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A HUMAN RESOURCE COMPETENCY MODEL IN AN EFFORT TO DEVELOP COOPERATIVE PERFORMANCE

Maman Suratman ✉[1], Adjeng Mariana Febrianti[2], Nurul Hermina[3]
Universitas Widyatama[1,2,3]
✉[1] maman.suratman@widyatama.ac.id
Jl. P.H.H. Mustofa No. 59 Bandung, Jawa Barat 40124, Indonesia

Abstract

The performance of cooperatives has apparently not met expectations. The competency and motivation of human resources are seen as being ineffective, which makes it necessary to find a model that is able to foster better performance. The purpose of this study is to describe a human resource competency model in an effort to develop the performance of cooperatives. The method used in this research is a survey, which is part of a quantitative approach. A sample of 65 respondents was selected using simple random sampling of a population of 185 managers of cooperatives in West Java. For data analysis, the multiple linear regression technique was used. According to the study's results, human resource competency and motivation have a significant effect on the performance of cooperatives, both partially and simultaneously, meaning that the more effective the competency and motivation, the higher the quality of the cooperative's performance.

Keywords: competency; performance; develop; motivation; cooperative

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INTRODUCTION

The role of cooperatives is very important in growing and developing the economic potential of the people and in realizing a democratic economic life that has the characteristics of togetherness, kinship, and openness. In such an economic life, cooperatives should have ample room for movement and business opportunities concerning the economic life of the people. However, amidst Indonesia's fast-paced economic development, the growth of cooperatives has not seen them fully manifest their role as referred to in the 1945 Constitution. Cooperatives can be used as a solution to social problems because the welfare of the community is expected to improve through cooperation, meaning that, little by little, it will reduce the socio-economic gap, which is a source of development problems. Ironically, the hope that cooperatives would be a solution to social problems has not been matched by adequate performance. The managers are the spearhead that determines the success or failure of cooperatives' operations; they must be able to manage various aspects of the cooperatives, ranging from finance and operations to relationships with their members and other stakeholders. Cooperative managers have a key role in managing day-to-day operations, making strategic decisions, and ensuring the cooperative can effectively meet the needs of its members. The prerequisite competencies of managers in this case include managerial skills, an understanding of finance, decision-making skills, and the ability to build and maintain relationships with stakeholders, including the cooperative's members. These managers are instrumental in achieving the success of cooperatives in terms of running their businesses, added to which they have the responsibility and obligation to develop the cooperatives as efficient economic/business institutions and support the business activities of members efficiently by improving service quality. Some research results show that the competency of administrators and managers has a positive relationship with and significant effect on the success of cooperative organizations. According to experts, the performance of cooperatives is influenced by the competency of managers, such as their ability to manage the organization's business and the motivation they have to become cooperative managers. Several studies have demonstrated that competency and work motivation factors have a significant effect on the development of cooperative performance. The purpose of this study is to describe a human resource competency model in an effort to develop the performance of cooperatives. However, there have been limited empirical studies that explore the extent to which managerial competence affects the performance of cooperatives in Indonesia.

Human Resource Competence refers to the abilities and characteristics possessed by an individual in the form of knowledge, skills, and behavioral attitudes required for carrying out their job responsibilities within their work environment. (Wati et al., 2015). A competency model is an effort to establish a standard that represents the competencies required within a company so that each employee can enhance their individual capabilities in alignment with their specific job and role. The competency model is important because it provides a "roadmap" for a range of behaviors that lead to optimal performance. A competency model helps to raise the organization's overall expectations of performance, align team and individual behaviors with the organization's key strategies, enable every employee to understand how to meet the expected performance standards. (Witarsjah, 2018).

Pamela J. Shoemaker et al (Suratman & Febrianti, 2024), define a model as a structured representation that captures and illustrates a particular segment of reality, whether it pertains to a physical object, a conceptual framework, or a dynamic process. This structured approach emphasizes essential components and their intricate relationships, making it easier to analyze and interpret complex systems. Rather than functioning as an exact replica of reality, a model serves as a simplified abstraction that selectively highlights certain key aspects while deliberately omitting less critical details. By streamlining information, models allow researchers to develop deeper insights and construct theoretical frameworks that explain specific phenomena. The ability to focus on significant variables while excluding irrelevant ones makes models valuable tools in both scientific and organizational studies, as they facilitate problem-solving, hypothesis testing, and theory development.

Spencer & Spencer (Palan, 2007) describe competency as a fundamental characteristic of an individual that directly influences effective or superior job performance based on specific criteria. To further elaborate on this definition, Spencer & Spencer break it down into key components. The term "underlying characteristic" refers to a deeply ingrained and enduring trait within an individual's personality that can predict behavioral responses to different situations and tasks. The phrase "causally related" signifies that competencies serve as indicators of behavior and job performance. Lastly, "criterion-referenced" implies that competency can reliably distinguish between individuals who excel and those who struggle, based on established performance standards. Spencer categorizes competencies into five distinct characteristics: (1) motives, (2) traits, (3) self-concept, (4) knowledge, and (5) skills, each of which contributes to an individual's overall capability. Based on a review of the competency model references, the Spencer model appears to be well-suited for the development of human resources in cooperative organizations.

(Mangkunegara, 2019) elaborates that motivation originates from an employee's perception of and attitude toward their working conditions, acting as a psychological force that stimulates, directs, and sustains goal-oriented behavior. This intrinsic or extrinsic drive enables individuals to focus their energy and efforts on fulfilling assigned responsibilities and striving toward achieving broader organizational goals. In a similar vein, (Fahmi, 2013) defines performance as the overall results produced by an organization within a specific timeframe, regardless of whether the entity is profit-driven or operates under a non-commercial framework. Meanwhile, (Indra Bastian, 2001) describes performance as a measurable indicator that reflects the degree to which an organization, program, or policy has been successfully executed in alignment with its long-term strategic vision, overarching mission, and predetermined objectives. These perspectives emphasize the critical role of both motivation and performance in shaping an organization's effectiveness and long-term sustainability.

