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The Influence of Competence and Job Satisfaction on Discipline which Implications for Employee Performance at Bank Jambi Muara Sabak Branch Office

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Abstract: This study has several objectives, including analyzing and describing employee competency, job satisfaction, discipline, and performance at Bank Jambi Muara Sabak Branch Office. It also aims to determine and analyze the influence of competency and job satisfaction on employee performance, both directly and indirectly through work discipline. This research was conducted at the Muara Sabak Branch of Bank Jambi. The population consisted of 54 employees, using a census technique. This research employed a quantitative approach with a survey method and Partial Least Squares (PLS) data analysis. This study concludes that Bank Jambi Muara Sabak Branch Office has employees with high competence, high levels of job satisfaction, high work discipline, and high employee performance. Furthermore, competence and job satisfaction through work discipline have a positive and significant influence on employee performance at Bank Jambi Muara Sabak Branch Office. These findings indicate that employee job satisfaction plays a role in shaping better levels of work discipline, which in turn has a positive impact on employee performance.

Keywords: Competence, Job Satisfaction, Work Discipline, Performance

INTRODUCTION

Facing the dynamics of an increasingly competitive business environment, organizations are required to manage resources effectively and sustainably. One strategic element that determines organizational success is the quality of human resource management (HRM), because employees play a key role in achieving organizational goals (Robbins & Coulter, 2018). In the context of service organizations, particularly the banking sector, the role of human resources becomes increasingly crucial because organizational performance is highly dependent on service quality, the accuracy of work processes, and the ability of employees to build customer trust.

The banking industry is characterized by work that demands a high level of precision, regulatory compliance, and the ability to adapt to technological developments and customer needs. Therefore, employee performance is determined not only by the availability of the workforce but also by the quality of their competencies. Competence is understood as the integration of knowledge, skills, and behaviors that enable individuals to perform their jobs

effectively and consistently (Stasz, 2016). In the banking sector, technical competencies such as understanding financial products and mastery of banking systems must go hand in hand with behavioral competencies, such as service orientation and communication skills, to ensure optimal service quality (Kantor & Kaur, 2021).

However, increasing the quantity and technical competence of employees does not always translate into improved organizational performance if it is not supported by adequate psychological working conditions. One psychological factor that significantly influences employee behavior and performance is job satisfaction. Job satisfaction reflects the extent to which employees feel valued, treated fairly, and have their material and non-material needs met in the workplace (Robbins & Judge, 2019). Previous research has shown that job satisfaction plays a crucial role in shaping positive employee attitudes, increasing motivation, and suppressing negative work behaviors that could potentially harm the organization (Kim & Beehr, 2020).

In organizational practice, employee job satisfaction is often closely linked to the organization's reward system, welfare, and fairness. Inconsistent reward distribution, limited access to welfare facilities, and perceptions of unfairness can reduce employee job satisfaction. This situation becomes even more relevant in the banking workplace, which faces high workloads and significant operational pressures. When job satisfaction is not optimally met, the impact is not only psychological but also reflected in daily work behavior.

One work behavior that is significantly influenced by employee satisfaction and competence is work discipline. Work discipline is a manifestation of employee awareness and willingness to comply with applicable regulations, procedures, and norms within the organization (Hasibuan, 2019). In the banking sector, work discipline plays a strategic role because it is directly related to punctuality, compliance with operational standards, and operational risk mitigation. Poor work discipline can lead to inefficient work processes, increase the potential for transaction errors, and ultimately reduce the quality of service to customers (Handoko, 2020).

Empirically, various studies have shown that competence and job satisfaction significantly influence work discipline, which in turn improves employee performance (Putri & Rahmawati, 2020; Pratama & Firmansyah, 2021; Riyanto & Anto, 2022). In this context, work discipline acts as a behavioral mechanism that bridges internal employee factors with achieved performance outcomes. Employees with adequate competence and high levels of job satisfaction tend to demonstrate better discipline, enabling them to work consistently and productively.

In the context of Bank Jambi's Muara Sabak Branch, empirical evidence indicates a number of issues related to employee competency, job satisfaction, discipline, and performance. While the organization is striving to improve the quantity and quality of its human resources through various development programs, limited employee participation in certain certifications, fluctuations in rewards and welfare benefits, and indiscipline reflected in absenteeism and violations of working hours remain. These conditions are coupled with suboptimal performance targets, both in terms of the number of customers, debtors, and third-party fundraising.

