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The Contribution of Self-Efficacy and Compensation to Performance Through the Adaptive Ability of Employees at PT PNM Serang Branch

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A R T I C L E I N F O

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A B S T R A C T

The purpose of this study is to analyze the contribution of self-efficacy and compensation to performance through the adaptability of employees at PT PNM Serang Branch. The unit of analysis in this study is all Heads of the Mekaar Unit at PT Permodalan Nasional Madani (PNM) Serang Branch. A total of 95 members of the population were sampled for this study. Data collection was conducted by distributing a closed questionnaire using a 1 to 4 Likert scale. The data analysis technique used was SEM-PLS with the help of SmartPLS software. The results of this study found that the higher the self-efficacy, the better the adaptability; the better the compensation, the better the adaptability; the higher the self-efficacy, the better the performance; the better the compensation, the higher the performance; no matter how good the adaptability, it does not affect performance; adaptability cannot mediate the influence of self-efficacy on performance; adaptability can mediate the influence of compensation on performance

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INTRODUCTION

In an era of rapid globalization and technological disruption, organizations face major challenges in maintaining competitiveness and business continuity. One crucial factor in facing these challenges is the quality of a company's human resources (HR). Employees are not only required to have technical competencies, but also to be able to adapt quickly to changes in the work environment. In this context, PT Permodalan Nasional Madani (PNM), as a company engaged in financial services, has an important role in empowering the community through the Mekaar (Membina Ekonomi Keluarga Sejahtera or Fostering Prosperous Families) program. To support the success of this program, employee performance is a factor that cannot be ignored.

Employee performance is the result of work achieved by an individual in carrying out the tasks and responsibilities assigned by the organization. According to Aguinis (2023), performance is the result of work behavior that contributes directly to the achievement of organizational goals. Optimal performance can only be achieved if individuals have adequate motivation, competence, and environmental support. In this case, self-efficacy and compensation are two important factors that influence individual performance. Self-efficacy plays a role in shaping an individual's belief in their own ability to complete tasks, while compensation serves as a form of external reward and motivation for employees. PT PNM Serang Branch has a working area of 95 Mekaar Units covering the districts of Serang, Serang City, Cilegon City, Lebak District, and Pandeglang District. The following presents the 2024 performance achievement.

Table 1. Outstanding PT PNM Mekaar Serang Branch 2024

Semester 1													
REG	AREA	JANUARY		FEBRUARY		MARCH		APRIL		MAY		JUNE	
		REAL	RKAP	ACTUAL	RKAP	REAL	RKAP	REAL	RKAP	REAL	RKAP	REAL	RKAP
Serang 1	Cilegon Area	74,673	71,389	76,164	72,183	82,445	73,267	81,024	74,916	77,804	75,425	76,443	76,469
Serang 1 District	Serang Area 1	87,199	84,063	89,128	85,336	96,446	87,072	95,090	89,715	92,455	90,531	90,489	92,205
Serang 1	Serang Area 2	89,715	88,799	90,677	89,989	96,964	91,611	94,770	94,080	90,094	94,842	88,461	96,407
Serang 1	Serang Area 3	88,660	84,850	91,812	85,746	100,006	86,968	97,811	88,828	94,661	89,402	92,230	90,580
Serang 1 Registration Total		340,247	329,102	347,782	333,254	375,861	338,919	368,695	347,538	355,016	350,200	347,622	355,660
Serang 2	Pandeglang Area 1	64,373	59,493	65,930	60,247	70,812	61,276	69,385	62,842	66,355	63,325	65,554	64,317
Serang 2	Pandeglang Area 2	56,920	51,942	58,873	53,026	63,647	54,505	62,427	56,755	60,421	57,450	59,853	58,875
Serang 2	Pandeglang Area 3	68,732	63,802	70,350	65,041	75,665	66,732	74,762	69,305	71,565	70,099	70,692	71,729
Serang 2	Pandeglang Area 4	77,822	71,551	78,730	72,491	84,677	73,775	83,616	75,727	81,277	76,330	79,968	77,567
Serang 2 Registration Total		267,847	246,788	273,883	250,805	294,801	256,287	290,191	264,629	279,617	267,204	276,067	272,489
Serang 3	Lebak Area 1	75,798	69,966	78,424	70,836	84,562	72,023	84,490	73,830	82,966	74,387	82,392	75,532
Serang 3	Lebak Area 2	84,453	74,945	85,910	76,102	91,908	77,680	90,830	80,081	88,563	80,822	87,548	82,343
Serang 3	Lebak Area 3	60,117	55,503	61,901	56,307	67,087	57,404	66,906	59,072	65,420	59,588	66,098	60,645
Serang 3	Lebak Area 4	68,213	64,124	68,901	64,887	73,566	65,928	73,203	67,512	71,556	68,001	72,460	69,004
Serang 3 Registration Total		288,582	264,537	295,137	268,131	317,122	273,034	315,428	280,495	308,506	282,798	308,498	287,524

Grand Total		896,676	840,427	916,802	852,190	987,785	868,240	974,314	892,662	943,138	900,202	932,188	915,673
Semester 2													
REG	AREA	JULY		AUGUST		SEPTEMBER		OCTOBER		NOVEMBER		DECEMBER	
		REAL	RKAP	ACTUAL	RKAP	REAL	RKAP	REAL	RKAP	REAL	RKAP	REAL	RKAP
Serang 1	Cilegon Area	77,128	76,687	78,809	76,687	80,143	78,738	81,329	79,619	81,329	79,619	85,710	82,590
Serang 1 District	Serang Area 1	89,830	92,554	91,241	92,554	91,915	95,841	92,052	97,253	92,052	97,253	95,910	102,015
Serang 1	Serang Area 2	89,541	96,733	91,818	96,733	93,788	99,804	94,211	101,124	94,211	101,124	99,753	105,573
Serang 1	Serang Area 3	90,203	90,826	91,903	90,826	92,810	93,139	92,493	94,133	92,493	94,133	97,469	97,484
Serang 1 Registration Total		346,701	356,801	353,771	356,801	358,655	367,522	360,086	372,129	360,086	372,129	378,842	387,662
Serang 2	Pandeglang Area 1	65,442	64,524	66,675	64,524	67,587	66,472	67,368	67,309	67,368	67,309	69,848	70,130
Serang 2	Pandeglang Area 2	58,287	59,173	59,068	59,173	59,351	61,972	59,008	63,175	59,008	63,175	60,779	67,230
Serang 2	Pandeglang Area 3	69,347	72,070	71,794	72,070	72,347	75,270	72,699	76,645	72,699	76,645	75,322	81,281
Serang 2	Pandeglang Area 4	78,124	77,826	77,123	77,826	77.687	80,254	77,848	81,298	77,848	81,298	80,373	84,816
Serang 2 Registration Total		271,200	273,593	274,660	273,593	276,972	283,968	276,923	288,426	276,923	288,426	286,322	303,457
Serang 3	Lebak Area 1	83,495	75,771	83,575	75,771	83,772	78,018	82,862	78,983	82,862	78,983	85,117	82,238
Serang 3	Lebak Area 2	86,746	82,661	86,595	82,661	87,031	85,648	87,464	86,931	87,464	86,931	91,534	91,258
Serang 3	Lebak Area 3	66,659	60,866	67,536	60,866	67,934	62,942	67,815	63,834	67,815	63,834	69,596	66,841
Serang 3	Lebak Area 4	73,086	69,214	72,734	69,214	72,274	71,184	72,462	72,031	72,462	72,031	75,292	74,885
Serang 3 Registration Total		309,986	288,512	310,441	288,512	311,011	297,791	310,604	301,779	310,604	301,779	321,540	315,223
Grand Total		927,887	918,906	938,872	918,906	946,638	949,281	947,612	962,334	947,612	962,334	986,704	1,006,342

