, and Lukman Hakim S (2019) indicate that competence has a positive and significant effect on employee performance. The findings of Ery Teguh Prasetyo, Puspa Marlina (2022) indicate that work discipline has a positive and significant effect on employee performance. The findings of Augustine Pariesti, Usup Riassy Christa, and Meitiana (2022) indicate that competence has a positive and significant effect on employee work motivation. Work discipline by Mahaputra Adipradana, Andriyani (2022) has a positive and significant effect on work motivation. The findings of Wan Dedi Wahyudi, Zuaspan Tupti (2019) indicate that work motivation has a positive and significant effect on employee performance. The findings of Aldhi Pandhita, Karnadi, and Lusiana Tulhunah (2022) indicate that competence has a positive and significant effect on employee performance through work motivation. The findings of Langa Aditya Wijaya, Nur Laily (2021) indicate that work discipline has a positive and significant effect on employee performance through work motivation. The findings of Angga Saputra, Sri Rahayu, and Choiriyah (2023), Work Discipline, Competence, and Work Motivation have a significant effect on Employee Performance. The research of Martha Yogi Pratama, Sugiono, and Hery Purnomo (2023) shows that work discipline and work motivation both have a positive and significant effect on employee performance.

Motivation is a series of processes that arouse, direct, and maintain human behavior towards achieving goals. Another definition states that motivation is the provision of a driving force that creates a

person's passion for work so that they are willing to work together, work effectively, and integrate with all efforts to achieve satisfaction (Andika, 2019). High motivation comes from the company's attitude and behavior towards its employees. Motivating employees will encourage them to do their jobs as well as possible. This encouragement can come from outside or from within each employee. Employees who have a good level of competence are then encouraged by the discipline that exists in the company, and getting positive support from the company will increase employee productivity and performance. Factors that influence work motivation include promotion, work achievement, awards, responsibility, recognition, and success in work (Ariyati & Amelia, 2018). The research entitled, *The Influence of Motivation on Employee Performance*, Hendri Herman (2017). Wahna Widhianingrum (2017). Denny Erica, Ita Suryani, Hoiriah, Irwin Ananta Vidada (2020). Phang Finny Liliana, Carol Daniel Kadang (2021). Suratman Hadi Priyatno (2022). The results of the study show that motivation has a positive and significant effect on employee performance. Meanwhile, the research of Rahmat Hidayat (2021). The results of the study show that there is a positive and insignificant effect of motivation on employee performance.

Human Resource Management consists of the words management and human resources. Management is the art of managing the process of utilizing human resources and other resources effectively and efficiently to achieve certain goals. As stated by Hasibuan in Istiantara (2019), that human resource management is the science and art of managing and the role of the workforce to effectively and efficiently help realize the goals of the agency/company, and society. Power Work so that it can be effective and efficient in helping to realize the goals of the agency, employees, and the community. Sedarmayanti in Wahyuni and Astuti (2021) argue that Human Resource Management (HR) is policies and practices, determining aspects of human resources related to management positions, including recruiting, filtering, practice, giving awards, and assessments. Village apparatus is managed with human resource management starting from HR planning, recruitment and selection, orientation, placement, coaching, assignment, development, and dismissal. Employee or source Power man (HR) on in essence, it is the main (absolute) element that an organization has to make an organization produce performance and achieve the goals expected by the organization.

Management source Power man, according to Widodo in The Jumantoro et al (2019), is a process that includes evaluating human resource needs, getting people to meet their needs, and optimizing resource utilization resources This is important because the method gives appropriate incentives and assignments to suit the needs and goals of the organization where the human resources are located. Meanwhile, according to Farida in Juamtoro (2019), it is management that specializes in the field of personnel/human resources/employment or a field of science to study how to organize the process of utilization of human resources related to management positions including recruiting, filter, practice, rewarding and human resources effectively and efficiently to achieve certain goals and can provide satisfaction for all parties. So, human resource management is an important field of study in the company.

The overall goal of human resource management is to optimize the performance of all employees in an organization. At the same time, the specific goal of human resource management is to help line managers or other functional managers manage employees more effectively. According to Ansory, AF, & Indrasari M (2018). The objectives of human resource management are: Organizational. Intended to recognize the existence of management source, Power Human Resources (HRM), in contributing to the achievement of organizational effectiveness. Although formally a human resources department is created to assist managers, managers remain responsible for employee performance. The human resources department assists managers in handling matters related to human resources. To achieve business or organizational goals to the maximum, a manager must be able to manage all existing management functions. According to Edwin B. Flippo (2018), the function of human resource management is Planning, namely determining the actions to be carried out related to human resources to achieve organizational goals; Organizing is a process organizing forming an organization, then dividing it into units that are by the functions that have been determined, and equipped with employees and supplemented with certain facilities; Direction, namely giving instructions and inviting employees so that they are willing to consciously carry out work by what has been determined by the company; and Control, namely seeing, observing, and assessing individual actions or work.

