How Competence, Motivation, and Job Satisfaction Drive Employee Performance

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ABSTRACT
This study aims to determine the influence of competence, motivation, and job satisfaction on employee performance at PT. Bank Mega, Tbk Makassar Area. Data collection techniques were carried out through the distribution of questionnaires, with a sample size determined to be 132 respondents. The data analysis method used was multiple linear regression analysis. The findings of this study indicate that the competence variable has a positive and significant influence on employee performance at PT. Bank Mega, Tbk Makassar Area. The work motivation variable has a positive and significant influence on employee performance. The job satisfaction variable also has a positive and significant influence on employee performance at PT. Bank Mega, Tbk Makassar Area.

INTRODUCTION
The banking industry which has activities to raise funds from the public and channel them to the public in the form of credit and / or other forms as an effort to improve the lives of many people. By Rohida’s (2018) opinion that in the Industrial era causes the importance of human capital for organizations, because it is a human asset aimed at determining the direction and progress of an organization.
Managing Human Resources (HR) is very important in keeping banking business activities running. Employees are the main key to the success of a bank, because banking management can run smoothly to ensure activities, so it must have reliable employees with high skills and knowledge, and make every effort to manage the company, so that the company's performance continues to increase (Riyanto et al., 2020).

The problem of human resources owned by banks must have the ability to carry out every banking transaction, considering that the service factor provided by these employees determines the success or failure of the bank in the future. According to Tiong (2023) who provides a definition of employee performance is the level of achievement of policy / program activities using a number of human resources in achieving predetermined organizational goals.

The importance of the function and role of employee performance in managing bank operations, according to Afandi (2018), there are a number of factors that influence it, namely ability, personality and work interest, work motivation, competence, work facilities, work culture, leadership, work discipline, job satisfaction. So that from the opinion expressed by Afandi (2018), what researchers will do is use competence, motivation and job satisfaction.

The reason the researcher chose the three variables that were observed in this study was because it was based on the research gap conducted by previous researchers, where there were inconsistencies made by previous researchers. In addition, it is based on goal setting theory which emphasizes that clear and challenging goals can improve employee performance. In this case that competence, work

Keywords:
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motivation, and job satisfaction have a significant influence on employee performance. Competencies, which include the skills, knowledge and abilities of employees, make it possible to achieve set goals more effectively. When employees have adequate competence, they will be better able to understand and implement complex tasks which in turn will improve employee performance.

Work motivation also plays an important role in employee performance which according to goal setting theory that high motivation will encourage employees to set higher goals and try harder to achieve them.

According to Boulder et.al in Fahmi (2019) which states that the basic characteristics of a person that enable them to issue superior performance in their work. Competence relates to the ability to add value by doing the best possible work and tasks (Anwar et al., 2020). in research by Dwiyanti et al (2019), Syahputra and Arman (2020), Yanti (2021) who found that competence has a significant effect on employee performance. However, research by Pancasasti (2023) which cannot prove that competence has a significant effect on employee performance,

Tiong (2023) explains that work motivation is a mental condition that encourages action and provides strength that leads to the achievement of needs, and motivation and job satisfaction are determining factors in achieving employee performance and are expected to achieve the goals expected by the company. Previous research, namely Sembiring (2019), Wulansari (2020) whose research shows that motivation has a significant effect on employee performance. However, research by Cahya et al (2021) which cannot prove that work motivation has a significant effect on employee performance, so that in this study there are still inconsistencies found by previous researchers.

Another factor that affects employee performance is job satisfaction, which is related to a set of employee feelings about their job, whether happy or not as a result of employee interactions with their work environment or as a perception of mental attitude, as well as the results of employee assessments of their work. (Indahingwati and Nugroho, 2020). Several previous researchers, namely Suardi (2019), Siregar et al (2019) who in their research found that job satisfaction has a significant effect on employee performance. However, research conducted by Fauzick and Yanuar (2021) cannot prove that job satisfaction affects employee performance.

