

The Effect of Work Discipline, Work Experience and Turnover Intention on Employee Performance at PT. Permodalan Nasional Madani Banjarmasin Branch Office

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ARTICLE INFO

Keywords: Work Discipline, Work Experience, Turnover Intention and Employee Performance

Received : 2 March

Revised : 16 March

Accepted: 17 April

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ABSTRACT

The objective of this research is to investigate how work discipline, work experience, and turnover intention affect the performance of employees working at PT. Permodalan Nasional Madani Banjarmasin Branch Office. The methodology employed involves the distribution of a questionnaire through online platforms to collect data from a sample of 100 respondents. Structural Equation Modeling (SEM) based on SmartPLS is used to conduct statistical tests. The findings of the study suggest that work discipline and work experience have a positive and significant impact on employee performance, while turnover intention has a negative and significant impact on employee performance

INTRODUCTION

The company is a form of business or an organization that carries out the activity of producing goods or services continuously by individuals or business entities. Meanwhile, according to Molengraaff (in Abdulkadir, 2010) the company is the totality of actions that are attempted continuously, by taking outward actions to earn income with a trading business model, handing over objects or entering into trade agreements. The implementation of business activities in the company is highly dependent on the contribution of the workforce in it.

In every company, a workforce that is reliable and able to increase work efficiency, increase speed, and focus on achieving the results desired by the company is needed. This can happen if a company has human resources with good performance. Mangkunegara (2002) suggests that employee performance can be measured through an assessment of the quality, quantity and responsibility of the tasks carried out. Thus, the results of employee work can be considered as the resulting performance. Good performance of employees can be known through monitoring and performance appraisal carried out by a company.

According to Rivai (2020) employee performance can be measured through the results of work that has been carried out within a certain time span, by comparing it to targets, criteria and standards that have previously been set together. In this case, evaluation of employee performance is carried out by comparing the results obtained with those that should have been achieved based on the standards and targets that have been set. Therefore, employee performance reflects how far employees have achieved work goals that have been mutually agreed upon.

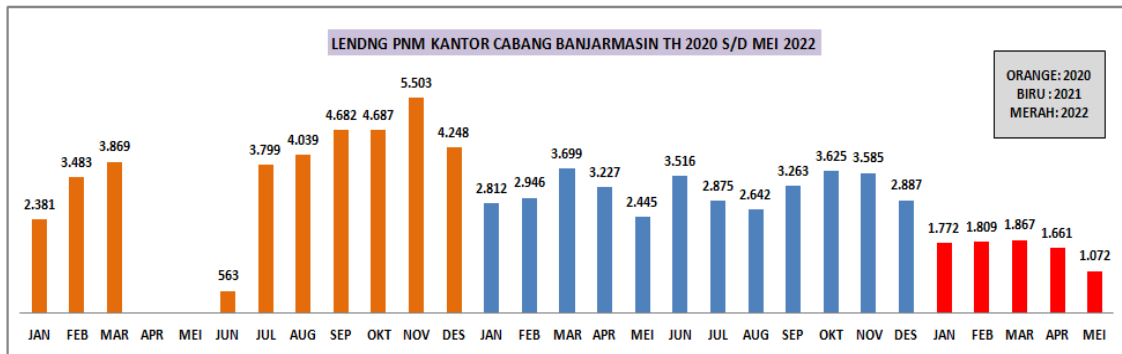
Meanwhile, according to Muis, et al. (2018) performance refers to what has been produced or achieved by individuals or groups within the company, taking into account their obligations, efforts and authority in realizing organizational goals by complying with applicable legal and ethical rules. That is, performance is assessed based on the ability of an employee, both individually and collectively, to achieve organizational goals in a good and correct way according to the values adopted by the company.

Performance appraisal should be carried out by the company continuously to employees. In state-owned companies (BUMN) in the financial services industry, performance appraisal is always based on the targets of the Company's Budget Work Plan (RKAP). One of the state-owned companies that always evaluates employee performance is PT. Permodalan Nasional Madani (PNM). This company is a non-bank financial institution that has been established by the government whose task is to improve, promote and maintain Micro, Small and Medium Enterprises (UMKM). PNM has 62 branch offices, 3,680 service offices throughout Indonesia which serve MSMEs in 34 provinces, 422 districts/cities and 5,640 sub-districts and has more than 60 thousand employees throughout Indonesia (PNM, 2022).

One of the PNM branch offices is the Banjarmasin branch. Based on class status, the PNM Banjarmasin Branch is the Main Branch office which oversees 15

Unit Offices spread across two Provinces, namely in South Kalimantan and Central Kalimantan. The main business managed by the branch office is the distribution of financing to MSMEs, which is channeled through the Micro Account Officer (AOM) in the Unit office (PNM, 2022). To find out how the performance of the distribution of financing (lending) at PT. PNM Banjarmasin Branch Office can be seen in the table below:

Table 1. Lending Performance of PNM Banjarmasin Branch from 2020 to 2022



Source: PNM Banjrmasin Branch

The graph shows that the performance of lending tends to decrease. With a decrease in the performance of the distribution of financing (lending) it is certainly a problem in the company's business so it is very necessary to study the causes of the decrease in the distribution of financing (lending) and improve strategies in order to improve business performance in the future. This data shows that there is a gap in business phenomena at PT. Permodalan Nasional Madani Banjarmasin Branch Office.

