

**EFFECT OF WORK ATTITUDE, EMPLOYEE COMPETENCY  
AND WORK ENVIRONMENT ON EMPLOYEE PERFORMANCE**  
(Study on Employees of PT Bank Tabungan Negara Medan Branch Office  
Consumer Collection Recovery and Asset Sales Unit Division)

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**Abstract**

*Employee performance is one aspect that must be considered by the company because if the employee's performance is not appropriate, it will affect the development and progress of the company. Hence, it is crucial to evaluate work attitude and enhance employee skills in their work environment. This study examines how work attitude, employee competency, and the work environment impact employee performance at PT Bank Tabungan Negara Medan Branch Office Consumer Collection Recovery & Asset Sales Unit Division. The data collection method used in this study was primary data obtained by distributing questionnaires while secondary data was obtained through library research. The results unveil that the variable work attitude, employee competency and work environment have a partial and significant effect on employee performance. The variables work attitude, employee competence and work environment also have a simultaneous and significant effect on employee performance. In conclusion, this study emphasizes that work attitude, employee competence, and the work environment are key factors in enhancing employee performance, ultimately benefiting the company's growth and progress, as seen at PT Bank Tabungan Negara Medan Branch Office Consumer Collection Recovery & Asset Sales Unit Division.*

**Keywords:** Employee Competence, Employee Performance, Work Attitude, Work Environment.

## 1. INTRODUCTION

Human resources (HR) play a strategic role as determinants of a company's success in achieving its objectives. HR possess thoughts, feelings, desires, status, and educational backgrounds, and their thought patterns can be integrated into an organizational environment. The role of HR can be considered as a significant asset, with a substantial contribution to a company because all the abilities of each HR member can be utilized to achieve success, especially concerning the attainment of the company's vision and mission (Furqan & Siregar, 2022). Employee performance is generally defined as an individual's success in performing a task. Employee performance is the outcome of an individual's work in accomplishing assigned tasks to meet work targets. Poor employee performance directly affects the company's performance and disrupts the company's stability. If these issues are not adequately addressed, they can hinder the achievement of organizational goals.

Enhancing employee performance within a company is a complex task that necessitates the support of a high-quality human resource (HR) base. HR plays a pivotal role in shaping the company's success in achieving its goals. These HR members must possess not only the necessary qualifications but also the right attitudes that align with the company's specific requirements. Attitude, in this context, is a multifaceted concept. It encompasses the evaluations that individuals make about situations, objects, or people,

whether these evaluations are directly relevant to their work or not. Attitude encompasses a collection of emotions, beliefs, and thoughts that individuals have about how to conduct themselves in their present circumstances, particularly concerning their work and the organization they belong to (Kaswan, 2015).

Employee performance is a multifaceted concept influenced by various factors. One critical factor that significantly affects performance is employee competence. Employee competence is intricately linked to performance; their relevance is undeniable. Competence can be understood as a fundamental characteristic that empowers an individual to consistently deliver exceptional performance in a particular job, role, or situation. It goes beyond mere skill; it encompasses the ability to effectively apply one's skills and knowledge to achieve the desired outcomes in the workplace (Moeheriono, 2014). The relationship between employee competence and performance is deeply intertwined, highlighting the critical importance of having skilled and knowledgeable employees in achieving organizational success.

In addition to employee competence, another vital factor that exerts a substantial impact on employee performance is the work environment. Every company should strive to create a work environment that is conducive to both sustaining employees' work and improving their performance. The work environment is the backdrop where employees conduct their daily tasks and responsibilities. It encompasses everything within the organizational context that can directly or indirectly influence the company or organization. The work environment includes physical and psychological factors, such as the layout of the workspace, the availability of tools and resources, and the overall atmosphere. The work environment can either foster a positive or negative impact on employee performance and job satisfaction, making it a critical aspect for organizations to consider and manage (Pangabea et al., 2022).

