

## The Impact of Self-Efficacy, Work-Life Adjust, and Work Climate on Worker Execution at PT. Bank BSI Kcp Scene Bengkulu City

Afifa Pebbiany \*, Syofian, Fauzan

Fakultas Ekonomi dan Bisnis, Universitas Prof. Dr. Hazairin, SH  
Jalan Jenderal Ahmad Yani No 1, Kota Bengkulu, Prov. Bengkulu, Indonesia

### Article Info

#### Article history:

Received June 27, 2025  
Revised August 13, 2025  
Accepted October 22, 2025

#### Keywords:

Self-Efficacy, Work-Life  
Balance, Work Climate,  
Employee Performance

### ABSTRACT

This think about analyzes the impact of Self-Efficacy, Work-Life Adjust, and Work Climate on Worker Execution at PT Bank BSI KCP Scene Bengkulu City. Employing a quantitative approach, information was collected from 30 workers through surveys and analyzed with SPSS adaptation 26. The straight relapse comes about appear that Self-Efficacy (coefficient 1.009,  $p=0.018$ ) and Work-Life Adjust (coefficient 1.015,  $p=0.002$ ) have a positive and critical impact on worker execution. This implies that self-confidence and a great work-life adjust make strides execution. Alternately, Work Climate appears a negative and critical impact (coefficient -0.568,  $p=0.006$ ), demonstrating that the current work climate conditions really diminish execution. At the same time, these three factors have a reasonably solid relationship with representative execution ( $R=0.609$ ). Roughly 37.1% of the variety in worker execution can be clarified by this show ( $R^2=0.371$ ). The ANOVA test ( $F=5.105$ ,  $p=0.007$ ) affirms that Self-Efficacy, Work-Life Adjust, and Work Climate together altogether impact worker execution. In conclusion, expanding Self-Efficacy and Work-Life Adjust is exceptionally imperative for ideal execution, whereas progressing the work climate is significant to overcome its negative affect. This demonstrate is important for foreseeing worker execution at PT Bank BSI KCP Display Bengkulu City.

This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



### Corresponding Author:

Afifa Pebbiany  
Universitas Prof. Dr. Hazairin, SH  
Email: [afifapebbiany2@gmail.com](mailto:afifapebbiany2@gmail.com)

### INTRODUCTION

The improvement of the managing an account world in Indonesia has experienced a enormous change, one of which is through the nearness of Bank Syariah Indonesia (BSI). Bank Syariah Indonesia (BSI) was built up as a result of the merger of three major Islamic banks in Indonesia, to be specific Bank BRI Syariah, Bank Syariah Mandiri, and Bank BNI Syariah. This merger prepare formally took put on February 1, 2021, and brought about within the arrangement of Bank Syariah Indonesia (BSI) as the biggest Islamic bank in Indonesia. Bank Syariah Indonesia (BSI) KCP Scene Kota Bengkulu is one department that contributes to presenting and creating the sharia-based managing an account framework within the locale. As a money related institution that plays an critical part within the economy, Bank BSI not as it were centers on operational viewpoints and client benefit but moreover on human asset improvement. Self-efficacy plays an critical part in forming behavior, execution, and reactions to challenges confronted. Workers with tall levels of self-efficacy

tend to be more sure in confronting relegated errands, more persuaded to work difficult, and have tall versatility in completing work. Agreeing to (Staff et al., 2020), Work Life Adjust is an individual's capacity to preserve a adjust between their commitments at work and individual needs exterior of work. This concept alludes to an individual's capacity to oversee their time and vitality between work and individual life so that both can run in a adjusted way without any being ignored.

Another figure influencing Worker Execution is Work Climate. Work climate, agreeing to (Ley 25.632, 2002), states that work climate alludes to the characteristics of a work environment seen by its individuals, which are to a great extent the result of cognizant or oblivious activities taken by an organization that appear to impact ensuing behavior. A great work climate will give a more noteworthy sense of security, certainty, and work fulfillment for workers. Alternately, a destitute work climate can decrease assurance, increment stretch, and decrease work inspiration.

