

## Improving Employee Performance Through Competence, Communication, and Work Environment with Motivation as Mediation

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### ABSTRACT

This study uses work motivation as a mediator to look at how competence, communication, and the work environment affect employee performance. This study takes a quantitative method, distributing questionnaires with a Likert scale assessment as the primary means of gathering data. The study's population, which is made up of 609 workers from Islamic banks in Indonesia who work as relationship managers and customer service representatives, has a sample size of 254 respondents, which was calculated using the Slovin formula. Software called Smart PLS (Partial Least Square) was used to analyze the data. The conclusion that work atmosphere, competency, and communication all favorably affect motivation. Additional findings demonstrate that motivation, work environment, competency, and communication all favorably impact employee performance. Furthermore, the relationship between competence and employee performance cannot be mediated by motivation, but it can be mediated by the relationship between communication and the work environment on employee performance.

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## Introduction



The first Islamic bank in Indonesia was founded in 1991 and opened for business on May 1, 1992. This marked the beginning of Islamic banking in that country. The total assets of Islamic banking in Indonesia as of September 2023 are IDR 831.95 trillion, up 10.94% year over year, according to OJK data. The percentage of Indonesian financial assets that are attributed to Islamic banking is 7.27 percent. This milestone in Islamic banking assets is supported by financing exceeding IDR 564.37 trillion (OJK, 2023) and third-party funds totaling IDR 637.63 trillion in Islamic banking assets. Compared to Indonesia, Malaysia is a neighbor that has had more advanced development in Islamic banking. The largest Islamic bank in Malaysia, Maybank Islamic Berhad, has assets of USD 72.65 billion, or IDR 1,126 billion. [1] lists at least seven factors that contribute to the low market share of Islamic banks: 1) the low level of public understanding of Islamic banking and the lack of knowledge of Islamic economics by religious leaders; 2) the absence of extensive collective efforts to promote Islamic banking; 3) the scarcity of experts and human resources in Islamic economics; 4) the government's relatively small role in developing and supporting Islamic economics; 5) the relatively small role of scholars; 6) the subpar role of academics, including those in Islamic higher education institutions; and 7) the inability of regulators and Islamic banks to determine the best marketing strategy for Islamic banking to the general public.

The improvement of performance and the accomplishment of company objectives now heavily depend on human resources [2]. In order to accomplish business objectives, human resources participating in banking operations must have skills that support performance. Human resources are still an essential priority and pillar for businesses to thrive in the face of globalization, claim [3]. The main engine of an organization or business is its human resources. Employee performance in banking organizations is evaluated using standards set by the business. Since banking is a financial services sector, banks must effectively convey the items they offer to their clients. Communication skills between staff members and consumers as well as among themselves are critical, as bank



personnel must be able to effectively communicate product information. Relationship managers and customer service agents are the bank staff members who are directly involved in supplying products to clients in banking, which serves as a financial service provider to customers. All customer requests pertaining to financial transactions and other issues that required the bank's systems in their everyday operations are directly handled by these roles. This research centers on these positions as a result.

Competence is one element affecting worker performance [4]. According to research by [5], employee performance is impacted by competence. According to [6], competence is the capacity to carry out or finish work or tasks based on the talents, knowledge, and work ethic required for the job. Competency among employees can improve performance to meet organizational objectives [7]. Employee performance can be impacted by their communication skills in addition to their competence. According to Robbins and Timothy, as referenced in [8], communication is the exchange of meaning among members of a group, and it is crucial for any group to function. According to Bovee, as referenced in [9], communication is the process of conveying messages to a group of individuals by written, spoken, or nonverbal means. [10] assert that performance is impacted by employee communication. Employee motivation is also impacted by communication. According to [11], motivation at work is influenced by communication. Additionally, [51] discovered that communication had a favorable and substantial impact on motivation. According to [12], employee performance can also be impacted by the workplace. According to [13], a work environment encompasses all of the equipment and supplies used, the surroundings of a workplace, the techniques used, and the arrangements made for both individual and group work. Mangkunegara, as referenced in [14], states that the work environment includes all of the physical components of the job as well as psychological factors, work policies, and work circumstances that may have an impact on productivity and job satisfaction. [15] research from 2022 revealed that employee performance is not greatly impacted by the workplace. But employee motivation can also



be impacted by the workplace. According to [16], motivation at work is impacted by the workplace.