Based on the conceptual and empirical descriptions, it can be concluded that employee performance at Bank Jambi Muara Sabak Branch Office cannot be separated from the role of competence and job satisfaction, and how these two factors shape employee work discipline. Although many studies have been conducted on the relationship between these variables, research that specifically examines the role of work discipline as a mediating variable in the context of Bank Jambi Muara Sabak Branch Office is still missing. Therefore, this research is relevant and important to be conducted in order to fill the research gap and provide an empirical basis for the development of more effective HR policies. Based on this, this research focuses on analyzing the influence of competence and job satisfaction on work discipline and its implications for employee performance at Bank Jambi Muara Sabak Branch Office.

METHOD

This study uses a quantitative approach with a causality design, which aims to examine the causal relationship between latent variables, namely competence and job satisfaction on employee performance, with work discipline as a mediating variable. The quantitative approach was chosen because it allows for objective and measurable testing of the relationship between variables through statistical analysis (Sugiyono, 2017). The causality design is used to gain empirical understanding of the direct and indirect influences between variables in the context of banking organizations.

The object of this research is Bank Jambi Muara Sabak Branch Office, while the research subjects include all active employees in 2024. The population and sample size in this study are 54 people, so the sampling technique used is saturated sampling (census), where all members of the population are made respondents. This technique is considered appropriate because the population size is relatively small and the research aims to obtain a comprehensive empirical picture without generalizing to a wider population (Sugiyono, 2017).

Data analysis was conducted using the Partial Least Square (SEM-PLS) Structural Equation Modeling method with the help of SmartPLS software. PLS-SEM was chosen because it is able to process data with a relatively small sample size, does not require a normal distribution, and is effective for testing complex structural models, including testing mediating variables (Ghozali & Latan, 2015). The analysis stages include evaluating the outer model to test convergent validity, discriminant validity, and construct reliability, as well as evaluating the inner model to assess the causal relationship between variables through the path coefficient value, coefficient of determination (R^2), and statistical significance.

Hypothesis testing was conducted through a bootstrapping procedure, with significance testing criteria based on a t-statistic value > 1.96 and a p-value < 0.05 at a 5 percent significance level. In addition to testing the direct effect, this study also tested the indirect effect to determine the role of work discipline as a mediating variable in the relationship between competence and job satisfaction on employee performance. With this approach, it is hoped to obtain a comprehensive understanding of the internal mechanisms that influence employee performance at Bank Jambi Muara Sabak Branch Office.

RESULTS AND DISCUSSION

Respondent Characteristics

Respondent characteristics are an important part of any research, as they provide an initial overview of the demographics of the employees participating in the research. Understanding the respondent profile is necessary to ensure that the analyzed data truly represents the research population, namely the employees of Bank Jambi Muara Sabak Branch Office. Respondent characteristics in this study are presented based on several key aspects, including gender, age group, education level, and length of service. These four aspects were chosen because they are considered to be related to employee work behavior, maturity level in attitude, work experience, and professional abilities that have the potential to influence employee competence, job satisfaction, discipline, and performance.

Table 1. Respondent Profile

Profile	Information	Frequency (People)	Ratio (%)
Gender	Man	27	50.9
	Woman	26	49.1
Amount		**53**	**100**
Age Group (Years)	< 25	12	22.6
	25-35	24	45.3
	36-45	12	22.6
	> 45	5	9.4
Amount		**53**	**100**

Profile	Information	Frequency (People)	Ratio (%)
Education	Senior High School	5	9.4
	Diploma	5	9.4
	Bachelor	37	70
	Master	6	11.3
Amount		**53**	**100**
Length of Service (Years)	< 5	27	50.9
	5 – 10	7	13.2
	11 - 15	8	15.1
	15 - 20	6	11.3
	> 20	5	9.4
Amount		**53**	**100**

Source: Questionnaire data processing results (2025).

Description of Research Variables

The results of this descriptive analysis serve as a basis for understanding actual conditions in the field before examining the relationships between variables, thus providing an initial overview of aspects that have been running well and those that still require improvement. This study covers four main variables: competence, job satisfaction, discipline, and employee performance at Bank Jambi's Muara Sabak Branch Office.

Table 2. Description of Research Variables

No	Variable	Seore	Range	Result
1.	Competence (X1)	1.774	1.621,8 – 2.003,3	High
2.	Job Satisfaction (X2)	1.989	1.802 – 2.225	Satisfied
3.	Discipline (Y)	1.580	1.441,6 – 1.780,7	High
4.	Performance (Z)	1.983	1.802 – 2.225	High

Source: Questionnaire data processing results (2025).

