

THE INFLUENCE OF COMPETENCE, TEAMWORK, AND WORK MOTIVATION ON EMPLOYEE PERFORMANCE AT BANK ACEH SYARIAH IDI BRANCH

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Abstract

This study examines the influence of competence, teamwork, and work motivation on employee performance at Bank Aceh Syariah Idi Branch. The research was motivated by the strategic importance of human resources in Islamic banking, where employees are required to provide accurate, responsive, and Sharia-compliant services. A quantitative explanatory design was applied using a saturated sampling technique, involving all 83 employees as respondents. Primary data were collected through a structured Likert-scale questionnaire and analyzed using multiple linear regression with SPSS version 26. The findings show that competence, teamwork, and work motivation each have a positive and significant effect on employee performance. The regression model explains 85.2% of the variance in employee performance, while work motivation appears as the most dominant predictor. These results imply that employee performance in Islamic banking can be strengthened through integrated human resource strategies that combine competency development, collaborative team practices, and motivational systems based on recognition, career growth, and supportive work conditions.

Keywords: Competence; Employee Performance; Islamic Banking; Teamwork; Work Motivation.

INTRODUCTION

Employee performance is a central concern in human resource management because it reflects the extent to which individuals complete duties in accordance with organizational standards, service targets, and ethical expectations. In banking organizations, performance is not only measured through the completion of administrative tasks, but also through accuracy, speed, service quality, compliance with procedures, and the ability to maintain customer trust. This issue becomes more important in Islamic banking because employees must combine professional banking skills with a sound understanding of Sharia principles, customer service ethics, and digital transaction systems.

Bank Aceh Syariah Idi Branch operates in a service environment that demands responsiveness, precision, and teamwork. Employees are expected to serve customers efficiently, process transactions correctly, and support operational targets while maintaining the institutional values of trust and partnership. In this context, employee performance becomes a direct representation of the quality of the bank. High-performing employees contribute to customer satisfaction, operational efficiency, and public confidence, while weak performance may create delays, errors, and declining service credibility. Therefore, identifying the factors that explain employee performance is essential for managerial decision making.

The first factor considered in this study is competence. Competence refers to the integrated set of knowledge, skills, attitudes, and work behavior that enables employees to perform tasks effectively. In a banking context, competence includes knowledge of financial products, transaction procedures, risk control, Sharia-based financing mechanisms, and digital systems. Employees with strong competence are more capable of interpreting customer needs, solving work-related problems, and reducing service errors. As several studies have noted, competence has a close relationship with work quality because it shapes how employees apply knowledge and skills in practical situations (Hajali et al., 2021; Pricilla & Octaviani, 2020).

The second factor is teamwork. Banking operations involve interdependent work units such as tellers, customer service, financing officers, back-office administration, security, and managerial staff. These units cannot operate effectively if communication and coordination are weak. Teamwork allows employees to exchange information, support one another, and solve service problems more rapidly. Good teamwork is characterized by trust, coordination, shared responsibility, and a sense of cohesion among members. Prior studies have shown that teamwork improves employee performance because it creates synergy and reduces inefficiency caused by fragmented work processes (Devi *et al.*, 2022; Paseno & Megawaty, 2023).

The third factor is work motivation. Motivation explains the intensity, direction, and persistence of employee effort in achieving organizational goals (Robbins & Judge, 2024). A motivated employee tends to show responsibility, enthusiasm, initiative, and commitment. Motivation may come from intrinsic factors such as pride, achievement, and personal responsibility, as well as extrinsic factors such as rewards, career opportunities, recognition, and a supportive work environment. In service organizations, motivation is particularly important because employees are expected to maintain consistent service quality even under pressure, repetitive routines, and strict performance targets.

Preliminary observations in the research object indicate that performance consistency remains an important managerial challenge. Some employees appear to need stronger mastery of digital banking systems and Sharia-based product knowledge, while several work units still face coordination problems that may slow customer service. In addition, motivation may fluctuate when employees perceive limited recognition, monotonous routines, or unclear career pathways. These issues show that performance improvement cannot be achieved only by training employees individually. It also requires stronger collaboration and a work environment that motivates employees to contribute beyond minimum standards.

