

The Impact Of Individual Characteristics And Self-Efficacy On Employee Performance

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Abstrak:

This study aims to describe Individual Characteristics, Self-Efficacy and Employee performance and analyze the influence of Individual Characteristics and Self-Efficacy in a persuasive and simultaneous manner on Employee performance. The research method used in this study is a descriptive method. The type of research used is quantitative. The sample used in this study is an employee of KOPDIT Serviam Oebufu Branch with a sample of 35 sample respondents in this study. The primary data collection technique uses the questionnaire technique. The results of the study show that Individual Characteristics do not have a significant positive effect on Employee Performance, Self-Efficacy has an effect on Employee performance, thus the higher the level of employee discipline at work, the more their performance increases, Individual Characteristics and Self-Efficacy together affect Employee Performance.

Keywords: Individual Characteristics, Self-Efficacy, Employee Performance.

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PENDAHULUAN

Human resources (HR) are vital assets in supporting the achievement of organizational goals, especially in the context of service institutions such as credit cooperatives. Quality, competent, and highly motivated human resources will have a direct impact on improving the overall performance of the organization. According to Ndraha in Sinambela (2019), human resources are individuals who are ready, willing, and able to contribute to the achievement of institutional goals. In this case, effective HR management is a key element to achieve organizational efficiency and maintain competitiveness in the midst of fierce competition.

Employee performance is not only influenced by organizational systems, structures, and strategies, but is further influenced by the individual characteristics inherent in each employee (Riwu & Mattunruang, 2024). These characteristics include work ability, interest in work, personal values, and attitude toward tasks and organizations. Robbins and Judge (2013) and Ardana et al. (2012) state that individual characteristics that suit the demands of the job will drive the achievement of better performance. Therefore, understanding these characteristics is important so that management can optimize the potential of its human resources. These findings are also in line with research by Lau dkk, (2025) which highlights the importance of talent and knowledge management in improving overall employee performance at Credit Union Kasih Sejahtera Atambua. The research corroborates that individual capacity development through self-efficacy as in this study, and strengthening organizational systems as they examined, are both complementary approaches in encouraging optimal performance of cooperative employees.

In addition to individual characteristics, self-efficacy factors are also an important variable in influencing employee performance. The concept of self-efficacy, as explained by Bandura (1997),

refers to a person's belief in his or her ability to complete tasks or achieve goals. Employees who have high self-efficacy tend to be more confident, persistent, and do not give up easily in the face of job challenges. In practice, self-efficacy reflects not only self-confidence, but also responsibility, a positive attitude, and the ability to act rationally, especially in situations that demand calm and objectivity.

Kopdit Serviam Oebufu Branch in Kupang City as a microfinance institution that focuses on services to members, demands employees with good individual characteristics and high self-efficacy. The results of initial observations show that the internal mutation of 35 employees to several sub-branch offices provides new dynamics to their performance. Individual characteristics such as ability, interest, and attitude towards work have been shown to influence the level of engagement and work effectiveness. Therefore, the identification of these two variables is considered important as the basis for human resource development and overall work productivity.

With this background, this study aims to empirically examine the influence of individual characteristics and self-efficacy on employee performance at the Oebufu Branch Kopdit Serviam. This research is expected to make a theoretical contribution in the field of human resource management and provide practical input for cooperative management in formulating employee development strategies in a more targeted and sustainable manner. The main focus of this study is to find out the extent to which these two variables affect performance, so that it can be used as a reference in improving the quality of service and work effectiveness of cooperative employees.

2.1 Employee Performance

According to Mangkunegara (2017), performance is the result of quality and quantity of work achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. According to Edison (2016), performance is the result of a process that refers to and is measured during a certain time product based on previously implemented conditions or agreements. Previous research conducted by Lau et al. (2025) on Credit Union Kasih Sejahtera Atambua showed that talent management and knowledge management have a significant effect on employee performance. This research supports the understanding that employee performance can be improved not only through individual factors, but also through systematic and planned organizational strategies.

Thus, employee performance is the result of work, both quality and quantity achieved by an employee in carrying out tasks in accordance with the responsibilities given to him. Indicators – Employee Performance Indicators as follows: Quality, Quantity, Punctuality, Effectiveness, Independence

2.2 Individual characteristics

According to Hasibuan (2013), individual characteristics are a person's traits that can be changed by the environment or education. Meanwhile, according to Subyantoro (2014), characteristics are characteristics or traits that are able to improve the quality of life, while individual characteristics are characteristics that show a person's differences in motivation, initiative, ability to remain strong in facing tasks until completion or solving problems or how to adjust changes that are closely related to the environment that affect individual performance.