These factors are interconnected, and the success of an organization depends on how effectively it manages the dynamics between HR attitudes, employee competence, and the work environment. The attitudes of HR and employees play a significant role in shaping the workplace culture, which, in turn, can influence employee competence. Competence, in its various dimensions, is what allows employees to perform their tasks effectively and contribute to the organization's success. The work environment, as a holistic entity, plays a crucial role in fostering and maintaining employee competence and performance. As such, organizations need to recognize the intricate interplay of these factors and invest in strategies that ensure the alignment of HR attitudes, employee competence, and the work environment to create an environment conducive to high employee performance and overall organizational success.

Based on preliminary research conducted through interviews with several employees in the Consumer Collection Recovery & Asset Sales Unit (also known as CRSU) at PT Bank Tabungan Negara Medan Branch Office regarding employee work attitude, employees feel that not all colleagues maintain a positive attitude. This creates discomfort in the work environment, impedes communication, and results in decreased employee performance. Ineffective collaboration among colleagues is due to a lack of trust among employees. Trust is crucial because when employees trust each other, it fosters chemistry, eases teamwork, and makes conflict management more manageable due to the presence of tolerance.

Based on preliminary research through interviews in the CRSU unit concerning employee competence, it was found that some employees felt they lacked a broad

understanding of their work area, and they believed their potential had not improved during their time at PT Bank Tabungan Negara Medan Branch Office. This is evident in their monthly performance evaluations, which show that some employees are unable to meet their monthly targets. Target achievement allows the company to assess employee performance in completing tasks and responsibilities. Employees should be able to meet the targets set by the company to maintain good performance. However, in the CRSU unit, some employees have not achieved their targets, primarily due to their limited understanding and potential in their work area. Additionally, employees' understanding of directions from superiors or the CRSU division leader is not optimal. Employees often do not accept feedback from superiors or colleagues, impacting their initiative in developing their skills in their work area. Incompetent employees can negatively affect the company since employee competence influences job performance.

Based on preliminary research through interviews with several employees in the CRSU unit regarding the work environment, it was revealed that some employees felt that the physical work environment in their workplace was noisy, affecting their concentration at work. This noise was due to the branch's location, near a busy road with many passing vehicles. Additionally, equipment noises in the workplace affected employee concentration, making it difficult to complete their tasks. Room layouts between divisions were separated by cabinets and not soundproof, which meant that any noise, whether from employees' conversations or equipment in one division, was audible in other divisions. Employees also reported that the facilities provided by the company were inadequate and hindered their work completion. These issues affected employee performance because inadequate and unsuitable facilities made it challenging to complete their tasks and responsibilities.

Hence, these performance assessment aspects need to be examined since they are believed to shape employee performance at PT Bank Tabungan Negara Medan Branch Office. The research's objective is to analyze and discuss the impact of work attitude, employee competence, and the work environment on employee performance, with a case study at PT Bank Tabungan Negara Medan Branch Office Consumer Collection Recovery & Asset Sales Unit.

## **2. LITERATURE REVIEW**

### **2.1. Work Attitude**

Attitude is a fundamental aspect that reflects how individuals interact with others and behave in various situations. It encompasses an individual's emotions, beliefs, and thoughts and how these influence their behavior, either directly related to work or more broadly in the organizational context (Anggara, 2019). Work attitude, as posited by Kaswan (2015) represents a collective set of emotions, beliefs, and thoughts that individuals hold regarding their current behavior in the context of their job and the organization.

### **2.2. Employee Competence**

Competence, as defined by Siregar (2022), pertains to an individual's ability to perform a task correctly and excel in it, based on factors related to knowledge, skills, and attitude. Muryani et al. (2022) characterizes competence as a personal trait demonstrated through knowledge, skills, and personal behavior. In many instances, competence is

defined as the behavioral dimensions that underlie competent performance and is commonly referred to as behavioral competence (Rachmaniza, 2020). These competencies are intrinsic qualities that underlie an individual's ability to effectively perform their job or have a causal relationship with the criteria referenced for effective or superior job performance within a specific context.

