How Self-Monitoring, Autonomy, and Work Engagement Influence Employee Job Performance: Evidence from Indonesia's Rural Banking Sector

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Abstract. Service quality and operational correctness are of the utmost importance in the banking business, making employee performance an essential component of organizational efficiency. Employee performance at PT BPR X is going to be studied to see how self-monitoring, autonomy, and involvement in the job affect it. A standardized questionnaire was utilized to objectively gather data from 97 employees, using a census sample technique. The data was evaluated using PLS-SEM, which stands for partial least squares structural equation modeling, and SmartPLS 4. According to the findings, self-monitoring, autonomy, and job engagement significantly impact job performance for the better. The most significant predictor is self-monitoring. The structural model has a high predictive value as it accounts for 61.0% of the variation in work performance. The self-determination idea is supported by these statistics. Job performance is enhanced when employees are given more autonomy, are actively involved in their work, and are able to change their behavior as needed. Bank management should take note of these results. Human resource initiatives aimed at boosting productivity in the workplace and the bottom line can benefit from their input. Using a standardized questionnaire and PLS-SEM analysis, 97 workers' data was analyzed in this study.

Keywords: Self-Monitoring, Autonomy, and Work Engagement in Relation to Job Performance, Self-Determination Theory

1 Introduction

The employee job performance is a critical aspect for the longevity of the bank organization because the service quality, operational efficiency, regulatory compliance and customer trust necessary for the longterm existence. Indonesia’s rural banks (Bank Perkreditan Rakyat/BPRs) are undergoing major changes, driven by digitization, greater regulatory requirements and more competitiveness in the market. As stated by the Financial Services Authority (OJK), the establishment of BPRs aims to enhance corporate governance,

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accelerate digital transformation, improve risk management, and increase financial inclusion to improve competitiveness [1]. Therefore, the success of a corporation relies not only on the financial and technical resources available but also on the people who continuously achieve high levels of job performance. It has also been demonstrated by previous studies that organizational and psychological elements such as work environment support, employee skills and organizational policies that increase productivity affect the performance of the workers in the banking company [2], [3].

Recent studies in organizational behavior have shown self-monitoring, job autonomy and work engagement important antecedents of employee job success. People with high self-monitoring are better able to adjust their behavior to meet the needs of the organizational environment, which results in enhanced interpersonal effectiveness and work performance [4], [5], [6]. Studies have also demonstrated that more job autonomy may lead to increased flexibility for workers to complete job tasks, which in turn leads to increased intrinsic motivation, decision-making ability and performance [7], [8], [9], [10]. It is widely known and has been studied extensively in research that increase of energy, commitment and absorption results in the improvement of employee performance [11], [12], [13].

The research results reveal that employee performance is a product of interaction between individual behavioural attributes, job resources and positive psychological situations rather than a function of a unique driver. Work engagement, job autonomy, and self-monitoring have all been found to be significant antecedents of employee job performance in earlier studies. However, there are still a number of research gaps. First, across organizational contexts, research results about how these characteristics affect job performance continue to be inconsistent [6]. for instance, self-monitoring had a greater impact on contextual performance than on task performance, indicating that its impact can differ depending on the performance component [14]. discovered that in highly standardized work environments, job autonomy had no discernible impact on worker performance. Furthermore, proposed that there might not necessarily be a linear link between job success and work engagement [13].

Second, empirical evidence about the interactions of these three factors with BPRs in Indonesia is currently lacking. Given the specific characteristics of BPRs including stringent regulatory compliance, customer-oriented services, regional economic responsibilities, and ongoing organizational reforms more research is needed to determine the impact of self-monitoring, job autonomy, and work engagement on employee job performance in this industry. This study aims to use Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine the effects of self-monitoring, job autonomy, and work engagement on employee job performance at PT BPR. A theoretical contribution to the literature on employee performance is anticipated from the results, while a practical contribution will help managers develop human resource strategies that enhance organizational effectiveness, job autonomy, and employee engagement through increased behavioral adaptability [5], [7], [8], [12], [13], [15].

