

The Role of Human Resource Competency and Intellectual Stimulation in Increasing Productivity With Motivation as a Mediation Variable At Bank Indonesia

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Abstract. Bank Indonesia (BI) is the central bank of the Republic of Indonesia which has a single goal, namely achieving and maintaining the stability of the rupiah. Based on the initial facts of the study, it can be concluded that employee productivity is decreasing. Several factors that can affect productivity, including HR competency and leadership Intellectual stimulation. This study is an explanatory research study with a quantitative approach. The research population of all Bank Indonesia employees in Central Jakarta in 2025 amounted to 117 people. The sample was taken using the census method, obtaining a sample of 117 employees. The data collection technique used a closed questionnaire. In this study, data analysis used the SEM-PLS method with SmartPLS (Partial Least Square) software. The results of the study show that: 1) HR competency has a positive significant effect on work motivation. 2) Intellectual stimulation has a positive significant effect on work motivation. 3) HR competency has a positive significant effect on work productivity. 4) Intellectual stimulation has a positive significant effect on work productivity, 5) Work motivation has a positive significant effect on work productivity, 6) Work motivation can strengthen the positive effect of HR competence on work productivity, 7) Work motivation can strengthen the positive effect of intellectual stimulation on work productivity.

Keywords: Competence; Human; Intellectual; Stimulation.

1. Introduction

One of the most crucial elements in an organization is human resources. This is understandable because every human resource within an organization will determine the achievement of organizational goals. Organizational goals will not be optimally achieved if the human resources within it are unable to cooperate with one another. Therefore, human resource management must be carried out optimally as an effort to increase productivity effectively and efficiently (Nduru, 2022). Increasing employee work productivity will bring progress to companies and organizations, enabling them to survive in a competitive environment such as business competition. Therefore, efforts to increase employee work

productivity are the most serious management challenge because the success in achieving goals and the survival of a company depend on the quality of the work of its human resources.

Bank Indonesia (BI) is the central bank of the Republic of Indonesia, with a single objective: to achieve and maintain the stability of the rupiah. Bank Indonesia is an independent state institution, free from interference by the government and/or other parties. Bank Indonesia also plays a role in promoting sustainable and inclusive economic growth and ensuring the smooth operation of the system. As a monetary, banking, and payment system authority, Bank Indonesia's primary task is not only to maintain monetary stability but also the stability of the financial system (banking and payment systems). Bank Indonesia's success in maintaining monetary stability without being accompanied by financial system stability will be of little significance in supporting sustainable economic growth.

Bank Indonesia plays a vital role in fostering healthy financial institutions, particularly the banking sector. This is achieved through oversight and regulatory mechanisms. As in other countries, the banking sector dominates the financial system. Bank Indonesia's crucial role necessitates optimal and professional employee performance. However, pre-research findings indicate that Bank Indonesia employee performance has been declining recently. Data from January 2025 to April 2025 indicated that Bank Indonesia employee performance ratings were only 73% in the adequate category. Based on these preliminary findings, it can be concluded that employee productivity is declining.

Work productivity stated It is a human desire and effort to continually improve work capabilities by demonstrating the number of results achieved (Rasino, Alhadihaq & Sumiati, 2023). In an organization, the productivity element must be considered to maximize the use of existing resources, thereby achieving desired targets, both as a group and individually (Jania & Rahman, 2023).

Some factors that can influence productivity, including human resource competency. Human resources based on competency will improve the abilities and build the character of the relevant human resources. This is understandable because if people working in an organization have the right competencies according to the demands of their jobs (the right person in the right place), then the relevant human resources will have maximum work capacity, both in terms of knowledge, abilities, and attitudes that reflect their work productivity (Nduru, 2022). In addition, competency also shows the characteristics of the knowledge and skills possessed or needed by each individual that enable them to carry out their duties and responsibilities effectively and raise professional quality standards in their work (Iswadi, 2020).

