

# The Effect of Competency and Working Environment on Employee Performance through Motivation as Intervening Variable: The Case of Bank Sumsel Babel Syariah Palembang Branch

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## Abstract

This study aims to determine the effect of competency and work environment on employee performance, with motivation serving as an intervening variable. The subjects of this study were employees of Bank Sumsel Babel Palembang Syariah Branch. The sampling technique employed was probability sampling, utilizing a cluster random sampling method. The research method employed was associative research, utilizing primary data collected through questionnaire responses. The analysis technique used was structural equation modeling (SEM). The result of this study : (1) There is a significant influence of competence on employee performance at Bank Sumsel Babel Palembang Syariah Branch, (2) There is a significant influence of work environment on employee performance at Bank Sumsel Babel Palembang Syariah Branch, (3) There is a significant influence of competence on motivation at Bank Sumsel Babel Palembang Syariah Branch, (4) There is a significant influence of work environment on motivation at Bank Sumsel Babel Palembang Syariah Branch, (5) There is a significant influence of motivation on employee performance at Bank Sumsel Babel Palembang Syariah Branch.

**Keywords:** Competency, Working Environment, Motivation, Employee Performance

## 1. Introduction

Human resource management, abbreviated as HRM, is a science or method for managing the relationships and roles of individual resources (workforce) efficiently and effectively, utilizing them optimally to achieve the shared goals of the company and its employees. HRM is based on the concept that every employee is a human being, not a machine, and not merely a business resource ([Sinambela & Sinambela, 2019](#)). Human resources play a crucial role in driving an organization, both government and private. To improve growth and development to become a superior and successful company, a company must have a thorough understanding of human resource management and then apply it within the company. [Sinambela and Sinambela \(2019\)](#) defines human resource management as the utilization, development, assessment, remuneration, and management of individual members of an organization or group of

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employees. According to [Wibowo \(2018\)](#), performance is defined as the activities carried out, whether fully or not, by an individual within a company. Good employee performance is essential for every company. The higher the performance achieved by employees, the better the company's profitability, which in turn contributes to its future progress. Employee performance is crucial for a company, as strong employee performance will undoubtedly contribute significantly to the company. Optimal performance enables the company to implement its work plans, resulting in achievements that are realized through the effective execution of assigned tasks, ultimately benefiting the company.

Many factors influence employee performance. According to [Kasmir \(2019\)](#), these factors include abilities and expertise, knowledge, work plans, personality, work motivation, leadership, leadership style, organizational culture, job satisfaction, work environment, loyalty, commitment, and work discipline. [Edison, Anwar and Komariyah \(2018\)](#) identify various factors that influence employee performance, including compensation, communication, competence, company culture, motivation, leaders, and systems/procedures. Motivation is a crucial aspect of optimal employee performance. Motivation is an internal or external drive that drives individuals to achieve specific work goals or perform tasks well. Employees with high motivation tend to be more enthusiastic and dedicated to carrying out their duties ([Wibowo, 2018](#)). Strong employee motivation will positively impact their performance, as it can serve as a driving force for employees to achieve specific work goals. Employees who initially perform below standard can improve through motivation.

One factor influencing employee performance is competence, as competent employees tend to work effectively. Competence is the ability to carry out or perform a job or task based on skills and knowledge, supported by the work attitudes required by the job [Kasmir \(2019\)](#). Competence is considered crucial for creating good employee performance because it encompasses all forms of understanding, skills, and knowledge possessed by employees to maximize their potential in the company. Therefore, competence can directly influence employee performance. Thus, if employees have good competence, it will positively impact the work they produce, therefore creating optimal performance [Kasmir \(2019\)](#). Competence can also be linked to a factor influencing motivation, because the ability, based on an employee's understanding, expertise, and knowledge, will provide encouragement that motivates them to work enthusiastically, as they are equipped with adequate work competencies. Another factor that influences employee performance is the work environment. A good work environment can affect the conditions of employees working in the company. The work environment refers to the setting in which employees perform their daily tasks. A conducive work environment provides a sense of security, enabling employees to perform optimally. The work environment can also be linked to a factor influencing motivation. A comfortable and safe work environment will positively support employee work activities, thereby increasing employee enthusiasm for their work and reducing distractions in the workplace.

Previous research conducted by [Irwansyah \(2024\)](#) demonstrated that competence has a positive and significant effect on employee work motivation. This is supported by research by [Bambang \(2020\)](#), which also showed that competence has a positive and significant impact on employee work motivation. Conversely, research by [Irmayati \(2021\)](#) demonstrated that competence has a negative and insignificant effect on employee work motivation. The differences in previous research findings suggest that competence can have either a positive or negative influence on employee work motivation. Appropriate competencies can significantly impact employee work, sparking enthusiasm and motivating employees to perform at their best. Conversely,

inappropriate competencies in an inappropriate field of work can lead to low employee motivation because it is difficult to realize their abilities in that field. [Irwansyah \(2024\)](#) research yielded positive results due to the use of companies with robust work structures, encompassing state-owned enterprises (BUMN). [Irmayati \(2021\)](#), on the other hand, used private companies with more flexible work structures that allow employees with specific job qualifications to occupy positions beyond their qualifications.