Business phenomena like this generally occur because they are influenced by various existing factors and companies really need to pay attention to in overcoming the problem of declining employee performance. Some of the factors referred to are related to work discipline, work experience and turnover intention in a company (Ardianto, 2020; Rasminto et al, 2020; Abolade, 2018).

These factors are very important for all companies to pay attention to, especially companies that focus on the financial services industry. The importance of this is to see and ensure how a company should be able to recruit experienced employees in the positions held, create good work discipline for employees in carrying out all work activities and there is maximum effort from a company in managing good human resources so that can reduce employee turnover rates which have an impact on employee performance. That is why some of the factors above are fundamental for evaluation material in determining the business strategy that will be carried out by the company.

These factors have been studied by various parties, but the results of previous studies show differences. The difference in the results of this study certainly creates a research gap for further research.

Previous research indicates that work discipline is the first factor that has a positive and significant impact on employee performance. Work discipline is defined as an employee's ability to maintain consistent and regular work habits,

which can positively influence work productivity and quality (Handayani & Bachri, 2014; Wariati, et al., 2015; Ahmad Nur Rofi, 2016). However, Sumbung et al. (2015) discovered different results, where work discipline did not have a significant effect on employee performance. These studies suggest that there may be gaps or discrepancies in previous research that examined the correlation between work discipline and employee performance.

Another factor that can have an impact on employee performance is work experience. Work experience is seen as a significant factor that can influence an employee's performance. Based on the position held by the employee, work experience can enable them to provide solutions to problems that arise within the company. As a result, companies need to take into account work experience when selecting employees, in order to obtain experienced employees who can directly contribute to the work at hand (Hasibuan, 2012).

According to Bachtiar (2018), work experience has a positive and significant influence on employee performance. Similarly, Pitriyani & Abd. Halim (2020) also found that work experience has a positive and significant impact on employee performance. However, Kumalasari's study (2017) yielded different results, indicating that work experience does not have a significant effect on employee performance. Therefore, this study has identified gaps in previous research regarding the relationship between work experience and employee performance.

The third factor of this study is the turnover intention factor in a company. It cannot be denied that employee turnover is a hot and serious issue being discussed by many companies today because it has an impact on company performance. Some circles believe that in achieving company goals there are various factors to be faced, one of which is employee turnover. Employee turnover or employee turnover in a company is the result of turnover intention. Turnover intention is a behavior that is owned by employees who have the desire to move out of a company and this is behavior that is difficult to prevent. The desire to move and or other reasons will eventually lead to an employee's decision to leave his job (Sitanding, 2011).

The high level of turnover intention in a company will certainly result in a high number of employee turnover. Dharma (2012) argues that turnover can have a negative impact on the company, which may lead to workforce instability, decreased employee performance, unfavorable work atmosphere and increased human resource costs. Due to the importance of turnover problems which are the result of high turnover intention, various parties have conducted research to analyze the extent to which turnover intention influences employee performance.

Rismayanti, Musadieq, and Aini (2018) contend that employee turnover intention has a negative and significant impact on employee performance. Similarly, Sa'diyah S and Faidal (2017) suggest that employee turnover has a negative and significant effect on employee performance. However, some studies have reported different results. For instance, Natalia and Rosiana (2017) found no significant effect of turnover intention on employee performance. Jamal et al.'s study (2021) also supports these findings, stating that turnover intention has no significant effect on employee performance. Consequently, this study has

identified a research gap concerning the impact of work experience on employee performance.

Given the above description, the researchers are interested in investigating how work discipline, work experience, and turnover intention affect employee performance at PT. Permodalan Nasional Madani Banjarmasin Branch Office.

LITERATURE REVIEW

Employee Performance

Lasmi & Funky (2018) define performance as the inherent behavior demonstrated by individuals when carrying out their assigned duties, with the aim of achieving goals that comply with legal regulations and ethical norms.

Arya et al. (2018) suggest that employee performance is the competence of employees to meet job requirements within the prescribed timeframe, produce high-quality products, and align with the company's vision and mission. On the other hand, Miner (as cited in Mangkunegara, 2017) defines performance as the outcome of an employee's work in terms of quality and quantity, which can be attained by carrying out tasks in accordance with assigned responsibilities.

Simanjuntak (in Widodo, 2015) argues that performance can be interpreted as achieving results in carrying out a particular task or job. In addition, he also revealed that individual performance refers to the level of achievement of work results by an employee against predetermined targets within a certain period of time.

In summary, employee performance in a company is the consequence of completing assigned duties that encompass specific roles and responsibilities, with the objective of lawfully attaining the company's goals while conforming to moral and ethical principles.

Work Discipline

The definition of work discipline according to Hamali (2016) is an attitude of observance of behavior that is owned by each employee so that it causes employees to be able to adapt and adjust and be full of awareness in complying with all company regulations. Sutrisno (2019) emphasizes that work discipline can function as a communication tool for managers to invite employees to improve their behavior so as to increase awareness in complying with company rules and applicable social norms.