Furthermore, leadership plays a crucial role in boosting employee productivity. Leadership is a crucial factor in determining a company's survival. The position of leadership plays a crucial role in determining the company's success or failure in achieving its goals. It's important to recognize that company leaders are responsible for human resource issues, focusing on

improving workforce quality and maintaining high work morale to achieve high levels of productivity.

Leadership is a crucial component in a company. Leadership is the ability to influence an individual or group toward achieving goals (Sembiring and Indrawati, 2020). A good leader must be adept at selecting and implementing the best leadership style to determine the appropriate actions and understand the needs of their employees. One leadership style that can be applied is transformational leadership (Aditya, Hasbiah & Kurniawan, 2024).

Transformational leadership is a state in which followers of a transformational leader feel trust, admiration, loyalty, and respect for the leader, and they are motivated to do more than they initially expected (Yukl, 2018). One dimension of transformational leadership is inspirational intellectual stimulation (Iqbal, 2021).

Intellectual stimulation Intellectual stimulation is a leadership behavior that can enhance the intelligence of subordinates, increasing their creativity and innovation, rationality, and careful problem-solving (Santoso, Ekowati & Daulay, 2024). Leaders with intellectual stimulation can raise their employees' awareness of problems and influence them to view them from new perspectives. In this way, leaders encourage employees' ability to analyze and solve organizational problems (Dewi, Kirana & Subiyanto, 2022). Thus, leaders encourage employee professional growth to achieve optimal productivity (Iqbal, 2021).

2. Research Methods

In this study, all research results are presented in numerical form and then analyzed using statistics. Therefore, the approach used in this study is quantitative. Quantitative research is research that emphasizes the measurement and analysis of causal relationships between various variables, rather than the process itself; the investigation is viewed within a value-free framework (Hardayani et al., 2020). This type of research is explanatory research, namely research that proves the existence of cause and effect and relationships that influence or are influenced by two or more variables being studied. (Umar, 2019) The purpose of explanatory research is to test hypotheses and examine the influence of independent variables on dependent variables, namely the role of human resource competence and intellectual stimulation in increasing productivity through motivation as an intervening variable at Bank Indonesia Central Jakarta.

3. Results and Discussion

3.1. Data Collection Description

The subjects of this study were Bank Indonesia employees in Central Jakarta. Data collection used a Google Form questionnaire distributed online via WhatsApp from August 4 to September 6, 2025. 117 respondents with the following characteristics were obtained:

Table Respondent Characteristics

Characteristics	Information	Frequency	Percentage
Gender	Man	77	65.8
	Woman	40	34.2
Total		117	100%
Age	21 – 30 years old	41	35.0
	31 – 40 years old	70	59.9
	>40 years	6	5.1
Total		117	100%
Level of education	S1	95	81.2
	S2	22	18.8
Total		117	100%
Years of service	15 years	45	38.5
	6 – 10 years	57	48.7
	>10 years	15	12.8
Total		117	100%

Based on the number of samples obtained, namely 117 Bank Indonesia employees in Central Jakarta, it is known that 65.8% are men, this explains that men are responsible for providing clothing, food, and shelter for the family, which requires men to work, including in the banking sector.

Age characteristics show as much as 59.9% Bank Indonesia employees in Central Jakarta are aged 31–40. Employees in this age range generally have more work experience, enabling them to build extensive networks, assume greater responsibility, and attain greater professional maturity. This experience enhances analytical and problem-solving skills, as well as boosting confidence in interacting with customers and handling complex banking situations.

Educational characteristics show as much as 81.2% Bank Indonesia employees in Central Jakarta with a bachelor's degree. Employees with a bachelor's degree provide a deeper understanding of financial theory and practice, enabling them to contribute more effectively to the bank's innovation and strategy.

Working period characteristics show that 48.7% of respondents have worked for Bank Indonesia in Central Jakarta for 6-10 years. Employees with 6-10 years of service possess a deep understanding of various banking products and services, as well as mastery of complex operational procedures, making them more adept at handling a wide variety of transactions and complex customer situations, and are able to provide effective solutions.

