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The Role of Motivation on Performance with Competence as a Moderation Variable in Financial Personnel

Sri Bekti Rahayu[1*]
[1]Universitas Dirgantara Marsekal Suryadarma, Jakarta Timur, Indonesia, sekretariat@unsurya@ac.id

*Corresponding Author: sekretariat@unsurya@ac.id[1]

Abstract: This study aims to analyze the role of motivation on performance with competence as a moderation variable in financial personnel. Motivation plays an important role in improving performance, especially in a work environment that requires high accuracy and dedication, such as in the financial field. Competencies are assumed to strengthen the relationship between motivation and performance, as adequate abilities and skills allow individuals to work more effectively and efficiently. This study uses a quantitative approach with a survey method involving financial personnel as respondents. The data were analyzed using moderation regression analysis to test the relationships and interactions between the variables. The results showed that motivation had a significant positive role in performance, and competence significantly moderated the relationship. These findings have practical implications for the development of training programs and strategies to increase motivation among financial personnel

Keywords: Motivation, Performance, Competence

INTRODUCTION

The success of the implementation of an organization's tasks is greatly influenced by the quality of human resources (HR) who are able to utilize existing resources and carry out tasks in a targeted manner for organizational development. Good human resources are not only required to work but also actively participate in the planning, implementation, and supervision of organizational activities. In this case, the success of the organization depends not only on facilities and infrastructure but also on the number and quality of existing human resources. Organizational commitment, which is influenced by personnel performance, is one of the essential tools to achieve organizational goals.

Performance is a crucial factor in increasing productivity and quality of work, including in the financial institution environment. High performance can create a positive work culture and support the achievement of the organization's strategic goals. One of the factors that affect performance is motivation. Motivation, both intrinsic and extrinsic, plays an important role in encouraging individuals to perform better (Siagian, 2018). However, the relationship between motivation and performance can be influenced by other factors, such as competence.

Competence includes the abilities, skills, and knowledge that individuals possess to carry out their duties effectively (Wibowo, 2016).

In a financial body environment, where accuracy, transparency, and efficiency are the main pillars, competence has a significant role. The phenomenon that occurs in the field shows that there are still financial personnel who face difficulties in meeting these demands. Some problems, such as lack of relevant training, limited access to the latest information, and high workloads, often hinder performance effectiveness. In addition, work motivation is also influenced by organizational policies that have not fully supported the welfare of personnel, such as a less optimal incentive and reward system. This has an impact on the lack of morale and an increase in the number of errors in budget management.

High motivation among financial agency personnel not only encourages better performance of duties, but also maintains work morale in the face of complex challenges in organizational financial management (Hasibuan, 2017). In this context, intrinsic motivations such as recognition of achievement and extrinsic motivations such as financial incentives can be powerful drivers. Competencies, on the other hand, range from technical abilities such as budget analysis to interpersonal abilities such as effective communication. The optimal combination of motivation, competence, and performance can create the synergies necessary to support effective, transparent, and accountable financial governance.

This study aims to analyze the influence of motivation on the performance of financial agency personnel directly, the relationship between motivation and competence, the influence of competence on performance, and how competence moderates the influence of motivation on personnel performance. This study uses the motivation theory of Herzberg (1959), which divides motivational factors into intrinsic and extrinsic. Intrinsic factors include rewards for achievements, while extrinsic factors include financial compensation and working conditions. Meanwhile, the performance theory from Mangkunegara (2017) states that performance is the result of work related to the quality and quantity achieved by a person in carrying out his duties. Competence, according to Wibowo (2016), is a combination of knowledge, skills, and attitudes necessary to achieve effective performance.

In this study, motivation is defined as an encouragement to maintain the integrity of the organization, both through intrinsic and extrinsic factors. Competencies reflect the technical and interpersonal abilities of personnel in completing tasks, from budget analysis to financial reporting. Performance is defined as the outcome of an individual's work that reflects the efficiency, effectiveness, and quality of work. Thus, this study seeks to answer the questions: (1) How does motivation affect personnel performance, (2) How does motivation affect personnel competence, (3) How does competence affect personnel performance, and (4) How competence moderates the relationship between motivation and performance of financial agency personnel.