Although many previous studies have analyzed competence, teamwork, or motivation in relation to employee performance, several studies examined only one or two independent variables. Limited attention has been given to the simultaneous role of competence, teamwork, and work motivation in an Islamic regional banking branch with distinctive organizational and socio-cultural characteristics. This research addresses that gap by testing the influence of the three variables on employee performance at Bank Aceh Syariah Idi Branch. The objectives are to analyze the effect of competence on employee performance, to examine the effect of teamwork on employee performance, and to determine the effect of work motivation on employee performance.

LITERATURE REVIEW

Competence and Employee Performance

Competence is generally understood as a set of basic individual characteristics that are reflected in job-related behavior and performance. It includes knowledge, technical skills, attitudes, values, and adaptability. In human resource development, competence is important because it provides a measurable basis for recruitment, training, appraisal, and career development. Employees with adequate competence are able to understand job requirements, choose appropriate actions, and complete work in line with organizational standards. In the banking sector, competence also involves the ability to operate systems, understand financial regulations, interpret customer needs, and deliver services accurately.

The indicators of competence used in this study are knowledge, skills, and attitude or behavior (Nurpadi, 2023). Knowledge refers to the employee's understanding of duties, rules, products, procedures, and organizational expectations. Skill refers to the ability to apply knowledge in completing work effectively. Attitude or behavior refers to discipline, responsibility, cooperation, and the willingness to adapt to changes. These indicators are relevant for Bank Aceh Syariah Idi Branch because employees must perform both technical and interpersonal tasks. Competence is expected to improve employee performance because knowledgeable and skilled employees can work more accurately and efficiently.

Empirical studies support the relationship between competence and employee performance. Hajali *et al.* (2021) found that competence had a positive and significant influence on employee performance in a banking context. Andriyani *et al.* (2021) also reported that competence, motivation, and work discipline were significantly associated with employee performance. These findings suggest that competence is not merely an individual attribute, but a strategic resource that directly shapes organizational effectiveness. Based on the theoretical and empirical arguments, competence is expected to have a positive influence on employee performance.

Teamwork and Employee Performance

Teamwork refers to a collaborative process in which individuals with different roles, skills, and responsibilities work together to achieve common objectives. Effective teamwork is not limited to the presence of several people in one work unit. It requires coordination, open communication, trust, shared commitment, and the willingness to

support one another. Robbins and Judge (2024) argue that effective teams can create a level of performance that is higher than the sum of individual contributions because each member contributes complementary knowledge and effort. This study uses three indicators of teamwork, namely cooperation, trust, and cohesion (Sibarani, 2018). Cooperation describes the extent to which employees coordinate activities and contribute to shared tasks. Trust reflects the belief that colleagues are honest, responsible, and reliable. Cohesion refers to the sense of solidarity, belonging, and positive interpersonal relationships within the team. In a bank branch, these indicators are essential because service quality depends on the smooth interaction between front-office and back-office units. When teamwork is strong, employees can avoid work duplication, reduce delays, and respond more effectively to customer needs.

Previous research confirms that teamwork contributes significantly to employee performance. Devi et al. (2022) found that teamwork and creativity had positive and significant effects on employee performance. Paseno and Megawaty (2023) reported similar findings in a banking organization, where teamwork significantly improved employee performance. These results indicate that teamwork is an organizational mechanism that converts individual capacity into collective performance. Therefore, teamwork is expected to influence employee performance positively at Bank Aceh Syariah Idi Branch.

Work Motivation and Employee Performance

Work motivation refers to the psychological process that directs, energizes, and sustains employee behavior toward organizational goals. Motivation explains why employees exert effort, how they choose work-related actions, and how long they maintain effort despite obstacles. According to Robbins and Judge (2024), motivation consists of intensity, direction, and persistence. In a service organization, these elements are important because employees must consistently display positive behavior, patience, and responsibility in serving customers.

