

# The Effect of Competence and Work Environment on Performance Through Self Efficacy (Case Study of Frontliner Employees PT. Bank Rakyat Indonesia Tbk, Masohi Branch, Central Maluku)

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Article Info	ABSTRACT
<b>Keywords:</b> Competence, Work Environment, Self-Efficacy, Performance	This study aims to test and analyze the influence of competence, work environment, and self-efficacy on performance, test and analyze the influence of competence and work environment on self-efficacy, test and analyze the influence of competence and work environment on performance through self-efficacy. This study was conducted on employees of PT Bank Rakyat Indonesia Tbk, Masohi Branch, Central Maluku. The population was 48 employees. The sampling technique used was a census. The research method used was a quantitative research method. The distribution of questionnaires was measured using a Likert scale. The data analysis method used tools Partial Least Square analysis which is processed using Smart PLS software version 3. The results of the study show that competence, work environment, and self-efficacy have an effect on performance, the results of the study show that competence does not have an effect on self-efficacy, the results of the study show that the work environment has an effect on self-efficacy, the results of the study show that competence does not have an effect on performance through self-efficacy, the results of the study show that the work environment has an effect on performance through self-efficacy.

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## INTRODUCTION

Human resources (HR) are a crucial and inseparable factor in any organization, be it a business organization, a government organization, or a government agency. Essentially, human resources are the people who work in an organization, a business organization, or a government agency, acting as planners and operators, driving the organization's goals. Therefore, human resources are crucial for proper management, both in terms of availability and competence. Human resource management must be carried out professionally to create a balance between employee needs and the desires and needs of the organization, agency, business organization, or government. People always play a key role in all organizational

activities, as they are the planners, agents, and determinants of organizational goal achievement (Hasibuan, 2013: -14).

The quality of human resources can be measured by the competencies possessed by employees. Competence is the main variable that an employee must have to be able to carry out their work in order to complete their work according to the targets set by the company. Factors that can influence competence according to Sedarmayanti "Competence includes various technical and non-technical factors, personality and behavior, soft skills and hard skills, then used as aspects that are assessed by many companies to recruit employees into the organization" (Untari, Wahyuati; 2014). In addition to employee competence, employee work motivation is seen as an indicator that is not so visible because it arises from within each employee. Therefore, the author tries to use work motivation as an intervening variable in writing this thesis in order to test the extent of the influence of employee competence on employee performance.

The work environment can be defined as the entirety of the tools encountered, the surrounding environment in which a person works, their work methods, as influences on their work both as individuals and as a group (Simanjutak, 2005:39). According to Ishak and Tanjung (2003), the benefit of the work environment is to create work enthusiasm so that work productivity increases. Meanwhile, the benefit obtained from working with motivated people is that work can be completed properly. This means that work is completed according to the correct standards and within the specified timescale. Their performance will be monitored by the individual concerned, and will not require too much supervision and their fighting spirit will be high. According to Sedarmayanti (2011:46) work environment indicators are needed to determine the focus of researchers in conducting research and to sharpen the researcher's desire to explain the influence of the work environment. The work environment indicators in this study are: 1. Lighting. 2. Air Temperature. 3. Air Circulation. 4. Odor. 5. Cleanliness. 6. Noise.

The next factor influencing employee performance is self-efficacy (Findriyani and Parmin, 2021). According to Budiyanto (2021), self-efficacy is an individual's belief in facing and resolving problems in various situations and the ability to determine actions to complete specific tasks or problems. This allows the individual to overcome obstacles and achieve desired goals. Self-efficacy is a measure of one's ability to solve problems at work (Masruroh and Prayekti, 2021).

This research was conducted in Bank Rakyat Indonesia, Tbk. Masohi Branch, Central Maluku. The researcher chose the type of research as stated by Creswell (2014: 298) because "the empirical data or facts obtained in the field will also be narrated (described) or described by the researcher in this study." The research method chosen by the author is qualitative research. According to Bungin (2012: 105) "the data in this study is qualitative, not quantitative, leading to meaning, discussion of data or verstehen, meaning that the data obtained must be interpreted and expressed in the form of Qualitative Narrative.

Based on the data above, it is shown that the performance of employees at PT. Bank Rakyat Indonesia, Tbk. Masohi Branch has not met expectations because there are still many

who are in need of attention status. The decline in performance can also be seen in the last 3 years where there have been ups and downs in the percentage of the data. Based on this, the researcher is interested in taking the title of the thesis "The Influence of Competence and Work Environment on Employee Performance with Self-Efficacy as an Intervening Variable (Case Study on Frontliners of PT. Bank Rakyat Indonesia, Tbk. Masohi Branch, Central Maluku)".

## METHODS

### Types of research

This research uses a quantitative research method, which is known as a scientific method, namely concrete/empirical, objective, measurable, rational and systematic.