Descriptive analysis aims to determine respondents' responses to each question posed. In this case, descriptive analysis explains customer responses to the questions posed for each variable. To determine the responses of 117 Bank Indonesia employees in Central Jakarta regarding human resource competencies, *intellectual stimulation*, work motivation and work

productivity, then in this study it is grouped into one score category using a scale range with the following formula (Umar, 2017):

$$Ho_{spi} : \frac{TT - TR}{Scale}$$

Information

RS:Scale Range

TR:Lowest Score (1)

TT:Highest Score (5)

Based on the formula above, the scale range can be calculated:

$$Ho_{spi} : \frac{5 - 1}{3}$$

$$Ho_{spi} : 1.3$$

Thus the interval value can be explained as follows:

Low: 1 – 2.33

Medium: 2.34 – 3.67

Height: 3.68 – 5.0

Konstruk has met the validity and reliability requirements, the next step is to evaluate the structural model (inner model) with the following results:

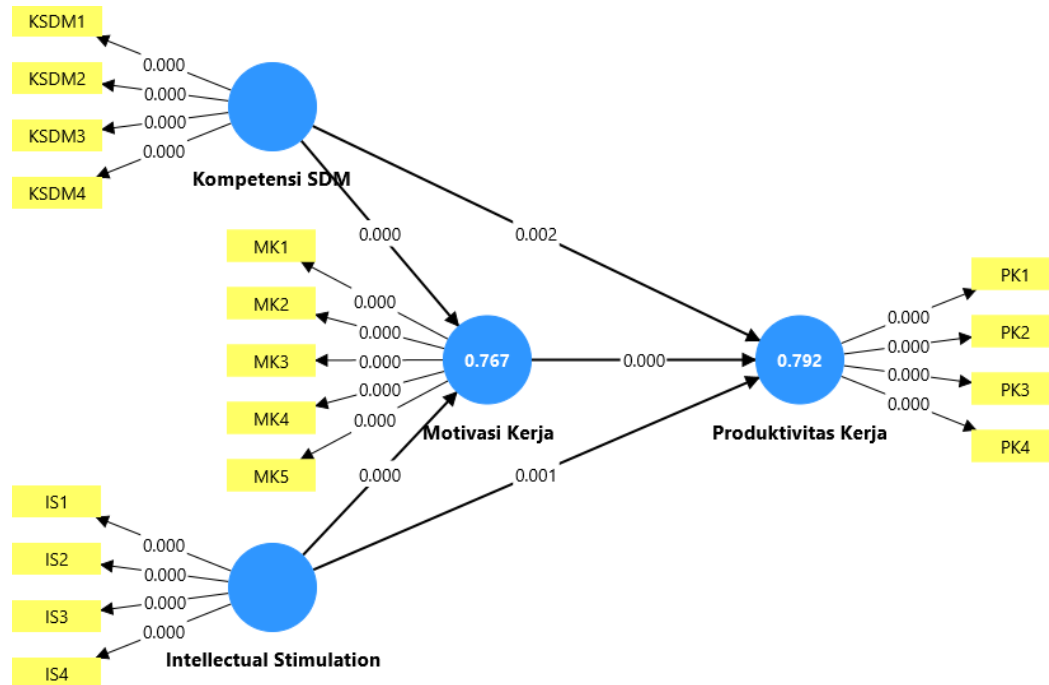


Figure Full Structural Model Partial Least Squares (Inner Model)

Based on the image above, it can be explained regarding the results of the direct effect, indirect effect, R-square (R²), f-square (F²), goodness of fit test.

1) Direct Effect (Direct Impact)

Path The path coefficient in PLS-SEM is used to measure the strength and direction of the relationship between constructs (latent variables) in a structural model. The path coefficient is evaluated based on the p-value and T-statistic generated from bootstrapping. If the p-value is less than or equal to 0.05 and the T-statistic is greater than 1.96, the direct effect is considered statistically significant.