The motivation indicators used in this study are responsibility, work achievement, opportunities for advancement, recognition of performance, and challenging work (Juniar Sawitri et al., 2022). Responsibility reflects the willingness to complete work without constant supervision. Work achievement refers to the desire to reach targeted results. Opportunities for advancement show whether employees perceive a future career path. Recognition captures appreciation from superiors and colleagues, while challenging work indicates whether the job stimulates employee development. These indicators are suitable for analyzing motivation in Islamic banking because employees need both material and non-material encouragement to maintain consistent performance.

Several studies have demonstrated the importance of work motivation. Abdullah and Winarno (2022) found that work motivation and discipline influenced employee performance in a bank. Saryadi and Arini (2022) showed that competence, motivation, and organizational commitment had positive effects on performance. Motivation is expected to strengthen performance because motivated employees are more likely to show initiative, persist in completing tasks, and accept responsibility for work outcomes. Therefore, work motivation is hypothesized to have a positive effect on employee performance.

Conceptual Framework and Hypotheses

The conceptual framework of this study positions employee performance as the dependent variable and competence, teamwork, and work motivation as independent variables. Employee performance is measured through quality, quantity, timeliness, effectiveness, and independence. Competence is expected to improve performance because employees who possess better knowledge, skills, and attitudes can perform tasks with fewer errors and higher productivity. Teamwork is expected to improve performance because collective coordination supports faster and more accurate service processes. Work motivation is expected to improve performance because it increases responsibility, achievement orientation, and persistence. Based on the theoretical discussion and previous empirical findings, the hypotheses tested in this study are: H1, competence has a positive and significant effect on employee performance; H2, teamwork has a positive and significant effect on employee performance; and H3, work motivation has a positive and significant effect on employee performance.

METHOD

This study used a quantitative explanatory design to examine the causal relationship between competence, teamwork, work motivation, and employee performance. A quantitative approach was selected because the research objective was to test hypotheses using numerical data collected from respondents and analyzed statistically. The research was conducted at Bank Aceh Syariah Idi Branch, located on Jl. Banda Aceh-Medan, Seunebok Rambong Village, Idi Rayeuk District, East Aceh Regency, Aceh Province.

The population consisted of all employees of Bank Aceh Syariah Idi Branch, totaling 83 employees. Because the population was relatively small, the study applied saturated sampling or census sampling. This means that all members of the population were included as respondents. The use of saturated sampling allows the analysis to represent the actual condition of the branch more comprehensively because no subgroup of employees was excluded from the data collection process. Primary data were collected using a structured questionnaire. The questionnaire consisted of respondent identity items and research variable items. All variable items were measured using a five-point Likert scale, ranging from 1, strongly disagree, to 5, strongly agree. The employee performance variable was measured through five indicators: quality, quantity, timeliness, effectiveness, and independence. Competence was measured through knowledge, skills, and attitude or behavior. Teamwork was measured through cooperation, trust, and cohesion. Work motivation was measured through responsibility, work achievement, opportunities for advancement, recognition, and challenging work.

Data analysis was conducted using SPSS version 26. The analytical process included descriptive statistics, validity testing, reliability testing, classical assumption tests, and multiple linear regression. Validity was evaluated by comparing the calculated correlation coefficient with the r-table value at a significance level of 0.05. Reliability was evaluated using Cronbach's Alpha, with a minimum acceptable value of 0.60. Classical assumption tests included normality, multicollinearity, and heteroscedasticity tests. Multiple linear regression was used to test the effect of the independent variables on employee performance. The regression model used in this study can be expressed as follows: $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$, where Y represents employee performance, a represents the constant, X1 represents competence, X2 represents teamwork, X3 represents work motivation, b1, b2, and b3 represent regression coefficients, and e represents the error term. The partial effect of each independent variable was tested using the t-test, while the simultaneous effect of all independent variables was examined using the F-test. The coefficient of determination was used to identify the proportion of employee performance variance explained by the model.