PT Bank BSI (Bank Syariah Indonesia) in Bengkulu City is one of the Islamic keeping money educate show to supply budgetary administrations in understanding with Islamic sharia standards. In expansion, Bank BSI encourages charge, assess, and reprisal installments, and gives financing administrations for MSMEs. This bank too gives sharia venture items, instruction financing, and administrations for enlistment and financing of Hajj and Umrah journeys. With these total administrations, Bank BSI is committed to supporting territorial financial development and money related consideration. Bank BSI Bengkulu City must pay consideration to worker execution since execution is the center of commerce and without execution, company objectives cannot be accomplished. Performing well will empower individuals to total the work and challenges given by the organization.

## METHOD

The strategy utilized in this inquire about is an illustrative study strategy, which, in expansion to collecting information through surveys, looks for to test the impact of the factors examined, and clarify the causal relationship between factors through speculation testing or investigate (Suryana et al., 2019). This consider points to decide the impact of self-efficacy, work-life adjust, and work climate on worker execution at Bank BSI KCP Display Kota Bengkulu.

## RESULTS

Respondent characteristics based on age, sexual orientation, instruction level, and length of benefit.

The inquire about comes about appear that out of 30 respondents, 11 individuals (37%) were matured 20-30 a long time, 15 individuals (50%) were matured 31-40 a long time, and 4 individuals (13%) were matured > 40 years. The most overwhelming number of respondents were male, totaling 17 individuals with a rate of (56.7%). In the interim, there were 13 female respondents with a rate of (43.3%). The foremost prevailing respondents at PT Bank BSI KC Display were representatives with S1/S2 instruction levels, totaling 24 (80%) individuals, and respondents with tall school instruction totaled 6 individuals (20%). 60% of respondents had 1-5 a long time of work encounter, totaling 18 individuals, 30% of respondents had 6-10 a long time of work involvement, totaling 9 individuals, 0.6% of respondents had 11-15 a long time of work involvement, totaling 2 individuals, and 0.4% of respondents had >15 a long time of work involvement, totaling 1 individual.

### 1. Validity Test

**Table 1 validity test result**

Statement	R count	R table	inform
X1.1	0,920	0,361	Valid
X1.2	0,864	0,361	Valid
X1.3	0,879	0,361	Valid
X1.4	0,733	0,361	Valid
X2.1	0,625	0,361	Valid
X2.2	0,379	0,361	Valid
X2.3	0,665	0,361	Valid
X2.4	0,672	0,361	Valid
X3.1	0,755	0,361	Valid

X3.2	0,651	0,361	Valid
X3.3	0,672	0,361	Valid
X3.4	0,659	0,361	Valid
X3.5	0,768	0,361	Valid
X3.6	0,644	0,361	Valid
Y1	0,604	0,361	Valid
Y2	0,580	0,361	Valid
Y3	0,692	0,361	Valid
Y4	0,638	0,361	Valid
Y5	0,574	0,361	Valid
Y6	0,624	0,361	Valid

Source from spss,26

The results of the validity test conducted by the researcher before conducting the research can be seen in the following table, From the table above, it can be seen that all are valid for variable (X) because the calculated r value is greater than the r table value = 0.361.

## 2. Reliability Test

**Table 2 result reability test**

No.	Variable	Alpha Cronbach	Alpha	Information
1	X1	0,828	0,6	Reliabel
2	X2	0,726	0,6	Reliabel
3	X3	0,774	0,6	Reliabel
4	Y	0,747	0,6	Reliabel

Source from spss, 26

Based on the table above, it can be seen that the observation variables that underwent reliability testing show reliable results because the reliability value is above the Cronbach's Alpha value.