### **2.3. Work Environment**

The work environment, as described by Netisemito in Qoyyimah et al. (2020), comprises the surroundings and conditions that encompass employees and can affect them while performing their assigned tasks. According to Sedarmayanti (2018), the work environment encompasses the tools, materials, the physical surroundings where an individual works, work methods, and arrangements, whether as an individual or within a group. Darmadi (2020) extends this concept to include anything in the vicinity of employees that can influence their ability to fulfill their assigned duties, such as air conditioning, adequate lighting, and other factors. This environment can significantly impact employees' ability to execute their tasks and responsibilities, and as such, plays a pivotal role in shaping employee performance and job satisfaction.

### **2.4. Employee Performance**

Farisi et al. (2020) describes performance as the outcomes achieved by an organization, whether profit or non-profit oriented, during a specific time period. More specifically, performance represents the results of work that have a strong correlation with strategic objectives, customer satisfaction, and economic contribution. In a general sense, performance is often defined as an individual's success in carrying out their work tasks. Warella et al. (2021) define employee performance as the achievement of performance within a specified timeframe, as defined by the rules set to achieve organizational objectives. Consequently, employee performance encompasses the outcomes of an individual's work in terms of quality and quantity, their diligence in executing assigned tasks, and their ability to meet deadlines, thereby resulting in satisfactory work.

### **2.5. Previous Research**

Several studies have explored the relationships between competence, work environment, and employee performance. For instance, Kelly (2021) conducted research titled "The Influence of Competence and Work Environment on Employee Performance at the City Central Hotel in Batam City," demonstrating that competence and the work environment have a positive and significant influence on employee performance. While Prasetya (2019) conducted research on "The Influence of Competence and Work Environment on Employee Performance with Job Satisfaction as an Intervening Variable: A Descriptive Study at PT Putra Utama Motor, Sukoharjo." The findings revealed that competence and the work environment have a positive and significant impact on employee performance at PT Putra Utama Motor Sukoharjo (Persero).

In another study, Elsera (2019) examined "The Impact of Knowledge Management, Skill, and Work Attitude on Employee Performance at PT Bank BRI Syariah Banyuwangi Branch." The research found that knowledge management and work attitude significantly influence employee performance at PT Bank BRI Syariah Banyuwangi Branch, while skills showed no significant influence on employee performance at the same organization.

### 3. RESEARCH METHODS

This study employed a quantitative approach with an associative design. The population for this research consisted of 61 employees of PT Bank Tabungan Negara (Persero) Tbk, Medan Branch Office, Consumer Collection Recovery and Asset Sales Unit. The sampling method employed was non-probability sampling using a saturation/total sample technique with a Likert scale, resulting in a sample size of 61 employees. Data collection techniques involved a literature review, questionnaire distribution, observations, and interviews. Data analysis was conducted using SPSS software version 22.

