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THE EFFECT OF SELF-EFFICACY AND REWARDS ON EMPLOYEE PERFORMANCE AT BANK NUSA TENGGARA TIMUR HEAD OFFICE THROUGH WORK MOTIVATION AS A MODERATING VARIABLE

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Abstract:
This study aims to analyze the effect of self-efficacy and reward on employee performance at Bank NTT Head Office, with work motivation as a moderating variable. The main problems discussed include the relationship between self-efficacy, reward, and motivation to improve employee performance, both directly and indirectly. The method employed is a quantitative approach with an explanatory research design involving 188 respondents from a population of 354 employees at Bank NTT's Head Office. Data collection was conducted through questionnaires and documentation and analyzed using the Partial Least Squares (PLS) technique. The study's results showed that self-efficacy, reward, motivation, and employee performance were all in the good category. Self-efficacy and rewards have a direct and significant influence on employee performance and motivation. However, work motivation was not proven to moderate the influence of self-efficacy and reward on performance. This finding indicates the importance of strengthening psychological aspects and reward systems in supporting employee productivity. The conclusion of this study confirms that direct intervention in self-efficacy and reward is more effective than using motivation as an intermediary variable. Therefore, human resource development should focus on improvement.

Keywords: Self-efficacy, Reward, Motivasi Kerja, Kinerja Karyawan, Variabel Moderasi, Bank NTT

INTRODUCTION

Employee performance is one of the most crucial elements in supporting organizational success, especially in the financial sector, which demands high efficiency and quality public services. Competent and motivated human resources (HR) not only carry out administrative functions but also become the main driver in achieving organizational goals.

One important dimension of employee performance is how the individual responds to complex tasks, develops strategies to complete work, and maintains productivity under pressure. In this case, self-efficacy—the individual's belief in their abilities —plays an important role. Bandura (1986) defines self-efficacy as a person's belief in their ability to organize and carry out the actions necessary to produce a certain performance.

Previous studies have shown that self-efficacy is positively correlated with work performance, especially in work environments that demand adaptability and quick decision-making (Machmud, 2018). Employees with high self-efficacy tend to set more ambitious targets and show greater perseverance in facing work challenges.

Additionally, providing rewards is a crucial managerial tool that can enhance performance by offering incentives that foster work motivation. Rewards can be financial or non-financial, such as recognition or professional development opportunities (Armstrong, 2009). When rewards are

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managed fairly and transparently, employees are more motivated to contribute optimally to achieving organizational goals.

However, the effectiveness of rewards and self-efficacy in driving performance is significantly influenced by the level of work motivation an individual possesses. Work motivation is an internal force that drives a person to act and persist in their work, which acts as a reinforcing variable between self-confidence, incentives, and actual work results (Pasaribu et al., 2022).

Previous research has shown that work motivation can moderate the relationship between self-efficacy and rewards with employee performance (Hadi, 2023). Thus, understanding the dynamics of work motivation is crucial in designing effective managerial interventions, especially in public service institutions such as regional banking.

One interesting case study is at the East Nusa Tenggara (NTT) Bank Head Office in Kupang City. NTT Bank, known as PT. Regional Development Bank based on the Power of Attorney of the Directors of PT. Bank Pembangunan Daerah Nusa Tenggara Timur, Number 167 of 2021, dated October 28, 2021, which, in this case, legally acts for and on behalf of PT. Bank Pembangunan Daerah Nusa Tenggara Timur, a Limited Liability Company domiciled at Jalan W. J. Lalamentik Number 102 Kupang, was established based on Deed of Establishment Number 122, hereinafter referred to as the Bank. Bank NTT's Head Office is the only Regional Bank that benefits the community's economy, especially in the province of NTT. This year, the company has 354 employees, divided into 13 different divisions. Therefore, as a Bank that plays a crucial role in building the community's economy, it is essential to monitor its performance, which must be of the highest standard. To improve the performance of the Bank NTT Head Office, the primary factor to consider is the performance of its employees.

Table 1. Performance Assessment (Year 2022-2024)

Performance assessment	Year					
	2022		2023		2024	
	Amount	%	Amount	%	Amount	%
Very good	134	50,75	145	52	188	53,11
Good	75	28,61	89	31,9	92	26
Enough	55	20,83	45	16,1	74	20,9
Less	-	-	-	-	-	-
Very less	-	-	-	-	-	-
Amount	264	100	279	100	354	100

Source: Bank NTT Head Office Head Office

The internal data above shows that although the percentage of employees with excellent performance increased from 2022 to 2024, the proportion of employees in the "sufficient" category remained high and even increased again in 2024. This condition indicates the potential for stagnation in work motivation and an uneven system of providing rewards and developing self-efficacy among all employees.

In addition to these problems, there are also issues with the reward system at Bank NTT's Head Office. Based on the results of observations made by researchers, it is evident that the provision of rewards at the Bank NTT Head Office has been implemented but not executed as intended. This problem is evidenced by the provision of a reward system such as THR, which is not given in accordance with the Board of Directors Decree Number 049 of 2022, leave allowances, holiday and birthday (HUT) allowances, long service awards, clothing allowances, quarterly bonuses and

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education/13th salary allowances to Bank NTT Head Office employees. In addition to rewards in the form of allowances, Bank NTT Head Office also provides training as a form of reward.