The trend and analysis of outstanding loans based on Table 1.1 show a total increase of 10.04% from IDR 896.68 billion in January to IDR 986.70 billion in December. The details are as follows: Serang 1 increased by 11.34% (IDR 340.25 billion → IDR 378.84 billion), Serang 2 increased by 6.91% (Rp267.85 billion → Rp286.32 billion) and Serang 3 increased by 11.42% (Rp288.58 billion → Rp321.54 billion). The most significant increases were in the Serang 2 area, with outstanding loans in December amounting to Rp99.75 billion (up 11.2% from January), and the Lebak 2 area, with outstanding loans in December amounting to Rp91.53 billion (up 8.4%). The growth in outstanding loans indicates business expansion, but with LAR and NPL values increasing and remaining high, performance has deteriorated

Table 2. Loan at Risk PT PNM Mekaar Serang Branch 2024

Semester 1													
REG	**AREA**	**JANUARY**		**FEBRUARY**		**MARCH**		**APRIL**		**MAY**		**JUNE**	
		REAL	**RKAP**	**REAL**	**RKAP**	**REAL**	**RKAP**	**REAL**	**RKAP**	**REAL**	**RKAP**	**REAL**	**RKAP**
Serang 1	Cilegon Area	6,412	5,830	7,095	6,001	6,847	6,234	7,186	6,589	7,569	6,699	7,493	6,924
Serang 1 District	Serang Area 1	8,728	7,047	10,294	7,259	10,088	7,549	10,869	7,991	11,541	8,127	11,634	8,406
Serang 1	Serang Area 2	13,488	11,511	15,371	11,843	14,782	12,297	18,546	12,986	21,465	13,199	20,149	13,636
Serang 1	Serang Area 3	9,945	8,478	11,078	8,721	10,760	9,053	13,489	9,558	14,930	9,713	14,207	10,033
Serang 1 Registration Total		**38,574**	**32,865**	**43,839**	**33,824**	**42,476**	**35,133**	**50,089**	**37,124**	**55,505**	**37,739**	**53,484**	**39,000**
Serang 2	Pandeglang	12,104	10,441	12,795	10,782	12,457	11,247	15,241	11,954	14,726	12,173	15,127	12,621

	Area 1												
Serang 2	Pandeglang Area 2	17,399	16,269	17,709	16,791	17,452	17,503	19,265	18,586	19,205	18,920	19,555	19,606
Serang 2	Pandeglang Area 3	21,194	19,347	21,780	20,009	21,552	20,913	22,871	22,289	22,665	22,713	23,511	23,585
Serang 2	Pandeglang Area 4	13,493	11,136	14,608	11,530	14,957	12,067	16,805	12,884	16,464	13,137	17,618	13,655
Serang 2 Registration Total		**64,190**	**57,193**	**66,892**	**59,112**	**66,416**	**61,730**	**74,182**	**65,713**	**73,060**	**66,943**	**75,811**	**69,467**
Serang 3	Lebak Area 1	19,183	17,640	19,739	18,246	19,364	19,073	22,567	20,330	24,457	20,719	24,269	21,515
Serang 3	Lebak Area 2	17,853	17,541	19,056	18,148	18,419	18,975	26,021	20,235	28,024	20,624	26,537	21,422
Serang 3	Lebak Area 3	10,352	9,611	10,471	9,911	10,056	10,319	12,534	10,941	13,028	11,133	12,501	11,526
Serang 3	Lebak Area 4	7,971	7,410	9,804	7,659	9,788	7,999	12,797	8,516	14,636	8,676	15,101	9,003
Serang 3 Registration Total		**55,358**	**52,203**	**59,070**	**53,964**	**57,627**	**56,366**	**73,918**	**60,022**	**80,145**	**61,151**	**78,408**	**63,466**
Grand Total		**158,123**	**142,261**	**169,800**	**146,900**	**166,519**	**153,229**	**198,190**	**162,859**	**208,709**	**165,833**	**207,704**	**171,933**

Semester 2													
REG	**AREA**	**JULY**		**AUGUST**		**SEPTEMBER**		**OCTOBER**		**NOVEMBER**		**DECEMBER**	
		REAL	**RKAP**	**ACTUAL**	**RKAP**	**REAL**	**RKAP**	**REAL**	**RKAP**	**REAL**	**RKAP**	**REAL**	**RKAP**
Serang 1	Cilegon Area	8,556	6,971	8,389	7,139	8,792	7,413	8,853	7,603	8,654	7,906	8,700	8,243
Serang 1	Serang Area 1	12,980	8,465	12,766	8,673	12,944	9,014	13,115	9,250	12,788	9,626	12,677	10,045
Serang 1	Serang Area 2	23,856	13,728	23,378	14,053	23,564	14,585	23,673	14,954	23,038	15,543	22,758	16,197
Serang 1	Serang Area 3	18,269	10,100	17,658	10,338	18,585	10,728	18,571	10,998	18,002	11,429	17,830	11,908
Serang 1 Registration Total		**63,661**	**39,264**	**62,191**	**40,204**	**63,885**	**41,740**	**64,211**	**42,804**	**62,482**	**44,504**	**61,964**	**46,392**
Serang 2	Pandeglang Area 1	18,019	12,715	17,771	13,049	18,036	13,595	18,401	13,973	17,885	14,577	17,685	15,248
Serang 2	Pandeglang Area 2	21,250	19,750	21,004	20,261	21,491	21,097	21,702	21,676	21,268	22,600	21,382	23,627
Serang 2	Pandeglang Area 3	26,121	23,767	26,439	24,416	27,071	25,478	27,047	26,213	26,737	27,387	26,633	28,691
Serang 2	Pandeglang Area 4	20,757	13,763	20,087	14,149	19,996	14,780	20,250	15,217	19,918	15,915	19,925	16,690
Serang 2 Registration Total		**86,146**	**69,994**	**85,301**	**71,875**	**86,594**	**74,949**	**87,401**	**77,078**	**85,808**	**80,479**	**85,625**	**84,257**
Serang 3	Lebak Area 1	27,816	21,682	28,294	22,275	29,615	23,246	29,777	23,918	29,901	24,992	30,001	26,184
Serang 3	Lebak Area 2	31,945	21,588	32,034	22,183	32,391	23,155	32,137	23,828	32,015	24,903	31,910	26,097
Serang 3	Lebak Area 3	13,868	11,609	13,896	11,902	14,164	12,382	14,465	12,714	14,551	13,245	14,568	13,834
Serang 3	Lebak Area 4	18,218	9,072	17,839	9,316	18,106	9,715	17,880	9,991	17,791	10,432	17,910	10,923
Serang Registration 3 Total		**91,847**	**63,950**	**92,063**	**65,676**	**94,277**	**68,497**	**94,259**	**70,451**	**94,258**	**73,572**	**94,389**	**77,038**
Grand Total		**241,654**	**173,208**	**239,555**	**177,754**	**244,755**	**185,186**	**245,871**	**190,334**	**242,548**	**198,555**	**241,978**	**207,687**

Trends and analysis of Loans at Risk (LAR) (comparison between the amount of credit granted and the total assets owned) based on Table 1.4 show that the grand total LAR increased by 53% from IDR 158.12 billion in January to IDR 241.98 billion in December. The Lebak 2 area with a December LAR of IDR 31.91 billion (+78.8% from January) and the Serang 2 area with a December LAR of IDR 22.76 billion (+68.7%) were the areas with the highest LAR. The peak month was August (LAR of IDR 92.06 billion in Reg. Serang 3). If not handled properly, this high LAR will have the potential to increase NPL. The cause of the deterioration in performance is that high NPL indicates customer defaults, especially in areas with large outstanding loans. The increase in LAR proves weak credit risk supervision and distribution inefficiencies that cause lending to

decline amid outstanding growth, indicating the potential for bad credit from old customers.

