International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

The Effect Of Competency And Work Ethic On Employee Performance At Pt Bank Tabungan Negara (Persero) Tbk Kc Palembang

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Abstract

Employee performance is an important factor in supporting the achievement of organizational goals, especially in the banking sector which faces increasingly high competition and service demands. This study aims to analyze the influence of competence and work ethic on employee performance at Bank Tabungan Negara KC Palembang. The study used a quantitative approach with a survey method. The study population was 100 employees, and the entire population was sampled using a saturated sampling technique. Data were collected through questionnaires that had been tested for validity and reliability. Data analysis was carried out using multiple linear regression with the help of SPSS version 27, which included tests of validity, reliability, classical assumptions, coefficient of determination, t-test, and F-test. The results showed that competence had a positive and significant effect on employee performance, while work ethic had a negative and significant effect on employee performance. Simultaneously, competence and work ethic had a significant effect on employee performance with a coefficient of determination of 79.5 percent. This study concluded that increasing competence is a major factor in improving employee performance, while the aspect of work ethic needs to be further evaluated in order to be able to make a positive contribution to performance improvement.

Keywords: Competence, Employee Performance, Human Resource Management, Organizational Performance, Work Ethics

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INTRODUCTION

Human Resource Management (HRM) plays a crucial role in supporting organizational success because human resources are the primary driver of operational activities. In the service sector, including banking, employee performance is a crucial indicator as it is related to service quality and organizational image. Therefore, HR management needs to be directed at developing skills and work values to improve employee performance (Heslina & Syahruni, 2021; Roka et al., 2023).

PT Bank Tabungan Negara (Persero) Tbk continues to improve the quality of its human resources through competency development and the implementation of an AKHLAK work culture. At BTN KC Palembang, the number of employees increased from 96 in 2025 to 101 in 2026, accompanied by various training programs to improve employee knowledge, skills, and professionalism in supporting customer service (PT Bank Tabungan Negara (Persero) Tbk, 2023).

Despite the implementation of various development programs, the performance assessment results of BTN Palembang branch employees from 2023 to 2025 showed fluctuations. In 2023, the assessments were dominated by the excellent and exceptional categories, while in 2024 and 2025, the number of employees in these categories decreased, with the emergence of the fair category. This situation indicates that performance improvements still need to be optimized.

Problems are also evident in the work ethic aspect. Attendance data from 2025 still shows tardiness, early departures, and unexcused absences, despite overall good attendance rates. Meanwhile, the company has conducted various training programs to improve employee competency, but performance dynamics indicate that competency and work ethic strengthening are still needed.

Previous research on the influence of competence and work ethic on employee performance has yielded conflicting findings. Ramadhan et al. (2024) and Beta et al. (2025) stated that competence and work ethic positively influence employee performance, while Irawan et al. (2023) found that neither had a significant direct effect when considering organizational commitment as a mediating variable. These discrepancies indicate a research gap underlying this study.

This study aims to analyze the influence of competence and work ethic on employee performance at PT Bank Tabungan Negara (Persero) Tbk, Palembang Branch. This research is important for providing contextual empirical evidence for human resource management in the banking sector. The novelty of this study lies in the use of

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the latest internal data from BTN, Palembang Branch, to examine the relationship between competence, work ethic, and employee performance.

METHODOLOGY

This study uses a quantitative approach with descriptive methods to analyze the influence of competence and work ethic on employee performance at PT Bank Tabungan Negara (Persero) Tbk, Palembang Branch. The data used are primary data obtained through questionnaires distributed to respondents (Sugiyono, 2022).

The research instrument was a questionnaire with a Likert scale compiled based on competency indicators (Wibowo, 2021), work ethic (Sinamo, 2020), and employee performance (Kasmir, 2021). Data were analyzed using SPSS through validity tests, reliability tests, MSI transformations, descriptive analysis, classical assumption tests, multiple linear regression analysis, correlation coefficients, coefficients of determination, F tests, and t tests (Sugiyono, 2022; Sekaran & Bougie, 2020; Siregar, 2020; Ghozali, 2021; Kuncoro, 2021; Hair et al., 2022; Sari et al., 2023).

