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The Effect of Training and Competence on Employee Performance With Work Motivation As A Mediation Variable At Bank Negara Indonesia, Jambi Branch

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Abstract: Facing the increasingly competitive banking industry, organizations are required to improve the quality of their human resources through effective training, competency development, and increased work motivation to achieve optimal performance. This study aims to analyze the effect of training and competency on employee performance, with work motivation as a mediating variable, at Bank Negara Indonesia's Jambi Branch. This study used a quantitative approach with a survey method. The population in this study was all 76 employees of Bank Negara Indonesia's Jambi Branch. Given the relatively small population, the entire population was used as the research sample. Data collection was conducted through questionnaires using a Likert scale. Data analysis used Structural Equation Modeling-Partial Least Squares (SEM-PLS). The results showed that training had a positive and significant effect on employee work motivation and performance. Competence had a positive and significant effect on employee work motivation and performance. Work motivation had a positive and significant effect on employee performance. Furthermore, work motivation was proven to mediate the effect of training and competency on employee performance. These findings indicate that improving the quality of employee training and competency can increase work motivation, which ultimately impacts employee performance.

Keywords: Training, Competence, Work Motivation, Employee Performance, Banking.

INTRODUCTION

The increasingly competitive banking industry demands that every organization have qualified human resources capable of adapting to changes in the business environment. In the banking sector, the quality of human resources is a strategic factor determining an organization's success in providing services to customers and achieving company targets. According to Hasibuan (2019), human resources are a key organizational asset that must be managed effectively to optimally contribute to achieving organizational goals.

The importance of human resources in an organization requires every organization to have qualified and productive employees to run the organization and achieve its goals (Zahari

et al., 2022). Therefore, all organizations need to continuously improve the quality of their existing talent to ensure that their services perform well. Improving quality is also one way for employees to focus on achieving company goals. Therefore, qualified employees are needed to effectively achieve organizational goals.

One effort organizations make to improve the quality of human resources is through training. Training is a learning process designed to improve employees' knowledge, skills, and attitudes so they can perform their jobs more effectively and efficiently. According to Dessler (2020), training is the process of teaching employees the basic skills needed to perform their jobs optimally. The right training program can help employees improve their work competencies, understand technological developments, and face increasingly complex work challenges.

Beyond training, competency is also a crucial factor determining employee success in carrying out their duties and responsibilities. Competence reflects an individual's abilities, consisting of knowledge, skills, attitudes, and personal characteristics that support job performance. According to Spencer and Spencer (1993), competency is a fundamental individual characteristic that has a causal relationship with effective or superior performance in a job.

From a human resource management perspective, improving competency and implementing effective training will not yield optimal results without strong employee work motivation. Work motivation is a drive originating from within and outside an individual that influences work behavior toward achieving specific goals. According to Robbins and Judge (2017), motivation is a process that explains the intensity, direction, and persistence of an individual in achieving goals.

Employee performance is an indicator of an organization's success in managing its human resources. Performance reflects the level of employee work achievement, both in terms of quality and quantity, in accordance with assigned responsibilities. According to Mangkunegara (2017), employee performance is the quality and quantity of work achieved by an employee in carrying out their duties in accordance with their assigned responsibilities.

Several previous studies have shown that training has a positive impact on employee performance. Research conducted by Elizar and Tanjung (2018) found that training significantly improved employee performance. Research conducted by Sari (2023) showed that competence positively impacts employee performance through increased work motivation. Similarly, research conducted by Zahari et al. (2023) confirmed that work motivation has a positive and significant impact on employee performance.

At PT. Bank Negara Indonesia, Tbk. Jambi Branch, improving the quality of customer service is one of the company's primary focuses. To achieve this goal, the company regularly conducts various training and employee competency development programs. However, differences in performance levels among employees are still found, possibly influenced by differing levels of work motivation. This situation suggests that the success of training and competency in improving employee performance is likely influenced by work motivation.

Based on this phenomenon, this study aims to analyze the influence of training and competency on employee performance, with work motivation as a mediating variable, at Bank Negara Indonesia's Jambi Branch.

