



## Optimizing Employee Performance at Karanganyar Regional Bank: A Study on the Influence of Personal Competence, Work Commitment, Emotional Intelligence, and Supervision Systems

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**ABSTRACT:** Study to investigate impact personal competence, work commitment, emotional intelligence, and supervision on employee performance. A quantitative survey with 93 sample. Primary data was gathered through questionnaires, which were the main data collection instrument, supported by observational methods. The data quality test confirmed that the data was both valid and reliable. Classical assumption testing indicated that the regression model met the assumptions of normality, and showed no signs of multicollinearity or heteroscedasticity. The findings reveal that each of the independent variables—personal competence, work commitment, emotional intelligence, and supervision—individually exerts a significant positive influence to performance employee at Regional Bank Karanganyar. Collectively, these variables also demonstrate a significant and positive effect. The model explains approximately 50.9% of the variance in employee performance, suggesting that these factors play a considerable role in enhancing work outcomes.

**KEYWORDS:** Employee Performance, Emotional Intelligence, Personal Competence, Supervision, Work Commitment.

### INTRODUCTION

Employees who demonstrate strong competence, professionalism, and integrity are essential in delivering top-tier services to customers, ensuring seamless operations, and maintaining public trust. In the banking sector—where trust and service speed are critical—HR quality determines a bank's readiness to compete, adapt to technological advancements, and comply with prevailing regulations. High-caliber human resources contribute to innovation, operational efficiency of a positive organizational culture, which in turn directly supports improved performance and competitiveness.

Employee performance is a key determinant of a bank's success, as employees are the main executors of daily operations, customer service, and business processes. Strong individual performance reflects productivity, precision, and service quality, all of which affect customer satisfaction and the institution's reputation. Moreover, optimal performance enhances financial target achievement, regulatory compliance, and risk management.

According to Mangkunegara (2022) employee's work based on assigned responsibilities. Sinaga (2020) defines performance as the result of an individual's job functions within an organization, influenced by multiple factors in achieving specific targets over a defined timeframe. From these perspectives, performance can be summarized as the result of carrying out job responsibilities, influenced by skills, experience, dedication, and time efficiency. It reflects not only task completion but also the individual's contribution toward organizational goals.

Nonetheless, achieving optimal performance is often hindered by several challenges, including inadequate competence, weak work commitment, low emotional intelligence, and insufficient supervision. When employees lack the necessary skills, task completion is delayed. A lack of commitment often leads to decreased motivation and responsibility. Poor emotional intelligence can trigger conflicts and destabilize the work environment, especially under pressure. Moreover, ineffective supervision leads to poor performance monitoring and evaluation. Thus, synergy among these four aspects requires a structured approach to enhance employee performance.

Sutrisno (2018) defines competence as an individual's fundamental characteristic that is linked to the achievement of specific work outcomes. Wibowo (2019) describes competence as the ability to produce satisfactory job performance and the capability to apply knowledge and skills across diverse work settings. From these views, competence can be seen as a core attribute reflecting an individual's ability to deliver outstanding performance and adapt flexibly to dynamic work conditions.

Employee competence is a critical factor in achieving optimal performance as it encompasses technical skills, knowledge, and work attitude. Highly competent employees can perform tasks more effectively, make sound decisions, and adapt to organizational changes. Competence also enhances self-confidence and work motivation. This aligns with studies by Firmansyah & Nugrohoso (2022), Bukhori et al. (2023), Pacher, Woschank & Zunk (2024), Sesugh (2022) and Triseptya & Hatta (2019), which found that competence significantly affects performance. However, contrasting results were reported by Salvano et al. (2023), who found no significant influence.

Work commitment also significantly contributes to employee performance. Siagian (2021) defines work commitment as an individual's willingness to engage and take responsibility for organizational outcomes. This can be interpreted as a positive attitude and active participation, indicating the extent to which employees internalize and uphold organizational values through performance and rule compliance.

Strong commitment reflects loyalty, dedication, and responsibility. Committed employees tend to be consistent, disciplined, and ready to overcome challenges to help the organization reach its goals. Commitment also reinforces work ethic and the drive for improvement. Suyono et al. (2024), Laia et al. (2024), Kessi & Ismail (2022), Jia (2024) and Alhamad & Noor, reported a positive impact of work commitment on performance. Conversely, Efendi et al. (2023) found no significant correlation.

