Examine the influence of competencies, placements, and workloads on employee performance

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Abstract

This study aims to empirically examine the effects of work competencies, job placement, and workload on employee performance at PT BPR Bank Djoko Tingkir in Sragen Regency. The study adopts a quantitative approach using a census (saturated sampling) method, in which all 115 employees in the population were included as respondents. Data were collected through a questionnaire and analyzed using multiple linear regression. Before hypothesis testing, a series of data quality and assumption tests were conducted, including validity, reliability, and normality tests, as well as tests for multicollinearity and heteroscedasticity. Partial effects were evaluated using t-tests, while the simultaneous effect of the independent variables was assessed using an F-test. The results show that work competencies have a positive and significant effect on employee performance. Job placement is also found to have a positive and significant effect on employee performance. In addition, workload has a positive and significant effect on employee performance. Simultaneously, work competencies, job placement, and workload significantly influence employee performance. These findings underscore the importance of strengthening competencies, ensuring appropriate placement, and managing workload to support optimal employee performance.

Keywords: Competency, Job Placement, Workload, Employee Performance, Rural Banks

Abstrak

Penelitian ini bertujuan menguji secara empiris pengaruh kompetensi kerja, penempatan kerja, dan beban kerja terhadap kinerja karyawan di PT BPR Bank Djoko Tingkir, Kabupaten Sragen. Penelitian menggunakan pendekatan kuantitatif dengan metode sensus (sampling jenuh), sehingga seluruh populasi sebanyak 115 karyawan dijadikan responden. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan regresi linier berganda. Sebelum pengujian hipotesis, dilakukan serangkaian uji asumsi dan kualitas data meliputi uji validitas, reliabilitas, normalitas, multikolinearitas, dan heteroskedastisitas. Pengujian pengaruh parsial dilakukan dengan uji-t, sedangkan pengaruh simultan diuji melalui uji-F. Hasil penelitian menunjukkan bahwa kompetensi kerja berpengaruh positif dan signifikan terhadap kinerja karyawan. Penempatan kerja juga terbukti berpengaruh positif dan signifikan terhadap kinerja karyawan. Selain itu, beban kerja berpengaruh positif dan signifikan terhadap kinerja karyawan. Secara simultan, kompetensi kerja, penempatan kerja, dan beban kerja memiliki pengaruh signifikan terhadap kinerja karyawan. Temuan ini menegaskan pentingnya peningkatan kompetensi, kesesuaian penempatan, dan pengelolaan beban kerja untuk mendorong kinerja karyawan yang optimal

Kata kunci: Kompetensi, Penempatan Kerja, Beban Kerja, Kinerja Karyawan, Bank Perkreditan Rakyat

1. Introduction

As the most important asset, human resources play a central role in driving and utilizing all the organization's economic resources. The formation of every organization is always based on the desire to achieve its goals (Yuliadi & Sutianingsih, 2023). In order for organizational goals to be achieved, the existence of quality and high-performance human resources is very important (Sarumaha, 2022). In every organization, particularly in the dynamic banking sector, such as PT BPR Bank Djoko Tingkir, Sragen Regency, employee performance is the primary driver of success. In a highly competitive and dynamic banking landscape with ever-growing customer demands, banks' success in meeting targets and delivering excellent service is largely determined by the effectiveness and efficiency of their personnel. To achieve sustainable growth and achieve strategic goals, management needs to understand the fundamental factors that affect employee performance. This research examines how the variables of work competence, job placement, and workload are interrelated and significantly affect employee performance at PT BPR Bank Djoko Tingkir.