Bandura in Shunk & DiBenedetto (2021) states that self-efficacy refers to a person's belief in their ability to manage and carry out the actions necessary to achieve certain results. Individuals with high self-efficacy tend to have more challenging goals, are more motivated, and are able to overcome obstacles more effectively. In their research, self-efficacy was found to have a positive relationship with individual performance in various work contexts. Employees who are confident in their abilities will be more proactive, innovative, and resilient to work pressure. On the other hand, compensation is an important element in human resource management. Compensation includes not only basic salary, but also incentives, bonuses, allowances, and other facilities. Gerhart & Weller (2019) state that a fair and competitive compensation system will increase employee job satisfaction, loyalty, and productivity. They also add that compensation is a form of recognition for employees' contributions to the organization, which can ultimately boost morale and improve performance.

However, the contribution of self-efficacy and compensation to performance is not always direct. In a dynamic work environment, adaptability is an important element that determines whether an employee is able to translate their potential and motivation into actual performance. Adaptability is defined as an individual's ability to respond to change, deal with uncertainty, and adjust to new demands at work (Pulakos et al., 2000). Adaptive employees will find it easier to deal with policy changes, technological developments, and ever-changing role demands. Adaptability is particularly important in companies such as PT PNM, which regularly experiences changes in targets, digital transformation, and expansion of its working area. Employees at PT PNM's Serang Branch are required to reach out to grassroots communities while maintaining productivity and service quality.

A competitive work environment, coupled with high administrative and communication demands, requires them to have resilience, flexibility, and a high ability to adapt. Therefore, adaptability becomes a bridge between self-efficacy and compensation for employee performance. Research conducted by Hirschi et al. (2015) shows that adaptability is one of the main predictors of contemporary work performance. Good adaptability allows individuals to manage stress, develop new ways of working, and remain focused on achieving targets even in less than ideal conditions. In addition, adaptability is also related to teamwork effectiveness, organizational learning, and innovation success. Conceptually, the relationship between self-efficacy, compensation, adaptability, and performance can be explained as follows: high self-efficacy will encourage individuals to try new approaches in completing their work, which in turn strengthens their adaptability.

Adequate compensation provides a sense of security and satisfaction that encourages individuals to be willing to face change, develop themselves, and improve their adaptability. When individuals have a high level of adaptability, they are better able to face work challenges and produce high performance. In the context of PT PNM Serang Branch, there is a phenomenon that not all

employees with higher education backgrounds or long work experience show optimal performance. Some employees with high self-efficacy still find it difficult to adapt to the digital work system or fluctuating target pressures. Similarly, adequate compensation does not always guarantee that employees will perform at their best. This indicates that there are other variables that bridge this relationship, namely adaptability. Based on the problem formulation, the objectives of this study are:

1. To analyze the contribution of self-efficacy to the adaptability of the Head of the Mekaar Unit at PT PNM Serang Branch
2. To analyze the contribution of compensation to the adaptability of the Head of the Mekaar Unit at PT PNM Serang Branch
3. Analyzing the contribution of self-efficacy to the performance of the Head of the Mekaar Unit at PT PNM Serang Branch.
4. Analyzing the contribution of compensation to the performance of the Head of the Mekaar Unit at PT PNM Serang Branch
5. Analyzing the contribution of adaptability to the performance of the Head of the Mekaar Unit at PT PNM Serang Branch
6. Analyzing the contribution of self-efficacy to the performance of the Head of the Mekaar Unit through adaptability at PT PNM Serang Branch
7. Analyzing the contribution of compensation to the performance of the Head of the Mekaar Unit through adaptability at PT PNM Serang Branch

LITERATURE REVIEW

Employee Performance

According to Campbell et al. (1990), performance is behavior that is relevant to organizational goals, not just the end result, which may be influenced by many external factors. Campbell emphasizes that the focus of performance measurement should be on what employees do (behavior), not just on outcomes, because behavior can be directly linked to antecedents such as knowledge, skills, and motivation. Good employee performance can be identified through several characteristics, namely completing work thoroughly, work results in line with organizational targets, discipline and obedience to work rules, high initiative at work, low absenteeism, cooperative and able to work in a team, creative and innovative in problem solving, and able to work under pressure and changing conditions. Therefore, effective performance management must consider all these factors. Campbell et al. (1990) emphasize that performance is behavior relevant to organizational goals, and variations in performance are explained primarily by three core determinants.

1. Declarative Knowledge (DK)

This is the theoretical/factual knowledge possessed by individuals (rules, procedures, products, policies). Without the necessary knowledge, individuals will not know what to do or why. DK provides a framework for thinking and decision-making.

2. Procedural Knowledge & Skill (PKS)

This is practical ability—trained skills that enable the performance of tasks (interview techniques, use of systems, negotiation). PKS enables effective and efficient performance; without PKS, knowledge alone is not enough.

3. Motivation (M)

This is an internal tendency that determines the choice of action, intensity of effort, and persistence in the face of obstacles. M determines whether DK and PKS will be implemented; it moderates the amount of effort expended.

Campbell et al. (1990) developed a four-stage performance model that views performance as a sequential but interrelated process consisting of four stages:

1. Input, which includes all pre-implementation conditions that determine whether a person is capable and motivated to exhibit the desired performance behavior. This is a prerequisite for performance
2. Process, is the stage of actual behavior, the actions taken by employees to complete the job. This is where the determinants (input) are realized into action;
3. Output, which are the consequences/performance results that can be in the form of quantity, quality, timeliness, efficiency, and other outcomes that are relevant to the organization.
4. Feedback is information provided about the results (output) that then influences the input and process in the next cycle. This includes appraisal, rewards/compensation, coaching, and improvement training.

This approach emphasizes that performance variability can be explained by a combination of knowledge (declarative knowledge), skills (procedural knowledge & skill), and motivation, and that effective performance management must close the feedback loop for continuous learning and improvement to occur. In this study, self-efficacy and compensation are placed as input factors that are hypothesized to influence adaptability (process), which in turn determines performance (output); the quality of organizational feedback plays a role in strengthening or weakening these relationships.

Armstrong (2017) introduced the Performance Management Cycle framework, which can be used to manage performance continuously. This cycle consists of four main stages:

1. Planning (Performance Planning), which involves setting performance goals and targets, determining success indicators and work standards.
2. Acting (Job Performance), where employees perform their jobs according to established standards, and work behavior and competencies begin to emerge at this stage.
3. Monitoring (Monitoring and Feedback), performance evaluations are conducted periodically, with coaching and feedback provided for improvement.
4. Reviewing (Evaluation and Development), measuring final achievements, assessing the gap between targets and actual results, and developing improvement plans and competency development strategies for the next period.