A study conducted by (Ilham, 2024) reveals that competency does not contribute to changes in employee performance at BPJS Ketenagakerjaan Makassar Branch. This finding suggests that other factors beyond competency may play a more significant role in shaping how employees perform their tasks within the organization. Meanwhile, research by (Setyorini, 2023), highlights that competency, work discipline, and leadership collectively enhance the effectiveness and productivity of employees working at the Bondowoso Regency Regional Revenue Agency. These factors work together to create a structured and efficient work environment, allowing employees to meet performance expectations. Additionally, a study by (Heri & Andayani, 2020) indicates that competency accounts for 87.4% of the variation in employee performance, demonstrating that a well-developed skill set is essential for achieving strong workplace outcomes. The remaining 12.6% of performance variations are attributed to other elements not covered in the study.

A study conducted by (Marnisah et.al., 2022) explored how various organizational factors influence employee work outcomes. Their findings indicate that career development opportunities and the cultivation of a strong organizational culture significantly enhance employee effectiveness by equipping individuals with the necessary skills and fostering a supportive work environment. However, their research also presents a counterintuitive insight, competency does not always lead to higher employee performance in certain contexts. Specifically, at the Regional Secretariat of the Kupang City Government, increased competency levels were associated with reduced employee productivity. This suggests that competency, when not properly aligned with job roles, training opportunities, or workplace expectations, may not yield the expected improvements in work efficiency. Therefore, organizations should adopt a strategic approach to competency development, ensuring that training programs, career advancement initiatives, and workplace culture align with overarching corporate objectives. The study further emphasizes that competency, career growth, and an organization's cultural values must be integrated cohesively to serve as effective drivers for employee performance improvement.

In a separate study, (Metriadi, 2024) examined the relationship between competency and employee effectiveness, particularly in the context of the Regional Drinking Water Company (PDAM) of Katingan Regency. The findings reinforce the idea that competency is a crucial factor in enhancing employee work quality, as individuals with higher skill levels demonstrate greater ability to fulfill their job responsibilities efficiently. Employees with well-developed competencies tend to exhibit better task management, problem-solving skills, and adaptability, all of which contribute to the organization's operational success. However, an unexpected observation from this study was that training programs did not significantly strengthen the connection between competency and job effectiveness. This implies that while training initiatives are valuable, they do not automatically enhance the impact of competency on work results. The study suggests that organizations should reassess the structure and content of their training programs to ensure they effectively complement and reinforce employees' existing competencies rather than simply offering general skill-building exercises. This finding fills a research gap, as most previous studies have assumed that training consistently strengthens the relationship between competence and work effectiveness.

A study conducted by (Noor, 2022) examined the relationship between motivation, competency, and training in shaping employee performance. The analysis revealed that motivation plays a notable role in improving employee outcomes, as indicated by the t-test results. In contrast, competency and training did not exhibit a substantial impact based on statistical evaluations. When assessed together, motivation, competency, and training demonstrated a meaningful contribution to employee performance, as reflected in the F-test results. The correlation coefficient showed a strong connection between these factors and performance, with R-squared indicating that a significant portion of performance variation could be attributed to these three variables. Meanwhile, the remaining variation is influenced by other aspects such as leadership style and workload. The multiple linear regression analysis produced the equation $Y = 2.135 + 0.280(X1) + 0.173(X2) + 0.416(X3)$. This suggests that without improvements in motivation, competency, and training, employee performance remains at a baseline value. However, any increase in motivation, competency, or training leads to a proportional rise in employee performance, with training having the most notable effect. Leadership style and workload have a significant effect on employee performance at Sidomulyo Public Health Center in Pekanbaru, both partially and simultaneously. This indicates that the more effective the leadership style and the more appropriate the workload, the higher the quality of employee performance.(Alfiansyah, 2022).

The research results from a study by (Aulia & Setiawan, 2024) are in the very strong category; the correlation value is 0.824, meaning that the R-squared value is 0.679. There is an influence of variable X of 67.9% on variable Y, while the remaining 22.1% is influenced by other variables. Research conducted by (Patil et al., 2019), presents empirical findings that support strategies for enhancing the effectiveness of management initiatives through the LCM. These strategies are specifically designed to establish a strong organizational culture that fosters improved performance. The study contributes valuable insights by introducing a refined method for assessing competency-driven performance practices. Additionally, it reexamines the framework used to evaluate organizational effectiveness, ensuring a more comprehensive understanding of how various factors contribute to overall success. The study identifies a clear connection between competency-based high achievement and organizational effectiveness, reinforcing the importance of skill development in leadership roles. Furthermore, productivity, adaptability, and flexibility have been confirmed through empirical analysis using SEM, demonstrating that these elements are essential for sustaining a dynamic and resilient workplace. The leader competency framework of the relevant company was based on business results, which has three dimensions, namely business direction setting, driving execution and people engagement. The business direction setting was based on six critical aspects, namely strategic thinking, business acumen, market orientation, influencing others, integrity and values, and external networking. Then, driving execution was based on seven vital aspects, namely strategic action, information processing, judgment and decision making, resource management, customer orientation, risk management, programme and project management. In terms of people engagement, seven dimensions were identified, namely communication, knowledge and innovation management, internal networking, talent management, high performance teaming, engaging diversity and leading change. The above leadership aspects can only be effectively executed by a very experience person in terms of performance record and technical knowhow (specialist knowledge/skill). However, this is stimulated or moderated by the personal characteristic of the leader such as taking action, courage and confident/conviction/condor, self-insight, emotional maturity, personal resilience, drive and energy and wisdom (Relevant Company 2008). The fact that integrity and values as well as influencing others are clustered within business direction, leading change by engaging people will need critical evaluation and these competencies should be addressed when developing a new framework. (Coetzee et al., 2013).

