



The Influence of Self Efficacy and Psychological Well Being on Work Performance among Employees of Bank X in Semarang

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Highlights

- Psychological wellbeing can significantly impact employee's productivity, job satisfaction, and overall performance.
- Previous studies have demonstrated that a positive of mind, reduced stress and higher work engagement contribute to better work outcomes.
- This research proves that self-efficacy can positively impact their work performance.

Abstract

Background: the current era of globalization is increasingly competitive and the banking industry is one of the sectors that is most affected. Bank employees are faced with demands to work effectively and efficiently, especially in the face of increasingly fierce competition. Therefore, it is important for bank employees to have the ability to manage stress, improve self-confidence, and ability to achieve desired work goals, while psychological well-being will be help to employees manage stress, improve psychological well-being, and increase work performance.

Study aims: this study aims to determine the influence of self-efficacy and psychological well-being on work performance among employees of Bank X in Semarang. *Method:* This research method uses a quantitative method with a research instrument using a likert scale questionnaire. The measuring tools used General Self Efficacy Scale adapted from Schwarzer and Jerusalem (10 items, $\alpha = 0.91$), Psychological Well-Being Scale adapted from Ryff and Keyes (30 items, $\alpha = 0.90$) and Individual Work Performance Scale adapted from Koopmans (18 items, $\alpha = 0.85$). The sampling technique used in this research is cluster random sampling technique with a sample of 75 employees. Data analysis technique used multiple regression analysis through the Jamovi for window application. *Result:* this research indicate that there is a significant positive influence between self efficacy and psychological well-being on work performance among employees of Bank X in Semarang.

INTRODUCTION

Human resources defined as the most vital focuses in achieving company performance. The company itself will not achieve company achievements and progress if the employee does not have enough loyalty and ability to advance a company. Although in business it has adequate facilities and infrastructure but if human resources are less supportive then the company's activities will not go well. Therefore, human resources become demands that must be met by companies. This also applies to companies engaged in finance such as banking. The banking sector is currently demanded in providing good and easy services to customers both in conducting transactions and the use of banking services currently being held competition between fellow banks and technology-based financial companies also began to be favored by the community (Saadi, 2021).

The demand for improved services for customer service made the company start racing to optimize its human resources. This individual performance began to be assessed by the company in order to give the best service for the customer. Individual performance itself is influenced by many factors, namely skills, knowledge, motivation, satisfaction, work environment, and work relationships. One factor that has not been given much attention by many companies is self-efficacy in improving employee performance (Abun, Nicolas, Apollo, Magallanes, and Encarnacion, 2021). Therefore, self-efficacy is one of the most important components that companies need to pay attention to to improve employee performance. Human resources have always focused on improving work achievement. Whereas, there are many factors that can improve employee performance, namely the ability of employees to complete tasks or achieve goals. In addition, factors in improving performance refer to psychological well-being. Therefore this component is so vital to sustainability, specially in the banking sector.

Bank in Indonesia are quite numerous, including government-owned bank and private bank. The bank began to compete with each other to attract the attention of the customer to be comfortable saving in the bank. One of the largest banking companies owned by the Indonesian government is bank X. Bank X is recognized as a growing company because of the credibility and good performance of its employees. Bank X also makes it easy for its employees so that the relationship between the company and employees remains well established. Preliminary studies conducted by researchers show that Bank X employees have a heavier level of work than other banks. However, Bank X's company also made it easy for its employees to develop in the company. Not infrequently this convenience has a significant impact because of the lack of balance between family and work and this can affect the performance of employees at work. In this globalization, competition in the world of work is also increasingly fierce. Employees must be able to provide good and consistent performance in order to label organizational goals. In achieving good performance, employees must have strong confidence or self-efficacy and good psychological well-being. In the banking sector, employees who have high self-efficacy and good psychological well-being tend to have better performance. However, there is still little research that studies the correlation between these factors and employee performance in the banking sector, especially in Semarang City.

Researchers have conducted interviews with three Bank X office employees in Semarang. The employee who has been interviewed shows the results that will be developed into a research phenomenon by researchers. Based on interviews from three bank X employees showed that while working in the company the employee felt comfort and convenience, the facilities provided by the company were also comparable to the work done, but also employees feel sometimes the demands of the company are rather heavy, faced with a lack of time with family at home. This happens because of work at the bank late into the night if overtime and the next day have to go to work again.