Research conducted by Hikmah (2020) at Bank BTPN Probolinggo stated that Rewards and self-efficacy affect performance. Research conducted by Satianungrum et al. (2022) stated that self-efficacy affects performance through work motivation. Research conducted by Ulum (2023) stated that self-efficacy and Rewards affect employee performance.

Based on this background, this study was conducted to analyze the effect of self-efficacy and Rewards on employee performance at Bank NTT Head Office, with work motivation as a moderating variable. This study is expected to make theoretical contributions to the field of human resource management and serve as an empirical reference for the development of employee management policies in public institutions.

METHODS

This study employs a quantitative approach with an explanatory research design, aiming to elucidate the causal relationship between the variables under investigation through hypothesis testing. The primary focus of this study is to examine the impact of self-efficacy and Reward on employee performance, with work motivation serving as a moderating variable. The study was conducted at the Head Office of PT. Bank Pembangunan Daerah (BPD) of East Nusa Tenggara Province located on Jalan W.J. Lalamentik 102 Kupang, Oebobo District, Kupang City. The variables used in this study consist of exogenous variables, namely human resource competence with self-efficacy (X1) and Reward (X2); moderating variables, namely work motivation (Z); and endogenous variables, namely employee performance (Y). The data measurement technique employs a Likert scale to assess respondents' attitudes, opinions, and perceptions regarding the social phenomenon being studied. The population in this study were all employees of the NTT Bank Head Office, totaling 354 people. The sampling technique employed a probability sampling method, with a sample size of 188 respondents. The types of data used include both qualitative and quantitative data sourced from primary and secondary sources. Data collection techniques were carried out through the distribution of questionnaires and documentation. To ensure the reliability of the instrument, a validity test was conducted using the Pearson Correlation technique (Product Moment) and a reliability test was performed using Cronbach's Alpha technique. The data obtained were analyzed using descriptive statistical analysis, Partial Least Squares (PLS), evaluation of the measurement model (outer model), goodness-of-fit model, hypothesis testing, moderation testing, conversion of path diagrams to structural models (Inner Model), and dominant influence analysis.

RESULT AND DISCUSSION

Descriptive Statistical Analysis; Respondents' Assessment of Self-efficacy Variables. Based on the results of a descriptive analysis of 188 employees at Bank NTT's Head Office, the majority of respondents agreed with the self-efficacy indicators measured. Most employees feel confident in completing tasks (61.2%), motivating themselves (35.1%), facing work challenges (54.8%), and are confident in facing difficulties (50.0%). They also consider difficulties as challenges to develop (45.7%), are confident in facing work-related difficulties (55.3%), possess high work abilities (47.3%), have self-confidence in their work (58.0%), and are able to work under pressure (56.4%). The average value of each item ranges from 3.71 to 3.85, indicating a general tendency for respondents to agree with all statements related to self-efficacy.

Respondents' assessments of the self-efficacy variable are informed by the frequency distribution presented in the table below.

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Table 2. Frequency Distribution of Self-efficacy Variables

		Respondent's Answers					Average
		SS	S	N	TS	STS	
X1.1.1	F	22	115	44	7	0	3.81
	%	11.7%	61.2%	23.4%	3.7%	0.0%	
X1.1.2	F	44	66	61	17	0	3.73
	%	23.4%	35.1%	32.4%	9.0%	0.0%	
X1.1.3	F	30	103	46	9	0	3.82
	%	16.0%	54.8%	24.5%	4.8%	0.0%	
X1.2.1	F	26	94	56	12	0	3.71
	%	13.8%	50.0%	29.8%	6.4%	0.0%	
X1.2.2	F	43	86	47	12	0	3.85
	%	22.9%	45.7%	25.0%	6.4%	0.0%	
X1.2.3	F	20	104	57	7	0	3.73
	%	10.6%	55.3%	30.3%	3.7%	0.0%	
X1.3.1	F	34	89	47	18	0	3.74
	%	18.1%	47.3%	25.0%	9.6%	0.0%	
X1.3.2	F	21	109	48	10	0	3.75
	%	11.2%	58.0%	25.5%	5.3%	0.0%	
X1.3.3	F	21	106	54	7	0	3.75
	%	11.2%	56.4%	28.7%	3.7%	0.0%	

Source: Processed Data (2025)

Respondents' Assessment of the Reward Variable. Respondents' assessment of the Reward variable is informed through a frequency distribution, which can be seen in the following table:

Table 3. Frequency Distribution of the Reward Variable

		Respondent's Answers					Average
		SS	S	N	TS	STS	
X2.1.1	F	5	132	47	4	0	3.73
	%	2,7%	70,2%	25,0%	2,1%	0.0%	
X2.1.2	F	57	57	59	15	0	3.83
	%	30,3%	30,3%	31,4%	8,0%	0.0%	
X2.1.3	F	14	118	46	10	0	3.72
	%	7,4%	62,8%	24,5%	5,3%	0.0%	
X2.2.1	F	50	68	57	13	0	3.82
	%	26,6%	36,2%	30,3%	6,9%	0.0%	
X2.2.2	F	27	104	48	9	0	3.79
	%	14,4%	55,3%	25,5%	4,8%	0.0%	
X2.3.1	F	27	94	52	15	0	3.71
	%	14,4%	50,0%	27,7%	8,0%	0.0%	
X2.3.2	F	39	91	48	10	0	3.85
	%	20,7%	48,4%	25,5%	5,3%	0.0%	
X2.4.1	F	28	98	51	11	0	3.76
	%	14,9%	52,1%	27,1%	5,9%	0.0%	
X2.4.2	F	21	107	51	9	0	3.74
	%	11,2%	56,9%	27,1%	4,8%	0.0%	
X2.5.1	F	34	94	49	11	0	3.80