Employee performance can also be impacted by motivation. According to [17], motivation not only fosters creative output but also demonstrates to employees the organization's level of concern. Improved performance or results are motivation's most potent effect. Consequently, efficiency will undoubtedly arise and harmony won't decline if employee motivation can be raised [17]. Regardless of an organization's size, the aforementioned points make a solid case for the importance of employee motivation to its growth, development, and success. Enhancing employee motivation and passion involves communication. Coordination between staff members and different departments is made easier by effective communication, which improves the working environment.

After investigating the function of work motivation in mediating the relationship between employee performance and competence, [7] came to the conclusion that motivation does not. The study also looked at motivation's function as a mediator in the relationship that exists between employee performance and the work environment. It discovered that motivation is not a mediator in this relationship either [18], on the other hand, came to the conclusion that, when motivation is present, the work environment has a considerable impact on performance. Employee performance is positively impacted by a comfortable work environment. According to [19], employee performance and communication are mediated by motivation. This study builds on earlier research by [7] by utilizing a different analytical method specifically, structural equation modeling (SEM) with a partial least squares (PLS) approach and by including an independent variable, communication. By using a research population that originated from workers of one of Indonesia's Islamic banks, expanding the number of independent variables, and altering the analysis methodologies from other studies, this study makes a novel contribution.

## **Theoretical and Conceptual Background**

### **Attribution Theory**

[19] initially proposed the idea of attribution theory, which holds that people try to figure out why other people act in certain ways. [19], referenced by [21], states that the attribution process consists of three stages: a) A behavior needs to be seen or observed. b) It is necessary to think that the actions were deliberate. c) One needs to decide if they think the person was made to do the behavior against their will.

When someone assigns blame, they are attempting to explain away their actions or those of others. Understanding the reasons behind an individual's behavior or how one's actions affect impressions is the focus of attribution theory. Based on the impressions created, judgments are drawn regarding the variables impacting other people's conduct.

### **Maslow's Hierarchy of Needs**

Abraham Maslow's motivation theory states that human needs are arranged in a hierarchy with five levels, as explained by [22] : a) Physiological Needs: These include necessities like the need for air, water, and food. b) Needs for Safety: Needs for a secure living environment in general and protection from threats and dangers. c) Social Needs: The need for engagement, affiliation, and acceptability within a group. d) Esteem needs: Requirements for approval and respect from other people. e) Self-Actualization Needs: The urge to make use of one's talents and skills, as well as the urge to voice ideas, pass judgment, and offer criticism.

### **Empirical Review and Hypothesis Development**

#### **Impact of Competence on Employee Motivation**

The ability to carry out or finish activities based on the abilities, know-how, and work ethics required for the job is known as competence. According to the study's research findings [23], competency significantly and favorably affects intrinsic motivation. Competence and motivation are related to employee performance. According to studies by

[24],[25], and [7], competency has a favorable impact on worker motivation.

H1: Competence positively influences employee motivation.

### **Impact of Communication on Employee Motivation**

Employee job satisfaction can be increased with the support of effective organizational communication. Research by [26], and [27] demonstrate that employee motivation is significantly increased by internal communication.

H2: Communication positively influences employee motivation.

### **Impact of Work Environment on Employee Motivation**

An pleasurable workplace and increased employee engagement are the results of having a decent work environment that allows employees to carry out their jobs in a way that aligns with organizational performance goals. Enhancements in the comfort of the workplace increase motivation, which affects the attainment of performance goals. According to [28], a positive work atmosphere boosts motivation and boosts output. Employee motivation is impacted by the work environment, according to studies by [7], [29] Research conducted by [30] stated that the work environment influences motivation.

H3: The work environment positively influences employee motivation.

### **Impact of Competence on Employee Performance**

A company's ability to support employee performance is mostly dependent on competence. It is essential for employees to be able to comprehend items, market them successfully, and influence customers' decisions. According to the findings of [31], [32], and [7] competency significantly and favorably affects employee performance. Research also conducted by [33] stated that competence can significantly influence performance. According to this research, an employee's performance will increase with their ability to do duties on time and accurately, as well as with their knowledge, abilities, and work ethic.



H4: Competence positively influences employee performance.

### **Impact of Communication on Employee Performance**

One of the most important aspects of building connections is communication. Employees in banking or financial institutions must communicate with their clients. [52] defined communication as the exchange of information between people via a shared system, such as behavior, signs, or symbols. According to studies by [29], [34], and [35], communication has a big impact on worker performance.

H5: Communication positively influences employee performance.

