

# The Influence of Competence, Motivation, and Job Satisfaction on Employee Performance at Kopdit Swasti Sari, Kefamenanu Branch

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**Abstract:** This study aims to analyze the influence of competence, motivation, and job satisfaction on the performance of employees at the Swasti Sari Credit Union (Kopdit), Kefamenanu Branch, examining these factors both partially and simultaneously. This research employed a quantitative approach using a survey method. The population, which also served as the sample, comprised all 30 employees of the Swasti Sari Credit Union, Kefamenanu Branch (census sampling). Primary data were collected via a questionnaire and analyzed using multiple linear regression to test the hypotheses. The analysis reveals that, partially, competence ( $t = 5.930$ ;  $p < 0.05$ ), motivation ( $t = 2.294$ ;  $p < 0.05$ ), and job satisfaction ( $t = 3.105$ ;  $p < 0.05$ ) each have a significant positive effect on employee performance. Simultaneously, all three independent variables collectively exert a significant influence on employee performance ( $F = 14.582$ ;  $p < 0.05$ ). These findings provide a strategic framework for the credit union's management to design holistic human resource development programs. Performance enhancement cannot be achieved through a single aspect but rather through the synergy of improving technical skills (competence), strengthening work drive (motivation), and maintaining a positive work environment (job satisfaction). This study offers empirical evidence on an HRM performance model within the context of a regional microfinance institution—a sector crucial to the local economy yet often underrepresented in management literature. The research affirms that an integrated approach to human resource management is key to the operational success of a credit union.

**Keywords:** Employee Performance, Competence, Motivation, Job Satisfaction, Credit Union, Multiple Linear Regression.

## 1. Introduction

Credit unions, as non-bank financial institutions, play a vital role in promoting financial inclusion and enhancing the economic welfare of communities, particularly in rural areas (Sulistyo, 2010). The success of a cooperative in achieving its objectives is heavily dependent on the quality of its human resources, where employee performance serves as the primary driver of operations and member services (Sugiarto, 2021). Optimal performance ensures that financial services are delivered effectively, transparently, and sustainably, which ultimately builds member trust (Suyanto, 2006).

The Swasti Sari Credit Union, Kefamenanu Branch, is a pillar of the local economy facing the challenges of the modern financial industry. To maintain relevance and competitiveness, productivity improvement is imperative. However, preliminary field observations have identified several challenges. A technical competence gap was noted, especially in operating digital financial systems, highlighted by the fact that no employees had attended training in the past year. Furthermore, indications of suboptimal work motivation were observed, with employees rarely receiving recognition for their achievements and a supervisory system perceived as weak.

Although human resource management literature has widely confirmed the positive relationship between variables such as competence (Spencer & Triastuti, 2019), motivation (Mohtar, 2019), and job satisfaction (Robins & Judge, 2017) on performance (Mangkunegara, 2009), studies examining the simultaneous influence of these three factors within the specific context of a regional credit union remain limited. A knowledge gap exists regarding how these variables interact and synergistically shape employee performance in a unique work environment like a cooperative. Therefore, this study aims to analyze the partial and simultaneous influence of competence, motivation, and job satisfaction on the employee performance at the Swasti Sari Credit Union, Kefamenanu Branch.

## 2. Literature Review and Hypothesis Development

### 2.1. Employee Performance

Employee performance is the work output achieved by an individual, in terms of both quality and quantity, in accordance with the responsibilities and standards set by the organization (Hasibuan, 2017; Mangkunegara, 2009).

High performance is a prerequisite for an organization to function effectively and achieve its goals (Simamora, 2015). In this study, employee performance is measured through indicators such as task completion according to standards, target achievement, timeliness, and quality of service.

## 2.2. The Influence of Competence on Performance

Competence is defined as a fundamental characteristic of an individual, encompassing knowledge, skills, and attitudes, which is directly related to effective job performance (Spencer & Triastuti, 2019). Competent employees can perform their duties to the expected standard, produce quality output, and contribute positively to their team (Armstrong & Taylor, 2023). A previous study by Diwanti (2023) found that employee competence significantly influences their performance. Thus, the first hypothesis is formulated:

- H<sub>1</sub>: Competence has a significant positive effect on employee performance.

## 2.3. The Influence of Motivation on Performance

Motivation is the internal or external drive that arises within an individual to behave in a manner that achieves predetermined goals (Mohtar, 2019). High motivation encourages employees to work more diligently, improve their abilities, and make maximum contributions to the company (Mangkunegara, 2020). Studies by Roswani (2018) and Jamaluddin (2024) confirm that work motivation, supported by career development and recognition, plays a crucial role in enhancing performance. Based on this, the second hypothesis is formulated:

- H<sub>2</sub>: Motivation has a significant positive effect on employee performance.

## 2.4. The Influence of Job Satisfaction on Performance

Job satisfaction is an employee's positive feeling or attitude towards their job, arising from an evaluation of various aspects such as salary, work environment, and relationships with supervisors (Robins & Judge, 2017). Satisfied employees tend to be more productive, loyal, and have lower rates of absenteeism (Handoko, 2020). Research by Putra & Lestari (2020) and Sari & Wibowo (2021) also found that job satisfaction has a significant influence on improving employee performance in financial institutions. Therefore, the third hypothesis is formulated:

- H<sub>3</sub>: Job satisfaction has a significant positive effect on employee performance.