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	%	18,1%	50,0%	26,1%	5,9%	0.0%	
X2.5.2	F	27	86	66	9	0	3.70
	%	14,4%	45,7%	35,1%	4,8%	0.0%	
X2.6.1	F	23	109	43	13	0	3.76
	%	12,2%	58,0%	22,9%	6,9%	0.0%	
X2.6.2	F	25	95	59	9	0	3.73
	%	13,3%	50,5%	31,4%	4,8%	0.0%	

Source: Processed Data (2025)

Based on the analysis of 188 employees at Bank NTT Head Office, the majority of respondents agreed with the various indicators of Rewards received. Most felt that the wages given were in accordance with work results (70.2%), working hours (30.3%), and performance (62.8%), with an average score above 3.7. Respondents also tended to agree that the salary received was sufficient to meet needs (36.2%) and in accordance with the main tasks and functions (55.3%). In addition, incentives were considered appropriate (50.0%) and fair (48.4%). Benefits such as pensions and health received positive responses, respectively, at 52.1% and 56.9%. Employees felt recognized for their performance (50.0%), appreciated and respected (45.7%), and had promotion opportunities (58.0%) which were considered fair (50.5%). On average, all items showed a high tendency to agree with aspects of the Rewards provided by the company. 1.3 Respondents' Assessment of Work Motivation Variables

Respondents' assessment of work motivation variables is informed through the following frequency distribution and explanation:

Table 4. Frequency Distribution of Work Motivation Variables

		Respondent's Answers					Average
		SS	S	N	TS	STS	
Z1.1	F	9	127	48	4	0	3.75
	%	4.8%	67.6%	25.5%	2.1%	0.0%	
Z1.2	F	68	44	59	17	0	3.87
	%	36.2%	23.4%	31.4%	9.0%	0.0%	
Z2.1	F	13	118	49	8	0	3.72
	%	6.9%	62.8%	26.1%	4.3%	0.0%	
Z2.2	F	46	69	60	13	0	3.79
	%	24.5%	36.7%	31.9%	6.9%	0.0%	
Z3.1	F	31	100	46	11	0	3.80
	%	16.5%	53.2%	24.5%	5.9%	0.0%	
Z3.2	F	28	91	57	12	0	3.72
	%	14.9%	48.4%	30.3%	6.4%	0.0%	
Z4.1	F	38	94	46	10	0	3.85
	%	20.2%	50.0%	24.5%	5.3%	0.0%	
Z4.2	F	32	90	56	10	0	3.77
	%	17.0%	47.9%	29.8%	5.3%	0.0%	

Source: Processed Data, (2025)

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Based on the results of a descriptive analysis of 188 employees at Bank NTT's Head Office, the majority of respondents demonstrated a positive attitude towards responsibility and work motivation. Most employees agreed that they have a high sense of responsibility (67.6%), can be accountable for work results (average 3.87), and have a high desire and enthusiasm to work as well as possible (62.8% and 36.7%). In addition, the majority of respondents felt they had opportunities to be promoted (53.2%), develop their careers (48.4%), learn from challenging work (50.0%), and grow through work challenges (47.9%). All item averages ranged from 3.72 to 3.87, indicating that most employees have a positive perception of motivation and opportunities in their work.

Respondents' Assessment of Employee Performance Variables. The following frequency distribution and explanation inform respondents' assessment of employee performance variables:

Table 5. Frequency Distribution of Employee Performance Variables

		Respondent's Answers					Average
		SS	S	N	TS	STS	
Y1.1	F	8	128	49	3	0	3.75
	%	4.3%	68.1%	26.1%	1.6%	0.0%	
Y1.2	F	46	72	53	17	0	3.78
	%	24.5%	38.3%	28.2%	9.0%	0.0%	
Y2.1	F	28	101	52	7	0	3.80
	%	14.9%	53.7%	27.7%	3.7%	0.0%	
Y2.2	F	33	85	54	16	0	3.72
	%	17.6%	45.2%	28.7%	8.5%	0.0%	
Y3.1	F	38	89	54	7	0	3.84
	%	20.2%	47.3%	28.7%	3.7%	0.0%	
Y3.2	F	30	91	57	10	0	3.75
	%	16.0%	48.4%	30.3%	5.3%	0.0%	
Y4.1	F	34	90	53	11	0	3.78
	%	18.1%	47.9%	28.2%	5.9%	0.0%	
Y4.2	F	33	97	48	10	0	3.81
	%	17.6%	51.6%	25.5%	5.3%	0.0%	
Y5.1	F	33	87	58	10	0	3.76
	%	17.6%	46.3%	30.9%	5.3%	0.0%	
Y5.2	F	23	112	43	10	0	3.79
	%	12.2%	59.6%	22.9%	5.3%	0.0%	

Source: Processed Data (2025)

Based on the results of a descriptive analysis of 188 employees at Bank NTT's Head Office, the majority of respondents showed an attitude of agreement towards various aspects of performance. As many as 68.1% stated that they agreed that they completed their work according to the company's wishes, and 38.3% stated that they were able to work according to company standards. Most also felt that they had neatness (53.7%) and accuracy (45.2%) in their work. Regarding time efficiency, 47.3% felt that their work results demonstrated effective time use, and 48.4% stated that they were always on time to complete their tasks. As many as 47.9% stated that they were always present on time, and 51.6% were actively present in office activities. Additionally, 46.3% reported having a good working relationship with their leaders, and 59.6% stated that cooperation among employees facilitated task completion. The average score for all items was above 3.7, indicating a general tendency towards agreement among employees.