Technically, labor procurement is an operational function that regulates how to obtain the right number and type of employees to achieve organizational goals. The function of labor procurement includes activities to determine the need for labor. Work (Good about quality and also number), searching for sources of labor effectively and efficiently, conducting selection of applicants, placing workers in appropriate positions, and providing education and training needed for carrying out tasks for new workers; This workforce development is carried out to improve skills through the training needed to be able to carry out their work well. The function of workforce development includes education and training activities for workers so that they can follow the changes that occur in the organization. The purpose of this workforce development is to improve the quality of skills and knowledge of workers to always be able to follow developments in the organization. Compensation provision, where this function is formulated as the provision of adequate compensation or rewards for contributions that have been made to the company. The function of providing compensation includes activities to provide compensation to employees. Activities here include determining a compensation system that can encourage employee performance, and also determining the amount of compensation that will be accepted by each worker fairly. Integration is a process of adjusting attitudes, employee desires, with the desires of the company and society. This function is an activity to align organizational goals with individual employee goals. If these goals are in sync, then there will be solidarity in the rhythm of the organization's work with the rhythm of the work of individual employees, so that it will produce a high level of productivity in achieving goals. Maintenance of the workforce means maintaining existing human resources so that the activities of the organization continue.

Competence is related to attitudes that demonstrate performance. Somebody Good or bad. Lots very studies and research discuss competence in this work. Competence, according to Abdi & Rasmanysah (2019), becomes the knowledge, skills, abilities, and characteristics of an individual that influence and support a person's work. According to Spencer in Ariyanti & Sahputra (2020), competence is a characteristic that is visible to a person and makes it a pattern of thinking. And behave in all matters, and in the period Long. Several types of competencies, according to Ansar I (2021), namely core competencies, are the basis of A directional objective strategy, which is something that can be done relatively well by all organizations. Core competencies refer to behavioral elements that are important for every employee to have, such as orientation towards quality or results and leadership competencies (leadership/ managerial competencies). This category contains competencies related to leading organizations and people, and Functional competencies (functional competencies, which are the overall skills needed to carry out a particular job or profession. In this study, the competency variables that will be used to measure the competencies of Ainnanur & Tirtayasa (2018) with Knowledge, which is a benchmark for work related to how employees know and understand knowledge related to responsibilities in their respective fields of work. Skills are benchmarks for work related to how employees complete the responsibilities given to them and in determining problems that are more prioritized to be resolved, and Attitude is work related to a person's level of creativity in working, level of work enthusiasm, and an employee's evaluation of the work environment.

Discipline, according to Hasibuan (2018), is awareness and willingness of a person to obey all the rules company and social norms Which applicable. According to Tanjung, H., & Lubis, A. H, (2021) is a attitude of respect, respect, obedience and obedience to applicable regulations, good one written and also Which No written and able to run it And No dodge to receive sanctions if He violate task and the authority given to him, according to Assagaf & Dotulong, (2015) this is very important and must be possessed by all employees, both superiors and subordinates, because good discipline is a reflection of a person's sense of responsibility towards their duties. Which is given to him, and obedience to the regulations in an organization. The general purpose of work discipline is according to Sinambela (2018), among others, for employees to comply with all employment regulations and policies as well as regulations and policies company applicable, Good Which written or unwritten, and carry out management orders; Can carry out work as well as possible, and can provide maximum service to certain parties who are interested in the company by the field of work given to him; Can use and maintain the company's goods and services facilities and infrastructure in the best possible way; Can act and behave by the norms applicable to the company; and Workforce can achieve a high level of

productivity by the company's expectations, both in the short and long term. The indicators of discipline work according to Rahayu et al., (2022) namely Attendance rate: The number of employees who participate in work as evidenced by the high or low absence of the employee; Work Procedures: Employees can succeed in achieving maximum efficiency in their work if they apply the right and correct work procedures; Obedience to leadership: Employees must obey all the rules and responsibilities given by their leaders to get good work results; Awareness at work: The attitude and behavior of employees in carrying out all tasks and responsibilities given sincerely and happily; and Responsibility: Employees who are always willing to be responsible for all their behavior and work results are examples of employees who have a high level of work discipline.

