



THE EFFECT OF SELF EFFICACY AND EMOTIONAL INTELLIGENCE ON EMPLOYEE PERFORMANCE THROUGH WORK ENGAGEMENT

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The Indonesian banking industry is characterized by intense competition, requiring every bank to optimize employee performance to maintain customer trust, reputation, and long-term sustainability. Previous studies have highlighted the role of psychological factors in enhancing employee outcomes, yet the interplay between emotional intelligence, self-efficacy, and work engagement in shaping performance remains underexplored, particularly in regional banks. This study addresses this research gap by examining the effects of emotional intelligence and self-efficacy on employee performance at PT Bank Bengkulu, with work engagement as a mediating variable. This research employed a quantitative, explanatory approach. The population comprised 864 employees across PT Bank Bengkulu's branch network, from which 274 employees were selected using cluster random sampling. Data were gathered through structured questionnaires and analyzed using the covariance-based structural equation modeling (CB-SEM) approach. The outer model evaluated construct validity and reliability, while the inner model tested hypotheses regarding direct and indirect effects. The findings revealed that both emotional intelligence and self-efficacy positively and significantly affect employee performance, and each also directly enhances work engagement. However, work engagement itself showed no significant impact on performance, nor did it mediate the relationships between the two psychological factors and performance. The results imply that internal psychological strengths particularly emotional intelligence and self-efficacy serve as direct drivers of employee effectiveness, independent of engagement.

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INTRODUCTION

In the Indonesian banking industry, increasingly fierce competition requires every bank to ensure optimal employee performance to maintain its reputation, customer trust, and business sustainability. Banks in Indonesia face the challenge of not only providing superior products and services but also fostering a conducive work environment to encourage employees to achieve their best performance. A bank's success in achieving its corporate goals depends on the best performance of its employees (Cherif, 2020). This provides an indication of the importance of employees as

strategic assets, reflected in efforts to maintain competitiveness and business continuity amidst the dynamic changes in the banking industry.

PT. Bank Bengkulu faces significant challenges in maintaining and improving employee performance. According to data from the 2023 sustainability report, the employee turnover rate shows a positive trend, with a significant decrease from 2.30% in 2021 to 1.01% in 2023. The company conducted 244 training activities to improve employee skills.

The program involved 3,119 participants, with an average training duration of 17 hours per

individual during the same year. This initiative reflects the company's efforts to encourage the development of work engagement as a critical

aspect contributing to improved employee performance.

Table 1. Sustainability Performance of PT. Bank Bengkulu

Social Performance	Unit	2023	2022	2021
Number of employees	Person	789	795	713
Number of Female Employees	Person	337	339	302
Number of Senior Managers from the Community	Person	113	130	80
Number of Trainings	Program	244	152	118
Number of Training Participants	Person	3,119	2,201	2,855
Average Number of Training Hours	Hours/Employee	17	9	32
Employee Turnover Rate	%	1.01	2.26	2.3

Data suggests improvements in several areas. However, challenges remain in creating a work environment that supports improved employee performance by 2024. While high levels of training participation and declining turnover rates may be considered positive outcomes of company initiatives, the reality faced by employees may differ from historical data. Observations suggest that operational challenges and internal dynamics continue to impact employee performance effectiveness. Therefore, a more in-depth analysis of the gap between recorded data and actual conditions is crucial to supporting sustainable improvements in HR management.

Based on initial observations, several issues hinder optimal performance. Many employees lack confidence in their ability to achieve targets, reflecting low levels of self-efficacy. Furthermore, limited programs or opportunities to support skills development demotivate and drive employees to continue developing, impacting their productivity and work effectiveness. Furthermore, conflicts between employees often arise due to challenges in managing emotions and a lack of empathy, which are essential for creating positive and harmonious working relationships. Self-efficacy and emotional intelligence each play a crucial role in motivating employees to overcome challenges and achieve targets, which in turn improves their performance (Carter et al., 2018).

Furthermore, a lack of initiative, a lack of appreciation for achievements, and inconsistent performance evaluations from superiors further complicate the situation in the PT. Bank Bengkulu work environment, ultimately impacting employee performance. Various factors such as self-efficacy and emotional intelligence are often considered important aspects that can influence employee performance

(Black et al., 2019). Self-efficacy, as a psychological aspect, plays a significant role in individual behavior and performance in the workplace. Employees with high levels of self-confidence have a greater ability to overcome obstacles. They tend to demonstrate high perseverance and perseverance in facing various work challenges. Furthermore, emotional intelligence is key to managing stress, improving communication, and building more harmonious relationships in the workplace. Employees with high emotional intelligence are able to manage conflict and build cooperation more optimally. These abilities also contribute to the creation of a positive and productive work atmosphere. Work engagement acts as a mediator in the relationship between self-efficacy and emotional intelligence and improved employee performance. Employees who have strong emotional involvement and motivation in carrying out their tasks will show greater enthusiasm and responsibility in achieving the best work results. This situation has a significant impact on improving the overall performance of the organization.