## 2.5. The Simultaneous Influence of Competence, Motivation, and Job Satisfaction

Conceptually, these three factors are complementary. Competence provides the *ability* to work, motivation supplies the *drive* to work, and job satisfaction creates the *conditions* that support sustained performance. Together, they create a solid and productive human resource ecosystem. Previous research in microfinance institutions has also shown that the combination of these three factors jointly has a significant effect on employee performance (Putra & Lestari, 2020). Therefore, the fourth hypothesis is formulated:

- H<sub>4</sub>: Competence, motivation, and job satisfaction simultaneously have a significant positive effect on employee performance.

# 3. Research Methods

## 3.1. Research Design and Sample

This study used a quantitative, explanatory research design to explain the cause-and-effect relationships between variables. The research population consisted of all employees of the Swasti Sari Credit Union, Kefamenanu Branch. Given the limited population size (30 individuals), a census sampling technique was used, wherein the entire population served as respondents.

## 3.2. Data Collection Technique

Primary data were collected through a structured questionnaire using a Likert scale. Additionally, observation, interviews, and documentation were used to support and enrich the research data. (Huda et al., 2025).

### 3.3. Data Analysis Technique

The collected data were analyzed using multiple linear regression with the aid of statistical software. This analysis was used to test the influence of the independent variables on the dependent variable, both partially (t-test) and simultaneously (F-test).

## 4. Result and Discussion

### 4.1. Result

The multiple linear regression analysis yielded findings that address the research hypotheses. The results of the partial and simultaneous tests are summarized below.

Table 1: Path Coefficient Analysis (Hypothesis Testing)

<i>Variable</i>	<i>Regression Coefficient (B)</i>	<i>t-statistic</i>	<i>Sig. (p-value)</i>	<i>Result</i>
Competence (X1)	0.608	5.930	0.000	Significant
Motivation (X2)	0.225	2.294	0.030	Significant
Job Satisfaction (X3)	0.320	3.105	0.004	Significant

*Source: Processed Data from SPSS (2025)*

Based on Table 1, the t-test results indicate:

- Competence (X1) has a significance value of  $0.000 < 0.05$  and a t-statistic of  $5.930 > t$ -table of 1.664. This means H1 is supported; competence has a significant positive effect on employee performance.
- Motivation (X2) has a significance value of  $0.030 < 0.05$  and a t-statistic of  $2.294 > t$ -table of 1.664. This means H2 is supported; motivation has a significant positive effect on employee performance.
- Job Satisfaction (X3) has a significance value of  $0.004 < 0.05$  and a t-statistic of  $3.105 > t$ -table of 1.664. This means H3 is supported; job satisfaction has a significant positive effect on employee performance.

The F-test yielded an F-statistic of 14.582 with a significance level of 0.000. Since the significance value (0.000) is less than 0.05 and the F-statistic (14.582) is greater than the F-table (2.746), H4 is supported. This indicates that competence, motivation, and job satisfaction collectively have a significant effect on employee performance.

### 4.2. Discussion

#### 4.2.1. Interpretation of Findings

The findings of this study confirm that employee performance at the Swasti Sari Credit Union, Kefamenanu Branch, is a product of the complex interplay between individual capabilities, psychological drivers, and work environment conditions.

The significant influence of competence on performance is the most robust finding in this study. This aligns with the theory by Armstrong and Taylor (2023) that a match between an individual's competencies and job demands enhances the quality and timeliness of work outcomes. Employees with a deep understanding of the cooperative's workflow and proficiency in its financial systems were proven to meet targets and work more efficiently. This underscores the importance of continuous investment in training to maintain the relevance of employee competencies.

Motivation also proved to be a critical driver of performance. Interestingly, even though some employees felt their financial compensation was not optimal, their performance remained high. This supports Herzberg's theory, which distinguishes between hygiene factors (like salary) and motivators (like recognition and responsibility) (Luthans, 2019). This finding suggests that non-material factors such as a conducive work environment, good collegial relationships, and a sense of pride in task completion serve as powerful motivators at the Swasti Sari Credit Union.

Furthermore, job satisfaction demonstrated a significant impact on performance. Employees who are satisfied with various aspects of their job—from salary and supervisory support to the work environment—tend to be more productive and committed (Robins & Judge, 2019). A sense of comfort and appreciation in the workplace transforms a positive attitude into productive work behaviors, such as high discipline and responsibility.

Overall, the finding that all three variables simultaneously have a significant influence on performance highlights the importance of a holistic approach to human resource management. Competence provides the foundational ability, motivation ignites the passion for achievement, while job satisfaction ensures long-term commitment. Neglecting any one of these three pillars would result in an imbalanced system, potentially hindering the attainment of optimal performance.

#### 4.2.2. Theoretical and Managerial Implications

The management of Swasti Sari Credit Union is advised to: **Develop Competence:** Design and implement structured, ongoing training programs, particularly focusing on digital skills and member services, to address the existing competency gaps. **Enhance Motivation:** Create a transparent recognition and reward system (both material and non-material) to acknowledge employee achievements and strengthen the role of constructive supervision. **Maintain Job Satisfaction:** Continue to foster a conducive work environment, ensure fairness in compensation and promotion systems, and maintain a supportive leadership style to preserve employee loyalty and commitment.

## 5. Conclusion

Based on the data analysis, this study concludes that: Competence, motivation, and job satisfaction each have a significant positive influence on the performance of employees at the Swasti Sari Credit Union, Kefamenanu Branch. Simultaneously, the combination of competence, motivation, and job satisfaction has a significant collective influence on the enhancement of employee performance.

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## Informed Consent

The authors declare that informed consent was not required as there were no human participants involved.

## Conflict of Interest

The authors declare that there is no conflict of interest.

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