Motivation work according to Rivai (2018) motivation is a series of attitudes and values that influence individuals to achieve specific things according to individual goals. According to Hasibuan (2019), motivation is the provision of the driving force that creates a person's passion for work so that they are willing to work together, work effectively, and integrate all their efforts to achieve satisfaction. Work motivation, according to Franco et al. (2004) in Harsuko (2019), is the degree of individual willingness to use and look after reaching company goals. Motivation is a process related to psychology that influences workers' allocation of resources to achieve those goals. Indicators of motivation Work according to Dewi & Trihudyatmanto, (2020) namely Driving force: leaders encourage and motivate employees to do their best work; Willingness: employees must be willing to carry out their duties and responsibilities wholeheartedly; Willingness: To complete a task, employees must be thorough and willing to sacrifice their time to complete the task; Skills: the ability to carry out work in a structured manner to obtain satisfactory work results; and Obligations: the obligations of each employee must be fulfilled and completed.

Performance, according to Mangkunegara (2017), is the work results in terms of quality and quantity achieved by an employee in carrying out his duties according to the responsibilities given to him. Then Hasibuan (2017) stated that performance is a result of Work achieved by someone in carrying out the tasks assigned to him based on skills, experience, sincerity, and time. Another opinion put forward by Kasmir (2018) is the results of work performance and behavior that have been achieved in completing tasks and responsibilities given in a certain period. Furthermore, Priansa (2017) stated that performance is a manifestation of ability in the form of real work or is the result of work achieved by employees in carrying out tasks and work originating from the company. Through performance appraisals, employees are informed about the achievements they have made and the awards they have received. Assessment objectives performance is also used to evaluate employees and provide feedback that can help develop employees and the organization. Indicators performance employees according to Mangkunegara (2013) namely Work Quality: is a person's condition that can change to the work results given to the company so that it can meet or exceed the company's expectations; Work Quantity: is a person's condition whose performance is assessed through increasing the volume or number of an activity unit that produces goods; Reliability: an employee's performance will be assessed if he can carry out the activities desired by the company with precision, willingness and high enthusiasm in carrying out his work; and Work Attitude: An employee with an attitude that can work together among fellow employees and can also maintain an attitude in front of the leadership.

III. Research Method

This study uses a quantitative research design. The location of this study was conducted at the Bank BRI Branch Office, Masamba, North Luwu Regency. The population in this study was all permanent employees at the Bank BRI Branch Office, Masamba, Regency North Luwu, which totaled 111 people. The sampling technique used in this study is the saturated sampling technique. According to Sugiyono (2013), saturated sampling is a sampling technique in which all members of the population are used as samples. Another term for a saturated sample is a census, where all members of the population are used as samples. The sample taken in the study totaled 111 respondents. The data analysis technique used in this study is a statistical analysis using the software AMOS 16. With the validity test, you can reveal what the questionnaire wants to assess.

The reliability test is designed to assess the stability and consistency of respondents in answering questions about the dimensions of variables arranged in a questionnaire format. The ability of the AMOS program to determine direct and indirect impacts is the reason behind this.

IV. Results and Discussion

4.1. Result Study

Analysis of research findings using AMOS 18.0 software. The technique used is a validity test using the Product-Moment formula with a significance level of 0.05. Based on the results of the reliability test of the research instrument, as shown in Table 1, the test results show that all research instruments are reliable. It can be seen that all variables of this study have a reliability coefficient/alpha greater than 0.6. If the results of this reliability test are associated with the criteria of the reliability coefficient index according to Arikunto (1998), it shows that the reliability/alpha of the research instrument is high. Thus, the research data is valid and suitable for use in testing research hypotheses. Based on the data obtained in the study, the results of the validity test of the research instrument are as follows:

Table 1. Recapitulation of Validity and Reliability Test Results

Variables	Item	r	sig.	Information	Reliability	Information
Competence	X1.1	0.660	0.000	Valid	0.612	Reliable
	X1.2	0.643	0.000	Valid		
	X1.3	0.716	0.000	Valid		
Work discipline	X2.1	0.712	0.000	Valid	0.799	Reliabel
	X2.2	0.840	0.000	Valid		
	X2.3	0.846	0.000	Valid		
	X2.4	0.616	0.000	Valid		
	X2.5	0.687	0.000	Valid		
Motivasi	Y1.1	0.584	0.000	Valid	0.636	Reliabel
	Y1.2	0.534	0.000	Valid		
	Y1.3	0.561	0.000	Valid		
	Y1.4	0.606	0.000	Valid		
	Y1.5	0.598	0.000	Valid		
	Y1.6	0.578	0.000	Valid		
	Y1.7	0.602	0.000	Valid		
Employee performance	Y2.1	0.673	0.000	Valid	0.649	Reliable
	Y2.2	0.687	0.000	Valid		
	Y2.3	0.523	0.000	Valid		
	Y2.4	0.619	0.000	Valid		