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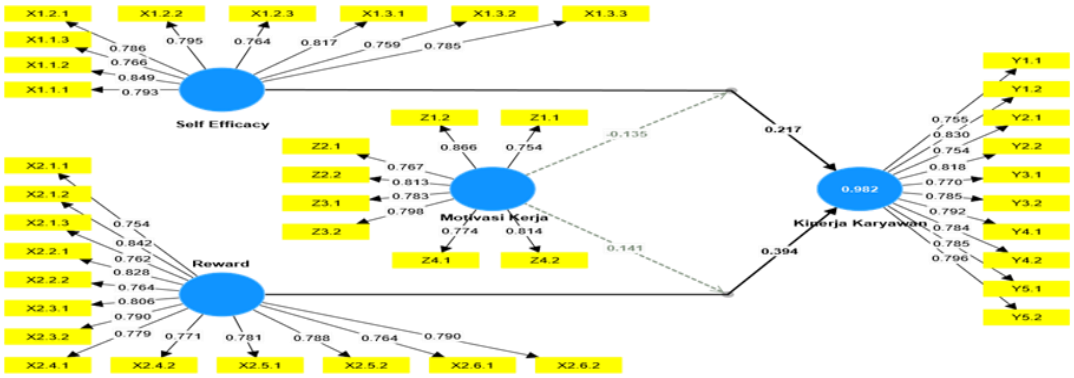
Partial Least Square (PLS) Analysis. The analysis technique used in this study is Partial Least Squares (PLS) analysis with a 1st-order measurement model, where the 1st-order measurement in this study is an indicator that directly measures the main latent variable.



Source: Processed Data, (2025)

Figure 1. Path Diagram

Measurement Model Evaluation. This research model consists of six main variables, including self-efficacy, Reward, work motivation, and employee performance. Evaluation of the measurement model, or what is called the outer model, is a stage to confirm the measurement of latent variables, namely testing the validity and reliability of the measurer of a latent variable.

Convergent Validity. Convergent validity testing is intended to determine whether or not the indicator is valid in measuring the variable. An indicator is declared valid if the loading factor has a positive value and is greater than 0.6. The results of the convergent validity test are presented in the following table:

Table 6. Convergent validity testing

Variables	Indicator	Outer Loading	Variables	Indicator	Outer Loading
Self-efficacy	X1.1.1	0.793	Employee performance	Y1.1	0.755
	X1.1.2	0.849		Y1.2	0.830
	X1.1.3	0.766		Y2.1	0.754
	X1.2.1	0.786		Y2.2	0.818
	X1.2.2	0.795		Y3.1	0.770
	X1.2.3	0.764		Y3.2	0.785
	X1.3.1	0.817		Y4.1	0.792
	X1.3.2	0.759		Y4.2	0.784
	X1.3.3	0.785		Y5.1	0.785
				Y5.2	0.796
Reward	X2.1.1	0.754	Work motivation	Z1.1	0.754
	X2.1.2	0.842		Z1.2	0.866
	X2.1.3	0.762		Z2.1	0.767
	X2.2.1	0.828		Z2.2	0.813
	X2.2.2	0.764		Z3.1	0.783
	X2.3.1	0.806		Z3.2	0.798
	X2.3.2	0.790		Z4.1	0.774
	X2.4.1	0.779		Z4.2	0.814
	X2.4.2	0.771			

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X2.5.1	0.781
X2.5.2	0.788
X2.6.1	0.764
X2.6.2	0.790
X2.4.2	0.771
X2.5.1	0.781
X2.5.2	0.788

Source: Processed Data (2025)

Based on the results of the measurement model analysis, it can be seen that all indicators that measure the variables of self-efficacy, Reward, work motivation, and employee performance produce a loading factor greater than 0.6. Thus, the indicators that measure the variables of self-efficacy, Reward, work motivation, and employee performance are declared valid. Convergent validity testing is also carried out through Average Variance Extracted (AVE). An indicator is declared to meet the convergent validity test if it has an Average Variance Extracted (AVE) above 0.5. The results of the Average Variance Extracted (AVE) test are presented in the following table:

Table 7. Convergent validity testing through Average Variance Extracted (AVE)

Variable	**AVE**
Self-efficacy	0.626
Reward	0.619
Work Motivation	0.635
Employee Performance	0.620

Source: Processed Data (2025)

Based on the table above, the variables self-efficacy, Reward, work motivation, and employee performance produce an Average Variance Extracted (AVE) value greater than 0.5. Thus, the indicators that measure the variables self-efficacy, Reward, work motivation, and employee performance are declared valid.