According to Siswanto (2005), work discipline is an attitude that indicates deference, recognition, compliance, and adherence to regulations, whether explicit or implicit, and willingness to follow them and accept penalties in case of a breach of the assigned duties and responsibilities.

The discussion on work discipline is crucial as it can influence the growth of a company and serve as a means to inspire employees to maintain discipline in carrying out their individual and group work responsibilities. It is an effective way to instill in employees the importance of complying with the company's regulations, procedures, and policies, which can ultimately enhance employee performance.

The correlation between work discipline and employee performance is very strong, and the success or failure of a company often hinges on the work discipline of its employees. Many researchers have conducted studies on this topic, including Prasetyo & Marlina (2019), Ilham (2019), Hendri Rasminto et al. (2020), Sadat et al. (2020), and Silalahi & Bangun (2020), and all of their findings suggest that work discipline has a positive and significant impact on employee performance. However, Sumbung et al. (2015) found in their research that work discipline does not have a positive and significant effect on employee performance.

Based on previous research, it has been established that a majority of studies have shown a positive and significant effect, while only a few have shown no significant effect. Therefore, the hypothesis for this study is formulated as follows:

H1: Work discipline has a positive effect on employee performance

Work Experience

When it comes to employee performance, it is crucial for companies to give considerable thought and have discussions about work experience, as it has a substantial impact. The greater the work experience an employee possesses, the more potential they have for achieving higher levels of performance. An employee's work experience is closely tied to their career development within a company, as it allows them to complete their tasks with greater autonomy and reduces the need for further instruction.

According to Hasibuan (2016) cited by Girsang and Tinambunan (2022), work experience is defined as the skills and abilities possessed by a worker in completing his duties and responsibilities. While Hariandja (2012) explains that work experience is a job or position that has been held by someone in a certain period of time. Meanwhile Alwi (2011) states that tenure or work experience refers to the length of time a person has worked in an agency, office, or a particular field.

The importance of work experience for every employee should be a serious consideration for every company so that when recruiting employees, they get employees who are ready to work according to the position given. This is in accordance with the opinion expressed by Hasibuan (2012) he stated that the work experience of prospective employees must be a major consideration for companies in the process of selecting employees.

The importance of work experience lies in its function as a guide for an employee in adapting to the right situation, taking risks with confidence, and communicating well to all parties to create creativity in performance and increase competency in their field.

The correlation between work experience and employee performance is strong, as work experience serves as an asset for employees to execute their responsibilities and duties effectively. The experience employees have gained enables them to perform to the best of their abilities and make positive contributions to the company.

Various previous studies have been outlined pertaining to this subject, including research conducted by (Ayu & Kumalasari, 2017; Gian F. Kaseger, Greis M. Sendow, 2017; Romauli Situmeang, 2017; Sofian & Julkarnain, 2019;

Damayanti & Yudiantmaja, 2016; Pepah et al., 2019; Putri S. Tuela et al., 2019), which establish that work experience has a substantially positive and significant impact on employee performance. These studies demonstrate that work experience plays a crucial role in determining employee performance. However, the results of Kumalasari's research (2017) suggest the opposite, that work experience does not have a significant impact on employee performance.

Based on the previous research findings, it is evident that there are more studies demonstrating a positive and significant correlation between work experience and employee performance, as opposed to studies indicating no significant correlation. Drawing from the aforementioned studies, the hypothesis proposed for this study is:

H2: Work experience has a positive effect on employee performance
Turnover Intention

It is crucial to have a discourse on this topic, as Dharma (2012) has emphasized that the turnover phenomenon can have adverse effects on companies, including reduced workforce stability, diminished employee performance, an unfavorable work environment, and escalated human resource costs.

According to Toly (2001), employee turnover must be a serious concern for companies because it is an important phenomenon and behavior that influences social and individual aspects. The desire of employees to move (turnover intention) can have a serious impact on the company.

Knudsen et al. (as cited in Kartono, 2017) have defined turnover intention as an employee's wish to depart from their current workplace. This behavior is quite challenging for company management to anticipate and avert since it is driven by individual employees' desires to relocate or quit the organization.

According to Jacobs & Roods (in Rahmawati, 2016), turnover intention is an employee's intention to quit his job which is the behavior of withdrawing from work. Various reasons felt by an employee will then become the basis for him to leave or quit his job.

The relationship between turnover intention and employee performance is strong. Previous studies have been conducted on this topic, including research conducted by Sa'adiyah & Faidal (2017), Abolade (2018), Jamal et al. (2021), Alzubi (2018), and Pande Yudiastra & Sri Darma (2015), all of which indicate that turnover intention has a significant negative impact on employee performance. However, a recent study by Jamal et al. (2021) found that employee turnover intention did not have a significant effect on employee performance.