### Time and Location of Research

This research was conducted from October to December 2025. The research was conducted at Bnak Rakyat Indonesia, Tbk. Masohi Branch, Central Maluku.

### Research Population and Sample

The population of this study was 48 frontliners at Bank Rakyat Indonesia, Tbk., Masohi Branch, Central Maluku Regency. Due to the relatively small population, the entire population was used as the sample. Therefore, the sampling technique used was purposive sampling.

### Data source

Saban (2017) notes that in research, data collection sources and techniques are crucial factors for successful research. This relates to how the data is collected, who the source is, and what tools are used. The type of data source determines where the data is obtained.

In research activities, there are generally two data sources, namely primary data sources and secondary data sources:

- Primary Data (Primary Data), Primary data is a source of research data obtained directly from the original source (not through intermediary media).
- Secondary Data, Secondary data is a source of research data obtained by researchers indirectly through intermediary media (obtained and recorded by other parties).

### Data collection technique

Sujarweni (2019) Data collection techniques are a way for researchers to reveal or gather quantitative information from respondents according to the scope of the research. in this study are as follows: 1) Observation is a systematic observation and recording of symptoms that appear in the research object, 2) Questionnaire, is a data collection technique carried out by giving a set of questions or written statements to respondents to answer, and 3) Documentation, is a record of past events. Documentation can be in the form of writing, pictures, or monumental works from someone.

### Operational Research Variables

An operational definition is a definition based on the characteristics of the observed variables. Operational definitions encompass important aspects of research that require explanation. Operational explanations of variables are broken down into empirical indicators, including:

### **Competence**

Wibowo (2014) states that competence is the ability to carry out or perform a job or task based on skills and knowledge and supported by the work attitude required by the job. According to Eny Aryanto (2015), employee competence indicators consist of: Will, Emotional Control, Tenacity, Confidence, and Understanding.

### **Work environment**

The work environment describes employee perceptions of the overall work facilities and infrastructure around employees who are carrying out work that can affect the implementation of the work itself. Work environment variables can be measured using several indicators adopted from Sedarmayanti (2001), including: Lighting, Noise, Security, Cleanliness, Work Structure.

### **Self-Efficacy**

*Self-efficacy* is an individual's belief or trust in his/her abilities in carrying out and completing the tasks faced, so that he/she is able to overcome obstacles and achieve the desired goals. Self-efficacy is a belief that arises because of having self-confidence in his/her abilities in carrying out a job, so that he/she is able to achieve success. According to Lunenburg (2018) there are four indicators to measure self-efficacy, namely: Experience of success (Past Performance), Experience of other individuals (Vicarious Experience), Verbal persuasion (Verbal Persuasion), Physiological state (Emotional Cues).

### **Employee performance**

Employee performance is a reflection of work results obtained from the level of achievement of implementation in accordance with the vision and mission implemented in the company. Employee performance variables can be measured using indicators from Moehariono (2009), including: Quality, Quantity, Effectiveness, Timeliness, Productivity.

### **Data Analysis Techniques**

Descriptive analysis is an analysis conducted to assess the characteristics of data. It also aims to analyze the characteristics of respondents. In this study, respondent characteristics were analyzed based on age, gender, highest level of education, and length of service.

Inferential statistics (inductive statistics or probability statistics, is a statistical technique used to analyze sample data and the results are applied to the population, Sugiyono (2019). Then measured using PLS-SEM with the help of the Smart PLS version 3 application.

## **RESULTS AND DISCUSSION**

### **Evaluation of Measurement Model (Outer model)**

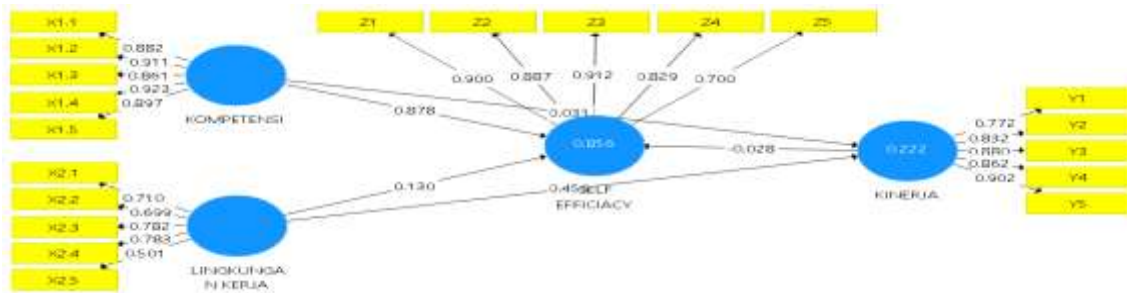


Figure 1. PLS Algorithm Results

Source: Processed Primary Data Using PLS (2025)

Measurement model testing will be conducted to demonstrate validity and reliability. In this study, validity testing was conducted to determine whether the constructs met the requirements for further research.