Emotional intelligence is another crucial element in performance enhancement. Rivai (2022) emphasizes its role in building positive workplace relationships. Hence, emotional intelligence involves managing emotions wisely and interacting productively in complex work situations, covering both self-control and social skills. Employees with high emotional intelligence tend to handle stress effectively, show strong empathy, and maintain harmonious relations with colleagues—creating a supportive work environment that fosters organizational goal achievement. Studies by Putri et al. (2024), Mokhtar & Krishnan, and Junior & Jimad affirm the positive link between emotional intelligence and performance. However, Borman & Westi (2021) and Nurhasanah et al. (2024) report contrary findings.

In addition to these factors, supervision is vital in supporting performance. Siagian (2017) states that supervision ensures organizational activities align with set goals and plans. Mulyadi (2021) views supervision as a managerial function that includes performance evaluation and corrective actions. Effective supervision allows for early detection and correction of deviations, helping maintain performance standards, transparency, and accountability—ultimately improving productivity. These views are reinforced by Hanafi et al. (2023), Nwosu & Ohuruogu and Laksana & Irawan (2024), who found supervision to be performance-enhancing, though studies by Rukmana & Darmawan (2023) and Lomi et al. (2024) suggest otherwise.

Altogether, competence, commitment, emotional intelligence, and supervision collectively enhance employee performance. Competence provides the skills and knowledge foundation; commitment nurtures responsibility and loyalty; emotional intelligence fosters emotional regulation and healthy workplace interactions; and supervision ensures work direction and measurable progress. When effectively integrated, these four elements contribute to sustained performance improvement.

Field observations indicate that some employees hold positions without sufficient competence and lack access to adequate training, which hinders skill development and adaptability. Low commitment manifests in lateness and lack of initiative. Emotional management is often inadequate, affecting workplace stability. Additionally, weak supervision leads to suboptimal task execution due to the lack of clear guidance and evaluation.

## THEORETICAL FOUNDATIONS

### Employee Performance

Mangkunegara (2022) describes performance as the extent to which an employee achieves their job tasks, the responsibilities assigned to them. Likewise, Sinaga (2020) describes performance as the result of an individual's work activities within an organization, shaped by various factors and directed toward achieving specific organizational objectives within a set period.

### Personal Competence

According to Sutrisno (2018), competence is a fundamental characteristic of an individual that is closely tied to the successful accomplishment of tasks or duties. Wibowo (2019) further explains that competence capacity employee make deliver satisfactory performance, including ability to apply knowledge and skills across different contexts in a way that adds value.

**Work Commitment**

Siagian (2021) defines work commitment as an individual's readiness and dedication to actively engage in organizational activities and take responsibility for achieving optimal outcomes. Kaswan (2017) adds that employee commitment is demonstrated through loyalty, dedication, willingness, and a strong belief in remaining part of the organization, accepting its values and vision, and working in the interest of shared goals.

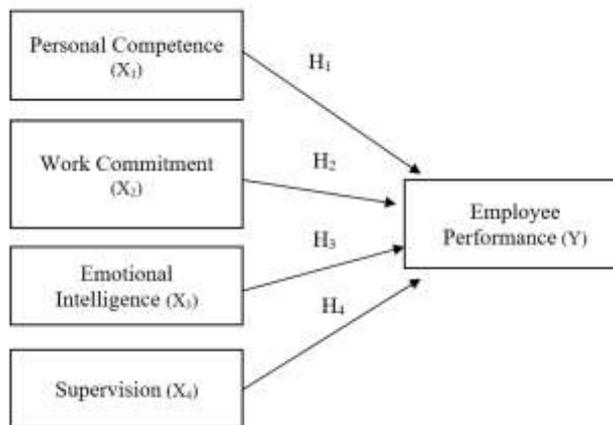
**Emotional Intelligence**

Rivai (2022) further emphasizes that emotional intelligence encompasses the ability to identify, manage, and comprehend emotions, while promoting positive and effective interactions in the workplace.

**Supervision**

Siagian (2014) states that supervision is the process of monitoring organizational activities to ensure that all operations proceed in alignment with pre-established plans. Meanwhile, Manullang (2018) defines supervision as a series of actions that include setting performance targets, evaluating the results, and implementing corrective measures in cases of deviation.

