



Analysing the Impact of Self-Efficacy on Employee Performance: The Mediating Role of Work Motivation at Permodalan Nasional Madani, Majalengka Branch 2

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ARTICLE HISTORY

Received:

July 28, 2025

Revised

August 19, 2025

Accepted:

August 29, 2025

Online available:

October 20, 2025

Keywords:

Self Efficacy, Employee

Performance, and Work Motivation

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ABSTRACT

Introduction In the era of increasingly dynamic business competition, employee performance is greatly influenced by psychological factors, one of which is self-efficacy, or the individual's belief in their ability to complete tasks. This study aims to analyse the influence of self-efficacy on employee performance with work motivation as an intervening variable at Permodalan Nasional Madani (PNM) Branch Majalengka 2.

Methods: This quantitative research employed the saturated sampling method, administering questionnaires to 50 PNM employees. The Sobel test and multiple regression were used to assess the direct and indirect effects of the variables on the data.

Results: The research results show that self-efficacy has a positive and significant impact on worker performance and their motivation to work. Furthermore, the main finding of this study is that work motivation significantly mediates the relationship between self-efficacy and work motivation.

Conclusion and Suggestion: This Research demonstrates that self-efficacy has a positive and significant impact on work motivation and employee performance. Employees who have high confidence in their abilities tend to be more motivated, which in turn leads to improved performance. Work motivation also proves to be a mediating variable in the relationship between self-efficacy and performance, meaning that high self-efficacy will encourage strong work motivation, ultimately improving employee performance. Therefore, companies should be able to enhance employee self-efficacy through training, coaching, and psychological support to support sustainable performance improvement.

INTRODUCTION

Many theoretical debates and empirical findings from research on the influence of self-efficacy on employee performance have contributed to the literature on human resource management, particularly in understanding the mediating role of work motivation. Studies show that self-efficacy has both direct and indirect correlations with employee productivity levels. (Khafidz, Akhmad Nizam Zuhri, 2023) State that self-efficacy significantly affects performance, but the effect becomes stronger when mediated by job satisfaction. This shows that without satisfactory working conditions, employees' confidence in completing tasks does not always have a positive impact. Moreover, (Ali, F., & Wardoyo, 2021) Found that job satisfaction affects performance through self-efficacy. However, they emphasise that in a dynamic work environment like marketing, intrinsic motivation tends to play a more significant role as a driver than individual motivation.

On the contrary, new research reinforces the idea that work motivation is an essential link between performance and self-efficacy. According to (Diani, 2024) The literature review shows that work motivation is a psychological mechanism that drives self-confidence and actual behaviour of employees in the workplace. A study conducted by (Nurkhakiki, R., Utami, E. M., 2024) Found that employees' work motivation is positively correlated with their level of self-efficacy, which in turn results in significant performance improvement. Bandura's social cognitive theory states that the way a person thinks, behaves, and feels is influenced by self-efficacy. The findings of this research align with this theory.

Furthermore, (Satria, 2022a) Found that self-efficacy affects performance in government officials both directly and indirectly by enhancing motivation. This indicates that to improve employee confidence, interventions should also consider strategies that boost motivation to maximise work outcomes. Additionally, (SHELEMO, 2023) The study shows that work motivation has a significant impact on performance, especially in the agricultural industry. This suggests that motivation is a universal factor that connects all personnel's potential with actual productivity.

In this discussion, it is essential to use the most relevant comparisons to analyse the impact of self-efficacy on performance. In real-life scenarios, work motivation is a vital component for creating optimal self-efficacy, not just an additional factor. Therefore, to gain a better understanding of the psychological dynamics and employable behaviour in social-based financial companies, it is crucial to conduct empirical research on the mediating role of work motivation at Permodalan Nasional Madani (PNM) Branch Majalengka 2.

LITERATURE REVIEW

The literature review will discuss three main points: basic theory, previous research, and hypotheses derived from prior research, which serve as the primary basis for understanding the relationship between self-efficacy, employee performance, and work motivation in the context of employees working at Permodalan Nasional Madani (PNM) Branch Majalengka 2.

Self Efficacy

This concept serves as a foundation in social cognitive psychology and health beliefs widely used to understand how self-perception affects performance. (Nurkhakiki, R., Utami, E. M., 2024) Stress enables employees to handle work pressure with more confidence, ultimately having a positive impact on performance. This is in line with (Khaerana, 2020) Findings, which emphasise that employees with a high level of self-efficacy are more likely to achieve high productivity and work effectively.