METHOD

This study employed a quantitative approach with a survey method. According to Sugiyono (2019), quantitative research is used to test hypotheses through variable measurement and statistical analysis. The population in this study was all 76 employees of Bank Negara Indonesia's Jambi Branch. The sampling technique used was saturated sampling (census sampling), so the entire population served as respondents. The research data consisted

of primary data obtained through questionnaires and secondary data obtained from company documents and various relevant literature. Data analysis was performed using Structural Equation Modeling-Partial Least Squares (SEM-PLS).

RESULT AND DISCUSSION

Respondent Profile

The presentation of respondent characteristics aims to provide a general overview of the respondents' backgrounds, which can then be used as a basis for analyzing and interpreting the research results. The respondent profile description in this study includes characteristics such as gender, age group, education level, and length of service. This data was obtained through a questionnaire distributed to 76 employees, namely those working at the BNI Jambi Branch. Further details of the respondent characteristics are presented in the following table:

Table 1. Respondent Characteristics

No	Respondent Characteristics	Frequency	Percentage (%)
Gender			
1	Man	36	47,37
2	Woman	40	52,63
	Total	76	**100**
Age Group			
1	< 25 Years	8	10,53
2	25 – 35 Years	27	35,53
3	36 – 45 Years	25	32,89
4	46 – 55 Years	13	17,11
5	> 55 Years	3	3,95
	Total	76	**100**
Education			
1	High School or Equivalent	1	1,32
2	Diploma	7	9,21
3	Bachelor's Degree	58	76,32
4	Master's Degree	10	13,16
	Total	76	**100**
Working Period			
1	1 – 5 Years	18	23,68
2	6 – 10 Years	25	32,89
3	11 – 15 Years	22	28,95
4	15 – 20 Years	7	9,21
5	> 20 Years	4	5,26
	Total	76	**100**

Source: Processed data (2025)

Based on Table 1, the characteristics of BNI Jambi Branch employee respondents were predominantly female (52.63 percent), while males (47.37 percent). The majority were in the productive age group (68.42 percent) between 25 and 45 years. The majority of educational attainment was a Bachelor's degree (S1), at 76.32 percent. The majority of employees had worked for 6 to 15 years, at 61.84 percent.

Description of Research Variables

In this study, descriptive analysis was conducted to describe the conditions of the observed variables, namely training, competence, work motivation, and employee performance at BNI Jambi Branch, using a Likert scale. This scale was designed to determine the extent to which subjects agreed or disagreed with the statements. The following is a description of each research variable based on respondents' perceptions of their responses to the statements.

Table 2. Description of Research Variables

No	Variables	∑ Item	Score	Category
1	Training (X1)	12	3782	Good
2	Competence (X2)	10	3188	Good
3	Work Motivation (Y)	14	4359	High
4	Employee Performance (Z)	14	4339	High

Source: Processed data (2025)

Respondent responses indicated that the training attended by employees was categorized as good, with a total score of 3782. Employee competency was categorized as high, with a total score of 3188. Employee motivation in carrying out their work was categorized as high, with a total score of 4359. Employee performance in implementing work programs was categorized as high, with a total score of 4339.

Measurement Model Evaluation Results (Outer Model)

The outer model evaluation aimed to test the validity and reliability of the indicators, including:

1) Convergent Validity Testing

a. Loading Factor

Convergent validity is demonstrated through the magnitude of the loading factor, which represents the relationship between the latent construct and its measurement indicators. Convergent validity is assessed based on the magnitude of the loading factor, which reflects the strength of the relationship between the indicator and the latent construct. As a requirement for eligibility, an indicator is deemed to meet the criteria if it achieves a minimum loading factor value of 0.70 for the construct being measured. The results of this analysis are presented below.