Data Analysis Results

a. Measurement Model Analysis (Outer Model)

Within the PLS-SEM framework with SmartPLS 3.0, outer model evaluation focuses on three aspects: convergent validity, discriminant validity, and composite reliability. For reflective constructs, convergent validity is measured through the loading factor value of each indicator against its latent construct. An indicator is considered valid if it has a loading factor of at least 0.70, which also serves as the evaluation standard applied in this study. The results of the analysis against these criteria can be seen in the section below:

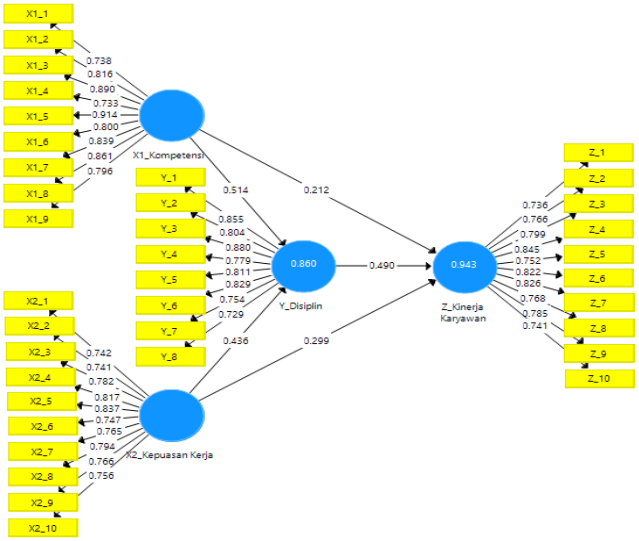

Figure 1. Early Stage Outer Model

The results of the PLS modeling, as visualized in Figure 1, indicate that all indicators in this study have met the requirements for convergent validity. This fulfillment is indicated by the outer loading value of each indicator being above the minimum limit (threshold) of 0.70. Theoretically, an outer loading above this threshold reflects a strong and adequate correlation between the indicator and the latent construct being measured, thus meeting acceptable convergent validity standards. In this data, the range of outer loading values varies from 0.729 for indicator Y_8 (as the lowest value) to 0.914 for indicator X1_5 (as the highest value). Based on these findings, it can be concluded that the measurement model is valid, so the analysis can proceed to the next evaluation stage.

In addition, based on the analysis results proven by the Cronbach's Alpha and Composite Reliability values for each variable far exceeding the recommended minimum threshold, which is 0.70 (Hair et al., 2017). The X1_Competence construct recorded the highest reliability value with a Cronbach's Alpha of 0.940 and a Composite Reliability of 0.949. Followed successively by the Z_Employee Performance construct (α=0.930; CR=0.941), X2_Job Satisfaction (α=0.926; CR=0.938), and Y_Discipline (α=0.923; CR=0.937).

The very high and consistent values between these two coefficients indicate that the measurement instrument has excellent internal consistency. In other words, all indicators used to measure each construct are strongly correlated and consistently represent the same latent dimension. Therefore, it can be concluded that this measurement model is reliable and stable, and the resulting data can be relied upon for further testing of the structural model.

b. Structural Model Analysis (Inner Model)

After confirming that all constructs have passed validity and reliability testing, the analysis phase continues with the evaluation of the structural model. In this phase, the assessment focuses on two essential aspects. First, the R-Square (R^2) value is tested, which measures the extent of the variance of the endogenous variables that can be explained by the exogenous variables in the model. Second, an F-Square (f^2) analysis is conducted to evaluate the level of contribution or magnitude of the effect of each exogenous variable individually on the dependent variable.

1. R-Square value (Coefficient of determination)

In PLS-SEM structural model analysis, the coefficient of determination (R^2) serves as a measure to evaluate the amount of variance of an endogenous construct that can be explained by one or more exogenous constructs in the model. In other words, the R^2 value represents the overall predictive power of the model. To interpret the magnitude of this predictive power, this study adopts the classification proposed by Hair et al. (2017), which divides the R^2 value into three main categories: (1) high if it reaches 0.75 or more, (2) moderate in the range of 0.50, and (3) weak at a value of around 0.25. The results of the calculation of the coefficient of determination for the model in this study are presented in full in the following table.