The findings of a study conducted by Siti Kusandhitasari (Jayaningrum dkk., 2020) indicate that competency plays an important role in shaping employee performance. Employees with higher levels of competency tend to perform their tasks more effectively, contributing to overall organizational success. Additionally, compensation also influences performance, suggesting that fair and appropriate financial or non-financial rewards can motivate employees to work more efficiently. However, the study further reveals that the non-physical work environment does not have a direct impact on performance. Moreover, it does not serve as a moderating factor in the relationship between competency and performance or between compensation and performance. This implies that while competency and compensation are key drivers of employee performance, the broader organizational atmosphere may not necessarily strengthen or weaken their effects in a measurable way.

Research by (Aulia & Setiawan, 2024) highlights the role of entrepreneurial competency in shaping the business success of micro and small-scale enterprises, emphasizing that entrepreneurs with strong skills in leadership, strategic planning, and financial management are more likely to achieve sustainable business growth. The study provides a comprehensive analysis of how administrative employees' skills impact their ability to perform work-related tasks efficiently, including document management, communication, and workflow coordination. Moreover, the research aims to identify key factors that contribute to competency development among administrative staff, such as training, work experience, and institutional support. By examining these elements, the study seeks to offer recommendations for human resource management at

UKSW, helping the institution strengthen its administrative workforce and enhance the overall quality of its internal operations.

A study by Saryadi et al. (2021) indicates that competency, work motivation, and job satisfaction collectively contribute to performance improvements. The research model explains a portion of nursing performance at RSUD Simo, while other external factors account for the remaining variation. Meanwhile, an analysis conducted by (Triasningrum & Fahlefi, 2018) highlights that competency and work discipline both contribute to employee performance, with work discipline showing the strongest impact. Additionally, a positive relationship is observed between the work environment and employee effectiveness. Further research by (Wama & Attamimi, 2023) suggests that job competency shapes employee performance and also affects work motivation, which in turn plays a role in improving job outcomes. However, work motivation does not strengthen the relationship between competency and performance at PT Papua Regional Development Bank Jayapura.

An analysis by (Yulianty et.al., 2021) reveals that intellectual, emotional, and social competencies do not significantly contribute to employee performance at PT EGI. This suggests that possessing these competencies alone does not necessarily lead to improved work outcomes within the company. On the other hand, work motivation, which consists of motivator and hygiene factors has a strong connection to job performance. Employees who feel motivated by these factors tend to demonstrate higher levels of effectiveness in their roles. Furthermore, when examined together, competency and motivation show a combined effect on overall employee productivity and efficiency at PT EGI, indicating that motivation may play a more critical role in influencing job success than competency alone. Research on the influence of competence and motivation on performance reveals significant differences between the public and private sectors in terms of approaches, outcomes, and contextual factors affecting the relationship. The public sector primarily focuses on public service delivery and regulatory compliance, with performance indicators that are often administrative and quantitative in nature such as the number of documents processed rather than profit-oriented. In contrast, the private sector emphasizes efficiency, productivity, and profitability, with performance measured through tangible outcomes such as sales growth, Return On Investment (ROI), or customer satisfaction. As a result, technical and managerial competencies significantly impact the achievement of business targets in the private sector, whereas administrative competencies and knowledge of public policy are more relevant in the public sector context. Moreover, employee motivation in the private sector is generally driven by financial incentives, rapid promotion opportunities, and a competitive work environment, making extrinsic motivation a strong determinant of performance. In the public sector, however, rigid salary structures and tenure-based promotions place greater emphasis on intrinsic motivation, such as a sense of duty and commitment to public service. Consequently, studies on public sector performance often highlight the importance of intrinsic values such as integrity and work ethic, while research in the private sector tends to emphasize reward-based motivation.

A simple linear regression conducted by (Herwina, 2022) obtained a result of $Y=10.940 + 0.617X$, suggesting a direct relationship between competency and employee performance. The positive direction of this relationship indicates that an increase in competency levels is associated with improvements in job performance. The results of the T-test further confirm that competency has a measurable impact on employee effectiveness, reinforcing the idea that skilled employees tend to perform better. The coefficient of determination, which is 0.496, implies that competency explains 49.6% of variations in employee performance. This means that while competency is an important factor, the remaining 50.4% is influenced by other aspects which were not examined in this study but could play a role in shaping employee outcomes.

Research conducted by (Surtiani et al., 2022) found that civil servants demonstrated strong competency levels, achieving an average score of 4.13, which classifies them within the good category. This suggests that they possess the necessary skills and attributes required to fulfill their job responsibilities effectively. Similarly, their performance was evaluated with an average score of 4.20, also falling within the good category, indicating that employees are meeting or exceeding expectations in their roles. The analysis further reveals that competency plays a key role in explaining variations in performance, as reflected by the R-squared value of 0.701. Additionally, the determination coefficient of 49.14% highlights that competency accounts for nearly half of the differences observed in employee performance, while other factors, such as work motivation, organizational culture, or external influences, contribute to the remaining percentage.

A study by (N. K. D. Krisnawati, 2021) suggests that job competency has a crucial role in shaping employee performance by equipping individuals with the necessary skills and knowledge to carry out their duties effectively. Similarly, research conducted by (Syahrir et al., 2022) supports this conclusion, showing that human resource competency directly impacts employee effectiveness. Their findings further indicate that motivation and morale significantly contribute to performance, both when assessed independently and in combination. Employees who feel motivated and maintain high morale tend to exhibit greater productivity and engagement in their work. In the context of the Regional Secretariat of Jeneponto Regency, these three factors, competency, motivation, and morale, are essential in ensuring optimal employee outcomes and sustained organizational success.

Research by (Gema & Y, 2024) reinforces the idea that human resource competency, work motivation, and morale all play a critical role in employee performance. The study highlights how each of these elements contributes individually to workplace effectiveness, demonstrating that employees who possess strong competencies, receive motivation, and maintain high morale are more likely to excel in their roles. Furthermore, these three factors do not operate in isolation but instead work together to shape overall employee performance. Their combined impact is particularly evident in the West Sumatra Province Cooperatives and MSMEs Office, where organizations that prioritize competency development, motivational strategies, and morale-building initiatives experience enhanced workforce efficiency and better job outcomes.