Table Direct Effect

Path Coefficient	Original sample (O)	Sample mean (M)	Standard Deviation (STDEV)	T statistics	P values	Information
HR Competence -> Work Motivation	0.414	0.415	0.078	5,339	0.000	H1 accepted
Intellectual stimulation-> Work Motivation	0.506	0.505	0.079	6,397	0.000	H2 accepted
HR Competence -> Work Productivity	0.241	0.238	0.081	2,965	0.002	H3 is accepted

Intellectual stimulation-> Work Productivity	0.2 92	0.290	0.089	3,290	0.001	H4 accepted
Work Motivation -> Work Productivity	0.4 11	0.417	0.092	4,467	0.000	H5 is accepted

Based on the data presented in table above, it can be seen that of the three hypotheses proposed in this study, as follows:

a. The Influence of HR Competence on Work Motivation

Based on the path coefficient results, it is known that the P-Values that form the influence of HR competency on work motivation are $0.000 < 0.05$ and the T-Statistics value $(5.339) > 1.96$. Meanwhile, the original sample has a value of 0.414 (positive). This indicates that HR competency has a significant positive effect on work motivation. These results support the first hypothesis, meaning H1 is accepted.

b. The Influence of Intellectual Stimulation on Work Motivation

Based on the path coefficient results, it is known that the P-Values that form the influence of intellectual stimulation on work motivation are $0.000 < 0.05$ and the T-Statistics value $(6.397) > 1.96$. Meanwhile, the original sample has a value of 0.506 (positive). This indicates that intellectual stimulation has a significant positive effect on work motivation. These results support the second hypothesis, which means H2 is accepted.

c. The Influence of HR Competence on Work Productivity

Based on the path coefficient results, it is known that the P-values that determine the influence of HR competency on work productivity are $0.002 < 0.05$ and the T-Statistics value $(2.965) > 1.96$. Meanwhile, the original sample has a value of 0.241 (positive). This indicates that HR competency has a significant positive effect on work productivity. These results support the third hypothesis, meaning H3 is accepted.

d. The Influence of Intellectual Stimulation on Work Productivity

Based on the path coefficient results, it is known that the P-values that determine the influence of intellectual stimulation on work productivity are $0.001 < 0.05$ and the T-Statistics value $(3.290) > 1.96$. Meanwhile, the original sample has a value of 0.292 (positive). This indicates that intellectual stimulation has a significant positive effect on work productivity. These results support the fourth hypothesis, which means H4 is accepted.

e. The Influence of Work Motivation on Work Productivity

Based on the path coefficient results, it is known that the P-values that determine the influence of work motivation on work productivity are $0.000 < 0.05$ and the T-Statistics value $(4.467) > 1.96$. Meanwhile, the original sample has a value of 0.411 (positive). This indicates that work motivation has a significant positive effect on work productivity. These results

support the fifth hypothesis, meaning H5 is accepted.

2) Indirect Influence

Indirect effect In PLS-SEM, it is used to test the relationship between independent and dependent variables mediated by other variables. In other words, the indirect effect measures the extent to which the independent variable influences the dependent variable through the mediator variable. The indirect effect is evaluated based on the p-value and T-statistic generated from bootstrapping. If the p-value is less than or equal to 0.05 and the T-statistic is greater than 1.96, the indirect effect is considered statistically significant.

Table Indirect Effect (Specific Indirect Effect)

Path Coefficient	Original sample (O)	Sample mean (M)	Standard Deviation (STDEV)	T statistics	P values	Information
HR Competence -> Work Motivation -> Work Productivity	0.170	0.173	0.052	3,262	0.001	Able to mediate
<i>Intellectual stimulation</i> -> Work Motivation -> Work Productivity	0.208	0.211	0.058	3,612	0.000	Able to mediate

Based on the data presented in the table above, it can be explained as follows:

a. The Role of Work Motivation in Mediating the Influence of HR Competence on Work Productivity.