So, employees feel that the time spent with the family is small. But apart from this, employees feel that the work environment is pleasant and that there is a high workload making employees feel challenged and not bored with their work. Employees also feel that the facilities provided by the company can also help the economy of their families. The ease and comfort felt by these employees ultimately makes the employee more passionate about doing his work and certainly influences his performance to devote himself to the company.

Humans play a vital role within companies and organizations due to their ability to strategize, take action, and contribute to the achievement of company objectives (Hasibuan, 2015). In fulfilling their duties and responsibilities, employees must exert efforts that lead to success and personal growth. Employees who demonstrate persistence and determination in their work contribute significantly to the organization. Thus, this objective of this study is to check the impact of self-efficacy and psychological well-being on employee performance at Bank X in Semarang City. The research intends to provide valuable insights and contribute to the advancement of knowledge and human resource management practices in the banking sector, particularly in Semarang City. Furthermore, the findings of this study are expected to serve as a reference for banking companies seeking to enhance employee performance through the enhancement of self-efficacy and psychological well-being.

Self-Efficacy

Self-efficacy is interpreted as an individual's belief in their ability to take the necessary actions to achieve desired outcomes (Bandura, 1997). It encompasses an individual's perception of their capability to minimize some obstacles and pursue proactive life goals. Self-efficacy is also interpreted as an individual confidence in competence to handle work demands by utilizing emotional and cognitive resources, as well as taking necessary actions (Carter et al., 2018). Miraglia et al. (2017) highlight that self-efficacy forms the foundation for individuals' influence on their own functioning and lives. Silvia et al. (2010) explain that self-efficacy pertains to an individual's level of trust in their ability to attain specified levels of performance in a particular context. Bandura (1997) suggests that self-efficacy consists of three dimensions: magnitude, which refers to the difficulty level of tasks undertaken by individuals; strength, which represents individuals' confidence in their competence to perform a specific task; and generality, which reflects individuals' overall confidence in carrying out certain tasks across various domains. In this study, the researchers employed a measurement instrument focusing on General Self-Efficacy, which encompasses broad and stable beliefs in individuals' ability to effectively handle various challenging situations (Luszczynska, Gutiérrez-Doña, & Schwarzer, 2005). General self-efficacy exhibits a broader range of behaviors when the context is not specific. Furthermore, self-efficacy measures have stable contexts across multiple measurement periods and domains (Scheier and Carver, 1992). Several scales have been developed to measure general self-efficacy (Sherer et al. 1982; Schwarzer and Jerusalem, 1995).

Psychological Well-Being

According to Pertiwi (2016), psychological well-being is the full achievement of a person's psychological potential that occurs when an individual realizes his weaknesses and strengths, accepts himself, has the ability to make his own decisions, govern the environment, has a clear purpose in life, and is able to go through the stages of life development. Therefore, psychological well-being can be considered a psychological variable that measures the level of an individual's prosperous condition. Overall, psychological well-being occurs when a person can face problems

and overcome them, through difficult periods in his life by relying on his abilities and potential, and give a positive evaluation of his life to achieve meaningfulness and inner satisfaction.

The psychological well-being of employees is also important for achieving organizational goals, as said by Harter, Schmidt, and Keyes (in Khoiriah, 2017). This is due to psychological well-being related to organizational productivity. Employees who have high psychological well-being tend to have high loyalty, job satisfaction, endurance, and productivity, thus helping the organization achieve its goals. The level of psychological well-being of employees also influences individual commitment, work productivity, employment targets, relationships with coworkers, and mastery of the work environment (Horn, Taris, et al, 2004). Psychological well-being measuring instruments are arranged based on indicators from Ryff and Keyes.

Work Performance

According to Rotundo and Sackett, as cited by Mafini (2015), work performance encompasses the actions, behaviors, and results undertaken by employees that contribute to the organization's goals. Similarly, Koopmans et al. (2014) define work performance as all the behaviors or actions performed by employees that are aligned with organizational objectives. Ingusci et al. (2019) further describe work performance as behaviors explicitly required by the organization and closely linked to its goals. Mafini (2015) emphasizes that work performance can be influenced by various factors, including declarative knowledge, procedural knowledge and skills, and motivation. In terms of measurement, work performance indicators derived from Koopmans et al. (2014).