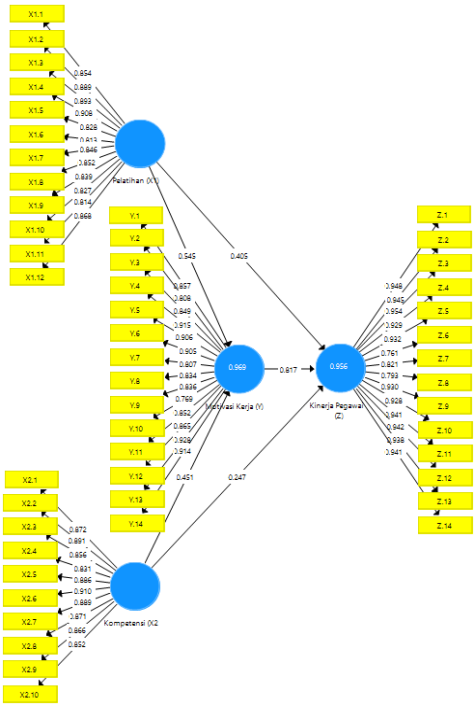

Figure 1. Outer Loading

Based on the SmartPLS 3.0 output, all research indicators showed outer loading values for each variable exceeding the minimum threshold of 0.70, thus meeting the convergent validity requirement. Overall, no indicators were eliminated because all met the convergent

validity criteria, thus the measurement model was deemed suitable for proceeding to the structural analysis stage (inner model).

b. Average Variance Extracted (AVE)

Average Variance Extracted (AVE) is used to assess the extent to which a latent construct explains the variance of its constituent indicators compared to the variance caused by measurement error. According to Hair et al. (2022), AVE provides an indication of whether the latent construct explains more of the indicator variance than the error variance. In other words, AVE ensures that the indicators used have good measurement quality.

Ghozali and Latan (2015) stated that a construct is said to have good convergent validity if the AVE value is ≥ 0.50. An AVE value ≥ 0.50 indicates that more than 50% of the indicator's variance can be explained by the latent construct, while the remainder is explained by measurement error. The following table presents the AVE values:

Table 2. Average Variance Extracted Values

Variables	AVE Value	Description
Training (X1)	0,728	Valid
Competence (X2)	0,761	Valid
Work Motivation (Y)	0,742	Valid
Employee Performance (Z)	0,827	Valid

Source: Smart PLS 3.0 Output (2025)

Based on Table 2, which presents the Average Variance Extracted (AVE) values for each research variable, it is known that all variables, Training, Competence, Work Motivation, and Employee Performance, have AVE values above the recommended minimum threshold of 0.50. A high AVE value indicates that more than 50% of the variance in the indicators of each construct is successfully explained by that construct, thus concluding that the four variables in this study have excellent convergent validity.

2) Discriminant Validity

Discriminant validity serves to verify that each latent construct analyzed has unique measurement characteristics and does not exhibit excessive similarity (overlap) with other constructs. This test was conducted using the cross-loading analysis method. An indicator is deemed to meet the requirements for discriminant validity if its loading value for the construct it is intended to measure is higher than its loading value for the other constructs. The results of applying this procedure in this study are presented below.

Table 3. Cross-Loading

Item	Training (X1)	Competence (X2)	Work Motivation (Y)	Employee Performance (Z)
X1.1	0,854	0,805	0,794	0,794
X1.2	0,889	0,831	0,890	0,925
X1.3	0,893	0,858	0,891	0,921
X1.4	0,908	0,845	0,882	0,930
X1.5	0,828	0,783	0,805	0,744
X1.6	0,813	0,765	0,780	0,761
X1.7	0,846	0,810	0,841	0,821
X1.8	0,852	0,802	0,792	0,793
X1.9	0,839	0,833	0,860	0,819
X1.10	0,827	0,772	0,806	0,789
X1.11	0,814	0,791	0,790	0,757