Table 1. Measurement of Research Variables

Variable	Indicators	Scale
Employee Performance (Y)	Quality, quantity, timeliness, effectiveness, independence	Likert 1–5
Competence (X1)	Knowledge, skills, attitude or behavior	Likert 1–5
Teamwork (X2)	Cooperation, trust, cohesion	Likert 1–5
Work Motivation (X3)	Responsibility, achievement, advancement, recognition, challenging work	Likert 1–5

Source: Processed by the author based on the research instrument, 2026.

RESULTS AND DISCUSSION

Respondent Characteristics

The study involved 83 employees of Bank Aceh Syariah Idi Branch. The respondent profile shows that the sample was dominated by male employees, with 69 respondents or 83.1%, while female employees accounted for 14 respondents or 16.9%. Based on age, the largest group was employees aged 31–40 years, totaling 38 respondents or 45.8%. This was followed by employees aged 21–30 years, totaling 24 respondents or 28.9%, and employees aged 41 years or above, totaling 21 respondents or 25.3%.

In terms of education, most respondents had a Diploma 3 qualification, totaling 39 employees or 47.0%. Respondents with S1/D4 education accounted for 30 employees or 36.1%, while 12 respondents or 14.5% had senior high school education and 2 respondents or 2.4% had a master's degree. Based on work tenure, 36 respondents or 43.4% had worked for 7–12 years, 29 respondents or 34.9% had worked for 1–6 years, and 18 respondents or 21.7% had worked for 13 years or more. These characteristics indicate that many respondents had adequate work experience and were familiar with banking operations.

Table 2. Respondent Characteristics

Characteristic	Category	Frequency	Percentage
Gender	Male	69	83.1%
Gender	Female	14	16.9%
Age	21–30 years	24	28.9%
Age	31–40 years	38	45.8%
Age	≥ 41 years	21	25.3%
Education	Senior High School	12	14.5%
Education	D3	39	47.0%
Education	S1/D4	30	36.1%
Education	S2	2	2.4%
Work tenure	1–6 years	29	34.9%
Work tenure	7–12 years	36	43.4%
Work tenure	≥ 13 years	18	21.7%

Source: SPSS output processed by the author, 2026.

Descriptive Statistics of Research Variables

Descriptive analysis was used to identify the general tendency of respondents' answers for each variable. The interpretation criteria were arranged on a scale from very low to very high. The competence variable obtained an average score of 4.31, which falls into the very high category. This result indicates that employees generally perceived themselves as having strong knowledge, skills, discipline, responsibility, and adaptability in carrying out their work at Bank Aceh Syariah Idi Branch.

The teamwork variable obtained an average score of 4.23, also categorized as very high. This finding suggests that cooperation, trust, and cohesion among employees were perceived positively. The work motivation variable obtained an average score of 4.14, categorized as high. Although this score is still positive, it is slightly lower than competence and teamwork, indicating that motivation remains an important managerial area that can be strengthened. The employee performance variable obtained an average score of 4.21, categorized as very high. This reflects positive self-assessment regarding work quality, quantity, timeliness, effectiveness, and independence.

Table 3. Descriptive Statistics of Research Variables

Variable	Number of Items	Mean	Category
Competence (X1)	6	4.31	Very High
Teamwork (X2)	6	4.23	Very High
Work Motivation (X3)	5	4.14	High
Employee Performance (Y)	5	4.21	Very High

Source: Questionnaire data processed by the author, 2026.

Validity and Reliability Tests

The validity test was conducted to ensure that each questionnaire item was able to measure the intended construct. The validity results show that all items for competence, teamwork, work motivation, and employee performance had r-count values greater than the r-table value of 0.2159 with significance values below 0.05. Therefore, all items were considered valid and could be used for further analysis. The reliability test was conducted using Cronbach's Alpha. The competence variable had a Cronbach's Alpha value of 0.736, teamwork had 0.885, work motivation had 0.893, and employee performance had 0.886. Since all values exceeded the minimum threshold of 0.60, the instrument was reliable. These results show that the items in each construct had adequate internal consistency and that the responses were stable for measuring the research variables.

