

INLUENCE OF HUMAN RESOUCE COMPETENCE AND WORKLOAD ON EMPLOYEE PEERFORMANCE WITH WORK MOTIVATION AS AN INTERVENING VARIABLE AT BANK JAKARTA EAST JAKARTA MAYOR OFFICE BRANCH

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Abstract

Employee productivity within a company is shaped by workforce capability, occupational demands, and professional drive. This study aims to elucidate how human resource capability and task load impact personnel output, utilizing professional drive as an intervening variable within Bank Jakarta. Adopting a quantitative approach, five-point Likert scale questionnaires were administered to a sample of 84 staff members, with data subsequently evaluated via Partial Least Squares-Structural Equation Modeling (PLS-SEM). The outcomes demonstrate that both professional capability and operational demands exert a significant, positive influence on staff output and their professional drive. While professional drive fails to intervene in the connection between task load and staff output, individual capability does exhibit an interdependent relationship with productivity, which is fully intervened by professional drive. Ultimately, these insights contribute to theoretical advancement, concurrent task-load optimization strategies, and modern drive-enhancement techniques to elevate workforce output. Both capability and drive are mutually reinforcing components essential for operational efficiency, while strategic task management remains vital for maintaining balanced workforce output.

1. INTRODUCTION

Over the past few years, the banking sector has undergone a profound transformation driven by digital innovation, intensifying market competition, shifting consumer behavior, and an evolving regulatory environment. To navigate this landscape, financial institutions continuously endeavor to enhance the quality of their workforce to ensure operations remain effective, efficient, and customer-centric. Overcoming these modern hurdles relies heavily on robust employee productivity, which serves as a cornerstone for organizational success and the realization of strategic business objectives. Consequently, banks must meticulously evaluate the determinants of staff productivity, specifically personnel capability, task volume, and occupational drive. Professional capability encompasses the knowledge, skills, and aptitudes that empower staff to operate professionally and adaptively within an evolving workplace. Conversely, an asymmetric occupational demand can degrade worker efficiency, particularly as service requirements, transaction volumes, and commercial targets escalate. Occupational drive is similarly critical, acting as a catalyst for employee enthusiasm and organizational commitment. Prior literature indicates that balanced occupational demands foster higher productivity and drive, whereas misaligned demands precipitate a decline in both metrics (Irawan et al., 2026). Accordingly, this study intends to investigate how personnel capability and occupational demands influence staff productivity, exploring occupational drive as an

intervening variable. Within the financial sector, job productivity transcends mere quantitative targets; it fundamentally encompasses service excellence, procedural compliance, regulatory adherence, and the cultivation of strong client relationships.

Collectively, prior research underscores that job demands and professional competence are critical pillars influencing employee output (Herlambang, 2022; Indrajaya, 2022; Irawan et al., 2026; Marleni et al., 2022). Enhanced human resource capabilities directly elevate professional execution, particularly in marketing and service delivery. In this domain, service quality is determined by the intersection of staff expertise and occupational drive; a synergy of high competence and strong motivation directly translates to optimized service deployment (Irawan et al., 2026). This aligns with Rony et al. (2024), who identified competence and motivation as prime drivers of performance, alongside auxiliary traits such as loyalty, commitment, and personality. Sabuhari et al. (2020) also verified that competence, alongside operational flexibility and job satisfaction, actively shapes workforce productivity.

However, a definitive conclusion regarding the exact relationship between competence and output remains unsupported by uniform empirical evidence. Paradoxically, certain studies have observed a negative correlation where increased competence led to diminished performance (Pancasati, 2023; Syahrini et al., 2021; Yanti et al., 2022). Such contradictions reveal that the link between these two variables is complex and potentially non-linear, likely modulated by unexamined contextual factors. Because limited research has specifically evaluated work motivation as a mediating bridge between competence, workload, and performance within financial institutions, a critical research gap persists. Therefore, this study addresses this void to clarify the exact mechanisms that foster optimal staff performance.

Workload is one of important factors which may affect the employee performance, in the literature. When the workload surpasses what they can handle, it has the potential to impact their work performance, causing them to become discontent with their work, feel emotionally drained, and lose interest in working on the task (Ninawati, 2020; Tentama et al., 2019; Syptska et al., 2026). There's empirical evidence that doesn't agree, however. But there does not seem to be a direct link between workload and conflict management of employees in terms of effectiveness in their actions (Kawuryan et al., 2024). The contradictory results have shown a research gap in the relationship between workload and employee performance in which other factors, such as work motivation, might have an important mediating role which needs to be investigated.

The capacity of employee motivation to direct individual performance has been well documented over time. Empirical evidence confirms that intrinsic and extrinsic motivational factors spark superior workforce efficiency and success (Princy et al., 2026). Prior literature routinely identifies work motivation as a bridging variable between staff competence and job execution. Conversely, research by Irawan et al. (2026) demonstrated that motivation fails to mediate the relationship between professional workload and individual performance. Such divergent conclusions highlight ongoing inconsistencies within the field concerning how capability and assignment volume govern drive and output, emphasizing the urgency for deeper study into the mediating functions of employee motivation.

