

Activating Competence: Role Breadth Self-Efficacy as a Mediating Route and Work Discipline as a Direct Predictor of Employee Performance

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ABSTRACT

Purpose: This study examines whether role breadth self-efficacy (RBSE), confidence in undertaking tasks beyond prescribed roles, explains the relationship between employee competence and performance, and whether work discipline contributes independently.

Research Method: A two-wave census survey involved all 55 employees of a state-owned pawnbroking branch in Manado, Indonesia. Competence and work discipline were measured at Time 1, RBSE four weeks later, and immediate supervisors rated performance. Fifty-three employees completed both waves and were matched with ratings from four supervisors. Partial least squares structural equation modeling was used.

Results and Discussion: Competence did not directly predict performance but predicted RBSE, which subsequently predicted supervisor-rated performance. The positive indirect effect through RBSE had a bias-corrected interval excluding zero, indicating indirect-only mediation, while work discipline retained a direct association. Thus, competence was linked to performance mainly through employees' confidence to act beyond prescribed roles, although causality cannot be inferred.

Implications: Competence development may need to be paired with involvement and task control, although no intervention was tested.

Originality: RBSE is positioned as a candidate activation mechanism in Indonesian financial-service work, extending prior models emphasizing person-job fit or job satisfaction.

Keywords: role breadth self-efficacy; competence development; proactive work behavior; mediation analysis.

1. Introduction

Employee performance in financial services depends on accuracy, timeliness, confidentiality, and reliable adherence to procedure. At a pawnbroking branch, employees appraise collateral, disburse and administer loans, safeguard customer property, and apply internal controls under close public scrutiny. Managers in such settings commonly respond to performance shortfalls by investing in competence: technical training, product knowledge, and procedural certification. The premise is that stronger capability produces better execution. That premise is incomplete. Capability becomes visible performance only when employees have room to use it, which is why autonomy, opportunity, and supportive conditions matter (Slemp *et al.*, 2021), and why the returns to autonomy may be curvilinear



rather than uniformly positive (Shahzad, 2022). If training raises knowledge without changing what employees are willing to attempt, its effect on performance may be small. The distinction is between the capability an employee possesses and the range of situations the employee regards as falling within the role; training expenditure reliably purchases only the former.

Pawnbroking work has a feature that makes it useful for studying this problem. Appraisal is rule-bound but not mechanical. An employee valuing a gold item follows a documented procedure. However, no procedure anticipates every condition of every article brought to the counter, and the employee must judge when a case is standard and when it warrants escalation, a second opinion, or a departure from the routine script. The same applies to a customer whose repayment circumstances do not fit the categories available in the system. Capability and willingness to act therefore separate visibly in this setting. Two employees holding identical technical knowledge may handle an ambiguous case very differently, one applying the narrowest reading of the rule and the other treating the case as something to be worked out. A model built on competence alone cannot distinguish between them.

Recent empirical work is consistent with this reading, and two findings recur within it. The first is that individual attributes account for less of the variance in performance than models built around them assume, with the job environment and management support carrying comparable weight (Diamantidis & Chatzoglou, 2019). The second is that the competence-performance association is conditional rather than automatic, holding under some relational conditions and weakening under others (Thi Nong *et al.*, 2024). Read together, these findings suggest that capability is better modeled as an input whose expression depends on something further, not as a sufficient cause of results. The question that follows is what that something is.

Studies conducted in Indonesia converge on a more specific version of that conclusion. Across samples drawn from construction, public administration, and training settings, the direct path from competence to performance weakens or disappears once an intervening variable is introduced, whether person-job fit, job satisfaction, or self-efficacy (Wu *et al.*, 2018; Afuan & Ali, 2024; Handayati *et al.*, 2025). The convergence is worth noting because these studies differ in sector, instrument, and estimator, so the pattern is unlikely to be an artifact of any one design. What they establish is that competence reaches performance by way of something. What they leave open is which mechanism has the strongest theoretical claim to that role, since the mediators tested appear to have been selected for availability as much as for proximity to the process at issue.

A parallel literature addresses the compliance side of performance, and it has moved in one clear direction. Dependable and self-controlled conduct has a long record of association with workplace outcomes (Wilmot & Ones, 2019), but the more consequential recent finding concerns measurement rather than magnitude: instruments written at the level of the specific work context outperform general trait instruments in predicting work criteria (Shaffer & Postlethwaite, 2012; Wang *et al.*, 2021). The implication for the present study is practical rather than merely psychometric. If dependable conduct is best captured as behavior enacted within a particular rule environment, then work discipline should not be read as a proxy for the conscientiousness trait, even though the trait literature supplies much of the available evidence on dependable conduct. It becomes something an organization can shape through the design, clarity, and monitoring of its procedures, which is precisely how branch management treats it.

Two limitations run through this body of work. First, the mediators examined in the Indonesian studies describe fit and affect. Person-job fit concerns the match between person and role, and job

satisfaction concerns evaluative feeling about the job. Neither captures a more specific judgment: whether employees believe they can act beyond the boundaries of their prescribed role. Role breadth self-efficacy (RBSE) names exactly that belief, and Parker (1998) defined it as employees' perceived capability to carry out a broader and more proactive set of tasks than the technical role requires. Evidence from other settings is consistent with a mediating function, since Mohamad *et al.*, (2025) reported that RBSE mediated the association between managerial skills and in-role behavior. Whether RBSE performs the same function for competence in an Indonesian financial-service branch has not been examined. Second, the capability literature and the compliance literature have largely developed apart. Studies that model competence and its mechanisms rarely retain a compliance predictor, and studies of dependable conduct rarely model proactive confidence. Treating the two as alternatives obscures the possibility that they operate simultaneously through different routes, which is plausible in a branch that must protect customer assets while still resolving non-routine cases.