Effect of Self Efficacy on Work Performance

Tian et al. (2019) demonstrated that employees with high self-efficacy exhibit enhanced work performance. Similarly, Carter et al. (2018) found a positive relationship between self-efficacy and work performance, as individuals with self-efficacy are motivated to perform well, leading to improved work performance. According to Çetin and Aşkun (2018), self-efficacy can enhance work performance by boosting employees' self-confidence, encouraging them to actively engage in their tasks. The research conducted by Judge and Bono (2001) as well as Olusola (2011) also supports the notion that self-efficacy positively influences work performance.

H1 : Self Efficacy has a positive effect on work performance

Effect of Psychological Well Being on Work Performance

According to Safinaz and Izzati (2022), it is important that psychological well being high then work performance is also getting higher. Octavia et al (2021) also revealed that there is a positive relationship between psychological well being on work performance. Robertson and Cooper (2010) argue that high psychological well being owned by employees will improve employee performance at work. Vijayakumari and Vrinda (2016) in their purchase also the relationship between psychological well being with employee performance has a very significant relationship.

H2 : Psychological well being has a positive effect on work performance.

METHOD

Study design

The research in this article uses a quantitative approach that places more emphasis on the analysis of numerical data which is then processed using the statistic method (Azwar, 2010). This

type of research uses a quantitative research design of regression analysis which is an analysis by explaining the consequences and magnitude of the consequences caused by one or more variables free of bound variables (Gunawan, 2016). This quantitative approach can be used as a research design to analyze relationships between variables by using numbers and analyzing the influence of self-efficacy and psychological well being on work performance on bank X employees at Semarang City.

Participant

According to Azwar (2010) the population is a group of participants who will later be generalized as a result of research. Another definition according to Darmawan (2013) shows that the definition of population is the source of data used as research material which has a large and broad number of participants. The sample is a small individual or an object that was made into the study (Max, 2012). Whereas, sampling is a way of collecting data done by recording a portion of the population representing the entire population. The sampling technique in this study used a random sampling cluster in sampling. Sugiyono (2012) random sampling cluster is a regional sampling technique for determining samples if the object to be examined or the data source is very broad. Then the sampling technique to be taken refers to bank X employees in Semarang City. The population in this study numbered 75 employees who came from Bank X with various positions in bank X, employee status, and diverse age.

Instruments

In this study there were three variables that would be studied with two free variables (X) and one bound variable (Y). Free variables are self-efficacy and psychological well being, whereas for bound variables are work performance. According to Azwar (2010) research instruments have an important role to bring accurate and reliable information to a study. This research instrument was created to measure the variables to be studied. In this study using instances that measure psychological well being, self-efficacy and work performance variables using the likert scale to give value to each given item. According to Sugiyono (2013) likert scale is a scale that shows the participant's attitude to the statement that has been presented. The instruments in this study used 5 answer choices. According to Sugiyono (2013) the likert scale with five scales has the advantage of being able to accommodate respondents' answers that are neutral or doubtful. The attitude statement consists of two kinds of favorable statements that support research variables and unfavorable statements that do not support research variables. The psychological well being variable is a positive attitude towards oneself and others, knowing their life's goals, being able to determine their own decisions, creating a compatible environment for him and developing the potential possessed by (Ryff and Keyes in Pertiwi, 2016). The instrument of psychological well being uses a psychological scale well being adapted from indicators from Ryff and Keyes. The scale consists of 30 items, with 20 favorable items and 10 unfavorable items. The Cronbach's alpha value for this scale is 0.905, indicating good internal consistency. In terms of the work performance variable, it refers to all the behaviors or actions performed by employees that are related to organizational goals (Koopmans et al., 2014). The measuring instruments used in this study include indicators such as contextual performance, task performance, and counterproductive behavior. The Cronbach's alpha value for the work performance scale is 0.85, with a total of 18 items (13 favorable items and 5 unfavorable items). This indicates a satisfactory level of internal consistency. Self-efficacy is a comprehensive belief held by individuals regarding their ability to overcome various demands or situations (Schwarzer & Jerusalem, 1995). In this study, the researchers employed the

General Self-Efficacy Scale from Schwarzer and Jerusalem (1995), which has been translated into Indonesian. The scale utilized in this research was based on three dimensions proposed by Bandura (1997): magnitude, strength, and generality. Initially, the General Self-Efficacy Scale consisted of 20 items, but in 1995 it was revised to include only 10 items. The Cronbach's alpha values for this scale ranged from 0.91. The scale was tested on 75 employees of Bank X, with 10 selected items. Here is an example of a statement item used:

No	Original Item	Translation
1	I am able to find ways to solve problems if there is something hindering my goal	<i>Jika ada halangan yang menghalangi pencapaian tujuan saya, saya berkemampuan mencari pemecahan permasalahan yang tepat dan sesuai dengan tujuan saya</i>
2	I can remain calm when facing difficulties because I can rely on my ability to overcome them	<i>Saat menghadapi kesulitan saya dapat tetap tenang karena saya yakin terhadap kemampuan saya dalam menuntaskan permasalahan ini</i>
3	When in a difficult situation, I can think of ways to get out of that difficulty	<i>Saat berada dalam situasi sulit, saya memiliki kemampuan untuk menghasilkan ide dan strategi guna mengatasi tantangan tersebut.</i>

The psychological well being variable is a positive attitude towards oneself and others, knowing their life's goals, being able to determine their own decisions, creating a compatible environment for him and developing the potential possessed by (Ryff and Keyes in Pertiwi, 2016). The instrument of psychological well being uses a psychological scale well being adapted from indicators from Ryff and Keyes. The number of aitemon this scale is 30 with 20 aitem favorite and 10 aitem unfavorable. This scale has an alpha cronbach's value with a value of 0.905. Here is an example of a statement item used:

No	Original Item	Translation
1	I am not afraid to express my opinion even if it differs from majority	<i>Saya memiliki keberanian untuk menyampaikan pendapat saya, meskipun berbeda dengan mayoritas orang</i>
2	What others do usually does not influence the decisions I make	<i>Keputusan yang saya buat tidak terpengaruh oleh tindakan orang lain</i>
3	My partner perceive me as someone who takes the time to help others	<i>Rekan kerja saya menganggap bahwa saya adalah orang yang senang meluangkan waktu untuk membantu orang lain</i>

The work performance variable refers to all behaviors or actions taken by employees related to organizational goals (Koopmans et al, 2014). The measuring instruments in this study were measured through indicators that are contextual performance, task performance, and counterproductive behavior. The value of cronbach's alpha scale of this study is 0.85 with 18 aitem (13 aitem favorite and 5 aitem unfavorable). Here is an example of a statement item used :

No	Original Item	Translation
1	I possessed the ability to effectively plan my work, ensuring timely completion	<i>Saya memiliki kemampuan untuk merencanakan pekerjaan dengan baik sehingga dapat menyelesaiannya tepat waktu</i>
2	I consistently kept the desired work outcome in mind	<i>Saya memiliki kemampuan untuk mengingat hasil pekerjaan yang perlu saya capai</i>

3	I had to capability to establish priorities effectively	<i>Saya mampu menyusun prioritas</i>
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Procedure

The steps in this research for data collection from beginning to end are as follows: (1) planning, which involves identifying the background of the problem, selecting appropriate measurement instruments, techniques, and methods that align with the research objectives; (2) adapting a data collection instrument, specifically a questionnaire, that aligns with the research objectives; (3) conducting the data collection process using the designed instrument. The questionnaire is distributed using Google Forms and disseminated to employees at Bank X; (4) checking and validating the collected data to ensure accuracy and consistency; (5) analyzing the collected data using statistical analysis techniques, including normality test, linearity test, homogeneity test, and hypothesis testing; (6) analyzing the results of the data analysis to generate interpretations and findings relevant to the research objectives, and drawing conclusions based on the results; and (7) preparing the research report.

Data Analysis

Data analysis techniques in this study were employed to examine the acceptance or rejection of the hypothesis under investigation. The analysis utilized correlation coefficients through multiple regression analysis, which enables the examination of relationships between two or more variables in a sample of over 30 individuals (Sugiyono, 2013). The data analysis process involved several stages, including normality testing, linearity testing, homogeneity testing, and hypothesis testing. The normality test assessed the distribution of data. A normality test using the Kolmogorov-Smirnov analysis was conducted, and data was considered normally distributed if the significance value (p-value) was higher than 0.05 ($p > 0.05$) (Sugiyono, 2013). The linearity test, performed using the Jamovi for Windows program, examined the correlations or relationships between variables. Data was considered to have a linear relationship if the probability value of the linearity test was higher than 0.05. Conversely, if the probability value was less than 0.05, it indicated a non-linear relationship (Gunawan, 2016). The homogeneity test aimed to determine if the data analyzed had relatively small regression variances (Gunawan, 2016). A homogeneity of variance test was conducted, and if the probability value was less than 0.05, the data was deemed homogeneous. The final stage was hypothesis testing, which involved deciding whether to accept or reject the hypothesis. This test employed regression analysis with the assistance of the Jamovi for Windows program.