From the results of previous research it is known that there are more studies showing a negative and significant effect than research showing no significant effect. Based on these studies, the hypothesis in this study is:

H3: Turnover Intention has a negative effect on employee performance

The framework of thought is the relationship between research concepts with one another based on the problems to be studied. Thus, in this study the framework created was to explain the relationship between the variables involved in this study. The framework can be outlined in the following manner:

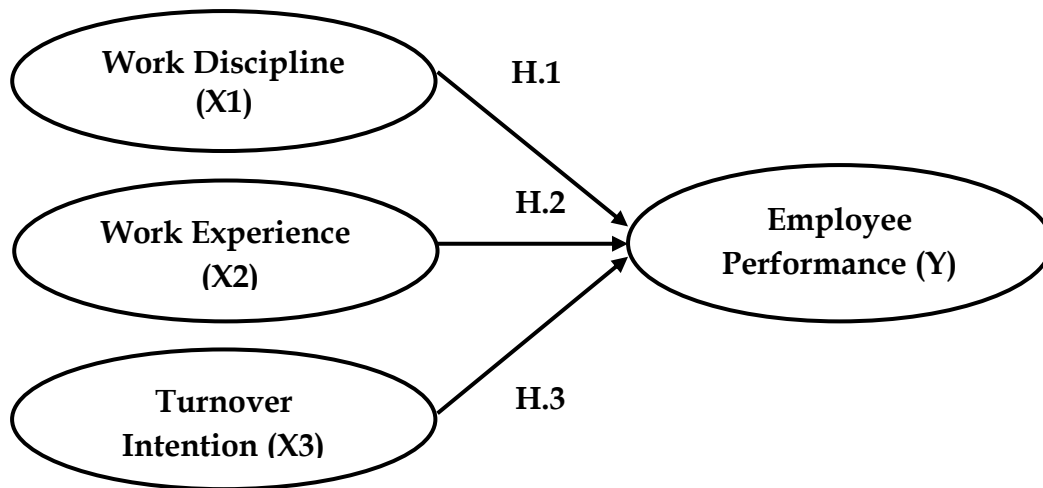


Figure 1. Conceptual Framework

METHODOLOGY

The study employs quantitative methodology which involves examining the connections between variables to test several objective theories (Kusumastuti, Khoiron, & Achmadi, 2020). This approach is used to investigate predetermined hypotheses by analyzing populations and samples.

The objective is to identify patterns of influence or relationships among variables on a particular subject, particularly to explore the effect of the independent variable on the dependent variable. The research was conducted at the Banjarmasin Branch Office of PT. Permodalan Nasional Madani, with a duration of one month for data collection and two months for data processing.

Sugiyono (2014) defines population as a defined area that encompasses objects or subjects possessing specific qualities and characteristics, which researchers investigate, analyze, and draw conclusions from. In this study, the population comprised all employees (100 in total) of the Banjarmasin Branch Office of PT. Permodalan Nasional Madani. The researchers distributed questionnaires to all 100 employees, and received responses from all of them. The collected data was then processed by the researchers based on the responses provided by the respondents.

The research method utilized in this study is a survey research design, employing a questionnaire as the primary instrument. The research targets employees from diverse backgrounds who are employed by the company. To address the research problem and test the hypotheses, the researchers employed data analysis techniques as suggested by Sugiyono (2015). Smart PLS software was utilized for data management in this study.

According to Sugiyono (2015), the PLS (Partial Least Square) approach is distribution-free, meaning it does not require a specific data type and can utilize nominal, categorical, ordinal, interval, and ratio data. The PLS method applies the bootstrapping or random multiplication technique, which makes normality assumption irrelevant. Moreover, the PLS approach does not impose a minimum sample size requirement, making it feasible for small sample research. Since the PLS is a non-parametric method, normal distribution data is not required for modeling (Husein, 2015).

RESEARCH RESULT

Measurement Model Testing (Outer Model)

Once the data has been gathered, it will be analyzed using the SmartPLS software to examine the impact of work discipline, work experience, and turnover intention on employee performance. The analysis conducted through SmartPLS involves validity and reliability checks, as well as outer and inner model analyses. Following this testing process, indicators with a score above 0.5 are considered valid. The results that meet this criterion, with a value above 0.5, are presented in the image below:

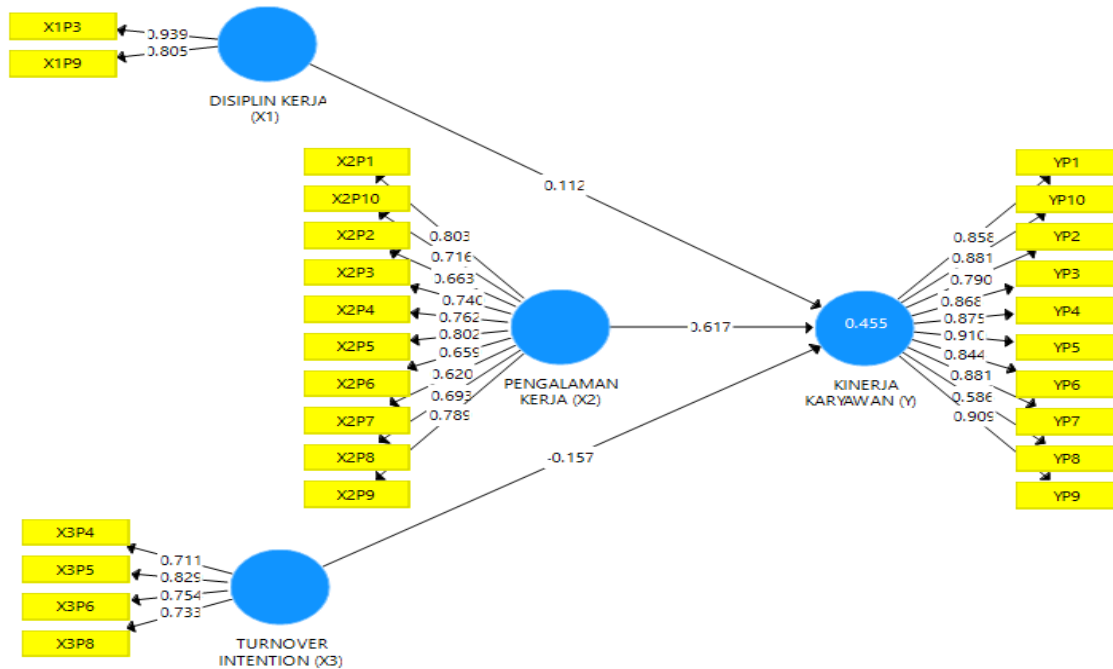


Figure 2. SEM-PLS Data Processing Result Diagram

Validity and Reliability Test

This study utilized two measures to test for validity and reliability: Cronbach's alpha and composite reliability. While Cronbach's alpha is still commonly used, it may produce a lower reliability score than composite reliability, which is why using the latter is recommended (Haryono, 2017). A construct is deemed reliable if its Cronbach's alpha value is greater than 0.70, while a variable is considered reliable if its composite reliability value is above 0.70 (Ghozali, 2015). The table below outlines the results of the validity and reliability analysis tests that were conducted:

Table 2. Validity & Reliability Test Results

Contract	Item	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Work Discipline (X1)	X1P3	0,939	0,711	0,866	0,765
	X1P9	0,805			
Work Experience (X2)	X2P1	0,803	0,901	0,918	0,529
	X2P10	0,715			
	X2P2	0,663			
	X2P3	0,740			
	X2P4	0,762			
	X2P5	0,802			
	X2P6	0,659			
	X2P7	0,620			
	X2P8	0,693			
	X2P9	0,789			
Turnover Intention (X3)	X3P4	0,710	0,764	0,844	0,575
	X3P5	0,829			
	X3P6	0,755			
	X3P8	0,734			
Employee Performance (Y)	YP1	0,857	0,954	0,961	0,714
	YP10	0,881			
	YP2	0,789			
	YP3	0,869			
	YP4	0,875			
	YP5	0,910			
	YP6	0,846			
	YP7	0,879			
	YP8	0,587			
	YP9	0,908			

Source: Results of Data Processing with Smart PLS, 2023

The table indicates that all variables examined in this study have composite reliability and Cronbach's alpha values exceeding 0,70, which demonstrates that the indicators utilized in the study are reliable. To test for validity, the average variance extracted (AVE) value was employed, with a threshold value of 0,50 or greater. The table also indicates that all research variables have an AVE value greater than this threshold, which is above 0,50.

The results of the process show the factor loading values of all the tested manifest variables. From the table it can be seen that all factor loading values are > 0,5, so that all manifest variables have fulfilled the measurement model rules and can be continued for further testing.

The measurement model is not only tested for validity by examining the factor loading constructs, but also for reliability to ensure the accuracy, consistency, and precision of the instrument in measuring constructs. To evaluate construct reliability, the Rule of Thumb is often employed. In confirmatory research, the Composite Reliability value should be greater than 0,7, while a value of 0,6-0,7 is still acceptable for exploratory research. Moreover, the Average Variance Extracted (AVE) should be more than 0,5 (Ghozali, 2015). Based on

these criteria, it can be concluded that the tested variables are both valid and reliable. Consequently, the next step is to test the structural model.

Hypothetical Test Results

Table 3. Hypothetical Test Results

Hipotesa	Path	Original Sample (O)	Standard Deviation	T Statistics	Bias	5.0%	95.0%	Kesimpulan
H1	(X1) →(Y)	0,172	0,071	2,422	-0,006	-0,032	0,213	Accepted
H2	(X2) →(Y)	0,617	0,089	6,866	0,008	0,388	0,758	Accepted
H3	(X3) →(Y)	-0,157	0,075	2,109	-0,013	-0,283	0,028	Accepted

DISCUSSION

H1: Work discipline has a positive effect on employee performance at PT. Permodalan Nasional Madani Banjarmasin Branch Office.

The results of the test indicate that work discipline has a substantial impact on employee performance. This is evidenced by the beta coefficient value of 0,172 and the t-statistic of 2,422, which is significant since it surpasses the critical limit of 1,96. In other words, even a small increase in work discipline, such as a 1% improvement or 0,01 change, can lead to a considerable 17,2% change in employee performance, as per the test findings.