**FRAMEWORK OF RESEARCH AND HYPOTHESIS DEVELOPMENT**



**Figure 2. Research Outline**

Personal competence reflects a set of individual abilities, encompassing knowledge, skills, attitudes, and behaviors necessary to perform tasks optimally. Employees personal competence tend to be more efficient, accomplish tasks more effectively, and provide excellent service to clients. This directly contributes to the achievement of organizational goals and enhances the reputation of financial institutions in the public eye. Several studies, including those by Firmansyah and Nugrohoseno (2022), Bukhori et al. (2023), and Triseptya and Hatta (2019), found influence of competence to performance employee. However, a contrasting result was found by Salvano et al. (2023), who concluded that competence did not significantly affect performance.

**H<sub>1</sub> : Personal competence has a positive and significant effect on the performance of employees at Bank Daerah Karanganyar**

Work commitment reflects the degree of employee loyalty and positive attitude toward the organization, demonstrated through dedication to their duties, responsibility adherence, and active participation in achieving corporate objectives. In the banking sector, which requires high professionalism, accuracy, and responsive customer service, work commitment becomes a key factor in improving performance. Employees with high commitment generally exhibit consistent work enthusiasm, resilience under pressure, and initiative in task completion. This is supported by findings from Suyono et al. (2024), Laia et al. (2024), and Kessi and Ismail (2022), who concluded that work commitment positively affects employee performance. On the contrary, Efendi et al. (2023) reported no significant effect of work commitment on performance.

**H<sub>2</sub> : Work commitment has a positive and significant effect on the performance of employees at Bank Daerah Karanganyar**

In the banking sector, where employees frequently engage in intense interactions with customers, supervisors, and peers, emotional intelligence plays a pivotal role in shaping job performance. Individuals with high emotional intelligence are generally better at maintaining emotional balance, handling stress, and building effective, harmonious workplace relationships. Therefore,



emotional intelligence is considered essential for improving employee performance in this industry. This perspective is supported by studies from Putri et al. (2024) and Simanjutak et al. (2024), which found a positive relationship between emotional intelligence and performance. However, contrasting findings were reported by Borman and Westi (2021) and Nurhasanah et al. (2024), who observed no significant influence of emotional intelligence on performance.

**H3 : Emotional intelligence has a positive and significant effect on the performance of employees at Bank Daerah Karanganyar.**

Supervision is the process undertaken by managers or supervisors to control and evaluate employee performance, ensuring tasks are carried out according to organizational standards and objectives. In the banking sector, where precision, integrity, and strict compliance are essential, effective supervision significantly impacts employee performance. Therefore, good supervision contributes greatly to enhancing work performance in this industry. This is affirmed by research from Hanafi et al. (2023) and Laksana and Irawan (2024), both of which found a relationship of supervision to performance. Conversely, Rukmana and Darmawan (2023) and Lomi et al. (2024) reported no significant effect of supervision on employee performance.

**H4 : Supervision has a positive and significant effect on the performance of employees at Bank Daerah Karanganyar**

**RESEARCH METHODS**

Study adopted a survey and a quantitative approach. The sample overall population, encompassing all 93 employees of Bank Daerah Karanganyar's Head Office. The main source of data was a questionnaire. Five options for responding on a Likert scale were used in the research tool and scoring system.

Reliability and validity checks were used to guarantee the quality of the information provided. Traditional assumption tests were performed, such as testing for heteroscedasticity, multicollinearity, and normality and anymore.

**RESULTS AND DISCUSSION**

**Validity Test Results**

All of research variables' items had r-calculated values higher than the r-table value (0.204), according to the validity test results. As an outcome, each item in this study has been considered to be legitimate and authorized to move on to the subsequent testing step.

**Table 1. Validity Test Results**

No	Variable	r calculate	r table
1	Personal Competence (X <sub>1</sub> )	0.679	0,204
		0.730	
		0.725	
		0.703	
		0.670	
2	Work Commitment (X <sub>2</sub> )	0.713	0,204
		0.647	
		0.715	
		0.805	
		0.735	
3	Emotional Intelligence (X <sub>3</sub> )	0.734	0,204
		0.803	
		0.720	
		0.788	
		0.772	
4	Supervision (X <sub>4</sub> )	0.552	0,204
		0.709	



		0.646	
		0.580	
		0.729	
5	Employee Performance (Y)	0.669	0,204
		0.739	
		0.683	
		0.663	
		0.778	

Source: Primary data processing, 2025.