RESULT

Participant's characteristics

The statistic test was carried out on 75 participants who were active employees at bank X in Semarang City. The test is carried out using a measuring instrument and obtains the results of the description of the study subject, variable description, calculation test (normality test, linearity, homogeneity) and multiple linear regression test. The following are the test data results after analysis.

Table 1.
Result of participant's category data

No	Category	Frequency	Percentage
1	Gender		
	Men	34	45%
	Women	41	55%
2	Age		
	20 – 30 years	51	68%
	31 – 40 years	16	21%
	41 – 50 years	8	11%
3	Length of employment		
	< 5 years	48	64%
	5 – 10 years	23	30%
	11 – 15 years	4	6%
4	Status of Employee		
	Permanent	27	36%
	Contract	25	33%
	Internship	23	31%

Based on the data above it is known that in the participant category there are sexes there are 34 (45%) men and 41 (55%) women. The total number of respondents was 75 bank X employees, which were more dominated by women. Then, for ages it is dominated by employees aged 20-30 years with a percentage of 68% or around 51 participants. In the duration category of work, respondents were dominated by groups that were in <5 years with a frequency of 48 participants or 64%. In the last category employee status was dominated by permanent employee status, 36% or 27 participants, followed by second place with 25 participants (33%) with contract employee status.

Table 2.
Result of presentation of the description data variable

No	Variable	Category	Frequency	Percentage	Mean	Standar Deviation
1	Self-Efficacy	Low	35	46%	39.1	3.63
		Medium	6	9%		
		High	34	45%		
2	Psychological Well-Being	Low	33	44%	118	10.1
		Medium	6	8%		
		High	36	48%		
3	Work Performance	Low	29	38%	71.9	6.42
		Medium	10	14%		
		High	36	48%		

In the presentation of the description data of the variable above, it shows that 45% or 34 employees have a low self-efficacy rate, then 9% (6) is at a moderate level and the rest is dominated by employees who have high self-efficacy at 45% with 34 employees. Then for the psychological level well-being there are 33 (44%) employees in the low category, then 6 (8%) are at the moderate

level and 36 (48%) in the high category. Furthermore, in the work performance variable 29 (38%) are in the low category, 10 (14%) in the medium category and 36 (48%) in the high category.

Data analysis

Normality Test

The normality test is conducted to determine whether the obtained data follows a normal distribution or is close to it, as data that adheres to normality assumptions is considered desirable (Gunawan, 2016). This test is a prerequisite for various statistical analyses. One of the methods used for normality testing is the Shapiro-Wilk test, implemented with the assistance of the Jamovi for Windows program. Gunawan (2016) specifies criteria for determining whether a distribution is normal or non-normal. If the significance value (p-value) is higher than 0.05, the data is considered to be normally distributed. Conversely, if the significance value is less than 0.05, the data is deemed non-normally distributed. The results of the normality test, conducted using the Shapiro-Wilk test, for the variables of self-efficacy, psychological well-being, and work performance indicate the following: the self-efficacy variable has a significance value (p-value) of 0.136, which is higher than 0.05; the psychological well-being variable has a significance value of 0.376, also higher than 0.05; and the work performance variable has a significance value of 0.054, still higher than 0.05. Hence, it can be concluded that all three variables are normally distributed, as their significance values are above 0.05 or $p > 0.05$.

Linearity Test

The linearity test is conducted to examine whether the relationship between independent variables and dependent variables is linear or not (Gunawan, 2016). This test is a prerequisite for hypothesis testing involving relationships. The test criteria state that if the significance value of the deviation from linearity is higher than 0.05, the data is considered to have a linear relationship. Conversely, if the significance value of the deviation from linearity is less than 0.05, the data is considered to have a non-linear relationship (Gunawan, 2016). Based on the tests conducted using the Jamovi for Windows program, the linearity test results for the variables of self-efficacy and psychological well-being in relation to work performance yield a value of 0.314, indicating a linear relationship. The significance value (p-value) is higher than 0.05, suggesting that the data shows linearity ($p > 0.05$).