Discriminant Validity. Discriminant Validity is calculated using cross-loading with the criteria that an indicator that has a loading factor that is greater than the cross-correlation (correlation between the indicator and other latent variables) is declared valid in measuring the latent variable. The results of the cross-correlation calculation are presented in the following table:

Table 8. Discriminant Validity Calculated Using Cross Loading

Indicator	**Self-efficacy**	**Rewards**	**Work motivation**	**Employee performance**
X1.1.1	0.793	0.754	0.743	0.739
X1.1.2	0.849	0.832	0.839	0.832
X1.1.3	0.766	0.765	0.759	0.765
X1.2.1	0.786	0.776	0.781	0.780
X1.2.2	0.795	0.781	0.781	0.780
X1.2.3	0.764	0.745	0.749	0.747
X1.3.1	0.817	0.813	0.812	0.810
X1.3.2	0.759	0.756	0.745	0.739
X1.3.3	0.785	0.756	0.758	0.758
X2.1.1	0.737	0.754	0.722	0.715
X2.1.2	0.840	0.842	0.840	0.841
X2.1.3	0.752	0.762	0.743	0.743
X2.2.1	0.811	0.828	0.823	0.818

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X2.2.2	0.751	0.764	0.749	0.755
X2.3.1	0.792	0.806	0.796	0.792
X2.3.2	0.785	0.790	0.783	0.786
X2.4.1	0.764	0.779	0.777	0.763
X2.4.2	0.756	0.771	0.757	0.766
X2.5.1	0.779	0.781	0.780	0.768
X2.5.2	0.770	0.788	0.784	0.784
X2.6.1	0.756	0.764	0.753	0.758
X2.6.2	0.766	0.790	0.768	0.774
Z1.1	0.726	0.729	0.754	0.720
Z1.2	0.853	0.853	0.866	0.858
Z2.1	0.741	0.740	0.767	0.733
Z2.2	0.812	0.812	0.813	0.812
Z3.1	0.762	0.782	0.783	0.769
Z3.2	0.790	0.780	0.798	0.784
Z4.1	0.768	0.769	0.774	0.773
Z4.2	0.781	0.780	0.814	0.782
Y1.1	0.725	0.730	0.713	0.755
Y1.2	0.817	0.829	0.829	0.830
Y2.1	0.746	0.747	0.742	0.754
Y2.2	0.803	0.813	0.816	0.818
Y3.1	0.747	0.767	0.768	0.770
Y3.2	0.769	0.778	0.767	0.785
Y4.1	0.778	0.782	0.791	0.792
Y4.2	0.776	0.779	0.765	0.784
Y5.1	0.775	0.784	0.780	0.785
Y5.2	0.758	0.756	0.756	0.796

Source: Processed Data (2025)

The results of the analysis listed in the table above show that the loading value (in Bold Font) of the indicator measuring the variables of self-efficacy, Reward, work motivation, and employee performance is greater than the cross-correlation. Thus, the indicator measuring the variables of self-efficacy, Reward, work motivation, and employee performance is declared valid.

Reliability Testing. The testing criteria state that if the Composite Reliability is greater than 0.7, then the indicator measuring the latent variable is declared reliable. On the other hand, if Cronbach's Alpha is greater than 0.6, then the indicator measuring the latent variable is declared reliable. The results of the calculation of Composite Reliability and Cronbach's Alpha can be seen through the summary presented in the following table:

Table 9. Results of the calculation of Composite Reliability and Cronbach's Alpha

Variable	Composite Reliability	Cronbach's Alpha
Self-efficacy	0.938	0.925
Reward	0.955	0.949
Work Motivation	0.933	0.918
Employee Performance	0.942	0.932

Source: Processed Data, (2023)

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Based on the table above, it can be seen that the Composite Reliability value for the variables self-efficacy, Reward, work motivation, and employee performance is greater than 0.7. Thus, based on the Composite Reliability calculation, all indicators that measure the variables self-efficacy, Reward, work motivation, and employee performance are declared reliable.

Cronbach's Alpha for the variables self-efficacy, Reward, work motivation, and employee performance is greater than 0.6. Thus, based on Cronbach's Alpha calculation, all indicators that measure the variables self-efficacy, Reward, work motivation, and employee performance are declared reliable.

Measurement Model. The conversion of the path diagram into a measurement model can be seen through the following explanation:

Self-efficacy Variable. The measurement of the self-efficacy variable can be seen in the table below:

Table 10. Measurement of the Self-efficacy Variable

Variables	Indicator	Outer Loading
Self-efficacy	X1.1.1	0.793
	X1.1.2	0.849
	X1.1.3	0.766
	X1.2.1	0.786
	X1.2.2	0.795
	X1.2.3	0.764
	X1.3.1	0.817
	X1.3.2	0.759
	X1.3.3	0.785

Source: Processed Data, (2025)

The results of the loading factor analysis show that all indicators have a strong contribution in representing the self-efficacy variable, with values ranging from 0.759 to 0.849. The most dominant indicator is "having the confidence to motivate oneself" (X1.1.2) with a loading factor of 0.849, indicating that this indicator is the strongest in reflecting self-efficacy. Overall, indicators such as confidence in completing tasks, facing challenges, confidence in difficulties, and the ability to work under pressure all contribute significantly to forming the self-efficacy construct.