As the main foundation, work competence plays an important role in measuring the extent to which an employee can carry out his or her job responsibilities optimally (Wulandari & Sutianingsih, 2023). Work competence includes more than just technical knowledge; it also includes practical skills (e.g., negotiation, data analysis, use of the banking system) and professional attitudes (such as integrity, thoroughness, and initiative) (Andina, 2018). Competencies can be interpreted as a combination of skills, knowledge, and work attitudes that allow a person to carry out a job or task successfully (Halim et al., 2020). Adequate competence is required to perform a particular job successfully in a field. Employees' competencies must support the implementation of organizational strategies and leaders' changes in response to environmental dynamics. Employees with high competence generally show a proactive attitude in the face of challenges, are quick to adapt to constantly evolving regulations or technologies, and always produce quality work outputs (Komariah et al., 2024). Employees with high competence also tend to be more efficient in completing tasks, reduce error rates, and contribute to greater workplace innovation. Therefore, this study will examine in depth the extent of the competence of PT BPR Bank Djoko Tingkir Sragen employees in relation to their respective performance outcomes.

In addition to competence, proper job placement is an important factor that strategically affects employee performance (Wahana & Sutianingsih, 2023). The employee placement process is a fundamental stage that determines whether a company succeeds in acquiring the necessary competent individuals. Proper placement is crucial because it directly contributes to achieving the organization's goals. Employee placement is more than an allocation; it is the process of matching employees' qualifications with the specific requirements and needs of a job title or role (Rahmi & Naue, 2022). Putting employees in the right position, paying attention to their qualifications, special skills, experience, and personal interests, has been shown to significantly increase individual job satisfaction and intrinsic motivation (Fadilah, 2013). When employees feel appropriately placed and their abilities are fully utilized, they tend

to demonstrate enthusiasm, initiative, and strong commitment to the target (Mawei et al., 2014). When employees are placed in inappropriate positions, this can lead to frustration, demotivation, and ultimately reduced productivity because they feel that their abilities are not being utilized optimally or are not being appreciated. This study will examine the impact of PT BPR Bank Djoko Tingkir Sragen's job placement policies and practices on employee efficiency, effectiveness, and job satisfaction, as well as their contribution to overall performance.

As an important factor that cannot be ignored, workload is often the primary determinant of the balance between an employee's productivity and well-being. Workloads that exceed capacity or are distributed unfairly have the potential to cause a variety of problems, such as prolonged stress, extreme physical and mental fatigue, decreased ability to focus, and the risk of burnout (Utami et al., 2017). Workloads can arise when employees face too many job demands beyond their capacity. This is often due to a tight deadline for completing a task or to an employee shortage. To achieve its target, the company must accurately estimate the number of employees by considering the output each individual can produce. Thus, companies can find out the number of employees that are actually needed (Fransiska & Tupti, 2020). Excessive workload conditions will directly reduce the quality of work output, increase the potential for errors, and trigger high absenteeism or the desire to change jobs. In contrast, a proportionate workload encourages efficiency, maintains concentration, and allows employees to maintain optimal performance without sacrificing health or motivation (Romadhon et al., 2023).

The urgency of this research lies in the central role of employee performance as a key driver of organizational success, particularly in a highly competitive and dynamic banking landscape such as that faced by PT BPR Bank Djoko Tingkir, Sragen Regency. Amid ever-evolving customer demands and the need to achieve sustainable growth, a deep understanding of performance drivers is becoming an urgent managerial need. Limited resources and the risk of *burnout* from workload, coupled with the importance of competence and proper placement, make this research crucial as a basis for strategic decision-making in human resource management. The novelty of this research lies in its simultaneous, specific analysis of the interaction among Work Competencies, Job Placement, and Workload on performance within local People's Credit Banks (BPR) in Sragen Regency. Research that comprehensively integrates these three key variables in a single regression model within the context of dynamic BPR remains limited; therefore, it is expected to make a new empirical contribution that is more relevant and specific to the development of HR management theory and practice in the regional banking sector.