[Arifin \(2023\)](#) demonstrated that the work environment has a positive and significant effect on employee work motivation. This is supported by [Tohirin \(2024\)](#), which also demonstrated that the work environment has a positive and significant impact on employee work motivation. Conversely, [Endang \(2023\)](#) research demonstrated that the work environment has a negative and insignificant effect on employee work motivation. This difference in previous research suggests that the work environment can have either a positive or negative impact on employee work motivation. This is because the work environment can also be influenced by the employee's ability to adapt to it. Therefore, whether the work environment is good or bad largely depends on the employee's perspective, whether they accept it or not. [Arifin \(2023\)](#) research yielded positive results due to the large sample size of over 50 respondents, resulting in more varied data. [Endang \(2023\)](#), using a sample size of under 50 respondents, yielded a narrower data distribution.

[Zaenal \(2020\)](#) demonstrated that motivation has a positive and significant effect on employee performance. This is supported by [Tina \(2022\)](#) research, which also showed a positive and significant impact on employee performance. Conversely, [Randy \(2024\)](#) demonstrated that motivation has a negative and significant effect on employee performance. The differences in previous research findings suggest that motivation can have either a positive or negative influence on employee performance, as motivation is the primary reason employees work. Therefore, whether an employee's motive is good or bad can impact their performance. [Zaenal \(2020\)](#) yielded positive results because they used motivation indicators that aligned with employee performance indicators, while [Randy \(2024\)](#) used motivation indicators that were deemed inappropriate and inconsistent with the performance indicators used.

Furthermore, [Raihandi \(2021\)](#) research demonstrated that competence has a positive and significant effect on employee performance. This is supported by research by [Ainur \(2023\)](#), which also showed that competence has a positive and significant impact on employee performance. Conversely, research by [Rivai \(2021\)](#) demonstrated that competence has a negative and insignificant effect on employee performance. The differences in previous research findings suggest that competence can have either a positive or negative influence on employee performance, as good competence can lead to optimal performance, while poor competence can result in low performance.

[Herlianti \(2024\)](#) research demonstrated that the work environment has a positive and significant impact on employee performance. This is supported by [Dimas \(2020\)](#) research, which also showed a positive and significant effect on employee performance. Conversely, [Rizki \(2020\)](#) research demonstrated that the work environment has a negative and insignificant impact on employee performance. The differences in previous research findings demonstrate that the work environment can have either a positive or negative influence on employee performance. This is because the work environment can also be influenced by an employee's ability to adapt to it. Therefore, whether a work environment is good or bad largely depends on the employee's acceptance of it.

Bank Sumsel Babel Syariah Palembang Branch is one of Bank Sumsel Babel's Sharia-based service units. Bank Sumsel Babel Syariah was established and began operations in 2006, based on the in-principle approval for the opening of a Sharia branch office in Palembang, authorized by the Minister of Law and Human Rights of the Republic of Indonesia No. AHU-56914.AH.01.02.

Based on preliminary data obtained, it shows that the workload of Bank Sumsel Babel Syariah Branch Palembang employees has not yet reached the predetermined targets for 2022-2023. Data from 2022 shows that five targets were not achieved: the NOA target for non-program wadiah savings, productive financing for MSMEs, KUR Syariah Mikro, NPF KUR, and the number of e-channel members. Furthermore, in 2023, the number of items that did not reach the target increased to six: current account targets, total savings, small productive financing, e-channels (ATM, SMS, Internet, and Mobile Banking), number of EDC transactions, and operating profit. This may be due to the inadequate work quality of Bank Sumsel Babel Syariah Branch Palembang employees, as employees appear to lack a strong desire to achieve predetermined targets, resulting in low workload. Furthermore, in terms of working hours, employees are considered to be less than optimal in completing their work on time, as some tasks sometimes exceed the company's deadlines. One factor influencing employee performance at Bank Sumsel Babel, the Syariah Branch of Palembang, is employee motivation. In this regard, we can observe the phenomenon of employee motivation at Bank Sumsel Babel, the Syariah Branch of Palembang.

Furthermore, preliminary data also indicate three indicators of low motivation. First, the current working conditions are perceived as uncondusive and challenging, as the company requires employees to continue working beyond regular operating hours. Furthermore, the company fails to objectively assess each employee's work performance, as it only evaluates the achievement of annual targets, even though this assessment involves multiple people within a work group. Consequently, individual work performance goes unnoticed by the company. Furthermore, employees feel that management does not appreciate their work results, either with awards or praise, as management views employee performance as part of the team's performance. Employee performance at Bank Sumsel Babel, Syariah Branch, Palembang, can also be influenced by competence, as competent employees tend to be able to produce optimal performance. Employee competency index data shows that the competency of employees at Bank Sumsel Babel Syariah Palembang Branch is suboptimal. This is particularly true in terms of knowledge of standard operating procedures (SOPs), field understanding, and work skills, which only fall within the sufficient category of 71.8%-79%. This suggests that employees have not fully developed their competencies in these areas.