Reward Variable. The results of the analysis show that all indicators have a loading factor value above 0.70, indicating that each indicator has a strong contribution in representing the Reward variable. The indicator with the highest contribution is "getting wages according to working hours" (X2.1.2) with a loading factor of 0.842, making it the most dominant indicator. Other indicators, such as "performance-based wages" (0.762), "salary according to job description" (0.764), "fair incentives" (0.790), and "fair promotion opportunities" (0.790), also show significant contributions, ranging from 75% to 84%. Overall, all indicators have proven to be effective in representing the Reward dimension. The measurement of the Reward variable can be seen in the table below:

Table 11. Measurement of the Reward Variable

Variable	Indikator	Outer Loading
Reward	X2.1.1	0.754
	X2.1.2	0.842
	X2.1.3	0.762

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X2.2.1	0.828
X2.2.2	0.764
X2.3.1	0.806
X2.3.2	0.790
X2.4.1	0.779
X2.4.2	0.771
X2.5.1	0.781
X2.5.2	0.788
X2.6.1	0.764
X2.6.2	0.790

Source: Processed Data, (2025)

Work Motivation Variables. Measurement of work motivation variables can be seen in the table below:

Table 12. Measurement of Work Motivation Variables

Variables	Indicator	Outer Loading
Work motivation	Z1.1	0.754
	Z1.2	0.866
	Z2.1	0.767
	Z2.2	0.813
	Z3.1	0.783
	Z3.2	0.798
	Z4.1	0.774
	Z4.2	0.814

Source: Processed Data, (2025)

Work motivation indicators exhibit high loading factor values, indicating a strong contribution to representing the variable. The adequate facilities indicator (Z1.2) has the highest contribution, at 86.6%, followed by recognition of work performance (Z4.2) at 81.4%, and fair safety guarantees (Z2.2) at 81.3%. Other indicators also show significant contributions, including good relations with coworkers (79.8%), good relations with superiors (78.3%), appreciation for performance (77.4%), safety guarantees (76.7%), and an adequate salary (75.4%). Overall, the adequate facilities indicator (Z1.2) is the most dominant factor in measuring employee work motivation.

Employee Performance Variables. The employee performance variable measurement model shows that all indicators have loading factor values above 0.75, indicating a strong contribution in representing the variable. The most dominant indicator is the ability to work according to company standards (Y1.2), with a loading value of 0.830. Other indicators that also have high contributions include accuracy (81.8%), leadership-employee cooperation (79.6%), on-time attendance (79.2%), and punctuality (78.5%). Thus, all indicators demonstrate good validity in measuring employee performance, with work standards showing the greatest dominance as the primary factor. Measurement of employee performance variables can be seen in the table below:

Table 13. Measurement of Employee Performance Variables

Variables	Indicator	*Outer Loading*
Employee performance	Y1.1	0.755

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	Y1.2	0.830
	Y2.1	0.754
	Y2.2	0.818
	Y3.1	0.770
	Y3.2	0.785
	Y4.1	0.792
	Y4.2	0.784
	Y5.1	0.785
	Y5.2	0.796

Source: Processed Data, (2025)

Structural Model Evaluation; Goodness of Fit Model. The goodness-of-fit model is used to determine the extent to which exogenous variables can explain the diversity of endogenous variables or, in other words, to assess the contribution of exogenous variables to the variation in endogenous variables. The goodness-of-fit model in PLS analysis is evaluated using the R-squared statistic. The results of the Goodness of fit Model have been summarized in the following table.

Table 14. Goodness of fit Model

Endogenous	R-square
Employee Performance	0.982

Source: Processed Data, (2025)

The R-square of employee performance variables is 0.982 (98.2%). This can indicate that the diversity of employee performance variables can be explained by self-efficacy, Reward, work motivation, employee performance, interaction of work motivation with self-efficacy, and interaction of work motivation with Reward of 98.2%, or in other words the contribution of self-efficacy, Reward, work motivation, employee performance, interaction of work motivation with self-efficacy, and interaction of work motivation with Reward to employee performance of 98.2%, while the remaining 1.8% is the contribution of other variables not discussed in this study.

Effect Size. Effect size (f-square) is intended to determine the level of influence of exogenous variables on endogenous variables, with the criteria according to Henseler (2009) as follows:

Table 15. Effect size (f-square)

F-Square	Category
< 0.02	Very Small
0.02 – 0.15	Small
0.15 - 0.35	Quite Large
> 0.35	Large

Source: Henseler (2009)

Table 16. Effect size (f-square) results

Exogenous	Endogenous	f-square
Self-efficacy	Employee Performance	0.053
Reward	Employee Performance	0.128
Work Motivation	Employee Performance	0.158

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Work Motivation x Self-efficacy	Employee Performance	0.020
Work Motivation x Reward	Employee Performance	0.022

Source: Processed Data, (2025)

The results of the effect size test show that self-efficacy (0.053), Reward (0.128), and the interaction of work motivation with self-efficacy (0.020) and with Reward (0.022) have a small effect on employee performance because they are in the range of 0.02–0.15. Meanwhile, work motivation itself has a fairly large effect on employee performance, with an effect size of 0.158, which falls within the medium category (0.15–0.35).

Goodness of Fit (GOF) Model Indeks. The Goodness of Fit (GOF) Index aims to assess the overall influence of exogenous variables on endogenous variables.

Table 17. Goodness of Fit (GOF) Indeks

GO	Category
< 0.10	Very Small
0.10 – 0.25	Small
0.25 - 0.36	Quite Large
> 0.36	Large

Table 18. Goodness of Fit (GOF) Results

Variables	AVE	R-square	GO
HR Competence	0.626		$GOF = \sqrt{\overline{AVE} * \overline{R\ square}}$
Work Discipline	0.619		
Job Satisfaction	0.635		
Employee Performance	0.620	0.982	GOF = 0.783

Source; Processed Data, (2025)

The table above informs that the GOF value for the employee performance variable is 0.783. The test results indicate that the GOF index is greater than 0.36. This means that self-efficacy, Reward, work motivation, employee performance, the interaction of work motivation with self-efficacy, and the interaction of work motivation with Reward have a large influence on employee performance.