Item	Training (X1)	Competence (X2)	Work Motivation (Y)	Employee Performance (Z)
X1.12	0,868	0,821	0,826	0,804
X2.1	0,855	0,872	0,864	0,834
X2.2	0,852	0,891	0,861	0,835
X2.3	0,808	0,856	0,822	0,778
X2.4	0,806	0,831	0,817	0,770
X2.5	0,820	0,886	0,826	0,805
X2.6	0,823	0,910	0,873	0,812
X2.7	0,807	0,889	0,842	0,795
X2.8	0,846	0,871	0,872	0,860
X2.9	0,826	0,866	0,853	0,800
X2.10	0,843	0,852	0,824	0,820
Y.1	0,824	0,796	0,857	0,820
Y.2	0,796	0,803	0,808	0,751
Y.3	0,814	0,827	0,849	0,785
Y.4	0,891	0,866	0,915	0,942
Y.5	0,877	0,867	0,906	0,938
Y.6	0,875	0,864	0,905	0,941
Y.7	0,801	0,788	0,807	0,728
Y.8	0,831	0,815	0,834	0,790
Y.9	0,813	0,811	0,836	0,766
Y.10	0,770	0,776	0,769	0,722
Y.11	0,814	0,835	0,852	0,778
Y.12	0,840	0,888	0,865	0,820
Y.13	0,897	0,875	0,928	0,949
Y.14	0,896	0,879	0,914	0,937
Z.1	0,897	0,869	0,909	0,948
Z.2	0,900	0,882	0,927	0,945
Z.3	0,897	0,886	0,931	0,954
Z.4	0,889	0,850	0,908	0,929
Z.5	0,893	0,840	0,876	0,932
Z.6	0,813	0,765	0,780	0,761
Z.7	0,846	0,810	0,841	0,821
Z.8	0,852	0,802	0,792	0,793
Z.9	0,883	0,828	0,891	0,930
Z.10	0,887	0,856	0,893	0,928
Z.11	0,899	0,844	0,885	0,941
Z.12	0,891	0,866	0,915	0,942
Z.13	0,877	0,867	0,906	0,938
Z.14	0,875	0,864	0,905	0,941

Source: Smart PLS 3.0 Output (2025)

Table 3 shows that all indicators in the research variables have cross-loading values greater than 0.7. Based on these results, it can be concluded that the indicators used in this study have good discriminant validity in compiling their variables. All indicators have cross-loading values greater than the cross-loading values of the other variables. Therefore, the requirements for discriminant validity are met, and the model can proceed to the next stage of analysis.

3) Construct Reliability

Reliability reflects the instrument's ability to provide stable and consistent measurement results. Therefore, an instrument that meets these parameters can be considered reliable for the research data collection process. The construct reliability results in this study are presented through the Composite Reliability and Cronbach's Alpha values for each variable. Hair et al. (2022) stated that a construct is considered reliable if the composite reliability and Cronbach's Alpha values exceed 0.70.

The composite reliability and Cronbach's Alpha values for each variable can be seen in the following table:

Table 4. Composite Reliability and Cronbach's Alpha

Variables	Composite Reliability	Cronbach Alpa	Description
Training (X1)	0,970	0,966	Reliabel
Competence (X2)	0,970	0,965	Reliabel
Work Motivation (Y)	0,976	0,973	Reliabel
Employee Performance (Z)	0,985	0,984	Reliabel

Source: Smart PLS 3.0 Output (2025)

Based on Table 4, the results of the composite reliability and Cronbach's alpha tests indicate that all variables can be considered reliable because they have composite reliability values greater than 0.70. This means that all variables in the study can be considered reliable and trustworthy, and the research data can be used to produce the best research. Therefore, the constructs in this model are reliable and can be trusted for further testing.

Structural Model Test (Inner Model)

The inner model evaluation was conducted to determine the strength of the relationships between latent variables and the model's ability to explain endogenous variables.

1) R Square

The coefficient of determination (R^2) is used to measure the model's ability to explain the variance in the dependent variables. The coefficient of determination is a measure of the combined ability of exogenous latent variables to predict endogenous variable constructs. That is, the coefficient represents the amount of variance in the endogenous construct explained by all related exogenous constructs. This criterion is modified according to the number of exogenous variable constructs. Table 5 shows the results of the R-square estimation using SmartPLS 3.0:

Table 5. R-Square Value

Variables	R-Square
Work Motivation (Y)	0,969
Employee Performance (Z)	0,956

Source: Smart PLS 3.0 Output (2025)

Table 5 shows the results for the R-square value of work motivation at 96.9 percent and employee performance at 95.6 percent. These results indicate a strong relationship between training and competence and work motivation. Furthermore, training and competence on employee performance are also considered strong.