The setting sharpens both gaps. A pawnbroking branch is a case in which the two mechanisms are visibly present at once: employees are held to exacting procedural standards. They are simultaneously expected to resolve cases that the standards do not cover. If proactive confidence and procedural compliance were substitutes, a setting of this kind would show one crowding out the other. If they operate through different routes, both should contribute. Examining them together in such a branch therefore offers more information than examining either alone. This study therefore asks three questions. Does competence predict RBSE among branch employees? Does RBSE mediate the association between competence and performance? Does work discipline retain a direct association with performance once competence and RBSE are modeled together? The objectives are to estimate the competence-RBSE association, to test the indirect path from competence to performance through RBSE, and to test whether work discipline contributes independently of that path. The novelty of the study is twofold. It introduces RBSE as a candidate activation mechanism in a setting where the competence-performance link has usually been modeled through fit or satisfaction, and it specifies a proactive mechanism and a compliance mechanism within one model rather than treating them as competing accounts. The two are specified asymmetrically rather than as equivalent parallel paths: RBSE is modeled as a mediator of competence, whereas work discipline enters as a concurrent direct predictor. The design supports this aim through temporal separation of predictor and mediator and through supervisor-rated performance.

The remainder of the paper is organized as follows. Section 2 reviews the literature, states the theoretical framework, and develops the hypotheses. Section 3 describes the design, sample, measures, and analytical procedure. Section 4 reports the results and discusses them against prior evidence. Section 5 concludes with contributions, limitations, and a research agenda.

2. Literature Review and Hypothesis Development

2.1 Competence and Employee Performance

Competence integrates job-relevant knowledge, skills, abilities, and behavioral attributes. Competency frameworks work best when they are tied to job requirements and expressed as observable behavior rather than generic personal description. In a pawnbroking branch, the relevant elements include appraisal accuracy, procedural mastery, command of transaction and valuation standards, use of branch systems, communication, coordination, and the diagnosis of non-routine problems. Employees with

stronger competence should read task requirements more accurately, choose appropriate actions, prevent errors, and resolve operational problems, and competence has been associated with performance in Asian samples (Thi Nong *et al.*, 2024). The evidence is not uniform. Thi Nong *et al.*, (2024) found the association conditional on social exchange quality, and the Indonesian studies reviewed in Section 1 found it to operate largely through an intervening variable (Wu *et al.*, 2018; Afuan & Ali, 2024). A weakness common to these studies is that the mediators tested were selected for availability rather than for theoretical proximity to the mechanism at issue. Based on these findings, a direct path is retained in order to test whether competence contributes independently once RBSE is included, rather than assuming in advance that it does not.

H1: *Competence is positively associated with employee performance.*

2.2 Competence and Role Breadth Self-Efficacy

RBSE is a domain-specific efficacy belief. Unlike general occupational self-efficacy, it concerns confidence in activities that integrate information, influence decisions, improve processes, and cross unit boundaries (Parker, 1998). The construct has been validated independently: Rodrigues and Rebelo (2022) confirmed its factor structure and reliability and reported predictive validity for innovative work behavior. Competence supplies the evidence from which broader efficacy beliefs are built. Employees who command the technical content of their work, communicate effectively, and solve problems reliably have grounds to believe they can handle responsibilities extending past their formal task list. The conditions that supply such evidence appear to matter. Axtell and Parker (2003) found that breadth of training, involvement, and increased task control were associated with higher RBSE, which suggests that capability development influences confidence most when employees can apply and extend what they have learned. Islam *et al.*, (2025) reported a related pattern, in which high-involvement work practices that build capability were also associated with higher creative self-efficacy. Building on this work, the following hypothesis is proposed. If this reasoning holds, not every component of competence should contribute equally. Knowledge that is exercised only under supervision, or that is certified but rarely applied, supplies weak evidence about independent capability. Knowledge that an employee has used to resolve something on their own supplies strong evidence. The implication is that the competence and RBSE association should rest more on the applied and interpersonal components of capability, such as problem solving, coordination, and communication, than on declarative knowledge of rules. The pattern reported by Axtell and Parker (2003), in which task control and breadth of involvement mattered more than training volume, is consistent with this reading. The measure used here does not decompose competence finely enough to test this, so the point is treated as a conjecture consistent with the aggregate association rather than as a claim the data establish.

H2: *Competence is positively associated with role breadth self-efficacy.*

2.3 Role Breadth Self-Efficacy and Employee Performance

Efficacy beliefs and perceived control form the motivational state that allows employees to move from passive compliance toward proactive goal pursuit. The empirical record supports a positive association with behavior that exceeds the prescribed role, across Indonesian and non-Indonesian samples and across outcomes ranging from proactive work behavior to taking charge (Syamsudin *et al.*, 2022; Zhu *et al.*, 2024), with meta-analytic evidence pointing the same way for performance outside assigned tasks (Fida *et al.*, 2025).

The reasoning behind the association is straightforward enough to state without appeal to authority. An employee who believes a broader class of problems falls within reach will attempt more of them, persist longer when a first approach fails, and frame an unfamiliar case as a problem to be solved rather than as an occasion to defer. Attempt and persistence are the behavioral expressions through which efficacy beliefs are generally held to operate (Parker, 1998), and the meta-analytic association between self-efficacy and performance outside assigned tasks is consistent with them (Fida *et al.*, 2025). Attempt, persistence, and framing are the behavioral currency through which confidence would have to show up in a supervisor's rating; a supervisor does not observe an employee's efficacy belief, only the behavior displayed when a case falls outside the standard procedure. In a branch, this shows up in mundane ways: whether a questionable item is escalated with a recommendation or passed upward, whether a recurring documentation error is reported or absorbed, whether a customer with an awkward repayment history is turned away or worked with. None of these is heroic, and none is outside the rules. What separates them is whether the employee regards the situation as falling within the scope of the role. Confidence of this kind is not uniformly beneficial, and the literature is clear on this point. Zhu *et al.*, (2024) found that the association between RBSE and taking charge weakened in hostile interpersonal environments, suggesting that surrounding climate conditions determine whether proactive confidence is converted into useful action. A positive association is expected in the present setting, where broader action stays within legitimate procedural boundaries, but that expectation is not treated as general.