Preliminary data also indicate that three competency indicators for employees at Bank Sumsel Babel, the Syariah Branch in Palembang, are still suboptimal. First, knowledge is lacking, as employees lack a thorough understanding of proper standard operating procedures (SOPs) and sometimes make mistakes in implementing them. Furthermore, employees lack a comprehensive understanding of the company's assigned work areas and tend to perform tasks beyond their scope of responsibility. Moreover, employees lack the skills to effectively execute and complete their work, such as meeting bank disbursement targets and other services. Employee engagement remains low, as employees appear to be less than responsive in carrying out their daily work activities. The performance of employees at Bank Sumsel Babel, the Syariah Branch in Palembang, is influenced not only by motivation and competence, but also by the work environment.

Initial data shows that there are 3 (three) indicators of a work environment that are still not optimal, firstly in the work structure indicator it is known that the work structure set by the company is not in accordance with the positions and functions assigned to employees, because there are some employees who are forced to be in inappropriate work positions and are unable to carry out their tasks accurately. Another problem related to the work environment, as indicated by the indicator of attention and support from leadership, is that the leadership still fails to coordinate the work of employees on duty to provide services, despite having supervised them. Still, the leadership is less active in directing the course of employee work activities, as it only allows employees to work independently and rarely intervenes directly to coach them. Even in the indicator of smooth communication, it is known that communication between management and employees on duty is still inadequate, because management rarely provides information and updates on every work activity. Consequently, if there is a change in schedule or procedure, employees must independently find out.

## 2. Literature Review

**The Influence of Competence on Employee Performance.** Factors influencing employee performance include compensation, communication, competence, company culture, motivation, leaders and leadership, and systems/procedures ([Edison, Anwar & Komariyah, 2018](#)). Based on this opinion, one of the factors influencing employee performance is competence. This is supported by previous research conducted by [Raihandi \(2021\)](#), which demonstrated that competence has a positive and significant effect on employee performance. This is supported by research by [Ainur \(2023\)](#), which also revealed that competence has a positive and significant impact on employee performance. Conversely, research by [Rivai \(2021\)](#) demonstrated that competence has a negative and insignificant effect on employee performance. The competency of employees at Bank Sumsel Babel Syariah Palembang Branch is not optimal. This is particularly true in terms of knowledge of standard operating procedures (SOPs), field understanding, and work skills, which only reach 71.8%-79% in the adequate category. This suggests that employees have not fully developed their competencies in these areas. Regarding these competencies, three competency indicators at Bank Sumsel Babel's Palembang Syariah Branch indicate that the employees' competency is still suboptimal. First, knowledge is lacking, as employees lack a thorough understanding of proper standard operating procedures (SOPs) and sometimes make mistakes in implementing them. Furthermore, employees often lack a comprehensive understanding of the company's designated areas of work and tend to perform tasks beyond their scope. Moreover, employees lack the skills to effectively execute and complete their work, such as meeting bank disbursement targets and other services. Employee engagement is also low, as employees appear to be less alert in carrying out their daily work activities.

**The Influence of the Work Environment on Employee Performance.** Factors influencing employee performance include abilities and expertise, knowledge, work plans, personality, work motivation, leadership, leadership style, organizational culture, job satisfaction, work environment, loyalty, commitment, and work discipline ([Kasmir, 2019](#)). Based on these findings, one of the factors influencing employee performance is the work environment. This is supported by previous research conducted by [Herlianti \(2024\)](#), which demonstrated that the work environment has a positive and significant impact on employee performance. This is further supported by research by [Dimas \(2020\)](#), which also demonstrated that the work environment has a positive and significant effect on employee performance. Conversely, research by [Rizki \(2020\)](#) demonstrated that the work environment has a negative and

insignificant impact on employee performance. Based on pre-research data, three indicators of a suboptimal work environment were identified. First, the work structure indicator revealed that the company's established work structure was not aligned with the positions and functions assigned to employees. Some employees were assigned to inappropriate positions and were unable to perform their duties accurately. Another issue related to the work environment, as demonstrated by the leadership attention and support indicator, revealed that leadership still lacked coordination among employees performing service duties. Although leadership supervised employees, they were not actively directing their work activities. They allowed employees to work independently and rarely provided direct mentorship. Even in the communication fluency indicator, it is evident that communication between management and employees on duty is still not effective, as management rarely provides information and updates on every work activity. Consequently, if there is a change in schedule or procedure, employees must find out independently.