### **Impact of Work Environment on Employee Performance**

Employee performance is significantly influenced by the work environment. Employee productivity is directly impacted by a happy work environment, which eventually improves organizational performance. When workers can carry out their tasks as effectively, safely, and comfortably as possible, the work environment is deemed to be good. On the other hand, a bad work atmosphere can lower excitement and motivation, which lowers worker performance. According to [46], the work environment encompasses all of the equipment and supplies used, the surrounds of the office, the work practices, and the arrangements for both solo and group work. According to research by [37], [25], and [29], employee performance is impacted by the workplace. Research conducted by [30] stated that the work environment influences performance.

H6: The work environment positively influences employee performance.

### **Impact of Motivation on Employee Performance**

Siagian and Pranoto's (2019) research shows that motivation has a major and favorable impact on performance. Research by [25], [38], and [38\9] indicates that employee performance is positively and significantly impacted by job motivation.

Research also conducted by [33] stated that motivation has a significant influence on performance.

H7: Work motivation positively influences employee performance.

### **Impact of Competence on Employee Performance Through Motivation**

Work motivation, as an intervening variable, has a considerable and positive impact on employee performance, according to research by [40]. Performance is influenced by job skills, with motivation acting as a mediating factor. [7] discovered, however, that the association between employee performance and competence is not moderated by job motivation. However, [33] discovered that employee motivation plays a major role in competence's effect over performance.

H8: Competence affects employee performance through motivation.

### **Impact of Communication on Employee Performance Through Motivation**

Additionally, [41] discovered that democratic leadership style has a major impact on performance and that communication considerably improves employee performance. According to research by [29], employee motivation through communication has a favorable but not statistically significant impact on performance. On the other hand, [20] discovered that motivation acts as a mediator in the connection between employee performance and communication.

H9: Communication affects employee performance through motivation.

### **Impact of Work Environment on Employee Performance Through Motivation**

Employee motivation is one way that [42] demonstrate how the work environment affects performance. In addition to improving workplace satisfaction and employee engagement, good working circumstances assist employees in achieving both personal and organizational goals. According to research by [29], work motivation has a small but





favorable impact on performance due to the work environment. On the other hand, [43] discovered that employee performance and the work environment are not mediated by work motivation.

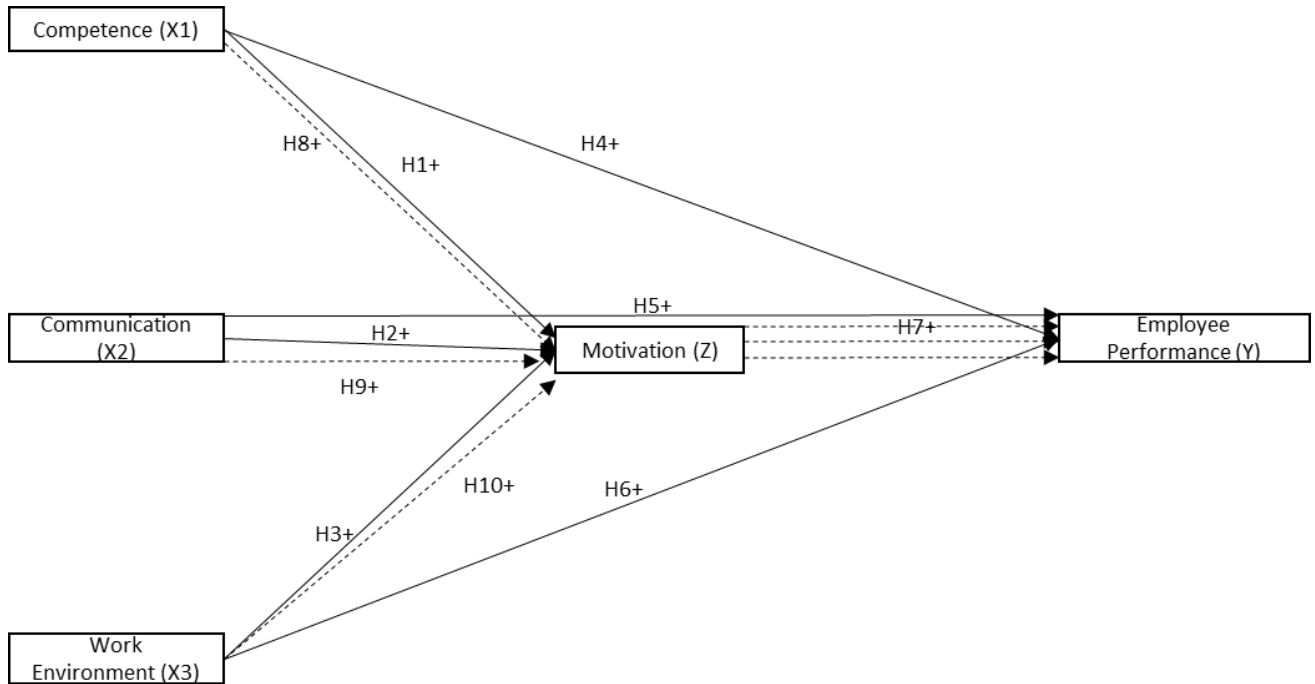
H10: The work environment affects employee performance through motivation.