### 4. RESULTS AND DISCUSSION

#### 4.1. Result

##### 4.1.1. Validity Testing

**Table 1. Validity Testing Result**

| Variable             | Statements | r-statistic | r-table | Description |
|----------------------|------------|-------------|---------|-------------|
| Work Attitude        | X1.1       | 0.631       | 0,254   | Valid       |
|                      | X1.2       | 0.663       | 0,254   | Valid       |
|                      | X1.3       | 0.688       | 0,254   | Valid       |
|                      | X1.4       | 0.752       | 0,254   | Valid       |
|                      | X1.5       | 0.598       | 0,254   | Valid       |
|                      | X1.6       | 0.629       | 0,254   | Valid       |
|                      | X1.7       | 0.680       | 0,254   | Valid       |
|                      | X1.8       | 0.649       | 0,254   | Valid       |
| Employee Competency  | X2.1       | 0.680       | 0,254   | Valid       |
|                      | X2.2       | 0.664       | 0,254   | Valid       |
|                      | X2.3       | 0.663       | 0,254   | Valid       |
|                      | X2.4       | 0.511       | 0,254   | Valid       |
|                      | X2.5       | 0.612       | 0,254   | Valid       |
|                      | X2.6       | 0.505       | 0,254   | Valid       |
|                      | X2.7       | 0.628       | 0,254   | Valid       |
|                      | X2.8       | 0.737       | 0,254   | Valid       |
|                      | X2.9       | 0,568       | 0,254   | Valid       |
|                      | X2.10      | 0,545       | 0,254   | Valid       |
| Work Environment     | X3.1       | 0.736       | 0,254   | Valid       |
|                      | X3.2       | 0.702       | 0,254   | Valid       |
|                      | X3.3       | 0.571       | 0,254   | Valid       |
|                      | X3.4       | 0.675       | 0,254   | Valid       |
|                      | X3.5       | 0.648       | 0,254   | Valid       |
|                      | X3.6       | 0.658       | 0,254   | Valid       |
|                      | X3.7       | 0.757       | 0,254   | Valid       |
|                      | X3.8       | 0.729       | 0,254   | Valid       |
|                      | X3.9       | 0.691       | 0,254   | Valid       |
|                      | X3.10      | 0.692       | 0,254   | Valid       |
|                      | X3.11      | 0,701       | 0,254   | Valid       |
|                      | X3.12      | 0,774       | 0,254   | Valid       |
| Employee Performance | Y.1        | 0.593       | 0,254   | Valid       |
|                      | Y.2        | 0.603       | 0,254   | Valid       |
|                      | Y.3        | 0.741       | 0,254   | Valid       |
|                      | Y.4        | 0.697       | 0,254   | Valid       |
|                      | Y.5        | 0.683       | 0,254   | Valid       |

|      |       |       |       |
|------|-------|-------|-------|
| Y.6  | 0.646 | 0,254 | Valid |
| Y.7  | 0.658 | 0,254 | Valid |
| Y.8  | 0.687 | 0,254 | Valid |
| Y.9  | 0.572 | 0,254 | Valid |
| Y.10 | 0.572 | 0,254 | Valid |

Table above demonstrates that out of the 40 statement items representing each indicator for the variables Work Attitude (X1), Employee Competence (X2), Work Environment (X3), and Employee Performance (Y), the r-statistic value exceeds the r-table value, which is 0.254. Based on this, it can be concluded that all 40 statement items related to these four variables are considered valid and suitable for measuring the research variables.

#### 4.1.2. Reliability Testing

**Table 2. Reliability Testing Result**

| Variable             | Cronbach's Alpha | Description |
|----------------------|------------------|-------------|
| Work Attitude        | 0.815            | Reliable    |
| Employee Competence  | 0.814            | Reliable    |
| Work Environment     | 0.900            | Reliable    |
| Employee Performance | 0.823            | Reliable    |

Based on Table 2, it can be observed that the reliability coefficients (Cronbach's Alpha) for the variables are as follows: Work Attitude (X1) has a coefficient of 0.815, Employee Competence (X2) has a coefficient of 0.814, Work Environment has a coefficient of 0.900, and Employee Performance (Y) has a coefficient of 0.823. These reliability coefficients exceed 0.60, indicating that all research instruments are considered reliable and suitable for measuring the variables in this study.