**The Influence of Competence on Employee Motivation.** Factors influencing employee motivation include ability, compensation, supervision, and the work environment ([Chukmuwa, 2019](#)). Based on this opinion, it can be seen that one factor influencing employee motivation is ability, also known as competence. This is supported by previous research conducted by [Irwansyah \(2024\)](#), which demonstrated that competence has a positive and significant effect on employee work motivation. This is supported by research by [Bambang \(2020\)](#), which also revealed that competence has a positive and significant impact on employee work motivation. Conversely, research by [Irmayati \(2021\)](#) demonstrated that competence has a negative and insignificant effect on employee work motivation. The competency of employees at the Bank Sumsel Babel Syariah Branch in Palembang is not optimal. This is particularly true in terms of knowledge of standard operating procedures (SOPs), field understanding, and work skills, which only reach 71.8%-79% in the adequate category. This suggests that employees have not fully developed their competencies in these areas. Regarding these competencies, three competency indicators at Bank Sumsel Babel's Palembang Syariah Branch indicate that the employees' competency is still suboptimal. First, knowledge is lacking, as employees lack a thorough understanding of proper standard operating procedures (SOPs) and sometimes make mistakes in implementing them. Furthermore, employees often lack a comprehensive understanding of the company's designated areas of work and tend to perform tasks beyond their scope. Moreover, employees lack the skills to effectively execute and complete their work, such as meeting bank disbursement targets and other services. Employee engagement is also low, as employees appear less alert in carrying out their daily work activities.

**The Influence of the Work Environment on Employee Motivation.** Factors influencing employee motivation include ability, compensation, supervision, and the work environment ([Chukmuwa, 2019](#)). Based on this finding, it can be concluded that the work environment is one of the factors influencing employee motivation. This is supported by previous research by [Arifin \(2023\)](#), which demonstrated that the work environment has a positive and significant impact on employee motivation. This is supported by research by [Tohirin \(2024\)](#), which also demonstrated that the work environment has a positive and significant effect on employee work motivation. Conversely, research by [Endang \(2023\)](#) demonstrated that the work environment has a negative and insignificant impact on employee work motivation. Pre-research data indicate that there are three indicators of a suboptimal work environment. First, the work structure indicator suggests that the company's established work structure does not align with the positions and functions assigned to employees. Some employees are forced into

inappropriate positions and are unable to perform their tasks accurately. Another issue related to the work environment, indicated by the leadership's attention and support indicator, is that the leadership still lacks coordination for the work of employees on duty. Although the leadership supervises employees, it is less active in directing their work activities, as the leadership allows employees to work independently and rarely directly mentors them. Furthermore, the communication fluency indicator indicates that communication between management and employees on duty remains poor, as management seldom provides information and updates on work activities. Consequently, if there are changes to schedules or procedures, employees must independently seek information.

**The Influence of Motivation on Employee Performance.** Factors influencing employee performance include compensation, communication, competence, company culture, motivation, leaders and leadership, and systems/procedures ([Edison, Anwar & Komariyah, 2018](#)). Based on this opinion, one of the factors influencing employee performance is motivation. This is supported by previous research conducted by [Zaenal \(2020\)](#), which demonstrated that motivation has a positive and significant effect on employee performance. This is further supported by research by [Tina \(2022\)](#), which also revealed that motivation has a positive and significant impact on employee performance. Conversely, research by [Randy \(2024\)](#) demonstrated that motivation has a negative and significant effect on employee performance. Pre-research data indicate three indicators of low motivation. First, the current working conditions are perceived as unfavorable and challenging, as they do not adequately support employees in carrying out their work activities, and the company requires employees to continue working beyond regular operating hours. Furthermore, the company fails to assess each employee's work performance objectively. It only assesses annual target achievement, despite involving multiple individuals within a work group. This results in individual performance going unnoticed. Employees then feel that management fails to acknowledge their work, either with awards or praise, as leaders view employee performance as part of the team's performance.

**The Influence of Competence on Employee Performance through Motivation.** Factors influencing employee performance include compensation, communication, competence, corporate culture, motivation, leaders and leadership, and systems/procedures ([Edison, Anwar & Komariyah, 2018](#)). Based on this opinion, one factor influencing employee performance is competence. Regarding this, it is known that factors influencing employee motivation include ability, compensation, supervision, and the work environment ([Chukmuwa, 2019](#)). Based on this opinion, it can be seen that one factor influencing employee motivation is ability, also known as competence. This is supported by previous research conducted by [Bambang \(2020\)](#), which demonstrated that competence has a positive and significant effect on employee work motivation. This is related to research by [Tina \(2022\)](#), which revealed that motivation has a positive and significant impact on employee performance.

**The Influence of the Work Environment on Employee Performance through Motivation.** Factors influencing employee performance include ability and expertise, knowledge, work plans, personality, motivation, work environment, leadership, leadership style, organizational culture, job satisfaction, loyalty, commitment, and work discipline ([Kasmir, 2019](#)). Based on this opinion, two factors influence employee performance: motivation and the work environment. In this regard, the factors that influence employee motivation are known to be ability, compensation, supervision, and the work environment ([Chukmuwa, 2019](#)). Based on this opinion, it can be seen that one factor influencing employee motivation is the work

environment. This is supported by previous research conducted by [Tohirin \(2024\)](#), which demonstrated that the work environment has a positive and significant effect on employee work motivation. This is related to research by [Tina \(2022\)](#), which revealed that motivation has a positive and significant impact on employee performance.