A person's belief in their own ability to handle and resolve various problems is called self-efficacy (Farmer et al., 2022). Self-efficacy is an important psychological factor that has the potential to influence individual behavior and performance in various situations, including the workplace (Clercq et al., 2018). Highly competitive employees tend to display confidence in performing tasks, perseverance when facing challenges, and a reluctance to give up. They feel capable of completing difficult tasks and achieving challenging targets, which positively influences their performance outcomes. In the context of PT. Bank Bengkulu, low levels of self-efficacy among employees indicate the need to build their self-confidence so

they can work more effectively, be motivated, and confident in completing tasks and achieving set targets.

Emotional intelligence is an individual's ability to recognize, manage, and express emotions effectively when interacting with others (Asrar-ul-Haq et al., 2017). Emotional intelligence emphasizes that good emotional management can help a person become more stable, resilient, and more adaptive in various situations. In a work context, emotional intelligence is important because it relates to an employee's ability to manage stress, resolve conflict, and communicate effectively with coworkers. High emotional intelligence enables them to build relationships with others and easily manage their emotions in difficult situations. At PT. Bank Bengkulu, low emotional intelligence in some employees triggers conflict between coworkers and a limited ability to understand others' perspectives. This condition is one of the obstacles to creating a positive, collaborative, and productive work environment (Chafi et al., 2021).

Work engagement is a crucial factor determining employee performance, alongside emotional intelligence and self-efficacy. Work engagement, as described by Cesario & Chambel (2017), encompasses an employee's enthusiasm, dedication, and emotional commitment to their work. Fully engaged employees tend to be highly motivated, more enthusiastic in carrying out their tasks, and demonstrate a strong commitment to achieving maximum results. Work engagement also serves as a driving force, encouraging employees to give their best effort and maintain high productivity over the long term (Eldor, 2016). Work engagement at PT. Bank Bengkulu plays a mediating role in strengthening the influence of self-efficacy and emotional intelligence on employee performance. Employee engagement in work fosters motivation and responsibility to achieve optimal results, thus positively impacting individual performance and supporting the organization in achieving its various goals.

Studies have found a relationship between emotional intelligence and self-efficacy and employee performance (Almatrooshi et al., 2016; Black et al., 2019; Wu et al., 2019). However, these studies have focused on a direct approach and have not yet addressed the mediating role of work engagement, particularly in the Indonesian banking sector.

This research comprehensively analyzes the influence of self-efficacy and emotional intelligence on employee performance. Work engagement is positioned as a mediating variable to complement previous studies and fill existing research gaps. This study aims to provide an in-depth understanding of the various factors

influencing employee performance. The results are expected to serve as a reference for PT. Bank Bengkulu in creating a work environment that supports sustainable employee performance improvement.

Hypotheses Development

Self-Efficacy on Employee Performance

Self-efficacy is an individual's belief in their capability to complete a task and achieve a set goal. According to Bandura (1977), this concept influences a person's mindset, motivation, and behavioral responses when faced with obstacles. High self-confidence makes a person more capable and resilient in overcoming various challenges and stressful situations. They tend to be more proactive, focused on completing tasks, and persistent in facing obstacles. Individuals with low self-efficacy tend to doubt their abilities, which can lead to decreased motivation and decreased performance. Self-efficacy plays a crucial role in organizations because it encourages employees to take initiative and strive for maximum work performance.

Several previous studies have demonstrated a positive linear relationship between self-efficacy and employee performance. Research by Lange & Kayser (2022) revealed that individuals with high self-efficacy are able to cope with work pressure more effectively and demonstrate optimal work efficiency. Employees with these characteristics demonstrate greater resilience when facing obstacles and strive to maximize their efforts in realizing organizational goals. These findings indicate that self-efficacy not only influences an individual's perception of their own abilities, but also plays a major role in achieving optimal work results.

H1: Self-efficacy has a significant positive effect on employee performance.

Emotional Intelligence on Employee Performance

Emotional intelligence is a person's capacity to recognize, understand, and manage their own emotions and those of others. This concept was first proposed by Goleman (1995). Emotional intelligence plays a vital role in creating a productive and healthy work environment. Individuals with high emotional intelligence are able to manage stress, adapt to dynamic work situations, and build effective communication with fellow professionals. This ability helps them maintain focus and productivity, especially when facing pressure or conflict. Furthermore, emotional intelligence supports better decision-making and improves interpersonal relationships, ultimately

contributing to improved overall employee performance.

Emotional intelligence is positively correlated with employee performance. According to research by Makkar & Basu (2019), individuals with high emotional intelligence are better able to manage work pressure, adapt to environmental conditions, and communicate ideas effectively. All of this contributes to increased productivity. According to Yu et al. (2021), emotional intelligence contributes to the formation of healthy work relationships, increases workgroup trust, and reduces the likelihood of interpersonal conflict. Emotional intelligence is a crucial component of employee performance (Almatrooshi et al., 2016). Thus, emotional intelligence is not only an individual skill, but also an essential component in creating a productive work climate and supporting organizational success.