Employee Performance

Employment performance relates to the level of work results that align with the organisation's standards or goals, both qualitatively and quantitatively (Mangkunegara, 2016). In the context of both public and private organisations, performance is an indicator of an individual's success in carrying out their tasks and responsibilities. (Satria, 2022) stated that performance is not only influenced by technological factors but also by psychological factors such as self-efficacy and work motivation.

Work Motivation

Work motivation can be understood as internal and external drives that encourage individuals to achieve specific job goals (Herzberg, 1959). (Kamila, I., & Nurhasanah, 2024) highlight that strong self-efficacy enhances employees' intrinsic motivation, which in turn increases dedication and work achievement. (Nurkhakiki, R., Utami, E. M., 2024) also found that work motivation significantly mediates the influence of self-efficacy on performance, so employees who are confident in their abilities will be more motivated to perform optimally.

Previous research has examined the direct and indirect correlations between self-efficacy, employee performance, and work motivation. (Khafidz, Akhmad Nizam Zuhri, 2023) shows that self-efficacy has a positive and significant effect on employee performance. (Nurkhakiki, R., Utami, E. M., 2024) shows that self-efficacy has a positive and significant effect on work motivation. And (Satria, 2022) shows that motivation has a mediating effect on the relationship between self-efficacy and employee performance. This research states that self-efficacy positively affects employee performance both directly and indirectly, and through work motivation as an intervening variable.

H1: Self Efficacy Has an Influence on Employee Performance at PNM Branch Majalengka 2 Employees.
H2: Self Efficacy Has an Influence on Work Motivation at PNM Branch Majalengka 2 Employees.
H3: Work Motivation Has an Influence on Employee Performance at PNM Branch Majalengka 2 Employees.
H4: Self Efficacy Has an Influence on Employee Performance with Work Motivation as an Intervening Variable at PNM Branch Majalengka 2 Employees.

RESEARCH METHODS

This study investigates four hypotheses on how self-efficacy affects employee performance while using work motivation as an intervening variable. This study uses the saturated sampling method. This study involves 50 PNM workers. The research will be conducted from March to July 2025 at branch 2 of Permodalan Nasional Madani in Majalengka. The researcher has chosen a questionnaire as the data collection tool. The questionnaire is a written set of questions intended to gather the expected information from participants, especially their personal information. The IBM SPSS 22 software was used in this research. The Sobel test multiplies the indirect path coefficients to measure their indirect effects. Three variables are evaluated by the population of this study: self-efficacy, employee performance, and work motivation.

Formulas using equation:

$$Z = \frac{ab}{\sqrt{b^2Sa^2 + a^2Sb^2 + Sa^2Sb^2}}$$

RESULT AND ANALYSIS

Validity Test

Table 1
Validity Test Self Efficacy

Variable	Indikator	Pearson Correlation	r-table	Note
Self Efficacy (X)	X.1	0.713	0,235	Valid
	X.2	0.684		Valid
	X.3	0.725		Valid
	X.4	0.837		Valid
	X.5	0.686		Valid
	X.6	0.721		Valid
	X.7	0.839		Valid
	X.8	0.667		Valid

Source: SPSS Data Processing, 2025

The table above shows that the self-efficacy variable meets the validity criteria with eight statements, resulting in a calculated r value exceeding the table r value of 0.253.

Table 2
Validity Test Work Motivation

Variable	Indikator	Pearson Correlation	r-table	Note
Work Motivation (Z)	Z.1	0.700	0,235	Valid
	Z.2	0.801		Valid
	Z.3	0.810		Valid
	Z.4	0.791		Valid
	Z.5	0.578		Valid
	Z.6	0.499		Valid

Source: SPSS Data Processing, 2025

The table above shows that the work motivation variable meets the validity criteria with six statements, resulting in a calculated r value exceeding the table r value of 0.253.