Based on the P-Values, the specific indirect effect is $0.001 < 0.05$ and the T-Statistics value ($3.626 > 1.96$) with the original sample value of 0.170 (positive), this means work motivation can strengthen the positive influence of HR competency on work productivity. These results indicate that work motivation plays a role in mediating the relationship between HR competency and work productivity.

b. The Role of Work Motivation in Mediating the Effect of Intellectual Stimulation on Work Productivity.

Based on the P-Values, the specific indirect effect is $0.000 < 0.05$ and the T-Statistics value $(3.612) > 1.96$ with the original sample value of 0.209 (positive), this means work motivation can strengthen the positive influence of intellectual stimulation on work productivity. These results indicate that work motivation plays a role in mediating the relationship between intellectual stimulation and work productivity.

3.2. Discussion

1) Direct Influence

a. The Influence of HR Competence on Work Motivation

The results of the study show that HR competence has a significant positive effect on work motivation. This shows that the higher the level of competence that employees have, the higher their work motivation.

Research conducted by Nahrisah et al (2024) found that competence has a positive and significant effect on work motivation, meaning that every time competence increases, work motivation also increases. If competence decreases, work motivation will decrease significantly. Research by Septi, Neldi, and Mulyadi (2025) found a positive and significant effect between Human Resource Competence and Work Motivation. This finding aligns with research by Aziz (2021), which found a positive and significant effect of Human Resource Competence on Work Motivation.

According to Enny (2019), competence is everything a person possesses, including knowledge, skills, and other internal factors, to perform a task based on their knowledge and skills. Competence can be described as the ability to perform a task, the ability to integrate knowledge, skills, attitudes, and personal values in building existing knowledge and skills (Rizqia & Nurani, 2024). Improving competence through training and development enables employees to complete tasks more efficiently, creating a positive and productive work environment. When employees possess skills and knowledge that align with the demands of their jobs, they will feel more confident in performing their duties. This self-confidence becomes an internal driver for better performance.

Employees who possess good competencies that align with the assigned tasks will be motivated to carry out and complete them within the specified timeframe. In other words, the higher the work competency, the greater the employee's work motivation (Wardana & Prasetyo, 2022). High competency can generate a stronger internal drive within employees to achieve success in their work. This is because they feel more capable and prepared to face challenges. With adequate competency, employees can complete their tasks more effectively and achieve better results. Success at work is a strong motivating factor. If employee competency is inconsistent or underdeveloped, their work motivation will be less than

optimal. This is because competency is the result of a combination of knowledge of tasks and responsibilities and the employee's work skills (Yulianty et al., 2020).

b. The Influence of Intellectual Stimulation on Work Motivation

The research results show that intellectual stimulation has a significant positive effect on work motivation. This means that the more leaders provide intellectual stimulation (such as encouraging creativity and innovation, and challenging assumptions to solve new problems), the higher the perceived work motivation of employees.

Previous research conducted by Pardede (2024) showed that transformational leadership has been proven to increase work motivation through the delivery of a clear vision, active involvement in decision-making, and direct constructive feedback. Leaders who have a spirit of intellectual stimulation encourage employees to think creatively, share ideas, and find new solutions to problems, which will create an innovative work environment. In research by Randika, Mianna, and Redho (2025), it was found that employees led by leaders who prioritize high intellectual stimulation tend to have better performance.

Intellectual stimulation Intellectual stimulation is a leadership characteristic that emphasizes the process by which people engage with others and create relationships that increase motivation in both leaders and followers. Intellectual stimulation provides education and transfers expertise from a leader to employees (Sujana & Ardana, 2020). Leaders who possess intellectual stimulation will be able to encourage their subordinates to find innovative solutions by supporting their subordinates' opinions accompanied by reasonable arguments and valid data, providing alternative suggestions in solving problems by exploring new or previously untried approaches without fear of failure, thus increasing their subordinates' work motivation (Zubaidah & Gultom, 2025). Leaders who implement intellectual stimulation will encourage and provide opportunities for employees to be more innovative and creative, which will ultimately increase their enthusiasm and motivation. By providing opportunities for employees to develop new ideas and participate in the problem-solving process, employees feel valued and encouraged to learn and develop, which directly increases their motivation.