In an organisation, particularly in banking which greatly relies on service quality and productivity of human resources, employees' performance is definitely one of the main factors which can be relied upon in determining the success of the organisation. Employees as Bank Jakarta's business executors are crucial to meet bank's business targets and ensure customer trust. However, businesses in the highly competitive, digitally-based, banking environment, more especially in 2020-2025, must ensure that all their staffs are working effectively and efficiently.

Bank Jakarta is one of the Regional-Owned Enterprises (BUMN) which will be a competitor in the era of digital banking. The human resource competence has a significant contribution in achieving and developing an organisation. Some of the action taken for improving employees' performance is employee training, employee development through HR, but there are still problems that emerge from the competencies of employees, the number of employee work, and employee motivation. In some cases, there are still gaps in the competency of employees in relation to their job needs, workload distribution and work motivation. As a result of these conditions, overall performance is reduced and may negatively impact its success to reaching goal. Most of the previous studies had concentrated on human resource competence, workload and work motivation on the employee's performance in government institutions, or private sector organizations. However, the studies of the regional banking institutions (RBIs), namely Bank Jakarta East Jakarta Mayor Office Branch is still limited and up to this date, there is no comprehensive empirical study.

2. LITERATURE REVIEW

2.1. Human Resource Competence

In terms of human resource competence, it is a combination of knowledge, skills, abilities and attributes that allow a person to work and fulfill their work well within the set standard (Rahadi et al., 2021). Competence is also regarded as a skill that can be measured and analyzed that is also used to link the demands of a task with employees and their ability to fit employees and train them optimally (Bohloul et al., 2020). Other factors which can improve

the job performance is competence which is a determinant of employee's competence in doing a job well and efficiently (Nahrisah et al., 2024).

David McClelland on Ghozali (2020) suggested a theory which distinguished three types of competencies that are closely related with work motivation. Achievement-based competence is: Setting high standards, working hard for them, assessing their achievement of successes and failures. Achievers are individuals that are out to succeed and continuously develop their performance skills. Second, skills related to influence (and motivation) with people and communication (and negotiation) are related to skills of power. Motivated by power - is it okay if they feel like they have power or they are able to impact someone else. Thirdly, affiliation based competence is about good relationship, team working and working in a team. People with an affiliation type want to be part of a positive work place and have positive relationships with others.

2.2. Workload

The definition of workload is the amount of work perceived by the employees in terms of situational factors which include physical and psychological work environment (Wijaya et al., 2021). The effectiveness of work behavior will not be optimal if works find their work is over their workload, in this condition it will be possible for workers to have a low skill level in acting their work where they will be lazy, uncertain when doing tasks, will be low in motivation, employees in their work will be low in performance (Robins et al, 2024). As stated by Indrajaya (2022) there are two factors that influence Workload, namely external and internal. External Factors: These are factors found outside the workplace, elements of nature and the nature of the work (physical demands of the work), the organisation, working hours and work schedules, the environment (temperature, noise etc) and the intensity of light. These are the factors that will determine the requirements needed in terms of the physical and mental human body for carrying out work. Internal factors are those factors that are within the person—somatic (gender, age, health status, etc.), and psychological (motivation, perception, attitudes and beliefs). External and internal factors play a role in workload and the same factors can have an influence on the employees' perceptions and responses to workload that affects their performance and wellbeing.

The work load affects the performance of the employees and the influence is dependent on the type of work load, its intensity and how it is managed. There are a number of different types of workload with impacts on the working person:

1. Excessive Workload

Excessive working hours are bad for workers' physical and mental health. Sometimes the problems with workloads in the overburden contribute indirectly to the productivity due to stress by the employee. When an individual has lengthy work hours and work-life imbalance, especially in fields such as banking, the negative ramifications become amplified.

2. Moderate Workload

The interaction between operational demands and employee output follows an inverted U curve trajectory, meaning that an intermediate volume of work generates peak productivity regarding both standard and volume of execution. Anything above this level will result in reduction in performance.

3. Insufficient Workload

Light workloads may result in low engagement and productivity, and workloads must be balanced. (Jaya et al., 2025; Ashfaq et al., 2013)

2.3. Work Motivation

Motivation can be defined as named because it is a Latin word that means to be moved – that is, people who have some internal push that moves them toward some action. Motivation, is considered as a process to describe the intensity, direction and persistence of people in achieving goals in the workplace (Djaya, 2021). Although above studies were carried out, some recent studies in work motivation have indicated that other external factors such as wages, job conditions and policies of these organizations also significantly affect the concept of motivation in the work place. Employees' motivation is high, which results in high employee engagement and motivation to perform well (Sagita et al., 2023). Another factor that has been found to have an empirical impact on boosting productivity and work effectiveness is work motivation since motivated employees tend to demonstrate their commitment and responsibility to their work (Utami et al., 2023).

