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Learning Agility as a Mediating Mechanism between Self-Efficacy, Locus of Control, and Employee Performance

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Abstract. This research examines the relationship between self-efficacy and locus of control in shaping employee performance within a regional development banking environment, with learning agility positioned as an intervening mechanism. Using a quantitative approach, the research involved all 50 employees of the credit division, selected through a saturated sampling technique. Data were obtained via a structured Likert-scale questionnaire and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS version 3.2.9. The results reveal that self-efficacy contributes significantly to employee performance at Bank BPD DIY, Wates Branch, whereas There is a positive and insignificant influence of the locus of control on employee performance at Bank BPD DIY, Wates Branch. However, when mediated by learning agility, both self-efficacy and locus of control exhibit significant positive indirect influences on performance at Bank BPD DIY, Wates Branch. These findings highlight the strategic role of learning agility in strengthening human resource effectiveness within regional banking institutions.

Keywords. Self-efficacy, Locus of Control, Learning Agility, Employee Performance

1. Introduction

Employee performance becomes a key determinant of organizational effectiveness, as operational targets, service quality, and regulatory compliance rely heavily on employees' active involvement and capability. Given the competitive and highly regulated nature of regional banking, sustainable human resource management practices are essential to ensure consistent performance, adaptability, and long-term organizational resilience (Rafia et al., 2020).

As a regionally owned financial institution, Bank BPD DIY is mandated not only to pursue commercial objectives but also to support regional economic development and financial inclusion. The numerous awards received by Bank BPD DIY reflect the organization's strong overall performance. However, success at the organizational level does not necessarily translate into optimal performance across all operational units. Empirical evidence from the Bank BPD DIY Wates Branch indicates that performance targets have not been fully achieved, as reflected by a 40% realization rate in the first semester of 2025, which remains below the expected target of 50% and is also lower than that of several other branches. This condition highlights the

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presence of internal performance disparities that warrant further managerial and organizational evaluation

The results of performance evaluation through Key Performance Indicators (KPI) show a decrease in employee performance from Semester II of 2024 to Semester I of 2025. The proportion of employees with a "Good" performance category decreased, while the "Sufficient" and "Less" categories increased. This condition indicates that there are internal problems related to individual and psychological factors of employees that have the potential to affect performance.

The ability of workers in Regionally Owned Enterprise (ROE) to create jobs that meet organizational requirements both in terms of quantity and quality is a key indicator of their success (Mahsun, 2016). Companies will benefit from peak performance, and will be hampered in achieving their visions, goals, and goals if their performance is substandard (Kurniawan et al., 2020). Therefore, it is very important to assess what elements affect the work of the worker.

According to attribution theory, individual performance is influenced by external and internal elements. Among these aspects are psychological aspects, such as self-efficacy and loci of control (Khildani et al., 2021). According to Amalini et al. (2016). An individual's locus of control indicates where they feel they have the greatest influence on their success or failure in a task, while self-efficacy indicates how confident they are in their ability to complete the job. People who are agile learners are able to take what they have learned in one context and apply it to another, making them an essential talent for adapting to a dynamic work environment (De Meuse et al., 2019).

Empirical evidence regarding the role of self-efficacy in employee performance remains inconclusive, as prior studies report varying degrees of influence across different organizational contexts. (Mukrodi, 2018; Alifa Kurnia et al., 2020; Dita et al., 2023), while other studies have shown no impact or very small impact (Ana, 2022; Rellya et al., 2025). Although some studies support this idea, others do not. While Finsensius et al. (2025) found a positive and substantial influence on performance, Khildani et al. (2021) identified a positive but negligible effect in terms of control locus variables.

Furthermore, several studies tested learning agility as a mediating variable and showed mixed results. Khildani et al. (2021) stated that self-efficacy and locus of control affect performance through learning agility, while Rachman et al. (2025) found that these influences were not significant. The inconsistency of these findings shows that there is a research gap that needs to be re-examined.