H2: Emotional intelligence has a significant positive effect on employee performance

Work Engagement on Employee Performance

Work engagement is a concept that describes the extent to which employees feel emotionally connected, motivated, and driven to carry out their work with enthusiasm. Employees with high work engagement demonstrate great enthusiasm, a strong commitment to their assigned tasks, and demonstrate deep activeness in completing their work responsibilities. These three elements reflect how employees go beyond simply completing tasks, but also enjoy the work process and feel they have a significant role in the organization. According to Schaufeli & Bakker (2004), work engagement is a positive mental state indicated by vitality and a deep commitment to the various tasks they undertake. With optimal work engagement, employees are better able to face challenges in the work environment in a more positive and productive manner. Furthermore, work engagement also encourages individuals to continuously learn and develop new skills, ultimately contributing to improved performance.

Numerous studies have indicated that work engagement has a significant impact on employee performance. The results of research conducted by Saks (2019) indicate that high levels of employee engagement in work can drive improvements in the quality and quantity of work output. Findings from Arifin et al. (2019) demonstrated a positive relationship between high levels of work engagement and increased job satisfaction. This directly contributes to achieving optimal individual performance. Furthermore, Cesario & Chambel (2017) emphasized that work engagement not only impacts individual productivity but also fosters

better teamwork, which contributes to employee performance and the achievement of overall organizational goals.

H3: Work engagement has a significant positive effect on employee performance

Self Efficacy on Work Engagement

Self-efficacy is a personal perception of one's internal ability to successfully carry out responsibilities and achieve desired goals. This concept was developed by Bandura (1977) and has been extensively researched in the context of work psychology. Employees who possess high self-confidence in their personal abilities demonstrate confidence when facing challenges in the workplace, actively demonstrate initiative, and maintain persistence in completing assigned tasks. This confidence in one's abilities plays a crucial role in increasing work engagement, reflecting an employee's level of dedication, passion, and perseverance in carrying out their work. Thus, self-efficacy not only functions as an individual factor that increases work motivation but also creates a positive cycle that drives job satisfaction and improved performance.

Studies indicate a positive correlation between self-efficacy and work engagement. There is a positive correlation between employees' levels of self-efficacy and their level of active involvement in assigned tasks. Confidence in completing work and achieving goals is a key factor driving this engagement. According to Al-Hamdan & Issa (2021), organizational support can strengthen this relationship. A supportive work environment helps increase employee self-efficacy, which in turn leads to higher work engagement. A study by Li et al. (2017) concluded that self-efficacy not only directly influences work engagement but is also a vital factor for individuals in dealing with work stress. Meanwhile, a study by Bandura (2023) confirmed that self-efficacy plays a role in maintaining employee engagement, even when they face challenging work.

H4: Self-efficacy has a significant positive effect on work engagement

Emotional Intelligence on Work Engagement

Those with high emotional intelligence tend to be better at identifying, understanding, and managing their own and others' emotions. This ability increases effectiveness in dealing with pressure and challenges in the work environment. According to Schaufeli & Bakker (2004), work engagement is characterized by feelings of enthusiasm, dedication, and high involvement in work. Employees with high levels of emotional intelligence are better able to create a harmonious work environment, demonstrate

effective collaboration, and have a strong inner drive to work fully and with commitment.

Various studies have shown that emotional intelligence has a positive impact on individual engagement at work. Individuals with high levels of emotional intelligence are more likely to be involved in work activities (Arora, 2017; Chikobu & Harunavamwe, 2022). The ability to manage stress and establish productive work relationships also supports this engagement. Additional evidence is provided by George et al. (2022), who concluded that emotional intelligence increases employee engagement by creating a supportive work environment and minimizing interpersonal conflict. These various research results confirm that emotional intelligence not only impacts individual well-being, but also plays a role in increasing employee engagement in their work, thereby contributing to organizational performance and productivity.

H5: Emotional intelligence has a significant positive effect on work engagement

Self-Efficacy on Employee Performance Mediated by Work Engagement

Bandura (1977) coined the concept of self-efficacy, which describes an individual's optimism about their potential to plan and implement the actions needed to achieve a specific goal. In the workplace, self-efficacy plays a crucial role in determining how individuals approach challenges, complete responsibilities, and maintain professional motivation. When faced with difficult tasks, people with high self-efficacy typically approach them with greater confidence, persist with their work, and overcome obstacles more efficiently. However, self-efficacy can indirectly impact performance. According to Schaufeli & Bakker (2004), work engagement is a positive state characterized by enthusiasm, dedication, and total involvement in task execution. High levels of work engagement can boost an individual's motivation and concentration in carrying out their responsibilities. This can indirectly improve overall employee performance.

Numerous studies have confirmed the relationship between self-efficacy, work engagement, and employee performance. A study by Hadi (2023) suggests that self-efficacy improves employee performance and enhances work engagement. People with high self-confidence are better able to cope with work pressure and stay focused on their tasks. This encourages increased employee active participation in carrying out their professional responsibilities. This higher work engagement, in turn, positively impacts productivity and improved performance quality.

