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## The Influence of Work Behavior and Competence on Employee Performance with Work Motivation as an Intervening Variable (A Study at PT PNM Mekaar, Bogor Region)

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### ARTICLE INFO

**Keywords:** Work Behavior, Work Competence, Work Motivation, Employee Performance.

*Received* : 3 July 2026

*Revised* : 22 August 2026

*Accepted* : 23 September 2026

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### ABSTRACT

PT Permodalan Nasional Madani is a financial institution operating in the service sector. Like any service-oriented company, it must strive to achieve the desired level of employee performance. To attain this performance, the company must make efforts to foster appropriate work behavior, enhance employee competence, and effectively boost employee work motivation. Therefore, this study aims to examine the influence of work behavior and competence on employee performance, with work motivation serving as an intervening variable (A Study at PT PNM Mekaar, Bogor Region). This study employs an explanatory quantitative design, with the unit of analysis being the employees of PT PNM, Bogor Region. The target population consists of all 426 employees of PT PNM, Bogor Region, and the sample comprises 210 employees, selected using the proportional stratified random sampling technique. Data collection was conducted via questionnaires, and the analysis involved both descriptive and inferential statistics using Structural Equation Modeling (SEM) with the SmartPLS 4.0 software. The research results indicate that work behavior and work competence have a positive and significant influence on employee work motivation. Furthermore, work motivation, work behavior, and work competence positively and significantly influence employee performance. The mediation analysis also demonstrates that work motivation significantly mediates the relationship of both work behavior and work competence toward employee performance at PT PNM Mekaar, Bogor Region

### INTRODUCTION

The micro, small, and medium enterprises (MSMEs) sector plays a significant role in developing economies. According to the World Bank (2020), MSMEs account for 90 percent of businesses and more than 50 percent of employment worldwide. In Indonesia, the government has consistently emphasized MSME development through its National Medium-Term Development Plan (RPJMN) to boost economic added value and job creation. As a state-owned financial institution, PT Permodalan Nasional Madani (PNM) is explicitly mandated to advance and empower MSMEs through financing and management services.

To fulfill this strategic mission, PT PNM requires high-performing employees. Performance is defined as the quality and quantity of work achieved by an employee in carrying out their responsibilities (Mangkunegara, 2020). However, initial observations at PT PNM Mekaar Region Bogor indicated that employee performance was not yet optimal. Performance Appraisal (PA) data from 2025 revealed that several employees still required substantial performance enhancements, as illustrated in Figure 1. Number of Employees

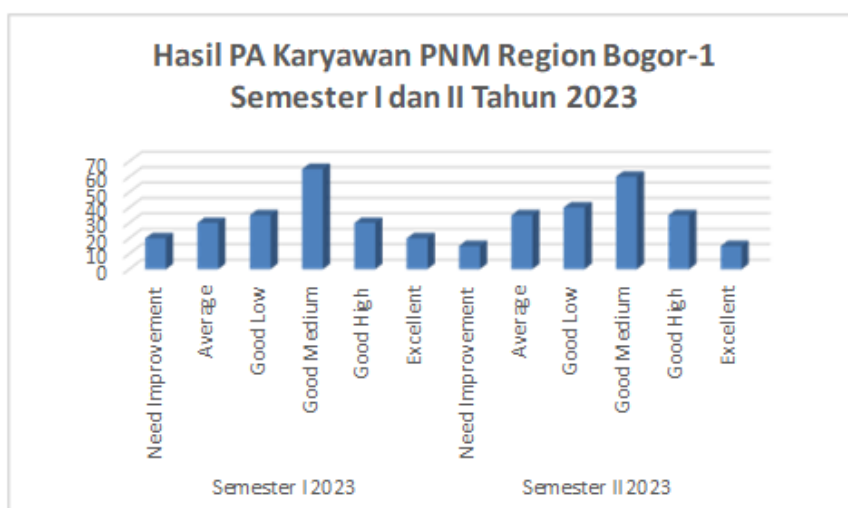


Figure 1. Employee Performance Appraisal (PA) Results of PNM Region Bogor by Semester in 2023  
(Source: PNM Region Bogor Administration, 2025)

Based on Figure 1, 20 employees in Semester I and 15 employees in Semester II required improvements ("Need Improvement"). Additionally, employees falling into the "Average" and "Good Low" categories increased from 65 employees in Semester I to 75 employees in Semester II. This trend indicates that the overall performance of the workforce has not reached its optimal capacity.