The research population was all employees of PT Bank Tabungan Negara (Persero) Tbk KC Palembang, except for the Branch Manager (BM), totaling 100 people. The sampling technique used was saturated sampling, so that all members of the population were used as research samples (Sugiyono, 2022).

The research began with the development and distribution of a questionnaire, followed by instrument testing, data transformation using MSI, descriptive analysis, and classical assumption testing. Furthermore, the data were analyzed using multiple linear regression, supplemented by F-tests and t-tests to examine the effect of competence and work ethic on employee performance (Sugiyono, 2022; Ghozali, 2021; Kuncoro, 2021).

RESULTS AND DISCUSSION

Respondent Profile

Table 1. Respondent Profile Based on Gender

Gender	Number of people)	Percentage (%)
Man	57	**57**
Woman	43	**43**
Total	**100**	**100**

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Based on Table 1, the employees of Bank Tabungan Negara KC Palembang are predominantly male, with 57 employees (57%), while the number of female employees is 43. This indicates that the majority of respondents in the study were male, with a difference of 14% compared to female employees.

Table 2. Respondent Profile Based on Age

Age (Years)	Number of people)	Percentage (%)
≤ 30	37	**37**
31 – 39	33	**33**
40 – 49	20	**20**
≥50	10	**10**
Total	**100**	**100**

Based on Table 2, the employees of Bank Tabungan Negara KC Palembang are dominated by respondents aged ≤30 years old, amounting to 37 people (37%). This indicates that the majority of employees are of productive age, thus having the potential to adapt to technological developments, changes in work systems, and service demands in the banking sector.

Table 3. Respondent Profile Based on Last Education

Last education	Number of people)	Percentage (%)
D1 – D3	13	**13**
D4 / S1	82	**82**
Masters/Doctoral Degree	5	**5**
Total	**100**	**100**

Based on Table 3, the employees of Bank Tabungan Negara KC Palembang are dominated by respondents with a bachelor's degree (82%), indicating that the company employs more bachelor's degree graduates in accordance with the qualifications required to support work implementation and improve the quality of service to customers.

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Table 4. Profile of Respondents Based on Length of Work

Length of Service (Years)	Number of people)	Percentage (%)
< 1	18	**18**
1 – 5	50	**50**
6 – 10	17	**17**
> 10	15	**15**
Total	**100**	**100**

Based on the table above, 50 employees at Bank Tabungan Negara KC Palembang are dominated by respondents with a work experience of 1-5 years (50%). This relatively short tenure indicates that employees are in the career development stage, and are expected to demonstrate more optimal performance and continue to improve their understanding and work experience.

Table 5. Respondent Achievement Level Criteria (TCR)

TCR (%)	Criteria
90 – 100	**Very good**
80 – 89	**Good**
70 – 79	**Pretty good**
55 – 69	**Not good**
1 – 54	**Very Poor**

Frequency Distribution of Research Variables

1. **Competency Variable Description Analysis (X1)**

   Based on the competency variable (X_1) is measured through three dimensions, namely knowledge, skills, and work attitudes, which are developed into 18 statement items. The analysis results show that all items are categorized as good with TCR values ranging from 80.0% to 85.2%.

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The majority of respondents stated that they agreed and strongly agreed with each statement, which indicates that employees have a good understanding of their duties, work procedures, mastery of information, ability to operate banking systems, accuracy, punctuality, and a professional attitude at work. This condition reflects that employee competency has supported the effective implementation of work (Salsabila & Hermana, 2021; Tumanggor & Girsang, 2021; Yuniatiningsih et al., 2022; Junaidi, 2021; Pertiwi & Savitri, 2021; Febrina & Aisyah, 2021; Mariasa et al., 2021; Syelviani et al., 2022; Wijayanto & Riani, 2021; Ingsih et al., 2021; Sukardi et al., 2021; Etik & Setiyono, 2021; Efendi et al., 2021; Wuisan et al., 2021; Rahmayani et al., 2021; Djaya, 2021).

Overall, the competency variable achieved an average TCR of 82.7%, which is considered good. However, several respondents still disagreed and strongly disagreed on several items, particularly regarding accuracy in completing tasks and efforts to deliver the best results, which achieved the lowest TCR of 80.0%. This indicates that accuracy and optimization of work results still need improvement.