This research is expected to make theoretical and practical contributions, especially in improving human resource management within financial institutions. By understanding the relationship between motivation, competence, and performance, organizations can design more effective strategies to improve the productivity and quality of personnel work while ensuring transparent and accountable financial management (Lestari et al., 2018).

METHOD

This study uses a descriptive quantitative approach to see how the motivation, performance, and competence of financial personnel relate to each other. The location of the study was carried out in a financial agency, with data collection techniques using questionnaires, observations, and documentation to measure the level of motivation, performance, and competence as variables that moderate personnel motivation and performance.

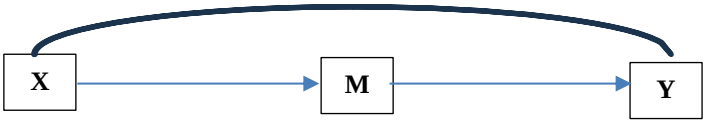
The questionnaire was distributed to 103 financial personnel who were selected through a sampling technique from the financial personnel population. The variables used include motivation (X), performance (Y), and competence (M). Data analysis of this study uses a simple linear regression analysis method to test the relationship between free variables (X) and bound variables (Y), as well as the influence of moderation variables (M) in strengthening or weakening the relationship.

In conducting data analysis, there are several statistical tests that will be used.

1. Validity Test and Reliability Test
   a. Validity Test. "If the value *of Sig. (2-tailed) < 0.05* and *Pearson Correlation > 0*, then the research instrument is valid".
   b. Reliability Test. "If *Cronbach's Alpha value > 0.60*, then the research instrument is reliable".
2. Partial Test – t and Simultaneous Test – F
   a. Partial Test – t. "If the significance value (Sig.) < 0.05, then there is an influence of the independent variable on the partially bound variable".
   b. Simultaneous Test – F. "If the significance value (Sig.) < 0.05, then there is an influence of the independent variable on the bound variable simultaneously".
3. Classical Assumption Test
   a. Test of normality. "If the significance value (Sig.) is > 0.05 , then the research data is normally distributed".
   b. Linearity Test. "If the value of Deviation from Linearity Sig. > 0.05, then there is a significant linear relationship between the independent variable and the dependent variable".
   c. Multicollinearity Test. "If the VIF value < 10.00, then there is no multicollinearity in the regression model".
   d. Heteroskedasticity Test. "If the significance value (Sig.) > 0.05, then there are no heteroskedasticity symptoms in the regression model".
   e. Autocorrelation Test. "If the value of 4 – dU < d < dU, then there is no autocorrelation".
4. Path Analysis Test, Regression Test, Correlation Test, and Determination Test
   a. Regression Test. The regression equation used is $Y = a\_1\ X\_1 + a\_2\ X\_2 + a\_3\ X\_3 + b$.
   b. Correlation Test. The R-Square value shows how much the independent variable affects the bound variable, while the rest is influenced by other variables that are not included in the study.
   c. Determination Test. The Adjusted R-Square value shows how much variation of the free variable can explain the bound variable.

RESEARCH HYPOTHESIS

H1: Motivation (X) directly affects the performance of financial personnel (Y)
H2: Motivation (X) affects the competence of financial personnel (M)
H3: Competence (M) affects the performance of financial personnel (Y)
H4: Competence (M) moderates the influence of motivation (X) on the performance of financial personnel (Y)