H6: Self-efficacy has a significant positive effect on employee performance mediated by work engagement

The Effect of Emotional Intelligence on Employee Performance is Mediated by Work Engagement

One psychological component that significantly influences employee performance is emotional intelligence. This aspect reflects a person's ability to recognize, understand, and manage personal and other people's emotions in a professional context. Effective emotional management can contribute to a harmonious and productive work environment. However, the impact of emotional intelligence on employee performance is not always direct; it is often mediated by other factors, such as work engagement. Work engagement is a form of employee emotional, mental, and physical attachment to the work they perform. This attachment is reflected in work zeal, enthusiasm, and high dedication to carrying out responsibilities. According to Schaufeli & Bakker (2004), work engagement is defined as a positive psychological state characterized by enthusiasm, dedication, and full participation in work activities. Employees with high levels of work engagement tend to exhibit proactive behavior, are able to face challenges adaptively, and demonstrate strong loyalty to the institution where they work. Therefore, work engagement can bridge the gap between emotional intelligence and improved employee performance.

Several studies have shown that work engagement acts as an intermediary between emotional intelligence and individual performance in the workplace. According to Boyatzis et al. (2017), people with high levels of emotional intelligence typically have better levels of work engagement. This contributes to improved overall employee performance. An additional study by Jeffry & Handayani (2024) found that high work engagement enhances the positive relationship between emotional intelligence and employee performance; employees who contribute more to their work tend to be more motivated to achieve their organization's goals.

H7: Emotional intelligence has a significant positive effect on employee performance mediated by work engagement

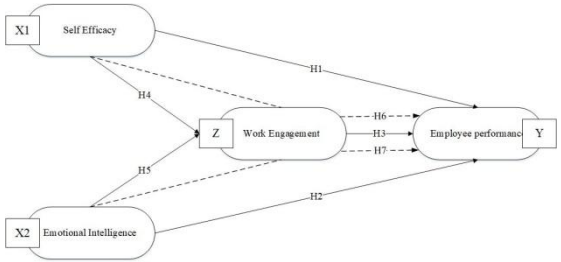


Figure 1. Research Model

METHOD

The type of research used was quantitative. Indrawan & Yaniawati (2017) explain that quantitative research is a scientific study that studies a specific problem within a phenomenon and analyzes the possible influences between variables within that problem. The research approach used was explanatory research. This type of research, known as explanatory research, has the primary goal of gaining a deep and comprehensive understanding of the actual problems related to HR. The results of explanatory research can be used as a reference in determining the type of information needed (Istijanto, 2006).

This study took place across the entire PT. Bank Bengkulu network, spread across various regions. This approach was chosen to gain a comprehensive understanding of the company's organizational culture, policies, and strategies implemented at various operational levels. The selection of the entire PT. Bank Bengkulu network coverage aimed to ensure the research results comprehensively represent the dynamics across all work units, not just one specific location.

The population in this study included all active employees working at PT. Bank Bengkulu, totaling 864 individuals. The research sample was determined using the Slovin formula, and the sample size was 274 employees. The sample was determined using a cluster random sampling approach. Sampling in this study was based on each office, which was carried out proportionally with the following calculation:

$$\begin{aligned} \text{Percentage} &= \frac{\text{Minimum Sample}}{\text{Population}} \times 100\% \\ &= \frac{274}{864} \times 100\% \\ &= 32\% \end{aligned}$$

Based on the calculation results, the sample size covered 32% of all PT. Bank Bengkulu offices located throughout Bengkulu City.

Primary and secondary data were used in this study. Primary data were obtained directly through observation and questionnaires distributed to PT. Bank Bengkulu employees. Meanwhile, secondary data were sourced from other sources, such as scientific articles, papers, books, and websites relevant to the research theme.

The data collection technique in this study refers to the concept of Supriyanto et al. (2019), namely observation and questionnaire distribution. Observation was carried out by observing and recording various phenomena observed in a structured and systematic manner. The questionnaire distribution aimed to gather information related to respondents' opinions,

perceptions, or experiences. The questionnaire was structured using a Likert scale of 1-5.

The operational definition of a research variable refers to a value derived from an activity or object with specific characteristics that is analyzed to draw conclusions (Sugiyono, 2010). The variables used in this study are self-efficacy, emotional intelligence, work engagement, and employee performance. Each variable is assessed through relevant dimensions and indicators. Self-efficacy, based on Bandura's (1977) concept, is divided into three dimensions: level, strength, and generality. The type of archive manager's job, confidence in technical abilities, and confidence in analytical abilities are included in the level dimension. The strength dimension assesses the level of confidence in completing certain tasks and facing challenging tasks. The generality dimension reflects the ability to adapt to various types of work and attitudes towards various levels of tasks. Emotional intelligence, according to Barchard & Hakstian (2004), includes several main aspects, including affective compatibility between individuals and others, as well as emotional compatibility with stimuli. This dimension is called emotional congruence. In addition, emotional independence refers to an individual's ability to experience emotions independently without being influenced by environmental conditions, including distinguishing personal feelings from the emotions of others.