## 3. Multiple Linear Regression Analysis Results

**Table 3 Multiple Linear Regression**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.344	7.439		.046	.963
X <sub>1</sub>	1.009	.398	.538	2.536	.018
X <sub>2</sub>	1.015	.295	.591	3.444	.002
X <sub>3</sub>	-.568	.191	-.670	-2.971	.006

a. Dependent Variable: Y

From the table above, the Multiple Linear Regression equation can be formulated as follows:

$$Y = 0.334 + 1.009X_1 + 1.015X_2 - 0.568X_3$$

- a.  $B_0$  = The constant value indicates that if all independent variables ( $X_1$ ,  $X_2$ , and  $X_3$ ) are zero, the value of the dependent variable  $Y$  is estimated to be 0.344. However, because the significance value is 0.963 (greater than 0.05), this constant is not statistically significant, meaning its presence does not have a meaningful effect in the model.
- b.  $b_1 X_1$  = A regression coefficient of 1.062 for the Self Efficacy ( $X_1$ ) variable indicates that for every one-unit increase in self-efficacy, the value of employee performance ( $Y$ ) is estimated to increase by 1.062 units, assuming other variables, namely Work Life Balance ( $X_2$ ) and Work Climate ( $X_3$ ), remain constant or unchanged. A significance value of  $p = 0.020$ , which is less than 0.05 ( $p < 0.05$ ), indicates that self-efficacy ( $X_1$ ) has a statistically significant effect on employee performance ( $Y$ ), so it can be concluded that an increase in self-efficacy genuinely has a positive impact on performance improvement.
- c.  $b_2 X_2$  = The relapse coefficient for Work Life Adjust ( $X_2$ ) is 1.009 with a importance esteem of 0.018, which is less than 0.05. This shows that Work Life Adjust ( $X_2$ ) features a positive and critical impact on Worker Execution ( $Y$ ). This implies that each 1-unit increment in Work-Life Adjust will increment representative execution by 1.009 units, expecting other factors, to be specific Self Viability ( $X_1$ ) and Work Climate ( $X_3$ ), stay consistent or unaltered. In this way, work-life adjust is factually demonstrated to have a genuine impact on progressing worker execution.
- d.  $b_3 X_3$  = The regression coefficient for Work Climate ( $X_3$ ) is -0.568 with a significance value of 0.006, which is less than 0.05. This shows that Work Climate ( $X_3$ ) incorporates a negative and noteworthy impact on Worker Execution ( $Y$ ). In other words, each 1-unit increment in work climate will really diminish worker execution by 0.568 units, expecting other factors, to be specific Self Viability ( $X_1$ ) and Work Life Adjust ( $X_2$ ), stay steady or unaltered. This shows that within the setting of this research, work climate encompasses a noteworthy but negative impact on worker execution.

In this relapse demonstrate, the factors Self Adequacy ( $X_1$ ) and Work Life Adjust ( $X_2$ ) have a positive and critical impact on the subordinate variable Representative Execution ( $Y$ ), which implies that an increment in Self Adequacy  $X_1$  or Work Life Adjust ( $X_2$ ) will increment the esteem of Representative Execution ( $Y$ ). Alternately, the Work Climate  $X_3$  variable incorporates a negative and noteworthy impact on Worker Execution ( $Y$ ), thus an increment in Work Climate ( $X_3$ ) will diminish the esteem of Representative Execution ( $Y$ ). The steady esteem isn't noteworthy, demonstrating that without the impact of autonomous factors, the esteem of Worker Execution ( $Y$ ) does not vary essentially from zero. By and large, the three free factors make a significant commitment in clarifying the variety within the subordinate variable  $Y$ .

#### 4. Results of Multiple Correlation Coefficient

**Table 4 Results of Multiple Correlation Coefficient**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.609 <sup>a</sup>	.371	.298	2.880

a. Predictors: (Constant),  $X_3$ ,  $X_2$ ,  $X_1$   
Source from spss, 26

Within the table over, the  $R$  esteem of 0.609 demonstrates a decently solid and positive relationship between the subordinate variable ( $Y$ ) and the three autonomous factors Self Adequacy ( $X_1$ ), Work Life Adjust ( $X_2$ ), and Work Climate ( $X_3$ ). The  $R$  Square esteem of 0.371 demonstrates that 37.1% of the variety within the Representative Execution ( $Y$ ) variable can be clarified by the combination of these three free factors, whereas the remaining 62.9% is clarified by other variables exterior the demonstrate. The Adjusted  $R$  Square of 0.298 provides a more accurate picture after adjusting for the number of variables in the model, indicating that 29.8% of the variation in Employee Performance ( $Y$ ) can still be significantly explained by the demonstrate.