Based on the explanations from these experts, according to the researcher, performance is a comprehensive construct that reflects the level of success of an individual, group, or organization in carrying out tasks through a combination of abilities, skills, motivation, work behavior, resource utilization, and decision-making processes, which ultimately produce measurable outputs in terms of quality, quantity, timeliness, effectiveness, and efficiency that indicate the extent to which these actions and work processes are in line with the standards, strategic objectives, and expectations set in a specific work environment.

Self-Efficacy

Mildawani et al. (2022) state that self-efficacy is the ability to understand one's potential and abilities and then demonstrate them. Self-efficacy is a concept developed from Bandura's initial formulation of self-competence. Bandura in Mildawani et al. (2022) proposes that the factors of self- include the ability to optimize self-knowledge, the ability to regulate oneself, and the ability to demonstrate personal competence. Meanwhile, according to Pajares & Schunk in Mildawani (2022), self-efficacy is a fundamental element that enables individuals to optimize other abilities, such as the ability to evaluate oneself, regulate oneself, and adapt. According to Schunk & DiBenedetto (2021), self-efficacy/self-efficacy is a person's belief in their ability to organize and carry out the actions necessary to achieve a certain level of performance.

Self-efficacy is not merely optimism or hope, but rather an individual's realistic assessment of their capacity to succeed in a specific task context. Self-efficacy influences various aspects of work life, including how individuals choose tasks, how much effort they put in, how long they persevere when facing difficulties, and how resilient they are when facing obstacles. Individuals with high self-efficacy tend to set challenging goals, persevere longer in the face of difficulties, and demonstrate greater perseverance and better performance. Conversely, individuals with low self-efficacy tend to give up quickly and have a tendency to avoid challenging tasks. Schunk & DiBenedetto (2021) state that self-efficacy is formed through four main sources, namely mastery experience (past successes shape efficacy in one's abilities), vicarious experience (seeing others succeed encourages the belief that we can too), verbal persuasion (support, encouragement, or recognition from superiors or coworkers), and physiological and emotional states (positive emotional states support efficacy, while stress diminishes it).

Schunk & DiBenedetto (2021) explain that self-efficacy is formed through a complex cognitive process. Individuals reflect on past experiences and assess previous successes or failures as a basis for forming perceptions of their abilities. This perception is contextual and specific, meaning that a person may have high self-efficacy in one area (e.g., leadership) but low self-efficacy in another area (e.g., technical skills). Maddux (2016) adds that self-efficacy is "what people believe they can do with the skills they possess under a variety of conditions." This statement highlights the importance of context in determining the validity of self-efficacy. This means that two individuals with the same abilities may not necessarily have equal self-efficacy in facing different challenges. Furthermore,

self-efficacy is not a fixed personality trait, but rather a psychological construct that can change depending on experience, social support, and environmental situations. This makes self-efficacy one of the psychological variables that can be improved through specific interventions such as training, modeling, and feedback. Based on the above expert opinions, according to researchers, self-efficacy is a psychological condition that reflects the extent to which individuals believe in their own abilities, potential, and competence to overcome challenges, make decisions, adapt to new situations, and achieve desired goals, which are formed through experience, learning, self-assessment, environmental support, and accumulated small successes, ultimately influencing how a person thinks, behaves, and responds to pressure in both personal and professional contexts.

Compensation

Gerhart & Weller (2019) developed an understanding that compensation is not only an administrative tool, but a strategic mechanism that influences behavior, motivation, and performance results through:

1. Perceived Value

Employees assess whether compensation reflects their value and contributions. Compensation that is considered competitive and fair will increase engagement and motivation.

2. Alignment

The compensation system must be aligned with the organization's goals and human resource (HR) strategy.

3. Motivational Mechanism

Compensation functions as an external motivator, which works through the mechanisms of expectancy, goal orientation, and equity.

According to Milkovich et al (2014), compensation is any form of reward received by employees in return for their contribution to the achievement of organizational goals. These rewards can be in the form of base salary, allowances, incentives, bonuses, and other facilities provided by the company as recognition for the work of employees. Compensation serves as a reinforcement mechanism that can influence employee work behavior and motivation. Compensation includes not only financial rewards given to employees, but also all forms of rewards received by employees as a result of their contributions to the company, both monetary and non-monetary.

Meanwhile, Mathis et al (2017) explain that compensation is the entire package of rewards given to employees in the form of direct compensation and indirect compensation. Direct compensation includes salary and incentives, while indirect compensation includes allowances, health insurance, work facilities, and other forms of welfare. In practice, compensation is not only provided in the form of fixed salaries or bonuses, but can also include career development, non-material recognition, and work-life balance. An ideal compensation system is one that is able to balance the internal needs of the organization (such as cost control and goal achievement) with the external needs of employees (such as fairness and welfare).

This definition emphasizes the importance of balancing financial and non-financial compensation to create job satisfaction and increase employee retention.

According to Dessler (2015), compensation is all forms of financial and non-financial rewards given by an organization to employees in return for their contributions to the achievement of company goals. Compensation is not only in the form of a base salary, but also includes incentives, allowances, and other benefits that can motivate, increase satisfaction, and encourage employees to achieve optimal performance. Armstrong & Taylor (2023) argue that compensation is any form of reward given to individuals for their contributions to the organization.

According to them, an effective compensation system must fulfill the principles of equity, transparency, competitiveness, and performance orientation. Equity refers to the alignment between employee contributions and the rewards received, both internally and externally. Transparency in compensation is necessary to build trust between employees and management. Compensation should also be viewed as part of an integrated performance management system. In this context, compensation serves not only as a reward tool, but also as a reinforcer of organizational culture, a tool for controlling employee behavior, and a medium for conveying the company's strategic messages. A compensation system that is linked to the achievement of the company's strategic objectives can increase overall productivity.

Milkovich et al (2014) developed the Pay Model as a conceptual framework to assist organizations in designing and managing compensation systems. The Pay Model provides a structured and comprehensive framework for designing compensation systems that are fair, competitive, and supportive of the organization's business strategy. This model consists of three main elements, namely:

1. Objectives

The Pay Model has four main objectives that form the basis of an effective compensation system, namely efficiency by increasing productivity, controlling labor costs, and supporting organizational flexibility. Internal Fairness by ensuring that the compensation system is fair to all employees based on their contributions, responsibilities, and performance. Compliance by ensuring that the compensation system complies with applicable laws and regulations. Ethics by maintaining integrity and transparency in compensation management.

2. Policy Choices

Four strategic policies that influence compensation system design include: internal alignment, which determines the relative value of a job within the organization based on its responsibilities and complexity. External competitiveness, which determines how compensation compares to the external labor market. Employee contributions, which adjust compensation based on individual contributions such as performance or seniority. Management, which determines how the compensation system is managed, monitored, and adapted to change.

3. Techniques

Techniques used in the implementation of compensation policies include job analysis and evaluation, labor market surveys, performance appraisal systems, and salary structures and incentive schemes.

Thus, compensation has a very broad dimension and is not limited to economic aspects alone. Compensation is also a reflection of the organization's values, culture, and strategy. Therefore, professional and fair compensation management will have a direct impact on the organization's image, employee engagement, and long-term business sustainability. Based on the explanations from these experts, according to the researcher, compensation is the total form of reward given by the organization to employees in return for their contributions, performance, and loyalty in achieving the company's goals, which includes both financial and non-financial compensation.