2. Literature Review

Employee Performance

Performance refers to an individual's overall achievement over a given period in carrying out their duties, with results evaluated against agreed criteria, targets, or standards (Sujarwanto & Sutianingsih, 2024). However, it is important for companies

to understand how to motivate employees and to devise effective strategies to prevent performance deterioration. Performance, according to Adhari (2021), is the end outcome of an activity or function over a certain time period; it reflects the amount and quality of work that a person has done. According to Rerung (2019), employee performance is the contribution made by individuals to achieving company goals through observable and assessable task performance. According to Sinaga et al. (2020), performance is the result of an organization's goals achieved within a given time frame by the efforts of individuals, who are affected by a variety of circumstances. According to Hamdiyah et al. (2016), performance evaluations assess how well workers perform by comparing their actual output with established benchmarks. Human resource management, particularly in the areas of compensation, working conditions, and leadership, is critical to achieving peak employee performance.

Competence

Competency refers to the overall knowledge, skills, abilities, and personality characteristics that an individual possesses, which directly affect their work performance. Within every company, individual employees possess diverse skills that are applied to specific tasks and roles. Basically, competence is a frame of reference that companies can use to provide direction to their employees regarding the most appropriate job placement (Arief & Nisak, 2022). Competency is the ability of individuals to perform work or carry out tasks effectively, which is adjusted to their specific position and field of work (Eksan & Dharmawan, 2020). Human resources are crucial to an organization because employee quality is the primary determinant of organizational success. Every organization is created with clear goals, and the achievement of those goals signals success. The main key to achieving this success is solid employee competence as a foundation (Bukhari & Pasaribu, 2019). Work competencies can be likened to a map that guides employees' skills to align with the characteristics of their jobs. It is a combination of the skills, abilities, experience, efficiency, effectiveness, and success needed in carrying out responsibilities (Kordi Ghasrodashti, 2018).

Competencies, which are combinations of knowledge, skills, and attitudes relevant to the job, directly determine the extent to which an employee can carry out their duties and responsibilities effectively and efficiently. Highly competent employees are better able to understand instructions, implement innovative solutions, solve problems quickly and appropriately, and adapt to environmental changes and new technologies. In-depth knowledge specifically equips employees to make more appropriate and strategic decisions (Sutianingsih & Handayani, 2023). Honed technical and interpersonal skills enable employees to work with precision, speed, and high quality. In addition, the positive attitude shown, including initiative, a sense of responsibility, and a good work ethic, will encourage them always to try to make their best contribution and continue to learn from every experience they face. Highly competent employees will consequently contribute more to the organization's goals, accomplish more consistent targets, and generate higher-quality work. Research by Sarumaha (2022)

and Djaya (2021) supports this theory, showing that competence significantly and positively affects employee performance.

H1: Competence has a positive and significant effect on employee performance

Work Placement

Maulana et al. (2024) states that employee placement suitability involves identifying and comparing prospective employees' skills with the specific requirements of a job. In addition, it includes delegating tasks and responsibilities to the most suitable individuals. Internships are a means of determining employees' job placements based on their skills, following the company's final decision stage. According to Prasetyo et al. (2018) The placement process plays a fundamental role in identifying employees with talent and potential. Appropriate placement in the right position will significantly contribute to achieving the organization's various goals. Junita & Mukmin (2022) argue that Employee placement is a follow-up to selection, namely placing employees who have been accepted in positions or jobs that require expertise and authority. Placement is defined as the process of assigning or filling a position, including reassigning an employee to a new or different task or position. This assignment can be in the form of an initial placement for new employees, or through promotion, transfer of position (mutation), demotion, or even termination of employment (Melina & Sulistyowati, 2022).

When employees are placed in positions that align with their competencies, skills, interests, and experience, they will feel a strong fit between themselves and their work. This match yields several positive effects: first, employees feel greater motivation because they are placed in a role that best leverages their skills, thereby increasing job satisfaction. Second, higher productivity and faster task mastery are achieved because additional adaptation or in-depth training is not required. Third, proper placement improves the quality of work outcomes by enhancing employees' understanding of job demands and optimal completion strategies. Conversely, if an employee is placed in an inappropriate position, for example, a finance expert in marketing or vice versa, this can lead to demotivation, frustration, substandard performance, increased work errors, and even a desire to resign from the organization. To maximize each employee's potential and, by extension, the company's overall performance, a meticulous and appropriate work placement plan must be implemented. Wahana & Sutianingsih (2023) and Putri (2022) found that job placement significantly improves employee performance, lending credence to this interpretation.