Source: Research Data

Picture 1 Research Hypothesis

RESULTS AND DISCUSSION

Results

1. Validity Test and Reliability Test

a. Validity Test

Table 1 Validity Test Results

Correlations

		TotalX	TotalY	TotalZ
S1	Pearson Correlation	**,642****	**,469****	**,481****
	Sig. (2-tailed)	**,000**	**,000**	**,000**
	N	103	103	103
S2	Pearson Correlation	**,586****	**,524****	**,659****
	Sig. (2-tailed)	**,000**	**,000**	**,000**
	N	103	103	103
S3	Pearson Correlation	**,490****	**,479****	**,816****
	Sig. (2-tailed)	**,000**	**,000**	**,000**
	N	103	103	103
S4	Pearson Correlation	**,582****	**,499****	**,443****
	Sig. (2-tailed)	**,000**	**,000**	**,000**
	N	103	103	103
S5	Pearson Correlation	**,700****	**,520****	**,457****
	Sig. (2-tailed)	**,000**	**,000**	**,000**
	N	103	103	103
S6	Pearson Correlation	**,628****	**,481****	**,128**
	Sig. (2-tailed)	**,000**	**,000**	**,006**
	N	103	103	103
S7	Pearson Correlation	**,515****	**,470****	**,444****
	Sig. (2-tailed)	**,000**	**,000**	**,000**
	N	103	103	103
S8	Pearson Correlation	**,367****	**,574****	**,419****
	Sig. (2-tailed)	**,000**	**,000**	**,000**
	N	103	103	103
S9	Pearson Correlation	**,432****	**,495****	**,642****
	Sig. (2-tailed)	**,000**	**,000**	**,000**
	N	103	103	103
Total	Pearson Correlation	1	1	1
	Sig. (2-tailed)			
	N	103	103	103

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS

∴Based on the table above, it shows that the Sig value for instruments 1–9 on the variables X, Y, and M has been satisfied $Sig.(2-tailed)$<0.05, and the $Pearson\ Correlation$ value also satisfies $Pearson\ Correlation$>0. Thus, it can be concluded that the research instrument is valid.

b. Reliability Test

Table 2 Reliability Test Results

Reliability Statistics

N of Items	Cronbach's Alpha X	Cronbach's Alpha Y	Cronbach's Alpha Z
9	**,699**	**,622**	**,659**

Source: SPSS

∴Based on the table above it shows that the $Cronbach^{\wedge\prime}s\ Alpha$ values for Variables X, Y and M consecutives are $0{,}699; 0{,}622$ and $0{,}659$ where the conditions have been met $Cronbach^{\wedge\prime}s\ Alpha > 0{,}60$. Thus, it can be concluded that research instruments are reliable.

2. Partial Test – t and Simultaneous Test – F

a. Partial Test – t

Table 3 Partial Test Results – t
Correlations

Control Variables			X	M	Y
-none-a	X	Correlation	1,000	,829	,721
		Significance (2-tailed)	.	**,004**	**,002**
		Df	0	101	101
	M	Correlation	,829	1,000	,833
		Significance (2-tailed)	**,004**	.	**,018**
		Df	101	0	101
	Y	Correlation	,721	,833	1,000
		Significance (2-tailed)	**,002**	**,018**	.
		Df	101	101	0

a. Cells contain zero-order (Pearson) correlations.
Source: SPSS

∴Based on the table above, it appears that the $Significance\ (2-tailed)$ values on X against Y, M against Y and X against M respectively are $0{,}002; 0{,}18$ and $0{,}004$. This value satisfies the condition $Sig.(2-tailed) < 0{,}05$, that it can be interpreted that there is a significant relationship X to Y, M to Y, X and to M partially.

b. Simultaneous Test – F

Table 4 Simultaneous Test Results - F
ANOVAa

Type		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	,608	2	,304	12,725	**,003b**
	Residual	17,611	100	,176		
	Total	18,218	102			

a. Dependent Variable: Y
b. Predictors: (Constant), M, X

Source: SPSS

∴The table above shows that the values $Sig. = 0{,}003$ meet the meaningful conditions $Sig. < 0{,}05$, that X and M affect Y simultaneously.