H3: *Role breadth self-efficacy is positively associated with employee performance.*

2.4 The Mediating Role of Role Breadth Self-Efficacy

Competence describes possession of capability, not the judgment that broader action is feasible, and RBSE supplies that judgment. Competence should raise employees' confidence that they can diagnose unfamiliar issues, coordinate with other units, and contribute to procedural improvement, and that confidence should in turn support more effective problem solving and execution. The two studies closest to this argument are consistent with it: RBSE mediated the association between managerial skills and in-role behavior (Mohamad *et al.*, 2025), and self-efficacy mediated the association between training, competence, and job performance (Handayati *et al.*, 2025). Neither study, however, tested competence as the antecedent within a financial-service setting, which leaves the specific proposition here untested. This reasoning also explains weak direct effects in models that omit a mechanism. Where competent employees do not believe that broader action falls within their capability or their role, their knowledge may remain underused; where RBSE is high, competence is more likely to be brought to bear on uncertain or interdependent demands. The question is framed as one of mediation type rather than of full mediation, following the indirect-only, complementary, and competitive classification (Zhao *et al.*, 2010). Which pattern holds is an empirical matter.

H4: *Role breadth self-efficacy mediates the positive association between competence and employee performance.*

2.5 Work Discipline and Employee Performance

Work discipline denotes consistent, self-regulated adherence to legitimate working-time requirements, standard operating procedures, reporting obligations, confidentiality requirements, and assigned responsibilities. It is enacted dependability within a particular organizational context, not a global

disposition. The distinction has empirical support: Shaffer and Postlethwaite (2012) showed that contextualized measures predict work criteria better than general trait measures, and Wang *et al.*, (2021) reported the same advantage for work-specific and work-role measures. Wilmot and Ones (2019) documented the broader relevance of dependable conduct to workplace outcomes.

These sources are drawn on with a qualification. Work discipline and conscientiousness are related but not equivalent. Conscientiousness is a trait-level disposition assessed across situations and treated as largely stable. In contrast, work discipline as defined here is a behavioral pattern referenced to a specific rule environment and therefore alterable through the design, communication, and monitoring of procedures. The conscientiousness literature is used to establish that dependable conduct is consequential at work and that contextualized measurement outperforms trait measurement; it is not treated as evidence about the present construct itself. The two would be expected to correlate without being interchangeable, and only the contextualized behavioral form was measured here. A limitation of this literature is that most of it treats dependability as a stable individual difference and examines selection settings, where the practical question is whom to hire. The question here is different. It concerns behavior that management can influence after hiring, through the design, communication, and monitoring of rules, and the trait literature has comparatively little to say about that.

Discipline in a pawnbroking branch is also not the passive activity the term sometimes suggests. Escalating a doubtful item, documenting an exception accurately, and declining to bend a valuation under customer pressure all require judgment and, occasionally, a willingness to absorb friction. Compliance of this kind protects the institution against losses that are difficult to reverse once incurred, which is why it plausibly contributes to performance on its own terms rather than merely by avoiding penalties. A positive association is therefore expected where rules are clear, legitimate, and tied to service quality or risk control. No claim is made that the association would hold at any level of procedural burden, and the point at which useful control becomes obstruction is not something this design can locate.

H5: *Work discipline is positively associated with employee performance.*

2.6 Summary of the Proposed Model

The review supports a model containing two structurally distinct routes rather than two equivalent parallel mechanisms. Competence is expected to relate to performance both directly (H1) and indirectly through RBSE (H2, H3, H4), forming a mediated capability route. Work discipline is expected to relate to performance directly (H5), entering as a concurrent predictor rather than as a second mediated pathway. The asymmetry is deliberate and follows from the theory: RBSE is proposed as the judgment through which capability becomes action, whereas work discipline is itself an enacted behavior and requires no intervening belief to reach the criterion. The two routes are therefore compared for independent contribution, not for equivalence of form, and no test of parallel mediation is implied. Together the hypotheses address the study's aim of determining whether capability reaches performance through confidence in broader responsibilities and whether compliance contributes independently of that path. Should the model hold, it would contribute to theory by identifying a candidate activation mechanism. It would be consistent with, though not sufficient to demonstrate, a complementary relation between competence development and role expansion.

3. Research Method

3.1 Study Design

An explanatory quantitative design was used, with temporal separation between predictor and mediator measures and with different sources for predictors and criterion. Data collection proceeded in two waves separated by approximately four weeks. At Time 1, employees reported competence, work discipline, and demographic characteristics. At Time 2, the same employees reported RBSE, and their immediate supervisors rated employee performance. Employee and supervisor records were linked through anonymous matching codes. Temporal separation reduces the risk that the predictor and mediator share transient measurement conditions (Gürbüz *et al.*, 2023), and obtaining the criterion from supervisors removes the single-source overlap that inflates self-reported performance models (Smithikrai *et al.*, 2025). Supervisors rated performance at Time 2 with reference to the preceding three months of work, an interval that overlaps both measurement waves. The design therefore establishes temporal precedence between the self-reported predictor and the mediator, but not between the mediator and the criterion. Estimates are accordingly interpreted as associations rather than as effects. The design suits the research questions because mediation requires that the mediator be measured after the antecedent and that the criterion not share method variance with either.

3.2 Population and Sample

The study was conducted at a state-owned pawnbroking and micro-financing branch in Manado, North Sulawesi, Indonesia. Because the branch employs a small and well-defined workforce, the entire population of 55 employees was surveyed rather than a probability sample. A census removes sampling error within the branch, although it fixes the sample size at the size of the workforce, a constraint addressed in Section 5. Of the 55 employees invited, 53 completed both waves and were matched to a supervisor rating, a usable response rate of 96.4%. Two employees did not complete the Time 2 questionnaire and were excluded. Participation was voluntary, informed consent was obtained, and individual responses were kept confidential from branch management—the final sample comprised 30 women (56.6%) and 23 men (43.4%). Mean age was 34.1 years ($SD = 6.8$) and mean organizational tenure was 7.2 years ($SD = 4.1$). Front-office roles, covering customer service and collateral appraisal, accounted for 62.3% of respondents, and back-office or administrative roles for 37.7%.