H2: Job placement has a positive and significant effect on employee performance

Workload

According to Egarini & Prastiwi (2022), workload is the number of activities that workers must complete within a limited time frame. If workers can manage and adapt to the many tasks given by their superiors, that burden can be overcome. However, if the work exceeds the worker's ability, those tasks and activities will become an excessive burden. This condition can arise from various factors, such as an overly high required level of expertise, excessive work speed, time constraints, excessive work volume, and so on. According to Widyawati et al. (2023), a work process is the totality of activities

that a worker is responsible for completing within a specified period. Workload comprises physical and psychological components. Workloads can be divided into two types: physical, which involves activities such as lifting or pushing heavy objects; and psychological, which measures the extent to which a person's skills differ from those of others, thereby causing mental distress. Workloads that employees perceive as excessive, particularly when they consistently lead to burnout, significantly increase their risk of leaving the company.

When the workload is increased to an optimal level, it initially tends to increase the employee's performance. An appropriate workload can encourage motivation, sharpen focus, and improve employee efficiency by fostering a sense of challenge and clear goals. Employees will work more actively, thereby increasing productivity. However, if the workload exceeds the optimal capacity, the impact will turn negative. Workload that exceeds the limit can result in serious negative impacts, such as prolonged stress, extreme physical and mental exhaustion, and even *burnout* syndrome. The impact of this condition is decreased concentration, increased risk of error, reduced work quality, and overall reduced productivity. Overworked employees tend to feel demotivated and dissatisfied, and to be at high risk of health problems or of seeking other employment. Thus, balanced and equal workload management is essential for firms to maintain employee performance and well-being. A hypothesis can be developed based on Hermawan (2022) and Raymond et al. (2023) findings that job placement improves employee performance.

H3: workload has a positive and significant effect on employee performance

3. Research Method

This study uses a quantitative approach, with multiple linear regression as the primary analytical method. The population and sample consist of 115 employees of PT BPR Bank Djoko Tingkir in Sragen Regency, selected using a saturated total sampling (census) technique. Data were collected by administering a questionnaire comprising 20 items. The analysis was conducted using multiple linear regression. A series of tests was performed, including validity, reliability, and normality tests, followed by the calculation of the coefficient of determination (R^2). The model equation used in this study is as follows:

The multiple linear regression model used in this study is specified as follows:

$$EP = \alpha + \beta_1 WC + \beta_2 JP + \beta_3 WL + \varepsilon$$

where EP denotes employee performance, WC denotes work competencies, JP denotes job placement, and WL denotes workload. α is the constant term, $\beta_1-\beta_3$ are the regression coefficients, and ε is the error term.

In this study, employee performance (EP) is defined as the extent to which an employee achieves job responsibilities within a given period, as assessed against predetermined targets, standards, and quality criteria. Work competencies (WC) refer to an employee's job-related knowledge, skills, abilities, and attitudes that enable

effective and efficient task completion. Job placement (JP) is defined as the assignment of employees to positions that match their competencies, skills, and job requirements, reflecting the degree of fit between the individual and the role. Workload (WL) refers to the number and difficulty of tasks that must be completed within a specific time frame, including both physical and psychological demands required to meet job expectations.

4. Results and Discussion

4.1. Results

Validity Test

Validity tests assess instrument validity. Pearson's Product-Moment correlation coefficient supports the instrument if the calculated value exceeds the critical value r in the table.

Table 1. Validity Test Results

Work competencies		Job placement		Workload		Employee performance	
Items	r statistic	Items	r statistic	Items	r statistic	Items	r statistic
WC1	0.805	JP1	0.709	WL1	0.740	EP1	0.839
WC2	0.759	JP2	0.801	WL2	0.704	EP2	0.771
WC3	0.847	JP3	0.838	WL3	0.816	EP3	0.707
WC4	0.798	JP4	0.724	WL4	0.728	EP4	0.728
WC5	0.841	JP5	0.466	WL5	0.693	EP5	0.857

Table 1 indicates a legitimate r value of > 0.116 for each indicator's connection to each variable's overall construct score. Thus, all statement elements are legitimate.