2 Literature review

The current study is largely based on the Self-Determination Theory (SDT) introduced by, which proposes that fulfillment of three essential psychological demands i.e. autonomy, competence and relatedness impact a person's motivation, behavior and performance. SDT suggests that individuals are more likely to be genuinely driven, have positive work behaviors and have higher performance when the work environment provides these psychological demands [16]. Conditions such as autonomy and psychological support lead to workers developing more motivation, more engagement in work activities and better outcomes [16]. The SDT in this study serves as the theoretical foundation for comprehending the value of job autonomy and work engagement in boosting employee job performance. Job autonomy is the extent to which employees are allowed freedom, discretion and responsibility in determining how their job is to be performed. Job autonomy is the fulfillment of the need for independence. Such environments encourage intrinsic motivation and psychological ownership that enhance job engagement and performance outcomes [8], [16]. Moreover, workplace engagement is a positive psychological state when workers see their work environment as meaningful and helpful and is characterized by enthusiasm, dedication and absorption in work duties [17].

Self-monitoring is defined as a person's capacity to recognize, control, and alter behavior in response to situational demands and social cues [18]. Expanding on this conceptualization consistently defined self-monitoring as a personality orientation that helps workers understand workplace expectations, change their attitudes and behaviors, and build positive interpersonal relationships in a variety of organizational contexts. Self-monitoring to a larger degree means being more adaptive, sensitive to organizational needs, and productive than self-monitoring to a lower degree [4], [5], [6]. This ability is particularly important in service-based industries such as banking where staff need to ensure quality of communication, accuracy of service and professional interaction with customers and colleagues. In this study, self-monitoring is conceptualized as the ability of people to manage and modify their behaviors in response to demands of the workplace to achieve effective job performance [5], [6], [18].

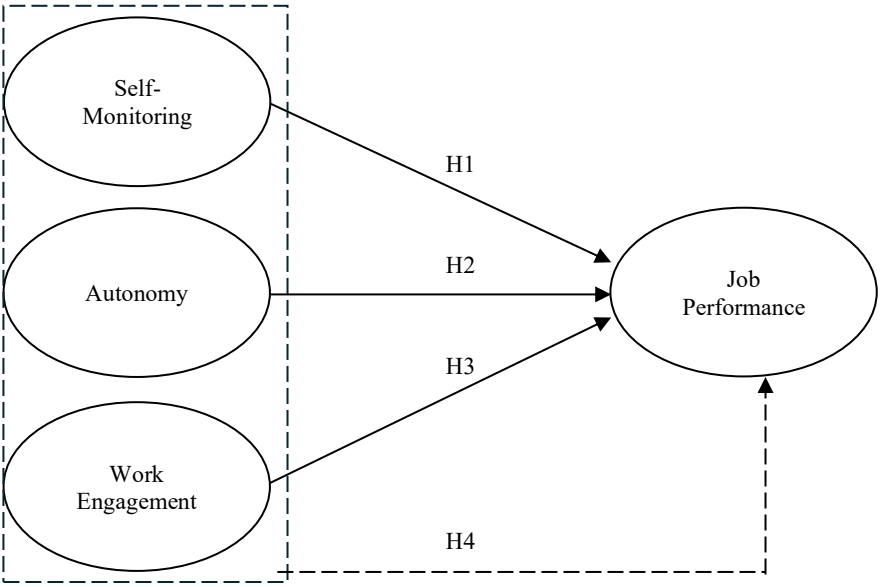
The definition of work autonomy was initially introduced in work Characteristics Theory [19]. The autonomy of a job is the extent to which it allows the person a lot of freedom, independence and discretion in arranging the work to be done and in determining the procedures to be utilized in carrying it out and the methods to be used in doing it. Thus, claimed that job autonomy, which allows people to choose how and when to complete their tasks, is a crucial workplace resource that promotes intrinsic motivation, work engagement and job performance [7]. These findings are consistent with the Self-Determination Theory proposed, where autonomy is one of the three fundamental psychological needs [16]. The more autonomy individuals have, the more they are genuinely driven, engaged in their profession and perform better [8], [9], [10], [16], [19]. Focusing on the Indonesian context, job autonomy is understood as the extent to which the organization provides freedom to employees in deciding the way of working, the order of tasks and decisions related to the

job [14]. This method was also supported, who said that autonomy is a critical work resource, particularly in service-oriented organizations where workers need to respond promptly and efficiently to dynamic customer demands [10]. From these aspects, this study conceptualizes job autonomy as the perceived flexibility and independence of workers in determining the method of completing their work, which helps them to make successful judgments, to adjust to changing work demands, and to boost overall job performance [7], [8], [9], [10], [14], [19].

