The Influence of Competence and Work Culture on Employee Performance in the Context of Personal Characteristics

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Abstract. This study is a type of explanatory research with an associative nature, aiming to examine the influence of competence, work culture, and personal characteristics on human resource (HR) performance. The research subjects consisted of all employees at PT Jasa Raharja, totaling 30 individuals. The sampling technique used was the census method, following Hair (2021), who states that when the population size is small, the entire population can be used as the sample. Data was collected through a closed-ended questionnaire using an interval scale of 1 to 10, ranging from "Strongly Disagree" to "Strongly Agree." Data analysis was performed using the Partial Least Squares (PLS) method. The results of the study indicate that: (1) Competence has a positive and significant effect on HR performance, meaning that the better the competence, the higher the HR performance; (2) Work culture also has a positive and significant effect on HR performance, implying that a strong work culture leads to improved HR performance; (3) Personal characteristics do not have a significant moderating effect on the relationship between competence and HR performance, meaning that the level of personal characteristics does not strengthen or weaken this relationship; (4) conversely, personal characteristics have a positive and significant moderating effect on the relationship between work culture and HR performance, meaning that stronger personal characteristics amplify the influence of work culture on HR performance. These findings provide important contributions to HR management strategies focused on improving competence, strengthening work culture, and optimizing personal characteristics.

Keywords: Characteristics; Competence; Performance; Personal.

1. Introduction

Human resources (HR) act as the driving force for organizational life, it is humans who organize and operate the facilities and infrastructure within the organization.(Kadarisman, 2012). Qualified and professional human resources tend to have better performance, so efforts to improve the quality of human resources are very important for organizational

leaders to pay attention to.(Satrio et al., 2023)Without human resources that work well, it will be difficult for the company to achieve its stated goals.(Mathis., 2018).

Efforts to realize this are by providing employees who have good performance with a high level of work intensity.(Satrio et al., 2023)The question that then arises is how to produce employees with optimal performance. The task of human resource management is to utilize and optimize employee performance.(Hidayani, 2016)This means that employees with optimal performance are one of the organization's targets for achieving high performance.(Samsuni, 2023)High employee performance will support organizational productivity, so organizational leaders should always pay attention to improving the performance of their members for the sake of organizational progress.(Hidayani, 2016).

The employee performance referred to here is the completion of work with quality and on time, accompanied by the quality and quantity produced in accordance with the predetermined targets.(Mathis & John H. Jackson, 2012).

PT Jasa Raharja (Persero) acts as a State-Owned Enterprise (BUMN) that provides the most basic protection to the public through two social insurance programs. The first program, regulated by Law Number 33 of 1964 concerning Mandatory Passenger Accident Insurance Funds, is Passenger Accident Insurance for Public Transportation. Passengers who experience accidents while using public transportation are protected by this program. Third Party Legal Liability Insurance is the second program regulated by Law Number 34 of 1964 concerning Road Traffic Accident Funds. Through this program, third parties who are harmed by motor vehicle traffic accidents are protected. With these two insurance schemes, PT Jasa Raharja hopes to protect the surrounding community and reduce the financial burden.(Fitri & Kurniawati, 2021).

One of the factors supporting performance is competence.(Ngurah Astawan & Putra Suryanata, 2020; Rosmaini & Tanjung, 2019). Competence reflects an individual's ability to carry out his/her duties and responsibilities.(Rosmaini & Tanjung, 2019)High competence enables employees to work more productively, complete work with good quality, and adapt to the dynamics of the work environment.(Satato et al., 2022)Without adequate competence, employees tend to experience difficulties in achieving the expected performance standards.(Rosmaini & Tanjung, 2019).

Competence is the ability to carry out a task/job based on knowledge, skills and attitudes in accordance with the required performance.(Mulang, 2021). Competence for some professions is an important requirement in implementing the framework and objectives of the organization.(Kulakow, 2020)The issue of competence is important because competence offers an effective and efficient organizational framework in utilizing limited resources.(Salman et al., 2020).

The existence of culture in an organization is expected to improve employee performance.(Aulia Nurrahmi et al., 2020)Work culture is the customs that exist within an

organization. These customs regulate the behavioral norms that must be followed by the organization's members, thus creating a productive culture.(Sarumaha, 2022)A productive culture is a culture that can make an organization strong and achieve company goals.(SP Robbins & Timothy, 2018).