This performance issue is strongly tied to employee work behavior and competencies. For instance, field data highlighted a passive response from credit officers in managing Mature Potential Customers (Nasabah Jatuh Tempo) and Drop-Out Customers (Nasabah DO). As detailed in Table 1, the drop-out performance in the Bogor branch represents a critical operational issue.

Table 1. Dropped-Out (DO) Customers from Mature Potential (JT) Profiles (August 2025)

| PNM Cabang       | Potensi JT | DO    | % DO  |
|------------------|------------|-------|-------|
| PNM Tasikmalaya  | 4,221      | 2,069 | 49.0% |
| PNM Cirebon      | 3,473      | 1,735 | 50.0% |
| PNM Banjarnegara | 3,107      | 1,566 | 50.4% |
| PNM Solo         | 2,853      | 1,453 | 50.9% |
| PNM Pati         | 6,992      | 3,581 | 51.2% |
| PNM Indramayu    | 2,203      | 1,158 | 52.6% |
| PNM Semarang     | 4,757      | 2,544 | 53.5% |
| PNM Tegal        | 6,559      | 3,538 | 53.9% |
| PNM Magelang     | 2,257      | 1,253 | 55.5% |
| PNM Purwokerto   | 4,080      | 2,307 | 56.5% |
| PNM Subang       | 1,086      | 629   | 57.9% |
| PNM Wonogiri     | 893        | 537   | 60.1% |
| PNM Yogyakarta   | 1,687      | 1,015 | 60.2% |
| PNM Pontianak    | 2,154      | 1,316 | 61.1% |
| PNM Bandung      | 5,438      | 3,338 | 61.4% |
| PNM Garut        | 3,137      | 1,956 | 62.4% |
| PNM Banjarmasin  | 2,526      | 1,583 | 62.7% |

| PNM Cabang       | Potensi JT    | DO            | % DO         |
|------------------|---------------|---------------|--------------|
| PNM Sukabumi     | 5,111         | 3,235         | 63.3%        |
| PNM Bekasi       | 4,769         | 3,031         | 63.6%        |
| PNM Cimahi       | 1,317         | 843           | 64.0%        |
| <b>PNM Bogor</b> | <b>2,858</b>  | <b>1,830</b>  | <b>64.0%</b> |
| PNM Balikpapan   | 565           | 363           | 64.2%        |
| PNM Depok        | 2,034         | 1,362         | 67.0%        |
| PNM Sintang      | 441           | 297           | 67.3%        |
| PNM Samarinda    | 492           | 336           | 68.3%        |
| PNM Tarakan      | 201           | 140           | 69.7%        |
| <b>Total</b>     | <b>75,211</b> | <b>43,015</b> | <b>57.2%</b> |

Source: PT PNM Administration Division, 2026 Data simplified for regional compariso

In PNM Bogor, the drop-out rate reached 64.0% (1,830 DO cases from 2,858 potential clients), which sits significantly higher than the cumulative branch average of 57.2%. This descriptive metric exposes a weak behavioral response and lack of technical engagement from field officers in securing customer retention.

Beyond work behavior and competence, work motivation serves as a vital internal stimulus that drives employees to achieve corporate goals. While substantial studies link behavior and competence directly to performance, empirical gaps still exist regarding how work motivation acts as an intervening mechanism. This study aims to fill that gap by analyzing the integrated impact of work behavior and competence on employee performance through work motivation at PT PNM Mekaar Region Bogor.