### Convergent Validity

Convergent validity can be measured by the correlation between indicator scores and their respective variable scores. An indicator is considered valid if the factor loading value for each indicator is above 0.7 or if all or all of the variable dimensions have a loading value > 0.7. This study used a validation level of 0.70 to achieve a better AVE.

Table 1. Outer Loading Values

Variables	Indicator	Load	Information
Competence (X1)	X1.1	0.882	Valid
	X1.2	0.911	Valid
	X1.3	0.861	Valid
	X1.4	0.923	Valid
	X1.5	0.897	Valid
Work Environment (X2)	X2.1	0.710	Valid
	X2.2	0.700	Valid
	X2.3	0.782	Valid
	X2.4	0.783	Valid
	X2.5	0.501	Invalid
Self-Efficacy (Z)	Z1	0.900	Valid
	Z2	0.887	Valid
	Z3	0.912	Valid
	Z4	0.829	Valid
	Z5	0.700	Valid
Performance (Y)	Y1	0.772	Valid
	Y2	0.832	Valid
	Y3	0.880	Valid
	Y4	0.862	Valid
	Y5	0.902	Valid

Source: Processed Primary Data (2025)

Based on table 1, the item values generated by the constructs of competence, work environment, self-efficacy, and performance do not meet the standard, namely X2.5, while the other constructs have met the standard value of convergent validity because all factors

have a value of more than 0.7. Thus, it can be concluded that the construct is valid and suitable for use for further analysis.

### Composite Reliability

There are two ways to measure the reliability of a construct: Cronbach's Alpha and Composite Reliability. However, using Cronbach's Alpha to test construct reliability will yield an underestimate, so composite reliability is recommended. Reliability testing can be done by examining the composite reliability value. A construct is considered reliable if the composite reliability value is greater than 0.70.

**Table 2.** Cronbach's Alpha and Composite Reliability Values

Variable	Cronbach's Alpha	Composite Reliability
Performance	0.904	0.929
Competence	0.938	0.944
Work environment	0.734	0.827
Self-Efficacy	0.903	0.928

Source: Processed Primary Data (2025)

Based on Table 2, the data processing results show that all values of the learning organization, knowledge sharing, and performance variables, in reliability testing using Cronbach's Alpha, have no values smaller than 0.7. When using composite reliability, the value is above 0.7. Also, in validity testing using AVE with a value greater than 0.5. Therefore, it can be concluded that the construct has a fairly good level of reliability.

### Structural Model Evaluation (Inner Model)

The structural model in PLS is evaluated using R<sup>2</sup> for the dependent variable and the coefficient value *path* for the independent variables, the significance of which is then assessed based on the t-statistic value of each path. The structural model of this study can be seen in the following figure:

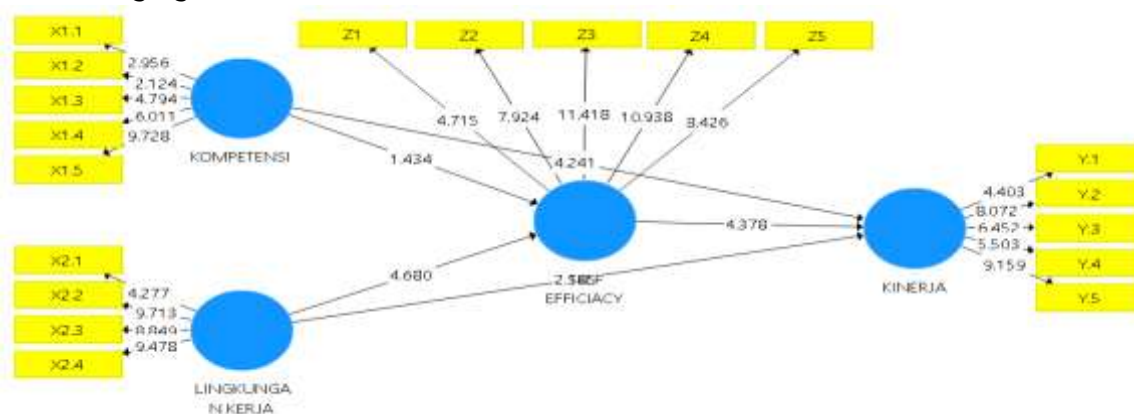


Figure 2. PLS Bootstrapping Results

Source: Processed Primary Data (2025)

### Path Coefficient

To assess the significance of the prediction model in testing the structural model, it can be seen from the T-Statistic value between the independent variable and the dependent variable in the Path Coefficient table in the table below:

Table 3. Path Coefficients (Mean, STDEV, t-Value)

Construct	Original Sample (O)	Sample Mean (M)	T Statistics ( O/STDEV )	P Values
Competence > Performance	0.381	0.383	4,241	0.000
Competence > Self Efficacy	0.191	0.220	1,434	0.152
Work Environment > Performance	0.222	0.226	2.145	0.032
Work Environment > Self-Efficacy	0.535	0.541	4,680	0.000
Self Efficacy > Performance	0.409	0.404	4,378	0.000

Source: Processed Primary Data (2025)

While the original sample value of competence on performance is 0.381 with P (value)  $0.000 < 0.05$  and the t-statistic value of competence on performance is  $4.241 > 1.96$ . This proves that H1 is accepted so it can be said that competence has a positive and significant effect on performance.