3. Classical Assumption Test

a. Normality Test

Table 5 Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		103
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,41551668
Most Extreme Differences	Absolute	,068
	Positive	,058

Negative	-,068
Test Statistic	,068
Asymp. Sig. (2-tailed)	**,002c,d**

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: SPSS

∴The table above shows the $Asymp.Sig.(2-tailed) = 0{,}002 > 0{,}05$. Thus, it can be concluded that the research data is normally distributed.

b. Linearity Test

Table 6 Linearity Test Results
ANOVA Table

			Sum of Squares	Df	Mean Square	F	Sig.
M*X	Between Groups	(Combined)	3,111	17	,183	,952	,518
		Linearity	,016	1	,016	,083	,774
		Deviation from Linearity	3,096	16	,193	1,006	**,458**
	Within Groups		16,342	85	,192		
	Total		19,454	102			
			Sum of Squares	Df	Mean Square	F	Sig.
Y*X	Between Groups	(Combined)	3,880	17	,228	1,353	,181
		Linearity	,269	1	,269	1,592	,211
		Deviation from Linearity	3,612	16	,226	1,338	**,194**
	Within Groups		14,338	85	,169		
	Total		18,218	102			
			Sum of Squares	Df	Mean Square	F	Sig.
Y*X	Between Groups	(Combined)	3,880	17	,228	1,353	,181
		Linearity	,269	1	,269	1,592	,211
		Deviation from Linearity	3,612	16	,226	1,338	**,194**
	Within Groups		14,338	85	,169		
	Total		18,218	102			

Source: SPSS

∴The Linearity Test results table shows that the values of $Sig.Deviation\ from\ Linearity$, respectively is X to M=0.458; X to Y=0.194; and M to Y=0.194. These three values satisfy $Sig.Deviation\ from\ Linearity > 0.05$. Thus it can be concluded that there is a significant linear relationship between X to M, X to Y and M to Y.

c. Multicollinearity Test

Table 7 Multicollinearity Test Results
Coefficientsa

Type		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	3,067	,562		5,458	,000		
	X	,122	,096	,125	1,274	,206	,999	**1,001**
	M	,132	,095	,137	1,388	,168	,999	**1,001**

a. Dependent Variable: Y

Source: SPSS

∴The table above shows the $VIF\ X$ values and M; the opposite Y are 1.001 and 1.001, where the values meet $VIF < 10{,}00$. Thus, it can be concluded that there are no symptoms of multicollinearity in the regression model.

d. Heteroskedasticity Test

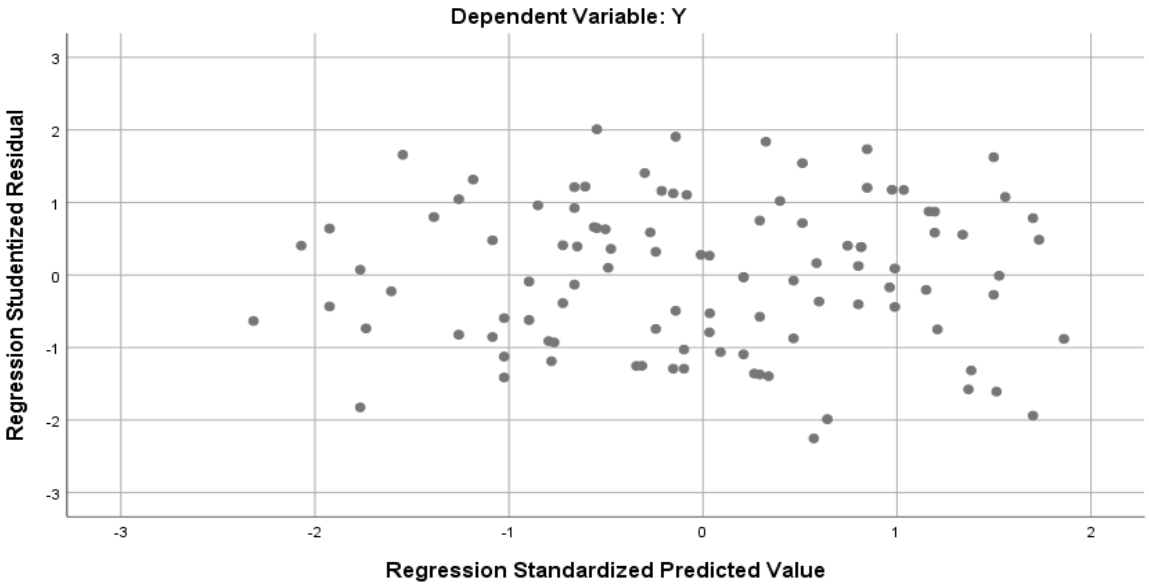
Table 8 Heteroskedasticity Test Results

Coefficientsa

Type		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,191	,296		,647	,519
	X	-,023	,050	-,045	-,451	**,653**
	M	,063	,050	,125	1,265	**,209**