#### 4.1.3. Normality Testing

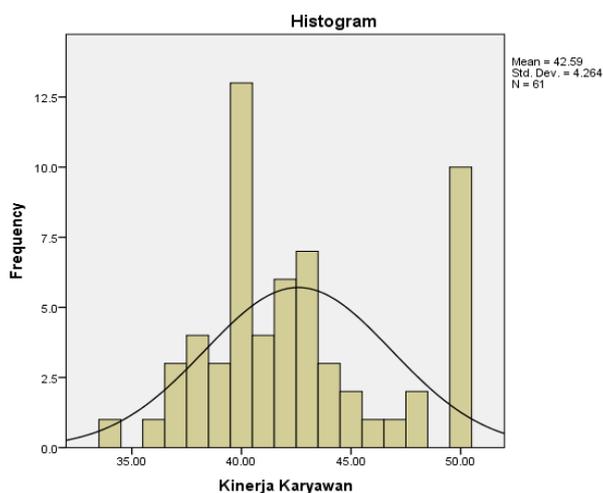
##### A. Kolmogorov-Smirnov

**Table 3. Kolmogorov-Smirnov  
One-Sample Kolmogorov-Smirnov Test**

|                                        |                | Unstandardized Residual |
|----------------------------------------|----------------|-------------------------|
| N                                      |                | 61                      |
| <b>Normal Parameters<sup>a,b</sup></b> | Mean           | ,0000000                |
|                                        | Std. Deviation | 2.50760956              |
| <b>Most Extreme Differences</b>        | Absolute       | ,074                    |
|                                        | Positive       | ,071                    |
|                                        | Negative       | -,074                   |
| <b>Test Statistic</b>                  |                | ,074                    |
| <b>Asymp. Sig. (2-tailed)</b>          |                | ,200 <sup>c,d</sup>     |

Based on the data processing in Table 3, it is evident that the Kolmogorov-Smirnov value is 0.200. This value satisfies the criteria for indicating data normality, where the asymp. Sig value should be greater than 0.05. Consequently, it can be concluded that the data used in the study follows a normal distribution.

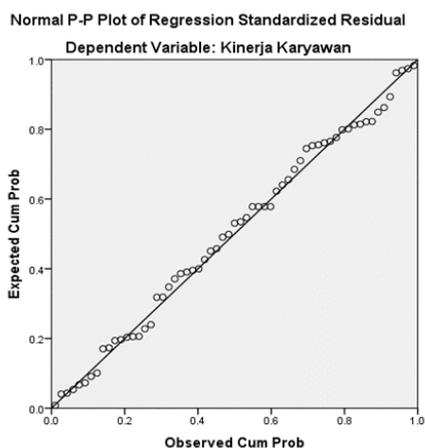
### B. Histogram Graph



**Figure 1. Histogram Graph**

Based on Figure 1, it can be observed that the histogram graph exhibits a bell-shaped pattern and is not heavily skewed to the right or left. From this data, it can be concluded that the data follows a normal distribution.

### C. P-P Plot Graph



**Figure 2. Normality Probability Plot (P-P Plot)**

Based on Figure 2, it can be inferred that the data is scattered around the diagonal line, following the direction of the diagonal line. Therefore, the regression model used can meet the assumption of normality.

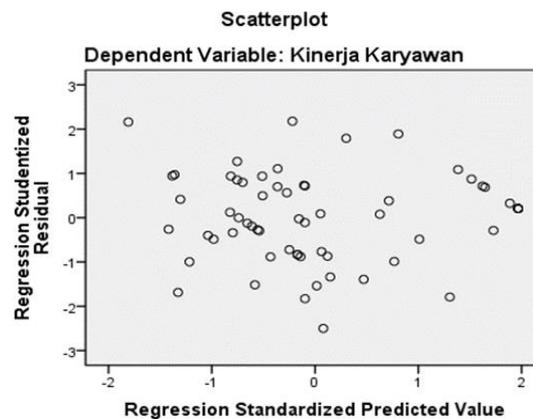
#### 4.1.4. Multicollinearity Test

**Table 4. Multicollinearity Test Result**

| Model               | Coefficients <sup>a</sup>   |            |                           |       | T    | Sig. | Collinearity Statistics |           |     |
|---------------------|-----------------------------|------------|---------------------------|-------|------|------|-------------------------|-----------|-----|
|                     | Unstandardized Coefficients |            | Standardized Coefficients | T     |      |      | Sig.                    | Tolerance | VIF |
|                     | B                           | Std. Error | Beta                      |       |      |      |                         |           |     |
| (Constant)          | .569                        | 4.183      |                           | .136  | .872 |      |                         |           |     |
| Work Attitude       | .455                        | .150       | .318                      | 3.032 | .004 | .553 | 1.809                   |           |     |
| Employee Competence | .275                        | .123       | .258                      | 2.240 | .029 | .458 | 2.183                   |           |     |
| Work Environment    | .281                        | .076       | .374                      | 3.726 | .000 | .601 | 1.663                   |           |     |