Then the original sample value of the work environment on performance is 0.222 with P (value)  $0.032 < 0.05$  and the t-statistic value of the work environment on performance is  $2.145 > 1.96$ , this means that H2 is accepted so it can be said that the work environment has a positive and significant effect on performance.

The sample of self-efficacy on performance is 0.409 with P (value)  $0.000 < 0.05$  and the t-statistic value of self-efficacy on performance is  $4.680 > 1.96$ . This means that H3 is accepted so it can be said that self-efficacy has a positive and significant effect on performance.

While the original sample value of competence on self-efficacy is 0.191 with P (value)  $0.151 > 0.050$  and the t-statistic value of competence on self-efficacy is  $1.434 < 1.96$ . This proves that H4 is not accepted so it can be said that competence does not have a positive and significant effect on self-efficacy.

Then the original sample value of the work environment on self-efficacy is 0.535 with P (value)  $0.000 < 0.050$  and the t-statistic value of the work environment on self-efficacy is  $4.680 > 1.96$ , this means that H5 is accepted so it can be said that the work environment has a positive and significant effect on self-efficacy.

#### Coefficient of Determination (R<sup>2</sup>)

The R-squared value, or coefficient of determination, is used to assess the extent to which the independent latent variable influences the dependent latent variable. The following table shows the results of the coefficient of determination:

Table 4. R Square

Variables	R-Square
Self-Efficacy	0.469
Performance	0.695

Source: Processed Primary Data (2025)

Based on the results of table 4.12, it can be concluded that, the first r Square value has a partial effect on X1 and X2 on Z with an r Square value of 0.469. It can be explained that the constructs of competence and work environment influence self-efficacy by 0.469 or 47%, and 63% can be explained by other constructs or variables not in this study. Meanwhile, the second r Square value influences simultaneously X1, X2, and Z on Y by 0.695. So it can be explained that all constructs of competence, work environment, and self-efficacy simultaneously influence performance by 0.695 or 70%, and 30% can be explained by other constructs or variables not in this study.

### Mediation Test

At this stage, we will discuss PLS analysis with mediation effect, that is, if the influence of the independent variable on the dependent variable is not significant while the influence of the mediating variable on the dependent variable is significant at t-statistic > 1.69, then the mediating variable is proven to mediate the influence of the independent variable on the dependent variable. To find out how far the self-efficacy variable mediates the relationship between competence and work environment on performance, see the specific indirect effect table below:

**Table 5.** Specific Indirect Effect

Construct	Original Sample (O)	Sample Mean (M)	T-Statistics ( O/STDEV)	P (Value)
Competence (X1) => Self Efficacy (Z) => Performance (Y)	0.078	0.088	1,366	0.172
Work Environment (X2) => Self Efficacy (Z) => Performance (Y)	0.219	0.220	3,004	0.003

Source: Processed Primary Data (2025)

Based on table 5, it can be seen that the relationship between competence and performance mediated by self-efficacy is not significant with a T-Statistic value of 1.366 and P (Value) of 0.172 > 0.05, this means that self-efficacy does not play a role as partial mediation. It is said not to be partial mediation because it is not based on the VAF (Variance Accounted For) value standard, where if the VAF value ranges between 20-80% then there is a mediating role called partial mediation.

Based on table 5, it can be seen that the relationship between the work environment and performance mediated by self-efficacy is significant with a T-Statistic value of 3.004 and P (Value) of 0.003 < 0.05, this means that self-efficacy plays a role as a partial mediation. It is said to be a partial mediation because it is assessed based on the VAF (Variance Accounted For) value standard, where if the VAF value ranges between 20-80% then the mediation role is called partial mediation.

### Discussion

#### The Influence of Competence on Performance of Frontliners at Bank Rakyat Indonesia, Tbk. Masohi Branch

Competence has a positive effect on performance, where competence is based on statistical calculations, it can be concluded that the competency construct influences performance. Based on the results of this study, it can be seen that the influence of the willingness to work

of frontliners at Bank Rakyat Indonesia, Tbk. Masohi Branch, thus making a positive contribution to improving performance.