## 5. Hypothesis Test Results

**Table 5 result T-Test****Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.344	7.439		.046	.963
	X <sub>1</sub>	1.009	.398	.538	2.536	.018
	X <sub>2</sub>	1.015	.295	.591	3.444	.002
	X <sub>3</sub>	-.568	.191	-.670	-2.971	.006

a. Dependent Variable: Y

Based on the comes about of the relapse investigation, it is known that the factors Self Viability (X1), Work Life Adjust (X2), and Work Climate (X3) in part have a noteworthy impact on the subordinate variable Representative Execution Y. The clarification for each variable is as takes after :

- Self Efficacy Variable (X1) This variable has a regression coefficient of 1.009 with a significance value of 0.018 ( $p < 0.05$ ), which indicates a positive and significant effect on the dependent variable Y (Employee Performance). This implies that each 1 unit increment in Self Adequacy will increment Representative Execution by 1.009 units, accepting the Work Life Adjust (X2) and Work Climate (X3) factors stay steady.
- Work Life Balance Variable (X2) This variable also shows a positive and significant effect on Employee Performance (Y), with a coefficient of 1.015 and a significance value of 0.002 ( $p < 0.05$ ). This implies that each 1 unit increment in Work Life Adjust (X2) will increment Representative Execution by 1.015 units, accepting the Self Adequacy (X1) and Work Climate (X3) factors stay consistent.
- Work Climate Variable (X3) This variable has a negative regression coefficient of -0.568 with a significance value of 0.006 ( $p < 0.05$ ), which indicates a negative and significant effect on Employee Performance. In other words, a 1 unit increment in Work Climate (X3) will really diminish Worker Execution by 0.568 units, accepting the Self Adequacy (X1) and Work Life Adjust (X2) factors stay consistent.

## 6. F-Test

**Table 6 F-Test result**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	119.257	3	39.752	4.626	.010 <sup>b</sup>
	Residual	223.409	26	8.593		
	Total	342.667	29			

a. Dependent Variable: y

b. Predictors: (Constant), x3, x2, x1

The ANOVA test comes about gotten an F-count esteem of 5.105 with a importance esteem (p-value) of 0.007. Since the centrality esteem is less than 0.05 ( $p < 0.05$ ), it can be concluded that the relapse show is at the same time critical, meaning that the autonomous factors Self Adequacy (X1), Work Life Adjust (X2), and Work Climate (X3) together have a noteworthy impact on the subordinate variable Worker Execution Y. With a add up to variety of Y of 342.667, 127.021 is clarified by the demonstrate (relapse), and the remaining 215.646 is mistake (remaining). This demonstrates that the relapse show built is reasonable for utilize in investigation and has critical capacity to clarify changes within the Representative Execution (Y) variable.

The Impact of Self Adequacy, Work Life Adjust, and Work Climate on Representative Execution Self Adequacy, Work Life Adjust, and work climate together have a critical impact on representative execution at Bank BSI KCP Scene, Bengkulu City. This is often shown by a different relationship coefficient esteem of 0.590, which appears a solid relationship between these three factors and worker execution. In the interim, the size of the coefficient of assurance ( $R^2$ ) is 0.273 shows that roughly 27.3% of the variety in representative execution can be clarified by the factors Self Adequacy, Work Life Adjust, and work climate at the same time. The comes about of this think about are reliable with the discoveries of Rhizenda et al. (2023), which moreover expressed that Self Viability and Work Life Adjust have a positive and noteworthy synchronous impact on worker execution.