Table 3
Validity Test Employee Performance

Variable	Indikator	Pearson Correlation	r-table	Note
Employee Performance (Y)	Y.1	0.648	0,235	Valid
	Y.2	0.702		Valid
	Y.3	0.742		Valid
	Y.4	0.672		Valid
	Y.5	0.756		Valid
	Y.6	0.685		Valid
	Y.7	0.715		Valid
	Y.8	0.712		Valid

Source: SPSS Data Processing, 2025

The table above shows that the employee performance variable meets the validity criteria with eight statements, resulting in a calculated r value exceeding the table r value of 0.253

Reliability Test

Table 4
Reliability Test

No	Variable	Cronbach Alpha	Note
1	<i>Self-Efficacy</i>	0.879	Reliabel
2	Work Motivation	0.791	Reliabel
3	Kinerja Karyawan	0.852	Reliabel

Source: SPSS Data Processing, 2025

The table above indicates that all variables in this research are deemed reliable, as they satisfy the requisite criterion of Cronbach's Alpha exceeding 0.6.

Normality TestTabel 5
Normality Test

			Unstandardized Residual
N			50
Normal Parameters ^{a,b}	Mean		.0000000
	Std. Deviation		3.15424996
Most Extreme Differences	Absolute		.092
	Positive		.092
	Negative		-.058
Test Statistic			.092
Asymp. Sig. (2-tailed)			.200 ^{c,d}
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. This is a lower bound of the true significance.			

Source: SPSS Data Processing, 2025

The One-Sample Kolmogorov-Smirnov normality test findings show that the residual data has a normal distribution. The significant value of 0.200 (Asymp. Sig. 2-tailed) is higher than the significance value of $\alpha = 0.05$, indicating this. As a result, it is not possible to reject the null hypothesis (H_0), which states that the residual data is normally distributed. Furthermore, the average deviation from the regression model is very modest or near zero, as indicated by the mean residual value of 0.0000000, suggesting that there is no discernible bias in the model. Based on these findings, it can be said that the regression model is appropriate to move on to the following testing phase because the normalcy assumption is satisfied.

Multiple Regression TestTabel 6
Multiple Regression Test

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Note
	B	Std. Error	Beta			
(Constant)	12.450	2.875		4.330	0.000	
Self Efficacy (X)	0.431	0.100	0.498	4.309	0.000	significant
Work Motivation	0.389	0.130	0.344	2.982	0.005	significant

Source: SPSS Data Processing, 2025

The regression equation is derived from the coefficients table presented above. Based on the findings of the multiple linear regression test above, it can be read as follows:

1. Nilai konstanta (α) = 12,450, yang berarti apabila variabel self efficacy (X) dan motivasi kerja (Z) bernilai 0, maka nilai kinerja karyawan (Y) adalah sebesar 12,450 satuan.

- Koefisien regresi *self-efficacy* (X) sebesar 0,431 menunjukkan bahwa *self-efficacy* berpengaruh positif terhadap kinerja karyawan. Artinya, setiap peningkatan *self-efficacy* sebesar 1% akan meningkatkan kinerja karyawan sebesar 0,431, dengan asumsi variabel lainnya tetap.
- Koefisien regresi motivasi kerja (Z) sebesar 0,389 menunjukkan bahwa motivasi kerja berpengaruh positif terhadap kinerja karyawan. Artinya, setiap peningkatan motivasi kerja sebesar 1% akan meningkatkan kinerja karyawan sebesar 0,389, dengan asumsi variabel lainnya tetap.

T Test

Tabel 7
T Test Self Efficacy on Employee Performance

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Note
	B	Std. Error	Beta			
(Constant)	12.450	2.875		4.330	0.000	
Self Efficacy (X)	0.431	0.100	0.498	4.309	0.000	significant
Dependent Variable : Employee Performance (Y)						

Source: SPSS Data Processing, 2025

Based on the above regression analysis, it can be seen that the t-hitung value for the self-efficacy variable is 4.309, while the t-table value at the 5% significance level ($\alpha = 0.05$) with a sample size of 50 ($df = 48$) is 2.010. Since $t\text{-hitung} (4.309) > t\text{-tabel} (2.010)$, it can be concluded that hypothesis 1 states that self-efficacy has a significant positive impact on employees' work performance. This result is also supported by a significance level of 0.000, which is less than 0.05 and indicates that the observed effect is not significant. Consequently, as employees' confidence in their ability to complete tasks and overcome obstacles increases, their contributions to enhancing work performance in all areas also increase.