It can be seen from the emotional control indicator that most respondents agree that the Frontliner of Bank Rakyat Indonesia, Tbk. Masohi Branch has patience in serving customers in serving and providing satisfaction to customers, it can be concluded that the emotional control of the Frontliner of Bank Rakyat Indonesia, Tbk. Masohi Branch in providing services is in accordance with what is expected by its customers, reliability is one of the important points in influencing performance.

On the tenacity indicator, it can be concluded that most respondents strongly agree that the Frontliner of Bank Rakyat Indonesia, Tbk. Masohi Branch is responsive in serving customers, the tenacity of the frontliners who always prioritize their customers, starting from helping and providing fast and accurate services and providing information to customers with clear delivery has met the expectations and desires of performance.

Then on the indicator of confidence influencing performance, it can be concluded that some respondents agree that the Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch have confidence in the form of knowledge and politeness in serving their customers, when the frontliners have provided a guarantee in the form of politeness, it will make customers or the public remember Bank Rakyat Indonesia, Tbk. Masohi Branch which is so friendly to them. Therefore, the Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch must provide a strong identity so as to provide confidence in Bank Rakyat Indonesia, Tbk. Masohi Branch as a financial institution with the best service.

Furthermore, the understanding indicator shows that most respondents strongly agree that the Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch provide special understanding to their customers. This will indirectly make it easier for customers to choose Bank Rakyat Indonesia, Tbk. Masohi Branch service products and enable faster performance improvements of Bank Rakyat Indonesia, Tbk. Masohi Branch. The methods that need to be done by the frontliners are to always listen to visitors' complaints, always be polite and courteous in serving customers, and provide comfort and security to customers. This affects performance.

The results of this study align with the opinion expressed by Suristya (2021). In today's competitive era, organizations are required to have good governance and competent resources in their respective fields. In addition to considering employee competency, employees must also be confident in their own abilities. Each employee has their own goals to achieve. Therefore, high self-efficacy, or self-confidence, can help employees achieve good performance.

### **The Influence of the Work Environment on the Performance of Frontliners at Bank Rakyat Indonesia, Tbk. Masohi Branch in Ambon City**

The work environment has a positive effect on performance, where the work environment is based on statistical calculations. These results support research conducted by Makmur (2021), which states that the variables of leadership style, work environment, and work motivation have a positive and significant influence on employee performance. This can be

seen in the affordability indicator with a statement at Bank Rakyat Indonesia, Tbk. Masohi Branch. This can be concluded that the majority of respondents agreed that good lighting will enable frontliners to improve their performance.

Regarding the noise indicator, most respondents agreed that the working environment at Bank Rakyat Indonesia, Tbk., Masohi Branch is free from noise that can disrupt work comfort. Therefore, it can be concluded that noise does not occur, and the work environment at Bank Rakyat Indonesia, Tbk., Masohi Branch has been handled very well. With minimal noise entering the room, customers can be handled well, which will improve performance.

Regarding the security indicator, most respondents agreed that the working environment at Bank Rakyat Indonesia, Tbk. Masohi Branch is safe. With guaranteed security, frontliners do not hesitate to offer services at Bank Rakyat Indonesia, Tbk. Masohi Branch. Therefore, it can be concluded that security at Bank Rakyat Indonesia, Tbk. Masohi Branch is very well managed. With guaranteed security, customers can be handled well, which will improve performance.

Regarding cleanliness, most respondents agreed that the clean work environment at Bank Rakyat Indonesia, Tbk., Masohi Branch is far from dirty, which could disrupt work comfort. Therefore, it can be concluded that workplace cleanliness at Bank Rakyat Indonesia, Tbk., Masohi Branch is well-maintained. A clean workspace will improve performance.

Next, the work structure indicator. It is known that the majority of respondents agree that the work structure at Bank Rakyat Indonesia, Tbk. Masohi Branch, so that the work structure, It can be concluded that the work structure is considered a workload in accordance with the work structure at Bank Rakyat Indonesia, Tbk. Masohi Branch.

Frontliners want service companies to understand that the work environment will greatly support increased frontliner productivity. Therefore, companies must carefully consider the selling price they use, as it will impact sales efforts. The results of this study support previous research conducted by Prayekti (2021), which found that high and low self-efficacy can be a benchmark for individuals in solving work problems.

### **The Influence of Self-Efficacy on Frontliner Performance at Bank Rakyat Indonesia, Tbk. Masohi Branch**

Self-efficacy has a positive effect on performance. Based on the results of statistical calculations, it can be concluded that self-efficacy has an effect on self-efficacy. These results support research conducted by Research results The results of this study are consistent with research by Luthans, F., & Ibrayeva, ES (2006), Khaerana (2020) and Jung, KR, Zhou, AQ, & Lee, RM (2017) which show that self-efficacy has a positive effect on employee performance, can be seen in the price affordability indicator with a statement at Bank Rakyat Indonesia, Tbk. Masohi Branch, it can be concluded that most respondents agree that good lighting will enable frontliners to improve their performance.