2) Q-Square

Ghozali & Latan (2015) state that a model is considered to have relevant predictive value if the Q-square value is greater than 0 (> 0). The predictive-relevance value is obtained using the following formula:

$Q^2=1 – (1- R1^2) (1- R2^2)$

$Q^2= 1 - (1- 0,969^2) (1 – 0,956^2)$

$Q^2= 1 – (1- 0,939) (1- 0,914)$

$Q^2= 1 – (0,061)(0,086)$

$Q^2= 1 – 0,005$

$Q^2= 0,995$

The Q-square calculation result in this study was 0.995, indicating that the model in this study adequately explains the endogenous variables, as the value of 0.995 is greater than 0.

Structural Model

In SEM PLS analysis, the structural model value in this study can be seen from the direct effects value, also known as the path coefficient. Next, path coefficients between constructs were measured to determine the significance and strength of the relationship and to test the hypothesis.

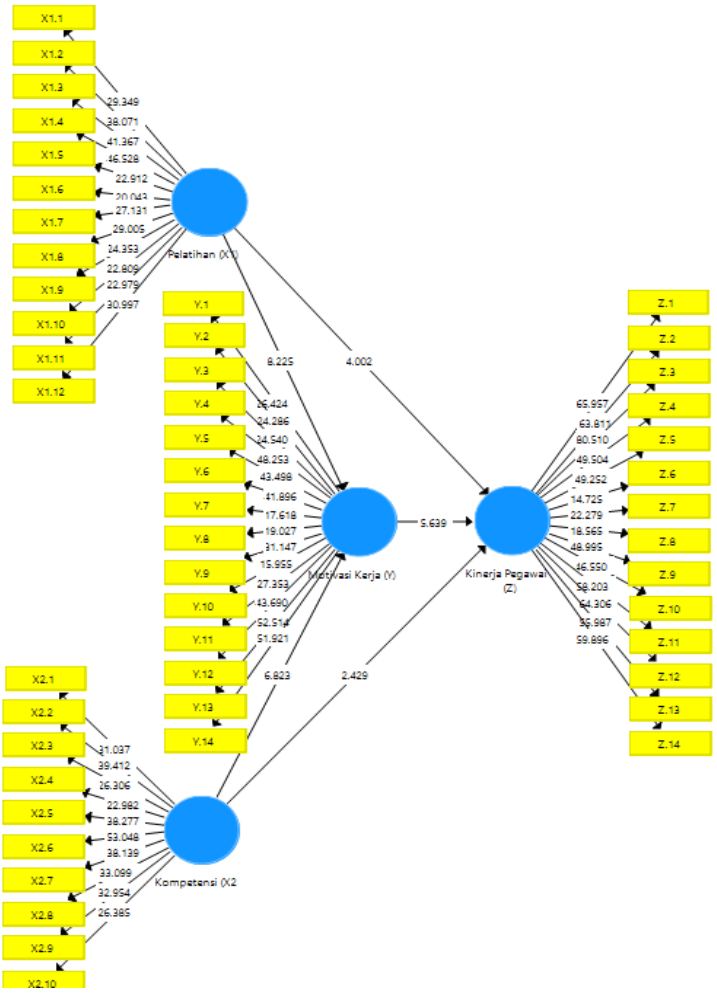

Figure 2. Bootstrapping

Hypothesis Testing

Hypothesis testing of the effect of exogenous variables on endogenous variables is performed by comparing the p-values of the path coefficients with a significance level of α = 0.05. The test is considered highly significant if the p-value is less than or equal to 0.05 (p-value ≤ 0.05) or using the t-table value of 1.96. The criteria for rejecting and accepting the hypothesis are: if the t-statistic > the calculated t-statistic, the hypothesis is rejected, and if the t-statistic < calculated t-statistic, the hypothesis is accepted.