**Reliability Test Results**

All of the research variables' items had r-calculated values higher than the r-table value (0.204), according to the validity test results. As a result, every item in this study is regarded as legitimate and qualified to move on to the following testing phase.

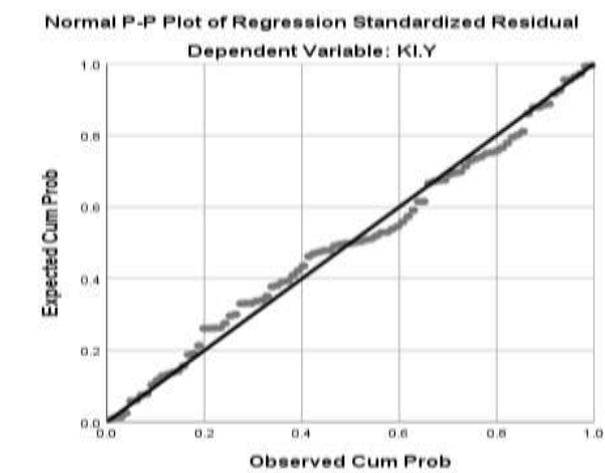
**Table 2. Reliability Test Results**

No	Variabel	Alpha
1	Personal Competence (X <sub>1</sub> )	0.741
2	Work Commitment (X <sub>2</sub> )	0.774
3	Emotional Intelligence (X <sub>3</sub> )	0.820
4	Supervision (X <sub>4</sub> )	0.651
5	Employee Performance (Y)	0.749

Source: Primary data processing, 2025.

**Normality Test Results**

According to the normalcy test findings, every data point is dispersed along and follows the diagonal line. This model or data items satisfy the normalcy assumption and may thus move on to the next testing phase.



**Figure 2. Results P-Plot**

**Results of Multicollinearity Test**

The multicollinearity test findings that there is no problem with multicollinearity among the variables employed, therefore the testing may move on to the next phase.



Table 3. Results of Multicollinearity Test

Variable	Tolerance	VIF
Personal Competence (X <sub>1</sub> )	0.698	1.433
Work Commitment (X <sub>2</sub> )	0.867	1.153
Emotional Intelligence (X <sub>3</sub> )	0.729	1.371
Supervision (X <sub>4</sub> )	0.864	1.157

Source: Primary data processing, 2025

**Results of Heteroscedasticity Test**

As a result, the study data show no signs of heteroscedasticity, and the analysis may go on to the following phase.

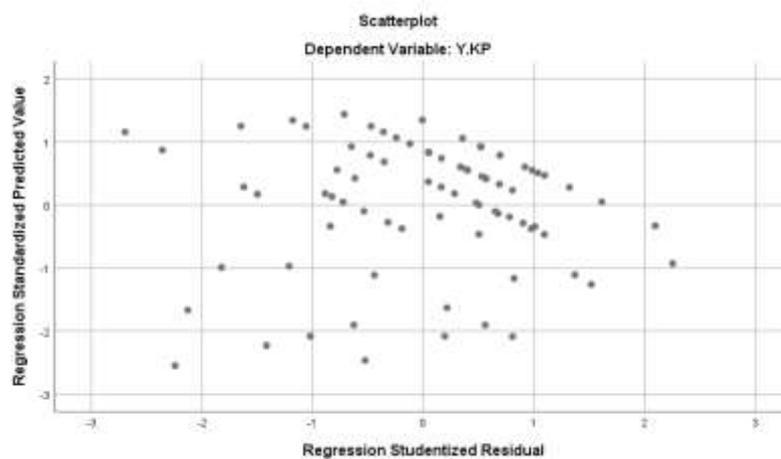


Figure 3. Results of Heteroscedasticity Test

**Results of Multiple Linear Regression Analysis**

The regression equation results are as follows:

$$Y = 1.534 + 0.295X_1 + 0.317X_2 + 0.176X_3 + 0.169X_4 + e$$

Persamaan tersebut diketahui :