Work engagement is regarded as a good, rewarding, work-related state of mind marked by vigor, dedication, and absorption. strong work engagement is defined as strong levels of physical strength, emotional investment and mental focus of people while working [17]. Based on this reasoning, defined work engagement as a psychological state that is relatively constant and consistently predicts employee behavior and job effectiveness [13]. In the Indonesian context, also suggested that work engagement signifies the workers' psychological connection to work, hence makes employees eager to invest more effort and tenacity in reaching organizational objectives [20]. In general, the results indicate that work engagement is a significant psychological resource that enhances employee performance [13], [17], [20]. Within the framework of Indonesian banking, defined work engagement as the readiness of employees to invest their physical energy, cognitive attention and emotional commitment to their job [12]. Likewise, discovered that devoted staff are more consistent in service delivery, more committed to firm objectives, and more competent to provide excellent service to customers [20]. Accordingly, the present research characterizes engagement as a positive psychological state of vigor, dedication and absorption which leads workers to be fully engaged in their work and eventually improve job performance [11], [12], [13], [20].

Job performance is one of the most fundamental ideas in organizational behavior since it reflects the contributions of the employees to the organizational goal attainment [6]. defined job performance as the whole work behavior of workers that contributes to company performance via the completion of tasks and behaviors that support the psychological work environment. This approach demands that work performance be seen as a multi-dimensional behavioral construct, rather than just quantitative labor outputs. In-role work performance was similarly defined as the extent to which workers effectively do the activities and duties specified in their job descriptions, highlighting the significance of aligning employee behavior with corporate objectives [6], [21].

The findings are consistent with Self-Determination. Which proposes that fulfilling employees' psychological needs, especially autonomy, boosts intrinsic motivation and fosters higher work engagement, which in turn enhances job performance afterwords [3], [7], [16]. From these theoretical perspectives, the present study considers job performance as the capacity of people to complete work tasks and contribute positively to organizational objectives via task performance and adaptive behaviours at work. The findings in the context of Indonesian Rural Banks (BPRs) demonstrate that the job performance of workers is expected to enhance when they have a high self-monitoring, high job autonomy and high work engagement [3], [6], [7], [16].



Figu[r]**e 1**. Conceptual Framework

The overarching purpose of this research is to determine the relationship between PT BPR and the following hypotheses: (H1), that self-monitoring has a negative effect on job performance; (H2), that autonomy has a positive effect on job performance; and (H3), that work engagement has a positive influence on job performance. In our fourth hypothesis, we use the coefficient of determination (R^2) to assess the combined predictive power of self-monitoring, autonomy, and work engagement on employees' performance on the job. R^2 is a measure of the extent to which the three independent variables account for the total variation in workers' performance on the job.

3 Methodology

The study used quantitative research design with explanatory research design. This study analyzed the link between self-monitoring, autonomy, and work engagement affect job performance of workers of PT BPR X. The corporate name in this article is masked as PT BPR X to safeguard the anonymity of the corporation. This technique was chosen because it allows for an empirical examination of causal linkages by statistically analyzing the data provided by respondents [22]. “The population in this research is all employee of PT BPR X as much as 97 people. Because the population size is very small, the approach uses census (saturated) sampling. Therefore, all members of the population were included as respondents in the research. [22]. Structured questionnaires using a five-point Likert scale,

from 1 (strongly disagree) to 5 (strongly agree), were used to gather the primary data. To measure the four research constructs, this study adapted established measurement instruments from previous studies. Self-monitoring was measured using the scale which was refined from the original instrument and has been applied in recent studies by [24], [25]. Autonomy was assessed using the measurement scale developed by [26], which was subsequently adopted by [14]. Work engagement was measured using the Utrecht Work Engagement Scale (UWES), which has also been employed in studies by [8], [11], [27]. Finally, job performance was measured using the instrument developed by [28].