Financial compensation can take the form of base salary, overtime pay, incentives, bonuses, health benefits, and various forms of direct or indirect payments that have economic value for employees. Meanwhile, non-financial compensation includes aspects such as a comfortable work environment, career development opportunities, recognition of achievements, work flexibility, and positive interpersonal relationships in the workplace. Compensation is not only a tool to attract and retain employees, but also an important factor that can increase motivation, job satisfaction, productivity, and organizational commitment. A fair, transparent, and industry-standard compensation system will help create trust between employees and management, while inadequate compensation can reduce morale, increase turnover, and hinder overall organizational performance.

Adaptability

Senge in Mildawani et al. (2022) states that adaptability is an individual's ability to adjust to environmental demands so that the individual can adapt. This adaptability is considered an individual's capacity to adjust and synchronize with environmental demands. This is the result of a reciprocal interaction between the individual and the social environment. In social life, individuals and the environment influence each other. Garcia & Tor in Mildawani et al. (2022) state that this adaptability is implemented through individuals' perceptions of competence, adaptation strategies, and adaptation priorities. Adaptability helps facilitate the internalization of new values within a person, which is moderated by certain cognitive abilities.

Biggs et al. (2017) state that adaptation is a complex psychological process in which individuals attempt to manage external and internal demands that are perceived to exceed the individual's resources or capacity to cope. Adaptation is a dynamic process, as stressful situations continue to evolve, as do individuals' responses to them. They emphasize that the end result of the adaptation process is the extent to which individuals can maintain healthy psychological and physical functioning, even under conditions of stress or change. From a psychological perspective, Biggs et al. (2017) describe the stress and coping model developed by Lazarus & Folkman, which positions adaptation as a dynamic process involving continuous interaction between the individual and the environment. The stages of this model consist of:

1. Primary appraisal, which is the cognitive process whereby individuals evaluate whether a situation contains threats, challenges, or losses.

2. Secondary appraisal, which is an evaluation of the resources available to deal with the situation, including internal and external resources.
3. Coping Strategies are adjustment mechanisms that are divided into problem-focused coping (direct efforts to change stressful situations), emotion-focused coping (efforts to regulate emotional responses), and meaning-focused coping (efforts to find meaning in difficulties).

Based on the explanations from these experts, according to researchers, adaptability is an individual's capacity to adjust effectively to changes in situations, demands, or new environments, both in the context of work and daily life. This ability includes flexibility in thinking, openness to new experiences, readiness to relearn, and the ability to manage emotions when facing uncertainty. Individuals with adaptability are usually able to modify their work strategies, accept feedback, and find creative solutions when facing challenges. Experts emphasize that adaptability is becoming increasingly important in this era of rapid change because it allows individuals to remain productive, competitive, and psychologically stable even when facing unexpected conditions.

A relevant conceptual approach to explain the adaptation process of individuals and organizations is the Dynamic Capabilities Theory developed by Teece (2018). This theory views adaptability as a process of identifying opportunities, interpreting changes, and effectively adjusting strategies so that organizations and individuals remain competitive amid environmental dynamics. He divides the adaptation process into three core stages:

1. Sensing (Ability to Detect Change and Opportunities)

The sensing phase is the ability of individuals or organizations to recognize signals of change in the environment, both opportunities and threats. This process involves active observation, information gathering, and increased awareness of internal and external conditions.

2. Seizing (The Ability to Make Decisions and Capitalize on Opportunities)

The seizing phase is the stage where individuals or organizations analyze and interpret the changes detected in the sensing phase, then make strategic decisions to take advantage of them.

3. Transforming (Ability to Adapt and Act Responsively)

The transforming stage is the ability of individuals or organizations to adjust strategies, behaviors, and work processes in response to the information and decisions made in the previous phase.

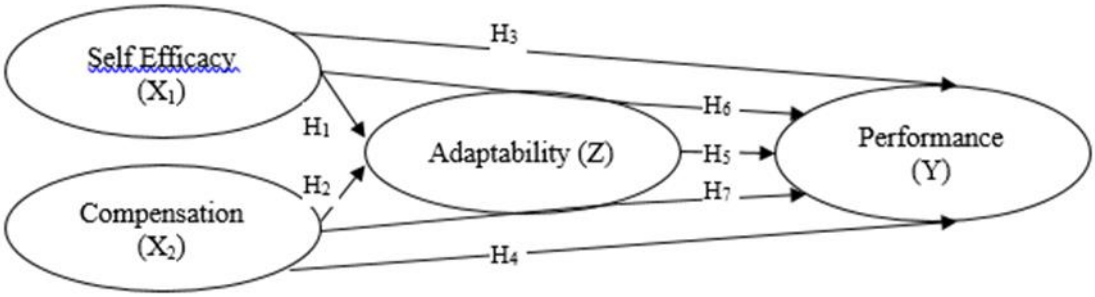

Figure 1. Conceptual Framework

Hypothesis
H1: Self-efficacy contributes positively and significantly to adaptability
H2: Compensation contributes positively and significantly to adaptability
H3: Self-efficacy contributes positively and significantly to employee performance
H4: Compensation contributes positively and significantly to employee performance
H5: Adaptability contributes positively and significantly to employee performance
H6: Self-efficacy positively and significantly contributes to employee performance through adaptability
H7: Compensation contributes positively and significantly to Employee Performance through Adaptability

METHODS

This study uses quantitative research. According to Creswell & Creswell (2017), quantitative research is research that uses scientific methods to test theories by measuring research variables objectively and analyzing them using statistical procedures. This study emphasizes data in the form of numbers that can be measured, analyzed, and concluded empirically. The approach used is associative research, which aims to determine the relationship between variables and test the extent to which one variable contributes to another. Creswell & Creswell (2017) state that associative research is used when researchers want to determine the relationship between variables without merely describing the conditions. The unit of analysis in this study was all Heads of the Mekaar Unit at PT Permodalan Nasional Madani (PNM) Serang Branch. Bougie & Sekaran (2019) state that the unit of analysis is the level of data aggregation that is the target of the research, which can be a person, group, department, organization, or even a country, depending on the focus of the research problem.

The population in a study is the entire group of subjects that have certain characteristics relevant to the focus of the study. In this study, the population is all Mekaar Unit Heads at PT Permodalan Nasional Madani (PNM) Serang Branch. Based on internal company data obtained at the time the study was conducted, the total number of Unit Heads at the branch was 95 people. According to Bougie & Sekaran (2019), the population is the entire group of individuals or elements that are the source of data and information in the research. This means that the population is not just a number of people, but reflects all entities that have attributes relevant to the research objectives. Thus, the population in this study is homogeneous, because all members have relatively similar roles and work structures, which strengthens the validity of the data obtained from the respondents. In this study, all members of the population were used as research respondents. Several rational reasons for using a saturated sample in this study are that the population size is only 95 people, making it possible to include all of them in the data collection process.

In this study, the data used is quantitative data, which is data expressed in numerical form and can be analyzed statistically to answer the research questions

and test the research hypotheses. According to Creswell & Creswell (2017), data in quantitative research can be classified based on its source, namely primary data (main data) and secondary data (supplementary data). According to Bougie & Sekaran (2019), primary data is information collected directly by researchers from the first source for research purposes. In this study, primary data is considered the most relevant because it provides an actual picture of the respondents' perceptions and assessments of the variables under study. In this case, primary data was obtained directly from the research respondents, namely all Heads of the Mekaar Unit of PT PNM Serang Branch, through the distribution of a closed questionnaire with a Likert scale.