The differences in these research results indicate a lack of clarity in the relationship between competency and performance, possibly due to differences in research context, analytical methods, or moderating factors that have not been examined in depth. Therefore, this study aims to clarify the relationship between competency and work culture on employee performance by considering other variables, such as personal characteristics, that may play a role in clarifying the relationship.

Characteristics such as motivation, self-confidence, and resilience under pressure will influence how employees work and interact in the work environment.(Mcbride et al., 2012)Employees with positive personal characteristics tend to have high dedication and are able to contribute maximally to the organization.(M. Roskams et al., 2019).

Personal characteristics are something that is very important in daily life and in society.(Kalogiannidis, 2021). Self-characteristics applied in society in general are never separated from the learning process and the process of forming the human self itself.(Durst et al., 2021). According to(SP Robbins & Timothy, 2018)self-characteristics are the way of looking at certain objects and trying to interpret what one sees.(M. Roskams et al., 2019)A person can be said to have character if he has succeeded in absorbing the values and beliefs desired by society and using them as a moral strength in his life.(Durst et al., 2021).

Strong character is a fundamental pillar that gives human populations the ability to live together in peace and shape a world filled with goodness and virtue, free from violence and immoral acts.(Mcbride et al., 2012). An individual with good character is an individual who can make decisions and is ready to take responsibility for the consequences of his decisions.(M. Roskams et al., 2019)Character can be considered as the values of human behavior related to God Almighty, oneself, fellow human beings, the environment, and nationality which are manifested in thoughts, attitudes, feelings, words, and actions based on the norms of the heart.(Kalogiannidis, 2021).

There are many different types of personal values. These values are expected to shape and provide moral knowledge to prevent immoral behavior that could harm oneself and others.(Durst et al., 2021). The values of self-characteristics that are derived from religion, Pancasila, culture, and national goals include: religious, honest, tolerant, disciplined, hard working, creative, independent, democratic, curiosity, national spirit, love of the homeland, respect for achievement, friendly or communicative, love of peace, love of reading, care for the environment, care for society, and responsibility.(Emiyanti et al., 2020).

2. Research Methods

The type of research thatusedThis research is an associative type of explanatory research, aiming to determine the relationship between two or more variables (Sugiyono, 2012). This research aims to explain hypothesis testing with the intention of confirming or strengthening the hypothesis, with the hope that it will ultimately strengthen the theory used as a basis. In this case, it is to test the influence ofcompetence, work culture, personal characteristicsand HR performance.

3. Results and Discussion

The respondents for this study were 30 Jasa Raharja employees. The study was conducted by distributing research questionnaires from May 12-15, 2025. The results of the questionnaire distribution obtained 30 questionnaires that were completely completed and could be processed. The description of the respondents can be presented according to their characteristics, as presented below:

Table Description of Respondent Characteristics

No	Characteristics	Total Sample n = 30	
		Amount	Percentage (%)
1.	Gender		
	Man	16	53.3
	Woman	14	46.7
2.	Age		
	18 - 30 years old	9	30.0
	31 - 40 years old	14	46.7
	41 - 50 years old	4	13.3
	> 50 years	3	10.0
3.	Last education		
	Diploma	8	26.7
	Bachelor	19	63.3
	Postgraduate	3	10.0
4.	Years of service		
	0 - 3 years	2	6.7
	>3 - 6 years	4	13.3
	>6 - 9 years	14	46.7
	> 9 years	10	33.3

Source: Results of research data processing (2024).

The descriptive data from respondents in Table above shows that there were 16 male respondents (53.3%), while there were 14 female respondents (46.7%). These findings indicate that the composition of employees at PT. Jasa Raharja is dominated by male employees.

In terms of age, the largest number of respondents were aged 31-40, representing 14 employees (46.7%). This age group is generally in the mature phase of their careers, allowing them to provide more mature perspectives and responses to the research subjects.

The highest level of education held by most respondents was a bachelor's degree (S1), with 19 employees (63.3%). This reflects that the majority of PT Jasa Raharja employees who responded have a higher level of education relevant to the demands of professionalism and competence in the workplace.

The table also shows that more respondents had 6-9 years of service, namely 14 employees (46.7%). This indicates that most respondents had considerable work experience, which likely contributed to their understanding and engagement in the work environment studied.