The research findings indicate that work discipline plays a crucial role in enhancing employee performance. The statistical analysis reveals that employees' failure to adhere to the company's regulations has had an adverse impact on their performance. The outcomes of this study are consistent with those of previous research studies conducted by Prasetyo & Marlina (2019), Ilham (2019), Hendri Rasminto et al. (2020), Sadat et al. (2020), and Silalahi & Bangun (2020), which have all demonstrated a strong positive correlation between work discipline and employee performance.

The study results demonstrate a clear association between work discipline and employee performance. Specifically, the findings indicate that employees who exhibit higher levels of work discipline tend to perform better. This conclusion is consistent with Sutrisno's (2016) theory, which asserts that improved work discipline leads to higher levels of employee performance. Essentially, the more disciplined an employee is, the better their performance is likely to be. Nonetheless, it's worth noting that these results contradict the findings of a previous study by Sumbung et al. (2015), which reported that work discipline has no significant impact on employee performance.

The findings from direct interviews with key personnel, specifically the Supporting Manager, who oversees and monitors employee absences, have shown that over the last 2 years, the absence of a Micro Account Officer has

resulted in 20% of employees displaying a low level of discipline (Abdiannor, interview, 13th January 2023).

Meanwhile, based on interviews with Business Managers in charge of financing distribution activities, information was obtained that 58% of Micro Account Officers were not disciplined in carrying out marketing activities in the field. Discipline that occurs such as: Not sending reports in the morning and evening, not reporting canvassing activities (prospects) and the small number of daily visits which automatically results in the failure to achieve the target of financing distribution by the Micro Account Officer every month (Permana, interview, 14 January 2023).

The direct interviews with the two aforementioned officials have provided a clear explanation as to why the performance of employees, specifically the Micro Account Officers, has been poor, ultimately leading to the failure to achieve the financing distribution target at PT. PNM Banjarmasin Branch Office.

The description above shows that this research was carried out in more depth because it combined data from questionnaires with direct interviews related to employee performance data to authorized officials. This proves that this research is unique and very different from previous studies.

The data suggests that work discipline plays a crucial role in employee performance, regardless of the coefficient value. A high level of work discipline amongst employees can contribute to increased company performance, while conversely, a low level of work discipline can result in reduced employee and company performance.

H2: Work experience has a positive effect on employee performance at PT.

Permodalan Nasional Madani Banjarmasin Branch Office

The results of the test indicate that the beta coefficient value of work experience in relation to employee performance is 0,617 and the t-statistic is 6,866. This significant t-statistic value, which exceeds the threshold of 1,96, confirms the acceptance of the hypothesis. In other words, the findings provide evidence that work experience has a positive impact on employee performance.

The results of the construct variable test indicate that work experience has a positive and significant influence on employee performance at PT. PNM Banjarmasin Branch Office, as reflected in the coefficient value of 0,617. This suggests that every 0,01 change or 1% increase in work experience can cause a 61,7% change in employee performance.

The findings of the research indicate that work experience has a positive and significant impact on employee performance at PT Permodalan Nasional Madani Banjarmasin Branch Office. This implies that the work experience of employees can aid and ease them in completing their tasks effectively. The results are consistent with earlier studies by (Ayu & Kumalasari, 2017; Gian F. Kaseger, Greis M. Sendow, 2017; Romauli Situmeang, 2017; Sofian & Julkarnain, 2019; Damayanti & Yudiantmaja, 2016; Pepah et al., 2019; Putri S. Tuela et al., 2019) which also reported a significant and positive association between work experience and employee performance. However, this is in contrast to the findings of Kumalasari's (2017) research which suggests that work experience has no significant impact on employee performance.

Seeing from the results of this study it is known that the employee work experience variable is very important and very influential on employee performance so it is hoped that every company can pay attention to this in order to get employees who are truly ready to work and competent in the field and position they hold. This is in line with the opinion expressed by Hasibuan (2012) he stated that the work experience of prospective employees should be a major consideration for companies in the process of selecting employees.

Based on the results of interviews with authorized officials, namely the Supporting Manager, whose main task and function is to manage HR and conduct employee recruitment. It was revealed that when viewed from the work experience data of all Micro Account Officers it showed that 57,78% had no work experience in financial institutions and 42,42% had experience in banking and financial institutions. Meanwhile, of the 42,42% who have work experience, only 33,33% have experience in financial institutions for more than 1 year, while the remaining 9,09% have experience under 1 year (Abdiannor, interview, 13 January 2023).

Meanwhile, based on interviews with Business Managers in charge of financing disbursement activities, information was obtained that more than 50% of Micro Account Officers had low lending performance. According to him, the low performance of these employees is caused by a lack of work experience so that employees experience obstacles in carrying out basic marketing tasks. Lack of experience certainly makes the activities carried out by Micro Account Officers not directed. Apart from that, the absence of relationships and a database of prospective customers is an obstacle in meeting the target of financing distribution by employees, which automatically affects the performance of these employees (Permana, interview, 14 January 2023).

Based on the results of direct interviews with the two officials, there is a close correlation between the information on employee work experience data submitted by the Supporting Manager and the information on low lending performance of Micro Account Officers submitted by the Business Manager. So it is natural that the performance of the Micro Account Officer is low and has a major impact on not achieving the target of financing distribution at PT. PNM Banjarmasin Branch.