In addition, most of the previous research was conducted on the private sector, manufacturing, or non-financial organizations. Until now, there have not been many studies that specifically examine the influence of self-efficacy and locus of control on employee performance through learning agility in the regional financial services sector, especially in Regional Development Banks. In fact, the regional banking sector has different characteristics, both in terms of regulations, organizational culture, and public service demands, so that the results of research in other sectors cannot necessarily be generalized.

This description highlights the critical need for this study to fill the research gap and provide new empirical data in the field of regional financial services. Human resource management experts hope the study will add to their theoretical understanding of the field, while business leaders at Bank BPD DIY Wates Branch can use it as a foundation for ideas on how to train their staff to perform better in the long run.

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2. Research methods

This research uses a quantitative method was used that explored the correlation between variables and obtained objective findings using numerical data and statistical tools. The use of quantitative techniques allows us to measure and construct an empirical picture of how self-efficacy and loci of control affect employee performance.

2.1. Population and Sample

This research was conducted at the Bank BPD DIY Wates Branch in Yogyakarta, Special Regional Development Bank. Fifty people who work in the credit department at the Bank BPD DIY Wates Branch were the subjects of the study. Saturated sampling, in which each member of the population is selected as a respondent, is used due to the limited population size.

2.2. Data Source

There are two main types of data sources used in this study: primary and secondary. The questionnaire given to workers at the Wates Branch of Bank BPD DIY serves as the main data source for this study.

2.3. Operational Definition of Variables

The operational definition in this study aims to provide clear limits on each variable studied as well as the indicators used in its measurement.

Self-efficacy (Variable X1). In this study, self-efficacy refers to employees' confidence in managing job-related tasks, which affects their motivation, perseverance, and approach to workplace challenges (Bandura, 2019). The way individuals feel, think, and act is influenced by their belief in their own abilities. There are four main channels through which these beliefs produce these various outcomes: cognitive, motivational, emotional, and selective.

A person with high self-efficacy thinks that they can make a difference in the world, while someone with low self-efficacy thinks that they can't handle anything that comes their way. The Chasanah instrument, as cited in Rofi (2019), has four statement items with four indicators to evaluate self-efficacy, independent variables in the study:

- Confidence to get the job done
- Perception has better abilities
- Pleasure in the face of challenging work, and
- Job satisfaction.

Locus of Control (Variable X2) Jules B. Rotter first proposed the Locus of Control Theory in 1966 as an extension of Social Learning Theory. One of the main points of this theory is that people behave in a way that is consistent with their view of how much control they have over the consequences of their actions.

Locus of control describes how individuals perceive the extent to which work outcomes are shaped by personal effort versus external forces such as luck or authority (Rotter, 1966). According to Rotter (1966) in Social Learning Theory, individuals who have an internal locus of control will tend to consider the success or failure of work as a direct result of their own actions and efforts. Thus, they will be more responsible for the results of work, take the initiative in correcting mistakes, and be oriented towards achieving optimal results. In contrast, individuals with an external locus of control tend to believe that their work outcomes are influenced by factors beyond personal control, such as luck, fate, or the decisions of their superiors, making them more passive and less motivated to improve their performance.

The measurement of the control locus as an independent variable is based on an instrument developed by Crider in Amalini, Musadieq and Afrianty (2016) which consists of six statement items with the following indicators:

- Always have the perception that efforts must be made if they want to succeed,

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- Lack of information,
- Easy to give up,
- Less inclined to try because they believe that external factors are in control,
- Easily influenced by others, and
- Believe that events in life are the result of the role of people in power.

Employee performance (Variable Y) refers to the level of individual achievement in carrying out work tasks and responsibilities that contribute to organizational goals. Campbell (1990) explains that performance not only reflects the end result of the work, but also the work behavior that the individual displays in carrying out his role.