In this study, the measurement of the HR Performance variable (Y1) is reflected through four indicators. Evaluation of the outer model or measurement model can be seen from the outer loading value of each HR Performance variable indicator as follows:

Table Outer Loading Calculation Results of HR Performance Constructs

Indicator	Outer loadings	Information
Quantity of Work	0.899	Valid
Quality of Work	0.925	Valid
Punctuality	0.854	Valid
Effectiveness	0.909	Valid

The table above shows that all the loading values of the HR Performance indicator factors are greater than the critical limit of 0.700. Thus, the HR Performance variable (Y1) can be formed or explained well or can be said to be convergently valid by the indicators of work quantity, work quality, timeliness, and effectiveness.

In this study, the measurement of the Self-Characteristics variable (Z) is reflected through three indicators. Evaluation of the outer model or measurement model can be seen from the outer loading value of each Self-Characteristics variable indicator as follows:

Table Outer Loading Calculation Results of Self-Characteristic Constructs

Indicator	Outer loadings	Information
Interest	0.884	Valid
Attitude	0.828	Valid
Need	0.945	Valid

The table above shows that all the loading values of the Self-Characteristics indicator factors are greater than the critical limit of 0.700. Therefore, the Self-Characteristics variable (Z) can be formed or explained well or can be said to be convergently valid by the Interest, Attitude, and Needs indicators.

Based on the results of convergent validity testing on each variable, it can be concluded that all indicators are declared valid, so they can be used to explain the variables in this study.

Structural model testing (inner model) examines the relationship between latent constructs by estimating the path parameter coefficients and their significance levels (Ghozali, 2011). This procedure is carried out as a step in testing the proposed research hypothesis. The test produces output from the structural model of the construct loading factor, which will explain the influence of the Competence construct on HR Performance through Work Culture and the moderation of Personal Characteristics.

In this case, data processing was performed using the Smart PLS v4.1.0 software tool. The results of this data processing are shown in the following image:
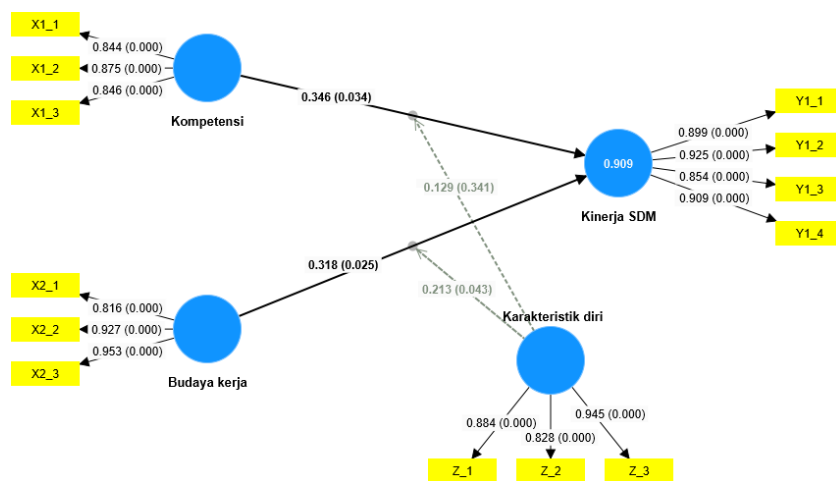

Figure Full Model SEM-PLS Moderation, Source: Results of research data processing with Smart PLS 4.1.0 (2024)

Research hypothesis testing is conducted to determine whether a hypothesis is accepted or not by comparing the calculated t with the t table, with the condition that if the calculated t > t table, then the hypothesis is accepted. The critical value used when the sample size is greater than 30 and the two-tailed test is 1.65 for a significance level of 10%, 1.96 for a significance level of 5% and 2.57 for a significance level of 1%(Marliana, 2019)In this case, to test the hypothesis, a significance level of 5% was used, where the t-table value was 1.96.(Ghozali & Latan, 2015).