### 3. Research Method

This research was conducted at the Bank Sumsel Babel Syariah Palembang Branch. The research method employed in this study is quantitative. The independent variable in this study is employee performance, namely (Y2), the intervening variable is motivation (Y1), and the independent variables are competence (X1) and working environment (X2). Employee performance indicators include work quality, quantity, and hours worked. Motivation indicators include working conditions, work performance, and recognition from superiors. Competence indicators include knowledge, understanding, abilities, and interests. Work environment indicators include work structure, leadership attention and support, and smooth communication. The population used in this study is finite (measurable), namely all 134 employees of Bank Sumsel Babel, Sharia Branch of Palembang, which is divided into 95 employees of BPD Sumsel Babel, Sharia Branch of Palembang, 22 employees of Raden Fatah, Sharia Sub-Branch of Palembang, and 17 employees of Muhammadiyah, Sharia Sub-Branch of Palembang. The sample used in the study consisted of 130 employees from Bank Sumsel Babel's Sharia Branch in Palembang, specifically those at BPD Sumsel Babel, Sharia Branch of Palembang, Raden Fatah, Sharia Sub-Branch of Palembang, and Muhammadiyah, Sharia Sub-Branch of Palembang. The sampling technique employed in this study utilizes a probability sampling method, specifically a cluster random sampling approach.. The method used in data collection is a questionnaire. The data analysis technique to measure the variables in this study uses structural equation modeling (SEM) capital equations.