Table 3. R Square Value

	R Square	Adjusted R Square
Y_ Discipline	0.860	0.854
Z_ Employee Performance	0.943	0.939

Source: SmartPLS 3.0 output (2025)

Based on the analysis results presented in Table 3, this research model shows very high predictive power. The coefficient of determination (R^2) value for the Discipline (Y) variable is 0.860, which means that 86.0% of the variance of Discipline can be explained jointly by the Competence (X1) and Job Satisfaction (X2) variables. Meanwhile, the Employee Performance (Z) variable achieved an even higher R^2 value, namely 0.943. This indicates that 94.3% of the

variance in Employee Performance can be explained by the combined influence of Competence, Job Satisfaction, and Discipline.

The slightly lower Adjusted R-Square values (0.854 and 0.939, respectively) confirm that the predictive power of this model is robust and not solely due to the number of independent variables. Referring to Hair et al.'s (2017) criteria that categorize $R^2 \geq 0.75$ as high predictive power, it can be concluded that the structural model in this study has very strong explanatory power in predicting the variables of Discipline and Employee Performance in the Bank Jambi Muara Sabak Branch Office.

2. F–Square Value (f2 Effect Size)

F-square analysis was conducted to evaluate the practical significance of the contribution of each independent variable. This method calculates the reduction in R-square value that occurs when an exogenous variable is removed from the structural model. To interpret the results, the standard effect size from Hair et al. (2017) was used. This standard defines: a value of 0.02 as a small effect, 0.15 as a medium effect, 0.35 as a large effect, and a value below 0.02 indicates that the variable's influence is negligible. The table below displays the results of the F-square calculation of the research model.

Table 4. F-Square Value

Variable	Y_Discipline	Z_Employee Performance
X1_Competence	**0.332**	0.104
X2_Job Satisfaction	**0.239**	**0.223**
Y_Discipline		**0.589**

Source: SmartPLS 3.0 output (2025)

Based on the results of the F-square (f^2) calculation presented in Table 4, the relative contribution of each exogenous variable to the endogenous variable in the model can be identified. Referring to the effect size criteria of Hair et al. (2017), the interpretation of the results is as follows. First, on the Discipline (Y) variable, Competence (X1) has a large influence ($f^2 = 0.332$), while Job Satisfaction (X2) has a moderate influence ($f^2 = 0.239$). Second, on Employee Performance (Z), the direct influence of Competence (X1) is relatively small ($f^2 = 0.104$), while the direct influence of Job Satisfaction (X2) and the influence of Discipline (Y) are classified as moderate ($f^2 = 0.223$*) and large ($f^2 = 0.589$*), respectively.

These findings reveal that Discipline (Y) is the variable with the most dominant contribution in predicting Employee Performance. Overall, all variables have a significant influence (f^2 value ≥ 0.02), which indicates that no variables need to be considered for removal from the structural model.

3. Results of Model Testing Analysis (Path Coefficient)

Structural model testing aims to analyze the significance and strength of the causal relationships between hypothesized latent variables. Parameter estimates for these relationships, known as path coefficients, are obtained through a bootstrapping procedure. The Original Sample (O) value from the bootstrapping results represents the magnitude of the direct influence between constructs. Comprehensive results of the path coefficient significance test are presented in Table 5.

Table 5. Path Coefficients

Construct Relationship	Original Sample (O)
X1_Competence -> Y_Discipline	0.514
X2_Job Satisfaction -> Y_Discipline	0.436
X1_Competence -> Z_Employee Performance	0.212
X2_Job Satisfaction -> Z_Employee Performance	0.299
Y_Discipline -> Z_Employee Performance	0.490
X1_Competence -> Y_Discipline -> Z_Employee Performance	0.252

X2_Job Satisfaction -> Y_Discipline -> Z_Employee Performance	0.214

Source: SmartPLS 3.0 output (2025)

Based on the results of the bootstrapping analysis presented in Table 4.13, the following is an interpretation for each causal relationship between constructs as hypothesized in this study.