The explanation above shows that this research was carried out in more depth because it combined data from questionnaires with direct interviews related to employee performance data to authorized officials. This proves the uniqueness of this study and is very different from previous studies.

From these findings, it can be inferred that the number of work experience coefficients has an impact on employee performance regardless of its value. A company with a higher level of employee work experience tends to have better performance, whereas a lower level of employee experience can have negative effects on both employees and the company's performance.

H3: Turnover intention has a negative effect on employee performance at PT. Permodalan Nasional Madani Banjarmasin Branch Office

The test outcomes indicate that the beta coefficient value of turnover intention on employee performance is -0,157, and the t-statistic is 2,109. These findings reveal that the t-statistic is significant since it exceeds 1,96, and thus the first hypothesis is accepted. This confirms that turnover intention has an unfavorable and significant impact on employee performance.

From the results of the construct variable testing, it can be concluded that turnover intention has a negative and significant impact on employee performance at PT. PNM Banjarmasin Branch Office. The coefficient value of -0,156 indicates that every 0,01 or 1% change in turnover intention can result in a change of -0,157 or -15,7% in employee performance.

The findings of this study demonstrate a correlation between turnover intention and employee performance. The results of this study support previous research by (Sa'adiyah & Faidal, 2017; Abolade, 2018; Jamal et al., 2021; Alzubi, 2018; Pande Yudiastra & Sri Darma, 2015) which concluded that turnover intention has a substantial and negative influence on employee performance. However, the research conducted by Jamal et al. (2021) revealed that employee turnover intention does not have a significant effect on employee performance.

Looking at the impact of high turnover intention in a company, one of the consequences is a direct decrease in employee performance. This is consistent with Dharma's (2012) theory that turnover has a negative effect on companies as it can lead to labor instability, decreased employee performance, an unfavorable work environment, and increased human resource costs.

Based on the results of interviews with authorized officials, namely the Supporting Manager, whose main task and function is to manage HR and conduct employee recruitment. It was revealed that when viewed from employee turnover data, especially in the Micro Account Officer position, it shows that the turnover rate in 2020 was 31,22%, in 2021 it was 35,14% and in 2022 it was 30,48%. According to him, this had a huge impact on not fulfilling the Micro Account Officer quota each month. Meanwhile, becoming a new employee in the provinces of South Kalimantan and Central Kalimantan experienced a few problems, because the majority of the population preferred to work in mining with more flexible working hours and higher salaries (Abdiannor, interview, 13 January 2023).

Meanwhile, based on interviews with Business Managers in charge of financing disbursement activities, information was obtained that the high employee turnover rate in the Micro Account Officer (AOM) position was felt. This phenomenon of high employee turnover has a major impact on declining lending performance as a result of the turnover of new AOM staff and will certainly require further adjustments, mentoring and training so that these new employees can work according to the provisions and obtain good work results. According to him, if this continues to happen, it will definitely have an impact on employee performance (Permana, interview, 14 January 2023).

Through direct interviews with the two officials mentioned, it was found that there is a strong correlation between the turnover data of employees for the years 2020 to 2022 provided by the Supporting Manager and the low lending

performance of the Business Manager in the AOM department. This correlation has a significant impact on the failure to achieve the financing distribution target at PT. PNM Banjarmasin Branch Office.

From the data presented, it can be inferred that the impact of high turnover rates on employee performance in a company is significant, irrespective of the turnover intention coefficient.

CONCLUSIONS AND RECOMMENDATIONS

From the research and data analysis conducted by the researchers, drawing on existing theories and discussions, several conclusions can be made:

1. Work discipline has a positive and significant effect on employee performance in channeling financing at PT. Permodalan Nasional Madani Banjarmasin Branch Office.
2. Work experience has a positive and significant effect on employee performance in channeling financing at PT. Permodalan Nasional Madani Banjarmasin Branch Office
3. Turnover Intention has a negative and significant effect on employee performance in channeling financing at PT. Permodalan Nasional Madani Banjarmasin Branch Office.

The findings, discussions, and conclusions of this research could serve as valuable input for enhancing employee performance in financing (lending) distribution at PT. PNM Banjarmasin Branch Office. In light of this, some practical suggestions and recommendations are as follows:

1. Based on the results of this study, companies need to make efforts to improve employee performance in the following ways:
 - a. Conduct more in-depth socialization at least 2 times a month to understand the vision and mission of all employees, values, work culture, company regulations and employee job descriptions so that all employees understand their duties and are able to carry out their work with full responsibility and implement them properly according to directions and company goals.
 - b. Providing assistance and training (knowledge sharing), especially regarding communication skills and selling skills on an ongoing basis to employees so that they are able to carry out their duties and have an impact on increasing employee performance.
 - c. To the heads of work units and section heads in branch offices to make more routine visits to the bottom to find out the conditions in the work units so they can work better and be disciplined.
 - d. Providing balanced rewards and punishments to employees. For example, companies can provide cash or non-cash rewards to employees who meet performance targets. Whereas employees who do not reach the target are given punishment in the form of verbal and written reprimands and warning letters to the imposition of night classes for employees every weekly closing.