4 Results and Discussion

4.1 Respondent Characteristics

Respondent characteristics were analyzed to describe the demographic profile of the study participants. As shown in Table 2, the respondents were categorized according to their gender and age distribution.

Table 2. Respondent Characteristics

Category	Number (n=97)	Percentage
Gender		
Male	55	56.70%
Female	42	43,30%
Age		
<17 years old	0	0%
18-22 years old	27	27,80%
23-27years old	33	34%
28-32years old	17	17,50%
33-50 years old	20	20,60%
>50	0	0%

4.2 Convergent Validity

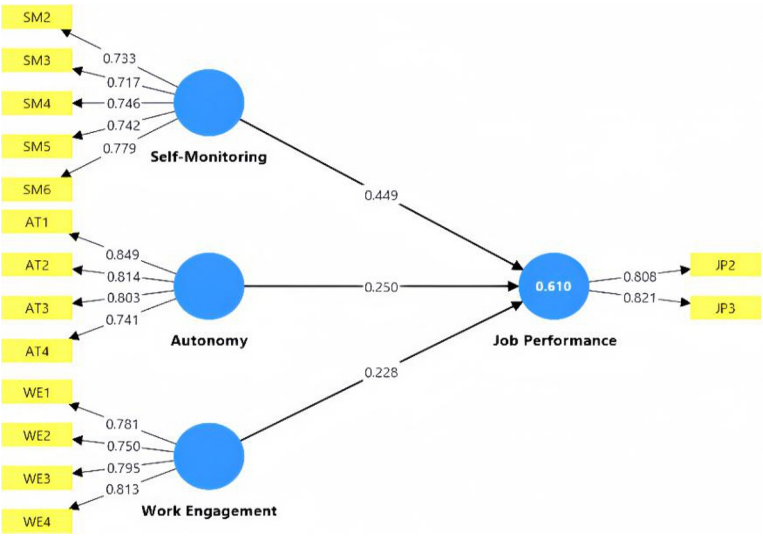


Figure 2. Convergent Validity

The standard testing results are displayed in the table above. If an indicator's factor loading is more than 0.7, it has strong convergent validity.

Table 3. Convergent Validity Test Results

Instrument	Self-Monitoring	Autonomy	Work Engagement	Job Performance	Description
SM2	0.733				Valid
SM3	0.717				Valid
SM4	0.746				Valid
SM5	0.742				Valid
SM6	0.779				Valid
AT1		0.849			Valid
AT2		0.814			Valid
AT3		0.803			Valid
AT4		0.741			Valid
WE1			0.781		Valid
WE2			0.750		Valid
WE3			0.795		Valid
WE4			0.813		Valid
JP2				0.808	Valid
JP3				0.821	Valid

Before structural model assessment, the measuring model was evaluated for reliability and validity of the constructs. The final measurement model after using the indication refinement procedure is illustrated in Figure 1. The indicators that did not fulfill the measurement criteria in the first evaluation were deleted and the updated model was utilized for further analysis. Table 3 shows that the outer loading values of the maintained indicators are between 0.717 and 0.849. This indicates strong dependability of the indicators. Outer loadings of .70 or more imply that an indicator properly represents the underlying latent construct. All chosen indicators were within the prescribed limit and were thus suitable for further research [29].

4.3 Discriminant Validity Test Results

Table 4. Discriminant Validity Test Results

Instrument	Self-Monitoring	Autonomy	Work Engagement	Job Performance	Description
SM2	**0.733**	0.518	0.523	0.580	Valid
SM3	**0.717**	0.315	0.390	0.535	Valid
SM4	**0.746**	0.256	0.326	0.457	Valid
SM5	**0.742**	0.504	0.399	0.497	Valid
SM6	**0.779**	0.398	0.446	0.566	Valid
AT1	0.389	**0.849**	0.395	0.512	Valid
AT2	0.446	**0.814**	0.539	0.502	Valid
AT3	0.517	**0.803**	0.406	0.508	Valid
AT4	0.382	**0.741**	0.192	0.410	Valid
WE1	0.338	0.390	**0.781**	0.487	Valid
WE2	0.507	0.406	**0.750**	0.430	Valid
WE3	0.485	0.377	**0.795**	0.505	Valid
WE4	0.459	0.361	**0.813**	0.472	Valid
JP2	0.601	0.501	0.408	**0.808**	Valid
JP3	0.562	0.484	0.574	**0.821**	Valid