2. Descriptive Analysis of Work Ethic Variable (X2)

Based on the work ethic variable (X_2) is measured through three dimensions, namely work discipline, responsibility, and hard work, which are developed into 18 statement items. The analysis results show that almost all items are in the good category, with TCR values ranging from 79.4% to 84.8%.

The majority of respondents agreed or strongly agreed with each statement. This indicates that employees have a good work ethic, characterized by discipline at work, compliance with company regulations, responsibility in completing tasks, and enthusiasm and perseverance in facing various work challenges (Sutrisno et al., 2021; Rahayu & Putra, 2022; Kurniawan et al., 2021; I. Sari & Wijaya Rian, 2021; Fadillah et al., 2022; Harahap et al., 2022; Yuliana & Firmansyah, 2021; Putri et al., 2022; Ramadhani & Yusuf, 2021; Rokhman, 2020; Etik & Setiyono, 2021).

Overall, the work ethic variable achieved an average TCR of 82.5%, which is considered good. However, several respondents still disagreed and strongly disagreed, particularly regarding the statement regarding completing work hours according to regulations, which achieved the lowest TCR of 79.4%. This indicates that discipline and consistency in adhering to work hours still need to be improved to optimize employee work ethic.

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3. **Analysis of Employee Performance Variable Description (Y)**

Based on this, the employee performance variable (Y) is measured through three dimensions: work target achievement, work productivity, and work quality, which are developed into 18 statement items. The analysis results show that all items are in the good category, with TCR values ranging from 80.4% to 85.2%.

The majority of respondents agreed or strongly agreed with each statement. This indicates that employees are capable of achieving work targets, completing work on time, producing optimal output, maintaining work quality, and carrying out work effectively and efficiently according to company standards (Mangkunegara, 2021; Sutrisno et al., 2021; Kasmir, 2021; Afandi, 2021; Fahmi, 2021; Sinambela, 2021; Sedarmayanti, 2022; Hasibuan, 2021; Wibowo, 2021).

Overall, the employee performance variable achieved an average TCR of 82.6%, which is considered good. However, several respondents still disagreed and strongly disagreed, particularly regarding statements regarding increasing work productivity each period and meeting company expectations. This indicates that productivity and consistent work quality still need to be improved to optimize employee performance.

Instrument Test

Table 6. Results of the Validity Test of the Competency Variable (X1)

Statement	r count	r table	Information
X1.1	0.905	0.1966	**Valid**
X1.2	0.941	0.1966	**Valid**
X1.3	0.901	0.1966	**Valid**
X1.4	0.869	0.1966	**Valid**
X1.5	0.886	0.1966	**Valid**
X1.6	0.892	0.1966	**Valid**
X1.7	0.885	0.1966	**Valid**
X1.8	0.888	0.1966	**Valid**
X1.9	0.916	0.1966	**Valid**
X1.10	0.919	0.1966	**Valid**
X1.11	0.917	0.1966	**Valid**
X1.12	0.905	0.1966	**Valid**
X1.13	0.908	0.1966	**Valid**

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X1.14	0.920	0.1966	**Valid**
X1.15	0.897	0.1966	**Valid**
X1.16	0.879	0.1966	**Valid**
X1.17	0.889	0.1966	**Valid**
X1.18	0.876	0.1966	**Valid**

Table 7. Results of the Validity Test of the Work Ethic Variable (X2)

Statement	r count	r table	Information
X2.1	0.905	0.1966	**Valid**
X2.2	0.910	0.1966	**Valid**
X2.3	0.918	0.1966	**Valid**
X2.4	0.894	0.1966	**Valid**
X2.5	0.896	0.1966	**Valid**
X2.6	0.896	0.1966	**Valid**
X2.7	0.920	0.1966	**Valid**
X2.8	0.895	0.1966	**Valid**
X2.9	0.864	0.1966	**Valid**
X2.10	0.886	0.1966	**Valid**
X2.11	0.883	0.1966	**Valid**
X2.12	0.897	0.1966	**Valid**
X2.13	0.885	0.1966	**Valid**
X2.14	0.891	0.1966	**Valid**
X2.15	0.894	0.1966	**Valid**
X2.16	0.851	0.1966	**Valid**
X2.17	0.912	0.1966	**Valid**
X2.18	0.897	0.1966	**Valid**