In the context of regional banking, employee performance has an important role because it is directly related to service quality and customer satisfaction. Therefore, employee performance measurement at Bank BPD DIY is carried out systematically with reference to operational standards and organizational goals (Robbins & Judge, 2018). Here are the performance measurement indicators of the employee:

- Quality of Work
- Quantity of work
- Attendance and Punctuality
- Increased Customer Satisfaction
- Service Level Agreement (SLA)
- Teamwork

Learning Agility (Variable Z) was first proposed by Lombardo and Eichinger (2000) of CCL. A person is said to have learning agility if they are able and willing to learn from their experiences and then apply that knowledge in practice. Learning agility represents an individual's capacity to extract lessons from experience and transfer that learning to unfamiliar or changing work situations (Lombardo & Eichinger, 2000). This theory departs from the assumption that work experience does not automatically make a person better, but only for those who are able to take lessons from those experiences and use them in the future. Based on this view, individuals who have high learning agility learn appropriately from experiences and apply those lessons in new situations.

Learning agility emphasizes that an individual's success on the job is not only determined by technical competence, but also by the ability to learn, adapt, and apply new knowledge effectively in uncertain situations. Thus, learning agility is an important basis for self-development, leadership, and employee performance improvement.

The measurement of learning agility as a mediating variable in this study refers to the instrument developed by Eichinger and Lombardo as stated in De Meuse (2017). The instrument consists of four main indicators, namely People agility, Result agility, Mental agility, and Change agility.

2.4. Data Analysis Techniques

The analytical model was estimated using Partial Least Squares–Structural Equation Modeling, which enables simultaneous evaluation of measurement reliability and structural relationships among latent constructs, particularly in studies with predictive objectives and limited sample sizes.

Data analysis was carried out with the help of SmartPLS 3.2.9. In this study, the steps of PLS-SEM analysis include testing the outer and inner models. Construct validity and reliability testing is carried out as part of the external model testing. These tests include convergent validity using factor loading and average variance extracted (AVE), and reliability using composite and Cronbach alpha reliability.

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The research hypothesis and the structural correlation between latent variables were then tested using deep model testing. The path coefficient, R-squared (R^2), and the degree of significance of the effects between variables obtained from the bootstrapping technique were examined as part of the internal model assessment. Using learning agility as a mediator, this study explains how self-efficacy and loci of control affect employee performance both directly and indirectly.

3. Results and discussion

3.1. Respondent Characteristics

This study involved 50 employees of Bank BPD DIY Wates Branch. Respondent characteristics were analyzed based on gender, age, educational background, and length of service.

3.1.1. Gender

The majority of respondents were male (38 respondents; 76%), while female respondents accounted for 12 respondents (24%). This distribution indicates a male-dominated workforce; however, gender differences are not considered a determining factor of employee performance, as both male and female employees are provided with equal opportunities to perform and develop within the organization (Robbins, 2022).

3.1.2. Age

The respondents were predominantly within productive age groups. The largest proportions were employees aged 31–35 years and 41–45 years, each representing 26% of the sample. This was followed by employees aged 36–40 years (20%), 20–25 years (12%), 26–30 years (10%), and over 46 years (6%). This composition suggests that most employees possess sufficient work experience and maturity to perform their job responsibilities effectively.

3.1.3. Educational Background

Most respondents held a bachelor's degree (S1), accounting for 86% of the sample, followed by master's degree holders (8%) and diploma graduates (6%). This indicates that the workforce is supported by a relatively high level of formal education, which is essential for enhancing employee competence and performance in the banking sector (Mangkunegara, 2005).

3.1.4. Length of Service

Regarding tenure, the majority of respondents had worked for more than 10 years (58%), followed by those with 7–10 years of service (18%), 1–3 years (16%), and 4–6 years (8%). This finding reflects a high level of organizational tenure, suggesting employee loyalty and accumulated work experience that may contribute positively to job performance (Kreitner & Kinicki, 2008).

3.2. Quantitative Analysis

Hypothesis testing was carried out using the Structural Equation Modeling model with the PLS (Partial Least Square) technique to test whether or not there was an influence of each variable of Self-Efficacy and Locus of Control on employee performance through Learning Agility, with the analysis carried out using SmartPLS 3 software.