The goodness-of-fit Criteria for the accuracy of the model have basically been carried out when the model is estimated by AMOS. A complete evaluation of this model can be done by testing the feasibility of the

model in AMOS using the GFI measurement, which is identical to the coefficient of determination in regression analysis using SPSS software. The GFI value of 0.528 means that the model built describes the facts at the research site by 52.8% while the remaining 47.2% is the limitation of the research instrument in revealing facts and errors. Based on the empirical model proposed in this study, testing of the proposed hypothesis can be carried out through testing the path coefficient in the structural equation model. The complete analysis results can be seen in Figure 1 below:

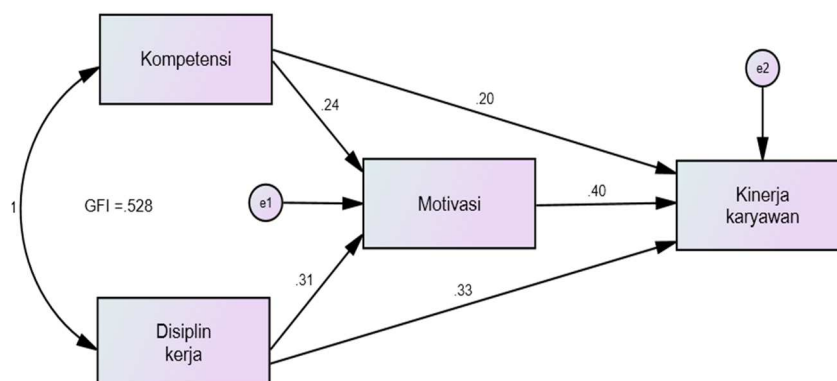


Figure 1. Measurement of Competency Model, work discipline, motivation, and employee performance.

Test results in Table 4.8 are hypothesis tests by looking at the p-value; if the p-value is smaller than 0.05, then the relationship between the variables is significant. Of the entire seven-path model hypothesized, all are significant. The interpretation of Table 4.8 can be explained as follows:

- Competence has a positive and significant influence on motivation, with $P = 0.0021 < 0.05$, with a coefficient value of 0.241. This coefficient shows that the more appropriate/better the competency possessed is for the job, the better the motivation will be.
- Work discipline has a positive and significant influence on motivation, with $P = 0.003 < 0.05$, with a coefficient value of 0.308; this coefficient shows that the better the work discipline, the better the motivation will be.
- Competence has a positive and significant influence on employee performance, with $P = 0.011 < 0.05$, with a coefficient value of 0.203. This coefficient shows that the more appropriate the competency is to the job, the better the employee's performance will be.
- Work discipline has a positive and significant influence on motivation, with $P = 0.000 < 0.05$, with a coefficient value of 0.329. This coefficient shows that work discipline at the Bri Masamba Branch Office can improve employee performance.
- Motivation has a positive and significant influence on employee behavior, with $P = 0.000 < 0.05$, with a coefficient value of 0.401. This coefficient shows that the better the motivation, the better the employee performance will be.
- Competence has a positive and significant influence on employee performance through motivation, with a coefficient value of 0.097. This coefficient shows that the more appropriate the competency is to the job, the more motivation will increase and ultimately have an impact on improving employee performance.
- Work discipline has a positive and significant influence on employee performance through motivation, with a coefficient value of 0.124. This coefficient shows that the work discipline conditions at the Bri Masamba Branch Office can increase motivation, so that it has an impact on improving employee performance.