Leaders with high levels of Intellectual Stimulation are able to create space for employees to explore new ideas and participate in the problem-solving process. This contributes to increased employee motivation and performance, as employees feel valued and encouraged to think creatively. This research supports the view expressed by Bass (2018), who stated that Intellectual Stimulation increases employee commitment, which leads to improved individual performance. The development of critical and innovative thinking among employees will increase team effectiveness in facing challenges and achieving organizational goals.

c. The Influence of HR Competence on Work Productivity

The research results show that HR competency has a significant positive effect on work productivity. This means that the higher the level of employee human resource (HR) competency, including knowledge, skills, and attitudes, the higher the overall work productivity of those employees.

Previous research conducted by Artha and Intan (2021) found that competence influences employee productivity. The same research was also conducted by Kurniawan et al. (2025), which found that competence has a positive and significant effect on employee productivity, meaning that if competence increases, employee productivity will also increase. This is because employees have extensive knowledge in their field of work, can explain products well, have reliable skills, are trustworthy, have skills relevant to their tasks, comply with applicable regulations, are responsible for their workload, and always evaluate the results of their work. Similar research conducted by Waruwu and Achmad (2024) found that competence has a significant effect on work productivity.

Competence is the ability to carry out or perform a job or task based on skills and knowledge and supported by the work attitude required by the job (Sudarmanto, 2019). Employee productivity, as an important thing in a company, can be achieved by employees who have good competence in their respective fields of work. Competent human resources have the appropriate skills, knowledge, and attitudes so they can increase work efficiency, reduce errors, and ultimately improve work results or output, which is the core of productivity. The competencies possessed by human resources also make them more adaptable to change, able to learn new things, and innovate, all of which support long-term productivity. The better the competencies possessed by employees, the higher their productivity.

The competencies possessed can help employees complete their work according to set targets. Research by Wardana and Prasetyo (2022) states that the higher the level of competency an employee possesses, the higher their work productivity. Employees who possess the knowledge, skills, and abilities required for a job will be able to achieve optimal work productivity (Nurjana & Solehudin, 2023). Competent employees can improve their performance, thereby increasing work productivity. Competent employees can increase their motivation to work better, thus increasing work productivity. Thus, investing in HR competency development can bring significant benefits to an organization, including increased work productivity.

d. The Influence of Intellectual Stimulation on Work Productivity

The research results show that intellectual stimulation has a significant positive effect on work productivity. This means that the higher the level of intellectual stimulation provided, the higher the resulting work productivity. This means that leaders who encourage employees to think more innovatively and creatively and to approach problems from multiple perspectives will produce better and more efficient work. This research is in line with research by Soegiharto, (2016) which shows that *intellectual stimulation* influence employee productivity.

This is in line with research by Alfi (2024), which found that transformational leadership has a significant positive impact on employee productivity.

Intellectual stimulation is one of the key components of transformational leadership style. Intellectual *stimulation* is a leader's behavior that is able to increase the intelligence of subordinates to increase their creativity and innovation, and careful problem solving (Santoso, Ekowati & Daulay, 2024). Intellectually stimulating leadership increases work productivity by encouraging innovation, creativity, and novel problem-solving in employees. Leaders who employ this style challenge long-held assumptions, encourage employees to think outside the box, and create an environment that supports new ideas and continuous learning, ultimately increasing efficiency, effectiveness, and commitment to work.