According to (Budiman, 2019), strengthening employee competency can be achieved through various empowerment strategies designed to enhance skills, confidence, and professional growth. One approach involves sharing relevant information with employees, ensuring they have the necessary knowledge to perform their tasks effectively. Additionally, fostering a supportive organizational climate that encourages learning and skill development plays a crucial role in competency enhancement. Providing essential resources, tools, and opportunities for employees to optimize their roles allows them to perform at their highest potential. Encouraging participation in company initiatives, granting broader access to information, and promoting innovation by allowing employees to express new ideas all contribute to a culture of continuous improvement. Furthermore, instilling a sense of accountability ensures that employees take responsibility for their work, leading to more dedicated and competent professionals.

(Rahmawati & Abidin, 2022), found that competency (X1) and organizational commitment (X2) together contribute to managerial performance at PT Success Bahari Logistic Surabaya. The study highlights that employees with strong competencies tend to perform managerial tasks more effectively, while those with high levels of organizational commitment demonstrate greater dedication to achieving company goals. When these two factors are examined separately, both continue to show a meaningful impact on managerial effectiveness. This suggests that while competency ensures that managers possess the required skills and expertise, organizational commitment strengthens their engagement, loyalty, and drive to succeed. Taken together, these two elements serve as vital components in fostering high-performing leadership and sustainable organizational growth.

Findings from a study by (Suratman, 2022), indicate that job rotation, promotion, and work motivation collectively shape employee performance. Job rotation allows employees to gain diverse experiences, develop new skills, and increase adaptability, all of which contribute to improved job performance. Similarly, promotion serves as an incentive that encourages employees to enhance their skills and strive for career advancement. Work motivation, on the other hand, acts as a driving force that keeps employees engaged and committed to their responsibilities. The study further reveals that job rotation and promotion both have an impact on motivation, suggesting that employees who experience career growth and role diversification are more likely to stay motivated. Ultimately, the influence of work motivation extends beyond individual job satisfaction, as it directly affects overall employee performance, productivity, and workplace efficiency. The results of the f-test show that the three variables (job rotation, promotion, and work motivation) simultaneously affect employee performance. The partial T-test results show that each variable (job rotation and promotion) has an effect on work motivation, and work motivation has an effect on employee performance.

Human Resource Competence in Savings and Loan Cooperatives in this study is focused on three main dimensions: knowledge, skills, and abilities. Knowledge refers to the mastery of science and technology possessed by an individual, acquired through learning processes and life experiences. The indicators of knowledge include understanding of business management, products and services, consumer behavior, promotion, and marketing strategies. Skills are specific capacities to physically manipulate objects or perform tasks effectively. The indicators of skills encompass production skills, communication, teamwork and organizational abilities, supervision, financial management, administration, and accounting. Abilities denote an individual's capacity to perform various tasks. The indicators of abilities include business management, decision-making, leadership, control, innovation, and adaptability to dynamic business situations and environmental changes. Performance is defined as the outcome of work achieved by an individual or a group within an organization, serving as a key factor in the process of attaining organizational goals. Organizational performance must be measurable based on specific criteria and within a defined timeframe. The performance indicators include profitability, financial condition, competitiveness of products, customer base, sales volume, employee satisfaction with compensation, and employee motivation.

In facing the era of globalization, cooperatives must take several strategic steps. In running their operations, cooperative management must be able to identify and fulfill the collective needs of their members. This process is conditional and locally specific, as it requires consideration of members' aspirations—thus, collective needs may vary between cooperatives. Additionally, the effectiveness of transaction costs between cooperatives and their members must be emphasized, as these costs are generally lower compared to those incurred through non-cooperative institutions. The commitment of cooperative managers and employees in managing the cooperative is also essential; beyond hard work, cooperative leaders should be individuals who are trustworthy, honest, and transparent. A comprehensive understanding of the cooperative's identity—its definition, core values, and principles—must be a central focus, as these form the foundation of all cooperative activities. Furthermore, government officials, particularly those in departments responsible for cooperative affairs, must also possess a thorough and deep understanding of cooperatives. Cooperative activities should be synergistic with the business operations of their members. In addition, production cooperatives must revise their strategic approaches through reorganization to ensure compatibility with current and emerging challenges.(Matdoan, 2017).

METHOD

The method used in this research is a survey which is part of a quantitative approach to obtain representative data (Neuman W. Lawrence in Sugiono, 2019) The population comprised cooperative managers in West Java totaling 185 people. The study sample comprised 65 people who were selected by simple random sampling. To determine the size of the sample, the Slovin formula was used. The primary data were sourced directly from respondents. The secondary data were obtained from records, books, regulations, and other documents. The data collection techniques were observation, interviews, questionnaires, and through a study of the documentation.

Data analysis techniques were carried out in several stages as follows: (a) The first stage: data selection (primary data and secondary data). (b) The second stage: the data and information that had been selected were grouped according to the type or purpose based on the subject matter and then made into quantitative data in tabular form as the material for analysis. (c) The last stage: the data obtained are analyzed as material for testing the research hypothesis by conducting a series of tests including a validity test, reliability test, multiple linear regression test, T-tests, and F-tests.

RESULTS

Table 1. Multiple Linear Regression Test Results

Model		Unstandaridized Coefficients		Sig.
		B	Std. Error	
1	(Constant)	3.580	2.347	0.131
	Competency	0.563	0.068	0.000
	Work Motivation	0.767	0.126	0.000

a. Dependent Variable : Cooperative Performance

Based on the calculation results in Table 1, the form of the multiple linear regression equation is as follows:

$$Y = 3.580 + 0.563X_1 + 0.767X_2 + e \quad \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots(1)$$

The constant value of 3.580 reflects how competency and work motivation contribute to shaping cooperative performance. This means that even if there are no adjustments in competency or work motivation, the cooperative's performance will still be maintained at a level of 3.580. If competency and motivation remain unchanged or at their minimum level, the cooperative's performance will still be measurable at this baseline.