David McClelland Needs Hierarchy (Ghozali, 2020) is an established model used to explain the foundations of professional drive. The framework states that employee motivation is a composite of three essential desires inside an enterprise which are the need for achievement, the need for social belonging, and the need for institutional influence. A strong orientation toward achievement dictates that a worker is driven by a desire to improve operational outcomes and complete core objectives.

The other theory was Two-Factor Motivation Theory which was postulated by Frederick Herzberg on Irawan et al (2026). This theory states that there are two sets of factors that affect both job satisfaction and job dissatisfaction, the intrinsic ones or what is called the motivator factors and the extrinsic ones or what is called the hygiene factors: achievement, recognition/rewards, responsibility are intrinsic factors; salary, working conditions, working relationships are extrinsic factors.

2.4. Employee Performance

Operational output represents the tangible consequence of professional activities executed by an individual or a collective within a corporate entity. When assigned specific responsibilities, engaging in these work processes empowers personnel to perform their duties with greater precision and optimization, thereby driving the successful realization of organizational aims and strategic milestones (Indrajaya, 2022). Performance is not merely gazed at in the reaction of the final outcomes but it also, directs to the working processes, behavior and the individual contribution to the organization.

Recent studies found that the performance of workers could be measured based on the level of personal achievement for doing something and measured in terms of quality and quantity of work produced in a given time (Hartini et al., 2023). Further, employee skill in performing the job to the organisation's standard is an indicator of their skill.

The indicators of the performance of employees is the part that can be objectively and measurement in assessing the degree of achievement of the task and work done by each employee, Kairupan (2021). Performance measure isn't limited to the outcome of a job, it's also the process and actions which are demonstrated in the performance of a job. Work quality, work quantity, timeliness and teamwork are some indicators of employee performance. From statistics, which of the above are the factors that impact the development of employee's performance in organizations (Tarminah et al. 2024). Moreover, motivation and compensation have also proved to equally boost performance by the increased enthusiasm of working, and the productivity of staffs (Lasa et al., 2023).

2.4. Relationships Among Research Variables

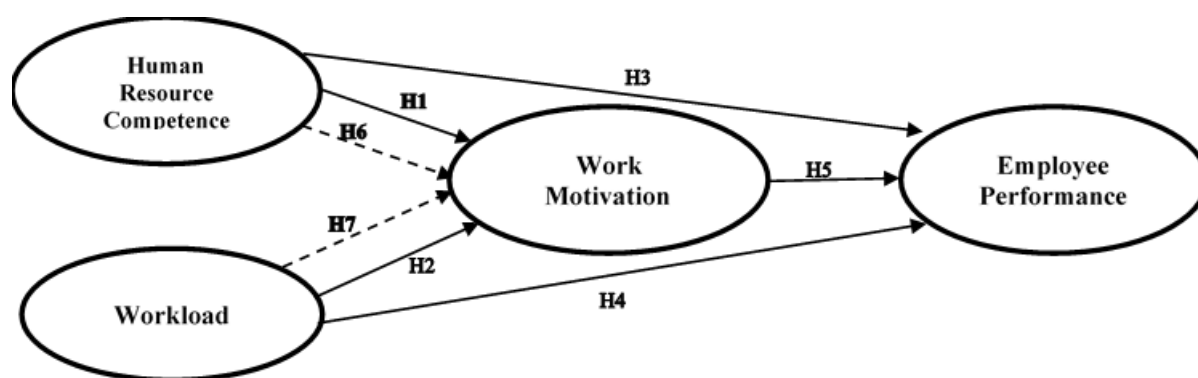


Figure 2. Conceptual Model of the Study

Source: Authors (2026)

H1: Human Resource Competence Influences Work Motivation

Therefore, the motivation that occurs always leads to the development of personal competence and competence of every particular person, thereby maximizing their self-competence, loyalty and job satisfaction (Šitum et al., 2024). Additionally, motivation can be another engine that will change that competence to a more improved performance in MSMEs as well as public institutions in the example of that (Laras et al., 2023).

H2: Workload Influences Work Motivation

According to Irawan et al. (2026) in the Government Sector, the decrease in workload due to stress, fatigue and psychological pressure was caused by the burden of work. The empirical findings of this investigation correspond with previous literature focused on corporate environments, which demonstrates that excessive job demands exert an adverse influence on employee drive (Indrajaya, 2022).

H3: Human Resource Competence Influences Employee Performance

Employee competence represents a primary factor driving individual workplace productivity. Staff members who maintain the necessary talents to excel in their roles naturally demonstrate strong competency levels. In alignment with the discussion by Indriani (2021) regarding the link between worker capability and operational outcomes, academic training is identified as a core variable closely tied to professional competence.