## Method

Employees in the roles of relationship manager and customer service at all branches of a certain Islamic bank in Indonesia make up the study's population. There are 609 workers in the customer service and relationship manager roles overall in this study. Non-probability sampling combined with a purposive sampling strategy was the sample strategy employed in this investigation. There are 254 employee samples in this study. The minimal sample size from this population, as determined by the Slovin formula, is 245 samples. Thus, the study's sample size is satisfied. Employees in customer service and relationship manager roles with a minimum of three months' experience met the study's requirements

Data collection in this study was conducted using a questionnaire, as the data collected can measure respondents' opinions, attitudes, and responses to the questions provided by the researcher. The questionnaire responses refer to the Likert scale technique with intervals of 5, 4, 3, 2, 1, which means strongly agree, agree, neutral, disagree, and strongly disagree. Structural Equation Modeling (SEM) using a Partial Least Square (PLS) technique is the analytical tool used in this work. This study's measurement model is reflecting. [44] evaluated the reflective measurement model using the following criteria: factor loading significance for indicator validity; R-square value criteria for indicator reliability; AVE (Average Variance Extracted) greater than 0.5 for indicator convergent validity; Composite Reliability (CR) value greater than 0.7 for internal consistency reliability of indicators per variable; and Fornell-Larcker and HTMT criteria for discriminant validity of indicators per variable. Testing for collinearity (criteria VIF value larger than 5) and path coefficient significance (criteria p-value less than 5) is how the

structural model is analyzed and evaluated.



**Figure 1.** Theoretical Framework

**Table 1.** Variable Indicators and Statement

Variable	Indicator
Competence [45]	Motive Self-concept Knowledge Skills
Communication [46]	Openness Empathy Support Positive attitude Knowledge Skills

<p>Work Environment [47]</p> <p>Motivation [28]</p> <p>Employee Performance [49]</p>	<p>Attitude</p> <p>Lighting</p> <p>Temperature</p> <p>Humidity</p> <p>Air circulation</p> <p>Cleanliness</p> <p>Color arrangement</p> <p>Decoration</p> <p>Noise level</p> <p>Security</p> <p>Hard work</p> <p>Future orientation</p> <p>High level of aspiration</p> <p>Task or goal orientation</p> <p>Effort to progress</p> <p>Perseverance</p> <p>Quality</p> <p>Quantity</p> <p>Timeliness</p> <p>Effectiveness</p> <p>Independence</p> <p>Work commitment</p>
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Source: Processed Primary Data, 2024