The test results are presented in the following table:

Table 2. Hypothesis Testing

HIP	Independent Variables	Dependent Variable	Direct Effect			
			Standardize	CR	<i>p-value</i>	Information
H1	Competence	Motivation	0.241	2.302	0.021	Significant
H2	Work discipline	Motivation	0.308	2,942	0.003	Significant
H3	Competence	Employee performance	0.203	2,544	0.011	Significant
H4	Work discipline	Employee performance	0.329	4.064	***	Significant
H5	Motivation	Employee performance	0.401	5,651	***	Significant
Indirect Effect						
V Independent		V Dependent	V Intervening	Standardize	p-value	Information
H6	Competence	Employee performance	Motivation	0.097	0.033	Significant
H7	Work discipline	Employee performance	Motivation	0.124	0.021	Significant

4.2. Discussion

This discussion focuses on the decisions resulting from hypothesis testing, as an effort to answer the formulation of the research problem. The results of this study are in line with the results of previous studies conducted by Augustine et al (2022), The Influence of Competence and Leadership Style on Employee Performance Through Work Motivation as an Intervening Variable, and Fenita (2023), The Influence of Competence and Work Discipline on Employee Performance Through Motivation as an Intervening Variable. Showing that skills are indicators that have the highest average competency variables, as seen from the high average value compared to other indicators, this proves that the skills possessed by each employee will direct their behavior, while behavior will produce a performance. Each worker has abilities based on knowledge, skills, and competencies that are in accordance with their work, work motivation, and job satisfaction (Sukmawati et al, 2024). Based on the results of an interview with one of the leaders of the Bri unit, Bri Branch Office Masamba stated that the Bri Masamba branch office has developed a competency model that is integrated with performance assessment benchmarks based on knowledge, skills, and behavior possessed by each employee in order to facilitate carrying out tasks and responsibilities effectively. Low competence can be measured by the absence of motivation to work, having a bad character and behavior, low knowledge of their work, and not having the skills needed in their field of work. Thus, competent employees will feel more confident in the results of the tasks given to them and will always give their best for each task.

Work discipline has a significant influence on motivation. The results of this study are in line with the results of previous studies conducted by Mahaputra et al (2022), The Influence of Work Discipline and Job Satisfaction Through Motivation as an Intervening Variable on Employee Performance, L. Wahyuni & Karneli (2021), concluded that work discipline has a positive and significant effect on work motivation. Thus, discipline is the key to the success of employee motivation. Achieve goals. Sutriyanto, DN (2012), in S Rizal (2017), stated that discipline is an attitude, behavior, and/or actions that are governed by the regulations of the company (organization), both written and unwritten. The results of descriptive statistics show that awareness in working is an indicator that has the highest average of work discipline variables as seen from the high average value compared to other indicators, this proves that with awareness of working in a company, there will be no negligence, deviation or negligence and ultimately will experience waste in doing work. It is not only the form of the employee that encourages them to carry out tasks with discipline, but the role of leadership in motivating their employees is also very much needed, so that their employees continue to try to complete the

tasks assigned before the specified time runs out. This aims to raise employee work discipline in working with Jufrisen & Sitorus (2021). Thus, from the results of this study, the author sees that there is an influence between the work discipline variable and the work motivation variable, meaning that there is an influence or relationship in the same direction between work discipline and work motivation. This means that the better the level of work discipline of the Bri Branch Office Masamba employees, the higher their motivation to work. Where work discipline will provide a sense of responsibility for their duties, and they will also receive appreciation if their duties provide satisfactory results.

Competence has a significant influence on employee performance. The results of descriptive statistics show that Bri Branch Office Masamba employees have good skills, where work skills are an indicator that has the highest average of competency variables as seen from the high average value compared to other indicators, this proves that employees who have high skills, it is impossible for an organization or company not to be able to achieve its goals well, the higher the level of competence of a person, the higher the selling value of that person. Competence can also deepen and expand work capabilities. Based on the results of an interview with one of the respondents, it was stated that in the world of work, the more often a person does the same job, the more skilled and faster the person will complete their work. The more types of work done, the more work experience will be, so that it is possible to improve his performance. The results of this study are in line with the results of previous studies conducted by Ali Pandhita et al., (2022), The Influence of Competence and Work Experience on Employee Performance Through Work Motivation as an Intervening Variable, Angga Saputra et al., (2023) The Influence of Work Discipline, Competence and Motivation on the Performance of Employees of the Regional Disaster Management Agency of South Sumatra Province, concluded that competence has a significant effect on employee performance.