The social perception aspect reflects the capacity to understand interpersonal interactions, recognize emotional expressions, and identify feelings that arise in a context. The concept of emotional blindness, or alexithymia, refers to an individual's ability to recognize and manage their own emotions. Self-confidence in a social context reflects an understanding of others' emotions, control of emotional reactions, and increased self-confidence in social interactions. Meanwhile, work engagement is measured through three main indicators. Vigor reflects a high level of energy and mental resilience, including a willingness to devote effort to work and perseverance in facing challenges. Dedication encompasses a sense of meaning in work, enthusiasm, inspiration, pride, and readiness to face challenges. Absorption indicates a state of complete immersion in work, with high levels of concentration, a loss of time perception, and difficulty switching off from work activities (Schaufeli et al., 2002). Meanwhile, according to Hendri (2019), employee performance can be measured through several factors: work quality (achievement of work targets, integrity and honesty), work quantity (achievement spirit, decision-making ability), cooperation (ability to manage relationships, group collaboration), and responsibility (ability to plan and develop subordinates).

In this study, the PLS method was used to analyze the data. The outer model and inner model consist of two main parts. The outer model is used to measure the convergent and discriminant validity of the measuring instrument, as well as its reliability using composite reliability and Cronbach's alpha indicators. The inner model is used to evaluate the R² value as an indicator of the model's ability to explain the dependent variable, as well as the t-statistic value which shows the significance of the relationship between constructs. Hypothesis testing is carried out by examining the direct influence between variables through direct effect analysis and indirect influence through indirect effect analysis. The analysis process is carried out with the help of SmartPLS software version 4.0 through the bootstrapping technique.

RESULT AND DISCUSSION

Description of Respondent Characteristics

The data for this study were collected directly from the research subjects through questionnaires. The questionnaires were distributed to all participants from April 14, 2025, to April 25, 2025. During the two weeks of data collection, 274 respondents responded and were deemed suitable for statistical analysis.

The study found that the majority of respondents were female, at 54%, and only 46% were male. The 20 to 30 age group dominated the respondent age distribution, accounting for 58% of the total. The 31 to 40 age group accounted for 31%, followed by 41 to 50 years old at 8%, and respondents aged over 50 at 3%. In terms of education, the majority of respondents had a bachelor's degree (S1) at 62%, followed by a diploma (D3) at 19%, a master's degree (S2) at 12%, and a doctorate (S3) at 7%. Respondents' length of service varied, with the 1–3 years group being the largest (45%), followed by less than 1 year and 3–5 years at 22% each, and more than 5 years at 11%. For positions, the majority of respondents were in staff or employee positions (77%), the rest were at managerial level, namely first management (11%), middle management (9%), and top management (3%).

Partial Least Square (PLS) Test

Data analysis in this study utilized the PLS method operated through SmartPLS software version 4.0. PLS is an efficient approach because it is able to handle various data types, requires only minimal assumptions, and does not depend on a large sample size as explained by Supriyanto et al. (2019). In its implementation in SmartPLS, the analysis model is divided into two main components, namely the outer model as a representation of measurements and the inner model as the structure of relationships between latent variables.

Outer Model Analysis

To ensure that the measuring instrument applied meets the validity and reliability requirements in the measurement process, an outer model analysis was conducted. The following is the outer model output obtained by the researcher:

Convergent Validity Test

Convergent validity is determined based on the factor loading values of various indicators representing the construct in question. Convergent validity is achieved when the outer loading value exceeds 0.7, the communality value exceeds 0.5, and the AVE value is above 0.5 (Abdillah & Hartono, 2015).

All indicators meet the convergent validity requirements with outer loading values above 0.7. The AVE values for each construct also exceed the minimum threshold of 0.5. The AVE value is 0.936, emotional intelligence is 0.657, work engagement is 0.629, and employee performance is 0.732. The results indicate that all research constructs have good convergent validity and are worthy of further investigation.

Discriminant Validity Test

Discriminant validity testing can be conducted by comparing the AVE values between each concept. A variable's discriminant validity is considered adequate if the AVE value for that construct exceeds 0.5 and demonstrates superiority over the AVE values of other constructs.

Table 2. Discriminant Validity Test Results

Variable	Average Variance Extracted (AVE)
Self-Efficacy (X1)	0.936
Emotional Intelligence (X2)	0.657
Employee performance (Y)	0.732
Work Engagement (Z)	0.629

Each indicator has an AVE value above 0.5, as shown in Table 2. The self-efficacy variable recorded an AVE value of 0.936. The emotional intelligence variable had an AVE value of 0.657. The employee performance variable obtained an AVE value of 0.732. The work engagement variable showed an AVE value of 0.629.