Leaders with intellectual stimulation can also increase employee awareness of issues and influence them to view them from new perspectives. In this way, leaders foster employees' ability to analyze and solve organizational problems (Dewi, Kirana & Subiyanto, 2022). Intellectual stimulation can foster creativity and innovation, create a work environment that supports critical and independent thinking, and foster curiosity and continuous learning among employees. When employees feel intellectually challenged, they tend to be more motivated, have higher levels of job satisfaction, and ultimately produce better performance. Thus, leaders encourage employee professional growth to achieve optimal productivity (Iqbal, 2021).

Intellectual stimulation provided by leadership also opens up opportunities for employees to think creatively and innovate in completing their tasks (Pratiwi, 2025). Intellectual stimulation encourages employees to think creatively and innovate in completing their work. Employees who feel their thinking is valued and challenged to innovate tend to be more productive. This is because they are motivated to work harder and enthusiastically to achieve optimal results. This leadership style builds a culture of open communication where new ideas are welcomed, and mistakes are seen as part of the learning process, which increases employee job satisfaction and motivation.

e. The Influence of Work Motivation on Work Productivity

The results of the study show that work motivation has a significant positive effect on work productivity. This means that the higher the level of work motivation of an employee, the higher their work productivity, and vice versa.

Previous research by Haris, Refani, and Setiawan (2023) showed a positive and significant relationship between employee motivation and higher levels of productivity. Similar research by Amuntai, Bukhori, and Ruspitasari (2024) also showed that motivation positively impacts work productivity. Research by Maharani, Fadilla (2022) showed that work motivation has a positive and significant impact on employee productivity at PT. Sinar Widita Pamarta, Pasir Keranji Village, Pasir Penyus District, Indragiri Hulu Regency.

Motivation is a key factor influencing work productivity in an organization. Work motivation is the state or energy that drives employees, directed or focused on achieving the company's organizational goals. Every employee needs work motivation to support productivity in completing their work. If someone is motivated to work, they will automatically perform at their best (Ngusmanto, 2017). Furthermore, when employees feel motivated, they tend to be more enthusiastic, focused, and driven to achieve work goals better. High motivation also positively impacts work quality, innovation, and ultimately increases productivity (Haris, Refani & Setiawan, 2023). Motivation can influence work productivity through several mechanisms. First, high motivation can increase employees' level of effort and dedication in carrying out their tasks. Motivated employees will exert maximum effort, overcome obstacles, and seek creative solutions to produce better results.

An employee who lacks motivation at work only puts in minimal effort (Wardana & Prasetyo, 2022). For example, when company targets are achieved quantitatively and meet company standards, there is something that motivates or motivates the employee to perform their duties (Salvano, Naadu & Hara, 2023). Empirical evidence also demonstrates the influence of work motivation on employee performance (Yulianty et al., 2020). Their findings indicate that factors that can influence employee performance are physiological needs, the need for safety, social needs, and the need for self-actualization. This is because employees' pro- and positive mental attitudes toward work situations strengthen work motivation to achieve maximum performance. Motivated employees will strive to their fullest potential, work diligently and enthusiastically, and be more enthusiastic in completing tasks. This aligns with the statement that if employees are positively motivated, it drastically increases their effectiveness and efficiency in achieving organizational goals (Nabi et al., 2017).

2) Indirect Influence

a. The Role of Work Motivation in Mediating the Influence of HR Competence on Work Productivity

The research findings show that work motivation can strengthen the positive influence of HR competency on work productivity. These results indicate that work motivation plays a role in mediating the relationship between HR competency and work productivity. This means that the higher the HR competency, the higher the work motivation, which in turn increases work productivity.

According to research by Sari, Yuningsih, and Kartini (2024), work motivation can mediate the influence of competence on employee productivity. The study states that high HR competence can increase employee self-confidence and abilities. This then increases work motivation, because employees feel more capable and confident in carrying out their duties. High work motivation then increases work productivity, as employees are more motivated to perform well and achieve targets. This is in line with research by Sutaryono, Hasiholan, and Saputra (2021), which shows that employee competence influences productivity, with work motivation as a moderating variable.