Based on Table 4, it can be seen that the tolerance value for the Work Attitude variable is 0.553, which is greater than 0.10, and the VIF value is 1.809, which is less than 10. The tolerance value for the Employee Competence variable is 0.458, which is greater than 0.10, and the VIF value is 2.183, which is less than 10. The tolerance value for the Work Environment variable is 0.601, which is greater than 0.10, and the VIF value is 1.663, which is less than 10. Based on these results, it can be concluded that there is no multicollinearity, and the regression model is deemed suitable for regression analysis.

#### 4.1.5. Heteroscedasticity Test



**Figure 3. Heteroscedasticity Test**

Based on Figure 3, it can be observed that the data points are uniformly scattered without forming a specific pattern. Data points are distributed both above and below zero, indicating random data distribution. This indicates the absence of heteroscedasticity in the regression model for this study.

#### 4.1.6. Multiple Linear Regression Analysis

**Table 5. Multiple Linear Regression Analysis Result**

| Model               | Coefficients <sup>a</sup>   |            |                           |       |      |
|---------------------|-----------------------------|------------|---------------------------|-------|------|
|                     | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. |
|                     | B                           | Std. Error | Beta                      |       |      |
| (Constant)          | .569                        | 4.183      |                           | .136  | .872 |
| Work Attitude       | .455                        | .150       | .318                      | 3.032 | .004 |
| Employee Competence | .275                        | .123       | .258                      | 2.240 | .029 |
| Work Environment    | .281                        | .076       | .374                      | 3.726 | .000 |

a. Dependent Variable: Employee Performance

Based on the results of the regression analysis, the multiple linear regression model used in this study is  $Y = 0.569 + 0.455X_1 + 0.275X_2 + 0.281X_3$ . The regression coefficient for Work Attitude ( $X_1$ ) is 0.455, meaning that for every one-unit increase in the  $X_1$  variable, Employee Performance ( $Y$ ) increases by 0.455. The regression coefficient for Employee Competence ( $X_2$ ) is 0.275, indicating that for every one-unit increase in the  $X_2$  variable, Employee Performance ( $Y$ ) increases by 0.275. The regression coefficient for Work Environment ( $X_3$ ) is 0.281, which means that for every one-unit increase in the  $X_3$  variable, Employee Performance ( $Y$ ) increases by 0.281.

#### 4.1.7. Hypothesis Testing

1) Partial Significance Test (t-Test)

**Table 6. Partial Significance Test Result (t-Test)**

| Model               | Coefficients <sup>a</sup>   |            |                           |       |      |
|---------------------|-----------------------------|------------|---------------------------|-------|------|
|                     | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig. |
|                     | B                           | Std. Error | Beta                      |       |      |
| (Constant)          | .569                        | 4.183      |                           | .136  | .872 |
| Work Attitude       | .455                        | .150       | .318                      | 3.032 | .004 |
| Employee Competence | .275                        | .123       | .258                      | 2.240 | .029 |
| Work Environment    | .281                        | .076       | .374                      | 3.726 | .000 |

a. Dependent Variable: Employee Performance

Based on the test results in the above table, it can be concluded that:

- For the Work Attitude ( $X_1$ ) variable: The statistical software program yielded a t-value (t-statistic) of 3.032, which is greater than the t-table value of 1.672 ( $3.032 > 1.672$ ). Additionally, the significance level is less than 0.05 ( $0.004 < 0.05$ ), and the regression coefficient is positively valued at 0.455. This indicates that the Work Attitude ( $X_1$ ) variable has a significant impact on Employee Performance ( $Y$ ). Therefore,  $H_{a1}$  is accepted.
- For the Employee Competence ( $X_2$ ) variable: The statistical software program resulted in a t-value of 2.240, which is greater than the t-table value of 1.672 ( $2.240 > 1.672$ ). Furthermore, the significance level is less than 0.05 ( $0.029 < 0.05$ ), and the regression coefficient is positively valued at 0.275. This implies that the Employee Competence ( $X_2$ ) variable has a significant effect on Employee Performance ( $Y$ ). Thus,  $H_{a2}$  is accepted.