The findings of the discriminant validity test as determined by the cross-loading coefficient are shown in Table 4. An indicator's correlation value with its latent variable must be greater than its correlation value with other latent variables in order to satisfy the requirements for discriminant validity. When compared to the Autonomy, Work Engagement, and Job Performance constructs, the data processing findings indicate that the five Self-Monitoring indicators (SM2–SM6) have dominating loading values on their own constructs (0.717–0.779). The Autonomy variable has a similar pattern, with loading values ranging from 0.741 to 0.849 for four of its indicators (AT1–AT4). Additionally, the indicators for the Job Performance variable (JP2–JP3) and the Work Engagement variable (WE1–WE4) similarly exhibit significant internal correlation values, with ranges of 0.808–0.821 and 0.750–0.813,

respectively. It may be inferred that there is no overlap between indicators used to measure the study variables because every instrument has the "Valid" status.

4.4 Construct Reliability

Table 5. Result of Construct Reliability

Variable	Average variance extracted (AVE)	Description
Self-Monitoring	0.553	Reliable
Autonomy	0.644	Reliable
Work Engagement	0.617	Reliable
Job Performance	0.663	Reliable

By calculating the Average Variance Extracted (AVE) for every latent variable, convergent validity was assessed. Acceptable convergent validity is shown by an AVE value more than 0.50, which means the concept accounts for more than half of the variation of its indicators. The AVE values for self-monitoring, autonomy, work engagement, and job performance were 0.553, 0.644, 0.617, and 0.663, respectively, as indicated in Table 5. All items showed adequate convergent validity and were appropriate for additional investigation using a structural model because all values were significantly above the designated threshold of 0.50 [29].

4.5 Goodness-of-Fit Result

Table 6. Goodness-of-fit

Parameter	Estimated model	Description
SRMR	0.097	Fit
d_ULS	1.129	Fit
d_G	0.438	Fit
Chi-square	235.401>25.000	Fit
NFI	0.658	Not Fit

The model fit evaluation shows an SRMR value of 0.097, which is within the PLS-SEM allowed range. For completeness, the d_ULS, d_G, and NFI values are shown. Global model fit indicators are regarded as supplemental rather than primary assessment criteria in PLS-SEM, in accordance with [29]. Consequently, the satisfying outcomes of the measurement model, reliability, validity, and structural model evaluation reported in the ensuing studies serve as the main evidence for the structural model's suitability.

4.6 Hypothesis Testing

The bootstrapping approach in SmartPLS was used to perform hypothesis testing, so as to investigate the significance of the correlations between the exogenous and endogenous dimensions. The hypotheses were tested using path coefficients (β), t-statistics and p-values. Hypothesis is supported when t-statistic is more than 1.96 and p-value is less than 0.05 at 5% significance level [29].

Table 7. Hypothesis Testing

Hypothesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Description
Self-Monitoring -> Job Performance	0,449	0,443	0,083	5.387	0.000	Accepted
Autonomy-> Job Performance	0.250	0.251	0.080	3.139	0.001	Accepted
Work Engagement -> Job Performance	0.228	0.242	0.110	2.073	0.019	Accepted

Table 7 shows that all of the hypotheses that were put out have been proven. After autonomy ($\beta = 0.250$, $t = 3.139$, $p = 0.001$) and job engagement ($\beta = 0.228$, $t = 2.073$, $p = 0.019$), self-monitoring had the most significant beneficial effect on job performance ($\beta = 0.449$, $t = 5.387$, $p < 0.001$). Supporting Hypotheses 1, 2, and 3, we find that there is a statistically significant association between the exogenous factors and Job Performance, as all t-statistics are more than 1.96 and all p-values are less than 0.05.