The regression coefficient associated with competency (X_1) is recorded at 0.563, indicating that an increase in competency leads to measurable growth in cooperative performance. Specifically, for every incremental improvement in competency, the cooperative's overall performance is expected to rise by 0.563, assuming that all other aspects affecting performance remain unchanged and no additional factors interfere with the outcome.

The regression coefficient linked to work motivation (X_2) is shown as 0.767, signifying that any enhancement in motivation leads to a corresponding improvement in cooperative performance. In precise terms, when motivation increases, the overall effectiveness of the cooperative is projected to rise by 0.767, provided that all other contributing factors remain stable and do not alter the performance level.

Table 2. Correlation Coefficient Test Results

		Competency	Work Motivation	Cooperative Performance
Competency	Pearson Correlation	1	,740**	,858**
	Sig. (2-tailed)		0,000	0,000
	N	96	96	96
Work Motivation	Pearson Correlation	,740**	1	,820**
	Sig. (2-tailed)	0,000		0,000
	N	96	96	96
Cooperative Performance	Pearson Correlation	,858**	,820**	1
	Sig. (2-tailed)	0,000	0,000	
	N	96	96	96

Based on Table 2, it can be seen that the interpretation of the correlation results are the measured relationship between competency (X_1) and cooperative performance (Y) is reflected by a coefficient of 0.858, indicating a strong and direct connection between the two aspects. This suggests that when competency reaches a higher level, cooperative performance is also likely to show improvement, maintaining a parallel trend between them. In practical terms, any advancement in competency will contribute to enhancing the overall effectiveness of savings and loan cooperatives, while a decline in competency may result in reduced performance outcomes. The recorded correlation between work motivation (X_2) and cooperative performance (Y) is represented by a coefficient of 0.820, demonstrating a strong and direct association between the two elements. This implies that as motivation increases, cooperative performance will also rise, maintaining a synchronized pattern between them. In other words, when employees are more driven and motivated, the operational efficiency of savings and loan cooperatives is likely to improve, whereas a decrease in motivation may lead to a decline in overall productivity and effectiveness.

Table 3. Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.901[a]	0.811	0.807	3.87009

Based on the results of the determination test in Table 3, the coefficient of determination (R-squared) is 0.811 or 81.1%. This means that the variability of the dependent variable (cooperative performance) can be explained by the independent variable, namely the competency and work motivation variables in this study, by 81.1%, while the remaining 18.9% is influenced by other variables that are not being examined. The contribution of each independent variable to produce an effect of 0.811 or 81.1% can be obtained by multiplying the beta value and zero order, which can be seen in the following table:

Table 4. Partial Determination Results

Model		Standardized Coefficients	Sig.	Correlations		
		Beta		Zero order	Partial	Part
1	(Constant)		0.131			
	Competency	0.556	0.000	0.858	0.652	0.374
	Work Motivation	0.408	0.000	0.820	0.534	0.274

Table 4 shows the results of multiplying the beta value by zero-order, as follow:

Table 5. Contribution Results Per Research Variable

Variable	Beta Value	Zero Order Value	Size of Contribution	
Competency	0.556	0.477	0.477	47.7%
Work Motivation	0.408	0.334	0.334	33.4%
	TOTAL		**0.811**	**81.1%**

Table 5 shows that the value of the contribution of the influence of each independent variable on the dependent variable is obtained partially as follows: (1) The extent to which competency individually contributes to shaping the overall performance of savings and loan cooperatives is measured at 47.7%. This means that nearly half of the total performance outcomes within these cooperatives are influenced by the level of competency possessed by employees. When competency improves, a substantial portion of the cooperative's operational success can be attributed to this factor. Conversely, if competency levels decline, it can significantly reduce the effectiveness and efficiency of the cooperative's activities. (2) The role of work motivation in independently affecting the performance of savings and loan cooperatives accounts for 33.4%. This indicates that approximately one-third of the cooperative's achievements and productivity can be linked to the level of motivation among employees. When motivation increases, it strengthens work commitment, enhances efficiency, and boosts overall cooperative performance. On the other hand, if employees experience a decline in motivation, it may hinder their ability to contribute effectively, leading to a noticeable drop in the cooperative's success and output.

Table 6. Partial Test Results (T-test)

Model		Unstandaridized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	3.580	2.347	1.525	0.131
	Competency	0.563	0.068	8.300	0.000
	Work Motivation	0.767	6.092	6.092	0.000

a. Dependent Variable : Cooperative Performance

When the data in Table 6 are viewed, the partial test results obtained include the following: (1) The examination of the relationship between competency (X_1) and the performance of savings and loan cooperatives (Y) revealed that the T-test produced a Tcount of 8.300, which is higher than the critical T-table value of 1.986. Additionally, the significance level for competency was found to be 0.000, which is clearly smaller than the threshold of 0.050. This result indicates that there is a statistically meaningful connection between competency and cooperative performance, leading to the acceptance of the hypothesis. In other words, the data supports the idea that competency plays a key role in enhancing the performance of savings and loan cooperatives. (2) The analysis of the impact of work motivation (X_2) on cooperative performance yielded a Tcount of 6.092, surpassing the critical T-table value of 1.986. Furthermore, the significance level for work motivation was also found to be 0.000, which is considerably less than the threshold of 0.050. This finding confirms that there is a significant relationship between work motivation and the performance of savings and loan cooperatives (Y), leading to the acceptance of this hypothesis as well. Therefore, the results validate that work motivation is an important factor in driving the success and productivity of these cooperatives.