Table 8. Results of the Validity Test of the Employee Performance Variable (Y)

Statement	r count	r table	Information
Y.1	0.939	0.1966	**Valid**
Y.2	0.902	0.1966	**Valid**
Y.3	0.874	0.1966	**Valid**
Y.4	0.884	0.1966	**Valid**

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Y.5	0.885	0.1966	**Valid**
Y.6	0.885	0.1966	**Valid**
Y.7	0.887	0.1966	**Valid**
Y.8	0.909	0.1966	**Valid**
Y.9	0.920	0.1966	**Valid**
Y.10	0.919	0.1966	**Valid**
Y.11	0.905	0.1966	**Valid**
Y.12	0.906	0.1966	**Valid**
Y.13	0.916	0.1966	**Valid**
Y.14	0.894	0.1966	**Valid**
Y.15	0.886	0.1966	**Valid**
Y.16	0.885	0.1966	**Valid**
Y.17	0.876	0.1966	**Valid**
Y.18	0.911	0.1966	**Valid**

Based on Table 6, all statement items in the competency variable (X1) are declared valid because they have a calculated r value > r table (0.1966) at a significance level of 5% (df = 98). Thus, all questionnaire items are suitable for use and are able to measure competency variables accurately.

Based on Table 7, all statement items in the work ethic variable (X2) are declared valid because the calculated r value of each item is greater than the table r (0.1966). This indicates that all instruments meet the validity criteria and are able to measure the work ethic variable accurately.

Based on Table 8, all statement items in the employee performance variable (Y) were also declared valid because they had a calculated r value > r table (0.1966). Thus, all questionnaire items were suitable for use as research instruments and were able to measure employee performance variables validly.

Results of the Reliability Test of Research Instruments

Table 9. Reliability Test Results

No	Variables	*Cronbach's Alpha*	Criteria
1	Competence	0.986	**Reliable**
2	Work ethic	0.985	**Reliable**

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3	Employee performance	0.986	**Reliable**

Based on Table 9, the Cronbach's Alpha value for the competency variable is 0.986, work ethic is 0.985, and employee performance is 0.986. In this study, a variable is declared reliable if the Cronbach's Alpha value is > 0.6. All variables have alpha values above this minimum limit. These results indicate that the instruments for the competency, work ethic, and employee performance variables passed the reliability test.

Classical Assumption Test

Table 10. Normality Test

No	Asymp.Sig Value	Criteria	Interpretation
1	0.200	0.05	**Normal**

Based on Table 10, the Asymp.Sig value of 0.200 exceeds 0.05, so it can be concluded that the data tested has a normal distribution.

Table 11. Multicollinearity Test Results

Variables	*Tolerance*	VIF
Competence	0.228	**4,395**
Work ethic	0.228	**4,395**

Based on Table 11, the competency variable has a VIF value of 4.395 < 10 and a tolerance of 0.228 > 0.05. Similarly, the work ethic variable shows a VIF value of 4.395 < 10 and a tolerance of 0.228 > 0.05. Therefore, it can be concluded that this model does not experience multicollinearity.

Table 12. Heteroscedasticity Test Results

Variables	Significance Value	Criteria
Competence	0.130	**0.05**
Work ethic	0.520	**0.05**

Table 14 shows the Glejser test Sig. value for the competency variable at 0.130 and work ethic at 0.520. Because these values are greater than 0.05, there is no

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influence between the independent variables and the absolute residual. This indicates that the model used does not experience heteroscedasticity.

Regression Test

Table 13. Multiple Linear Regression Test Results

Variables	Constant	Regression Coefficient
Competence	57,581	**1,642**
Work ethic		**-1,715**

Based on the data in Table 13, it is known that the results of the multiple linear regression analysis show that the constant value (a) is 57.581. The regression coefficient value of the competency variable is 1.642 and the work ethic variable is -1.715.