Tabel 8
T Test Self Efficacy On Work Motivation

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Note
	B	Std. Error	Beta			
(Constant)	10.384	2.810		3.695	0.001	
Self Efficacy (X ₁)	0.404	0.94	0.526	4.288	0.000	significant
Dependent Variable : Work Motivation						

Source: SPSS Data Processing, 2025

The self-efficacy variable's computed t-value, based on the preceding regression analysis results, is 4.288, and the t-table value, at a 5% significance level ($\alpha = 0.05$) with a sample size of 50 ($df = 48$), is 2.010. Given that the computed t-value (4.288) is more than the t-table value (2.010), hypothesis 2, which asserts that self-efficacy significantly boosts motivation at work, can be accepted. The conclusion that the influence is real and not coincidental is further supported by the significance value of 0.000, which is significantly smaller than 0.05. These

findings suggest that, in the workplace of PT Permodalan Nasional Madani Branch Majalengka 2, employees' self-confidence in finishing tasks significantly improves work motivation.

Tabel 9
T Test Work Motivation On Employee Performance

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Note
	B	Std. Error	Beta			
(Constant)	12.450	2.875		4.330	0.000	
Motivasi Kerja (Z)	0.389	0.130	0.344	2.982	0.005	significant
Dependent Variable : Employee Performance (Y)						

Source: SPSS Data Processing, 2025

Regression analysis results show that the work motivation variable (Z) has a computed t-value of 2.982 and a t-table value of 2.010 at a 5% significance level ($\alpha = 0.05$) with a sample size of 50 ($df = 48$). Hypothesis 3 can be accepted because it asserts that work motivation significantly positively impacts employee performance, as the computed t-value (2.982) > t-table value (2.010). Workplace motivation has a genuine effect on raising employee performance, as evidenced by the significance value of 0.005, which is less than 0.05. These results demonstrate that staff at PT Permodalan Nasional Madani Branch Majalengka 2 contribute more to increased productivity and performance quality the more motivated they are.

Sobel Test

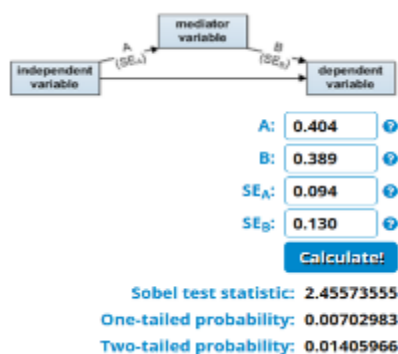


Figure 1. Sobel Test Results

Source: SPSS Data Processing, 2025

The route coefficient A (from the independent variable to the mediator variable) is 0.404 with a standard error (SE_A) of 0.094, according to the Sobel test results displayed in the image. In the meantime, the standard error (SE_B) is 0.130, and the route coefficient B (from the mediator variable to the dependent variable) is 0.389. The Sobel test statistic was determined to be 2.45573555 using these parameters. The resulting two-tailed p-value is 0.01405966, while the one-tailed p-value is 0.00702983. The link between self-efficacy and employee performance at Permodalan Nasional Madani Cabang Majalengka 2 is significantly mediated by work motivation, as indicated by the two-tailed p-value (0.01405966), which is less than the usual significance level (e.g., 0.05). Thus, it is possible to accept hypothesis 4, which claims that work motivation significantly improves employee performance at Permodalan Nasional Madani Cabang Majalengka 2 by mediating the impact of self-efficacy. Additionally, this

suggests that employee self-efficacy has a substantial indirect effect on performance through its function in boosting work motivation, which in turn leads to better employee performance.

DISCUSSION

1. The Influence of Self-Efficacy on Employee Performance

The t-statistic value of 4.309, significantly exceeding the t-table value of 2.010 at the 5% significance level and 48 degrees of freedom, provides empirical support for the first hypothesis regarding the positive and significant influence of self-efficacy on employee performance at Permodalan Nasional Madani, Majalengka 2 Branch. Furthermore, the t-statistic value and the t-table value differ significantly. This finding indicates that an individual's work productivity is directly and significantly influenced by their self-efficacy, or belief in their own ability to succeed in an activity. This conclusion is consistent with Bandura's social cognitive theory, which highlights the importance of self-efficacy in regulation.