a. Dependent Variable: Abs_RES

Source: SPSS



Source: SPSS

Picture 2 Scatterplot Heteroskedasticity Test

∴The $Sig.X$ values and M in the table above are 0,653 and 0,209 meet $Sig. > 0{,}05$. In addition, if you look at the *scatterplot* it will appear that the dots spread out above and below the X-Axis with an irregular pattern. This shows that there is no Heteroskedasticity in the regression model.

e. Autocorrelation Test

Table 9 Autocorrelation Test Results

Model Summary[b]

Type	R	R-Square	Adjusted R-Square	Std. Error of the Estimate	Durbin-Watson
1	,883a	,780	,741	,00965	**2,193**

a. Predictors: (Constant), M, X

b. Dependent Variable: Y

Source: SPSS

∴The table above shows the Durbin-Watson values d=2.193. On the other hand, for the number of independent variables = 1 and the number of respondents = 103, then the value

dL=1,6593 and dU=1,6985. From this is obtained the fact that the values d, dL, and dU meet dU=1.6985<d=2.193<4−dU=2.3015. Because the Durbin-Watson value meets these requirements, it can be concluded that there is no autocorrelation symptom.

Path Analysis Test (Regression Test, Correlation Test and Determination Test)

a. Model I

Table 10 Results of the Correlation and Determination Test Model I

Model Summary[b]

Type	R	R-Square	Adjusted R-Square	Std. Error of the Estimate
1	**,829a**	**,687**	**,624**	,00870

a. Predictors: (Constant), X
b. Dependent Variable: M

Source: SPSS

Table 11 Model I Regression Test Results

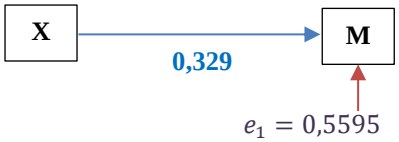
Coefficientsa

Type		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	**1,130**	,420		9,834	,000
	X	**2,329**	,100	**,329**	-,287	**,004**

a. Dependent Variable: M

Source: SPSS

∴From the table above, the value of $Sig\ X = 0{,}004 < 0{,}05$. This means that in Model I, the variable X has an effect on M. The value $R = 0{,}829$ shows that the results of the Correlation Test, X have an effect on M by 82,9%. While the rest $1 - R = 17{,}1\%$ is determined through other variables that are not included in the research. The value $Adjusted\ R - Square = 0{,}624$ shows that the results of the Determination Test on Variables X againts M have an interpretation that the variation of the Variable X can explain the Variable M by 62.4%. Furthermore, *the error value* can be searched with $e_1 = \sqrt{1 - R^2} = 0{,}5595$. Then, from the coefficients the magnitude variable X of 2,329 and the magnitude constant 1,130, the equation in the Regression Test is obtained $M = 2{,}329X + 1{,}130$. To calculate the path analysis coefficient, it is necessary to pay attention to the value $Standardized\ Coefficients\ Beta = 0{,}329$. The following is a diagram and the value of the path analysis that can be presented.



Source: SPSS

Picture 3 Model I Analysis Diagram

b. Model II

Table 12 Results of the Correlation and Determination Test Model I

Model Summary[b]