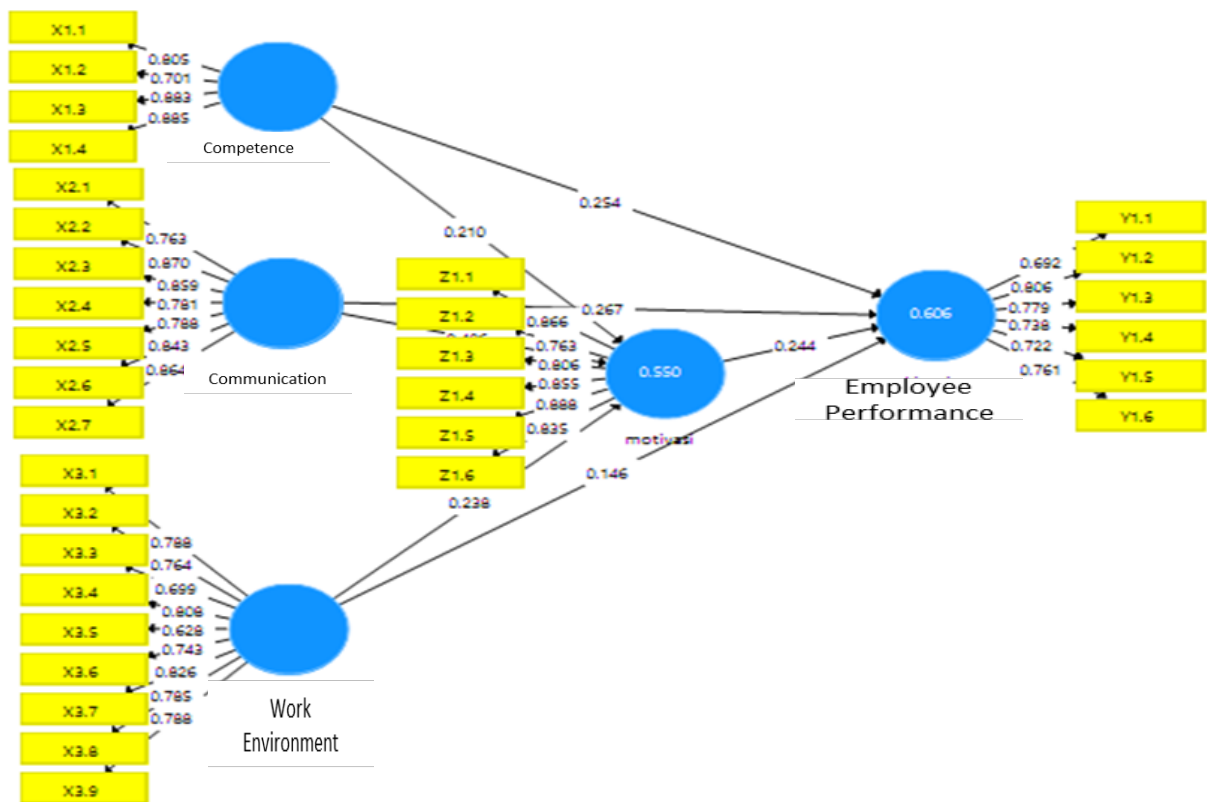
## Results and Discussion

This study was conducted at an Islamic bank in Indonesia, with a sample size of 245 respondents. Respondents were spread across 35 provinces out of a total of 38 provinces in Indonesia. The sample consisted of 39% male and 61% female employees. The distribution of respondents based on their tenure is as follows: 49 employees (17.8%) with 3 to 12 months of service, 70 employees (25.4%) with 12 months to less than 5 years of service, 34 employees (12.3%) with 5 to less than 10 years of service, and 101

employees (36.6%) with more than 10 years of service. The respondents held the positions of Relationship Manager (62.7%) and Customer Service (37.3%). The age distribution of the employees is as follows: 22.8% are under 25 years old, 47.6% are between 25 and 35 years old, and 29.6% are above 35 years old [49].

### Validity & Reliability Testing

Validity testing measures how reliable the survey instruments are in measuring the variables.



**Figure 2.** Validity Test

**Table 2.** Summary of Outer Model Testing

Variable	Competence	Communication	Work Environment	Motivation	Performance
Competence	0.822	-	-	-	-
Communication	0.733	0.825	-	-	-
Work Environment	0.501	0.567	0.761	-	-
Motivation	0.627	0.695	0.573	0.837	-
Performance	0.675	0.705	0.564	0.672	0.751

Source: Processed Primary Data, 2024

This study examines three independent variables—competence, communication, and work environment—against the dependent variable, employee performance, with motivation as the mediating variable. The results in Figure 2 show that all independent variables (competence, communication, and work environment) have outer loading values greater than 0.7. However, some statement items have values less than 0.7, specifically X3.3 (0.699), X3.5 (0.628), and Y1.1 (0.692). According to [50], a loading factor value > 0.5 is still acceptable in empirical research, so these statement items can still be considered valid.

### Reliability Test

**Table 3.** Result of Reliability Test

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)	Criteria	
Performance	5	0.84	0.885	0.564	Reliable
Competence	8	0.83	0.892	0.676	Reliable
Communication	1	0.92	0.937	0.681	Reliable
Work Environment	8	0.90	0.925	0.579	Reliable

Motivation	4	0.91	0.933	0.700	Reliable
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Source: Processed Primary Data, 2024

Table 3 above shows that each variable has an Average Variance Extracted (AVE) value greater than 0.5 for all research variables, a Cronbach's alpha value greater than 0.6, and a Composite Reliability value greater than 0.7. Therefore, it can be concluded that the statement items for all research variables are reliable.