The results of testing the influence of each research variable can be presented in the following table:

Table Hypothesis Test Results

No	Hypothesis			Original sample	T statistics	P values	Information
1	Competence	->	HR Performance	0.346	2,118	0.034	Accepted
2	Work culture	->	HR performance	0.318	2,240	0.025	Accepted

| **3** | Personal characteristics x Competence -> HR Performance | 0.129 | 0.953 | 0.341 | Rejected |
| **4** | Personal characteristics x work culture -> HR performance | 0.213 | 2,071 | 0.043 | Accepted |

Source: Primary data processing with Smart PLS 4.1.0 (2024)

Decisions are made based on the calculated statistical test values and predetermined significance levels. Hypothesis testing is performed by comparing the predetermined t-table with the calculated t-value generated from the PLS calculation. Based on the data processing results table above, the results of each proposed hypothesis test can be identified as follows:

1) Hypothesis Testing 1:

In testing hypothesis 1, the original sample estimate value of the influence of competence on HR performance was obtained at 0.346. This value proves that competence has a positive effect on HR performance, the results of which are also strengthened by the results of the t-test obtained with a calculated t value (2.118) > t table (1.96) and p (0.034) < 0.05, so it can be said that there is a positive and significant influence of competence on HR performance. Thus, the first hypothesis which states that "There is a significant positive influence between competence on HR performance" can be accepted.

2) Hypothesis Testing 2:

In testing hypothesis 2, the original sample estimate value of the influence of work culture on HR performance was obtained at 0.318. This value proves that work culture has a positive effect on HR performance, the results of which are also strengthened by the results of the t-test obtained with a calculated t value (2.240) > t table (1.96) and p (0.025) < 0.05, so it can be said that there is a positive and significant influence of work culture on HR performance. Thus, the second hypothesis which states that 'The more optimal the implementation of work culture, the better HR performance will be' can be accepted.

3) Hypothesis Testing 3:

In testing hypothesis 3, the original sample estimate value of the influence of the moderating variable (Self-characteristics x Competence) on HR performance was 0.129. This value indicates that the moderating factor has a positive influence, but when viewed through the significance of its influence through the t-test, the calculated t value (0.953) < t table (1.96) and p (0.341) < 0.05 were obtained, so it can be said that Self-characteristics do not have a significant influence on the relationship between Competence and HR Performance. Thus, the third hypothesis which states that "Self-characteristics moderate the influence of competence on HR performance" can be rejected.

4)   Hypothesis Testing 4:

In testing hypothesis 4, the original sample estimate value of the influence of the moderating variable (Self-characteristics x work culture) on HR performance was obtained at 0.213. This finding was reinforced by the results of the t-test which obtained a calculated t value (2.071) > t table (1.96) and p (0.043) < 0.05, so it can be said that Self-characteristics have a significant influence on the relationship between work culture and HR performance. Thus, the fourth hypothesis which states that 'Better self-characteristics will strengthen the impact of work culture on HR performance, while less optimal self-characteristics can weaken the influence of work culture on HR performance' can be accepted.

 Discussion:

1)   The Influence of Competence on HR Performance

This study demonstrates the positive and significant influence of competency on HR performance, meaning that better competency leads to better HR performance. Competence in this study is reflected through three indicators: Knowledge, Skills, and Attitude, which have been shown to improve HR performance, as indicated by work quantity, work quality, timeliness, and effectiveness.

Based on the measurement results for the competency variable, it was found that the skill indicator had the highest outer loading value, indicating that skills are the most dominant aspect in representing competency. Meanwhile, for the human resource performance variable, the work quality indicator recorded the highest outer loading value, indicating that work quality is the primary representation of HR performance. This finding suggests a strong relationship between individual skills and the quality of their work output. In other words, the higher the skill level an individual possesses, the higher the quality of the work produced. This means that improving employee skills is a key factor in driving improvements in overall performance quality.

2)   InfluenceWork culture on HR performance

This research proves the positive and significant influence of work culture on HR performance, which means that the better the work culture, the better the HR performance. The results of previous research show that kProfessional competence has a significant influence on teacher performance, so that in order to improve teacher performance, it is necessary to increase professional competence. (Arafat & Fitria, 2020).

The work culture variables in this study are reflected through three main indicators: responsiveness, agility, and resilience. These three indicators have been shown to contribute to improving human resource performance, as demonstrated by aspects such as work quantity, work quality, timeliness of task completion, and effectiveness in work execution.

The results of the measurement analysis of the Work Culture variable indicate that the 'Resilient' indicator has the highest outer loading value compared to other indicators, which means that resilience is the strongest reflection of work culture in the context of this study. Meanwhile, in the Human Resources (HR) Performance variable, the 'Quality of Work' indicator recorded the highest outer loading value, indicating that work quality is the most dominant aspect in representing HR performance. This finding indicates that the higher the level of resilience possessed by HR, the more optimal the quality of work produced. This means that a work culture that emphasizes resilience – such as fighting spirit, resilience to pressure, and consistency in facing challenges – plays an important role in encouraging HR to produce superior and high-value work output.