Table 4. Validity and Reliability Summary

Variable	Item Validity Result	Cronbach's Alpha	Conclusion
Competence (X1)	All 6 items valid	0.736	Reliable
Teamwork (X2)	All 6 items valid	0.885	Reliable
Work Motivation (X3)	All 5 items valid	0.893	Reliable
Employee Performance (Y)	All 5 items valid	0.886	Reliable

Source: SPSS output processed by the author, 2026.

Classical Assumption Tests

The normality test was evaluated through a normal probability plot, histogram, and Kolmogorov-Smirnov test. The graphical results showed that the residual points followed the diagonal line and the histogram formed an approximately symmetric curve. The Kolmogorov-Smirnov test produced an Asymp. Sig. value of 0.200, which is greater than 0.05. This indicates that the residual data were normally distributed and the normality assumption was fulfilled. The multicollinearity test was evaluated using tolerance and Variance Inflation Factor values. The competence variable had a tolerance value of 0.603 and a VIF value of 1.658. Teamwork had a tolerance value of 0.143 and a VIF value of 6.973, while work motivation had a tolerance value of 0.134 and a VIF value of 7.450. All VIF values were below 10 and all tolerance values were above 0.10. Therefore, the regression model was free from serious multicollinearity. The heteroscedasticity test using a scatterplot showed that the residual points were spread randomly and did not form a clear pattern, indicating that heteroscedasticity was not present.

Table 5. Classical Assumption Test Summary

Test	Result	Interpretation
Normality	Kolmogorov-Smirnov Sig. = 0.200	Normally distributed residuals
Multicollinearity	VIF X1 = 1.658; X2 = 6.973; X3 = 7.450	No serious multicollinearity
Heteroscedasticity	Scatterplot points spread randomly	No heteroscedasticity problem

Source: SPSS output processed by the author, 2026.

Multiple Linear Regression Results

The multiple linear regression results show that the constant value was -3.856. The competence coefficient was 0.362, the teamwork coefficient was 0.236, and the work motivation coefficient was 0.462. Therefore, the regression equation can be written as follows: $Y = -3.856 + 0.362X_1 + 0.236X_2 + 0.462X_3 + e$. Each coefficient is positive, which means that improvement in competence, teamwork, and work motivation is associated with improvement in employee performance, assuming other variables remain constant. Among the independent variables, work motivation had the largest unstandardized coefficient, 0.462, and the largest standardized beta value, 0.458. This means that work motivation was the most dominant predictor of employee performance in this model. Competence also had a strong contribution, with a coefficient of 0.362 and beta of 0.310. Teamwork had a smaller but still significant coefficient of 0.236 and beta of 0.254. These results indicate that employee performance at Bank Aceh Syariah Idi Branch is shaped by individual capability, team interaction, and psychological motivation, with motivation playing a particularly important role.

The coefficient of determination shows an R value of 0.926, R Square of 0.857, and Adjusted R Square of 0.852. The Adjusted R Square value indicates that 85.2% of the variation in employee performance can be explained by competence, teamwork, and work motivation. The remaining 14.8% is explained by factors outside the model, such as leadership style, work discipline, organizational culture, compensation, job satisfaction, or work environment. The F-test produced an F-count of 158.244 with a significance value of 0.000, indicating that the independent variables simultaneously had a significant effect on employee performance.

Table 6. Multiple Linear Regression Results

Variable	B	Std. Error	Beta	t	Sig.
Constant	-3.856	1.372	-	-2.811	0.006
Competence (X1)	0.362	0.064	0.310	5.674	0.000
Teamwork (X2)	0.236	0.104	0.254	2.260	0.027
Work Motivation (X3)	0.462	0.117	0.458	3.945	0.000

Dependent variable: Employee Performance. Source: SPSS output processed by the author, 2026.

Table 7. Model Fit and Simultaneous Test

Statistic	Value	Interpretation
R	0.926	Very strong relationship
R Square	0.857	85.7% of variance explained before adjustment
Adjusted R Square	0.852	85.2% of variance explained after adjustment
F-count	158.244	Model is significant
Significance	0.000	$p < 0.05$

Source: SPSS output processed by the author, 2026.