3.2.1. Outer Model

The measurement model (outer model) was evaluated to assess the reliability and validity of the constructs used in this study. This evaluation aims to ensure that each indicator appropriately measures its corresponding latent variable before testing the structural relationships among variables. The assessment of the measurement model was conducted using the PLS Algorithm, as presented in Figure 1.

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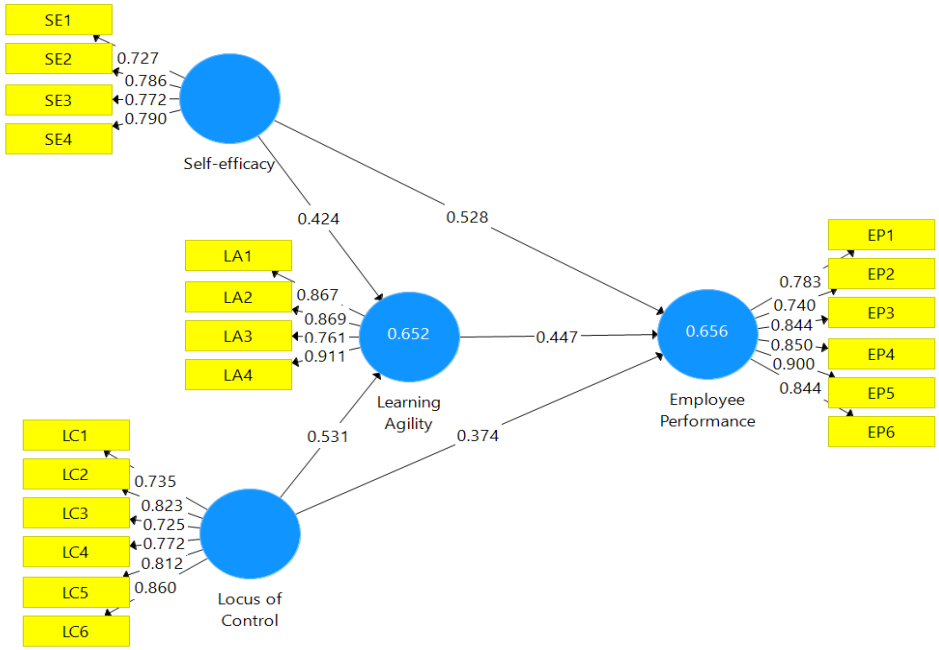

Figure 1. PLS Algorithm Results
Source: Processed from SmartPLS (v. 3.2.9)

3.2.2. Convergent Validity Test

With the loading factor, convergent validity testing can be performed. This loading factor should be at least 0.7, according to Hair et al. (2022). Assuming the loading factor value is more than 0.7, a convergent validity is established for the study.

The results of the measurement study show that there is a convergent validity, since all loading factor values are more than 0.7. These results confirm that each indicator adequately represents its corresponding construct within the measurement model.

3.2.3. Discriminant Validity

One way to ensure the reliability of a model is to check its discriminating validity. The Fornell-Lacker criterion and the cross-loading value indicate how strongly a construct correlates with its own indicators as well as indicators from other constructs; This information is used to determine the discriminatory validity of a test. To meet the Fornell-Lacker criteria for cross-loading, the standard value of each construct must be greater than 0.7

Table 1. Fornell-Larcker Criterion Value

Variable	Employee Performance	Learning Agility	Locus of Control	Self-Efficacy
Employee Performance	**0.828**			
Learning Agility	0.764	**0.854**		
Locus of Control	0.598	0.710	**0.789**	
Self-Efficacy	0.687	0.649	0.424	**0.769**

Source: Processed from SmartPLS (v. 3.2.9)

Tables 1 show that all items have a cross-loading value of more than 0.70, This validates the discriminant validity of the item and shows that the research variable adequately describes its latent variable.