Based on the results of observations made by previous researchers related to the influence of competence, work motivation and job satisfaction on employee performance where there is still a research gap, thus requiring further observation in banking companies. Therefore, this study chose PT Bank Mega Tbk, which is an Indonesian company in the form of a limited liability company engaged in banking financial services. This bank is based in Jakarta and is part of CT Corp as the object of research.

Another phenomenon is the low motivation of PT Bank Mega Tbk employees, this is due to the lack of motivation of employees, because the company does not provide career opportunities for employees who have good performance and who have high service. In fact, the phenomenon that occurs is that employees who are given career opportunities (promotion), are employees only based on the closeness of stakeholders. And the company is also not transparent in the distribution of bonuses / prizes, because it is not clearly conveyed to employees, resulting in very high employee turnover and resulting in less motivated employees.
Based on the formulation of the problem above, this study aims to determine the effect of competence, motivation and job satisfaction on employee performance at PT Bank Mega, Tbk. Makassar Area and see the effect together (simultaneously) competence, motivation and job satisfaction at PT Bank Mega, Tbk, Makassar Area.

METHOD
The type of research used is to use a quantitative approach that emphasizes objective measurement and statistical analysis of data collected through the distribution of questionnaires which aims to test previously formulated hypotheses using primary data, thus allowing researchers to identify patterns, measure variables, and determine cause-and-effect relationships between these variables. The sample size of this study was 132 respondents. The sampling strategy used in this research is saturated sampling.

RESULTS AND DISCUSSION

Results
There are three tests used to carry out the classical assumption test in this study, which are presented below.
1. Normality Test
   The normality test is carried out to assess whether in a regression model, the independent variable and the dependent variable have a distribution that is close to normal or not. If a variable does not have a distribution that is close to normal, then the statistical test results can be negatively affected. The data normality test is carried out to ensure the existence of a normal distribution in the data. Data is considered to follow a normal distribution if the significance value is greater than 0.05. Meanwhile, the data is said to be abnormally distributed if the significance level is less than 0.05. The table below displays the test results obtained using the Kolmogorov-Smirnov test approach:

<table>
<thead>
<tr>
<th>Variabel Dependen</th>
<th>Variabel Independen</th>
<th>Kolmogorov Smirnov Test</th>
<th>Sign.</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Performance</td>
<td>Competence</td>
<td>0.093</td>
<td>0.072</td>
<td>Distributed Normal</td>
</tr>
<tr>
<td></td>
<td>Job Motivation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Job Satisfaction</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: SPSS data processing results (2024)

Based on the normality test results presented in table 5.7, the probability value \( \alpha = 0.072 \) is obtained. The data presented has a significance value of 0.072, exceeding its standard value of 0.05. Therefore, it can be stated that the data is normally distributed.

2. Multicollinearity Test
   The multicollinearity test is useful to determine whether there is a correlation between the independent variables in the regression model is the purpose of the multicollinearity test. There should be no relationship between dependent variables in an ideal regression model. The criteria commonly used to detect multicollinearity is a tolerance value below 0.10 and a VIF value exceeding 10. The findings of the multicollinearity test can be displayed in the following table:
According to table 5.8, it can be seen that none of the independent variables studied, namely competence, work motivation, and job satisfaction, have a tolerance value below 0.10. Then, there is no independent variable whose tolerance value exceeds 10. It can be stated that each independent variable observed has no indication of multicollinearity.

3. Heteroscedasticity Test

The heteroscedasticity test is useful to assess whether there is a disparity in the residual deviation value caused by the magnitude of one of the independent variables. Regression models without heteroscedasticity are considered high quality. Heteroscedasticity can be determined by performing the Glacier test.

Based on the results of the heteroscedasticity test, it can be seen that the sign value of all independent (explanatory) variables is statistically significant, the reason is because the three research variables have a sign value exceeds 0.05 (> 0.05). So it indicates that the regression model is free from heteroscedasticity problems so that it is possible to carry out further testing or analysis.