Reliability Test

Reliability testing in the PLS method is performed through evaluation of Cronbach's alpha and composite reliability values. General criteria state that the obtained value should exceed 0.7 to be considered reliable. A minimum value of 0.6 is still acceptable under certain conditions as a statistically reasonable tolerance limit (Abdillah & Hartono, 2015).

Table 3. Reliability Test Results

Variable	Composite Reliability	Cronbach's Alpha	Information
Self-Efficacy (X1)	0.992	0.991	Reliable
Emotional Intelligence (X2)	0.961	0.956	Reliable
Employee performance (Y)	0.956	0.948	Reliable
Work Engagement (Z)	0.953	0.947	Reliable

Table 3 provides clues regarding the composite reliability value for the self-efficacy variable, which is 0.992. The emotional intelligence variable has a value of 0.961. The value for the employee performance variable is 0.956. The work engagement variable shows a composite reliability value of 0.953. The Cronbach's alpha values obtained are 0.991 for self-efficacy, 0.956 for emotional intelligence, 0.948 for employee performance, and 0.947 for work engagement. The composite reliability and Cronbach's alpha values for each variable in this study exceed 0.7. These results prove that each variable has met the eligibility criteria. Each indicator is also considered to have adequate consistency and reliability in representing the latent construct being measured.

Inner Model Analysis

Evaluation of the inner model in the PLS approach is carried out by observing the R² value for the dependent construct and the path coefficient and t-test values for each relationship between constructs. The R² value shows the proportion of variation in the dependent variable that can be explained by the independent variables. An increase in the R² value indicates that the model's predictive ability for the data in this study is getting stronger (Abdillah & Hartono, 2015).

Table 4. R-Square Test Results

Variable	R-Square
Employee performance (Y)	0,797
Work Engagement (Z)	0,460

Table 4 menyajikan data yang This indicates that self-efficacy and emotional intelligence play a significant role in influencing changes in employee performance. The contribution of these two variables to performance improvement was recorded at 0.797, equivalent to 79.7%. Meanwhile, self-efficacy, emotional intelligence, and employee performance contributed 0.460, or 46%, to the variation in changes in work engagement.

Hypothesis Testing

The processed data is used to test the previously formulated hypotheses. The hypothesis testing process includes evaluating the t-statistic and p-value. If the t-statistic exceeds 1.969, which is the critical limit at the 5% significance level according to the t-distribution, the relationship between the variables is considered significant. The hypothesis is accepted if the p-value is less than 0.05. The hypothesis testing process is carried out by analyzing the output path coefficients and indirect effects in SmartPLS 4.0.

Direct Effect Analysis

Direct effect analysis is used to test hypotheses regarding the relationship between independent and dependent variables. An effect is categorized as significant if the p-value is below 0.05. Conversely, a p-value exceeding 0.05 indicates that the variable's effect is insignificant (Abdillah & Hartono, 2015).

Table 5. Direct Effect Analysis Test Results

Variable	Original Sample (O)	Sample Mean	Standard Deviation (STDEV)	T Statistic	P Values
Self Efficacy → Employee performance	-0.447	-0.447	0.043	10.469	0.000
Emotional Intelligence → Employee performance	1.189	1.191	0.037	32.087	0.000
Work Engagement → Employee performance	0.030	0.029	0.037	0.810	0.418
Self Efficacy → Work Engagement	0.456	0.457	0.088	5.198	0.000
Emotional Intelligence → Work Engagement	0.257	0.260	0.086	2.996	0.003

Table 6 presents the results of direct testing which provides clues regarding the relationships between variables. The analysis shows that self-efficacy has a significant positive influence on employee performance. In the original sample, the path coefficient showed a value of -0.447. Furthermore, the t-statistic reached 10.469, exceeding the threshold of 1.969, and the p-value obtained was 0.000, which is lower than the 0.05 significance level. These results indicate that self-efficacy has a significant positive effect on employee performance, therefore H1 is accepted.

The testing also demonstrates that emotional intelligence has a significant positive influence on employee performance. In the original sample, the path coefficient showed a value of 1.189. Furthermore, the t-statistic reached 32.087, exceeding the threshold of 1.969, and the p-value obtained was 0.000, which is lower than the 0.05 significance level. These findings confirm that emotional intelligence has a significant positive impact on employee performance, therefore H2 is accepted.

Meanwhile, the work engagement variable shows an insignificant influence on employee performance. The path coefficient in the original sample showed a value of 0.030 with a t-statistic of 0.810, which is below the threshold of 1.969. The p-value obtained was 0.418, exceeding the 0.05 significance level. These results indicate that work engagement does not significantly affect employee performance, therefore H3 is rejected.

In addition, self-efficacy is found to have a significant positive influence on work engagement. In the original sample, the path coefficient showed a value of 0.456. Furthermore, the t-statistic reached 5.198, exceeding the threshold of 1.969, and the p-value obtained was 0.000, which is lower than the 0.05 significance level. These findings show that self-efficacy positively affects work engagement, therefore H4 is accepted.