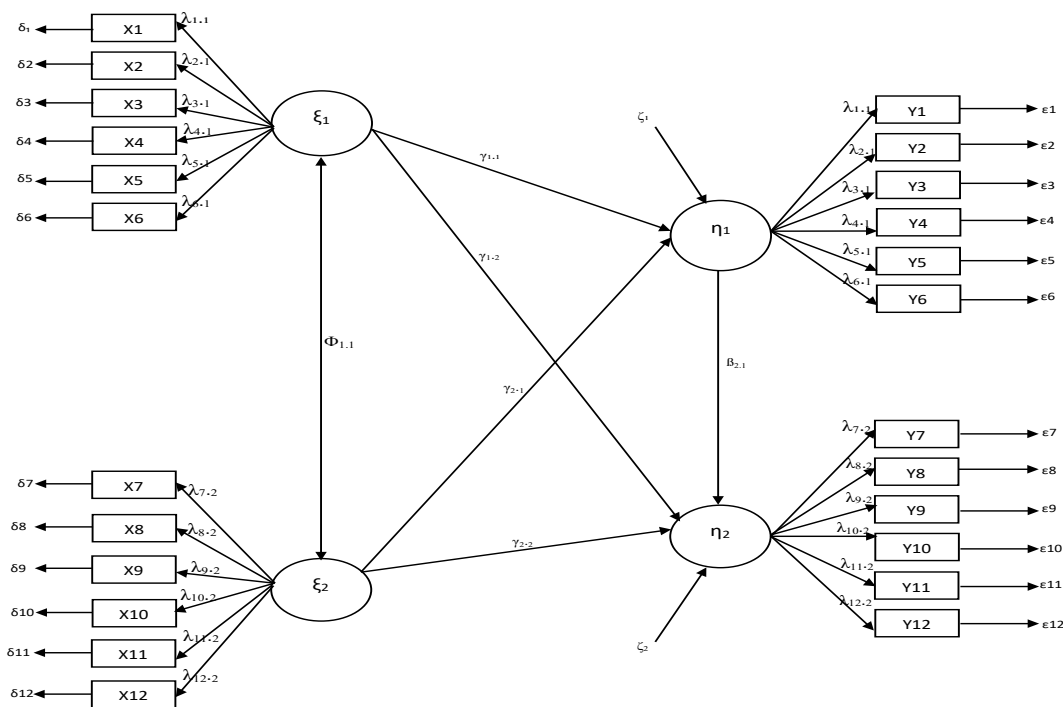


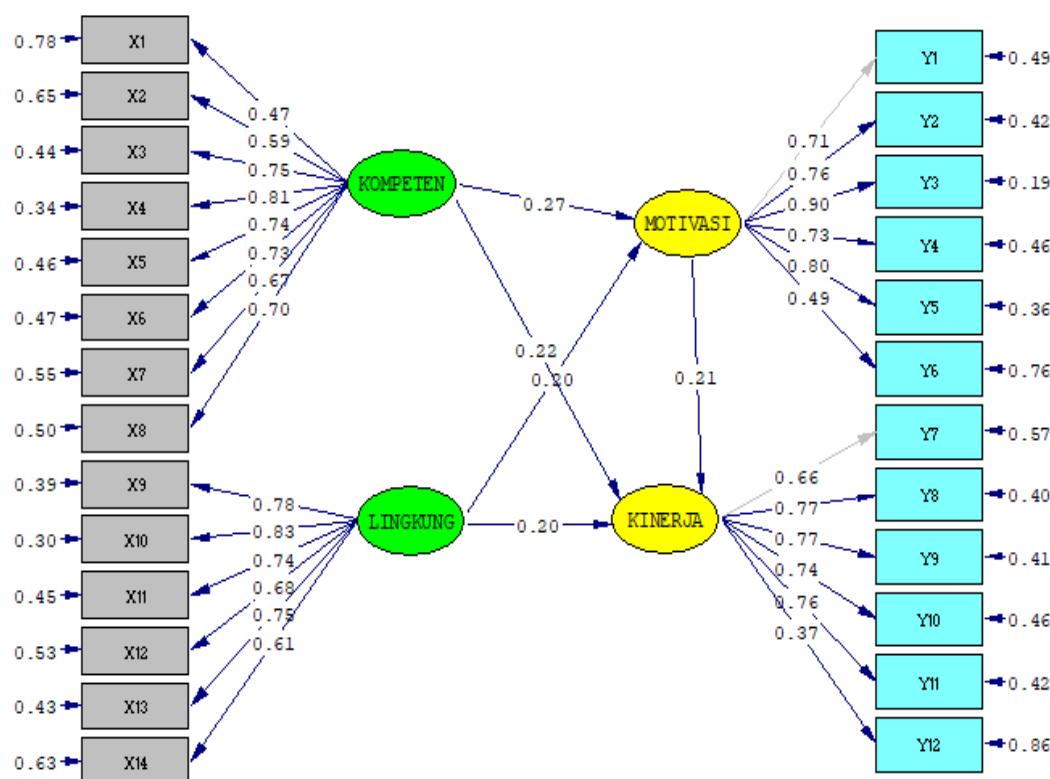
Figure 1. Structural Equation Modeling

Note:

- $\xi_1$  : Exogenous latent variable of competency  
 $\xi_2$  : Exogenous latent variable of working environment  
 $\eta_1$  : Endogenous latent variable of motivation  
 $\eta_2$  : Endogenous latent variable of employee performance  
 $\gamma$  : Direct relationship with exogenous towards endogenous variable  
 $\zeta$  : Error term  
 $\beta$  : Direct relationship with endogenous towards endogenous variable  
 $\delta$  : Measurement error of exogenous variable  
 $\Phi$  : Covariance matrix of construct  
 $E$  : Measurement error of exogenous variable's indicators  
 $\lambda$  : The relationship between exogenous/endogenous variables towards its indicators  
 $X_1$ - $X_8$  : Indicators of competency  
 $X_9$ - $X_{14}$  : Indicators of working environment  
 $Y_1$ - $Y_6$  : Indicators of motivation  
 $Y_7$ - $Y_{12}$  : Indicators of employee performance

#### 4. Findings and Discussions

Confirmatory Factor Analysis. This analysis is conducted on all constructs separately in order to test the measurement model through an evaluation of construct validity and construct reliability. Competency refers to kompeten, working environment refers to lingkungan, motivation refers to motivasi and employee performance refers to kinerja.



Chi-Square=295.71, df=290, P-value=0.39615, RMSEA=0.012

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Figure 2. Confirmatory Factor Analysis

The CFA results show that all loading factor variables have values greater than the error value (0.05). This indicates that the initial CFA (Confirmatory Factor Analysis) test has met the requirements for subsequent testing.

Table 1. Goodness of Fit Index

| Goodness Of Fit Index | Cut Of Value | Result | Conclusion |
|-----------------------|--------------|--------|------------|
| P-Value               | $\geq 0,05$  | 0.39   | Good Fit   |
| RMSEA                 | $\leq 0,1$   | 0.01   | Good Fit   |
| GFI                   | $\geq 0,90$  | 0.85   | Fit        |
| NNFI                  | $\geq 0,90$  | 0.99   | Good Fit   |
| SRMR                  | $\leq 0,1$   | 0.05   | Good Fit   |
| IFI                   | $\geq 0,90$  | 0.99   | Good Fit   |
| CFI                   | $\geq 0,90$  | 0.99   | Good Fit   |
| RFI                   | $\geq 0,90$  | 0.89   | Fit        |
| NFI                   | $\geq 0,90$  | 0.9    | Good Fit   |

Based on the results of the goodness of fit index, it can be concluded that the model is good because the overall goodness of fit index criteria is in the good fit category.