a) The relationship between competence (X1) and discipline (Y) shows a path coefficient of 0.514. This coefficient indicates that competence has a fairly strong positive influence on employee discipline. This means that every one-unit increase in employee competence will be followed by a 0.514-unit increase in work discipline. This finding indicates that adequate mastery of work skills encourages employees to be more compliant with the rules, responsibilities, and work time provisions applicable within the organization.
b) Furthermore, the relationship between job satisfaction (X2) and discipline (Y) produces a path coefficient of 0.436. This result indicates a positive influence of job satisfaction on employee discipline. This condition indicates that every one-unit increase in employee satisfaction will be followed by a 0.436-unit increase in employee discipline.
c) The causal relationship between competence (X1) and employee performance (Z) is indicated by a path coefficient of 0.212. This value indicates that competence has a positive influence on employee performance, although with a relatively smaller strength compared to its influence on discipline. These findings indicate that every one-unit increase in employee competency will be followed by a 0.212-unit increase in employee performance.
d) Meanwhile, the relationship between job satisfaction (X2) and employee performance (Z) obtained a path coefficient of 0.299. This result indicates that job satisfaction has a positive effect on employee performance. Every one-unit increase in employee job satisfaction will be followed by a 0.299-unit increase in employee performance.
e) The relationship between discipline (Y) and employee performance (Z) showed a path coefficient of 0.490, one of the highest values in this structural model. These findings confirm that discipline plays a crucial role in improving employee performance. Every one-unit increase in discipline will increase employee performance by 0.490.
f) Furthermore, the effect of competence (X1) on employee performance (Z) through discipline (Y) is indicated by an indirect path coefficient of 0.252. These results indicate that discipline acts as a mediating variable that strengthens the influence of competence on employee performance. Each one-unit increase in discipline is accompanied by a 0.252-unit increase in the influence of competence on employee performance. In other words, employee competence will have a greater impact on performance when accompanied by a high level of discipline.
g) Finally, the relationship between job satisfaction (X2) and employee performance (Z) through discipline (Y) yields a path coefficient of 0.214. This finding indicates that discipline also mediates the influence of job satisfaction on employee performance. Each one-unit increase in discipline is accompanied by a 0.214-unit increase in the influence of job satisfaction on employee performance. This indicates that job satisfaction encourages employees to be more disciplined, which in turn contributes to sustainable employee performance improvement.

c. Hypothesis Testing Results

Decisions regarding the research hypotheses (hypotheses 2 to 8) were made based on the results of statistical tests from bootstrapping. The hypothesis acceptance criteria refer to the general rules (rule of thumb) in PLS-SEM analysis. A hypothesis is declared significant and acceptable if the p-value obtained is less than 0.05, or if the t-statistic value is greater than 1.96

(for a one-way test at α = 5%). The following figure displays the estimated research model, complete with the path coefficient values from the bootstrapping process.

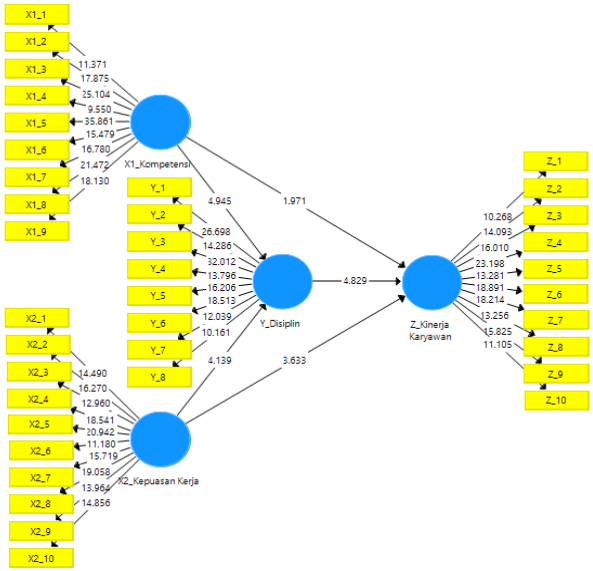

Figure 2. Research Construct Relationship Model Using Bootstrapping Method

The results obtained in Figure 3 above using the bootstrapping method can also be seen in the following table:

Table 6. Hypothesis Test Result

Construct Relationship	T Statistics (|O/STDEV|)	P Values	Hypothesis
X1_Competence -> Y_Discipline	4.945	**0.000**	**Accepted**
X2_Job Satisfaction -> Y_Discipline	4.139	**0.000**	**Accepted**
X1_Competence -> Z_Employee Performance	1.971	**0.049**	**Accepted**
X2_Job Satisfaction -> Z_Employee Performance	3.633	**0.000**	**Accepted**
Y_Discipline -> Z_Employee Performance	4.829	**0.000**	**Accepted**
X1_Competence -> Y_Discipline -> Z_Employee Performance	3.242	**0.001**	**Accepted**
X2_Job Satisfaction -> Y_Discipline -> Z_Employee Performance	3.204	**0.001**	**Accepted**

Source: SmartPLS 3.0 output (2025)

The results of direct and indirect hypothesis testing obtained a T-statistic value > rule of thumb (1.96) and P value < 0.05 (5%), with these results it can be concluded that all direct and indirect influence hypotheses are accepted.