Table 7. Simultaneous Test Results (F-test)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5,995,031	2	2,997,515	200,133	0.000[b]
	Residual	1,392,918	93	14,978		
	Total	7,387,949	95			

a. Dependent Variable : Cooperative Performance
b. Predictors : (Constant), Work Motivation, Competency

The findings from the overall assessment presented in Table 7 indicate that the calculated F value reached 200.133, while the reference F value was determined to be 3.094. By comparing these figures, it becomes evident that the computed result is greater than the benchmark. Additionally, the level of significance observed in this analysis was 0.000, which is considerably lower than the established threshold of 0.050. Based on this outcome, the assumption suggesting that both competency and work motivation together contribute to shaping the overall performance of savings and loan cooperatives is confirmed. This means competency variable (X_1) and work motivation (X_2) simultaneously have a positive effect on the performance of savings and loan cooperatives (Y), is accepted.

DISSCUSSION

The competencies possessed by managers, which encompass a combination of knowledge, technical skills, and social abilities, play a crucial role in shaping the overall effectiveness and success of savings and loan cooperatives in West Java Province. Each dimension of competency contributes significantly to different aspects of cooperative operations, leading to substantial improvements in various key performance indicators. First, knowledge allows managers to make well-informed decisions regarding financial management, risk assessment, and strategic planning, which directly enhances the cooperative's financial health and long-term sustainability. Second, technical skills enable managers to implement best practices in operational procedures, streamline processes, and introduce innovative solutions that improve efficiency, reduce costs, and optimize resource allocation. Third, social abilities empower managers to build strong and meaningful relationships with cooperative members, employees, and external business partners, fostering an environment of trust, collaboration, and shared goals.

When these competencies are effectively developed and applied, they lead to substantial improvements across multiple dimensions, such as increased financial performance, enhanced member satisfaction, greater innovation, higher levels of operational efficiency, and stronger relationships both within the organization and with external stakeholders. A knowledgeable and skilled manager can guide the cooperative toward making better financial decisions, ensuring stable growth, and avoiding unnecessary risks. At the same time, managers with excellent social skills can enhance communication, resolve conflicts, and create a positive work culture that encourages productivity and teamwork. Additionally, innovation thrives in an environment where managers possess both the technical knowledge to implement new systems and the leadership abilities to motivate employees to embrace change. By continuously improving their competencies in these key areas, managers can drive the cooperative toward greater long-term success, ensure high levels of member satisfaction, and create an adaptable organization capable of responding to future challenges and market changes. The research result reveals that knowledge variable affect workers performance significantly, so do the variable of skill and ability, and skill variable is the most dominant variable. This proves that the performance of accounting division workers credit cooperation in Jepara regency is affected by workers competency especially skill (Subadriyah & Fatchur Rohman, 2015).

The results of this study are social skills, leadership has a positive and significant effect on job satisfaction, job satisfaction has a positive and significant effect on performance, social skills and leadership have no positive and significant effect on performance, and job satisfaction has a mediating effect between social skills on performance and between leadership on employee performance at the Department of Tourism, Youth, Sports and Culture, Pasaman Regency. (Satri Gustiana & Heliyani, 2023)

The research findings indicate that the innovative variable has a positive and significant effect on employee performance, as well as a significant positive effect on work motivation. In contrast, the knowledge variable does not have a significant effect on either employee performance or work motivation. Furthermore, work motivation does not have a significant positive effect on employee performance and does not mediate the relationship between innovation and knowledge with employee performance. (Khairat Komala, 2022).

Managers who have in-depth knowledge of savings and loan products can design and offer products that better suit members' needs, resulting in increased member satisfaction and growth. This, in turn, improves the financial performance of the cooperative. Knowledge of market trends and the latest technologies allows managers to implement innovations and adapt to market changes, keeping the cooperative relevant and competitive. Managers' knowledge of financial products and markets enables them to develop appropriate products and effective marketing strategies, increasing the attractiveness of the cooperative to potential members. Managers' knowledge of members' needs and preferences enables the provision of more relevant and personalized services. Knowledge of business relationships and marketing strategies helps in building strong relationships with external partners and stakeholders. In-depth knowledge of cooperative operations helps managers design more efficient and effective processes.

Managerial expertise in financial oversight and risk evaluation is fundamental to optimizing the management of assets and liabilities within a cooperative. By implementing structured financial strategies, managers can mitigate credit risks, enhance cash flow management, and improve overall financial stability. This level of financial acumen contributes to the cooperative's ability to generate higher revenue and maintain long-term profitability. Additionally, managerial skills related to customer service and conflict resolution play a crucial role in ensuring a positive experience for cooperative members. Strategic planning capabilities and the ability to implement innovative solutions also influence the cooperative's adaptability in a rapidly changing market. Managers who excel in long-term planning and strategic decision-making can expertise in operations management, along with process optimization skills, leads to greater efficiency in resource utilization and cost reduction.

Well-developed social skills are essential for managers who aim to create a collaborative and inclusive work environment, ensuring that communication between employees, cooperative members, and stakeholders remains effective and transparent. Managers who can clearly articulate ideas, actively listen to feedback, and engage in meaningful dialogue help foster a positive workplace culture. Strong interpersonal skills also allow managers to establish trust with cooperative members, reinforcing a sense of loyalty and long-term commitment. Additionally, the ability to mediate disputes, encourage teamwork, and maintain a cooperative spirit within the organization significantly improves group efficiency and overall team performance. Managers who excel in social interactions can create a work atmosphere that encourages innovation, strengthens collaboration, and enhances collective problem-solving capabilities. These attributes lead to more streamlined operations, increased cooperation among employees, and a stronger, more resilient organization. Effective communication and interpersonal engagement not only strengthen internal operations but also improve external business relationships, helping cooperatives establish partnerships that drive growth and expansion.