Thus Individual characteristics include basic traits influenced by the environment and education, as well as traits that affect motivation, initiative, perseverance, and adaptability. These traits play an important role in determining performance because they show how a person adjusts and faces challenges in the workplace. Therefore, individual characteristics are the main factors that affect the effectiveness and success of employees.

Indicators – Individual Characteristics Indicators as follows: Ability, Interests, Values, Attitude

2.3 Self-Efficacy

Saraswathi (2017), defines the self-efficacy of a person who has the ability to work on the environment at hand. (Francesco et al., 2010) states that *self-efficacy* and work have become one in us

so that if we lose our job, it can reduce an individual's sense of confidence. Irwansyah (2013) defines *self-efficacy* as a person's consideration of his ability to organize and carry out the actions necessary to achieve certain achievements.

Based on the information above, it can be concluded that self-efficacy is a person's belief in his ability to complete certain tasks in certain situations. Indicators of Self-Efficacy: Confidence, Optimistic, Objective, Responsible, Rational and Realistic

METHOD

The research used in this study uses a quantitative approach with a survey method. This study was conducted on all employees at the Serviam cooperative Oebufu branch with a sample of 35 people using saturated sampling techniques. The type of data in this study is quantitative. Data collection techniques through questionnaires. The data analysis techniques carried out in this study are validity tests with the results of $r_{table} \geq$ calculations, reliability tests with values *Cronbach Alpha* > 0.60 , namely the Individual Characteristics variable of 0.789, the Self-Efficacy variable of 0.860, the Employee Performance variable of 0.906, the classical assumption test, descriptive statistical analysis, multiple linear regression analysis, determination coefficient and hypothesis testing, namely the T test and the F test

RESULT AND DISCUSSION.

4.1 Descriptive Analysis

Descriptive analysis in this variable was used to find out whether the perception of employees strongly agreed or strongly disagreed with some of the variables studied. Below will be described each employee's perception of 3 variables, namely Individual Characteristics, Self-Efficacy and Employee Performance.

Table 1. Results of Achievements and Categories of Respondents' Responses

Variabel	Score Achievement	Category
Individual Characteristics (X1)	1220	Very High
Self-Efficacy (X2)	1426	Tall
Employee Performance (Y)	1475	Very High

Descriptive Variables of Individual Characteristics

Based on the results of the descriptive analysis in the table above on the **Individual Characteristics variable (X1)** which includes four main indicators, namely **Ability, Interest, Value,** and **Attitude**, with a total achievement of **1,220** which is categorized as **Very High**, there are several important implications for the organization. This high score indicates that employees have excellent individual potential and qualities in supporting organizational performance.

Descriptive Variables of Self-Efficacy

Based on the table above, the self-efficacy variable (X2) is known to have five main indicators, namely Confidence, Optimism, Objective, Responsible, and Rational, with a total achievement of 1,426 which is categorized as High, there are several important implications for the organization. This high score reflects that employees have a strong level of confidence and confidence in completing tasks and making decisions objectively and rationally.

Descriptive Variables of Employee Performance

Based on the table above, the results of a descriptive analysis of employee performance variables (Y) which include five main indicators, namely Quality, Quantity, Timeliness,

Effectiveness, and Independence, with a total of 1,475 achievements that are categorized as Very High, there are several important implications for the organization. This high score indicates that employees perform very well in terms of quality and quantity of work, and are able to complete tasks on time with high effectiveness and independence

Coefficientsa		Unstandardized Coefficients		Standardized Coefficients	T	Say.
		B	Std. Error	Beta		
1	(Constant)	,102	4,253		,024	,981
	Individual Characteristics	,234	,143	,175	1,635	,112
	Self-Efficacy	,820	,116	,762	7,096	,000

a. Dependent Variable: EMPLOYEE PERFORMANCE

Multiple Linear Regression Analysis

Table 2. Results of Multiple Linear Regression Analysis Test

Source : Results of Researcher Data Processing, 2025

The results of multiple linear analysis can be formulated as follows:

$$Y = a + B1X1 + B2X2$$

$$Y = 0.102 + 0.234X1 + 0.820X2$$

The constant value of 0.102 states that if the independent variables, namely Individual Characteristics and Self-Efficacy, are valued, then the value of the Employee Performance coefficient is 0.102.