Effect of Competence on Employee Performance

The partial test result shows that competence had a positive and significant effect on employee performance, with a t-count of 5.674 and a significance value of 0.000. Since the significance value was lower than 0.05, the first hypothesis was accepted. This means that employees with higher competence tend to show higher performance. In practical terms, employees who understand their duties, master relevant work skills, and demonstrate disciplined behavior can complete tasks more accurately and responsibly.

This finding is consistent with the nature of banking work. Bank employees must comply with operational procedures, understand financial products, process customer data accurately, and adapt to technological changes. In Islamic banking, competence also includes the ability to understand Sharia-based products and service standards. A competent employee can reduce operational errors, answer customer questions more effectively, and contribute to better service quality. The finding is also in line with Hajali et al. (2021), who found that competence positively and significantly affected employee performance in a banking institution.

The implication is that Bank Aceh Syariah Idi Branch needs to maintain systematic competency development. Training should not only focus on technical banking skills, but also on service communication, digital banking systems, problem solving, and Sharia product literacy. Competency mapping may also be used to identify gaps between employee ability and job demands. When competency development is linked to performance appraisal and career development, employees will have clearer incentives to improve their skills.

Effect of Teamwork on Employee Performance

The partial test result shows that teamwork had a positive and significant effect on employee performance, with a t-count of 2.260 and a significance value of 0.027. Since the significance value was lower than 0.05, the second hypothesis was accepted. This means that better teamwork is associated with higher employee performance. Although the coefficient of teamwork was smaller than those of competence and motivation, its effect remained statistically significant and practically relevant.

Teamwork is important in a bank branch because customer service often involves several interconnected units. For example, smooth service from customer service officers and tellers may depend on accurate support from back-office staff, financing officers, administrative units, and supervisors. If coordination is weak, customer service may become slower and the risk of document or transaction errors may increase. Strong teamwork helps employees share information, clarify responsibilities, and complete service processes more efficiently.

This result supports the findings of Paseno and Megawaty (2023), who reported that teamwork significantly affected employee performance in a banking organization. It also supports Devi et al. (2022), who found that teamwork contributed to employee performance. For Bank Aceh Syariah Idi Branch, the managerial implication is that teamwork should be developed through regular coordination meetings, clear task distribution, conflict resolution mechanisms, and team-building programs. A collaborative culture can reduce work silos and strengthen the quality of service delivery.

Effect of Work Motivation on Employee Performance

The partial test result shows that work motivation had a positive and significant effect on employee performance, with a t-count of 3.945 and a significance value of 0.000. Since the significance value was below 0.05, the third hypothesis was accepted. Work motivation also had the largest standardized beta value, indicating that it was the most dominant variable influencing employee performance in this study. This finding indicates that performance is not determined only by what employees know or how well they cooperate with others. It is also strongly influenced by their willingness to exert effort, accept responsibility, pursue achievement, and remain committed to organizational goals. Employees who feel recognized, challenged, and supported by career opportunities are more likely to provide better service, complete tasks independently, and maintain work quality under pressure. Conversely, employees with low motivation may perform below their actual capability. The finding is consistent with Abdullah and Winarno (2022), who showed that work motivation affected employee performance in a banking context. It also aligns with Saryadi and Arini (2022), who found that motivation contributed to performance. For Bank Aceh Syariah Idi Branch, management should strengthen both intrinsic and extrinsic motivation. Intrinsic motivation may be developed through meaningful work, responsibility, and recognition, while extrinsic motivation can be strengthened through fair rewards, transparent performance appraisal, and career development opportunities.

Managerial Implications

The findings have several managerial implications. First, competence must be managed as a continuous development process rather than as a one-time training activity. The bank should identify competency gaps, provide structured training, and evaluate whether training outcomes improve work behavior. Employees who work directly with customers need strong service competence, while employees in financing and administrative units require technical accuracy and regulatory understanding. Digital competence should also be prioritized because banking services increasingly depend on technology-based systems.