Homogeneity Test

Homogeneity tests are used to know that the data to be analyzed for the variance of the train is small. This homogeneity test is a condition for all regression hypothesis tests (Gunawan, 2016). This homogeneity test is a test of classic assumptions that are very important because they are the basic assumptions of influence and comparison. The homogeneity test of this study was carried out with a Homogeneity of Variance Test test that used the help of Jamovi for windows. The homogeneity test examines whether the variances of the analyzed data are relatively small. The criterion for this test is that if the probability value is less than 0.05, the data is considered homogeneous. Conversely, if the probability value is higher than 0.05, the data is considered heterogeneous. Based on the obtained data, the results of the homogeneity test indicate a significant value of 0.000, which means the value of p is less than 0.05. Therefore, the data is categorized as homogeneous.

Hypothesis Test

The hypothesis test in this study aims to find a relationship between free variables and their bound variables, namely self-efficacy and psychological well being with work performance. According to Sugiyono (2013) which explains that in testing hypotheses will pose a risk to the correct or wrong test of this hypothesis. This study has a proven hypothesis that is “ There is an influence between self-efficacy and psychological well being with work performance on Bank X employees in Semarang City ”. The data to be tested hypotheses have fulfilled all the assumptions that apply to multiple regression analysis, i.e. interval or ratio scale data, normal distributed data, homogeneous data, linear data, variables do not occur autocorrelation, data meet multicollinearity assumptions and data meet multicollinearity and heteroskedasticity assumptions. The next step of the data will be carried out a hypothesis test using multiple regression analysis techniques. According to Gunawan (2016) this analysis technique has several purposes, namely (1) examine regression lines including efficient as a basis; (2) calculate the regression line equation; and (3) know whether there is an effective linkage or relationship if the free variable is more than one variable. The results of the multiple regression analysis tests conducted using the Jamovi for Windows program are presented in the following table.

Table 3.
Results of the multiple regression analysis tests

Model	Overall Model Test					
	R	R ²	F	df1	df2	p
Self-Efficacy (X1)	0.979	0.958	1680	1	73	< 0.001
Psychological Well Being (X2)	0.985	0.970	1182	2	72	< 0.001

Table 4.
Comparisons Model

Comparison							
Model	Model	ΔR ²	F	df1	df2	p	
Self Efficacy	-	PWB	0.0121	29.4	1	72	< .001
Predictor	Estimate	SE	t	p	Stand Estimate		
Intercept	25.3409	1.1477	22.08	< 0.001			
Self Efficacy	1.0625	0.0471	22.56	< 0.001	0.816		
Psychological Well-Being	0.0867	0.0160	5.42	< 0.001	0.196		

Based on the initial table provided, the predictor variable of self-efficacy can account for 0.958 of the variance in work performance, with a significant p-value of less than 0.001. In the second model, the inclusion of psychological well-being as a predictor variable result in an explanation of 0.970 of the variance in work performance, indicating a significant contribution from both variables. Comparing the models, the addition of psychological well-being to self- efficacy leads to an increase in variance explained by 1.21%, which is statistically significant with a p-value of less than 0.001. In the third table, the regression coefficient for self-efficacy is 1.0625, with a

significant p-value of less than 0.001. This indicates that self-efficacy has a positive and significant effect on work performance. Similarly, the psychological well-being variable has a regression coefficient of 0.0867, with a significant p-value of less than 0.001, suggesting a positive and significant relationship between psychological well-being and work performance. Here is the regression equation:

$$Y = BX1 + BX2 + C$$

$$\text{Work performance} = 1.0625 * \text{SE} + 0.0867 * \text{PWB} + 25.3409$$

Based on the standard value of the estimate, the most powerful predictor variable is self-efficacy where self-efficacy has more effect on work performance than psychological well being.