T Test

The t-test basically shows how far an individual independent variable influences in explaining the variation of the bound variable. The test was carried out using a significant level of 5% of the two-party test and the degree of freedom (dk). $(dk) = n - 2$.

Determining the statistical hypothesis:

Ha: If t calculates $> t$ table and $< \alpha$ significance, then there is a significant influence between the variables of Individual Characteristics and Self-Efficacy on Employee Performance.

Ho: If t calculates $< t$ table and $> \alpha$ significance, then there is no significant influence between the variables of Individual Characteristics and Self-Efficacy on Employee Performance.

The test conclusions based on the t-test table are as follows:

- 1) Because $t_{count} (1.635) < t_{table} (2.035)$ and significance $(0.112) < \alpha (0.05)$, Ha was rejected and Ho was accepted, so it can be said that the Individual Characteristics variable does not have a positive and significant effect on Employee Performance at KOPDIT Serviam Oebufu branch.
- 2) Because the $t_{count} (7.096) > t_{table} (2.035)$ and the significance $(0.000) < \alpha (0.05)$, Ho was accepted and Ha was rejected, so it can be said that the Self-Efficacy variable has a positive and significant effect on Employee Performance at KOPDIT Serviam Oebufu branch.

F Test

The F test aims to determine the influence of independent variables (Democratic Leadership Style, and Work Discipline) on bound variables (Employee Performance) simultaneously/together.

Table 3. F Test Results

Coefficientsa		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	,102	4,253		,024	,981

INDIVIDUAL CHARACTERISTICS	,234	,143	,175	1,635	,112
SELF-EFFICACY	,820	,116	,762	7,096	,000
a. Dependent Variable: EMPLOYEE PERFORMANCE					

Source : Results of Researcher Data Processing, 2025

Ha: If $F_{calculated} > F_{table}$ and the significance of $< \alpha$ then H_0 is rejected because there is a correlation significant between the variables of Individual Characteristics and Self-Efficacy on Employee Performance.

Ho: If $F_{calculus} < F_{table}$ and significance $> \alpha$ then H_0 is accepted because there is no significant correlation between Individual Characteristics and Self-Efficacy on Employee Performance.

The conclusions of the simultaneous test based on the ANOVA table are as follows:

Based on the explanation above, it can be concluded that H_0 is rejected and H_1 is accepted, meaning that Individual Characteristics and Self-Efficacy simultaneously have a significant effect on Employee Performance at KOPDIT Serviam Oebufu branch.

Coefficient of Determination R^2

Table 4 Determination Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.884a	.781	.767	2,698

a. Predictors: (Constant), Self-Efficacy (X2), Individual Characteristics (X1)

Based on the data processing results shown in Table 4.9 above, an adjusted *R Square value* of 0.767 was obtained. An *adjusted R²* value of 0.767 indicates that 76.7% of the variation in the dependent variable (employee performance) can be explained by the independent variable (self-efficacy and individual characteristics) of 76.7%. While the rest, which is 23.3%, is explained by other factors outside this research model. Because the *adjusted R²* value of 0.767 is closer to 1, it can be concluded that the influence of individual characteristics and self-efficacy variables on employee performance variables is relatively strong.

The Influence of Individual Characteristics on Employee Performance at KOPDIT Serviam Oebufu Branch

Based on the results of the study, it is known that individual characteristics do not have a significant effect on employee performance at the Oebufu Branch Kopdit Serviam in Kupang City. Although characteristics such as age, gender, education level, and length of employment are often considered important factors, in this organizational context, they do not show a meaningful relationship with employee performance levels. This indicates that personal factors are not always the main determinants in achieving optimal work results.

Theoretically, these findings support the view that employee performance is more influenced by situational and organizational factors, such as work systems, organizational culture, leadership, and work motivation. In a uniform and procedural work system such as in the Oebufu Branch Kopdit Serviam, all employees are directed to follow the predetermined operational standards. As a result, the differences in individual characteristics become less influential because there is not enough space to express personal potential freely.

These differences in results compared to previous studies that showed a significant influence of individual characteristics can be explained by differences in organizational structure and work flexibility. Organizations that provide space for creativity and personal initiative allow individual characteristics to play a greater role in influencing performance. In contrast, in organizations with rigid and standardized work systems, the contribution of individual characteristics becomes less visible.