Professional competence plays a vital role in shaping workforce output through the indirect pathway of occupational drive, mirroring the structural relationships observed by Irawan et al. (2026). This is because if employees feel like they can meet the expectations of the organization, then that's what they will do. Conforming to other studies, competence is correlated with the level of performance as it is an individual nature when the approach to a task is successful via education, training and experience (Kawuryan et al., 2024).

H4: Workload Influences Employee Performance

If the workload is unbalanced, it can decrease the motivation of employees. In the event that the work load exceeds its capacity, if there is psychological pressure, it is likely that psychological fatigue and stress will increase and lead to workers' exhaustion in coping with the overload of work requirements (Irawan et al., 2026). If the conflict management is not properly dealt with, the load of its implementation may affect performance. However, workload can also be positive as long as it doesn't make the employees feel too stressed at work (Kawuryan et al., 2024). If managed well with proper time management, workload can be minimised in reducing the negative impact on employee performance (Ashar et al., 2021).

H₅: Work Motivation Influences Employee Performance

There are two types of motivation for work in education; intrinsic and extrinsic. Intrinsic motivation is a kind of motivation which is not compelled in an individual but rather he/she is born with it and internalized. The workers are motivated to work since their jobs have a sense of purpose, are demanding and personally satisfying. Meanwhile, extrinsic motivation is founded on external factors which are usually either in terms of rewards or consequences provided by the organization. Intrinsic motivation includes employee satisfaction and supervisor recognition, whereas these may include incentives, bonuses, promotions and monetary benefits (Princy et al., 2026; Chien, 2020).

The theory of Need for Achievement as explained by McClelland suggests that the satisfaction is attained when the employees work towards meeting tough targets. Empirical outcomes reveal that this motivation plays a major role in driving employee productivity, while other elements bear no meaningful correlation, a result echoing Irawan et al. (2026). This dynamic explains why workforce performance inside public agencies has steadily advanced, as previously highlighted by Sakinah et al. (2025).

H₆: Work Motivation Mediates the Influence of Human Resource Competence on Employee Performance

Working enthusiasm is a form of working motivation, the skill and psychological motivations of employees; the latest empirical research revealed that there is a positive link between employees competency and working enthusiasm. When this happens there is a higher level of motivation, which will drive the employees to continue working towards the organization's objectives and as a result, the productivity and working capacity of the employees are greatly boosted compared to employees who are not motivated (Agustiyan, 2025).

Besides, many researchers have agreed on that work motivation is a prerequisite intermediate or a moderating variable in achieving competences in human resources in the working world. It is the mechanism that lies between the capability and optimum performance of a person (Dayanti, 2025), it is a mechanism that can maximize the potential of the manager and optimum performance (Tallo & FoEh, 2025).

Other Literature Review found the mediating role of work motivation can be different contextual organization ranging from partial to full. When the competence effect was mediated by the work motivation, it was even more marked, asserted Nur et al (2025). The competence is not the only thing responsible for making this organization successful, keeping the employee's motivation, to accomplish the task, is also the part of the organization, that's why, designing the employee's motivation to work and keeping it for a long period of time is crucial.

H₇: Work Motivation Mediates the Influence of Workload on Employee Performance

Diverse empirical studies substantiate the complicated link between job loads and staff productivity. For instance, research conducted by Allaudin et al. (2025) along with Rivalzi et al. (2025) identified contrasting positive and negative consequences that assigned responsibilities can exert on overall employee performance. It is not a process of cause and effect, however, but will be highly - conditional based on the PSYCHOLOGICAL condition of the workers. The same can be said that work stress and fatigue caused by work load can decrease the performance, as revealed by Siahaan (2025).

The intensity, orientation and durability of an employee's work prompted by his internal and external motivation are one of the most important factors determining how employees deal with workloads. The performance of the employees increased through the use of general work motivation, and it has been found that general work motivation was indirectly related to workload, where a high level of workload was related to low level of general work motivation; and a medium and difficult, yet achievable workload was related to the high level of intrinsic motivation (Attawab, 2025, Seffani et al., 2025). Finally, suitable work motivation is one of the factors which enable employees to process their needs and stress in the process of doing their work efficiently.

Strategic work motivation is more apparent role of a facilitator. Hence, other studies, such as Santamoko et al., (2025) and Vinanda et al., (2024), suggested that the work performance of the employees could be mediated by

employees' work-motivation. High work motivation, even high workload can be used to get optimum performance. However, those whose motivation is low are going to perform poorly as well. In other studies, including that of Dewi (2025), it is further supported that work motivation is a psychological process which converts workload to performance. Work motivation is the element which influences the more or less performance in the work or makes challenge to increase productivity. Therefore, the role of the work motivation is in part an intermediary variable and this can depend on the conditions in the organization and personal characteristics.