Strong interpersonal abilities allow managers to cultivate and maintain meaningful relationships with cooperative members, key business partners, and external stakeholders. These relationships contribute to increased cooperation, smoother negotiations, and more profitable business transactions, ultimately benefiting the cooperative's financial health. The ability to actively listen, empathize with concerns, and address member feedback in a responsive and considerate manner fosters stronger member relationships and greater organizational trust. Moreover, proficient social skills help managers create an environment where innovation thrives, as they encourage collaboration between employees, facilitate brainstorming sessions, and involve stakeholders in the development of new products and services. Social competence also plays a critical role in effective team management, as it helps managers delegate responsibilities clearly, resolve conflicts efficiently, and ensure that each team member remains motivated and engaged. When managers effectively leverage their interpersonal skills, they enhance decision-making processes, streamline problem resolution, and promote a cohesive, well-functioning cooperative that can successfully navigate challenges and capitalize on new opportunities.

The results of the study showed that motivation and work discipline had a significant positive influence on member performance. Loyalty was also found to be an intervening variable that strengthened the relationship between motivation and work discipline on performance. These findings confirm the importance of strategically managing motivational factors and work discipline to increase member loyalty, which ultimately has a positive impact on organizational performance. This research provides practical implications for human resource management, especially in police institutions, to support the achievement of organizational goals effectively and efficiently. (Rusman & Sumiyati, 2024).

This research contributes to the growing body of literature on organizational behavior by providing insights into how inclusivity can serve as a strategic advantage in the competitive landscape of global business. Future research directions are also proposed to further investigate the long-term effects of inclusive cultures on organizational performance. (Cahyono, 2025).

Managers' competencies significantly affect the performance of savings and loan cooperatives in West Java Province in various aspects. Competencies in financial management, member services, innovation, operational efficiency, and internal and external relations play an important role in improving overall cooperative performance. Management theories provide a strong framework for understanding how competencies affect the outcomes and performance of savings and loan cooperatives. How competencies play a role in holistically improving cooperative performance, including their impact on financial aspects, member service, innovation, operational efficiency, and internal and external relations.

Work motivation plays a crucial and fundamental role in shaping the effectiveness and overall success of savings and loan cooperatives throughout West Java Province. The presence of strong motivation among managers significantly influences their ability to perform their duties effectively and contribute to the growth of the cooperative. Motivation can be classified into three main categories: intrinsic motivation, extrinsic motivation, and work commitment, all of which play a crucial role in shaping managerial effectiveness. Intrinsic motivation encourages managers to take personal responsibility for their professional development by continuously improving their skills, strengthening leadership abilities, and fostering innovation in cooperative operations. When managers are intrinsically motivated, they are more likely to take the initiative in improving their work processes, finding creative solutions to problems, and increasing overall efficiency. On the other hand, extrinsic motivation is derived from external factors such as financial incentives, recognition, and professional rewards, all of which serve to reinforce a manager's enthusiasm for work. By receiving acknowledgment and tangible benefits for their contributions, managers are encouraged to maintain high levels of productivity, which directly impacts financial performance, operational outcomes, and overall job satisfaction. Additionally, work commitment is another key factor that enhances managerial effectiveness, as it fosters a sense of dedication, perseverance, and resilience in the face of workplace challenges. Managers who are deeply committed to their roles tend to demonstrate higher levels of engagement and responsibility, which allows them to remain focused on achieving long-term cooperative goals. When intrinsic motivation, extrinsic motivation, and work commitment are effectively integrated into the workplace, savings and loan cooperatives experience significant improvements in managerial performance, organizational productivity, and long-term sustainability.

Managers in savings and loan cooperatives who possess high levels of intrinsic motivation are more likely to take proactive steps in seeking innovative approaches to enhance service delivery, streamline processes, and improve overall efficiency. Because they derive deep satisfaction from their professional achievements and personal growth, these managers are willing to go beyond their basic job responsibilities to contribute meaningfully to the cooperative's success. This proactive approach leads to the development of creative solutions that improve customer experience, increase operational effectiveness, and strengthen cooperative performance. Alongside intrinsic motivation, the presence of external motivators such as recognition and rewardsplays an essential role in maintaining high levels of enthusiasm and dedication among managers. Recognition of outstanding achievements and appropriate incentives can significantly boost morale and reinforce a sense of commitment among cooperative leaders. When managers feel valued through verbal praise, public acknowledgment, and material rewards, they are more inclined to invest additional effort into achieving cooperative objectives and maintaining high levels of team performance. A workplace culture that actively acknowledges and rewards individual contributions fosters a strong sense of motivation and creates a supportive environment where managers feel encouraged to excel. Ultimately, when motivation is effectively nurtured, managers become more productive, cooperative operations become more efficient, and long-term organizational success becomes more achievable.

In savings and loan cooperatives throughout West Java, financial incentives such as performance-based bonuses, additional monetary compensation, and other structured rewards serve as powerful motivators that encourage managers to optimize their job performance. These financial rewards provide a direct and tangible incentive for managers to enhance their work strategies, improve efficiency, and implement better resource management practices within the cooperative. By offering structured financial incentives, cooperatives can encourage managers to focus on increasing revenue, reducing operational costs, and ensuring the sustainable growth of the organization. These extrinsic rewards play a crucial role in maintaining motivation, as they create a direct link between performance and benefits, further reinforcing a manager's dedication to achieving key objectives. Additionally, these incentives help promote a culture of accountability and continuous improvement, where managers are encouraged to take initiative in problem-solving and strategic decision-making. The implementation of structured and performance-based reward systems helps maintain high levels of motivation and ensures that managers remain committed to their responsibilities over the long term. Furthermore, financial rewards serve as an effective way to attract and retain highly skilled managers, as they provide a clear demonstration that hard work and outstanding performance will be recognized and compensated accordingly. Through the strategic application of extrinsic motivators, savings and loan cooperatives can cultivate a high-performing workforce that is committed to continuous development and operational excellence.