Physiological indicators show that most respondents agree that when their colleagues are able to complete the tasks assigned to them, they are motivated to complete the tasks assigned to them. Therefore, it can be concluded that physiological conditions will

be a major boost in self-confidence in being able to complete tasks and responsibilities. The motivation to work well as a frontliner will not only increase their capacity but also improve the performance of Bank Rakyat Indonesia, Tbk. Masohi Branch.

In the third indicator, most respondents agreed that self-motivation to be able to carry out tasks successfully will improve the performance of Bank Rakyat Indonesia, Tbk. Masohi Branch. With great self-confidence, the frontliners do not hesitate to offer service products of Bank Rakyat Indonesia, Tbk. Masohi Branch. So it can be concluded that self-motivation will guarantee that work will be successful at Bank Rakyat Indonesia, Tbk. Masohi Branch has been handled very well. With great self-confidence, customers can be handled well, which will improve performance.

If we look closely, the factors underlying Self-Efficiency, both negative and positive, are not only influenced by the leadership style within the company. Factors related to the work environment that is the center of daily activities also greatly influence Self-Efficiency. Khaerana (2020) said that the better the self-efficacy of an employee, the better the employee's performance will be, and conversely, the worse the self-efficacy, the impact it will have on improving employee performance Employee Performance at the Secretariat of the Regional General Election Commission (KPUD) of East Luwu Regency.

#### **The Influence of Competence on Self-Efficacy of Frontliners at Bank Rakyat Indonesia, Tbk. Masohi Branch**

The Competence variable has no positive effect on self-efficacy. where the Competence variable (X1) based on the results of statistical calculations, it can be concluded that the competency construct does not affect self-efficacy, this can be seen from the T-statistic which is smaller than 1.96, namely 1.434, which means it does not have a positive and significant effect on self-efficacy. Based on the results of this study, it can be seen that in working the frontliners at Bank Rakyat Indonesia, Tbk. Masohi Branch did not provide a positive contribution to improving the performance of Bank Rakyat Indonesia, Tbk. Masohi Branch.

Based on the respondents' answers and the loading factor results of the emotional control indicator, most respondents agreed that Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch should have an influence on self-efficacy. Thus, it can be concluded that the emotional control of Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch cannot provide services according to what is expected by its customers, reliability is one of the important points in influencing self-efficacy.

Likewise, the tenacity indicator cannot contribute to self-efficacy, the answers of most respondents should feel strongly agree that the Frontliner of Bank Rakyat Indonesia, Tbk. Masohi Branch is responsive in serving customers, the tenacity of the frontliners who always prioritize their customers, starting from helping and providing fast and accurate services as well as providing information to customers with clear delivery has met the expectations and desires of employees for their work.

The indicator of confidence that influences self-efficacy can be concluded that some respondents agree that the Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch have

confidence in the form of knowledge and politeness in serving their customers, when the frontliners have provided a guarantee in the form of politeness, it will make customers or the public remember Bank Rakyat Indonesia, Tbk. Masohi Branch which is so friendly to them. Therefore, the Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch must provide a strong identity so as to provide confidence in Bank Rakyat Indonesia, Tbk. Masohi Branch as a financial institution with the best service.

Furthermore, the understanding indicator shows that most respondents strongly agree that the Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch provide special understanding to their customers. This will indirectly make it easier for customers to choose Bank Rakyat Indonesia, Tbk. Masohi Branch services more quickly. The methods that need to be carried out by frontliners are to always listen to customer complaints, always be polite and courteous in serving customers, and provide comfort and security to customers, this affects self-efficacy.

The results of this study are not in line with research conducted by Ahmad Sahri Romadon and Ericke Fridatien (2019). With the title Analysis of the Influence of Competence and Independence on Auditor Performance with Self-Efficacy as a Mediating Variable (Empirical Study of Auditors at a Public Accounting Firm in Semarang). The results of the first hypothesis test, competence obtained a t-value of 7.432 with a significance value of 0.000 ( $\alpha = 0.05$ ). From these results, it can be concluded that competence has a positive and significant effect on self-efficacy. It can be concluded that H1 is accepted. This positive direction means that the more competent an auditor is, the higher his/her self-efficacy.

#### **The Influence of the Work Environment on Self-Efficacy of Frontliners at Bank Rakyat Indonesia, Tbk. Masohi Branch in Ambon City**

The work environment variable has a positive effect on performance. where the work environment (X2) based on the results of statistical calculations, it can be concluded that the work environment has an effect on self-efficacy, this can be seen from the T-statistic which is greater than 1.96, namely 4,680, which means it has a positive and significant effect on self-efficacy. The results of research conducted on the Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch, it is known that the work environment has an effect on self-efficacy.