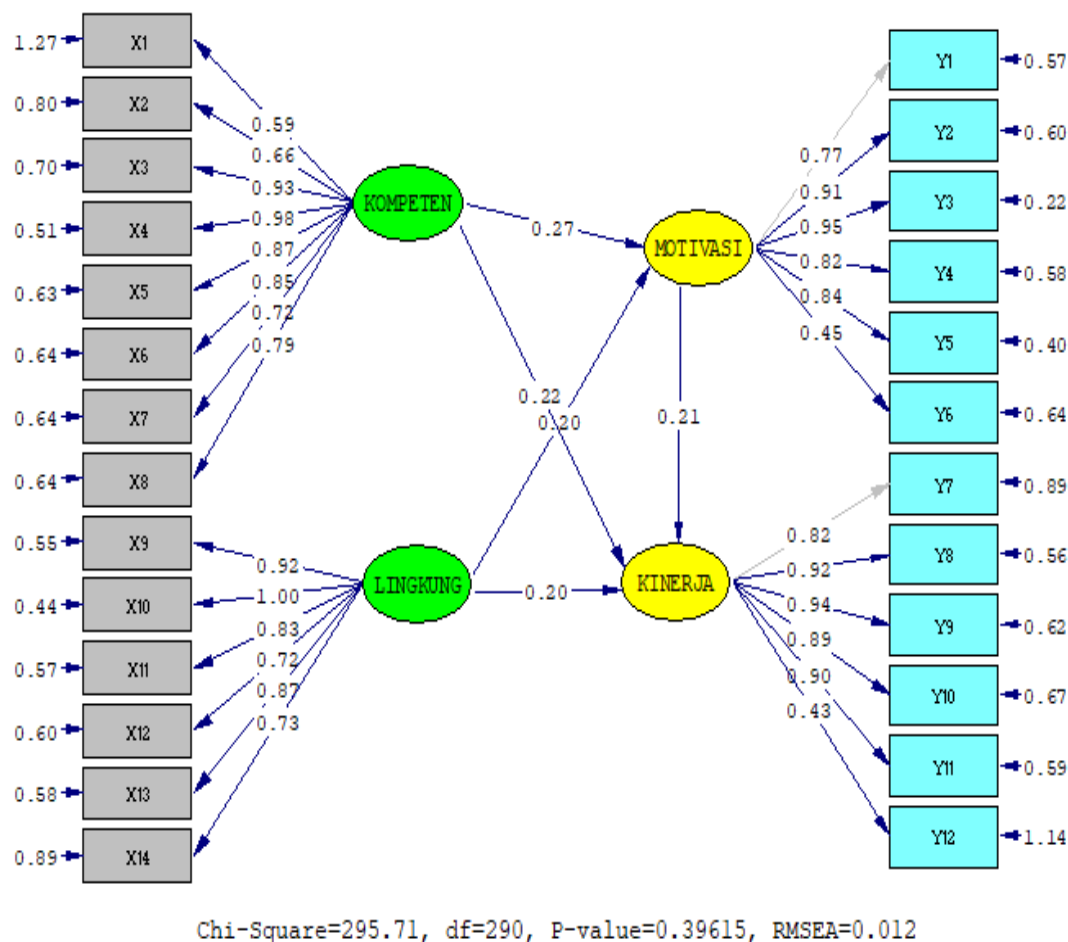


Figure 3. Structural Equation Modeling Coefficient

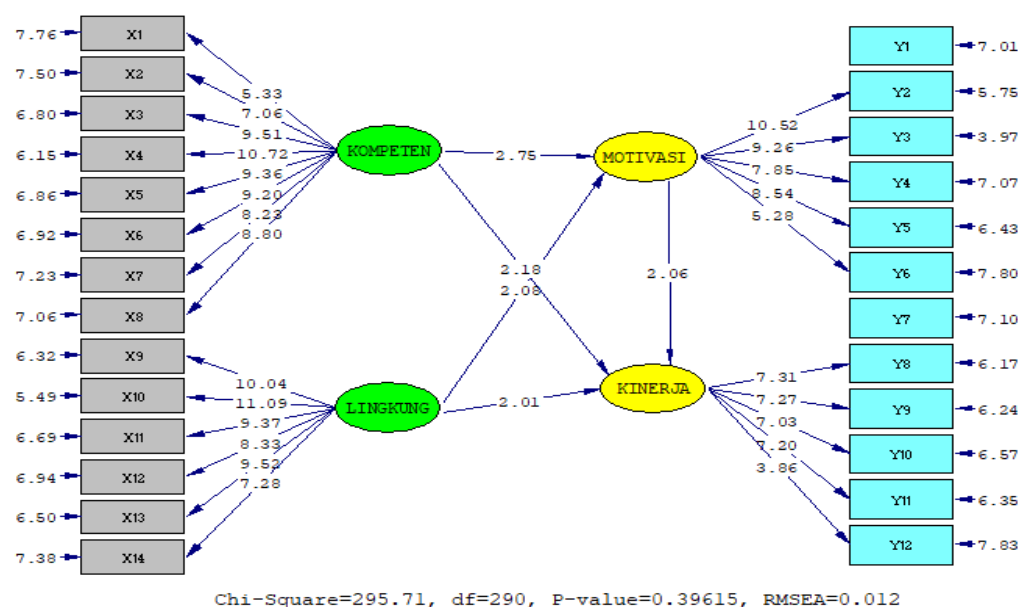


Figure 4. Structural Equation Modeling t-value

The Influence of Competence on Motivation. The T-value was 2.75, which is greater than 1.96, so  $H_0$  was rejected. This means that Competence has a significant effect on employee motivation at Bank Sumsel Babel's Sharia Branch in Palembang. These results suggest that enhancing employee competency will lead to improved performance, and conversely, a decline in competency will result in a decrease in performance. These results align with the theory of [Edison, Anwar and Komariyah \(2018\)](#), which states that factors influencing employee performance include compensation, communication, competency, corporate culture, motivation, leaders and leadership, and systems/procedures. This demonstrates that the research findings, which prove the influence of competency on performance, are theoretically sound. These results are supported by previous research conducted by [Raihandi \(2021\)](#), which demonstrated that competency has a positive and significant effect on employee performance. This is further supported by research by [Ainur \(2023\)](#), which also revealed that competency has a positive and significant impact on employee performance. Conversely, research by [Rivai \(2021\)](#) demonstrated that competency has a negative and insignificant effect on employee performance.

