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Determinants of Self-Efficacy and Employee Performance in the Banking Industry

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Abstract: Aims to prove that self-efficacy is a mediating variable on employee performance in an organization, especially in the banking industry, The research methodology used was qualitative using variable-relevant journal mini-reviews of papers and will be completed later in this study. Results of research from various scientific articles, with the existence of competency, mentoring, and self-efficacy variables in the banking industry environment it is thought to influence employee performance, also by strengthening the research results from existing scientific articles, the increase in self-efficacy is proven by literature studies as well as employee performance which has been described and answers from literature studies of scientific articles prove and researchers want to strengthen the results of research that has been carried out. The recommendations are general in nature because the object here has not been determined by the name of the bank and only describes the results of existing research and can also provide further research by other researchers in the future with multiple linear regression testing.

Keyword: Competence, Training, Self Efficacy, Performance, Bank Industry.

INTRODUCTION

The development of the banking industry continues to undergo significant transformation along with technological developments, regulatory changes, and global market dynamics. Some of the key trends in the development of the banking industry involve technological innovation, digital financial services, security, and adaptation to economic and social changes. Here are some aspects of the banking industry development: (1). Technology and Innovation: Fintech and Digital Banking: The banking industry is increasingly shifting towards digital with the emergence of fintech companies and digital banking services.

Traditional banks are also actively adopting technology to improve operational efficiency and provide a better customer experience. Blockchain and Cryptocurrencies: Several banks have started exploring the potential of blockchain technology to improve transaction security and process efficiency. Cryptocurrencies are also becoming an important topic in banking discussions, both as investment assets and payment alternatives. (2). Inclusive Financial Services: Banks are striving to provide financial services to as many people as possible, including those without access to the traditional banking system. This can be done through partnerships with non-bank financial institutions and inclusive financial service providers. (3). Structural Changes: Industry consolidation and changes in the ownership structure of banks can play a role in the development of the banking industry. These developments create both opportunities and challenges for banks, forcing them to remain innovative, responsive to change, and meet evolving customer expectations. In line with research from (Sawitri et al., 2019):(Kristianto et al., 2022):(Setyawati et al., 2017):(Suroso, 2022):(Tomar et al., 2021):(Clifton et al., 2014):(Kadyraliev et al., 2022):(Anwar & Javed, 2020).

According to (Allen et al., 2015) The development of the banking industry continues to undergo significant transformation along with technological developments, regulatory changes, and global market dynamics. Some of the main trends in the development of the banking industry involve technological innovation, digital financial services, security, and adaptation to economic and social changes. (Schultz Kirkegaard & Valentin, 2014) The banking industry is increasingly shifting towards digital with the emergence of fintech companies and digital banking services. Traditional banks are also actively adopting technology to improve operational efficiency and provide a better customer experience. (Likitwongkajon & Vithessonthi, 2020) Banks strive to provide financial services to as many people as possible, including those without access to the traditional banking system. This can be done through partnerships with non-bank financial institutions and inclusive financial service providers. Banks can play a role in improving people's financial literacy by providing information and financial education programs. (Suryawan et al., 2021) Implementing a combination of these strategies with a sustainable approach can help improve employee performance in the banking sector, which in turn can improve customer satisfaction and business success. (Horngren et al., 2002).

According to (Limakrisna et al., 2016) Employee performance is an evaluation of the extent to which a person successfully achieves their goals and responsibilities at work. This performance evaluation can be done through various methods, and the results can be used for employee development, rewards, or career-related decision-making (Abu Oda et al., 2022) Objectives and KPIs (Key Performance Indicators) Setting clear objectives and KPIs helps employees understand expectations and expected performance standards. (Pusparani et al., 2021) Competencies and skills ensure employees have the skills and competencies appropriate to their duties and responsibilities (Mulyanagara & Ali, 2023) Regular feedback and periodic evaluations provide regular feedback and periodic evaluations to help employees understand their strengths and development areas (Susanto, Hidayat, et al., 2023) Effective leaders and management Effective leaders can provide the guidance, support and direction needed by employees to achieve their goals (Ary & Ali, 2020) Empowering employees by giving them appropriate responsibility and autonomy can improve motivation and performance. (Suharyat et al., 2022) Career opportunities provide opportunities for career development and promotion can motivate employees to perform (Rettrisunz et al., 2023) Implementing a fair and transparent reward and recognition system can increase employee motivation. (H. Ali et al., 2017) Effective performance management involves implementing these strategies and recognizing that each employee has different needs and motivations. A holistic and sustainable approach to performance management can help create a productive and fulfilling work environment for all employees (Susanto, Ali, et al., 2023).