Hypothesis Testing

Table 14. Results of the Correlation Coefficient (r) and Determination Coefficient (R^2) Tests

Model	r	R Square	Adjusted R Square
1	0.894	0.799	**0.795**

Based on Table 14, the correlation coefficient (R) of 0.894 indicates a very strong relationship between competence and work ethic and employee performance. The coefficient of determination (R^2) of 0.795 means that these two variables explain 79.5% of the variation in employee performance, while the remaining 20.5% is influenced by factors outside the study.

Table 15. F-Test Results (Model Feasibility)

$Fhitung$	$Ftabel$	Significance
192,858	3.09	**<0.001**

Based on Table 15, the results show that the value$Fhitung$of 192.858 with a significance level of <0.001. The value$Fhitung$obtained is greater than$Ftabel$namely

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(192.858 > 3.09) and the significance obtained <0.001 which means less than 0.05. These results can be concluded that competence and work ethic simultaneously influence the performance of Bank Tabungan Negara KC Palembang employees and the regression model in this study is suitable for use.

Table 16. Results of the t-Test (Partial)

Variables	*thitung*	*ttabel*	Significance
Competence	17,360	1,984	**<0.001**
Work ethic	-19,637	1,984	**<0.001**

Based on Table 16, the competency variable has a calculated t value = 17.360 > t table = 1.984 with Sig. < 0.001, so it has a positive and significant effect on employee performance. Thus, the first hypothesis is accepted. Meanwhile, the work ethic variable has a calculated t value = -19.637 with Sig. < 0.001, so it has a negative and significant effect on employee performance. Thus, the second hypothesis is rejected.

DISCUSSION

The Influence of Competence (X1) on Employee Performance (Y) at Bank Tabungan Negara KC Palembang

The research results show that competency influences employee performance at PT Bank Tabungan Negara (Persero) Tbk, Palembang Branch. This suggests that better employee competency will further support improved job performance. Competence, which encompasses knowledge, skills, work attitudes, experience, and adaptability, is a crucial factor in helping employees complete tasks effectively and achieve company targets.

The findings of this study align with Performance Theory, which explains that performance is the result of individual work behavior, influenced by ability, knowledge, experience, and other supporting factors in carrying out the work. In the context of this research, competency is one of the factors determining how employees are able to carry out their responsibilities, make decisions, and deliver work results that align with organizational expectations.

Furthermore, the results of this study align with the concept of Human Capital Theory, which explains that an individual's knowledge, skills, and abilities constitute a form of human resource investment that can increase productivity and provide value to

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the organization. Employees with strong competencies will more easily understand their work, adapt to change, and produce optimal performance.

The results of this study are also supported by previous research which stated that competence has a positive and significant effect on employee performance. The research conducted bySuprianto et al. (2024),Ismail et al. (2024),Rilda et al. (2022), as well asSetyawati et al. (2023)This study shows that competence has a positive and significant effect on employee performance, where employees equipped with mature skills and knowledge will demonstrate higher levels of efficiency and achieve higher work results. However, the results of this study differ from the previous study.Irawan et al. (2023)AndInspiration (2024)which showed that competency had no significant effect on employee performance. The differences in research results may be influenced by differences in agency characteristics, work culture, frequent job transfers, work commitment, and work environment conditions at each research location.

The frequency distribution of competency variables shows that the majority of employees agreed and strongly agreed with the competency indicators. This indicates that employee competency is considered very good. However, some respondents still disagreed and strongly disagreed with several items, such as the statement "Rarely make mistakes when completing tasks," which indicates that some employees still experience problems with work accuracy. In addition, the statement "Strives to provide the best results in every job" received the lowest TCR score (80%), so the orientation for optimizing work results still needs to be improved. Overall, employee competency is considered very good, but still needs improvement in the aspects of accuracy and quality of work results.