Primary data was used to measure the variables of self-efficacy, compensation, adaptability, and performance, quantified and analyzed using SmartPLS software. According to Bougie & Sekaran (2019), secondary data is data that is already available, collected for other purposes, but relevant to the research. Secondary data was obtained from various documents, internal company records, literature, scientific journals, and administrative documents of PT PNM Serang Branch that support the understanding of the organizational conditions and characteristics of the respondents. Some examples of secondary data used in this study include data on the number of Mekaar Unit Heads at PT PNM Serang Branch, organizational performance reports, employee demographic data (age, education, length of service), literature, and previous studies relevant to the research variables.

Data collection is a crucial stage in the research process because the data obtained determines the research. In this study, the data collection technique used was the distribution of closed questionnaires using a Likert scale, which were distributed directly to all respondents, namely the Mekaar Unit Heads at PT PNM Serang Branch. Bougie & Sekaran (2019) state that data collection techniques are the process of gathering information from relevant sources to answer research questions and test hypotheses. The main data collection technique used was a questionnaire (survey). The questionnaire method was chosen because this study was quantitative and required primary data directly from respondents.

1. Instrument: Questionnaire

The main instrument used in this study was a closed questionnaire. The questionnaire was used to measure the four variables in the study, namely: Self-efficacy (independent variable 1), Compensation (independent variable 2), Adaptive ability (intervening variable), Employee performance (dependent variable).Each item in the questionnaire was compiled based on theoretical indicators that had been determined in the literature review. This instrument used a 4-point Likert scale. The Likert scale was used to measure the attitudes, opinions, perceptions, and tendencies of respondents towards the variables being studied. This scale was considered appropriate because it allowed the data obtained to be analyzed statistically.

2. Data Collection Procedure

The data collection process was carried out in several systematic stages:

a. Questionnaire Development and Validation

The questionnaire was developed based on relevant theories and variable indicators, then tested on a small number of respondents to assess the clarity of the language, consistency of answers, and the validity and reliability of the items.

b. Questionnaire Distribution

After the instrument was deemed suitable, the questionnaire was distributed to all 95 Heads of the Mekaar Unit at PT PNM Serang Branch. Distribution was carried out using the Googleform electronic media.

c. Completion and Collection

Respondents were given sufficient time to complete the questionnaire. The researcher ensured that the completion was done independently, without pressure, and in accordance with actual conditions.

d. Initial Checking and Processing

After the questionnaires were collected, the data was checked for completeness and consistency before entering the processing and statistical analysis stage using SmartPLS software.

In this study, the data analysis technique used was Partial Least Squares-based Structural Equation Modeling (SEM-PLS) with the help of SmartPLS software. SEM-PLS was chosen because it is capable of analyzing complex causal relationships between latent variables consisting of several indicators at once, including models with adaptation ability as a mediating variable. According to Hair et al. (2021), SEM-PLS is an excellent method for predicting relationships between latent constructs and is well-suited for studies with moderate sample sizes and non-normal or complex models. Hair et al. (2021) stated that PLS-SEM is very appropriate to use when: there is a complex structural model, such as a mediation or moderation relationship; the sample size is relatively small to moderate. In this study, all these conditions were met, namely there was a mediating variable (adaptive ability), 95 respondents, in accordance with the criteria in SEM-PLS, the relationship between variables was latent and measured through indicators.

Table 3. Research Object

Characteristics		Number	%
Age	< 25 years	68	71.58
	26 - 35 years	26	27.37
	36 - 45 years	1	1.05
	Total	95	100.00%
Highest Level of Education	High School/Vocational School	88	92.63%
	D3	2	2.11
	Bachelor's Degree	5	5.26
	Total	95	100.00%
Length of Service	< 3 years	15	15.79%
	3 - 5 years	47	49.47
	6 - 8 years	27	28.42
	> 8 years	6	6.32
	Total	95	100.00%

RESULTS

Convergent Validity

Convergent validity indicates the extent to which indicators that are supposed to measure the same construct are actually correlated with that construct. In other words, convergent validity ensures that each indicator is relevant and representative of the latent variable being measured. In PLS SEM, convergent validity is evaluated through Outer loadings and Average Variance Extracted (AVE) (Hair et al., 2021).

Table 4. Outer Loading

	Adaptability	Self-Efficacy	Compensation	Performance
x1.1		0.861		
x1.2		0.912		
x1.3		0.893		
x1.4		0.877		
x1.5		0.944		
x1.6		0.908		
x2.1			0.748	
x2.2			0.793	
x2.3			0.780	
x2.4			0.850	
x2.5			0.901	
x2.6			0.919	
x2.7			0.895	
x2.8			0.912	
y1				0.827
y2				0.870
y3				0.870
y4				0.882
y5				0.860
y6				0.836
z1	0.854			
z10	0.888			
z11	0.887			
z12	0.865			
z13	0.878			
z14	0.773			
z15	0.792			
z16	0.866			
z2	0.816			
z3	0.830			
z4	0.842			
z5	0.886			
z6	0.882			
z7	0.830			
z8	0.769			
z9	0.864			

According to Hair et al. (2021), an indicator is said to have good convergent validity if the outer loading value is ≥ 0.70, because it shows that the indicator is able to explain more than 50% of the latent construct variance. Based on the results of data processing, all indicator statements on the variables of self-efficacy, compensation, adaptability, and performance have an outer loading value above 0.70. There were no indicators with loading values below the required minimum limit. These results indicate that each indicator has a strong contribution in representing the measured construct, so that all indicator statements are declared convergent valid.

Table 5. AVE

Average Variance Extracted (AVE)
0.707
0.810
0.726
0.708

In addition to outer loading, convergent validity is also assessed through Average Variance Extracted (AVE). According to Hair et al. (2021), an AVE value ≥ 0.50 indicates that the construct is able to explain more than half of the variance of its indicators. The calculation results show that all research variables have an AVE value greater than 0.50, so it can be concluded that convergent validity at the construct level has been fulfilled.

Discriminant Validity

Discriminant validity shows the extent to which a construct is empirically different from other constructs in the research model. This means that different constructs measure different concepts and do not overlap. In PLS-SEM, discriminant validity is tested using the Fornell–Larcker Criterion and HTMT (Heterotrait–Monotrait Ratio) (Hair et al., 2021)

Table 6 Fornell–Larcker Criterion

	Adaptability	Self-Efficacy	Compensation	Performance
Adaptability	0.841			
Self-Efficacy	0.836	0.900		
Compensation	0.810	0.764	0.852	
performance	0.735	0.802	0.705	0.842

According to Hair et al. (2021), discriminant validity is fulfilled if the AVE square root value for each construct is greater than the correlation between other constructs. The analysis results show that the diagonal values (0.841; 0.900; 0.852; 0.842) are greater than the correlations between constructs, thus fulfilling discriminant validity based on Fornell–Larcker.