LITERATURE REVIEW

Competence

According to research from (Susanto, Hidayat, et al., 2023) Employee competencies refer to the collection of knowledge, skills, attitudes, and behaviors possessed by a person that have an impact on their performance and contribution to the organization (Muhammad et al., 2020) Specific technical skills related to a particular job or industry. Examples could include programming language ability, financial expertise, or data analysis skills. interpersonal skills to interact and cooperate with others. This involves good communication skills, leadership, teamwork and empathy (Bratha et al., 2023) Communication skills to convey ideas clearly and effectively, both orally and in writing, good communication is a critical aspect in a variety of job functions. problem solving skills this ability to identify, analyze, and solve problems effectively problem solving involves creativity, logic and analytical thinking skills. (Gunawan et al., 2022) The ability to lead and inspire others. Leadership involves the ability to make decisions, provide direction and empower teams (Sjarifudin et al., 2 C.E.) Project management's ability to plan, manage, and execute projects efficiently, ensuring that project objectives are achieved. It is important to note that each company may have different competency needs according to their industry and business objectives. Evaluation and development of employee competencies can be done through training programs, performance appraisals, and continuous career development (Susanto et al., 2020).

Mentoring

According to research by (Susanto, Sawitri, et al., 2023) Mentoring is a process in which a more experienced and knowledgeable individual (mentor) provides guidance, support, and advice to a less experienced or knowledgeable individual (mentee) to assist in their personal and professional development. Mentoring relationships can provide significant benefits to career development and individual growth (Zahara, 2017) Mentors can guide mentees in planning and developing their careers. This involves helping the mentee identify career goals, providing insight into the industry or profession, and giving direction on possible career paths (Nurrohmah & Ali, 2020) Mentors can share their knowledge and experience with mentees. This helps the mentee to better understand the challenges, opportunities and strategies they may face in their job or industry. Mentors provide emotional and professional support to mentees. They can help overcome obstacles, provide encouragement, and provide a positive perspective in the face of challenges. It is important to note that an effective mentoring relationship requires openness, trust, and commitment from both parties. Mentors and mentees should communicate openly, define expectations, and be willing to learn from each other. Mentoring relationships can take place formally or informally, and both forms can provide significant benefits to employee development (Susanto, 2021).

According to the research from (Z. T. Rony et al., 2019) Employee mentoring is the process by which a more experienced employee (mentor) provides guidance and support to an employee who is less experienced or has just joined the organization (mentee). The purpose of employee mentoring is to help the mentee develop the skills, knowledge and understanding necessary to achieve their career goals. Choose a mentor who has the experience, knowledge and skills that match the mentee's needs (Student et al., 2021) Mentors should be able to provide valuable insights and support employee growth (Susanto, Sawitri, et al., 2023) determine the mentee who will participate in the mentoring program. This may involve considering the mentee's needs and career goals, as well as personality and learning style compatibility between the mentor and mentee (Susanto, 2021) Encourage open communication between mentors and mentees. The meeting should not only discuss job

duties but also provide space to discuss employees' questions, concerns, and aspirations. have a task-oriented approach in the mentoring program.