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3.2.4. Reliability Test

The consistency and reliability of the measuring tool in assessing the variables or constructs being studied is at the core of reliability testing (Hair et al., 2022). Composite reliability and Cronbach alpha are the two components that make up reliability measurements. When the reliability coefficient is greater than 0.7, as is the case with composite reliability (Hair et al., 2022), we can say that the data is reliable. Alpha Cronbach shows how well the items correlate with each other to measure the same construct. According to Hair et al. (2022), a variable is considered reliable if it has a value (α) greater than 0.7. When AVE>0.5 is AVE, we can say that the validity condition of Average Variance Extracted (AVE) has been met. In the table below, you can see the Cronbach alpha value and composite reliability.

Table 2. Reliability Test

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Employee Performance	0.908	0.929	0.686
Learning Agility	0.876	0.915	0.729
Locus of Control	0.879	0.908	0.628
Self-Efficacy	0.774	0.852	0.591

Source: Processed from SmartPLS (v. 3.2.9)

The analysis of variance (AVE) was more than 0.5, and all study variables had composite reliability and a Cronbach Alpha value greater than 0.7, as shown in table 2. As a consequence of these findings, we can say that all variables are highly reliable, as they all passed the composite reliability test and Cronbach Alpha.

3.2.5. Heterotrait-Monotrait Ratio (HTMT)

Evaluation of discriminant validity requires the Heterotrait–Monotrait (HTMT) ratio to be below the threshold value. According to Hair et al. (2022) an HTMT value lower than 0.85 indicates that discriminant validity is established

Evaluation of discriminant validity requires an HTMT ratio lower than 0.9

Table 3. HTMT Test

Variable	Employee Performance	Learning Agility	Locus of Control	Self-Efficacy
Employee Performance				
Learning Agility	0.845			
Locus of Control	0.649	0.790		
Self-Efficacy	0.784	0.744	0.469	

Source: Processed from SmartPLS (v. 3.2.9)

The Heterotrait–Monotrait (HTMT) ratios presented in Table 3 are all below the recommended threshold of 0.85. This indicates that discriminant validity among the constructs is well established. The relatively low HTMT value between locus of control and self-efficacy (0.469) further confirms that both constructs represent distinct psychological concepts.

3.2.6. Structural Model (Inner Model)

The model's ability to explain observed differences in dependent variables can be evaluated using the coefficient of determination. The coefficient of determination ranges from zero to one. In the R-square table, the magnitude of the coefficient of determination is obtained by multiplying the R-square value by 100%. An R-square value above 67% indicates a high level of determination, a value between 33% and 67% indicates a moderate level of

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determination, while a value above 19% reflects a weak level of determination (Ghozali & Latan, 2015).

Table 4. R-Square

	R *Square*	R *Square Adjusted*
Employee Performance	0.656	0.633
Learning Agility	0.652	0.637

Source: Processed from SmartPLS (v. 3.2.9)

Based on the results of the analysis from the R-Square table, it is evident that the R-Square value for the Employee Performance variable is 0.656, and the R-Square Adjusted value is 0.633. This indicates that 65.6% of the variation in Employee Performance can be explained by the independent variables in the research model, namely Self-Efficacy, Control Locus, and Learning Agility, while the remaining 34.4% is influenced by other factors outside this research model. Referring to the criteria of Ghozali and Latan (2015), the R Square value is included in the medium to high category, so it can be concluded that the model has a strong enough explanatory ability to Employee Performance.

In addition, the Learning Agility variable has an R-squared value of 0.652 and an Adjusted R-squared value of 0.637. This means that Self-Efficacy and Control Locus explain 65.2% of the variation in Learning Agility, while other variables are responsible for the remaining 34.8%. The fact that this value is also medium to high shows that the constructed structural model is quite good at explaining Learning Agility.

Based on the small differences between the R-squared and Adjusted R-squared values for both variables, it can be concluded that the research model is consistent, stable, and bias-free, thanks to the many predictive factors included.

3.2.7. Path Coefficient Test

Path coefficient testing was carried out to determine the direction of the relationship between variables in the research model, both positive and negative. According to Ghozali (2015), the value of the path coefficient reflects the level of significance of the relationship between variables used as the basis for hypothesis testing. After all stages of validity, reliability, and goodness of fit testing have been met, the next step is to test the hypothesis by estimating the path coefficient. The evaluation of the path coefficient is carried out through a significance test indicated by the t-statistical value.