Regarding the noise indicator, most respondents agreed that the working environment at Bank Rakyat Indonesia, Tbk., Masohi Branch, is free from noise that can disrupt work comfort. Therefore, it can be concluded that noise does not occur in accordance with price and the work environment at Bank Rakyat Indonesia, Tbk., Masohi Branch has been handled very well. With minimal noise entering the room, customers can be handled well, which will affect self-efficacy.

Regarding the security indicator, most respondents agreed that the working environment at Bank Rakyat Indonesia, Tbk. Masohi Branch is safe. With guaranteed security, frontliners do not hesitate to offer services at Bank Rakyat Indonesia, Tbk. Masohi Branch. Therefore, it can be concluded that security at Bank Rakyat Indonesia, Tbk. Masohi Branch is handled very well. With guaranteed security, customers can be handled well, which will have a positive impact on self-efficacy.

Regarding the cleanliness indicator, most respondents agreed that the clean work environment at Bank Rakyat Indonesia, Tbk., Masohi Branch is far from dirty, which could disrupt work comfort. Therefore, it can be concluded that workplace cleanliness at Bank Rakyat Indonesia, Tbk., Masohi Branch is well-maintained. A clean workspace positively impacts self-efficacy.

The results show that the work environment at Bank Rakyat Indonesia, Tbk., Masohi Branch, can improve the self-efficacy of frontliners. Frontliners want service companies to understand that the work environment will greatly support increased frontliner productivity. Therefore, companies must pay close attention to the selling price they use, as it will impact sales achievement efforts.

The results of this study are in line with research conducted by Adhitya Kuncoro Mukti and Jati Waskito (2023). With the research title *The Influence of Locus of Control and Work Environment on Employee Performance with Self-Efficacy as a Mediating Variable*. The overall analysis results show that the t-statistics value of the influence of the work environment on self-efficacy is  $> 1.96$ , which is  $4.019$  and  $p\text{-value} < 0.05$ , which is  $0.000$ . So it can be concluded that the work environment has a positive and significant effect on self-efficacy, therefore, the second hypothesis or (H2) is accepted. This is because a conducive work environment provides a sense of security, comfort and conduciveness allowing employees to work optimally to achieve company targets.

#### **The Influence of Competence on Frontliner Performance at Bank Rakyat Indonesia, Tbk. Masohi Branch Through Self-Efficacy**

In this study, the test results show that the indirect influence between competence (X1) on performance (Y) with self-efficacy (Z) as a mediating variable has a P (Value) value of  $0.172$ , this value is greater than  $\alpha = 5\%$  ( $0.172 > 0.05$ ). With the T-Statistic value is  $1.366$  means that self-efficacy does not mediate the influence between competence and performance. The results of this study can be interpreted that the indirect influence of self-efficacy in the work of frontliners at Bank Rakyat Indonesia, Tbk. Masohi Branch should provide a positive contribution to improving the performance of Bank Rakyat Indonesia, Tbk. Masohi Branch.

The results of this study are inconsistent with the opinion expressed by Suristya (2021). In today's competitive era, organizations are required to have good governance and competent resources in their fields. In addition to paying attention to employee competency, employees must also be confident in their own abilities. Self-efficacy, or self-belief, is one of the things employees must possess and achieve to improve their abilities. Every employee has their own goals to achieve. Therefore, high self-efficacy, or self-belief, can help employees achieve good performance.

According to Suristya (2021), in today's competitive era, organizations are required to have good governance and competent resources in their respective fields. In addition to considering employee competency, employees must also be confident in their own abilities. Self-efficacy, or self-confidence, is one of the qualities employees must possess and achieve to improve their abilities. Therefore, high self-efficacy, or self-confidence, can help employees achieve good performance.

### **The Influence of the Work Environment on the Performance of Frontliners at Bank Rakyat Indonesia, Tbk., Masohi Branch Through Self-Efficacy**

In this study, the test results show that the indirect influence between the work environment (X2) on performance (Y) with self-efficacy (Z) as a mediating variable has a P value (Value) of 0.003, this value is smaller than  $\alpha = 5\%$  ( $0.003 < 0.05$ ). With the T-Statistic value is 3.004 means that self-efficacy mediates the influence between the work environment and performance. The results of this study can be interpreted that the better (higher) the work environment, the better the self-efficacy so that if more positive values are received in the organization, it will encourage employees to commit to the organization, then it will have an impact on increasing employee performance within the organization or outside the organization. Thus, the calculated t value = 3.004 is greater than the t table value with a significance of  $0.003 < P$  (Value) 0.05, it can be concluded that there is a full mediation effect of 0.991 or >80% (Variance Accounted For=VAF>80%) on the work environment on the performance of frontliners at Bank Rakyat Indonesia, Tbk. Masohi Branch. This means that the seventh hypothesis is accepted, so it can be said that the work environment has a positive effect on performance mediated by self-efficacy.