Research results from (Z. T. Rony, 2020) mentors can assign specific tasks, projects or exercises that help mentees deepen their understanding and develop desired skills (Candra Susanto & Nyoman Sawitri, 2023) Periodically evaluate the progress made by the mentee and provide constructive feedback. Continuous monitoring helps adjust the mentoring approach according to needs and changing conditions (Susanto, Ni Nyoman, et al., 2023) Mentee Empowerment encourages mentees to actively take initiative in the learning process. This involves setting personal goals, asking for feedback, and seeking additional resources for their personal and professional development. A good employee mentoring program can create an environment that supports talent development, career growth and employee well-being. Through collaboration between mentors and mentees, companies can create a culture of continuous learning and build employees' capacity to take on more complex challenges and support the achievement of business goals (Z. Rony & Aryanto, 2020).

Self Efficacy

According to (Bandura et al., 1997) Employee self-efficacy refers to an individual's belief in his or her ability to succeed at work and the tasks at hand. High levels of self-efficacy can have a positive impact on employee motivation, performance and well-being. Self-efficacy beliefs include an employee's belief in his or her ability to complete job tasks or responsibilities well. This belief motivates them to try and overcome challenges (Maddux, 2013) Employees who have high self-efficacy tend to perceive themselves as having control over their success or failure (Pulungan & Rivai, 2021) They accept personal responsibility for the results of their work. Individuals with high self-efficacy are more likely to have resilience against obstacles or failure (Pauzi et al., 2022) Improving self-efficacy can help individuals become more confident, productive and better able to overcome challenges. Here are some strategies for increasing self-efficacy, they see obstacles as surmountable challenges rather than insurmountable barriers, effective employees believe that they can take initiative and act proactively to achieve their goals. they do not wait for constant direction or supervision. They do not wait for direction or constant supervision (Setyawan & Bagis, 2021).

According to (Maddux, 2010) Improving self-efficacy is an ongoing journey that requires patience and dedication. By consistently applying these steps, one can build a strong foundation to improve self-efficacy and achieve greater success in various aspects of life (Maddux, 1995) Setting specific, measurable and achievable goals helps to establish focus and provide clear direction. As small goals are gradually achieved, self-efficacy can increase (Tanjung et al., 2020) Taking measured risks can help overcome fears and build confidence. Focus on the experience and lessons learned (Bandura, 1997) High self-efficacy supports perseverance in overcoming challenges and obstacles. Employees with a strong belief in their abilities are better able to face problems and find solutions (Bandura, 1986) The courage to take measured risks Effective individuals believe that they are able to manage risks well. They are more likely to take measured risks in order to achieve their goals. It is important to create a work environment that supports the development of employee self-efficacy. This can include providing constructive feedback, providing training and development, and creating opportunities to achieve success and feel the positive impact of their efforts. Increased employee self-efficacy can contribute to increased motivation, performance and satisfaction in the workplace (Susanto et al., 2020).

Employee Performance

According to (Aima et al., 2017) Improving employee performance is an important goal for any organization provide training and development relevant to their work skilled and knowledgeable employees tend to be more productive and confident. set specific, measurable

and achievable goals with employees this provides clear direction and helps improve focus (Wicaksono et al., 2022) Provide constructive feedback regularly. Feedback helps employees understand their performance, know areas for improvement, and feel recognized. Give employees responsibilities that match their skills and abilities. Empowerment can increase employee motivation and engagement (Yassir Araffat et al., 2020) Managers have effective leadership skills managers who support and motivate employees are likely to improve the performance of career path development teams (Riyanto et al., 2017) Discuss career paths with employees and provide development opportunities plan with them on how they can achieve their career goals (Noor et al., 2016) Work process evaluation and improvement engage in continuous evaluation and improvement of work processes. Identify and fix bottlenecks or inefficiencies that may hinder performance (Putra et al., 2021) Ensure employees have access to the technology and tools necessary to carry out their tasks efficiently (Nguyen et al., 2020) Pay attention to employees' physical and mental well-being. Health and wellness support programs can contribute to better performance. It is important to recognize that every organization and every employee may require a unique approach. Therefore, it is important to continuously monitor and adjust strategies based on the needs and dynamics of the organization (Limakrisna et al., 2016).