- For the Work Environment (X3) variable: The statistical software program generated a t-value of 3.726, which is higher than the t-table value of 1.672 ( $3.726 > 1.672$ ). Additionally, the significance level is less than 0.05 ( $0.000 < 0.05$ ), and the regression coefficient is positively valued at 0.281. This indicates that the Work Environment (X3) variable has a significant influence on Employee Performance (Y). Therefore,  $H_{a3}$  is accepted.

#### 4.1.8. Simultaneous Test (F-Test)

The simultaneous test (F-Test) is conducted to determine whether the independent variables, namely Work Attitude (X1) and Employee Competence (X2), jointly or collectively affect the dependent variable, Employee Performance (Y).

**Table 7. Simultaneous Test Results (F-Test)**

| ANOVA <sup>a</sup> |                |    |             |        |                   |
|--------------------|----------------|----|-------------|--------|-------------------|
| Model              | Sum of Squares | df | Mean Square | F      | Sig.              |
| Regression         | 713,468        | 3  | 237,823     | 35,930 | ,000 <sup>b</sup> |
| Residual           | 377,286        | 57 | 6,619       |        |                   |
| Total              | 1090,754       | 60 |             |        |                   |

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Work Environment, Work Attitude, Employee Competence

Based on the data processing in Table 7, it can be concluded that the obtained F-value (F-statistic) is 35.930. This means that the F-value is greater than the F-table value, i.e.,  $35.930 > 3.16$ , or based on the significance level (sig.) of 0.000, which is less than 0.05. These results indicate that the independent variables - Work Attitude (X1), Employee Competence (X2), and Work Environment (X3) - collectively and significantly affect the dependent variable, Employee Performance (Y).

#### 4.1.9. Coefficient of Determination Test ( $R^2$ )

**Table 8. Coefficient of Determination Test Results ( $R^2$ )**

| Model Summary <sup>b</sup> |                   |          |                   |                            |
|----------------------------|-------------------|----------|-------------------|----------------------------|
| Model                      | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                          | ,809 <sup>a</sup> | ,654     | ,636              | 2,57275                    |

a. Predictors: (Constant), Work Environment, Work Attitude, Employee Competence

b. Dependent Variable: Employee Performance

Based on the data processing in Table above, it can be observed that the coefficient R is 0.809 or 80.9%, indicating a strong relationship between Work Attitude, Employee Competence, and the Work Environment with Employee Performance. When the R value approaches 1, the model is considered stronger. The coefficient of determination value above indicates that Work Attitude (X1), Employee Competence (X2), and the Work Environment (X3) collectively explain 63.6% of the variation in Employee Performance (Y). The remaining 36.4% is influenced by other variables not addressed in this study.

## **4.2. Discussion**

### **4.2.1. Influence of Work Attitude (X1) on Employee Performance (Y)**

The results of statistical software program testing for the work attitude variable (X1) yielded a t-value of 3.032, which is greater than the critical t-value of 1.672 ( $3.032 > 1.672$ ), with a significance level of less than 0.05 ( $0.004 < 0.05$ ). The regression coefficient was found to be positive at 0.455. This indicates that the work attitude variable (X1) significantly influences employee performance (Y). From these results, it can be concluded that  $H_{a1}$  is accepted, meaning "There is an influence of work attitude on employee performance at PT Bank Tabungan Negara Medan Branch, Consumer Collection Recovery & Asset Sales Division."