3. RESEARCH METHODOLOGY

This study adopts a quantitative research methodology paired with an explanatory research design, which aims to evaluate the causal linkages connecting human resource capability, task demands, and occupational motivation to overall staff productivity. Specifically, the framework examines the direct impacts of competence and workload on performance alongside the indirect paths mediated by workplace motivation. Data collection followed a cross sectional approach, gathering information at a single point in time via structured questionnaires distributed to personnel at the Bank Jakarta East Jakarta Mayor Office Branch. Subsequently, Partial Least Squares Structural Equation Modeling was applied to the dataset using the SmartPLS software to evaluate both the measurement and structural configurations.

3.1. Population and Sample

As referred to by Sugiyono (2019) in Cahyadi (2022), the population can be considered a sample of subjects that have certain characteristics that can lead to drawing conclusions about the subjects. While a sample is the part of a population that still has the same characteristics as the population. The respondents in the study were all of the employees of Branch Bank Jakarta mayor office in East Jakarta who were divided into permanent and contract employees in the front office, back office and in marketing. They were all 84 employees of Branch Bank Jakarta mayor office in East Jakarta obtained by judgment sampling, which involved selecting the sample that could minimize the possibility of researcher error that could affect the results of the study. It was a small and manageable population and consequently the number of 84 employees in this study were the respondents. For the above reason, the method has been selected, which makes it possible to get a "whole-of-organisation" view, avoids sampling bias, captures everything about the target population and provides for a more valid and consistent conclusion.

3.2. Operational Definitions and Indicators

Table 3.1. Operational Definitions and Indicators

Variable	Indicators	Number of Questionnaire Items	Likert Scale
Human Resource Competence	Knowledge and Learning, Adaptability, Skills, Teamwork, Attitude	7	Likert Scale 1–5 (1 = Strongly Disagree; 5 = Strongly Agree)
Workload	Work Targets, Working Conditions, Working Time	5	Likert Scale 1–5 (1 = Strongly Disagree; 5 = Strongly Agree)
Work Motivation	Physiological and Safety Needs, Recognition, Self-Actualization	6	Likert Scale 1–5 (1 = Strongly Disagree; 5 = Strongly Agree)
Employee Performance	Work Quality, Work Quantity, Timeliness, Teamwork	6	Likert Scale 1–5 (1 = Strongly Disagree; 5 = Strongly Agree)

Source: Authors (2026)

3.3. Data Collection Technique

In this study, data collection technique applied sequential data collection method which is capable to provide the accurate, relevant and comprehensive data. The survey was done by sending the questionnaires to the respondents who were in this case employees of Bank Jakarta in the East Jakarta Region. The indicators used to design the questionnaire in a systematic way include the human resource competency, workload, work motivation and employee performance used to quantify the perceptions of human resource respondents.

3.4. Data Analysis Method

This research applies a quantitative data analysis technique utilizing the Partial Least Squares Structural Equation Modeling software. This approach was selected because it enables the concurrent analysis of variable interactions and computes both direct effects and indirect mediating relationships among employee competence,

workload, work motivation, and job performance. To ensure the robustness of the statistical model, comprehensive validity and reliability checks were executed.

4. RESULT AND DISCUSSION

4.1. Respondent Characteristics

Demographic analysis of the respondents (n=84 employees) at Bank Jakarta (East Jakarta Region) indicates that it has a female dominated workforce (66.7% (56 employees) and 33.3% (28 employees) females and males respectively). There is a high skewing of the labor force towards productive age brackets of 2030 (53.6% or 45 respondents), 3140 (39.3% or 33 respondents) and a few percent in 4150 (7.1% or 6 respondents). On the education side, most of the respondents are having a Bachelor Degree (77.4% or 65 respondents), 20.2% (17 respondents) and 2.4% (2 respondents) Diploma and Masters Degree respectively. Such a diverse educational background would allow employees to be able to effectively complete the task at hand, even if only a portion of their education took place outside of the banking field.

If the respondents are divided based on their working experience, the majority of the respondents (48.8%) were less experienced in their work with experience ranging from 1 – 5 years followed by respondents with more than 10 years experience with 27.4%). The lowest percentage (20 respondents, 23.8%) was the employees who have 6-10 years of working experience.

Job position indicated that the number of respondents who were service officers/front office staff (Tellers, Customer Service Officers, Internal Service Assistants, and Archive Administrators) were the highest (37, representing 44%). The number of respondents for marketing was 27 (32.1%) and the number for managerial positions (Branch Leaders, Sub-Branch Office Leaders Class D, Managers, Coordinators and Operational Supervisors) was 20 (23.8%). The results show that most of respondents were at the entry-level position.

4.2. Validity Test

Covergent Validity

Table 4.1. Validity Test Based on Outer Loadings

	Human Resource Competence (X1)	Workload (X2)	Employee Performance (Y1)	Work Motivation (Z1)
X1.1	0.812			
X1.2	0.739			
X1.3	0.732			
X1.4	0.728			
X1.5	0.776			
X1.6	0.714			
X1.7	0.722			
X2.1		0.766		
X2.2		0.809		
X2.3		0.807		
X2.4		0.747		
X2.5		0.738		
Y1.1			0.715	
Y1.2			0.756	
Y1.3			0.771	
Y1.4			0.747	
Y1.5			0.743	
Y1.6			0.774	
Z1.1				0.791
Z1.2				0.822
Z1.3				0.779
Z1.4				0.841
Z1.5				0.829
Z1.6				0.75

Source: Authors (2026)

All the variables in the table, except for Human Resource Competence, Workload, Work Motivation and Employee Performance, have all their outer scores above 0.70. All indicators are therefore efficient, consistent and ideal in representing the constructs that they represent.