Performance ratings were provided by four immediate supervisors, each of whom rated between 9 and 18 employees (mean = 13.3); Table 1 sets out the rating structure. Because ratings were nested within raters, the intraclass correlation for supervisor-rated performance was inspected before estimation and was small, $ICC(1) = 0.06$, implying a design effect of 1.74. A single-level estimator was retained on that basis. With only four clusters, however, a multilevel specification was not feasible, and residual differences in rating leniency or severity across supervisors cannot be excluded; this is noted among the limitations in Section 5.

Because the workforce size fixed the sample size, a sensitivity analysis was conducted in place of an a priori power analysis. At $N = 53$ with $\alpha = 0.05$ (two-tailed) and three predictors of performance, the design had approximately 80% power to detect a standardized path of 0.37 and approximately 34% power for a path of 0.20. The inverse square root method gives a comparable indication: detecting a path of 0.20 at 80% power would require roughly 155 cases (Kock & Hadaya, 2018). Table 2 reports the full sensitivity profile. The study is therefore adequately powered for the medium-sized paths it reports

and underpowered for a small direct effect of competence on performance, which is the basis on which the non-significant direct path is interpreted in Sections 4.2 and 5.

Table 1. Structure of Supervisor Performance Ratings

Supervisor	Function supervised	Employees rated (n)	Mean EP rating	SD
S1	Customer service	15	3.95	0.58
S2	Collateral appraisal	18	3.81	0.64
S3	Back office and administration	11	3.93	0.57
S4	Cashier and vault	9	3.90	0.62
Total	All functions	53	3.89	0.61

Note. $N = 53$ employees rated by four supervisors. EP = employee performance, rated on a five-point scale. Between-supervisor variance in ratings was small, $ICC(1) = 0.06$, design effect = 1.74, one-way ANOVA $F(3, 49) = 1.85$, $p = 0.150$.

Table 2. Sensitivity Analysis for Statistical Power ($N = 53$)

Standardized path (β)	Power at $N = 53$	N required for 80% power
0.15	0.22	275
0.20	0.34	155
0.25	0.51	99
0.30	0.67	69
0.37	0.80	45
0.50	0.96	25

Note. Power at $N = 53$ is a post hoc sensitivity calculation for a two-tailed test at $\alpha = 0.05$ with three predictors of employee performance. The required N is derived from the inverse square root method (Kock & Hadaya, 2018). The two columns rest on different procedures and are therefore not exactly reciprocal.

3.3 Data Collection and Instrument Development

All constructs were measured reflectively with multi-item scales on a five-point Likert format (1 = strongly disagree, 5 = strongly agree). The instrument was translated into Bahasa Indonesia and back-translated into English. A panel of human resource scholars and branch practitioners reviewed the items for clarity and contextual fit before administration. The panel comprised six reviewers: four scholars in human resource management or organizational behavior and two branch practitioners with supervisory experience in pawnbroking operations. Each reviewer rated every item for relevance on a four-point scale. Item-level content validity indices ranged from 0.83 to 1.00, and the scale-level index averaged across items was 0.91, both above conventional thresholds. Three items were reworded, and one competence item was removed following the review. The revised instrument was then pilot-tested with 18 employees at a different branch of the same organization who did not take part in the main study; Cronbach's alpha in the pilot ranged from 0.78 to 0.88, and no item returned a corrected item-total correlation below 0.40.

Competence and work discipline items were written at the work-specific rather than the general trait level, in line with evidence favoring contextualized measurement (Shaffer & Postlethwaite, 2012; Wang *et al.*, 2021). RBSE items used a confidence stem ("How confident are you that you can ...?") following the original scale (Parker, 1998) and its later validation (Rodrigues & Rebelo, 2022). Supervisors rated performance items. Table 3 presents the variables, item codes, indicators, and item provenance, and Table 4 summarizes the development and content-validity evidence for each scale.

Table 3. Variables and Measurement

Variable	Code	Indicator	Source and Status
Competence	COMP.1	Job-relevant knowledge	Newly developed for this study (domain content informed by Islam <i>et al.</i> , 2025; Thi Nong <i>et al.</i> , 2024)
	COMP.2	Procedural mastery	
	COMP.3	Command of transaction and valuation standards	
	COMP.4	Communication with customers and colleagues	
	COMP.5	Capability to diagnose non-routine operational problems	
Work Discipline	WD.1	Punctuality and working-time compliance	Newly developed for this study (contextualization principle: Shaffer & Postlethwaite, 2012; Wang <i>et al.</i> , 2021)
	WD.2	Adherence to standard operating procedures	
	WD.3	Accuracy of documentation and reporting	
	WD.4	Confidentiality of customer information	
	WD.5	Compliance with reporting and accountability obligations	
Role Breadth Self-Efficacy	RBSE.1	Presenting work information	Adopted, translation changes only (Parker, 1998; validated by (Rodrigues & Rebelo, 2022)
	RBSE.2	Diagnosing longer-term problems	
	RBSE.3	Proposing improved procedures	
	RBSE.4	Participating in work decisions	
	RBSE.5	Coordinating with other areas	
	RBSE.6	Representing the work unit	
Employee Performance	EP.1	Accuracy of task execution	Adapted to the branch task set (Diamantidis & Chatzoglou, 2019)
	EP.2	Timeliness of completion	
	EP.3	Achievement of work targets	
	EP.4	Consistency of service delivered to customers	
	EP.5	Cases resolved without escalation or rework	

Note. All items were rated on a five-point Likert scale. RBSE items were adopted from Parker (1998); performance items were adapted from Diamantidis and Chatzoglou (2019); competence and work-discipline items were newly developed for this study. Complete item wording in English and Bahasa Indonesia is reported in Appendix A. Employee performance was rated by the immediate supervisor; all other variables were self-reported.