## Literature Review

### Grand Theory

This study adopts two primary socio-cognitive models: Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975) and Theory of Planned Behavior (TPB) (Ajzen, 1991). TRA assumes that individuals are rational beings who systematically process information and evaluate the implications of their actions before behaving. TPB expands this model by adding Perceived Behavioral Control (PBC), indicating that motivation is influenced by the perceived ease or difficulty of performing a task. In this framework, proper work behavior and solid

competencies shape the motivational drive, which ultimately governs actual workplace performance

### Work Behavior

Work behavior represents physical or mental actions taken by employees to react to external stimuli within an organizational ecosystem (Robbins, 2019). It manifests in both covert forms (internal attention and attitudes) and overt actions (observable practices). Based on Griffiths and Bryson (in Robbins, 2018), work behavior can be measured through: (1) social relationships, (2) vocational skills, (3) work motivation, (4) initiative-confidence, (5) work quality, and (6) work habits.

### Work Competence

Competence is an individual's underlying capability encompassing skills, knowledge, and professional attitudes required to execute specific job mandates effectively (Sutrisno, 2018). Without adequate structural skills and technical knowledge, employees cannot translate their behavioral intentions into productive performance outputs.

### Work Motivation

Motivation acts as an inner psychological force that energizes, directs, and sustains human behavior toward achieving target benchmarks (Sutrisno, 2017). In organizational dynamics, high motivation transforms basic operational skills into peak job performance

## Employee Performance

Performance is the measurable quantitative and qualitative outcomes achieved by an employee based on their designated job descriptions and tasks

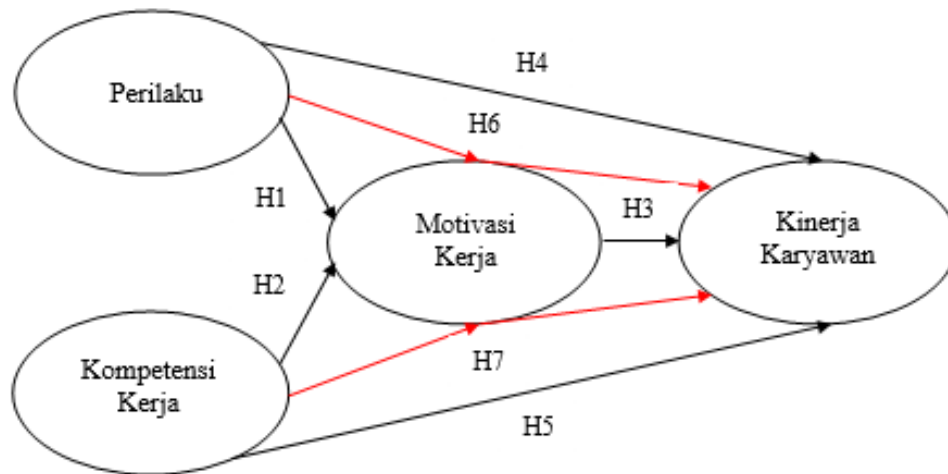


Figure 2. Hypotheses  
Source: Research Data, 2026.

Based on the literature, the following hypotheses are proposed:

- H1: Work behavior positively affects work motivation.
- H2: Work competence positively affects work motivation.
- H3: Work motivation positively affects employee performance.
- H4: Work behavior positively affects employee performance.
- H5: Work competence positively affects employee performance.
- H6: Work motivation mediates the effect of work behavior on employee performance.
- H7: Work motivation mediates the effect of work competence on employee performance.

## METHODS

This study utilized an explanatory quantitative approach to evaluate the causal linkages between the structural variables.

- **Population and Sample:** The target population comprised 426 operational employees at PT PNM Mekaar Region Bogor. A sample size of 210 employees was

determined using proportional stratified random sampling.

- **Data Collection:** Primary data were gathered through structured questionnaires deployed directly to respondents. Items were calibrated using a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).
- **Data Analysis:** Statistical evaluations were executed via Structural Equation Modeling (SEM) using SmartPLS 4.0 software. The process involved two core evaluation stages: the Outer Model (validity and reliability) and the Inner Model (R-square tracking and path coefficient calculations).

## RESULTS AND DISCUSSION

### Outer Model Evaluation

Reflecting the standard PLS-SEM procedures, the indicator configurations were tested for convergent and discriminant attributes. All indicator configurations yielded loading factors above the 0.70 threshold, verifying basic measurement validity. The Average Variance Extracted (AVE) for all latent blocks exceeded 0.50, and Composite Reliability (CR) along with Cronbach's Alpha topped 0.70, validating internal consistency.