Discriminant Validity

Table 4.2. Fornell-Lacker Criterion

	Human Resource Competence (X1)	Workload (X2)	Employee Performance (Y1)	Work Motivation (Z1)
X1.	0.747			
X2.	0.407	0.774		
Y1.	0.695	0.501	0.751	
Z1.	0.666	0.452	0.656	0.803

Source: Authors (2026)

The Average Variance Extracted (AVE) of all the variables is larger than the correlation between the constructs, which is verified by Fornell-Larcker discriminant validity test where the AVE for the constructs Human Resource Competence = 0.747, Workload = 0.774, Employee Performance = 0.751 and Work Motivation = 0.803. The results suggest that each construct is different and can meet the requirements with regard to the discriminant validity within the research model.

Reliability Test

Coefficient of Determination (R-Square / R²)

Table 4.3. R-Square

	R-Square	R-Square Adjusted
Employee Performance (Y1)	0.581	0.565
Work Motivation (Z1)	0.482	0.47

Source: Authors (2026)

The Coefficient of Determination, or R squared value, in PLS SEM is utilized to demonstrate the percentage of variance within the endogenous dependent constructs that is accounted for by the exogenous independent variables in the structural model. As illustrated in Table 4.3, unmeasured factors represent 43.5% of the variance in Employee Performance, whereas human resource capability and task demands collectively explain 56.5% of its variance. In a similar manner, these two independent predictors account for 47 percent of the variance in Work Motivation, with the remaining proportion attributed to alternative elements outside the scope of this study.

Composite Reliability

Table 4.4. Composite Reliability

	Cronbach's alpha	Composite Reliability
Human Resource Competence (X1)	0.869	0.883
Workload (X2)	0.836	0.851
Employee Performance (Y1)	0.847	0.853
Work Motivation (Z1)	0.89	0.898

Source: Authors (2026)

According to the data presented in the table, the outcomes of the Cronbach Alpha and Composite Reliability assessments exceed the 0.70 threshold for every latent construct. This indicates that there were not any internal inconsistencies within constructs. The variables in each of the constructs are represented in the indicators and they have the required reliability.

Hypothesis Testing

Table 4.5. Path Coefficient Test and Significance of Influence

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Human Resource Competence→Employee Performance	0.425	0.435	0.102	4.17	0.000
Human Resource Competence → Work Motivation	0.577	0.559	0.127	4.54	0.000
Workload→Employee Performance	0.2	0.192	0.091	2.203	0.028
Workload→Work Motivation	0.217	0.242	0.105	2.068	0.039
Work Motivation → Employee Performance	0.283	0.292	0.117	2.423	0.015

Source: Authors (2026)

Within the framework of PLS SEM analysis, the structural model is evaluated through path coefficient assessment and significance testing to determine the trajectory, strength, and statistical validity of the associations among latent constructs. A hypothesis examining the relationship between exogenous and endogenous variables is supported if the T statistic surpasses 1.96 and the P value remains under 0.05. Conversely, the hypothesis is discounted if the T statistic drops below 1.96 and the P value exceeds the 0.05 threshold.

Based on the table above, the results of the hypothesis testing are as follows:

H1: “Human Resource Competence has a positive and significant effect on Employee Performance ($\beta > 0$, P-value = 0.000).”

H2: “Human Resource Competence has a positive and significant effect on Work Motivation ($\beta > 0$, P-value = 0.000).”

H3: “Workload has a positive and significant effect on Employee Performance ($\beta > 0$, P-value = 0.028).”

H4: “Workload has a positive and significant effect on Work Motivation ($\beta > 0$, P-value = 0.039).”

H5: “Work Motivation has a positive and significant effect on Employee Performance ($\beta > 0$, P-value = 0.015).”

Table 4.6. Specific Indirect Effects Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Human Resource Competence →Work Motivation→Employee Performance	0.425	0.163	0.078	4.17	0.036
Human Resource Competence →Work Motivation→Employee Performance	0.577	0.072	0.047	4.54	0.194

Source: Authors (2026)

H6: Work Motivation significantly mediates the positive relationship between Human Resource Competence and Employee Performance, yielding a significant indirect effect (P-value = 0.036 < 0.05).

H7: Work Motivation does not mediate the relationship between Workload and Employee Performance, as the indirect effect is positive but statistically insignificant (P-value = 0.194 > 0.05).