Self-efficacy is a psychological factor that significantly influences work behavior. According to (Bandura, 1991) theory, individuals with high self-efficacy typically report feeling less stressed and in control of their work responsibilities (Kayser, 2022). According to (Wang, W., Kang, S.-W., & Choi, 2021), workers with high levels of self-efficacy are even more proactive in managing challenging job demands. These elements will ultimately lead to company prosperity and superior work outcomes (Choi, W.-S., Kang, S.-W., & Choi, 2021). The empirical results of this study align with other studies (Ahmed, T., Yang, C., Hongjuan, Y., & Mahmood, 2022). Yagil et al., (2023), Which show that self-efficacy improves employee performance and is positively related to it. According to (Wang, W., Kang, S.-W., & Choi, 2021), higher levels of self-efficacy have a beneficial impact on employee performance in the workplace because they increase employee expectations, which in turn increases the demand for their work. Therefore, implementing tactics focused on improving employee self-efficacy is likely to improve employee performance, and even broader organizational performance.

Furthermore, the acceptance of this idea demonstrates that psychological factors play a significant role in human resource management. In the case of PNM Majalengka 2 Branch, this means that in addition to enhancing personal confidence and skills, employee development programs should also enhance technical capabilities. Self-confidence can be facilitated by a positive work environment, opportunities for learning and development, and recognition for accomplishments. When employees feel competent and confident in their skills, they are more likely to take initiative, be creative, and give their best. Ultimately, these factors lead to better performance, both individually and as a team.

2. The Influence of Self-Efficacy on Work Motivation

The regression analysis's findings show that self-efficacy significantly and favorably affects workers' motivation for their jobs at PT Permodalan Nasional Madani Branch Majalengka 2. The t-value of 4.288 supports this, as it is significantly higher than the t-table value of 2.010 at a 5% significance level ($\alpha=0.05$) with $df=48$. Furthermore, the research hypothesis that self-efficacy has a considerably positive effect on work motivation is confirmed by the significance value of 0.000 ($p\text{-value} < 0.001$), which strongly supports the rejection of the null hypothesis. Self-efficacy is considered a significant factor that affects motivation in the framework of (Bandura, 1991) because people who have high levels of self-confidence have higher expectations of success and are therefore more eager to accomplish their professional objectives. An improvement in an employee's confidence in their ability to complete tasks will therefore directly boost their excitement and internal motivation to perform.

This strong influence suggests that internal elements like self-efficacy also play a role in determining work motivation, in addition to external factors like rewards or the workplace. According to Honicke et al. (2023), self-efficacy, the primary motivator, controls how difficult activities are perceived and, in turn, how much effort and persistence are required to do them. According to (Islam, M. M., & Islam, n.d.), workers who have high levels of self-efficacy also typically have a clear goal orientation, are more resilient when faced with challenges, and can remain enthusiastic about their profession even when

under pressure. These results are in line with earlier studies that indicated self-efficacy to be a motivating factor (Novitasari et al., 2024; Saputa et al., 2024; Wardhana & Harsono, 2024). Thus, the study's findings support the notion that self-efficacy is a crucial psychological underpinning for creating long-lasting motivation at work.

The research's practical ramifications necessitate that firms focus on methods for improving self-efficacy to boost employee motivation for their jobs. To make employees feel capable while simultaneously challenging them to grow, these initiatives can be implemented through competency-based training programs, coaching, and the provision of work challenges that correspond with individual talents. Additionally, creating a work environment that values employees for their accomplishments will enhance their sense of success, which in turn will boost motivation at work. These results support the claim that increasing self-efficacy is a component of an efficient human resource management strategy that produces exceptional organizational performance rather than just being a psychological component of a person.

3. The Influence of Motivation on Employee Performance

With a t-value of 2.982, which significantly exceeds the t-table value of 2.010 at a significance level of $\alpha=0.05$ and $df=48$, the regression analysis findings indicate that the work motivation variable (Z) has a positive and significant impact on employee performance at PT Permodalan Nasional Madani Cabang Majalengka 2. Additionally, the researchers' hypothesis is supported by a significance value of 0.005 (p-value < 0.01). Although contrary to the findings of the study (Nabilah et al., 2025), this finding is consistent with several previous studies (Hadi, 2023; Novitasari et al., 2024; Saputa et al., 2024; Wardhana & Harsono, 2024). Additionally, these findings support the hypothesis that motivated individuals will work harder, be more persistent, and focus on achieving their goals. This will ultimately lead to better performance (Resawati & Rinawati, 2024).