Hypothesis Testing; Direct Effect Hypothesis Testing. Direct effect hypothesis testing is used to assess the significance of the direct influence of exogenous variables on endogenous variables. The test criteria state that if the probability value ≤ level of significance (Alpha (α) = 5%), then it is stated that there is a significant influence of exogenous variables on endogenous variables. The results of the hypothesis testing can be seen in the following table:

Table 19. Direct Effect Hypothesis Testing

Exogenous	Endogenous	Path Coefficient	SE	T Statistics	P values
Self-efficacy	Employee Performance	0.217	0.078	2.769	0.006
Reward	Employee Performance	0.394	0.086	4.557	0.000
Work Motivation	Employee Performance	0.387	0.078	4.977	0.000

Source: Processed Data, (2025)

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Based on the table above, it can be seen that the structural model formed is as follows: Y = 0.217X1 + 0.394X2 + 0.387Z - 0.135Z*X1 + 0.141Z*X2.

The study shows that self-efficacy, reward, and work motivation have a significant and positive influence on employee performance. Self-efficacy has a positive influence with a p-value of 0.006 and a path coefficient of 0.217. The reward has a stronger influence, with a p-value of 0.000 and a coefficient of 0.394. Meanwhile, work motivation also has a significant effect with a p-value of 0.000 and a coefficient of 0.387. This means that an increase in these three factors can lead to improved employee performance.

Moderation Hypothesis Testing. Moderation testing is used to examine the impact of moderating variables on the direct effect of exogenous variables on endogenous variables. The test criteria state that if the probability value ≤ level of significance (alpha = 5%), then the moderation variable is able to moderate the influence of exogenous variables on endogenous variables. The results of the moderation test can be seen in the following table:

Table 20. Moderation Test

Exogenous	Endogenous	Path Coefficient	SE	T Statistics	P values
Work Motivation x Self-efficacy	Employee Performance	-0.135	0.080	1.679	0.093
Work Motivation x Reward	Employee Performance	0.141	0.082	1.731	0.083

Source: Processed Data, (2025)

The test results indicate that work motivation does not moderate the influence of self-efficacy or Reward on employee performance, as the p-values of each interaction are greater than 0.05 (0.093 and 0.083). Although work motivation has a significant direct effect on performance, its interaction with self-efficacy and Reward is not significant. Thus, work motivation acts as an exogenous variable rather than a moderating variable in the relationship.

Dominant Influence. Exogenous variables that have a dominant influence on endogenous variables can be identified through the largest total coefficient without considering the positive or negative coefficient sign, as in the following table:

Table 21. Dominant Influence Test Results

Exogenous	Endogenous	Total Coefficient
Self-efficacy	Employee Performance	0.217
Reward	Employee Performance	0.394
Work Motivation	Employee Performance	0.387

Source: Processed Data, (2025)

The results of the analysis indicate that the exogenous variable with the largest total coefficient on employee performance is Reward, with a total coefficient of 0.394. Thus, Reward is the variable that has the most significant influence on employee performance.

Employee performance is an important indicator of achieving organizational goals. Prawirosentono (1991) stated that performance is the result of individual or group work in an organization that is carried out in accordance with its authority and responsibility and does not conflict with the law and ethics. The results of this study indicate that the performance of Bank NTT Head Office employees is generally in the good category. This finding is based on a descriptive

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analysis of 188 respondents, which indicates that the majority of employees reported being able to complete work according to company standards on time, with consistent accuracy and attendance. Additionally, respondents noted that there was good cooperation among fellow employees and between employees and leaders. This finding supports the view of Bernardin and Russell (2002) that performance is a reflection of how well someone meets job requirements in a certain period.

Furthermore, the study's results on self-efficacy indicate that employee confidence in completing tasks and overcoming work challenges is relatively high. Most respondents agreed that they were able to motivate themselves, remain confident in challenging conditions, and manage work pressure effectively. This finding strengthens the opinions of Retnowati and Putra (2021) and Darmawan (2019), who stated that self-efficacy influences an individual's persistence in acting, persisting in the face of obstacles, and shaping behavior in challenging situations. High self-confidence among employees is a crucial factor in enhancing work performance, both individually and organizationally.

On the other hand, the study's results also indicate that the rewards received by employees are at a satisfactory level. The majority of respondents felt that the rewards received, both in financial forms, such as salary and incentives, and non-financial forms, such as recognition, allowances, and promotion opportunities, were in accordance with their workload and contributions. This view aligns with Armstrong's theory, which states that rewards are a managerial tool to encourage employees to achieve organizational goals by giving awards for work results that exceed specified standards. Fair and transparent rewards have been shown to increase employee motivation, job satisfaction, and loyalty to the organization.

Work motivation is a crucial factor in encouraging employees to align their actions with organizational goals. Motivation can be interpreted as an internal drive that directs individual behavior in an effort to achieve recognition, power, or increased social status (Maslow, 1943). In this context, motivation is the basis for employees to increase their capacity and contribution to the organization. Based on the results of the study, the work motivation of Bank NTT Head Office employees is generally classified as good. This is reflected in the majority of respondents who agreed with the motivation indicators, such as responsibility for work, enthusiasm for completing tasks optimally, and the desire to develop through work challenges. These findings suggest that employees have a strong intrinsic motivation to fulfill their roles and responsibilities.