## CONCLUSION

Based on the inquire about conducted at PT Bank BSI KCP Display Kota Bengkulu, it can be concluded that self-efficacy and work-life adjust have a positive and critical impact on worker execution, whereas work climate contains a critical but negative impact on worker execution. Workers with tall self-confidence and the capacity to preserve a adjust between work and individual life tend to be more spurred, centered, and able of completing errands well. On the other hand, a work climate that's unsupportive, as well inflexible, or mentally upsetting can diminish representative resolve and efficiency. Hence, companies ought to move forward representative self-efficacy and work-life adjust and make a more positive and conducive work climate to back ideal execution.

## REFERENCES

- [1] Agam, R., Priatna, A., Erick, S. E. M. M., Suganda, I., Manajemen, S., Daya, S., Fakultas, M., Dan, E., Pakuan, U., Di, B., Priatna, A., & Erik, S. E. M. M. (2022). Program Studi Manajemen , Fakultas Ekonomi Dan Bisnis , Universitas Pakuan Ramdaniagam12@Gmail.Com ABSTRAK Pengaruh Motivasi Kerja Terhadap Kinerja Karyawan Pada PT Sumber Alfaria Trijaya Tbk PT Sumber Alfaria Trijaya Tbk Merupakan Perusahaan Jasa Yang Ad. 2.
- [2] Anugrah, P. G., & Priyambodo, A. B. (2021). Peran Work-Life Balance Terhadap Kinerja Karyawan Yang Menerapkan Wfh Di Masa Pandemi Covid 19: Studi Literatur. In Seminar Nasional Psikologi Dan Ilmu Humaniora (SENAPIH), 1(1), 340–349.
- [3] Ardiansyah, C. A., & Surjanti, J. (2020). Pengaruh Work Life Balance Terhadap Kinerja Karyawan Melalui Komitmen Organisasi Pada Karyawan PT. Bhinneka Life Indonesia Cabang Surabaya. Jurnal Ilmu Manajemen, 8(4), 1211. <https://doi.org/10.26740/Jim.V8n4.P1211-1221>
- [4] Astutik, A. P., & Surjanti, J. (2018). Pengaruh Psychological Empowerment, Budaya Organisasi Hirarki, Dan Self Efficacy Terhadap Kinerja Karyawan Pada PT. Lotus Indah Textile Industries Bagian Winding Di Nganjuk. Jurnal Ilmu Manajemen (JIM), 6(3), 306–313.
- [5] Badrianto, Y., & Ekhsan, M. (2021). Pengaruh Work-Life Balance Terhadap Kinerja Karyawan Yang Di Mediasi Komitmen Organisasi. Jesya (Jurnal Ekonomi & Ekonomi Syariah), 4(2), 951–962. <https://doi.org/10.36778/Jesya.V4i2.460>
- [6] Damanik, B. E. (2019). Pengaruh Kepemimpinan Dan Iklim Kerja Terhadap Semangat Kerja Guru. Jurnal Penelitian Dan Pengembangan Pendidikan, 2(2), 101–109. <http://ejournal.upg45ntt.ac.id/index.php/Ciencias/Index>
- [7] Damare, O., Prayekti, P., & Septyarini, E. (2023). Pengaruh Etos Kerja, Iklim Kerja Dan Motivasi Kerja Terhadap Prestasi Kerja Karyawan Warung Padang Upik Yogyakarta. Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah, 6(1), 151–160. <https://doi.org/10.47467/Alkharaj.V6i1.3443>
- [8] Jamillah, K. (2022). Pengaruh Work Life Balance Dan Self Efficacy Terhadap Kinerja Pegawai Dengan Employee Engagement Sebagai Variabel Intervening Pada Dinas Koperasi Dan .... In Repository.Unej.Ac.Id. <https://repository.unej.ac.id/handle/123456789/111370>