Reliability Test

In this study, reliability will be assessed using Cronbach's alpha. A statement item is considered reliable if the resulting Cronbach's Alpha exceeds 0.60.

Table 2. Reliability Test Results

Variables	Cronbach's Alpha
Work competencies	0.868
Job placement	0.759
Workload	0.785
Employee performance	0.835

Table 2 shows that each variable in this study had a Cronbach's Alpha value above 0.60. This indicates that all statement items in the questionnaire for each variable in this study are considered reliable.

Normality Test

A normality test was conducted to assess whether the distributions of the study variables were normal. Figure 1 shows the diagonal line as a representation of the ideal normal distribution. If the data points being tested are mostly close to this line or very close to it, this indicates that the data follow a normal distribution.
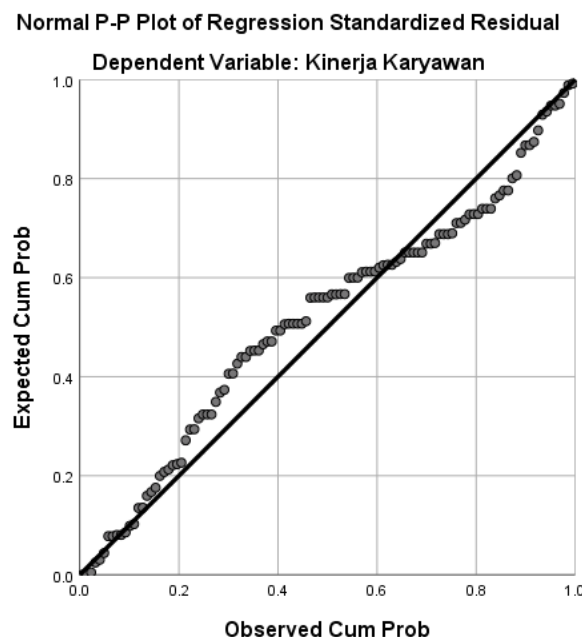
Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Kinerja Karyawan

Figure 1 Normality Test Results with P-Plot Normal Graph

Multicollinearity Test

To determine whether the regression model's independent variables are multicollinear, researchers use a multicollinearity test. If both the Tolerance and VIF values are greater than 0.10 and less than 10.00, then multicollinearity is absent. Nevertheless, when the VIF exceeds 10.00 and the Tolerance value falls below 0.10, multicollinearity is observed.

Table 3. Multicollinearity Test Results

Model	Tolerance	VIF
Work competencies	0.348	2.870
Job placement	0.347	2.881
Workload	0.402	2.490

Table 3 shows that all the independent variables in this study, namely Work competencies, Job placement, and Workload, do not have multicollinearity problems. This is evident from VIF values below 10 and tolerance values above 0.10, indicating the absence of collinearity between these variables.