The Influence of Human Resource Competence on Employee Performance

The current empirical findings demonstrate that human resource capability exerts a positive and statistically significant influence on employee productivity. Conversely, a mismatch in educational backgrounds that are unrelated to the financial sector can hinder staff performance. Prior to fully entering their roles, personnel undergo structured training and instructional programs designed to cultivate the specific knowledge and expertise required for their unique job descriptions. This comprehensive preparation empowers the workforce to operate with greater self assurance and successfully attain the strategic performance objectives of the organization.

Banking sector needs people who have good competencies as workers will have to meet monthly performance goals. This means that high competent staff is needed. Workers with high competencies will have better performance achievements, if they believe that they can achieve the targets set for the work. Competence may even be a house energy, a work energy within the sense that better performance may be measured by the willingness of the competitor to be good, as well as by their capacity. Irawan et al. (2026) also found in another study that competence is one of the key factors that dictate employee performance, depending on work motivation. The results of the research show that competence enhances intrinsic drive of a person to perform well. The future human resource development planning is then very crucial in determining the level of competency of every employee so as to be consistent in adapting to the changes in the future technology.

The Influence of Human Resource Competence on Work Motivation

The results of the study showed that the Human Resource Competence was found to positively and significantly affect Work Motivation. The findings are also consistent with the studies conducted by Sutanto et al. (2025) that found that employees' competence positively affected employee work motivation. The implication of this is that, highly competent employees tend to be highly motivated to work. This theory is also congruent with the theory of motivation that has been advanced by David McClelland who says that each and every person has a Need for Achievement. The motivation of an individual to complete some standards, to do things well and get the best results is called the need to achieve. People who have this need are usually goal oriented, are fond of challenges and will never stop working to enhance their performance.

The banking industry is in great need of highly motivated workforce as their jobs are always associated with company targets that are set on a monthly basis. The extrinsic motivation can be used to enhance the motivation of work. Extrinsic motivation is a case in which, the motivation is based on external stimulus (salary and bonuses, reward, job promotion, pressure from the supervisor). The incentives offered based on the work done will have a positive impact on work motivation of employees and hence employee performance.

The Influence of Workload on Employee Performance

The research findings indicate that job demands have a meaningful and constructive effect on overall workforce performance. This outcome corroborates the data presented by Kawuryan et al. (2024), who established that workload positively shapes employee output within the Bank Jatim Batu Branch. Such results imply that providing staff with a proportional amount of occupational tasks can successfully incentivize high performance. Under these circumstances, employees view their assigned responsibilities as an engaging hurdle that elevates workplace dedication, increases concentration, and drives them to finalize tasks effectively and efficiently.

The results confirm the concept that a planned work load considering individual capacity can result in the worker's motivational drive to work more efficiently. Work with definite goals and responsibilities will make employees work hard to ensure a good performance to motivate themselves to excel in their performance. So workload is never a bad thing, it should and could be a motivating factor to improve performance when good managed.

Businesses must make sure that the allocation of workload is done in a just manner and in line with the competencies of the employees. Low workload may be boring but too much workload may be a cause of work stress. Hence a suitable workload management will help to improve the employees performance in a sustainable way, and help the company achieve its objectives.

The Influence of Workload on Work Motivation

Based on the empirical outcomes obtained from this investigation, the data reveals that operational demands exert a positive and statistically significant influence on professional drive. This finding aligns closely with prior literature by Prasetya et al. (2021), which similarly established that the volume of occupational tasks actively shapes employee motivation. The above findings suggest that a rise in workload, when kept within a reasonable level, and well managed, can be a motivator that can stimulate greater employee motivation at work. An orderly structured workload provides direction and targets to be achieved thereby encouraging the workers to work more prolifically, disciplined and enthusiastic in their work.

Theoretically, this situation exemplifies the fact that workload can be considered a healthy challenge, rather than a hindering burden. Staff who are burdened with a lot of work will feel valued and it will become a positive tool for them to do their best. This in turn leads to an improvement in the motivation in the job, intrinsically (satisfaction with the job) and extrinsically (wanting to be recognized on the job, wanting to receive rewards).

The implications of these findings are that workload must be balanced by the organization in such a way that it is within the capacity of the employees. The optimum workload will result in a balance between the requirements of the work and the ability of the employees hence inducing more work motivation. Too much work without support, however, could lead to reduced motivation and could have a detrimental influence on performance. The management in this case should therefore make sure that the workload is allocated appropriately so that the management could be able to tap workload as a source of work motivation among the employees.

The Influence of Work Motivation on Employee Performance

The findings reveal that professional motivation significantly and positively shapes overall employee performance. This outcome is consistent with prior evidence from Irawan et al. (2026), which established that heightened motivation triggers a positive, significant upgrade in staff output. This implies that as workforce drive escalates, individual productivity rises correspondingly. In essence, workplace motivation remains a critical predictor that accounts for the level of enthusiasm, dedication, and resilience employees apply toward fulfilling their job mandates.