- [9] Kerja, P. D., Jabatan, P., Kerjaterhadap, I., & Karyawan, K. (2018). Pengaruh Disiplin Kerja, Promosi Jabatan, Dan Iklim Kerjaterhadap Kinerja Karyawan Pt. Garuda Indonesia Padang. 7(2), 61–68.
- [10] Khaerana, K. (2020). Pengaruh Self Efficacy Terhadap Kinerja Pegawai Pada Sekretariat Komisi Pemilihan Umum Daerah (Kpu) Kabupaten Luwu Timur. Jurnal Ecoment Global, 5(1), 80–89. <https://doi.org/10.35908/Jeg.V5i1.835>
- [11] Lengkong, V. P. K., & Pandowo, M. (2018). Pengaruh Iklim Organisasi, Pengembangan Karir, Konflik, Dan Stres Kerja Terhadap Kinerja pegawai Unsrat The Effect Of Organization Climate, Career Development, Conflict, And Work Stress On Employee Performance Of Unsrat. Pengaruh Iklim..... 1698 Jurnal EMBA, 6(3), 1698–1707.
- [12] Lestari, J. S., Farida, U., & Chamidah, S. (2020). Pengaruh Kepemimpinan, Kedisiplinan, Dan Lingkungan Kerjaterhadap Prestasi Kerja Guru. ASSET: Jurnal Manajemen Dan Bisnis, 2(2), 38–55. <https://doi.org/10.24269/Asset.V2i2.2388>
- [13] Ley 25.632. (2002). Pengaruh Iklim Kerja, Kepuasan Kerja, Dan Budaya Kerja Terhadap Disiplin Kerja Pegawai Universitas Pancasila Tegal.
- [14] Mustafa, P. S. (2023). Tinjauan Literatur Analisis Uji R Berganda Dan Uji Lanjut Dalam Statistik Inferensial Pada Penelitian Pendidikan Jasmani. Jurnal Ilmiah Wahana Pendidikan, 9(5), 571–593. <https://doi.org/10.5281/Zenodo.7758162>
- [15] Nasution, I., Zuhendry, & Rosanti, R. (2020). Pengaruh Bekerja Dari Rumah (Work From Home) Terhadap Kinerja Karyawan BPKP. Jurnal Ilmiah Akuntansi Budgeting, 1(1), 9–14. <http://ojs.polmed.ac.id/index.php/Budgeting/Article/View/211>
- [16] Nazeriandy, N., Syahra, Y., & Syaifudin, M. (2021). Penerapan Data Mining Untuk Memprediksi Penggunaan Daya Listrik Pada PT.PLN (Persero) Rayon Medan Selatan Dengan Menggunakan Metode Regresi Linier Berganda. Jurnal SAINTIKOM (Jurnal Sains Manajemen Informatika Dan Komputer), 20(1), 20. <https://doi.org/10.53513/Jis.V20i1.2431>
- [17] Noviawati, D. R. (2016). Pengaruh Self Efficacy Terhadap Kinerja Karyawan Dengan Motivasi Sebagai Variabel Intervening (Studi Pada Karyawan Divisi Finance Dan Divisi Human Resource PT. Coca-Cola Distribution Indonesia, Surabaya. Jurnal Ilmu Manajemen, 4(3), 1–12. <https://ejournal.unesa.ac.id/index.php/jim/article/view/17033/15481>
- [18] Ph.D. Ummul Aiman, S. P. D. K. A. S. H. M. A. Ciq. M. J. M. P., Suryadin Hasda, M. P. Z. F., M.Kes. Masita, M. P. I. N. T. S. K., & M.Pd. Meilida Eka Sari, M. P. M. K. N. A. (2022). Metodologi Penelitian Kuantitatif. In Yayasan Penerbit Muhammad Zaini.
- [19] Puryana, P. P., & Ramdani, T. A. (2022). Pengaruh Work Life Balance Dan Work Capability Terhadap Kinerja Karyawan Pada PT. Bakti Adikarya Sejahtera. Prosiding FRIMA (Festival Riset Ilmiah Manajemen Dan Akuntansi), 6681(3), 720–747. <https://doi.org/10.55916/frima.v0i3.334>
- [20] Putri, S. W., & Frianto, A. (2021). Jurnal Ilmu Manajemen Organisasi. 11(2020), 293–305.