Finally, emotional intelligence is also shown to have a significant positive influence on work engagement. In the original sample, the path coefficient showed a value of 0.257. Furthermore, the t-statistic reached 2.996, exceeding the threshold of 1.969, and the p-value obtained was 0.003, which is lower than the 0.05 significance level. These results indicate that emotional intelligence has a significant positive effect on work engagement, therefore H5 is accepted.

Indirect Effect Analysis

The purpose of indirect effect analysis is to examine hypotheses about how the independent and dependent variables affected by the mediating variable relate to each other. In this study, indirect effects can be analyzed using bootstrapping results in the specific indirect effect column in the SmartPLS 4.0 application.

Table 8. Indirect Effect Analysis Test Results

Variable	Original Sample (O)	Sample Mean	Standard Deviation (STDEV)	T Statistic	P Values
Self Efficacy → Work Engagement → Employee performance	0.014	0.013	0.017	0.798	0.425
Emotional Intelligence → Work Engagement → Employee performance	0.008	0.008	0.011	0.716	0.474

The results of indirect testing between variables can be seen in Table 7. The analysis shows that self-efficacy, when mediated by work engagement, has an insignificant influence on employee performance. The path coefficient in the original sample was 0.014. The hypothesis testing results using the t-statistic indicated an indirect effect of 0.798 on employee performance through work engagement. This value was below the threshold of 1.969, which is the criterion for statistical significance. Furthermore, the p-value was 0.425, which is greater than 0.05. These results confirm that, mediated by work engagement, self-efficacy has no significant effect on employee performance, therefore H6 is rejected.

Similarly, the testing also indicates that emotional intelligence, when mediated by work engagement, has an insignificant influence on employee performance. The path coefficient in the original sample was 0.008. The hypothesis testing results using the t-statistic showed an indirect effect of 0.716 on employee performance through work engagement. This value was below the threshold of 1.969, which is the criterion for statistical significance. Furthermore, the p-value was 0.474, which is greater than 0.05. These findings suggest that emotional intelligence does not significantly affect employee performance when mediated by work engagement, therefore H7 is rejected.

DISCUSSION

Self-efficacy, or a person's belief in their abilities, significantly influences how they complete tasks and face challenges in the workplace. Self-confidence significantly impacts employee performance. Employees who believe in their abilities tend to have strong convictions in completing tasks. They demonstrate resilience in the face of obstacles and possess a strong internal drive to achieve set goals. This is crucial because performance is not only about technical ability but also how individuals manage their mental attitude to remain productive and results-oriented. Bandura (1997), in his social cognitive theory, stated that self-efficacy plays a role in encouraging individuals to act with confidence and perseverance, thus achieving optimal performance. Employees with high levels of self-efficacy are able to cope with work pressure more resiliently and have a stronger focus on achieving company goals (Lange & Kayser, 2022). Developing self-efficacy is an important strategy in HR management to consistently improve employee performance.

Emotional intelligence has a significant positive influence on employee performance. Emotional intelligence reflects an individual's capacity to recognize, control, and utilize personal emotions and the emotions of others

involved in the work environment. Employees who are able to effectively manage their emotions are more likely to establish healthy communication and resolve emerging conflicts, thus creating a conducive work environment. High performance is often also influenced by how an individual manages work pressure and remains productive under situations that require emotional stability. Bandura (1986), in his social cognitive theory, also emphasized that good emotional skills facilitate individuals' more rational and effective actions, especially in challenging situations. According to Goleman (1995), emotional intelligence plays a key role in determining an individual's success in navigating the dynamics of the work environment. Employees with good emotional intelligence tend to have more harmonious working relationships, the ability to resolve conflicts constructively, and better performance (Makkar & Basu, 2019; Yu et al., 2021). Therefore, developing emotional intelligence not only benefits the individual but also contributes significantly to improving employee performance.

These results contradict H3, which assumes that work engagement has a significant impact on employee performance. This finding indicates that work engagement, which is generally associated with motivation levels and the achievement of optimal results, is not always the primary determinant of individual performance due to the significant influence of various other factors. Previous research supporting this finding comes from Seprianto (2021), who found that although work engagement is related to job satisfaction and motivation, the relationship with employee performance is not always significant. Seprianto emphasized that employee performance is more influenced by other variables such as organizational resources, interpersonal relationships, and leadership quality. This suggests that emotional involvement in work does not necessarily translate directly into high work performance, especially if the work environment does not actively facilitate the utilization of this engagement potential. Furthermore, Sukoco et al. (2020) stated that the effect of work engagement on performance is highly dependent on the situation and organizational context. In conditions where the work system is bureaucratic or where there is minimal room for innovation, employee enthusiasm and dedication may not have an optimal outlet for expression, so even high engagement does not have a direct impact on work output. In the context of PT. Bank Bengkulu, this could indicate that high engagement isn't necessarily supported by a work structure that allows for significant contributions to performance. Therefore, these results confirm

that work engagement isn't strong enough to enhance performance without the support of other factors such as job autonomy, a fair reward system, and participatory leadership.