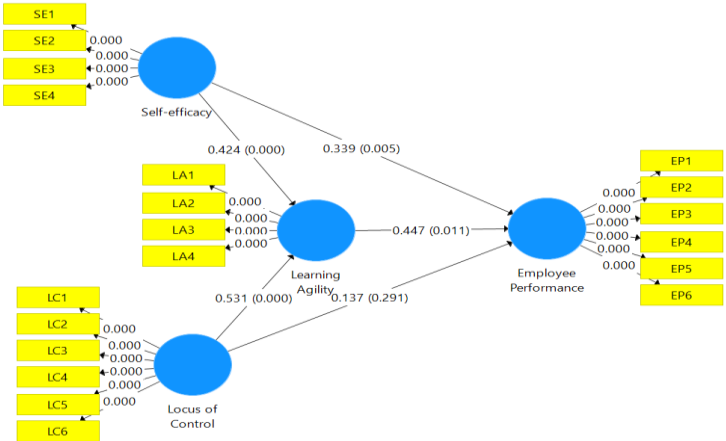

Figure 2. Path Coefficients and P-Values

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Source: Processed from SmartPLS (v. 3.2.9)

Based on figure 2 above, it can be concluded in the table below :

Table 5. Hypothesis Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Results
Self-efficacy -> Employee Performance	0.339	0.349	0.124	2.722	0.007	H1 accepted
Locus of Control -> Employee Performance	0.137	0.146	0.131	1.043	0.297	H2 rejected
Self-efficacy -> Learning Agility -> Employee Performance	0.189	0.177	0.084	2.257	0.024	H3 accepted
Locus of Control -> Learning Agility -> Employee Performance	0.237	0.231	0.107	2.210	0.027	H4 accepted

Source: Processed from SmartPLS (v. 3.2.9)

3.2.8. Discussion

Hypothesis 1

Direct Effect of Self-Efficacy on Employee Performance

The hypothesis testing results show that the p-value is 0.007, which is below the significance threshold of 0.05, indicating that self-efficacy (X1) has a significant effect on employee performance (Y). This finding is supported by a positive path coefficient of 0.339, suggesting that higher levels of self-efficacy are associated with improved employee performance.

Substantively, this result indicates that employees with strong self-efficacy are more capable of facing work challenges, making effective decisions, and completing tasks efficiently. High self-efficacy also encourages persistence, initiative, and problem-solving when encountering obstacles. These findings are consistent with Bandura's (1997) theory, which emphasizes that self-efficacy plays a crucial role in shaping individuals' motivation, behavior, and performance outcomes

These results reinforce empirical evidence suggesting that employees' confidence in their abilities contributes meaningfully to improved performance outcomes, Previous studies, including those by Nisa Rachman et al. (2025), Dita and Iriani (2023), Ilham and Intan (2022), Ridho Pratomo (2022), and Ana Nailul Hikmah (2022), which consistently demonstrate that employees' confidence in their own abilities significantly enhances performance. In essence, higher levels of self-efficacy contribute to improved employee performance outcomes.

Hypothesis 2

Direct Effect of Locus of Control on Employee Performance

The hypothesis testing results indicate that the path coefficient (original sample) between Locus of Control (X2) and Employee Performance (Y) is positive ($\beta = 0.137$). However, the relationship is not statistically significant, as indicated by a p-value of 0.297 (> 0.05) and a t-statistic of 1.043 (< 1.960). These findings suggest that locus of control has a positive but non-significant effect on employee performance.

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Although the positive coefficient implies that a stronger internal locus of control tends to enhance performance, the magnitude of this effect is insufficient to achieve statistical significance. This indicates that locus of control is not a dominant determinant of performance variation among employees at PT Bank BPD DIY Wates. From a theoretical perspective, Rotter (1966) posits that individuals with an internal locus of control believe outcomes are primarily driven by personal effort, whereas those with an external locus of control attribute results to external factors. However, in the banking context, employee performance is often strongly influenced by external elements such as organizational policies, regulatory constraints, institutional targets, and managerial directives, which may attenuate the direct impact of locus of control.