**Table 4. Inner Model**

Variable	R Square Adjusted
Employee Performance	0.599
Motivation	0.544

Source: Processed Primary Data, 2024

Table 4 above shows the adjusted R-square value for the performance variable is 0.599, meaning that competence, communication, and work environment variables have a 59.9% influence on performance. Furthermore, the adjusted R-square value for the motivation variable is 0.544, meaning that competence, communication, and work environment variables have a 54.4% influence on motivation.

### Hypothesis Testing

**Table 5. Direct Effect**

Hypothesis	Direct influence	Coefficient	T Statistic	P Value	Conclusion
H1	Competence - Employee motivation	0.210	2.096	0.037	Supported
H2	Communication - Employee motivation	0.406	4.364	0.000	Supported
H3	Work environment - Employee motivation	0.238	2.899	0.004	Supported

H4	Competence - Employee performance	0.254	3.187	0.002	Supported
H5	Communication - Employee performance	0.267	3.501	0.001	Supported
H6	Work environment - Employee performance.	0.146	2.405	0.017	Supported
H7	Work motivation - Employee performance	0.244	3.188	0.002	Supported

Indirect Effect

Hypothesis	Direct influence	Coefficient	T Statistic	P Value	Conclusion
H8	Competence - Work motivation - Employee performance	0.051	1.535	0.125	Not Supported
H9	Communication - Work motivation - Employee performance	0.099	2.779	0.006	Supported
H10	Work environment - Work motivation - Employee performance	0.058	2.045	0.041	Supported

Source: Processed Primary Data, 2024

The results of hypothesis testing, as presented in Table 5, reveal the complex relationships between the main constructs in an organizational context. Hypotheses H1 through H3 state that Competence, Communication, and Work Environment significantly impact Employee Performance. The findings support these hypotheses, with p-values below 0.05. Therefore, H1, H2, and H3 are accepted. Similarly, H4 through H6, which state that Competence, Communication, and Work Environment affect Employee Motivation, are confirmed by the results showing p-values below 0.05. Consequently, H4, H5, and H6 are accepted. Furthermore, H7 indicates a significant relationship between Work Motivation and Employee Performance, with the data supporting this hypothesis with a p-value of 0.005 or below 0.05, leading to its acceptance. Additionally, H8 through H10 introduce Work Motivation as an intervening variable, showing that the combined influence of Competence, Communication, and Work Environment on Employee

Performance is mediated by Work Motivation. H8 is rejected due to a p-value of 0.137, indicating that work motivation does not mediate the relationship between competence and employee performance. However, H9 and H10 consider Work Motivation as an intervening variable between communication, employee performance, work environment, and employee performance. They are accepted with p-values of 0.009 and 0.039, respectively, or below 0.05. In summary, empirical evidence from hypothesis testing supports the proposed relationships between Competence, Communication, Work Environment, Work Motivation (as an intervening variable), and Employee Performance strongly within an organizational setting.

## **Conclusion**

In summary, this study looked at how employee performance was impacted by competency, communication, work environment, motivation, and Syariah banks. The results provide compelling evidence for the hypotheses put out, demonstrating the beneficial effects of motivation, work environment, competence, and communication on employee performance. The study also emphasizes the critical role that work motivation plays as a mediator in the linkages that exist between competence and employee performance as well as between communication, the work environment, and employee performance. However, motivation alone does not mediate these relationships. According to the survey, communication is the factor that has the biggest impact on motivation, highlighting the need for Syariah Bank staff to be proficient communicators in their day-to-day work. Therefore, in order to fully understand the fact that motivation cannot mediate the relationship between competence and performance in businesses other than Islamic banking, more research will be required in the future.

This significance is in line with current ideas and earlier studies, which highlight the necessity of developing competence, using effective communication techniques, and creating a positive work environment in order to improve employee motivation and, in



turn, overall performance. The study provides insightful information on the subject, particularly in the context of Syariah banking, where achieving organizational objectives requires coordinating expertise, communication, work environment, and motivation. While some of the hypotheses were found to be valid and demonstrated noteworthy patterns, additional investigation and improvement of the model may improve our comprehension of the dynamics unique to this situation. Overall, this study sheds light on the several aspects of employee performance in the Syariah banking industry and offers useful recommendations for businesses looking to maximize employee performance while adhering to Syariah principles. One of the study's drawbacks is that, while the sample included staff members from all Indonesian branches, it was taken from a single Syariah bank. Furthermore, this study's analysis of jobs is restricted to customer service and relationship manager occupations. Furthermore, the research analysis may contain data bias due to the use of questionnaires for data collecting.

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