1. Constant 1.534 indicates that variables personal competence (X<sub>1</sub>), work commitment (X<sub>2</sub>), emotional intelligence (X<sub>3</sub>), and supervision (X<sub>4</sub>) are all equal to 0, the performance employee (Y) will increase with coefficient 1.534.
2. Employee performance (Y) would rise by 0.295 if personal competence (X<sub>1</sub>) is increased by 1, provided that work commitment (X<sub>2</sub>), emotional intelligence (X<sub>3</sub>), and supervision (X<sub>4</sub>) stay the same or equal to 0. This is shown by the personal competence variable's beta (β) value of 0.295.
3. The work commitment variable's beta (β) value is 0.317, meaning that if work commitment (X<sub>2</sub>) is raised by 1, employee performance (Y) would rise by 0.317, supposing that personal competence (X<sub>1</sub>), emotional intelligence (X<sub>3</sub>), and supervision (X<sub>4</sub>) stay the same or equal to 0.
4. The emotional intelligence variable (X<sub>3</sub>) has a beta (β) value of 0.176, meaning that if emotional intelligence (X<sub>3</sub>) is raised by 1, employee performance (Y) will rise by 0.176, presuming that the personal competence (X<sub>1</sub>), work commitment (X<sub>2</sub>), and supervision (X<sub>4</sub>) variables stay the same or equal to 0.
5. The supervision variable (X<sub>4</sub>) has a beta (β) value of 0.169, which indicates that if supervision (X<sub>4</sub>) is increased by 1, employee performance (Y) would rise by 0.169, provided that personal competence (X<sub>1</sub>), job commitment (X<sub>2</sub>), and emotional intelligence (X<sub>3</sub>) stay the same or equal to 0.



**Hypothesis Testing Results (T-Test)**

Hypothesis Testing Results (T-Test) :

**Table 4. Hasil Uji Hipotesis (Uji T)**

Variable	t <sub>hitung</sub>	Sig.	t <sub>tabel</sub>
Personal Competence (X <sub>1</sub> )	3.992	0.000	1.987
Work Commitment (X <sub>2</sub> )	4.226	0.000	1.987
Emotional Intelligence (X <sub>3</sub> )	2.559	0.012	1.987
Supervision (X <sub>4</sub> )	2.048	0.044	1.987

*Source: Primary data processing, 2025*

Explanation of the Results :

1. The significant value is 0.000, which is less than 0.05, and the t-statistic value for personal competence (X<sub>1</sub>) is 3.992, which is greater than the crucial t-value of 1.987. Thus, it may be said that H<sub>a</sub> is accepted and H<sub>0</sub> is rejected. This suggests that employee performance (Y) is positively and significantly impacted by personal competency, at least in part. This result confirms that the first hypothesis (H<sub>1</sub>) is correct.
2. The significance value is 0.000, which is likewise below the 0.05 cutoff, and the t-statistic value for work commitment (X<sub>2</sub>) is 4.226, above the essential t-value of 1.987. This demonstrates that H<sub>0</sub> is denied while H<sub>a</sub> is approved, indicating that job dedication significantly and favorably affects employee performance (Y). The second hypothesis (H<sub>2</sub>) is therefore confirmed.
3. The significant value is 0.012, which is still below the 0.05 cutoff, and the t-statistic value for emotional intelligence (X<sub>3</sub>) is 2.559, which is higher than the necessary t-value of 1.987. This result shows that emotional intelligence has a positive and significant impact on employee performance (Y), with H<sub>0</sub> being rejected and H<sub>a</sub> being approved. As a result, the third hypothesis (H<sub>3</sub>) has been validated.
4. The significant value is 0.044, which is below the 0.05 cutoff, and the t-statistic value for supervision (X<sub>4</sub>) is 2.048, which is greater than the necessary t-value of 1.987. As a consequence, H<sub>0</sub> is rejected and H<sub>a</sub> is approved, indicating that employee performance (Y) is positively and significantly impacted by supervision. As a result, the fourth hypothesis (H<sub>4</sub>) has been validated.

**Results of Model Test (F Test)**

The four independent variables have a positive and significant impact on improving employee performance at Bank Daerah Karanganyar. The F test result of 24.839, which is above the critical F table value of 2.46 and a significance level of 0.000, is well below the 0.05 threshold.