Table 3 also records the provenance of each scale. RBSE items were adopted from Parker (1998), with changes confined to those required by translation. Performance items were adapted from Diamantidis and Chatzoglou (2019) and rephrased to match the branch's task set. Competence and work-discipline items were newly developed for this study from the organization's competency dictionary and its standard operating procedures, following the contextualization principle established by Shaffer and Postlethwaite (2012); the fuller validation account above applies principally to these two scales. Complete item wording in English and Bahasa Indonesia is reported in Appendix A.

Because competence and performance both refer to task execution, the two item sets were deliberately written at different levels of reference. Competence items state what an employee can do and were self-reported; performance items state what the supervisor observed the employee to deliver over the rating period. Two pairs nevertheless remained close in content in the original instrument:

transaction accuracy under competence against accuracy of task execution under performance, and problem solving under competence against responsible problem resolution under performance. Accountability under work discipline was similarly close to dependable service under performance. The three competence and work-discipline items concerned were therefore rewritten in capability, or rule-compliance terms (COMP.3, COMP.5, WD.5), and the two performance items were rewritten to refer to observed output (EP.4, EP.5). The discriminant validity statistics in Section 4.1 are acceptable. However, statistical separation does not by itself establish conceptual distinctness, and residual overlap is retained as a limitation in Section 5.

Table 4. Instrument Development and Content Validity Evidence

Construct	Items (k)	Status	I-CVI range	S-CVI/Ave	Pilot α	Min. item-total r
Competence	5	Newly developed	0.83–1.00	0.92	0.84	0.48
Work Discipline	5	Newly developed	0.83–1.00	0.88	0.81	0.44
Role Breadth Self-Efficacy	6	Adopted	0.83–1.00	0.95	0.88	0.55
Employee Performance	5	Adapted	0.83–1.00	0.90	0.78	0.41

Note. I-CVI = item-level content validity index; S-CVI/Ave = scale-level content validity index, averaging method; both based on relevance ratings by a six-member expert panel. Pilot α and the minimum corrected item-total correlation come from a pilot administration with 18 employees at a comparison branch. Status indicates whether items were adopted without content change, adapted, or newly developed for this study. One competence item was removed after the panel review, leaving five.

3.4 Data Analysis Technique

The model was estimated with partial least squares structural equation modeling (PLS-SEM), which suits prediction-oriented research, extensions of existing direct-effects models with a specific mediator, and modest sample sizes (Hair *et al.*, 2019). Smithikrai *et al.*, (2025) applied the same approach to a comparable question about personality, mediation, and job performance. Reporting follows published guidelines rather than software defaults (Hair *et al.*, 2019). The measurement model was assessed through indicator loadings, internal-consistency reliability (Cronbach's alpha, ρ_A , and composite reliability), and convergent validity via average variance extracted, applying the 0.50 criterion (Fornell & Larcker, 1981; Hair *et al.*, 2019). Discriminant validity was evaluated primarily with the heterotrait–monotrait ratio of correlations against the conservative 0.85 threshold (Henseler *et al.*, 2015), and secondarily by comparing each construct's square-root average variance extracted with its inter-construct correlations (Fornell & Larcker, 1981). For the structural model, inner variance inflation factors, path coefficients, bias-corrected bootstrap confidence intervals from 10,000 subsamples, coefficients of determination, and effect sizes were examined (Hair *et al.*, 2019). Because the coefficient of determination describes fit to the estimation sample rather than predictive ability, the PLSpredict holdout procedure was also run, and prediction errors were compared against a naive linear-model benchmark (Shmueli *et al.*, 2019). The mediation conclusion rests on the specific indirect effect together with the remaining direct effect, classified as indirect-only, complementary, or competitive mediation (Zhao *et al.*, 2010). Procedural remedies for common method bias were built into the design: predictor and mediator measures were separated in time, the criterion came from a different source, anonymity was assured, and item wording was kept short and unambiguous (Podsakoff *et al.*, 2003).

4. Results and Discussion

4.1 Analysis Results

Construct means ranged from 3.71 to 4.06 on the five-point scale, with standard deviations between 0.52 and 0.68. Responses were therefore moderately high while retaining usable variance. Skewness and kurtosis fell within ± 2 , and no missing values remained after listwise matching. Harman's single-factor test produced no dominant general factor, which is consistent with the procedural safeguards described in Section 3.4 (Podsakoff *et al.*, 2003).

Table 5 reports the measurement results. All indicators loaded on their intended constructs at or above the 0.708 benchmark. Internal-consistency reliability exceeded 0.70 for every construct, and average variance extracted exceeded the 0.50 criterion, supporting convergent validity (Fornell & Larcker, 1981; Hair *et al.*, 2019).

Table 5. Loadings, Reliability, and Convergent Validity

Construct	Item	Loading	α	ρ_A	CR	AVE
Competence	COMP.1	0.782	0.849	0.855	0.892	0.624
	COMP.2	0.803				
	COMP.3	0.771				
	COMP.4	0.824				
	COMP.5	0.788				
Work Discipline	WD.1	0.792	0.860	0.866	0.900	0.643
	WD.2	0.811				
	WD.3	0.833				
	WD.4	0.774				
	WD.5	0.804				
RBSE	RBSE.1	0.742	0.877	0.883	0.907	0.620
	RBSE.2	0.788				
	RBSE.3	0.813				
	RBSE.4	0.821				
	RBSE.5	0.779				
	RBSE.6	0.796				
Employee Performance	EP.1	0.801	0.866	0.871	0.904	0.653
	EP.2	0.822				
	EP.3	0.814				
	EP.4	0.783				
	EP.5	0.809				

Note. CR = composite reliability; AVE = average variance extracted.

Table 6 presents the discriminant validity assessment. All heterotrait–monotrait values fell below the conservative 0.85 threshold, with a maximum of 0.601 (Henseler *et al.*, 2015), and each construct's square-root average variance extracted exceeded its correlations with the other constructs (Fornell &

Larcker, 1981). The highest inter-construct correlation, between RBSE and performance, was 0.570, so the two constructs remain empirically separable.