This finding is consistent with prior research by Anizzibda et al. (2021), which reported a positive but non-significant relationship between locus of control and employee performance. The results imply that while employees' beliefs about control orientation may shape work attitudes, they alone are insufficient to produce significant improvements in overall performance without support from other psychological or organizational factors.

Hypothesis 3

Indirect Effect of Self-Efficacy on Employee Performance through Learning Agility

The results indicate that the indirect effect of Self-Efficacy (X1) on Employee Performance (Y) through Learning Agility (Z) is positive and statistically significant ($\beta = 0.189$; $p = 0.024 < 0.05$; $t = 2.257 > 1.960$). This finding confirms that self-efficacy enhances employee performance not only directly but also indirectly by strengthening learning agility.

Employees with high self-efficacy tend to be more confident in exploring new approaches, learning from experience, and continuously developing the skills required to perform tasks effectively. This result is consistent with Bandura's self-efficacy theory (Robbins & Judge, 2019), which emphasizes that strong efficacy beliefs foster persistence, resilience, and a proactive learning orientation. These characteristics form a critical foundation for learning agility, enabling employees to adapt more effectively to changing work demands.

The findings also support prior research by Anizzibda et al. (2021), which demonstrated that self-efficacy significantly influences employee performance when mediated by adaptive learning capability. Overall, the results highlight the pivotal role of learning agility in translating self-efficacy into superior performance outcomes.

Hypothesis 4

Indirect Effect of Locus of Control on Employee Performance through Learning Agility

The hypothesis testing results reveal that the indirect effect of Locus of Control (X2) on Employee Performance (Y) through Learning Agility (Z) is positive and statistically significant ($\beta = 0.237$; $p = 0.027 < 0.05$; $t = 2.210 > 1.960$). These findings indicate that although locus of control does not exert a significant direct effect on performance, it plays a crucial role in enhancing learning agility, which in turn improves employee performance.

Employees with a stronger internal locus of control tend to exhibit higher learning motivation, greater belief in personal effort, and increased openness to new experiences, all of which foster learning agility. From an attribution perspective, internal factors such as effort, motivation, and persistence shape how employees interpret and respond to work demands, while external factors provide contextual constraints.

This result is consistent with previous studies (Finsensius & Hyronimus, 2025; Rachman et al., 2025), which found that locus of control positively and significantly influences

employee performance through learning agility. Overall, the findings highlight learning agility as a critical psychological mechanism that bridges control orientation and performance outcomes.

4. Conclusion

This study examines the effects of self-efficacy and locus of control on employee performance, with learning agility as a mediating variable, within a regional banking context. The findings demonstrate that self-efficacy has a significant direct effect on employee performance, confirming its role as a key psychological resource that enhances employees' confidence, persistence, and effectiveness in task execution.

In contrast, locus of control does not exhibit a significant direct effect on employee performance. This suggests that, within the highly regulated and target-driven environment of regional banking, individual control beliefs alone are insufficient to directly influence performance outcomes. Organizational structures, managerial directives, and external regulations may constrain the direct impact of locus of control on performance.

Importantly, the results reveal that learning agility serves as a critical mediating mechanism. Both self-efficacy and locus of control exert significant indirect effects on employee performance through learning agility. Employees with strong self-efficacy and an internal locus of control are more likely to engage in adaptive learning behaviors, enabling them to respond effectively to changing work demands and translate psychological strengths into improved performance.

Overall, this study highlights learning agility as a pivotal capability that bridges individual psychological attributes and performance outcomes. The findings extend existing literature by providing empirical evidence from the regional financial services sector, a context that remains underexplored. Practically, the results suggest that organizations should prioritize the development of learning agility alongside psychological empowerment to sustain employee performance in dynamic and regulated environments.

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