The results show that the work environment at Bank Rakyat Indonesia, Tbk., Masohi Branch, can improve the performance of frontliners. Frontliners want service companies to understand that the work environment will greatly support increased frontliner productivity. Therefore, companies must pay attention to the selling price used as well as possible because it will impact efforts to achieve sales levels. The results of this study are supported by previous research conducted by Prayekti (2021), which stated that high and low self-efficacy can be a benchmark for oneself in solving work problems. In addition to the work environment, companies must also pay attention to self-efficacy because it can boost morale, work enthusiasm, discipline levels, and employee performance.

A closer look reveals that the factors underlying self-efficacy, both positive and negative, are not solely influenced by the company's leadership style. Factors related to the work environment, which serves as the center of daily activities, also significantly influence self-efficacy. Prayekti (2021) states that high and low self-efficacy can be a benchmark for self-efficacy in solving work problems. In addition to the work environment, companies must also pay attention to self-efficacy, as it can boost employee morale, work enthusiasm, discipline, and performance.

### **CONCLUSION**

Based on the results of the testing and analysis that the author has compiled above, it can be concluded that: a) The competency variable has a positive and significant effect on the performance of the Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch in Ambon City, this means that the higher or increasing the quality of service, the better the performance of the Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch. c) The work environment variables have a positive and significant effect on the performance of Frontliners at Bank Rakyat Indonesia, Tbk. Masohi Branch in Ambon City, namely lighting, noise, security, cleanliness, and work structure. These results indicate that the work environment at Bank

Rakyat Indonesia, Tbk. Masohi Branch. c) Variable self-efficacy has a positive and significant effect on the performance of the Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch. The results show that a service company provides services in accordance with the beliefs of its frontliners, meaning that if self-efficacy increases, there will be an increase in performance. Bank Rakyat Indonesia, Tbk. Masohi Branch. d) The competency variable does not have a positive and significant effect on self-efficacy in Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch. The results show that a service company must provide service in accordance with consumer expectations, meaning that good competence does not automatically result in self-efficacy for the company. Bank Rakyat Indonesia, Tbk. Masohi Branch. e) Work environment variables have a positive and significant effect on performance at Frontliners at Bank Rakyat Indonesia, Tbk. Masohi Branch. The results show that a service company provides services in accordance with the beliefs of its frontliners, meaning that the better the environment, the greater the increase in self-efficacy for its employees. Bank Rakyat Indonesia, Tbk. Masohi Branch. f) The competency variable has a positive and significant effect on performance at the Frontliner of Bank Rakyat Indonesia, Tbk. Masohi Branch through self-efficacy. The results show that self-efficacy does not significantly contribute to improving performance quality. Increased self-efficacy should lead to improved frontline performance. Bank Rakyat Indonesia, Tbk. Masohi Branch. h) Work environment variables have a positive and significant effect on performance at Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch through self-efficacy. The results show that a service company provides services in accordance with the beliefs of its frontliners, meaning that if self-efficacy increases, there will be an increase in performance. Bank Rakyat Indonesia, Tbk. Masohi Branch.

### **Suggestion**

Based on the conclusions that can be obtained in this research, the following are the researcher's suggestions for completing this research further for companies and researchers, as follows:

1. For Companies. The researcher's suggestion related to the competence of the Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch has indeed provided good service and served customers in a friendly manner. However, there are several things that the company needs to pay attention to, such as the still minimal workforce working at the Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch and the frontliners who work still lack knowledge and experience regarding BRI products. Therefore, the party from Bank Rakyat Indonesia, Tbk. Masohi Branch it is indeed necessary to select and seek experienced frontliners because this greatly influences satisfaction and impacts the performance of Bank Rakyat Indonesia, Tbk. Masohi Branch. The company must be able to innovate products or services of Bank Rakyat Indonesia, Tbk. Masohi Branch so that consumers will increasingly trust the services of Bank Rakyat Indonesia, Tbk. Masohi Branch with affordable products or services compared to other financial institutions, so that self-efficacy will increase and will also have an impact on performance.

2. For Researchers. It is necessary to conduct more in-depth research at Bank Rakyat Indonesia, Tbk. Masohi Branch, because according to the researcher, this research is still very minimal, so the researcher hopes that the next research can expand and examine more deeply the problems of the Frontliners of Bank Rakyat Indonesia, Tbk. Masohi Branch in Ambon City. For future researchers, who raise similar topics, it is hoped that they will use other variables that influence self-efficacy and performance. It is recommended to increase the sample of respondents to obtain better and more accurate research.

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