The Influence of the Work Environment on Motivation. The T-value was 2.08, which is greater than 1.96, so  $H_0$  was rejected. This means that the Work Environment has a significant effect on employee motivation at Bank Sumsel Babel, Sharia Branch, Palembang. These results suggest that improving the work environment leads to increased performance, whereas worsening the work environment results in decreased performance. These results align with [Kasmir \(2019\)](#), which states that factors influencing employee performance include abilities and expertise, knowledge, work plans, personality, work motivation, leadership, leadership style, organizational culture, job satisfaction, work environment, loyalty, commitment, and work discipline. This demonstrates that the research findings, which prove the influence of the work environment on performance, are theoretically supported. These results are supported by previous research conducted by [Herlianti \(2024\)](#), which demonstrated a positive and significant effect of the work environment on employee performance. This is further supported by research by [Dimas \(2020\)](#), which also demonstrated a positive and significant impact of the work

environment on employee performance. Conversely, research by [Rizki \(2020\)](#) showed a negative and insignificant effect of the work environment on employee performance.

**The Influence of Competence on Performance.** The T-value was 2.18, which is greater than 1.96, so  $H_0$  was rejected. This means that Competence has a significant effect on employee performance at Bank Sumsel Babel's Sharia Branch in Palembang. These results indicate that improving competency will increase employee motivation, and conversely, decreasing competency will decrease employee motivation. These results align with [\(Chukmuwa, 2019\)](#), which states that factors influencing employee motivation include ability, compensation, supervision, and the work environment. This explains the theoretical validity of the research findings, which prove the influence of competency on employee motivation. These results are supported by previous research conducted by [Irwansyah \(2024\)](#), which demonstrated that competency has a positive and significant effect on employee work motivation. This is further supported by research by [Bambang \(2020\)](#), which also showed that competency has a positive and significant impact on employee work motivation. Conversely, research by [Irmayati \(2021\)](#) demonstrated that competency has a negative and insignificant effect on employee work motivation.

**The Influence of the Work Environment on Performance.** The T-value calculated was 2.01, which is greater than 1.96, so  $H_0$  was rejected. This means that the work environment has a significant impact on employee performance at Bank Sumsel Babel's Sharia Branch in Palembang. These results suggest that enhancing the work environment can increase employee motivation, while conversely, a deteriorating work environment can decrease employee motivation. These results align with [\(Chukmuwa, 2019\)](#), which states that the factors influencing employee motivation are ability, compensation, supervision, and the work environment. This explains the theoretical validity of the research findings, proving the influence of the work environment on employee motivation. These results are supported by previous research conducted by [Arifin \(2023\)](#), which demonstrated that the work environment has a positive and significant effect on employee work motivation. This is further supported by research by [Tohirin \(2024\)](#), which also demonstrated that the work environment has a positive and significant effect on employee work motivation. Conversely, research by [Endang \(2023\)](#) demonstrated that the work environment has a negative and insignificant impact on employee work motivation.

**The Influence of Motivation on Performance.** The calculated T-values were  $2.06 > 1.96$ , thus rejecting  $H_0$ . This indicates that motivation has a substantial impact on employee performance at Bank Sumsel Babel's Sharia Branch in Palembang. These results suggest that increased motivation will be followed by improved performance, and conversely, decreased motivation will be followed by reduced performance. These results align with the theory of [Edison, Anwar and Komariyah \(2018\)](#), which states that factors influencing employee performance include compensation, communication, competence, company culture, motivation, leaders and leadership, and systems/procedures. This demonstrates that the research findings, which prove the influence of motivation on performance, are theoretically sound. These results are supported by previous research conducted by [Zaenal \(2020\)](#), which demonstrated that motivation has a positive and significant effect on employee performance. This is further supported by research by [Tina \(2022\)](#), which also showed that motivation has a positive and significant impact on employee performance. Conversely, research by [Randy \(2024\)](#) demonstrated that motivation has a negative and significant effect on employee performance.

## 5. Conclusion

It can be concluded that competency and working environment affect employee performance through motivation. The management of Bank Sumsel Babel, Sharia Branch, Palembang, is expected to enhance employee performance by addressing issues of competency, work environment, and employee motivation, which are currently underdeveloped. This improvement in employee performance encompasses enhancing work quality to meet standards, achieving work quantity targets, and completing tasks on time. The management of Bank Sumsel Babel, Sharia Branch, Palembang, needs to improve employee competency. This includes improving employee knowledge to ensure they are more familiar with applicable operational standards. Furthermore, employees need to understand the appropriate work mechanisms better, and improving employee skills can enhance their abilities and foster employee engagement in their work. The management of Bank Sumsel Babel, Sharia Branch, Palembang, needs to address the work environment, which is considered less conducive to employees. This includes establishing a work structure that aligns with employees' positions and functions (which does not deviate from their scope of responsibility), providing leadership that is attentive and supportive to each employee, and improving the communication system to ensure ongoing continuity.

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