Highly motivated employees have been known to exhibit high productivity levels, work more efficiently and are more initiative in addressing different job challenges. Motivation (either intrinsic (internal) and extrinsic (external) is good and it encourages employees to achieve predetermined targets and improve the quality of their working deliverables. Therefore, work motivation is a major ingredient applied as the driving force in enhancing an individual performance in the organization.

The implication of these results is that organizations has to conduct positive development and maintenance of conditions which may enhance the work motivation of employees. This can be achieved through rewarding them fairly, developing their careers, offering them good work-environment and leadership that will assist them. In short, the better the employees get motivated in the job, the better the employees' performance will be, in the best way possible, which will contribute to achieving the goals of the organization in a sustainable way.

Work Motivation in Mediating the Influence of Human Resource Competence on Employee Performance

Consequently, these empirical insights confirm that occupational drive functions as a pivotal intervening pathway between personnel capability and job output, reinforcing the conclusions established by Irawan et al. (2026). Although workforce competence, which is defined as the integration of knowledge and skills as well as professional attitudes, establishes the fundamental proficiency of each individual, these assets culminate in peak organizational efficiency only when catalyzed by a deep seated professional enthusiasm to fulfill operational roles. The competence of an employee cannot directly and fully affect his or her performance, without a high level of work motivation to encourage him or her to use these skills.

These results show that work motivation is an intervening variable which enhances the relationship between Human Resource Competence and Employee Performance. Visitor and viewer evaluation of the highest competence unsupported employee is essential for providing good performance. On the contrary, if the motivation of the employees is high coupled with high competence, the performance of the employees will be enhanced.

The results of this study indicate that an improvement of competence is not sufficient; the organisation should not forget that employees' working motivation is one of the natural things that must be considered. The following activities like rewards, create a conducive environment to work and recognition are important to ensure that the competencies that the employees have can be transformed to the optimum. As a result, competence and work motivation synergy will contribute more towards organizational goal attainment.

Work Motivation in Mediating the Influence of Workload on Employee Performance

The present paper argued that there is no intervening variable between the variables workload and worker performance in the form of Work Motivation. In support of the present paper's argument, the paper finds the argument by Muhindra (2025) which states there is no Work Motivation in between the two variables workload and employee performance. This workload in terms of task is not very different and consequently the changes in employee performance can be affected. From the results, it may be inferred that workload is more of a situational factor than a motivation factor as it is a set of activity/ hard deadline that compels employees to accomplish the organizational goals without considering their motivation to make it happen, thereby making the work motivation irrelevant in the above stated relationship.

The other interpretation of the results is that employees will react to workload in relation to the actions that they are involved in and not in relation to fluctuations in the motivation level. Workload can speed or slow performance because it requires the task to be performed, or it can slow or may even reverse the performance because it's too hard to operate and it's not always a motivating factor.

The present results underline the importance for organisations to take a more direct approach towards managing workloads, e.g. by distributing workloads proportionately, by managing working time, and by ensuring sufficient resources are available. At the same time it is important to work on the motivation of the workers; however in this case, the motivation is not a mediator of action, but rather an independent variable which can have an independent effect on the performance of the employees.

5. CONCLUSION

Human resource competence, job demands, and professional motivation directly and indirectly shape workforce performance through interconnected pathways. The positive impact of employee capability on both output and drive suggests that enriching staff knowledge, expertise, and skills reinforces self-efficacy and achievement motivation, which subsequently maximizes operational performance. Furthermore, when job demands are distributed equitably, they serve as a positive stimulus for productivity and accountability, thereby boosting both motivation and overall output. Alongside these factors, heightened on-the-job motivation remains essential for elevating staff efficiency. While professional motivation successfully serves as a mediating bridge that enhances the connection between competence and employee performance, it does not bridge the gap between workload and performance. This lack of mediation underscores that operational workload impacts employee output through a direct, unmediated pathway.

This study significantly enriches the existing literature in human resource management by providing empirical evidence that clarifies the interplay between professional competence, operational workload, occupational motivation, and employee productivity within the banking sector.. This study helps to clarify this valuable behavioral process by demonstrating that competence depends on the motivation to improve performances and work load depends on behavior, but there is no mediation from the motivation. The results can provide some practical information for the banking management, particularly for Bank Jakarta: in order to build competencies by training professionals, the organization must invest a lot in training; in order to motivate, the organization must provide a powerful incentive/reward and career development opportunities; the organization must also be able to arrange the workload and the employees capacity in order to achieve long-term productivity. A primary limitation of this study lies in its focus on a singular regional bank branch, which potentially limits the external validity of the outcomes. Future inquiries are encouraged to sample across multiple branches, banking networks, or broader service industries to strengthen empirical support. To cultivate a deeper understanding of workforce output, researchers should consider evaluating additional determinants like job satisfaction, organizational commitment, leadership styles, or job burnout. Moreover, exploring alternative intervening or interaction effects through longitudinal frameworks would yield critical insights into how the interactions between competence, workload, motivation, and performance adapt as a function of time.

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