Table 7 Heterotrait–Monotrait Ratio

	Adaptability	Self-Efficacy	Compensation	Performance
Adaptability				
Self-Efficacy	0.883			
Compensation	0.897	0.797		
performance	0.773	0.850	0.750	

As a complement, discriminant validity was also tested using HTMT. Hair et al. (2021) recommend an HTMT value < 0.90 to indicate good discriminant validity. Based on the test results, all HTMT values between constructs were below 0.90, so it can be concluded that there were no overlapping issues between constructs in this research model

Construct Reliability

Construct reliability indicates the extent to which indicators within a construct have internal consistency, i.e., produce stable and reliable measurements when measured again under the same conditions. In PLS-SEM, reliability is measured using Cronbach's Alpha, Composite Reliability, and rho_A (Hair et al., 2021).

Table 8. Construct Reliability

	Cronbach's Alpha	rho_A	Composite Reliability
Adaptability	0.972	0.974	0.975
Self-Efficacy	0.953	0.955	0.962
Compensation	0.945	0.953	0.955
Performance	0.917	0.920	0.936

According to Hair et al. (2021), a construct is considered reliable if all values are ≥ 0.70. The analysis results show that all research variables have Cronbach's Alpha, Composite Reliability, and rho_A values above 0.70, with most even falling into the very high category. This indicates that the indicators used have strong internal consistency and that construct reliability is very well fulfilled

R-Square

R-square (R^2) shows the proportion of variation in endogenous variables that can be explained by exogenous variables in the research model. According to Hair et al. (2021), the criteria for R^2 values are 0.75 = strong; 0.50 = moderate; 0.25 = weak.

Table 9. R-Square

	R Square	Adjusted R-Square
Adaptability	0.866	0.863
Performance	0.791	0.784

The analysis results show that the adaptability variable has an R^2 value of 0.866, which means that 86.6% of the variation in adaptability is explained by self-efficacy and compensation. The performance variable has an R^2 value of 0.791, which means that 79.1% of the variation in performance is explained by self-efficacy, compensation, and adaptability. These high R^2 values indicate that the research model has strong explanatory power, meaning that the relationships between the variables tested are empirically relevant.

F-Square

f-square (f^2) is used to assess the contribution of each exogenous variable to the endogenous variable by looking at the change in the R^2 value when a variable is removed from the model. The criteria according to Hair et al. (2021) are 0.02 = small effect; 0.15 = moderate effect; 0.35 = large effect

Table 10. f-square

	Adaptive Ability	Self-Efficacy	Compensation	Performance
Adaptability				0.049
Self-Efficacy	0.554			1.140
Compensation	1,001			0.374
performance				

The test results show that all factors have a significant effect, except for the effect of adaptability on performance, which has a minor effect, indicating a relatively limited contribution

Q-Square

Q-square (Q^2) is used to assess the predictive ability of the model, namely the extent to which the model is able to predict observational data well. According to Hair et al. (2021), $Q^2 > 0$ indicates that the model has predictive relevance

Table 11. Q-Square

	SSO	SSE	Q^2 (=1-SSE/SSO)
Adaptability	1520,000	628,915	0.586
Self-Efficacy	570,000	570,000	
Compensation	760,000	760,000	
Performance	570,000	266,422	0.533

Both variable values are well above zero, so it can be concluded that the research model has excellent predictive capabilities

Hypothesis Test

Table 12. Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Adaptability -> performance	-0.277	-0.301	0.170	1.626	0.107
Self-Efficacy -> Adaptability	0.422	0.413	0.112	3.764	0.000
Self-efficacy -> performance	0.943	0.942	0.130	7.251	0.000
Compensation -> Adaptability	0.567	0.580	0.112	5.049	0.000
Compensation -> performance	0.392	0.399	0.126	2.836	0.000
Self-efficacy -> Adaptability -> Performance	-0.117	-0.116	0.072	1.631	0.106
Compensation -> Adaptability -> Performance	0.457	0.453	0.114	3.381	0.000

DISCUSSION

The Effect of Self-Efficacy on Adaptive Ability

The test results show that self-efficacy has a positive and significant effect on adaptability (H1) is accepted, with an original sample value (β) of 0.422, a t-statistic value of 3.764, and a p-value of 0.000. This value meets the significance criteria, so the hypothesis is accepted. This shows that the higher the self-efficacy of the Mekaar Unit Heads, the higher their ability to adapt to changes and work demands.

The Effect of Compensation on Adaptability

The test results show that compensation has a positive and significant effect on adaptability (H2) is accepted, with an original sample value (β) of 0.567, a t-statistic value of 5.049, and a p-value of 0.000. These values indicate that the hypothesis is accepted. This indicates that fair and adequate compensation can encourage Mekaar Unit Heads to be more adaptive in facing changes in working conditions.

The Effect of Self-Efficacy on Performance

The test results show that self-efficacy has a positive and significant effect on performance (H3) accepted, with an original sample value (β) of 0.943, a t-statistic value of 7.251, and a p-value of 0.000. Thus, the hypothesis is accepted. The very high original sample value indicates that self-efficacy is a dominant factor that directly improves the performance of the Head of the Mekaar Unit.

The Effect of Compensation on Performance

The test results show that compensation has a positive and significant effect on performance (H4) is accepted, with an original sample value (β) of 0.392, a t-statistic value of 2.836, and a p-value of 0.000. Thus, the hypothesis is accepted. The positive original sample value indicates that an increase in compensation contributes directly to an increase in the performance of the Head of the Mekaar Unit.

The Effect of Adaptability on Performance

The test results show that adaptability does not have a significant effect on performance (H5) is rejected, with an original sample value (β) of −0.277, a t-statistic value of 1.626, and a p-value of 0.107. A t-statistic value of less than 1.96 and a p-value of more than 0.05 indicate that the hypothesis is rejected. The negative original sample value indicates that an increase in adaptability has not been able to directly encourage an increase in the performance of the Head of the Mekaar Unit.

Indirect Effect of Self-Efficacy on Performance through Adaptive Ability

The test results show that adaptability does not mediate the effect of self-efficacy on performance (H6) is rejected, with an original sample value (β) of −0.117, a t-statistic value of 1.631, and a p-value of 0.106. Because the t-statistic value < 1.96 and the p-value > 0.05, the indirect effect is declared insignificant, so the mediation hypothesis is rejected. This shows that the effect of self-efficacy on performance is more direct in nature.

Indirect Effect of Compensation on Performance through Adaptability

The test results show that adaptability mediates the effect of compensation on performance (H7) is accepted, with an original sample value (β) of 0.457, a t-statistic value of 3.381, and a p-value of 0.000. These values meet the significance

criteria, so the hypothesis is accepted. This shows that compensation not only has a direct effect on performance but also can improve performance by increasing the adaptability of the Head of the Mekaar Unit.

CONCLUSIONS

The Better the Self-Efficacy, the Better the Adaptability

The results of this study indicate that self-efficacy is the main psychological foundation that shapes the adaptability of Mekaar Unit Heads. Unit Heads who have strong efficacy in their abilities tend to be better prepared to face changes, whether they be changes in financing targets, internal policies, digital work systems, or social dynamics in the field. Mekaar Unit Heads are often faced with uncertain situations, such as changes in customer characteristics, pressure to achieve weekly targets, and operational policies that can change at short notice. Self-efficacy prevents individuals from panicking, allows them to think more calmly, and enables them to quickly adjust their work methods and strategies. Therefore, the higher the self-efficacy of Unit Heads, the better their ability to adapt to the demands of their dynamic work.