4.7 Discussion

The Effect of Self-Monitoring on Job Performance. The results of the study demonstrate that self-monitoring has a positive and substantial influence on the job performance of employees in PT BPR X, thereby supporting H1. Employees who can manage and adapt their behaviour to suit varied work contexts are likely to be better performers because they can appropriately react to organisational expectations and changing job demands. Employees that engage in high self-monitoring are better able to alter their communication, maintain service quality and do their tasks efficiently. Thus, behavioral flexibility contributes to individual success and organizational accomplishment.

These results are in line with the view that employees' performance is a function of both motivational resources and individual behavioral competencies. According to Self-Determination Theory, employee performance is positively impacted by intrinsic

motivation Self-monitoring is an individual behavioral feature that helps the workers to manage and modify their behavior to fit the expectations in the workplace [18]. Hence, high self-monitoring individuals are more likely to use organizational resources, adapt well to changing events, and develop strong interpersonal connections which lead to improved work performance.[5], [6], [16].

The Effect of Autonomy on Job Performance. Findings indicate that work autonomy has a positive and statistically significant effect on employee job performance at PT BPR X such that H2 is supported. Employees that have greater freedom over what they do, when they do it and what decisions they make are more effective in general. This conclusion is in line with the Self-Determination Theory (SDT) which claims that autonomy is one of the three fundamental psychological needs that stimulate intrinsic motivation . Workers with sufficient autonomy to accomplish their job obligations are more likely to have a sense of ownership, responsibility and commitment to their work, which in turn will lead to better job performance. Similarly, job autonomy raises intrinsic motivation and work engagement and, consequently, boosts employees' performance. The authors of [8] also stress autonomy as an essential psychological resource at the workplace [7], [8], [9], [14], [16].

The Effect of Work Engagement on Job Performance. The result indicates that work engagement has a positive and significant effect on employee job performance in PT BPR X, which supports H3. The more involved a person is, the more effective he/she is in doing his/her tasks, because the more engaged an individual is, the more physical, cognitive and emotional energy he/she is ready to dedicate to the attainment of organizational objectives. In banking, where service quality and customer pleasure are key, engaged employees are more likely to be enthusiastic, devoted and focused. This will lead to delivering consistent service and excellent performance. Findings are consistent with the Self-Determination Theory (SDT) which suggests that fulfilling employees' psychological needs enhances intrinsic motivation and encourages the persistence of work-related behaviors [16]. As people are more involved, they tend to be more persistent, committed and proactive at work, which ultimately results in better job performance. Similarly, said job engagement transforms the psychological resources of people into successful work outputs, stressing its vital significance in boosting organizational performance. [8], [11], [12], [13], [16].

Collective Predictive Power of Self-Monitoring, Autonomy, and Work Engagement on Job Performance. The structural model's findings reveal that PT BPR employees' job performance may be largely explained by the simultaneous presence of self-monitoring, job autonomy, and work engagement. According to the results, the proposed structural model has very good prediction of potential when it comes to banking industry employee performance. According to these findings, the theory of self-determination (SDT) in theory, which states that workers perform optimally when their psychological needs are met and intrinsic motivation is promoted [16]. Job autonomy in this study is the satisfaction of a basic psychological need; work engagement is the positive psychological involvement of employees in their work; and self-monitoring complements these mechanisms, because it

allows employees to regulate and adapt their behavior to the demands of the organization and the environment. The interplay of these three elements generates a positive background which contributes to the sustainable development of employee performance [7], [8], [16], [29].

5 Conclusion

Staff members at PT BPR The proposed correlations are all statistically significant, according to the empirical results, which implies that all of the independent factors help boost employee performance. The most robust predictor among the three was self-monitoring. Those who can adapt their behavior to fit different work settings have a better chance of succeeding. Employees' performance may also improve if they are given more freedom and are more invested in their work. The structural model's robust explanatory power, autonomy, self-monitoring, and work engagement may account for 61.0% of the variance in employees' job performance. These results highlight the importance of a person's behavioral abilities in conjunction with supportive work design and positive psychological circumstances when formulating methods for human resource management. Further discussion of these themes may lead to better employee output and the achievement of PT BPR's strategic goals.

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