DISCUSSION

The regression analysis demonstrated a significance value of less than 0.001, using a significance level of 5%. Thus, with a significance value of less than 0.05, the hypothesis can be accepted, indicating a significant effect of self-efficacy and psychological well-being on work performance among Bank X employees. The findings indicate that work performance in employees is likely to improve when individuals have a sense of their own capabilities at work. Employees who acknowledge and embrace their strengths and weaknesses, have a drive to continually enhance their abilities, are able to manage their lives effectively, maintain positive relationships with coworkers, possess a sense of purpose in life, and exercise autonomy over themselves, exhibit higher levels of work performance. These findings align with the viewpoints of Askun (2018) and Octavia (2021), who suggest that individuals with high work performance possess the capacity to make independent decisions in their work and have the confidence to overcome work demands.

Self-efficacy according to Bandura (1997) has 3 dimensions in which (1) magnitude is the difficulty level of the tasks performed by individuals, (2) strength is the confidence of individuals with their competence in carrying out a particular task, (3) generality is the broad field of individual confidence in conducting certain tasks. Bank employees who have confidence in their competence in carrying out a task then have the desire to continue working in their company and do the tasks assigned as best they can. According to Willems, Mondelaers, and Clarke (2012) show that work performance is able to make the work environment conducive and also relate to job satisfaction and the intention to remain in the profession under way. The resulting performance also differs between those who have work performance and those who do not have work performance.

Psychological well-being which is the potential of individuals in fulfilling their functions as human beings is seen as intact from self-acceptance, has the purpose and meaning of life, is well connected with others, autonomy, ability to control around and have a sense of growth and sustainable self-development (Ryff & Singer, 2008). Employees who possess a high level of psychological well-being experience positive emotions and a sense of comfort within themselves and their work environment, which contributes to their happiness and motivation. This state of well-being enables employees to continuously develop their potential. This aligns with the findings of Tian et al. (2019), highlighting the significance of psychological well-being in facilitating job creativity, fostering positive relationships among employees, and enabling individuals to effectively cope with difficulties and job challenges. Consequently, it is important to pay attention to the psychological well-being of bank employees as individuals, considering the substantial emotional and interpersonal demands of their work, as well as additional stressors. such as high job demands, anxiety, and emotional labor (Golombok & Doren, 2014; King & Ng, 2018).

The dynamics of how psychological well-being and self-efficacy affect employee work performance can involve several factors. Psychological well-being means to be individual's overall mental and emotional health. When employees experience high levels of psychological well-being, they tend to display positive emotions, satisfaction, and a sense of purpose in their work. This positive mindset can enhance work performance as employees become more motivated, engaged, and resilient in facing challenges. Self-efficacy is the belief in one's own ability to successfully perform tasks and achieve desired outcomes. Employees with high self-efficacy have confidence in their skills and competencies, which drives them to set challenging goals, persevere in the face of obstacles, and achieve higher levels of performance. This belief positively influences work performance as employees exert greater effort and adopt a proactive approach to tasks. Psychological well-being and self-efficacy can interact and mutually influence each other. When employees have high levels of psychological well-being, they experience positive emotions, which can enhance their self-efficacy beliefs. Positive emotions foster self-confidence, optimism, and belief in one's abilities, thereby improving work performance. Conversely, having high self-efficacy can contribute to psychological well-being, as employees feel a sense of competence and accomplishment, ultimately enhancing overall well-being. Overall, employees with high levels of psychological well-being and self-efficacy tend to demonstrate better work performance. Psychological well-being contributes to positive emotions, motivation, and engagement, while self-efficacy enhances self-confidence, goal-setting, and perseverance. Companies can foster these dynamics by creating supportive work environments and providing opportunities for skills development.

CONCLUSION

This study aimed to investigate the relationship between self-efficacy, psychological well-being, and work performance among employees of Bank X in Semarang City. The sample consisted of 75 bank employees who participated in the study. Data collection was conducted using a Likert scale with five response options. The self-efficacy scale was based on the theory proposed by Schwarzer and Jerusalem, while the psychological well-being scale was adapted from the work of Ryff and Keyes. The work performance scale used was developed by Koopmans. The hypotheses were tested using the Jamovi for Windows application, with a significance level set at $p < 0.001$. The results indicated a significant positive correlation between self-efficacy, psychological well-being, and work performance. Higher levels of self-efficacy and psychological well-being were associated with higher work performance among employees. Conversely, lower levels of self-efficacy and psychological well-being were associated with lower work performance.

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CONFLICT OF INTEREST

The authors listed below have confirmed that they have no affiliations or involvement with any organization or entity that has a financial interest (such as honoraria or equity interest) or non-financial interest in the subject matter or materials discussed in this manuscript.

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