METHOD

This research method uses a qualitative approach to examine the variables in this study. One type or method of academic writing is library research. Theoretical analyzes and analyzes of the relationship between online and offline variables, books, and magazines were obtained from Mendeley, Google Scholar, and other online media. Qualitative research articles should use consistent methodological assumptions to avoid leaving any doubts in the reader's mind. One of the reasons for conducting this study is its exploratory nature (H. H. Ali & Lima Krisna, 2013).

RESULTS AND DISCUSSION

In an increasingly competitive business environment, many companies today, both nationally and globally, are seeking to identify innovative compensation strategies that are directly related to improving organizational performance. This has led to a paradigm shift from traditional to modern organizations.

This condition must be fully realized and prepared accordingly. This preparation mainly depends on the element of quality human resources with appropriate qualifications. Human resources are part of a company's resources along with other resources such as capital, materials, and machinery (Eko, 2013) Performance basically refers to what an employee does or does not do. Employee performance affects how much an employee contributes to the organization. These include, among others, quantity of performance, quality of performance, duration of performance, attendance at work, and cooperative attitude. Job inconveniences, minimum wages, motivation, and job dissatisfaction often lead to poor employee performance (Qalati et al., 2022) Strategic planning requires that you first complete a clear definition and formulation of organizational goals before addressing other plan content. This is because this goal becomes the direction of the organization so that all activities within the organization are directed towards the goals that the organization wants to achieve. If goals are not clearly formulated, it cannot be ruled out that there are organizational work units that function arbitrarily and are thus disconnected from the goals (Abdullah Maruf, 2014).

In research (Permana et al., n.d.) Employees are very important elements for an organization to achieve organizational goals satisfactory employee performance cannot be achieved immediately, but requires continuous evaluation. Performance appraisal capabilities that measure employee performance and allow organizations to track progress towards

desired goals and objectives. Through this system, auditors can motivate employees to improve their performance to achieve company-wide goals. (Na, 2021) Every human being has the potential to act in various forms of activity. The ability to act can be acquired by humans either naturally or by learning. Even though humans have the potential to behave in certain ways, this behavior is only actualized at certain times. The potential to behave in a certain way is called ability, while the expression of this potential is known as performance. (Sari et al., 2021) Performance is the achievement or result of an employee in completing the tasks assigned to him within a certain period of time in a company or field in which he is involved, so that quality employee performance is needed to be able to provide maximum contribution to the company, because this is very influential on the progress of the Company. (Ogata et al., 2022). Performance is a work result achieved by a person based on job requirements (Rustono & Fattah Akbary, 2015) A job has certain requirements to be carried out to achieve goals which are also known as job standards. Performance standards are the level at which a particular job is expected to be completed, and are benchmarks for the goals or targets to be achieved. Work results are the results obtained by an employee in carrying out work according to job requirements or performance standards (Hossin et al., 2021) For a company, performance appraisal has various benefits, including evaluation between individuals in the organization, individual self-development, system maintenance and documentation (Febrian et al., 2023).

CONCLUSION

The conclusion of this research focuses more on employee performance, abilities, skills and work results demonstrated by an employee in carrying out their duties and responsibilities at work. Employee performance can be measured through achieving predetermined targets, work productivity, quality of work results, and quality of work in a team (Yuniarti et al., 2021) Employee performance is a result achieved by the employee in his work according to certain criteria that apply to a particular job (Yusuf et al., 2023) That employee performance is a function of the interaction between ability and motivation (Jumawan & Widjaja, 2023). In the study of worker or employee performance management, there are things that require important consideration because the individual performance of an employee in an organization is part of the organization's performance, and can determine the performance of the organization. The success or failure of employee performance achieved by the organization will be influenced by the level of performance of employees individually and in groups (Zen et al., 2023) Performance is organizational behavior that is directly related to the production of goods or delivery of services. Performance is often thought of as the achievement of tasks, where the term task itself comes from thinking about the activities required by workers (Agustian Zen, 2023).

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