Type	R	R-Square	Adjusted R-Square	Std. Error of the Estimate
1	**,883a**	**,780**	**,741**	,00965

a. Predictors: (Constant), M, X

b. Dependent Variable: Y

Source: SPSS

Table 13 Model II Regression Test Results

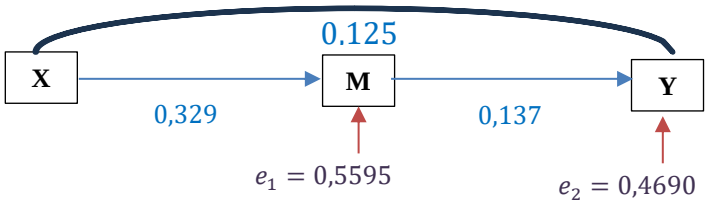
Coefficientsa

Type		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	**1,067**	,562		5,458	,000
	X	**,222**	,096	**,125**	1,274	**,006**
	M	**,232**	,095	**,137**	1,388	**,000**

a. Dependent Variable: Y

Source: SPSS

∴From the table above, the values $Sig\ X = 0{,}006$ are obtained $Sig\ M = 0{,}000$ and $Sig. < 0{,}05$ meet . This means that in Model II, Variables X and M affect Y. The value $R = 0{,}883$ shows that the results of the Correlation Test X and M affect Y by a magnitude of 88,3%. While the rest $1 - R = 11{,}7\%$ is determined through other variables that are not included in the research. The value $Adjusted\ R\ Square = 0{,}741$ shows that the results of the Determination Test have an interpretation that the variation of the Variable X and M can explain the Variable Y is 74.1%. Furthermore, *the error value* can be searched with $e_2 = \sqrt{1 - R^2} = 0{,}4690$. Then, for the coefficient of the variable X as 0,222; the coefficient of the variable M is 0.232 and the constant is 1,067. The equation obtained in the Regression Test is $Y = 0{,}222X + 0{,}232M + 1{,}067$. To calculate the coefficient of path analysis, it is necessary to pay attention to the value $Standardized\ Coefficients\ Beta\ X$ and M each 0,125 and 0,137. The following is a diagram and the value of the path analysis that can be presented.



Source: SPSS

Picture 4 Model II Analysis Diagram

c. Path Coefficient Analysis

1) The Effect of Motivation (X) on Competence (M)

The results of the influence analysis X of M showed that the significance value was $0{,}004 < 0{,}05$. Thus, it can be concluded that X affects M.

2) The Effect of Competence(M) on Performance (Y)

The results of the influence analysis M of Y showed that the significance value was $0{,}000 < 0{,}05$. Thus, it can be concluded that M affects Y.

3) The Influence of Motivation (X) on Performance (Y) Directly

The results of the influence analysis X of Y showed that the significance value was $0{,}006 < 0{,}05$. Thus, it can be concluded that it has a direct X effect Y.

4) The Effect of Motivation (X) on Performance (Y) through Competency (M).

The results of the analysis X of Y show the direct influence of 0,125. The influence X on M is the magnitude of 0,329. The influence M on Y the magnitude of 0,137. Thus the influence of X on Y through M is as large as $0{,}125 + (0{,}329)(0{,}137) =$

0,1701. These results show that the value of X influence Y on M through 0,1701 which greater than the value of X of Y influence on directly by 0,125. Thus, it can be concluded that X affects Y the passage of M.

Discussion

The influence of motivation on the performance of personnel in financial institutions directly

The influence of motivation on the performance of personnel in financial agencies directly shows that high work motivation plays a significant role in improving employee performance. Motivation plays a role as the main driver that affects work commitment and productivity. Personnel who have high motivation tend to be more focused, enthusiastic, and strive to provide maximum work results. This is in line with the theory of motivation, which states that individuals are motivated to work hard if they believe that their efforts will result in satisfactory performance. Research by Kasmaludin et al. (2023) at the Regional Finance Agency of South Buton Regency found that work motivation has a positive and significant influence on employee performance. This shows that increased motivation can encourage employees to work more effectively and efficiently, so that the overall performance of the organization improves. In addition, research by Ayunda Dwi Aulita (2020) at the Regional Finance Agency of Malang City also supports these findings. The results of the study show that work motivation significantly affects employee performance. Highly motivated employees tend to have better morale, discipline, and high responsibility in carrying out their duties, which ultimately has a positive impact on individual and organizational performance. Furthermore, research by Halizah and Kuspriyono (2024) found that motivation and work environment have a significant effect on employee performance at PT. HAHA Spectrum Indonesia. This indicates that high work motivation, supported by a conducive work environment, can improve overall employee performance.