Table 6. Descriptive Statistics and Discriminant Validity

Construct	COMP	WD	RBSE	EP	M	SD
COMP	0.790	0.402	0.581	0.542	3.98	0.55
WD	0.351	0.802	0.281	0.512	4.06	0.52
RBSE	0.501	0.252	0.787	0.601	3.71	0.68
EP	0.498	0.470	0.570	0.808	3.89	0.61

Note. The two matrices are distinguished typographically. Heterotrait–monotrait (HTMT) ratios appear in roman type above the diagonal; inter-construct correlations appear in italics below it; square-root AVE values appear in bold on the diagonal. M and SD are construct means and standard deviations computed from indicator averages. HTMT maximum = 0.601.

Inner variance inflation factors ranged from 1.13 to 1.44, well below the threshold of 3.0, so collinearity did not distort the estimates (Hair *et al.*, 2019). The model accounted for 25.1% of the variance in RBSE (adjusted $R^2 = 0.237$) and 42.3% of the variance in employee performance (adjusted $R^2 = 0.388$).

PLSpredict was run with ten folds and ten repetitions against a naive linear-model (LM) benchmark. Q^2 predict exceeded zero for every endogenous indicator, ranging from 0.061 (EP.2) to 0.214 (EP.1) for performance and from 0.044 (RBSE.6) to 0.176 (RBSE.3) for RBSE. Because the prediction errors were not symmetrically distributed, mean absolute error was used for the benchmark comparison. PLS-SEM returned a lower error than the LM benchmark for four of the five performance indicators (EP.1, EP.3, EP.4, and EP.5) and a marginally higher value for EP.2. Under the decision rule of Shmueli *et al.*, (2019), a majority but not all indicators outperforming the benchmark corresponds to medium predictive power. Indicator-level values are reported in Table 9. This classification should be read against the size of the holdout folds, which contained approximately five cases each, so the benchmark comparison rests on thin holdout samples.

Table 7 reports the structural path estimates with their bias-corrected bootstrap intervals. Competence was strongly associated with RBSE ($\beta = 0.501$, $t = 4.82$, $p < 0.001$), and both RBSE ($\beta = 0.389$, $t = 3.44$, $p = 0.001$) and work discipline ($\beta = 0.304$, $t = 2.71$, $p = 0.007$) were associated with performance. The direct path from competence to performance was positive but did not reach significance ($\beta = 0.116$, $t = 0.96$, $p = 0.339$, 95% CI $[-0.121, 0.352]$), an interval that spans zero. H2, H3, and H5 were supported; H1 was not.

Table 7. Structural Path Estimates

H	Path	β	SE	t	p	f^2	95% CI	Decision
H1	COMP $\rightarrow$ EP	0.116	0.121	0.96	0.339	0.017	$[-0.121, 0.352]$	Not supported
H2	COMP $\rightarrow$ RBSE	0.501	0.104	4.82	0.000	0.335	$[0.288, 0.692]$	Supported
H3	RBSE $\rightarrow$ EP	0.389	0.113	3.44	0.001	0.191	$[0.161, 0.601]$	Supported
H5	WD $\rightarrow$ EP	0.304	0.112	2.71	0.007	0.135	$[0.079, 0.518]$	Supported

Note. $N = 53$. The 95% intervals are bias-corrected and accelerated intervals from 10,000 bootstrap subsamples. H4, the mediation hypothesis, is tested in Table 8 and is therefore not listed here. f^2 values of 0.02, 0.15, and 0.35 denote small, medium, and large effects.

Table 8 reports the mediation test. The specific indirect effect of competence on performance through RBSE was positive, and its bias-corrected interval excluded zero ($\beta = 0.195$, $t = 2.79$, $p = 0.005$, 95% CI [0.058, 0.361]). The total effect was also significant ($\beta = 0.311$, $p = 0.009$, 95% CI [0.079, 0.545]). Since the indirect effect was significant while the direct effect was not, the pattern falls into the indirect-only category (Zhao *et al.*, 2010), which supports H4. The variance accounted for was 62.7%, meaning that most of the estimated total association between competence and performance ran through RBSE in this sample.

Table 8. Mediation Test

Effect	Path	β	t	p	95% CI	Result
Indirect	COMP → RBSE → EP	0.195	2.79	0.005	[0.058, 0.361]	Significant
Direct	COMP → EP	0.116	0.96	0.339	[-0.121, 0.352]	Not significant
Total	COMP → EP	0.311	2.60	0.009	[0.079, 0.545]	Significant

Note. $N = 53$. The 95% intervals are bias-corrected and accelerated intervals from 10,000 bootstrap subsamples. Variance accounted for = 62.7%—mediation type classified following Zhao *et al.*, (2010).

Table 9. Indicator-Level Predictive Relevance (PLSpredict)

Indicator	Q^2_{predict}	PLS-SEM MAE	LM MAE	Difference
RBSE.1	0.092	0.523	0.541	-0.018
RBSE.2	0.131	0.498	0.520	-0.022
RBSE.3	0.176	0.472	0.503	-0.031
RBSE.4	0.108	0.515	0.529	-0.014
RBSE.5	0.067	0.540	0.548	-0.008
RBSE.6	0.044	0.556	0.559	-0.003
EP.1	0.214	0.412	0.438	-0.026
EP.2	0.061	0.501	0.494	+0.007
EP.3	0.147	0.446	0.470	-0.024
EP.4	0.163	0.431	0.455	-0.024
EP.5	0.118	0.468	0.489	-0.021

Note. $N = 53$; ten-fold cross-validation with ten repetitions. Q^2_{predict} above zero indicates predictive relevance relative to the indicator mean. MAE = mean absolute error; LM = linear-model benchmark. Difference = PLS-SEM MAE minus LM MAE, so negative values favor the PLS-SEM model.

4.2 Discussion

The results are consistent with a capability-activation reading of employee performance, though they do not establish it. Competence was not associated with performance directly, but it was strongly associated with employees' confidence to take on broader responsibilities. That confidence was in turn associated with supervisor-rated performance. The reasoning behind this pattern is set out in Section 2.4 and is not repeated here.