Therefore, organizational management such as Kopdit Serviam is advised to focus more on strengthening systemic aspects such as inspirational leadership, a positive work climate, and an effective reward and motivation system. Employee performance improvement efforts should not only rely on hiring individuals with specific backgrounds, but should also consider how the work environment and organizational support can facilitate employees to achieve their best performance.

The Effect of Self-Efficacy on Employee Performance at KOPDIT Serviam Oebufu Branch

Based on the results of the research conducted, it can be concluded that self-efficacy has a positive and significant effect on employee performance at the Oebufu Branch Kopdit Serviam, Kupang City. Employees who have a high level of self-efficacy show better work ability, high enthusiasm, and consistency in completing the tasks given. They tend to be confident, persistent in facing challenges, and able to complete work independently without relying too much on direct supervision from their superiors.

This finding is in line with the theory put forward by Albert Bandura (2010), who states that self-efficacy is an individual's belief in his or her ability to organize and carry out the actions necessary to achieve goals. This belief encourages individuals to stay motivated, think positively, and develop mental resilience in the face of adversity. This is reinforced by Luthans (2011), who states that high self-efficacy creates psychological calm and affects the effectiveness of individuals in carrying out tasks optimally.

This research is also consistent with the results of previous studies, such as those conducted by Iqbal (2023), Karisma (2021), and Hadi (2020), who found that self-efficacy contributes significantly to improving employee performance in various sectors. Thus, self-efficacy can be considered as one of the important psychological assets in the work environment, especially in the service sector such as cooperatives that demand speed, precision, and intensive interaction with members.

Therefore, the management of Kopdit Serviam is expected to pay more attention to developing employee self-efficacy through training, guidance, and evaluation programs that support the growth of confidence. This support not only improves the quality of the individual, but also contributes to the overall productivity of the organization. Strong self-efficacy will create a resilient, independent, and challenge-ready workforce, ultimately strengthening the competitiveness and success of cooperatives in the long run.

The Influence of Individual Characteristics and Self-Efficacy on Employee Performance at KOPDIT Serviam Oebufu Branch

Based on the results of simultaneous hypothesis testing using the F test, it can be concluded that individual characteristics and self-efficacy have a significant effect on employee performance at Kopdit Serviam Oebufu Branch, Kupang City. The results of the analysis show that the better the individual characteristics of the employees and the higher the level of self-efficacy, the higher the level of performance shown. This is in line with the opinion of Bandura (2019) who states that self-efficacy is an individual's belief in his ability to complete tasks, which ultimately encourages increased motivation, perseverance, and the achievement of optimal work results.

These findings also support the theory put forward by Wijaya (2017), who explains that individual characteristics such as personality, experience, and educational background are important components in shaping a person's performance in the work environment. In this context, Kopdit Serviam employees who have a disciplined attitude, sense of responsibility, and good teamwork skills are proven to be able to show positive and consistent performance.

In addition, self-efficacy has been shown to be a strong internal driving factor in increasing work morale and resistance to pressure. As revealed by Luthans (2011), individuals with high self-efficacy tend to be calmer in facing challenges and more persistent in completing tasks. In a cooperative work environment that demands administrative accuracy and member service, the role of self-efficacy is increasingly crucial in maintaining employee productivity.

However, it is important to note that individual characteristics and self-efficacy are not the only factors that affect performance. In accordance with the opinions of Sudin (2010) and Wijaya (2017),

other factors such as work motivation, adequate training, organizational support, and work culture also have an equally important influence. Therefore, employee performance development must be carried out comprehensively with an approach that pays attention to various dimensions, both internal and external, in order to create optimal and sustainable performance improvement.

CONCLUSION AND SUGGESTION

The results of the research conducted at KOPDIT Serviam Oebufu Branch, it is known that descriptively individual characteristics and employee performance are in the very high category, while self-efficacy is in the high category. This reflects that in general, employees have a good personality, high self-confidence, and are able to show optimal performance in carrying out their duties in the cooperative environment.

However, the results of the test partially showed that individual characteristics had no significant effect on performance, while self-efficacy was shown to have a positive and significant influence. Meanwhile, the results of simultaneous tests revealed that the combination of individual characteristics and self-efficacy together had a significant effect on employee performance. These findings suggest that although individual factors are not single-handedly dominant, when combined with strong self-efficacy, they can drive the creation of more effective and efficient performance in organizations.

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