Analysis
1. Multiple Linear Regression Analysis

By using the findings of the data quality test of each research instrument, it can be tested to determine the effect of competence, motivation, and job satisfaction on employee performance at PT Bank Mega, Tbk Makassar Area. This research includes multiple linear regression analysis which is carried out using SPSS 29 software.

Table 4. Multiple Linear Regression Equation Results

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>.333</td>
<td>.764</td>
<td>.436</td>
</tr>
<tr>
<td></td>
<td>Competence</td>
<td>.429</td>
<td>.079</td>
<td>.402</td>
</tr>
<tr>
<td></td>
<td>Job Motivation</td>
<td>.287</td>
<td>.068</td>
<td>.327</td>
</tr>
<tr>
<td></td>
<td>Job Satisfaction</td>
<td>.282</td>
<td>.063</td>
<td>.252</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Kinerja Karyawan
The regression equation will be presented based on a table containing the processed results of regression data using the SPSS Ver 29 application, namely:

\[ Y = 0.333b_0 + 0.429X_1 + 0.287X_2 + 0.282X_3 \]

2. Analysis of the Coefficient of Determination (R2)

A low R2 value indicates the limited explanatory power of the independent variable on the dependent variable. A value close to one indicates that the independent variable includes almost all the information needed to predict the dependent variable. The next results of the R2 test conducted in this study are as follows:

Table 5. Results of the Coefficient of Determination (R2)

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.901 a</td>
<td>.812</td>
<td>.808</td>
<td>1.43836</td>
</tr>
</tbody>
</table>

Table 5 shows the R value of 0.901, indicating a considerable relationship between competence, work motivation, job satisfaction, and employee performance. In addition, the adjust R square value of 0.808 or equivalent to 80.8% indicates that 80.8% of employee performance variability can be explained by competence, work motivation, and job satisfaction factors. The remaining 19.1% (1-0.808) is due to additional elements that are not taken into account in this research methodology.

Hypothesis Testing

F test

The F test can be used to test simultaneously. The F test is useful to see whether the independent variables in the regression model together affect the dependent variable studied simultaneously which can be displayed in Table 6.

Table 6. F Test Results

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>1145.449</td>
<td>3</td>
<td>381.816</td>
<td>184.553</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>264.816</td>
<td>128</td>
<td>2.069</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1410.265</td>
<td>131</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The simultaneous test findings as displayed in Table 5.12 indicate that the F value achieved is 18.553 with a sig. level of 0.000. If the significance is below 0.05, it means that Ha is accepted. So it indicates that competence, work motivation, and job satisfaction have an influence simultaneously on employee performance at PT Bank Mega, Tbk Makassar.

T test Results (Partial Test)

The T test, also called the partial test, is useful for knowing the specific effect of each independent variable on the dependent variable. The results of the t-test conducted using SPSS 29 are shown in Table 7:

Table 7. Partial Test Results

<table>
<thead>
<tr>
<th>Variabel</th>
<th>t</th>
<th>Sig.</th>
<th>(α)</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Competence</td>
<td>5.437</td>
<td>0.000</td>
<td>0.05</td>
<td>Significant effect</td>
</tr>
<tr>
<td>Job Motivation</td>
<td>4.227</td>
<td>0.000</td>
<td>0.05</td>
<td>Significant effect</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>4.495</td>
<td>0.000</td>
<td>0.05</td>
<td>Significant effect</td>
</tr>
</tbody>
</table>

Source: SPSS data processing results
According to the partial test findings table, it can be explained as follows:

a. Competence (X1)
   Hypothesis 1 test findings are shown in table 5.13, the competency variable shows statistically significant results with a sig. value of 0.000. This means that competence has a considerable influence on employee performance, because the significance level is 0.000 below 0.05, meaning that the first hypothesis is accepted.

b. Work Motivation (X2)
   The findings of hypothesis 2 testing are shown in table 5.13, the work motivation variable shows statistically significant results with a sig. value of 0.000. This means that motivation has a considerable influence on employee performance because the significance level is 0.000 below 0.05, meaning that the second hypothesis is accepted.

c. Job Satisfaction (X3)
   The results of hypothesis 3 testing where the job satisfaction variable has a significance level of 0.000. This means that job satisfaction has a considerable impact on employee performance because the significance level is 0.000 below 0.05, meaning that the third hypothesis is accepted.