Second, teamwork should be institutionalized through systems and culture. Team performance can be improved when employees clearly understand their roles, communicate openly, and trust one another. Management can support teamwork by designing coordination routines, clarifying inter-unit workflows, and encouraging supervisors to act as facilitators. Recognition should not only be given to individual achievement but also to collective achievement, because banking services are the result of integrated work.

Third, motivation should be treated as a strategic human resource issue. The results show that motivation is the strongest predictor of employee performance. This suggests that management should pay close attention to recognition, career pathways, fair incentives, and supportive leadership. A well-designed motivation system can increase employee commitment and reduce performance inconsistency. In Islamic banking, motivational strategies may also be connected to institutional values, such as professionalism, trustworthiness, service, and ethical responsibility.

THEORETICAL AND PRACTICAL IMPLICATIONS

Theoretical Implications

The findings strengthen the human resource management perspective that employee performance is a multidimensional outcome influenced by individual, social, and psychological factors. Competence represents the individual capability dimension, teamwork represents the social and relational dimension, and work motivation represents the psychological energy that directs behavior toward organizational goals. The simultaneous significance of these variables shows that performance improvement should not be explained through one factor alone. A technically competent employee may still perform below expectation when motivation is weak or when team coordination is ineffective. Conversely, a motivated employee may face difficulties when competence gaps prevent accurate task completion. Therefore, the results support an integrative view of performance management.

The study also contributes to the literature on Islamic banking human resources by showing that general organizational behavior concepts remain highly relevant within Sharia-based financial institutions. Islamic banking requires employees who are able to combine procedural accuracy, customer-oriented behavior, and ethical service values. In this context, competence is not limited to technical banking ability, teamwork is not limited to administrative coordination, and motivation is not limited to material incentives. Each variable should be interpreted in relation to institutional trust, service responsibility, and compliance with Sharia principles. This provides a more contextual understanding of employee performance in regional Islamic banking. Another theoretical implication concerns the dominant role of work motivation. Although competence and teamwork were significant, motivation produced the strongest standardized effect. This suggests that employees' willingness to exert effort may become the key mechanism that translates capability and coordination into actual performance. The finding is consistent with

motivational theory, which emphasizes that performance depends not only on ability but also on the level of effort and persistence. Future theoretical models may examine motivation as a mediator or moderator between organizational support, competence development, teamwork quality, and employee performance.

Practical Recommendations for Bank Aceh Syariah Idi Branch

From a practical standpoint, the bank should design a structured competency development program based on job analysis and service requirements. The program may begin with competency mapping for each unit, including front office, financing, administration, security, and managerial positions. Employees who directly interact with customers should receive continuous training in service excellence, communication, complaint handling, product knowledge, and digital banking assistance. Employees in financing and administrative units should receive stronger training in document accuracy, Sharia contract principles, risk assessment, and regulatory compliance. This targeted approach will make competency development more relevant to actual work demands.

The bank should also strengthen digital competence because banking services increasingly rely on information systems and online transactions. Digital competence includes the ability to operate internal systems, assist customers with digital channels, protect customer data, and respond to technological changes. Employees who lack digital confidence may slow down service processes and create dependence on colleagues. Therefore, digital training should be practical, repetitive, and supported by clear standard operating procedures. Supervisors can also assign digital mentors within each unit so that employees can learn directly from colleagues who have stronger technological skills.

Teamwork improvement should be supported by clearer coordination mechanisms. Regular briefings can be used to clarify daily priorities, distribute tasks, and identify potential service bottlenecks. Inter-unit meetings should be conducted periodically to evaluate recurring operational problems, especially those involving the relationship between front-office and back-office activities. The bank may also develop a simple internal service agreement that defines expected response time, document flow, and responsibility between units. Such mechanisms can reduce ambiguity and prevent employees from blaming other units when service problems occur.