Competence is part of a person's personality and characteristics that influence how they think and act, based on knowledge, skills, and attitudes that can result in the ability to carry out a job task (Marjulin, 2019). Competence enables a person to carry out the work-related tasks required to achieve goals (Nurjana & Solehudin, 2023). Therefore, competence is needed to achieve good productivity. Employees who possess competencies relevant to their jobs will be more motivated to work. They feel more capable and confident in carrying out their duties, which ultimately increases work enthusiasm and motivation.

Motivated employees will demonstrate higher levels of work productivity. They are more active, focused, and enthusiastic about achieving work goals. Employees with appropriate and high competencies tend to be more motivated to work because they feel capable of performing their jobs well (Sari, Yuningsih & Kartini, 2024). Effective training and competency development can improve skills and knowledge, which in turn can boost intrinsic motivation. Employees with high work motivation will work harder and more enthusiastically to achieve optimal results, thereby increasing their overall work productivity. Having competence supported by good motivation will significantly impact employee productivity. Conversely, competence without motivation will result in poor work performance and a perceived carelessness (Wardana & Prasetyo, 2022).

b. The Role of Work Motivation in Mediating the Effect of Intellectual Stimulation on Work Productivity

The research findings show that work motivation can strengthen the positive influence of intellectual stimulation on work productivity. These results indicate that work motivation plays a role in mediating the relationship between intellectual stimulation and work productivity. This means that when employees have high work motivation, they are better able to utilize intellectual stimulation to increase work productivity.

Research conducted by Sujana and Ardana (2020) shows that work motivation can moderate the influence of transformational leadership on employee productivity. Work motivation acts as an intrinsic drive that makes employees more enthusiastic in creative and innovative thinking processes initiated by intellectual stimulation, resulting in more productive and high-quality output. Similar research by Sumardhi and Yanthi (2025) found that work motivation can moderate the influence of transformational leadership on employee performance.

Transformational leadership impacts work productivity through work motivation, where, through intellectual stimulation, leaders create relationships that raise employee motivation levels (Iskandar & Hasbi, 2024). Transformational leaders create an inspiring and challenging work environment. They also provide individual attention and empower employees, thus fostering a sense of engagement and higher work morale. Leaders who possess intellectual stimulation encourage their followers to be innovative and creative by questioning assumptions, analyzing problems, and viewing old situations in new ways (Deborah et al., 2020). This suggests that employees who receive intellectual stimulation demonstrated by leaders, such as encouragement to think of new ways to address problems, implement them

well according to expectations, thus impacting work motivation (Soegiharto, 2016). Strong work motivation can spur employees to have better work processes and results than employees with weak motivation (Iqbal, 2021).

Leaders with a transformational style are able to create a strong vision, inspire team members, and provide individual support. Through this influence, employees feel more intrinsically motivated to achieve shared goals. Highly motivated employees work more diligently and creatively, which ultimately has a positive impact on increasing their productivity (Sujana & Ardana, 2020). Transformational leaders inspire and motivate employees by providing a clear vision and support, which then increases employees' intrinsic motivation to work harder and achieve higher performance (Sumardhi & Yanthi, 2025).

4. Conclusion

Based on several analytical studies and discussions of the research entitled "The Role of Human Resource Competence and Intellectual Stimulation in Increasing Productivity with Motivation as a Mediating Variable at Bank Indonesia", the following conclusions can be drawn: HR competency has a significant positive effect on work motivation. This shows that the higher the level of competence that employees have, the higher their work motivation. *Intellectual stimulation* has a significant positive effect on work motivation. This means that the more intellectual stimulation leaders provide (such as encouraging creativity and innovation, and challenging assumptions to solve new problems), the higher the perceived work motivation of employees. Human resource competency has a significant positive effect on work productivity. This means that the higher the level of human resource (HR) competency of employees, including knowledge, skills, and attitudes, the higher the overall work productivity of those employees. *Intellectual stimulation* has a significant positive effect on work productivity. This means that the higher the intellectual stimulation provided, the higher the work productivity produced.

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