The finding extends earlier evidence rather than contradicting it. Mohamad *et al.*, (2025) reported that RBSE carried the association between managerial skills and in-role behavior, and Handayati *et al.*, (2025) reported that self-efficacy carried the association between training, competence, and job performance. The present result reproduces the same associational pattern with competence as the antecedent in a financial-service branch, a setting neither study examined; whether the underlying

mechanism is the same cannot be determined from these data. It also converges with Indonesian evidence that the competence and performance link runs through an intervening variable rather than directly (Wu *et al.*, 2018; Afuan & Ali, 2024), while specifying a mediator closer to the theoretical mechanism than person-job fit or job satisfaction. The convergence across four independent samples using different mediators is consistent with the weak direct effect being a recurring feature of this literature. However, four samples are a thin basis for treating it as established.

Work discipline retained an independent association with performance, which supports H5 and indicates that dependable adherence to legitimate procedure contributes through a route distinct from proactive confidence. The result is consistent with the documented relevance of dependable conduct at work (Wilmot & Ones, 2019) and with the case for measuring such conduct at the work-specific level (Shaffer & Postlethwaite, 2012; Wang *et al.*, 2021). Its theoretical implication is that flexibility and control need not be treated as competing logics. In a branch handling customer property, employees plausibly need both the confidence to resolve emerging problems and the discipline to protect accuracy and accountability, and in these estimates the two contributed independently rather than at each other's expense. Independence of contribution is not the same as equivalence of form, since only the capability route was specified as mediated.

Two features of the setting make the pattern worth taking seriously, and one makes it worth treating with care. Employees at this branch work under a well-specified procedural regime, and the technical demands of appraisal and administration are explicit. This is not the sort of setting in which one would most expect competence to fail as a direct predictor, since the distance between knowing a procedure and executing it should be short. That the direct path was nonetheless small suggests the shortfall lies somewhere other than in knowledge. The branch is also small enough that employees are visible to their supervisors, which reduces the chance that useful discretionary behavior went unobserved in the ratings. Against this, competence scores were high and fairly tightly grouped, and a compressed distribution is itself one reason a direct path may be difficult to detect. The linear form imposed here is a further caution, since associations of this kind are not always monotonic and curvilinear patterns have been reported between job autonomy and performance (Shahzad, 2022).

One question the model raises but cannot address concerns the relation between the two routes. The same procedural tightness that produces reliable documentation and protects customer assets may also narrow the range of situations employees regard as within their remit, in which case the two routes, statistically independent in these estimates, would not be independent in practice. None of the constructs needed to examine this, in particular the perceived legitimacy and restrictiveness of rules as distinct from compliance with them, was measured in this study. The point is therefore recorded as a hypothesis for future work rather than offered as an interpretation of the present results.

Several alternative readings deserve consideration before the mediation interpretation is accepted. The first concerns the non-significant direct path. With 53 observations, the design has limited power to detect small effects, and the confidence interval for the direct path ran from -0.121 to 0.352 , an interval that includes values large enough to matter in practice. The correct conclusion is that this study did not detect a direct association, not that none exists. Describing the result as indirect-only mediation follows the statistical classification (Zhao *et al.*, 2010) and should not be read as evidence that competence operates exclusively through RBSE.

A second concern is measurement source. Competence and RBSE were both self-reported, whereas performance was supervisor-rated, so shared source variance may have strengthened the

competence and RBSE path relative to the paths involving performance. That asymmetry would tend to favor the mediation pattern observed here. Temporal separation reduces but does not eliminate the risk. A third concern is direction: although RBSE was measured four weeks after competence, the design is not experimental, and employees who successfully perform broader work may come to describe themselves as more competent. Restriction of range offers a fourth reading, since competence scores were moderately high and a compressed distribution attenuates observable associations. These considerations do not overturn the results, but they set the terms on which the results should be read.

5. Concluding Remarks and Recommendation

This study examined how competence relates to employee performance at a state-owned pawnbroking branch in Manado, Indonesia, motivated by the observation that competence development often fails to produce the performance gains managers expect. Three questions were asked: whether competence predicts role breadth self-efficacy, whether RBSE mediates the association between competence and performance, and whether work discipline retains a direct association once both are modeled. Using two-wave, multisource data from a census of 53 matched employee and supervisor cases and PLS-SEM estimation, the study found that competence predicted RBSE, that RBSE predicted supervisor-rated performance, and that the indirect path was positive and significant while the direct path was not. Work discipline retained a direct association with performance. In this branch, the observed association between competence and performance ran mainly through employees' confidence to act beyond the prescribed role. The design is observational, so this describes how the association was distributed across the estimated paths rather than how competence operates.

The study contributes on three levels, and each is stated with the qualification the design imposes. Theoretically, it identifies RBSE as a candidate activation mechanism linking capability to results, a mediator closer to the underlying process than the person-job fit and job satisfaction variables that dominate the Indonesian literature, and it shows that a mediated capability route and a direct compliance route can be estimated within one model rather than as rival accounts, while noting that the two are specified asymmetrically and were not tested as equivalent parallel paths. Practically, the pattern is consistent with competence development and role expansion acting as complements, which would imply that training evaluated only through knowledge gain may miss what carries capability into performance; involvement, task control, and exposure to non-routine work may therefore warrant attention alongside it. Because the study observed associations in a single branch and tested no intervention, this is offered as a direction for further examination rather than as a recommendation the present evidence can support. Any policy implication for competency certification schemes in state-owned financial-service organizations would require evidence from multiple branches and, ideally, an intervention design; none is drawn here. The originality of the work lies in bringing RBSE into a setting where it has not previously been tested and in separating confidence from compliance within a single predictive model. One practical consequence follows, although it should be read as a proposition rather than as guidance. Training programs of this kind are commonly evaluated on what participants know afterward, since knowledge is the outcome that is cheapest to measure and easiest to attribute to the program. If capability reaches performance largely through what employees subsequently believe they may attempt, a program could satisfy its own evaluation criteria and still leave performance unchanged. Whether attaching to training some change in the scope employees are afterward expected to handle

would in fact raise performance is a question this study frames rather than answers: what was observed is an association between confidence and performance, not the effect of any intervention on either.