The influence of motivation on the competence of personnel in financial institutions

The influence of motivation on the competence of personnel in financial institutions shows that high work motivation can improve individual competence. Motivation encourages personnel to develop skills and knowledge relevant to their duties, thereby improving overall competence. Research by Mustafa et al. (2021) found that work motivation has a positive and significant influence on the quality of financial reports, which shows that personnel with high motivation tend to have better competence in producing quality financial reports. In addition, other studies show that high work motivation can improve employee performance through increased competence. Siregar (2020) found that competence and work motivation significantly affect employee performance at the Tax Service Office. This shows that high work motivation can encourage increased competence, which in turn improves employee performance. Furthermore, research by Manao (2020) shows that competence, work motivation, and work discipline simultaneously have a significant effect on employee performance at the Financial Management Agency. This indicates that high work motivation can improve the competence of personnel, which ultimately has a positive impact on their performance.

The effect of competence on the performance of personnel in financial agencies

The influence of competence on the performance of personnel in financial institutions shows that increasing individual competencies can significantly improve employee performance. Competencies that include knowledge, skills, and work behaviors that are in accordance with the demands of the job are key factors in achieving optimal performance. Research by Amellya et al. (2022) at the Banyuasin Regency Regional Financial and Asset

Management Agency found that competence has a positive and significant effect on employee performance, which means that an increase in competence will be followed by an increase in performance. Research by Chaeril et al. (2021) at the Office of the Bantaeng Regency Regional Financial Management Agency also shows that competence has a positive and significant influence on employee performance. This means that an increase in employee competence will be followed by an increase in performance, and conversely, a lack of competence will reduce employee productivity or performance. Muliadi et al. (2021) in their research at the Regional Finance Agency of East Kolaka Regency found that competence and job satisfaction simultaneously have a positive and significant effect on employee performance. This indicates that in addition to competence, the job satisfaction factor also plays an important role in improving the performance of personnel in financial agencies.

The effect of motivation on performance moderated by the competence of personnel in financial institutions

The effect of motivation on performance moderated by personnel competencies in financial institutions shows that high work motivation can improve individual performance, especially when supported by adequate competence. Motivation drives personnel to achieve organizational goals, while competence ensures that they have the necessary abilities to carry out tasks effectively. Research by Yanti and Putri (2021) found that competence has a positive effect on employee performance, with work motivation as a moderation variable that strengthens the relationship. Research by Saputra and Rosita (2023) shows that leadership and motivation directly have a significant effect on personnel performance, with job satisfaction as an intervening variable. Although the study did not directly examine competence as a moderator, the results indicate that factors such as motivation and job satisfaction can affect performance, which is likely to be more optimal if personnel are highly competent. Thus, in the context of financial agencies, efforts to improve personnel performance should be focused on increasing work motivation and developing competencies simultaneously.

CONCLUSION

The results of the study show that motivation has a significant influence on the performance of financial personnel. The higher the level of motivation that personnel have, the better the performance produced. Strong motivation is able to encourage individuals to work harder, focus, and achieve organizational targets. In addition, this study also revealed that competence moderates the relationship between motivation and performance. This means that personnel with high competence are able to maximize the positive impact of motivation on improving their performance.

Overall, this study emphasizes the importance of paying attention to the aspects of motivation and competence in an effort to improve the performance of financial personnel. Organizations need to pay more attention to competency development through training and coaching and create a work environment that can motivate personnel to achieve optimal results. This finding provides practical implications for management to design a holistic performance improvement strategy by combining efforts to increase motivation and strengthen personnel competence.

This research should provide practical recommendations that can be applied by management to increase work motivation, such as giving performance-based rewards or developing a supportive work environment. In addition, competencies need to be improved through periodic training, skills certification, and regular evaluations to ensure financial personnel have relevant abilities. This aims to strengthen the influence of motivation on performance through competence as a moderation variable, so that the results of the research

can be the basis for strategic policies in human resource management, especially in the financial sector.

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