Discussion

The results of the study indicate that competence has a positive and significant effect on employee work discipline. This finding confirms that competence not only serves as technical capital in completing work but also shapes orderly work behavior and compliance with organizational rules. Conceptually, Spencer and Spencer (2017) explain that competence encompasses fundamental individual characteristics that influence how employees think, behave, and act in work situations. Employees who have a good understanding of their tasks and adequate skills tend to have role clarity, thus being able to consistently comply with work procedures. Empirically, the results of this study align with the findings of Lestari and Wibowo (2019), Putri and Rahmawati (2020), and Pratama and Firmansyah (2021), who stated that competence contributes significantly to improving work discipline, particularly in service organizations that demand high compliance with operational standards.

Furthermore, job satisfaction has been shown to have a positive and significant effect on work discipline. This finding indicates that work discipline is shaped not only by ability factors but also by the employee's psychological state in interpreting their work. Robbins and Judge (2019) state that job satisfaction is an individual's affective response to their work, which is reflected in daily work attitudes and behaviors. Employees who are satisfied with the reward system, work environment, and organizational treatment tend to demonstrate a higher willingness to comply with regulations as a form of social exchange. These results support the findings of Kim and Beehr (2020), Sutrisno and Widodo (2021), and Riyanto and Anto (2022), which emphasize that job satisfaction plays a crucial role in shaping discipline and positive work behavior.

The analysis also shows that work discipline has a positive and significant impact on employee performance. This finding reinforces the view that discipline is a behavioral mechanism that bridges individual potential and work results. According to Hasibuan (2019), work discipline reflects an employee's level of awareness and willingness to comply with organizational regulations, which ultimately has a direct impact on work effectiveness. In the banking context, work discipline is crucial because it is related to punctuality, regulatory compliance, and the quality of customer service (Mangkunegara, 2019). Empirically, this finding is consistent with research by Handoko (2020), Pratama and Firmansyah (2021), and Haryanto and Nugroho (2022), which concluded that work discipline is a primary determinant of employee performance.

Furthermore, the research results show that competence has a positive effect on employee performance, both directly and through work discipline as a mediating variable. This finding indicates that competence not only improves employees' technical abilities in completing tasks but also encourages more orderly and responsible work behavior. Conceptually, Armstrong and Taylor (2020) assert that effectively managed competence will result in sustainable performance when internalized into daily work behavior. Empirically, these results align with research by Kantor and Kaur (2021), Lestari and Wibowo (2019), and Pramudita et al. (2022), which found that work discipline acts as a reinforcing mechanism in the relationship between competence and performance.

The research also demonstrates that job satisfaction has a positive and significant impact on employee performance, both directly and indirectly through work discipline. This finding supports the attitude-behavior theory, which states that employees' affective states are reflected in work behavior and performance outcomes (Judge et al., 2017). Satisfied employees tend to have higher intrinsic motivation, stronger organizational commitment, and a tendency to work according to established rules and targets. This finding aligns with research by Putri and Rahmawati (2020), Kim and Beehr (2020), and Riyanto and Anto (2022), which demonstrates that work discipline serves as an intervening variable that strengthens the influence of job satisfaction on performance.

Overall, the results of this study confirm that work discipline has a significant mediating role in the relationship between competence and job satisfaction on employee performance. This finding provides an empirical contribution to the development of HRM studies by positioning work discipline as a behavioral mechanism that bridges individual factors and performance outcomes. In the context of Bank Jambi Muara Sabak Branch Office, these results imply that improving employee performance needs to be done holistically through competency development, increasing job satisfaction, and implementing a consistent, fair, and coaching-oriented work discipline system, not merely control.

CONCLUSION

The results of this study indicate that employee performance in banking organizations is influenced by a combination of individual factors and work behaviors. Competence and job satisfaction have been shown to play a significant role in shaping employee work discipline, which in turn contributes significantly to improved performance. These findings confirm that

employee performance is determined not only by technical skills and psychological conditions, but also by the extent to which disciplinary values are internalized in daily work behavior.

Furthermore, this study confirms the role of work discipline as a mediating variable that strengthens the influence of competence and job satisfaction on employee performance. This means that increased competence and job satisfaction will result in more optimal performance when accompanied by disciplined and consistent work behavior. These findings enrich the study of human resource management by positioning work discipline as a behavioral mechanism that bridges internal employee factors and performance achievement, particularly in the context of banking organizations that demand high levels of compliance and work accuracy.

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