Heteroscedasticity Test

Finding instances of residual variance inequality among regression model observations is the goal of the heteroscedasticity test. Heteroscedasticity is shown when certain patterns, such as waveforms, broadening, or narrowing, appear in the point plot. The data points scatter, fail to form any discernible pattern, and eventually depart from the origin, as shown in Figure 2. This indicates that the data under consideration do not exhibit heteroscedasticity.
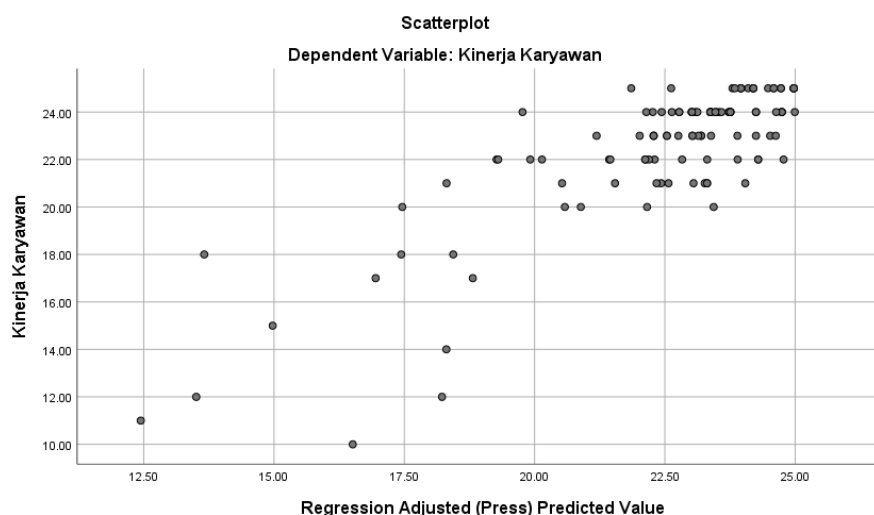
Scatterplot
Dependent Variable: Kinerja Karyawan

Figure 2. Heteroscedasticity
Source: Questionnaire results processed 2025

Analysis of the Multiple Linear Regression

To examine the relationship between independent variables and dependent variables, researchers employ multiple linear regression.

Table 4. Multiple Regression Test Results

Model	Coefficients	Std. Error	t	Sig.
(Constant)	0.663	1.287	0.515	0.607
Work competencies	0.353	0.088	4.004	0.000
Job placement	0.242	0.089	2.722	0.008
Workload	0.378	0.082	4.607	0.000
R Square	0.723			
Adjusted R-Square	0.715			
F	96.345			
Sig.	0.000			

Table 4 shows that the model has a constant of 0.663. Meanwhile, the coefficient values obtained for each variable were 0.353 for Work competencies, 0.242 for Job placement, and 0.378 for Workload. So, the regression model for this study is:

$$EP = 0.663 + 0.353\,WC + 0.242\,JP + 0.378\,WL$$

Coefficient of Determination

Determination coefficient analysis is used to assess the strength of the relationship or influence between variables in a study. Table 4 shows an R-squared of 0.723, indicating that Work competencies, Job placement, and Workload together account for 72% of the variance in employee performance. Other factors outside the study accounted for the remaining 28%.

Simultaneous Test (F Test)

To determine whether work competencies, Job placement, and workload have a significant impact on employee performance simultaneously, the F-test is used. The f-table is at 3.087 with 115 observations and α = 0.05. Table 4 demonstrates that the calculated f-value of 96.345 is significantly higher than the f-table value of 3.087. This

suggests that the interaction among job placement, workload, and work abilities has a substantial impact on employee performance; thus, Ha is supported, and H0 is rejected.

Partial test (t-test)

The t-test examined the influence of each independent variable on the partially bound variable. This partial test examined whether work abilities, job placement, and workload simultaneously affect employee performance. Table 4 demonstrates that the Work Competencies variable has a computed t value of 4.004, which is higher than the t table value of 1.980. Also, at 0.000, the sig value is lower than the alpha value of 0.05. Work skills significantly impact employee performance, as H0 is rejected and H1 is approved. For the Job placement variable, the t-statistic is 2.722, which exceeds the critical value (1.980) at the 0.05 significance level. With a significance value of 0.008 (less than alpha 0.05), H0 is rejected, and H2 is accepted. This shows that partial job placement has a significant effect on employee performance. Meanwhile, the t-statistic for the Workload variable is 4.607, which exceeds the t-table value (1.980). A significance value of 0.000 that is smaller than alpha 0.05 causes H0 to be rejected and H3 to be accepted. Therefore, to some extent, workload has a significant effect on employee performance.

4.2. Discussion

Competence and Employee Performance

The statistical results support the first hypothesis of this study, which claims that competence somewhat influences employee performance. Work skills substantially and favorably affect employee performance. Competence, as an integral combination of knowledge, skills, and attitudes relevant to the job, fundamentally affects an employee's capacity to perform their duties and responsibilities optimally, both in terms of effectiveness and efficiency. Employees with high competence tend to have greater capacity to understand instructions, apply innovative solutions, solve problems efficiently and accurately, and adapt to the dynamics of the work environment or new technologies.