Better Compensation Leads to Better Adaptability

These findings show that compensation not only serves as a reward for work, but also plays a role in supporting the mental and emotional readiness of Mekaar Unit Heads in facing change. Mekaar Unit Heads have a fairly high workload, including responsibility for achieving targets, managing teams, and intensive interaction with customers. When the compensation received is perceived as fair and commensurate with the workload, individuals tend to be more accepting of change and show less resistance to new policies. This condition makes Unit Heads more flexible, more open to innovation, and more prepared to adapt to changes in systems and work procedures. Thus, adequate compensation creates a sense of security that encourages optimal adaptability.

The Higher the Self-Efficacy, the Better the Performance.

The results of the study confirm that self-efficacy is the most dominant internal factor in improving the performance of Mekaar Unit Heads. Unit Heads who are confident in their abilities tend to be more courageous in making decisions, are not hesitant in directing their teams, and are able to take responsibility for the results achieved. The performance of Mekaar Unit Heads is highly dependent on their individual abilities to manage target pressures, solve problems in the field, and maintain team consistency. Self-efficacy makes Unit Heads more focused on results, more persistent in pursuing targets, and more disciplined in carrying out administrative tasks. Therefore, the higher the self-efficacy, the higher the performance.

The Better the Compensation, the Higher the Performance.

These findings show that fair and competitive compensation can significantly improve the performance of the Head of the Mekaar Unit. In practice, the Head of the Mekaar Unit works with a strict target system and results-oriented performance evaluations. When the compensation received is perceived to be commensurate with the effort and responsibilities undertaken, individuals tend to show higher work motivation, stronger loyalty, and greater

commitment to achieving company targets. This condition reflects where compensation becomes one of the main drivers for Unit Heads to work more optimally and consistently.

No Matter How Good the Adaptability, It Does Not Affect Performance.

Although adaptability is an important skill, the results of the study show that this ability does not have a direct impact on the performance of Mekaar Unit Heads. This can be explained by a performance appraisal system that places more emphasis on achieving financing targets, administrative accuracy, and compliance with procedures. Adaptability often plays a role as a coping mechanism in the face of change, but it is not always reflected in quantitative performance indicators. In other words, a Unit Head may be highly adaptable, but if targets are not met, their performance will still be considered suboptimal. Therefore, adaptability is not yet a direct determining factor in performance improvement.

Adaptability Cannot Mediate the Influence of Self-Efficacy on Performance

The results of the study show that the influence of self-efficacy on performance is direct, without going through adaptability. This shows that Mekaar Unit Heads who have high self-efficacy are able to perform well even when facing various changes and work pressures. Self-efficacy keeps individuals focused on achieving results, so that performance can improve without having to go through a complex adaptation process. Thus, adaptability is not the main mediator in the relationship between self-efficacy and performance.

Adaptability Mediates the Effect of Compensation on Performance.

The results of the study show that compensation affects performance through increased adaptability. Fair and adequate compensation creates a sense of security and job satisfaction, which then encourages Mekaar Unit Heads to be more open to change and better prepared to face dynamic work demands. Unit Heads who feel valued through compensation tend to be more flexible, less resistant to new policies, and more capable of adjusting to changing work systems. It is this increased adaptability that ultimately supports the achievement of better and more sustainable performance

RECOMMENDATIONS

The X1.1 indicator statement ("I am confident in my ability to complete simple to complex tasks") received the lowest average score of 3.03, although it still falls within the high category. This score indicates that a small number of respondents still feel uncertain when dealing with complex tasks. This is understandable given the high complexity of the tasks of Mekaar unit heads, which are not only routine but also include resolving problematic loans, making quick decisions in the field, managing conflicts among customer groups, and producing accurate and timely administrative reports. In addition, the majority of unit heads are still young and have a high school/vocational school educational background. In certain situations, especially when dealing with rare cases or those requiring strategic decisions, feelings of uncertainty can still arise. To improve this, recommendations that can be given include providing technical training based on real cases, mentoring programs by senior unit heads, and the preparation and dissemination of work guidelines for complex tasks.

Statement indicator X2.1 ("I feel that my basic salary is commensurate with my level of responsibility and workload") received the lowest average score of 2.94, although it is still in the fairly good category. The low score for this statement reflects that some unit heads still feel that there is an imbalance between their workload and the base salary they receive. In practice, Mekaar unit heads have significant responsibilities, including being responsible for achieving financing targets, managing credit risk and installment quality, acting as a direct liaison between the company and customers, and handling the social and economic issues of customer groups. These responsibilities are often not only technical in nature, but also emotional and social. Therefore, although total compensation (salary + allowances + incentives) is considered adequate, base salary in particular is still perceived as not fully reflecting the level of responsibility carried. Based on these results, the recommendations that can be given are to evaluate and adjust the salary structure based on actual workload, implement a grade-based salary scheme, and integrate base salary increases with performance and adaptability evaluations.

The Z8 indicator statement ("I feel comfortable working in uncertain and changing situations") received the lowest average score of 2.88, although it is still in the fairly good category. The lowest score on this indicator reflects that job uncertainty is still a psychological challenge for some unit heads. In reality, uncertainty can arise in the form of sudden policy changes, fluctuating work targets, unstable customer economic conditions, and emergency situations such as extreme weather or social unrest. Although unit heads are able to adapt technically, a sense of "comfort" in highly uncertain conditions has not yet been fully established. This is understandable given that the majority of unit heads are still young and are in the process of strengthening their mental fortitude and work experience. Recommendations that can be given are to conduct training on uncertainty management and decision making, strengthen support from superiors and coordination systems, and improve the clarity of information and work direction.

The Y1 indicator statement ("I always achieve the financing distribution targets set by the company") received the lowest average score of 3.06, although it is still in the high category. The lowest score on this statement indicates that achieving financing targets is the most challenging aspect of performance for unit heads. Target achievement is greatly influenced by external factors, such as the economic conditions of ultra-micro customers, the eligibility of prospective customers, strict financing distribution policies, and the social and economic situation of the work area. Even though unit heads have worked optimally, not all targets can be consistently achieved due to factors beyond individual control. Therefore, the score for this indicator is relatively lower than other indicators that are more internal in nature, such as discipline and cooperation. Recommendations that can be given are to adjust targets based on regional conditions and customer characteristics, strengthen operational support in achieving targets, and integrate target achievement with a more adaptive incentive system.

FURTHER STUDY

This study was conducted using a systematic methodological approach, but it still has several limitations that need to be considered when interpreting the results. The main limitations of this study are as follows.

1. Scope and Generalization Limitations

This study was only conducted in one organizational context, namely the Mekaar unit of PT PNM at a specific branch. Different regional characteristics, organizational cultures, and operational policies at other branches may yield different results. Therefore, the findings of this study cannot be generalized to all Mekaar units or similar organizations nationwide.

2. Limitations of Research Variables

This study only focuses on the influence of self-efficacy and compensation on performance with adaptability as an intervening variable. In practice, employee performance is also influenced by various other factors, such as leadership style, workload, organizational culture, job satisfaction, and organizational support. The exclusion of these variables is a limitation in explaining performance more comprehensively.

3. Limitations of Data Collection Methods

Data collection in this study used a self-report questionnaire, which is highly dependent on the subjective perceptions of respondents. This condition has the potential to cause perception bias, such as the tendency for respondents to give answers that are considered in line with the organization's expectations. Therefore, the results of this study do not fully reflect the objective conditions of performance in the field.

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