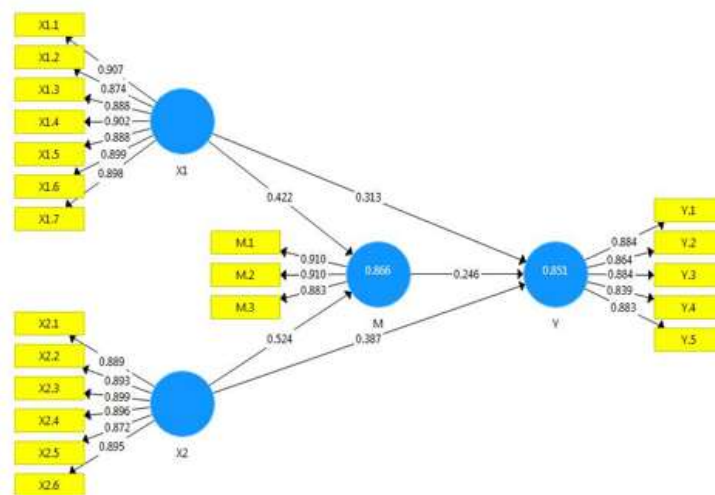


Figure 3. Outer Model  
Source: SmartPLS 4 (2026)

### Inner Model Evaluation & Hypothesis Testing

Hypothesis path analyses were executed to calculate direct effects (Path Coefficients) and indirect relationships via the intervening construct.

Table 1. Direct Path Test Results

| Path Relationship                       | Path Coefficient (O) | T-Statistics | P-Values | Result   |
|-----------------------------------------|----------------------|--------------|----------|----------|
| Work Behavior => Work Motivation        | Positive             | >1.96        | <0.05    | Accepted |
| Work Competence => Work Motivation      | Positive             | >1.96        | <0.05    | Accepted |
| Work Motivation => Employee Performance | Positive             | >1.96        | <0.05    | Accepted |
| Work Behavior => Employee Performance   | Positive             | >1.96        | <0.05    | Accepted |
| Work Competence => Employee Performance | Positive             | >1.96        | <0.05    | Accepted |

Table 2. Indirect Path (Mediation) Test Results

| Path Relationship                       | Path Coefficient (O) | T-Statistics | P-Values | Result   |
|-----------------------------------------|----------------------|--------------|----------|----------|
| Behavior => Motivation => Performance   | Positive             | >1.96        | <0.05    | Accepted |
| Competence => Motivation => Performance | Positive             | >1.96        | <0.05    | Accepted |

### Discussion

The results prove that work behavior and competence are vital catalysts for enhancing work motivation and final performance metrics. When employees exhibit proactive behaviors such as sound communication habits, social synchronization, and initiative their internal motivation increases. Similarly, sharpening professional competencies provides workers with the operational tools and

confidence needed to process credit workloads efficiently, driving up motivation levels.

Crucially, work motivation serves as a strong intervening bridge. While proper behaviors and capabilities lay the essential foundation, it is the motivational drive that locks in long-term employee commitment, enabling them to meet corporate targets and manage customer retention effectively. These findings line up with the principles of the Theory of Planned Behavior (TPB), where

behavioral control and attitudes feed into intentions before driving actual outcomes.

## CONCLUSION

### Summary

This study concludes that work behavior and work competence exert positive and significant direct effects on both work motivation and employee performance at PT PNM Mekaar Region Bogor. Furthermore, work motivation serves as a significant mediating variable that links employee behavior and capabilities directly to actual performance outcomes. Maximizing workforce performance requires an integrated approach that strengthens core technical skills while simultaneously keeping field officers motivated

### Suggestions

#### For Management (PT PNM)

The company should establish systematic training programs to upgrade employee technical competencies, paired with clear motivation-driven incentive systems. Focus should also be placed on shaping proactive workplace habits to lower customer drop-out rates.

#### For Future Researchers

Future studies should look into broadening this research model by integrating extra environmental or structural variables, such as leadership styles, organizational culture, or digital work tools, across larger sampling scopes.

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