More detailed, in-depth knowledge enables employees to make better, more strategic decisions. On the other hand, honed technical and interpersonal skills enable them to perform work accurately, quickly, and to a high standard. Positive attitudes, including initiative, responsibility, and a strong work ethic, motivate employees to consistently perform optimally and to continue learning from each experience. As a result, employees with excellent competencies tend to produce work of superior quality, are more consistent in meeting targets, and make a substantial contribution to achieving organizational goals. This explanation is supported by research conducted by Sarumaha (2022) and Djaya (2021), which states that competence has a positive and significant influence on employee performance.

Job Placement and Employee Performance

Job placement has a partial effect on employee performance, according to the second premise of this study. The results of the statistical analysis confirm the validity of this theory. A favorable and statistically significant effect on worker productivity is largely attributable to job placement. The right placement, when the job aligns with the employee's competencies, skills, interests, and experience, will create a strong fit between the individual and their job. The match between the employee and their job has several positive effects: motivation and job satisfaction increase, as employees feel more motivated to use their best skills, which in turn increases job satisfaction. Faster task mastery and productivity: employees tend to master tasks more quickly and demonstrate higher productivity because they require little adaptation or additional in-depth training. The quality of the work improves with appropriate placement, as employees have a better understanding of the job's demands and the most effective way to complete it.

On the other hand, a wrong job placement, for example, assigning a financial expert to the marketing department or vice versa, can trigger demotivation, frustration, poor performance, increased errors, and even a desire to leave the organization. Therefore, a careful and planned Job placement strategy is crucial. This is key to optimizing each employee's potential and ultimately improving the organization's overall performance. Research conducted by Wahana & Sutianingsih supports this explanation (2023) and Putri (2022) which states that job placement has a positive and significant influence on employee performance.

Workload and Employee Performance

The statistical calculations confirm the third premise of this study, namely that workload modestly influences employee performance. Evidence suggests that workload has a favorable, statistically significant impact on workplace productivity. Initially, increasing the workload to reach the optimal point tends to increase employee performance. A suitable workload can foster motivation, enhance focus, and improve efficiency. This happens because employees feel challenged and have clear goals to achieve. Increasing employee effort in completing tasks will boost productivity. However, once the workload exceeds the employee's optimal capacity, the effect will be negative. An excessive workload can trigger stress and physical and mental fatigue, and may even lead to burnout.

As a result, concentration decreases, the likelihood of mistakes increases, the quality of work decreases, and ultimately, productivity declines. Overworked employees tend to feel demotivated, dissatisfied with their jobs, and at high risk of developing health problems or seeking other employment. Managing Workloads in a balanced and fair manner is critical for organizations. This is crucial for maintaining optimal employee performance and supporting long-term well-being. This explanation is supported by research by Hermawan (2022) and Raymond et al. (2023), which finds that job placement has a positive and significant influence on employee performance.

5. Conclusion

There are four key takeaways from the study and hypothesis testing: work abilities significantly and positively impact employee performance. There is strong evidence that job placement has a positive effect on workplace productivity. Employee performance is positively and significantly impacted by workload. Workload, job placement, and work competencies all have a role in how well an individual does their job.

Based on the findings that Work competencies, Job placement, and Workload have a positive and significant effect both individually and simultaneously on employee performance, there are several suggestions for future research, namely: Deepening the analysis of causality and mechanisms, researchers can then delve deeper into how and why these variables affect each other's employee performance. In analyzing the long-term impact, it is important to consider how these variables affect employee performance. Comparing across sectors/organizations can expand research by examining the influence of these factors across different industry sectors or organizational types, yielding a more comprehensive understanding. A qualitative approach can be used to examine in greater depth the perspectives of employees and managers on how these factors affect their performance.

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