a. Direct Effect

Direct Effect analysis is conducted to test the significance of the causal relationship between the independent (exogenous) and dependent (endogenous) variables in the research model. This method verifies whether a predictor variable statistically influences the outcome variable. The results of the statistical computations from the test can be seen in the following table:

Table 6. Direct Effect

Variable Relationship	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Training (X1) -> Work Motivation (Y)	0,545	0,550	0,066	8,225	0,000
Competence (X2) -> Work Motivation (Y)	0,451	0,447	0,066	6,823	0,000
Training (X1) -> Employee Performance (Z)	0,405	0,405	0,101	4,002	0,000
Competence (X2) -> Employee Performance (Z)	0,247	0,236	0,102	2,429	0,016
Work Motivation (Y) -> Employee Performance (Z)	0,817	0,807	0,145	5,639	0,000

Source: Smart PLS 3.0 Output (2025)

Based on Table 6, the direct effect test can be explained as follows:

1. The Effect of Training on Work Motivation
   The results of the hypothesis test show a t-statistic of 8.225 > 1.96 and a P-value of 0.000 < 0.05, thus accepting hypothesis H1. These results indicate that training has a positive and significant effect on work motivation. This means that if training increases, work motivation will increase.
2. The Effect of Competence on Work Motivation
   The results of the hypothesis test show a t-statistic of 6.823 > 1.96 and a P-value of 0.000 < 0.05, thus accepting hypothesis H1. These results indicate that competence has a positive and significant effect on work motivation. This means that if competence increases, it will significantly affect work motivation.
3. The Effect of Training on Employee Performance
   The results of the hypothesis test showed a t-statistic of 4.002 > 1.96 and a P-value of 0.000 < 0.05, thus accepting hypothesis H1. These results indicate that training has a positive and significant effect on employee performance. This means that increasing training will affect employee performance.
4. The Effect of Competence on Employee Performance
   The results of the hypothesis test showed a t-statistic of 2.429 > 1.96 and a P-value of 0.016 < 0.05, thus accepting hypothesis H1. These results indicate that competence has a positive and significant effect on employee performance. This means that competence impacts employee performance.

5. The Effect of Work Motivation on Employee Performance
   The results of the hypothesis test showed a t-statistic of 5.639 > 1.96 and a P-value of 0.000 < 0.05, thus accepting hypothesis H1. These results indicate that work motivation has a positive and significant effect on employee performance. This means that if work motivation increases, employee performance will also improve.

b. Indirect Effect

To see the results of the indirect effect, see the following table:

Table 7. Indirect Effect

Relationship between Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Training (X1) -> Work Motivation (Y) -> Employee Performance (Z)	0,446	0,444	0,097	4,602	0,000
Competence (X2) -> Work Motivation (Y) -> Employee Performance (Z)	0,369	0,360	0,084	4,376	0,000

Source: Smart PLS 3.0 Output (2025)

Based on Table 7, the indirect effect test can be explained as follows:

1. The Effect of Training on Employee Performance Is Mediated by Work Motivation
   The results of the hypothesis test indicate that the relationship between training and employee performance, with work motivation as the mediating variable, shows a t-statistic of 4.602 > 1.96 and a P-value of 0.000 < 0.05, thus accepting hypothesis H1. These results indicate that training has a positive and significant effect on employee performance, mediated by work motivation.
2. The Effect of Competence on Employee Performance Is Mediated by Work Motivation
   The results of the hypothesis test indicate that the relationship between competency and employee performance, with work motivation as the intervening variable, shows a t-statistic of 4.376 > 1.96 and a P-value of 0.000 < 0.05, thus accepting hypothesis H1. These results indicate that competency has a positive and significant effect on employee performance, mediated by work motivation.

Discussion

The Effect of Training on Employee Performance

The results of this study indicate that training has a positive and significant effect on employee performance. This finding indicates that the better the training provided by the company, the higher the employee performance. According to Mangkunegara (2017), training aims to improve the technical, theoretical, conceptual, and moral skills of employees, thereby improving work performance.

This finding is consistent with research by Elizar and Tanjung (2018), Akbar (2024), and Pramono et al. (2025), which found that training has a positive and significant effect on employee performance. Employees who receive continuous training will have better abilities in completing their work, thereby increasing productivity.