The Influence of Work Ethic (X2) on Employee Performance (Y) at Bank Tabungan Negara KC Palembang

The results of this study indicate that work ethic has a negative and significant effect on employee performance at PT Bank Tabungan Negara (Persero) Tbk KC Palembang. This condition is thought to be influenced by the characteristics of the study respondents, where there are 18 contract employees, most of whom have worked for less than one year. Employees who are still in the early stages of work are generally still in the process of adapting to the organizational culture, work systems, and values implemented by the company. As a result, their work ethic has not been fully formed and cannot be consistently implemented in the implementation of work, so it is not able to provide an optimal contribution to improving performance.

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These findings align with Protestant Work Ethic Theory, which states that work ethic is a value that develops through a gradual process of internalization. Values such as discipline, responsibility, hard work, and commitment are not formed instantly; rather, they require time and work experience to become habits. Therefore, employees with relatively short tenures tend not to demonstrate a mature work ethic, so its impact on performance is not yet optimal.

Furthermore, the results of this study can be explained through Performance Theory, which states that performance is the result of work behavior influenced by various factors, such as ability, experience, motivation, and opportunity to perform the job. Contract employees with short tenures are generally still in the learning and adjustment phase to their tasks and work environment. This condition causes their work ethic to not be fully realized in the form of optimal performance. Therefore, the presence of contract employees who are still in the adaptation phase is suspected to be one of the factors causing the relationship between work ethic and performance in this study to show a negative direction.

The results of this study are also supported by previous research, which states that motivational factors or work ethic, if not accompanied by strict adherence to time regulations, cannot positively contribute to operational work performance. Saputra & Heriyanto (2022)AndMahmud & Prabowo (2024)also showed similar results, where work ethic commitment was not always positively linear with employee performance if there were factors hindering daily disciplinary behavior or inconsistencies in the organization's internal assessments. However, the results of this study differ from the previous study.(Suprianto et al., 2024)as well as(Setyawati et al., 2023)which found a positive effect. The difference in research results is influenced by the different characteristics of highly regulated banking institutions, where actual attendance data is a significant weighting factor in annual performance evaluations.

Based on the frequency of the work ethic variable, it shows that the majority of employees agreed and strongly agreed with the work ethic indicator. This indicates that the employees' work ethic is considered very good. However, on several items, there were still respondents who disagreed and strongly disagreed, such as the statement regarding "I complete my working hours according to the provisions," which received the lowest TCR score (79.4%), and 10 respondents stated that they strongly disagreed. This indicates that some employees still experience obstacles in fulfilling formal working hours in full. This decision problem is strongly confirmed by the actual attendance data in Table 1.4.,The highest number of late employees reached its peak in January 2025

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(49 cases), with the highest number of unexplained absences reaching its peak in April 2025 (240 days). Conversely, the statement "I strive to improve the quality of my work" achieved the highest TCR (84.8%), indicating that the quality improvement spirit aspect is already very optimal. Overall, employee work ethic is considered very good in terms of individual enthusiasm, but strict supervision and improvement are still needed in terms of punctuality and compliance with work hour attendance to boost performance achievements sustainably.

CONCLUSION

This study shows that competence and work ethic simultaneously have a significant effect on employee performance at Bank Tabungan Negara KC Palembang with a contribution of 79.5%, while 20.5% is influenced by other factors outside the study. Partially, competence has a positive and significant effect on employee performance, so that the better the competence possessed, the higher the resulting performance. Conversely, work ethic shows a negative and significant effect on employee performance. These results indicate the existence of certain conditions that cause an increase in work ethic not always followed by an increase in performance, so further evaluation of the factors that influence this relationship is needed. Descriptively, competence, work ethic, and employee performance are in the good category, which indicates that most employees have the ability, work attitude, and performance that support the achievement of organizational goals.

This study has limitations because it only involved respondents at Bank Tabungan Negara KC Palembang with a limited sample size, so the results cannot be generalized to all branch offices or other banking sectors. In addition, the study only used two independent variables, so there are still other factors that could potentially influence employee performance. Future research is recommended to expand the scope of the study location, increase the number of respondents, and add other variables such as work motivation, leadership, job satisfaction, work environment, or work stress to obtain a more comprehensive model. Practically, the results of this study can be input for the management of Bank Tabungan Negara KC Palembang to improve competency through continuous training and development, and evaluate the implementation of work ethics to align with the work system, task load, and organizational targets so as to optimally improve employee performance.

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