Motivation should be improved through a fair and transparent performance recognition system. Because the findings show that motivation is the strongest predictor of performance, management needs to ensure that employee effort is observed, acknowledged, and rewarded. Recognition does not always need to be financial. Appreciation from supervisors, public acknowledgment in meetings, opportunities to join training, and involvement in decision making can increase employees' sense of value. Financial incentives and career opportunities remain important, but they should be connected to measurable performance indicators so that employees perceive the system as fair.

The branch should also improve the psychological meaning of work. Employees in Islamic banking do not only perform financial transactions, but also participate in providing ethical financial services to the community. Management can strengthen this meaning by communicating the social mission of Islamic banking, the importance of trustworthy service, and the contribution of employees to regional economic development. When employees understand the broader value of their work, intrinsic motivation may increase. This can reduce boredom caused by routine tasks and encourage employees to serve customers with greater responsibility.

Service and Social Implications

Improving employee performance has direct implications for customer service quality. Customers interact with the bank through employee behavior, and their perception of the institution is shaped by speed, clarity, friendliness, and accuracy of service. Competent employees can explain products and procedures clearly. Collaborative employees can resolve service problems without unnecessary delays. Motivated employees can maintain positive service behavior even when workloads increase. Therefore, improving the three independent variables is likely to strengthen customer satisfaction and public trust in Bank Aceh Syariah Idi Branch.

The social implication is also important because regional Islamic banks have a strategic role in expanding financial inclusion. When employees perform well, communities receive better access to savings, financing, payment, and other banking services. This may support micro, small, and medium enterprises, household financial planning, and local economic activity. In an area where trust and personal relationships remain important in financial decision making, employee performance can influence whether people choose to use formal Islamic banking services or rely on informal financial channels.

The results further imply that human resource management in Islamic banking should balance productivity and ethical service orientation. A performance system that only emphasizes numerical targets may create pressure but not necessarily improve service quality. Conversely, a system that integrates competence, teamwork, and motivation can build a healthier service culture. Employees who are trained, supported by their teams, and motivated by fair

recognition are more likely to serve customers responsibly and maintain the reputation of the bank as a trustworthy Sharia-based financial institution.

Limitations and Future Research Directions

This study provides useful empirical evidence, but it has several limitations. First, the research was conducted in one branch, so the findings should be generalized carefully. The organizational culture, employee composition, and local customer characteristics of Bank Aceh Syariah Idi Branch may differ from other branches or other Islamic banks. Second, the study used questionnaire data based on employee perceptions. Although perception-based data are common in organizational research, future studies may combine them with supervisor assessments, customer satisfaction data, or objective performance indicators.

Future research may extend the model by including additional variables such as leadership style, organizational culture, job satisfaction, compensation, work discipline, digital transformation readiness, and work environment. Researchers may also examine whether motivation mediates the relationship between competence and performance or whether supervisor support moderates the relationship between teamwork and performance. A comparative study across several Islamic bank branches would also provide stronger evidence regarding whether the findings are consistent across different organizational settings.

CONCLUSION

This study examined the influence of competence, teamwork, and work motivation on employee performance at Bank Aceh Syariah Idi Branch. The results show that competence has a positive and significant effect on employee performance. This indicates that employees who possess better knowledge, skills, and work attitudes tend to produce better work outcomes. Teamwork also has a positive and significant effect on employee performance, indicating that cooperation, trust, and cohesion among employees support more effective service processes. Work motivation has a positive and significant effect on employee performance and appears as the most dominant factor in the regression model.

The regression model shows that competence, teamwork, and work motivation explain 85.2% of the variation in employee performance. This means that the three variables are highly relevant for improving human resource performance in the Islamic banking context. The findings suggest that Bank Aceh Syariah Idi Branch should implement integrated human resource strategies that combine competency development, teamwork strengthening, and motivation enhancement. Such strategies can improve not only individual performance, but also service quality, operational reliability, and public trust in Islamic banking services.

The study has limitations because it was conducted in one branch office and used cross-sectional questionnaire data. Future research may expand the research object to several branches or compare Islamic and conventional banking institutions. Additional variables such as leadership style, organizational culture, compensation, job satisfaction, digital competence, or work discipline may also be included to provide a more comprehensive explanation of employee performance.

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