This shows that the increasing competence of the Bri Branch Office Masamba employees will also increase employee performance, where competence is part of the basic characteristics that can be linked to the increasing performance of each individual. This is supported by the theory of work results that the results achieved by human resources in achieving goals are determined by the competence of human resources, Maklassa, et al (2021). According to Soetrisno & Gilang (2018), competence is the ability of an individual, which is indicated by good performance in their position or job. This is because an employee's competence is a characteristic of the expertise, skills, and knowledge they have, and will be useful for improving their performance. The better the level of competence an employee has, the more it will indirectly affect the improvement and enhancement of their performance. Competence has a significant influence on employee performance. This shows that the better the discipline of the Bri Branch Office Masamba employees in working, the better the employee performance will be, where good work discipline will reflect a person's great sense of responsibility for the work assigned to them. This will also encourage work enthusiasm, work spirit and will make it easier to achieve a company's goals. A company must implement a work discipline policy for its employees. Work discipline is a benchmark for success for both employees and companies, because with discipline, every activity in the company can run effectively and efficiently. The results of this study are in line with the results of previous research conducted by Maryani et al (2021), which showed that there is a positive and significant relationship between work discipline and employee performance. N Hijrah et al (2024) and M Yogi (2023) concluded that work discipline has a significant effect on employee performance.

Competence has a significant influence on employee performance. This shows that the greater the motivation obtained by employees, the better the performance produced. The results of this study are in line with the results of previous studies conducted by A Muammar et al (2024), W Dedi et al (2019), and et al (2020), concluding that work motivation has a significant effect on employee performance. A performance can be improved if the leader provides support, enthusiasm, and inspiration to their employees so that every task they do can run smoothly and provide satisfactory results. The success of an organization or company depends on the behavior of employees to be able to achieve goals effectively and efficiently. The results of descriptive statistics show that the indicator of willingness to work proves that the Bri Branch Office Masamba employees can adjust themselves and adjust their work when there is a change in work. If employees have a strong drive from within themselves or from outside themselves (for example, from the company), then

employees will be motivated to do something well. In the end, encouragement or stimulation, both from within and from outside a person, will produce good performance. In the end, encouragement or stimulation, both from within and from outside a person, will produce good performance. This is the same as stated by Siswanto (2019), that work motivation is an important thing in increasing work effectiveness because everyone who has high work motivation will try their best so that their work can be as successful as possible.

Competence has a significant influence on employee performance. This shows that the influence of competence on employee performance through work motivation has a unidirectional relationship. If the value of competence and work motivation increases or increases, then the value of the work motivation variable also increases. This study is in line with the theory of Pandhita et al. ((2022), and A Pariesti et al (2022) which states that competence has a positive and significant effect on employee performance through work motivation, or it can also be said that the competence possessed by employees greatly influences the level of work motivation and performance. Competence has a significant influence on employee performance. The results of this study are in line with the results of previous studies conducted by Efendi & Hardiyanto (2021), Syukron et al. (2022), and Wijaya & Laily (2021), who concluded that work discipline has a significant effect on employee performance through work motivation. This shows that the better the discipline of the Bri Branch Office Masamba employees in working, the more motivated they will be to work, so that employee performance will also be higher. Where the success of a company is influenced by employee discipline in working and this discipline definitely requires motivation. Every employee who has a good level of work discipline will be able to improve their performance with encouragement and work enthusiasm in the form of work motivation. With good work discipline, it will reflect a great sense of responsibility for the tasks given to an employee. This condition encourages employee passion, work enthusiasm, and work motivation, which will ultimately affect employee productivity so that company goals will be easily achieved Sudarmanto et al., 2022).

V. Conclusion

Based on the results of the research and discussion, this research can be concluded as follows: Competence is influential positive, and significant on employee motivation at Bri Branch Office Masamba; Work discipline has an effect positive and significant towards employee motivation at Bri Branch Office Masamba; competence Have positive influence and significant from employee performance at Bri Branch Office Masamba; Work discipline has a positive and significant influence on employee performance at Bri Branch Office Masamba; Motivation Have positive influence and significant as well as positive on employee performance at Bri Branch Office Masamba; Competence has a positive and significant effect on employee performance through motivation at Bri Branch Office Masamba; and Work discipline Have positive and significant influence to performance employee through work motivation at Bri Branch Office Masamba. The implementation of work discipline carried out in a company will help to direct and control all actions and behaviors of employees to always be by the provisions of the implementation of discipline that must be carried out. This aims to ensure that employees can always be responsible, work on time, effectively, and efficiently, so that indirectly it will encourage them to improve their work performance. If employees can manage their sense of work discipline well, then employees also have high motivation to become better individuals so that their performance can increase for the progress of the company Firdawati et al, 2023). Motivation is a drive of will that causes someone to do something to achieve a certain goal S Rizal, 2024). An organization or company must treat employees humanely, namely by providing work that can increase their dignity.

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