Self-efficacy has a significant positive influence on work engagement. Self-efficacy not only directly impacts performance but also significantly influences employees' levels of work engagement. Employees who are confident in their abilities tend to show greater enthusiasm and dedication to their work. Strong self-confidence makes individuals feel capable of overcoming various obstacles, making it easier for them to focus and fully engage in their tasks. This concept is reinforced by Bandura's (1997) social cognitive theory, which suggests that self-efficacy increases individual motivation and persistence at work. Research by Al-Hamdan & Issa (2021) indicates that a conducive work environment plays a role in strengthening the link between self-efficacy and work engagement. Higher levels of engagement make employees more likely to work productively and contribute significantly to achieving organizational goals. Therefore, strengthening self-efficacy through training and coaching is strategic in increasing work engagement.

Emotional intelligence has a significant positive influence on work engagement. Emotional intelligence plays a role in creating high levels of work engagement. Individuals who are able to regulate their own emotions and understand the feelings of others are more likely to maintain healthy social relationships. Emotional control also plays a crucial role in increasing effectiveness in dealing with stress in the workplace. This ability increases feelings of meaningfulness towards work and strengthens internal motivation, thus fostering deep commitment and involvement. Schaufeli & Bakker (2004) state that work engagement is a manifestation of psychological well-being influenced by the ability to manage emotions. According to Bandura's (1986) social cognitive theory, emotional intelligence is considered a crucial element in self-management and social interactions, which play a role in determining levels of work engagement. This is supported by research conducted by Chikobvu & Harunavamwe (2022), which indicates that emotional intelligence positively increases work engagement in their jobs. George et al. (2022) also emphasize that emotional intelligence contributes to creating a more supportive work environment, reducing interpersonal conflict, and encouraging sustained engagement. Therefore, developing emotional intelligence is key to improving employee work engagement.

The results of the H6 test indicate that self-efficacy does not significantly influence employee performance through the mediation of

work engagement. Theoretically, employees with high levels of self-efficacy tend to have strong internal motivation and confidence in completing tasks, which should drive work engagement and subsequently impact performance. However, in this study, this mechanism was not statistically proven. This finding suggests that self-efficacy is more likely to influence performance directly without going through the work engagement pathway. In other words, employees who are confident in their abilities tend to direct this belief directly into concrete actions to achieve targets, without having to rely on the level of emotional involvement in their work. This means that self-efficacy acts as an internal driver strong enough to influence work outcomes, even without having to go through the process of deep emotional involvement in the task. This is also supported by the findings of Munsu (2020), who stated that work engagement does not always play an effective role as a mediating variable in the relationship between psychological factors and performance, especially in stressful work contexts or rigid organizational structures.

The results of the H7 test indicate that work engagement does not significantly mediate the relationship between emotional intelligence and employee performance. Although emotional intelligence contributes to increased work engagement and also has a significant influence on performance, the indirect relationship through engagement is not strongly established. This finding can be explained by considering the role of emotional intelligence as a personal capacity that directly impacts how individuals handle work pressure, interact with colleagues, and maintain emotional stability in dynamic work situations. In this situation, the contribution of emotional intelligence to performance tends to be direct and less influenced by the level of employee engagement. This is because employees who are able to manage their emotions well are more likely to remain productive and professional even when their emotional involvement in work is at a moderate or low level. This is in line with the view of Chikobvu & Harunavamwe (2022), who found that although emotional intelligence increases engagement, its influence on performance is stronger when it occurs directly. Widyanti (2019) also emphasized that in high-pressure work conditions, the effect of emotional intelligence on performance is more pronounced than the influence of engagement as a mediating variable.

CONCLUSION AND RECOMMENDATION

The results of the study indicate that self-efficacy and emotional intelligence positively and significantly contribute to employee performance. High levels of self-confidence and the ability to manage emotions have been shown

to improve the quality of individual performance. Furthermore, both variables have also been shown to significantly increase work engagement. However, work engagement itself does not directly influence employee performance, nor does it act as a mediator in the relationship between self-efficacy and emotional intelligence on performance. This means that improved individual performance is more predominantly influenced by internal psychological factors than by emotional engagement with the task. Therefore, the results of this study imply that strengthening soft skills, particularly self-efficacy and emotional intelligence, is a key strategy that should be prioritized to increase work effectiveness in an organizational environment.

As a policy and managerial implication, PT. Bank Bengkulu is advised to develop a psychology-based human resource development program that focuses on enhancing self-efficacy and emotional intelligence through ongoing training, coaching, and mentoring. Management is expected to implement a more humanistic and supportive approach to employee management and foster a work culture that encourages personal and emotional development. These implications also apply more broadly to policymakers in the banking sector, who need to design internal regulations that address psychological aspects to support workforce productivity. Meanwhile, future researchers are advised to add other variables such as organizational culture and leadership style, as well as employ a longitudinal approach, to provide a more comprehensive and sustainable picture of employee performance over time.

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