Six limitations bound these conclusions. First, the study covered one branch and 53 usable cases, which constrains power for small effects; the sensitivity analysis reported in Section 3.2 indicates adequate power only for standardized paths of roughly 0.37 and above, and the study offers no basis for generalizing to other branches or organizations. Second, the two-wave design mitigates common method bias but does not establish causal order; four weeks is a short interval over which to observe change in efficacy beliefs, and the supervisor ratings collected at Time 2 refer to a period that overlaps both waves. Third, the specification is asymmetric: RBSE was tested as a mediator of competence while work discipline entered only as a direct predictor, so the two routes were compared for independent contribution rather than as equivalent parallel mechanisms. Fourth, although the discriminant validity statistics were acceptable, competence, work discipline, and performance share content at the conceptual level; the item revisions described in Section 3.3 reduce but do not remove this overlap, and some inflation of the path estimates cannot be excluded. Fifth, performance ratings came from only four supervisors, and although the intraclass correlation was small, differences in rating leniency or severity cannot be ruled out with so few raters. Sixth, performance was operationalized narrowly as task and service performance, and all predictors were self-reported. Future research should therefore replicate the model across multiple branches with samples large enough to estimate small paths precisely, extend the measurement window to three or more waves, incorporate proactive and citizenship dimensions of performance, model rater effects where the number of supervisors permits, and test whether the returns to discipline or to proactive confidence diminish beyond some level, a possibility the linear specification used here cannot address. Examining moderators such as leadership support and interpersonal climate would also help establish the conditions under which proactive confidence is converted into results, since the single-branch design held the climate broadly constant and could not observe variation in it.

Statement of Use of Generative AI

During the preparation of this work, the author used generative artificial intelligence tools to support the scientific writing process. Grammarly was used to check grammar, refine writing style, and improve clarity in scientific writing. All interpretations, analyses, and conclusions presented in this study are the sole responsibility of the author.

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Appendix A. Complete Item Wording

Note. Items are reproduced in the English source form and in the Bahasa Indonesia administered form. Response format for competence, work discipline, and employee performance: 1 = strongly disagree to 5 = strongly agree. Response format for RBSE: 1 = not at all confident to 5 = very confident.

A1. Competence (COMP) — self-reported; newly developed for this study

- COMP.1 I know the loan, collateral, and service products handled at this branch well enough to explain them without assistance. / Saya menguasai produk pinjaman, agunan, dan layanan di cabang ini sehingga dapat menjelaskannya tanpa bantuan.
- COMP.2 I know the standard operating procedures that apply to my duties and can apply them without checking. / Saya memahami standar operasional prosedur yang berlaku pada tugas saya dan dapat menerapkannya tanpa memeriksa ulang.
- COMP.3 I am able to determine the correct valuation and transaction treatment for the items I handle. / Saya mampu menentukan penilaian dan perlakuan transaksi yang tepat untuk barang yang saya tangani.
- COMP.4 I am able to explain technical requirements clearly to customers and to colleagues in other units. / Saya mampu menjelaskan ketentuan teknis secara jelas kepada nasabah maupun rekan kerja di unit lain.
- COMP.5 I am able to work out what has gone wrong when a case does not fit the usual pattern. / Saya mampu mengidentifikasi sumber masalah ketika suatu kasus tidak sesuai dengan pola yang biasa.

A2. Work Discipline (WD) — self-reported; newly developed for this study

- WD.1 I begin and end my working hours in accordance with the schedule set by the branch. / Saya memulai dan mengakhiri jam kerja sesuai jadwal yang ditetapkan cabang.
- WD.2 I follow the applicable standard operating procedure even when a faster route is available. / Saya mengikuti standar operasional prosedur yang berlaku meskipun tersedia cara yang lebih cepat.
- WD.3 I record transactions and supporting documents completely and accurately. / Saya mencatat transaksi dan dokumen pendukung secara lengkap dan akurat.
- WD.4 I keep customer information confidential in all circumstances. / Saya menjaga kerahasiaan informasi nasabah dalam segala keadaan.
- WD.5 I submit the reports required of me on time and in the prescribed form. / Saya menyampaikan laporan yang diwajibkan tepat waktu dan sesuai format yang ditentukan.

A3. Role Breadth Self-Efficacy (RBSE) — self-reported; adopted from Parker (1998). Stem: 'How confident would you feel ...'

- RBSE.1 Presenting information to a group of colleagues. / Menyampaikan informasi kepada sekelompok rekan kerja.
- RBSE.2 Analyzing a longer-term problem in order to find a solution. / Menganalisis masalah jangka panjang untuk menemukan solusinya.

RBSE.3 Designing new procedures for your work area. / Merancang prosedur baru untuk area kerja Anda.

RBSE.4 Contributing to discussions about the direction of the branch. / Turut serta dalam pembahasan mengenai arah kebijakan cabang.

RBSE.5 Contacting people outside the branch to discuss problems. / Menghubungi pihak di luar cabang untuk membahas masalah.

RBSE.6 Representing your work area in meetings with management. / Mewakili area kerja Anda dalam pertemuan dengan manajemen.

A4. *Employee Performance (EP) — supervisor-rated; adapted from Diamantidis and Chatzoglou (2019). Stem: 'Relative to what the role requires, this employee ...'*

EP.1 executes assigned tasks without errors that require correction. / melaksanakan tugas tanpa kesalahan yang memerlukan koreksi.

EP.2 completes work within the time set for it. / menyelesaikan pekerjaan dalam waktu yang telah ditetapkan.

EP.3 achieves the work targets set for the period. / mencapai target kerja yang ditetapkan pada periode berjalan.

EP.4 delivers service to customers at a consistent standard. / memberikan layanan kepada nasabah dengan standar yang konsisten.

EP.5 resolves customer cases without escalation or rework. / menyelesaikan kasus nasabah tanpa eskalasi atau pengerjaan ulang.