3) The moderating influence of self-characteristics on the influence of competence on HR performance

This study proves that self-characteristics do not have a significant moderating effect on the relationship between competence and human resource performance. This means that good self-characteristics do not influence the relationship between competence and human resource performance.The results of this study support previous research which shows that work culture has a significant positive effect on performance.(Oktarina et al., 2022; Tri Brata & Nashar, 2022).

The measurement of self-characteristic variables in this study is represented through three indicators: interests, attitudes, and needs. Meanwhile, the competency variable is measured through three indicators: knowledge, skills, and attitudes. These three indicators have been shown to contribute to improving human resource performance, as reflected in aspects of work quantity, work quality, timeliness, and work effectiveness.

Based on the measurement results, the Personal Characteristics variable shows that the 'Needs' indicator has the highest outer loading value compared to other indicators, indicating that the personal needs aspect has the strongest influence in representing self-characteristics. Meanwhile, in the Competence variable, the 'Skills' indicator occupies the highest position in the outer loading value, which indicates that technical and practical abilities are the dominant aspects in individual competence. As for the HR Performance variable, the 'Quality of Work' indicator is the most prominent, reflecting that the quality of work results is the main measure in assessing HR performance.

However, the analysis also shows that although the "Need" indicator strongly reflects personal characteristics, this variable is unable to moderate the relationship between skills and job quality. This means that an individual's personal needs do not significantly strengthen or weaken the influence of skills on work quality. In other words, skills remain a key factor in improving job quality, regardless of the extent of individual needs within the work context.

These findings also indicate that the 'Attitude' indicator does not play a significant role in moderating the influence of skills on work quality. In other words, even if someone possesses

good skills, without the right attitude, these abilities do not automatically contribute to improved work quality. This demonstrates the importance of developing a positive and professional attitude in supporting technical skills to achieve superior performance.

4) The moderating influence of self-characteristics on the impact of work culture on HR performance

This study demonstrates that self-characteristics have a positive and significant moderating effect on the relationship between competency and human resource performance. This means that better self-characteristics will strengthen the impact of work culture on human resource performance, while less optimal self-characteristics can weaken the influence of work culture on human resource performance. The impact of work culture implementation on human resource performance will be stronger if human resources have good self-characteristics.

Measurement of the Self-Characteristics variable is reflected through three indicators, namely Interest, Attitude, and Needs indicators, while the Work Culture variable is reflected through three indicators, namely Responsive, Agile, and Resilient indicators, which are proven to be able to improve HR Performance as indicated by the quantity of work, quality of work, timeliness and effectiveness.

Based on the measurement results, the Self-Characteristics variable shows that the Needs indicator has the highest outer loading value, meaning this indicator best represents the variable. For the Work Culture variable, the Resilience indicator occupies the highest position in terms of outer loading value, indicating that resilience is the most dominant element in reflecting work culture. Meanwhile, in the Human Resources Performance variable, the Job Quality indicator has the highest outer loading value, indicating that quality is the most prominent aspect in measuring human resource performance.

These findings indicate that the greater an individual's work needs, the stronger the influence of a resilient work culture on improving the quality of work output. In other words, high personal needs can strengthen the fighting spirit and resilience within a work culture, which ultimately has a positive impact on improving the quality of employee performance.

Based on the measurement results, the indicator with the lowest outer loading value for the Personal Characteristics variable was Attitude, while for the Work Culture variable, it was Responsiveness. Meanwhile, for the Human Resources (HR) Performance variable, the indicator with the lowest outer loading value was Punctuality.

4. Conclusion

Based on the hypothesis evidence and discussion regarding the influence of competency and work culture on employee performance in the context of personal characteristics, the answer to the research question is as follows: This study proves the positive and significant influence of competence on HR performance.which means that the better the competence, the better

the performance of its human resources. This study proves a positive and significant influenceWork culture on HR performancewhich means getting betterWork culturethen the performance of its human resources will be better. This study proves that self-characteristics do not have a significant moderating effect on the relationship between competency and HR performance. This means,Good self-characteristics do not influence the relationship between competence and HR performance. This study proves that self-characteristics have a positive and significant moderating effect on the relationship between competency and human resource performance.Better self-characteristics will strengthen the impact of work culture on HR performance, while less than optimal self-characteristics can weaken the influence of work culture on HR performance.

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