The analysis revealed positive correlations of all independent variables, empathy, social skills, and motivation towards employee performance, indicating that these emotional and social factors significantly contribute to enhancing effectiveness among educators. The findings emphasize the importance of understanding these relationships for educational leaders and policymakers aiming to create a supportive and productive workplace environment. By prioritizing the development of empathy and social skills through targeted training programs, educational institutions can improve employee motivation and performance, ultimately benefiting student outcomes. Future research should explore longitudinal studies, intervention programs, and qualitative insights to investigate these dynamics within different educational contexts. (Malik & Hasyim, 2024)

Inclusive leadership positively correlated with employee workplace well-being. Employee vigor mediates the link between inclusive leadership and employee workplace well-being. Supervisor developmental feedback moderated the relationship between inclusive leadership and employee vigor. (Y. Liu et al., 2024)

Managers who exhibit a strong sense of work commitment are generally more capable of handling stress, overcoming operational challenges, and ensuring that cooperative functions are carried out smoothly and efficiently. Their deep dedication to their roles enables them to stay focused on completing important projects, managing daily operations, and addressing problems effectively, even in the face of difficulties. The presence of strong work commitment among managers significantly strengthens the cooperative's ability to achieve its long-term objectives, as it fosters a culture of reliability, consistency, and perseverance. In West Java Province, cooperative managers who display high levels of affective work commitment tend to demonstrate greater dedication to their professional responsibilities, actively seek ways to improve work processes, and contribute positively to the long-term stability of the cooperative. This sense of loyalty and devotion enables managers to build strong relationships with their team members, collaborate more effectively, and create a positive working environment that benefits the entire organization. By fostering work commitment among managers, cooperatives can ensure that their leadership teams remain dedicated to driving success, maintaining high levels of performance, and achieving organizational goals. Furthermore, by understanding the key role that motivation plays in shaping managerial behavior, savings and loan cooperatives can implement targeted strategies to enhance motivation levels among their leaders, which in turn contributes to improved cooperative performance and greater organizational achievements.

A high level of motivation plays an essential role in encouraging managers to engage in continuous learning and professional development, which directly contributes to improved competencies and overall job performance. When managers actively participate in training programs, professional workshops, and leadership development seminars, they gain valuable knowledge and technical skills that allow them to make better strategic decisions and implement more efficient operational procedures. This commitment to continuous development not only enhances their personal effectiveness but also strengthens their ability to drive cooperative success. Recognition and structured reward systems serve as additional motivators that encourage managers to apply their acquired skills and expertise in ways that positively impact cooperative growth. By offering external motivators such as financial incentives and career advancement opportunities, cooperatives can further incentivize managers to leverage their abilities for maximum organizational benefit. When managers see clear rewards associated with their hard work and commitment, they become more engaged in their roles, more willing to take initiative, and more effective in executing their responsibilities. Additionally, recognition programs help establish a culture of high performance, where managers feel encouraged to continuously strive for excellence in their work. By integrating both intrinsic and extrinsic motivation strategies into cooperative management, organizations can ensure that their leadership teams remain highly motivated, continuously engaged, and fully committed to achieving long-term success.

The impact of competency and work motivation on the overall effectiveness of savings and loan cooperatives in West Java Province can be observed across multiple dimensions. First, managers' expertise, technical skills, and interpersonal abilities play a crucial role in shaping cooperative success by enhancing their capacity to make informed decisions, optimize operational processes, and strengthen professional relationships with cooperative members, stakeholders, and business associates. A well-rounded skill set allows managers to navigate complex financial landscapes, mitigate risks, and foster an environment that promotes growth, stability, and long-term sustainability. Second, motivation, both intrinsic and extrinsic, as well as a strong sense of work commitment, significantly influences managerial effectiveness by driving increased levels of job satisfaction, boosting overall productivity, and reinforcing managers' dedication to meeting the cooperative's strategic objectives. Third, competency and motivation do not function independently; instead, they interact in a way that strengthens cooperative operations. Having a high level of competency enhances the beneficial effects of motivation, ensuring that managers possess the necessary knowledge and abilities to translate their drive into measurable success. Conversely, strong motivation encourages managers to continuously develop and refine their competencies, leading to an ongoing cycle of professional growth and improved results. When both competency and motivation are present at optimal levels, they create a reinforcing mechanism that leads to better overall cooperative outcomes.

Possessing exceptional competency does not only enhance job performance but also serves as a key factor in strengthening motivation. When managers are confident in their knowledge and abilities, they are more likely to remain motivated to achieve outstanding results. Confidence in one's skill set fosters a proactive mindset, enabling managers to take the initiative, embrace new challenges, and effectively respond to operational difficulties. At the same time, work motivation plays an essential role in driving competency development. Motivated managers are more inclined to seek continuous improvement through higher education, skill-based training, and practical hands-on experiences, all of which contribute to their professional growth. Managers with strong motivation are more likely to invest additional effort into refining their abilities, staying updated with industry trends, and applying best practices in their daily operations. As a result, motivation and competency reinforce one another in a continuous cycle of development and success. Multiple research studies have identified a clear and positive relationship between cooperative effectiveness, competency levels, and work motivation. The findings consistently indicate that the more skilled and motivated a manager is, the more likely they are to contribute to the sustained growth and improved efficiency of the cooperative. This underscores the importance of fostering both competency and motivation among cooperative managers to ensure long-term success, organizational resilience, and financial stability.

CONCLUSION

The capabilities of human resources, along with their level of motivation, play an essential role in shaping the overall performance of cooperatives. These factors contribute both individually and in combination, reinforcing the idea that when employees possess strong skills and are highly driven, the cooperative operates more efficiently and effectively. In other words, as the proficiency of human resources improves and their enthusiasm for work increases, the quality and success of cooperative activities also experience noticeable growth, leading to better overall outcomes. Managers with high competence in terms of knowledge, technical skills, and leadership tend to demonstrate better performance. Intrinsic and extrinsic work motivation drives managers to strive for optimal outcomes. For cooperative management, it is essential to design a comprehensive development program aimed at enhancing competence through education and training, as well as fostering motivation through fair incentives, recognition of achievements, and the provision of career development opportunities.

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