Construct validity is tested through convergent validity, which demonstrates that all indicators of self-efficacy, Reward, work motivation, and employee performance variables have loading factor values above 0.6 and an average variance extracted (AVE) above 0.5, indicating they are declared valid. In addition, discriminant validity shows that each indicator is higher in the measured construct compared to other constructs. In terms of reliability, the Composite Reliability value of all variables is above 0.7, and Cronbach's Alpha is above 0.6, indicating that the measurement instrument is consistent and reliable.

The determination coefficient test indicates that the variables of self-efficacy, reward, work motivation, and their interaction effects explain 98.2% of the variation in employee performance, with the remaining 1.8% attributed to other variables outside the model. These results suggest that the research model exhibits very high explanatory power.

The effect size test shows that work motivation has a fairly large influence on employee performance (0.158), while self-efficacy (0.053) and Reward (0.128) contribute in a small but significant category. Thus, work motivation has been proven to be a strong predictor of increased performance.

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This finding is supported by the direct path significance test, where self-efficacy (p = 0.006; β = 0.217), Reward (p = 0.000; β = 0.394), and work motivation (p = 0.000; β = 0.387) are found to significantly and positively influence employee performance. This means that the higher the self-efficacy, Reward, and work motivation felt by employees, the higher the performance produced. However, the moderation test shows that work motivation does not moderate the relationship between self-efficacy and performance (p = 0.093), nor between Reward and performance (p = 0.083). Therefore, work motivation only acts as a direct exogenous variable that influences performance, not as a moderator in the model.

The total influence analysis reveals that Reward is the most dominant variable influencing employee performance (β = 0.394), indicating that financial and non-financial rewards provided by the organization can significantly enhance individual output and productivity. This is consistent with Locke's Performance Theory (1968) and Porter-Lawler (1968), which state that appropriate rewards will increase motivation and performance. Overall, the results of this study indicate that self-efficacy and Reward play a significant role in improving employee performance, with work motivation as an exogenous variable that also strengthens the relationship. Employees who have high self-confidence and receive fair rewards tend to be more motivated to work optimally. Although motivation does not statistically moderate the relationship between self-efficacy and Reward on performance, its direct role in performance remains important. This finding aligns with the theories of Bandura (1977), Locke (1968), and Maslow (1943), emphasizing the importance of psychological approaches and reward systems in human resource management within the banking sector.

CONCLUSION

Based on the results of the study conducted on the Influence of Self-efficacy and Reward on Employee Performance at Bank NTT Head Office through motivation as a moderating variable, several conclusions are formulated as follows:

1. Self-efficacy at Bank NTT Head Office as a whole is in the good category, Reward at Bank NTT Head Office as a whole is in the good category, Motivation at Bank NTT Head Office as a whole is in the good category, Employee Performance at Bank NTT Head Office as a whole is in the good category.
2. Self-efficacy directly has a significant effect on employee performance at Bank NTT Head Office.
3. Reward directly has a significant effect on employee performance at Bank NTT Head Office.
4. Motivation directly has a significant effect on employee performance at Bank NTT Head Office.
5. Self-efficacy does not affect employee performance at Bank NTT Head Office through motivation as a moderating variable.
6. Rewards do not affect employee performance at Bank NTT Head Office through motivation as a moderating variable.
7. Self-efficacy and Rewards directly affect employee performance at Bank NTT Head Office.

Based on the conclusions formulated, there are several suggestions as follows:

1. Strengthening Self-Efficacy through Self-Development Programs. Bank NTT Management is advised to consistently hold training that focuses on increasing employee self-confidence, such as soft skills training, decision-making simulations, and mentoring to increase the sense of ability in completing complex work tasks.

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2. Improvement and Diversification of the Reward System. It is necessary to conduct periodic evaluations of the reward system used, both in the form of financial incentives (bonuses) and non-financial rewards (exemplary employee awards, promotions), so that rewards can be more adaptive to employee needs and preferences and continue to motivate optimally.
3. Optimization of Intrinsic and Extrinsic Motivation. Although motivation has been proven to be directly significant to performance, it has not played a role as a moderating variable. Therefore, strengthening work motivation needs to be more focused on both intrinsic aspects, such as the meaning of work and career development, and extrinsic aspects, including a supportive work environment and a fair reward system.
4. Evidence-Based HR Policy. It is recommended that decision-making in human resource management at Bank NTT consider the empirical findings of this study, particularly that self-efficacy and rewards have a strong direct influence on performance, making this aspect a priority in strategic HR planning.
5. Development of Periodic Feedback and Evaluation Mechanisms. A structured monitoring and evaluation system is needed to measure the effectiveness of training, rewards, and motivational strategies that have been implemented. This is important so that employee development programs are always on the right track and can adjust to organizational dynamics.
6. Personal Approach in Performance Management. Given that not all employees are affected by motivation as a moderating variable, a more personalized managerial approach, such as individual coaching and career planning tailored to employee potential and aspirations, can increase the effectiveness of organizational interventions.
7. Increasing Collaboration Between HR Divisions and Direct Superiors. For the implementation of rewards and self-efficacy development to be more effective, synergy is needed between HR policies and the role of supervisors or line managers in providing reinforcement, direct awards, and daily work support.

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