2. Based on the coefficient value of employee work experience and reinforced by the results of direct interviews with officials related to work experience data and its impact on declining lending performance. Based on this condition, companies need to make efforts to improve employee performance, in the following way:
 - a. Improving employee recruitment patterns by holding more job fairs (open recruitment) so that good employee candidates are available according to the desired criteria. This is done by routinely conducting recruitment every month, including collaborating with related parties such as the employment office. Placing job vacancy advertisements in local print and electronic (online) media so that the company gets a lot of qualified and experienced prospective employees according to the position needed.
 - b. Standardize the acceptance of prospective employees who have a minimum of 2 years work experience in financial institutions and have a database of prospective customers.
 - c. Implementing pre-marketing (field tests) for each prospective employee during the interview process, this is done so that the company can see how each prospective employee works, militancy and communication skills.
 - d. Provide ongoing assistance and monitoring of the daily activities of Micro Account Officers so that they are able to carry out the stages of prospecting, approaching and closing deals independently.
3. Considering the coefficient value of employee turnover intention and the results of direct interviews with authorized officials regarding the high employee turnover rate for the Micro Account Officer position between 2020 to 2022, it can be inferred that this situation can lead to a decrease in lending performance. In order to improve employee performance, the company can take the following measures to reduce the turnover rate:
 - a. Establish compensation policies, career development and promotion based on competency and achievements achieved by employees.
 - b. Make salary adjustments and provide attractive incentive schemes for employees. The salary adjustment in question is through the appointment of permanent employees which will be given to employees who are able to achieve the target every month and have had a minimum of 12 months of service can be proposed to become permanent employees. Meanwhile, the incentive scheme in question, in the form of cash or non-cash, is given to each Micro Account Officer (AOM) who achieves the net lending volume target and the customer's NoA (Number of Account) target. With this strategy, it is expected that employees will be more loyal and not influenced to quit or move to another company.
 - c. Provide supporting facilities for employees to work well. The intended supporting facilities are for each Micro Account Officer (AOM) to be equipped with a smartphone (mobile AOM) which has been equipped with features and applications such as input data for prospective new customers, top up and maintenance customers, collateral valuation applications and other related applications. with the main duties and

functions of the AOM position. This is important so that AOM's field activities are more flexible and efficient.

- d. Fostering communication and good relations between superiors and subordinates as well as co-workers so as to create a comfortable and pleasant working atmosphere. Communication and good relations in question can be done such as; weekly/monthly the branch team routinely visits the unit offices, every 3-6 months a team building is held and every year an employee gathering is held. This is important to do to foster the spirit and cohesiveness of every employee and in the end create a family and fun work atmosphere.
- e. Take preventive action and always prepare employee candidates according to the required criteria as an anticipatory effort so as not to impact the company's performance. The preventive action in question is that company management should not stop looking for potential employee candidates as a strategy in dealing with the process of promotion, transfer and demotion in AOM positions so that there are no vacancies that result in decreased work unit performance.

ADVANCED RESEARCH

The limitations of this study include only using three independent variables (work discipline, work experience and turnover intention). Besides that, there are also limitations on the object of research, only at PT. PNM Banjarmasin Branch Office which has not been able to fully represent the condition of the branch offices that are spread throughout Indonesia, totaling 62 PNM Branch Offices. The number of existing PNM branch offices certainly has differences both in the situation and conditions of branch office performance and in the factors that can affect employee performance at that branch. As a recommendation for further research, the following suggestions can be given:

1. Conduct further investigations into factors that can affect employee performance such as employee motivation. Therefore, future research can focus more on investigating the factors that influence employee motivation, such as the work environment, recognition and appreciation and job satisfaction.
2. Comparative study of employee performance in various industrial sectors: As it is known that the factors that affect employee performance can vary depending on the industrial sector they work in. Therefore, future research can compare the performance of employees in various industrial sectors and identify the factors that influence their performance in each sector.
3. Investigation of the influence of employee involvement in decision making: As it is known that employee involvement in decision making can improve their performance. Future research can investigate the influence of employee involvement in decision making and how this involvement can affect employee performance.

4. Study of factors affecting work productivity: Work productivity is one of the important aspects of employee performance. Future research can focus on studying the factors that affect work productivity, such as adequacy of resources, training and development and working conditions.
5. Investigation of the influence of leadership on employee performance: Leadership is an important factor in shaping organizational culture and influencing employee performance. Future research can investigate the influence of leadership on employee performance and how different leadership styles can affect employee performance.

Some of these variables are very important to examine for further in-depth research, because they have a direct or indirect relationship and can affect company performance and can also influence the direction of company strategy and policies. In addition, it is also deemed necessary to expand the scope of the research area which is not only limited to the scope of branch offices but also regional and even national work areas.

ACKNOWLEDGMENT

The author realizes that in the process of compiling this Journal Article, he has received a lot of guidance, input, support, advice and direction from various parties. Therefore, it is with great humility that I would like to thank you.

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