The Effect of Competence on Employee Performance

Competence has a positive and significant effect on employee performance. This finding indicates that employees with good knowledge, skills, and attitudes will be able to produce optimal performance. According to Spencer and Spencer (1993), competence is a basic characteristic possessed by an individual and is directly related to superior performance. The

higher an employee's competence, the greater the opportunity for them to produce better performance.

The results of this study support Wibowo's (2018) research, which stated that competence has a positive and significant influence on employee performance. Research by Kustono et al. (2025) confirms that improving employee competence directly contributes to organizational productivity.

The Effect of Training on Work Motivation

Training has a positive and significant influence on work motivation. Effective training programs provide employees with opportunities to develop their skills and increase their confidence in their work. According to Hasibuan (2019), employee development through training can improve work enthusiasm, morale, and motivation. Thus, training not only improves work skills but also encourages employee motivation to achieve better performance.

This finding is consistent with research by Hasanah and Markus (2023), which shows that training can increase employee work motivation. Training provides a sense of appreciation, development opportunities, and increases employee self-confidence.

The Effect of Competence on Work Motivation

Competence has a positive and significant influence on work motivation. Employees with high competence tend to be more confident in carrying out their tasks, thus having greater motivation to achieve work targets. According to Robbins and Judge (2017), individuals who possess skills appropriate to their jobs will demonstrate higher levels of motivation and commitment to the organization.

This finding is consistent with research by Kustono et al. (2025), which showed that competence has a positive influence on work motivation.

The Influence of Work Motivation on Employee Performance

Work motivation has been proven to have a positive and significant impact on employee performance. Highly motivated employees work harder, are more disciplined, and take responsibility in completing their tasks.

The Two-Factor Theory proposed by Herzberg (1959) explains that motivating factors such as achievement, recognition, and opportunities for development can increase employee satisfaction and performance. Therefore, organizations need to create conditions that can increase employee work motivation.

This finding is consistent with research by Hasanah and Markus (2023), which showed that high levels of motivation correlate with increased productivity and organizational performance. Research by Zahari et al. (2023) confirmed that work motivation has a positive and significant impact on employee performance.

The Influence of Training on Employee Performance through Work Motivation

The results of the indirect effect test indicate that work motivation mediates the effect of training on employee performance. This indicates that company-provided training not only improves employee technical skills but also enhances work motivation, ultimately resulting in improved performance.

According to Robbins and Judge (2017), employees who receive self-development opportunities through training will feel more valued by the organization and thus be motivated to perform better. According to Hasibuan (2019), training tailored to employee needs can increase work enthusiasm and productivity.

Thus, work motivation acts as a partial mediating variable in the relationship between training and employee performance. Work motivation is an important mechanism explaining how training can improve employee performance.

The Influence of Competence on Employee Performance Through Work Motivation

Research results show that work motivation can mediate the effect of competence on employee performance. Employees with high competence tend to be more confident in carrying out their tasks, resulting in higher work motivation. This motivation then drives employees to work more optimally and produce better performance.

These findings support Spencer and Spencer's (1993) argument that competence is a factor that can drive individuals to achieve high work performance. Research by Saharso and Asda (2024) also found that work motivation acts as a mediating variable in the relationship between competence and employee performance.

CONCLUSION

Based on the research results, it can be concluded that training and competency are important factors influencing employee performance at Bank Negara Indonesia Jambi Branch. Effective training can improve employee knowledge and skills, while high competency enables employees to perform their tasks optimally. In addition to directly impacting performance, training and competency also increase employee work motivation. Work motivation has been shown to act as a mediating variable, strengthening the influence of training and competency on employee performance. Therefore, improving the quality of training programs, developing continuous competencies, and providing appropriate motivation are important strategies for improving employee performance and supporting the achievement of organizational goals.

Overall, this study demonstrates that employee performance is the result of the interaction between ability factors (training and competency) and psychological factors (work motivation). These findings provide an important contribution by confirming that work motivation acts as a connecting mechanism that strengthens the influence of training and competency on performance.

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