**Table 5. Hasil Uji Model (Uji F)**

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	289.082	4	72.270	24.839	0.000
	Residual	256.037	88	2.910		
	Total	545.118	92			

*Source: Primary data processing, 2025*

**Results of the Coefficient of Determination (R<sup>2</sup>)**

According to the Adjusted R Square value of 0.509, the independent variables—personal competency (X<sub>1</sub>), work commitment (X<sub>2</sub>), emotional intelligence (X<sub>3</sub>), and supervision (X<sub>4</sub>)—jointly explain 50.9% of the variation in employee performance (Y).



Table 6. Hasil Uji Koefisien Determinasi Majemuk ( $R^2$ )

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.728	0.530	0.509	1.70573

Source: Primary data processing, 2025

### Discussion

The t-value of 3.992, which is more than the t-table value of 1.987, and the significance value of 0.000, which is less than 0.05, demonstrate that the variable of personal competence (X1) has a positive and significant impact on employee performance (Y). According to this research, employees' performance results will be more ideal the more competent and excellent they are personally. According to earlier research by Firmansyah & Nugrohoseno (2022), Bukhori et al. (2023), and Triseptya & Hatta (2019), competency is crucial for promoting job productivity. This finding is consistent with their findings.

Next, the t-value of 4.226, which is more than the t-table value of 1.987, and the significance value of 0.000, which is less than 0.05, show that the work commitment variable (X2) also significantly improves employee performance (Y). This suggests that increased performance will result from individuals demonstrating a high level of commitment and loyalty to their work. Similar results from research by Suyono et al. (2024), Laia et al. (2024), and Kessi & Ismail (2022) corroborate this conclusion, indicating that job dedication is a critical component in improving employee work quality.

With a t-value of 2.559 over the 1.987 threshold and a significance value of 0.012 below the 0.05 threshold, a positive and significant impact on employee performance (Y) was also found for the emotional intelligence variable (X3). This suggests that workers who possess strong emotional regulation are more likely to be steady and efficient in their work, which results in better performance. These results are in line with studies by Simanjutak et al. (2024) and Putri et al. (2024), which found a favorable relationship between work performance and emotional intelligence.

Lastly, with a t-value of 2.048, which is higher than 1.987, and a significance value of 0.044, which is still below 0.05, the supervisory variable (X4) also significantly and favorably affects employee performance (Y). This suggests that employee performance will increase when managers regularly keep an eye on their staff members' job activities. Studies by Hanafi et al. (2023) and Laksana & Irawan (2024) also demonstrate the impact of supervision on individual job outputs within an organization, which is consistent with this conclusion.

## CONCLUSION AND SUGGESTIONS

### Conclusion

All four independent factors favorable impact to employees performance at Bank Daerah Karanganyar, according to the data analysis and discussion in the preceding chapter.. First, personal competence was found to positively contribute to employee performance improvement, indicating that the higher the individual's ability to complete tasks, the better the work outcomes. Second, work commitment also showed a significant impact on performance, meaning that the higher the loyalty and responsibility employees have toward their work, the more optimal their performance will be. Third, since workers who are emotionally intelligent are better able to handle pressure at work and have positive working relationships, emotional intelligence is crucial for promoting job performance. Lastly, the supervision variable positively and significantly affects performance, suggesting that supervision that is directed and consistent from leadership can encourage employees to work more disciplined and responsibly. Thus, all hypotheses in this study have been proven.

### Suggestions

Recommended for Bank Daerah Karanganyar continue to enhance the personal competence of its employees through training that aligns with the needs and demands of the job. Regular self-development programs, such as soft skills training, technical skills enhancement, and knowledge refreshers in their respective fields, are crucial to ensure employees' readiness in facing the ever-changing dynamics of their work. Furthermore, Bank Daerah Karanganyar should also maintain and strengthen employees' work commitment by fostering a positive and inclusive organizational culture, creating a supportive work environment, and considering employee welfare and appreciation for their contributions. Providing constructive feedback and offering career development



opportunities are essential steps in fostering loyalty and responsibility toward the job. Additionally, developing emotional intelligence should be a focus through training in emotional management, effective communication, and activities that encourage empathy and teamwork. Leadership's role as a model in emotional control will greatly support the creation of a harmonious and productive work atmosphere. On the other hand, the supervision system should also be improved to be more transparent, objective, and based on measurable performance indicators. A supervisory approach that emphasizes coaching and mentoring will make employees feel supported and motivated to perform optimally while helping to reduce potential mistakes in task execution.

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