Discussion
   The first finding regarding the competencies possessed by employees of PT Bank Mega, Tbk Makassar Area is categorized as very good, this can be seen from the first indicator, namely communication, where employees strongly agree if employees communicate at work, the reason is because by communicating so that it can be used as an example of the company's success factor and become the main ability requirement for employees to interact sufficiently, precisely, effectively with others.

   Competence refers to the capacity to perform a job or task effectively, utilizing one's abilities and knowledge, while demonstrating the work attitude required by the role. With competence, employee performance will be better and continue to develop. This is supported by a number of studies conducted by Dwiyanti et al (2019), Syahputra and Arman (2020), and Yanti (2021) which found that competence has an impact on employee performance.

   The second finding regarding work motivation owned by employees of PT Bank Mega, Tbk Makassar Area, where from the results of respondent answers included in the very good category. This can be seen from the achievement indicator which is stated to be very good or very high, the reason is because employees who have work achievements are given the opportunity to occupy better positions (career path) as a form of motivation for employees. For indicators of self-development that are perceived as very good, the reason is because PT Bank Mega, Tbk. Makassar Area always provides training to employees as a form of motivation by providing opportunities for self-development.

   The third finding regarding employee job satisfaction at PT Bank Mega, Tbk Makassar Area is categorized as good, this can be seen from the first indicator, namely the match with talent which is perceived well by respondents, the reason is because if the work or tasks given are in accordance with the talent, as well as according to the abilities and skills of employees, it will provide job satisfaction for employees. Then on
the accuracy indicator, it is perceived as very good because the salary that employees receive is commensurate with the workload given.

Based on the results of simultaneous testing of compensation, work motivation and job satisfaction on employee performance at PT Bank Mega Tbk, Makassar Area, where this research indicates that compensation, work motivation and employee performance have an impact simultaneously on employee performance. From the findings of this research, this is in line with research related to the simultaneous influence of compensation, job satisfaction and work motivation that has been carried out by Noviansyah, (2015); Nuraeni & Irawati, (2021), so that the research is in line with previous researchers and research hypotheses that have previously been put forward.

CONCLUSION

Empirical findings that competency variables have a positive and significant effect on employee performance at PT Bank Mega, Tbk Makassar Area. Thus the first hypothesis proposed can be accepted. The work motivation variable has a positive and significant effect on employee performance, which means that the higher the employee’s work motivation, the higher the employee's performance at PT Bank Mega, Tbk Makassar Area. Therefore, the second hypothesis proposed can be accepted. Empirical findings that job satisfaction variables have a positive and significant effect on employee performance. This shows that the higher the job satisfaction felt by employees, the higher the employee performance at PT Bank Mega, Tbk Makassar Area. Therefore, the third hypothesis proposed can be accepted. Empirical findings in this research that compensation, work motivation and job satisfaction have a simultaneous impact on employee performance, especially at PT Bank Mega, Tbk Makassar Area. Therefore, the fourth research hypothesis that has been presented previously can be accepted.

Recommendation

The recommendations related to this research can be described below. It is recommended that company management routinely conduct competency tests for each employee by providing tasks related to work evaluation, so that with these competency tests employees can increase their knowledge, skills and expertise in carrying out each assigned task, so that any problems faced related to work can be resolved properly. The company of PT Bank Mega, Tbk. Makassar Area in order to be able to organize trainings related to the current work field so that each employee has the ability to work so that this can motivate employees to develop themselves to a higher level. We recommend that in career development or promotion, the company must conduct an assessment based on the seniority of employees so that senior employees feel that there is feedback on their work so far. It is recommended that all employees be able to carry out their duties in accordance with established company standards.

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