At PT Permodalan Nasional Madani Branch Majalengka, those 2 staff members are highly motivated, which has a good correlation with their work results and quality. According to this research, highly motivated workers are more capable of adhering to organizational goals. Highly motivated employees can complete tasks faster and more successfully (Khan et al., 2020) and become more resilient to pressure (Berliana et al., 2025; Larasati et al., 2021). According to Robbins, SP, and Judge (2019), work motivation plays an important role in both individual and team performance.

PT Permodalan Nasional Madani Branch Majalengka 2 can achieve its strategic goals, including improving customer service and reaching competitive business targets, with strong work motivation support. This study also shows that enhancing work motivation is a key component of HR management methods that ensure sustainable employee performance. To improve employee morale, companies can integrate career development initiatives, training programs, and performance-based incentive schemes. By implementing policies that support decision-making autonomy and recognition of employee contributions, work motivation can be enhanced. As a result, this research shows that controlling employee motivation in the workplace can enhance the organization's competitiveness by maximizing worker performance rather than merely serving as a supporting element.

4. The Influence of Self-Efficacy on Employee Performance through Work Motivation

With a path coefficient (A) from self-efficacy to work motivation of 0.404 (SEA=0.094) and a path coefficient (B) from work motivation to performance of 0.389 (SEB=0.130), the obtained Sobel test statistic value is 2.45573555. With a two-tailed p-value far below the $\alpha=0.05$ threshold, the mediation significance criterion is met. These findings validate Hypothesis 4, which posits that increased work motivation significantly mediates the influence of self-efficacy on employee performance. This study shows how complex the dynamics of organizational behavior are, where a person's belief in their abilities triggers an internal drive to perform, which in turn results in better work outcomes. The role of work motivation, as an intervening variable, demonstrates that the internal drive to succeed and contribute optimally determines employee performance. Employees who have high confidence in their abilities tend to have a more optimistic work orientation, such as perseverance, initiative, and goal focus, which are signs of high work motivation.

This motivation then serves as the main driver in achieving efficient and effective work performance. This condition indicates that strengthening internal employee factors, particularly cognitive aspects (self-confidence) and affective aspects (motivational drive), should be part of the organizational performance improvement strategy. Interrelated factors reinforce each other. The results of this study are comparable to the findings of several previous studies (Hadi, 2023; Khayat et al., 2024; Novitasari et al., 2024; Saputa et al., 2024; Wardhana & Harsono, 2024). These results are crucial for human resource management, especially when designing training programs, coaching, and incentive systems that enhance technical skills and increase employees' independence and desire to work. Employees who are confident but unmotivated, as well as those who are motivated yet doubt their abilities, can experience stagnation in performance. Therefore, organizations must prioritize a strategic integrated approach that targets both components. Companies can create a conducive work environment to achieve their long-term goals by understanding and managing the relationship between self-efficacy, work motivation, and overall performance.

CONCLUSION

Based on the results of data analysis and discussion in the previous chapter, this study concludes that:

1. Employee performance is significantly improved by self-efficacy.
The findings of this study show that employees' trust in their skills, or self-efficacy, significantly improves work performance. This suggests that employees' confidence in their ability to overcome obstacles and complete tasks increases with the degree of performance achievement they demonstrate.
2. Self-efficacy significantly improves workplace motivation. The following result shows that self-efficacy significantly enhances workers' motivation at work. This suggests that workers who are very confident in their skills and talents typically exhibit greater passion for their jobs. In the context of work psychology, self-efficacy turns into a motivator for intrinsic motivation since self-assured people establish high goals for themselves, pursue them with great zeal, and don't give up when faced with challenges.
3. Employee performance is considerably improved by work incentive. Employee performance has been found to be significantly influenced by work motivation. According to this study, highly motivated individuals perform better when it comes to completing tasks, hitting goals, and helping the company reach its objectives. Motivated employees are more likely to take initiative, set personal goals, and withstand pressure at work.
4. Work motivation mediates the relationship between self-efficacy and employee performance. Job motivation significantly mediates the relationship between employee performance and self-efficacy in this investigation. This suggests that self-efficacy positively influences performance, both directly and indirectly, by enhancing motivation at work.

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