### **4.2.2. Influence of Employee Competence (X2) on Employee Performance (Y)**

The results of the statistical software program testing for the employee competence variable (X2) revealed a t-value of 2.240, which is greater than the critical t-value of 1.672 ( $2.240 > 1.672$ ), with a significance level of less than 0.05 ( $0.029 < 0.05$ ). The regression coefficient was positive at 0.275. This suggests that the employee competence variable (X2) significantly affects employee performance (Y). From these findings, it can be inferred that  $H_{a2}$  is accepted, indicating "There is an influence of employee competence on employee performance at PT Bank Tabungan Negara Medan Branch, Consumer Collection Recovery & Asset Sales Division."

### **4.2.3. Influence of Working Environment (X3) on Employee Performance (Y)**

Based on the previously tested data, it can be observed that the statements regarding the working environment variable (X3) in relation to employee performance are valid and reliable for use in this study. The results of the statistical software program testing for the working environment variable (X3) produced a t-value of 3.726, which is greater than the critical t-value of 1.672 ( $3.726 > 1.672$ ), with a significance level of less than 0.05 ( $0.000 < 0.05$ ). The positive regression coefficient was 0.281. This indicates that the working environment variable (X3) significantly influences employee performance (Y). From these results, it can be concluded that  $H_{a3}$  is accepted, meaning "There is an influence of the working environment on employee performance at PT Bank Tabungan Negara Medan Branch, Consumer Collection Recovery & Asset Sales Division."

### **4.2.4. Influence of Work Attitude, Employee Competence, and Working Environment on Employee Performance**

The results of this study indicate that the variables work attitude, employee competence, and working environment collectively affect employee performance at PT Bank Tabungan Negara, Consumer Collection Recovery & Asset Sales Division. This is evident from the obtained F-value of 35.930, which is greater than the critical F-value, and a significance level of 0.000 ( $< 0.05$ ). These findings show that the independent variables, namely work attitude (X1), employee competence (X2), and working environment (X3), have a simultaneous effect on the dependent variable, which is employee performance (Y). The coefficient of determination (R) in this study is 0.809, indicating a strong relationship between work attitude, employee competence, and working environment with employee performance. A high R value signifies a robust model. The coefficient of determination above suggests that work attitude (X1), employee competence (X2), and working environment (X3) can explain 63.6% of the variation in

employee performance (Y), while the remaining 36.4% is influenced by other unexamined variables.

Based on the explained research results, it can be stated that having a positive work attitude, appropriate employee competence, and a conducive working environment at PT Bank Tabungan Negara Medan Branch, Consumer Collection Recovery & Asset Sales Division will lead to an improvement in employee performance. Conversely, if work attitude is negative, employee competence is inadequate, and the working environment is unfavorable, it may lead to workplace stress among employees, causing a decrease in motivation and work enthusiasm, which, in turn, affects the performance of employees at PT Bank Tabungan Negara Medan Branch, Consumer Collection Recovery & Asset Sales Division.

## **5. CONCLUSION**

The findings of this study reveal that, individually, work attitude (X1), employee competence (X2), and the working environment (X3) exert a positive and statistically significant impact on employee performance. Collectively, these factors also exhibit a noteworthy simultaneous influence on employee performance within the context of PT Bank Tabungan Negara Medan Branch, specifically, the Consumer Collection Recovery, and Asset Sales Division. These results emphasize the critical role played by work attitude (X1), employee competence (X2), and the working environment (X3) in shaping employee performance. The attitude held by employees stands out as a pivotal determinant in enhancing their performance, thus substantiating its paramount significance in advancing organizational objectives.

Furthermore, the adeptness with which employees execute their responsibilities directly affects the efficiency of task completion and, consequently, the realization of corporate goals. The development of employee competence assumes greater importance, as the competencies and skills they possess have a profound impact on performance levels, ultimately shaping the organization's success. In a parallel vein, a conducive and comfortable working environment fosters heightened employee concentration in the execution of their respective duties, thereby yielding a positive influence on overall employee performance. The study underscores the essential nature of these elements in bolstering employee performance and underlines the need for their optimization to create a motivated, skilled, and contented workforce, consequently facilitating the achievement of organizational objectives.

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