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The Influence of Competence, Job Demands, and Tenure on the Productivity of Generation Z Employees at PT Permodalan Nasional Madani (PNM) Mekaar, Palembang 2 Region

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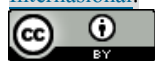
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ABSTRACT

This study analyzes the influence of competence, job demands, and tenure on the productivity of Generation Z employees at PT Permodalan Nasional Madani (PNM) Mekaar, Palembang 2 Region, both partially and simultaneously. A quantitative survey was conducted with 104 Generation Z employees selected through saturated sampling. Data were collected using a five-point Likert questionnaire and analyzed by multiple linear regression in SPSS 25. All 48 items were valid (r -count 0.500–0.747 > r -table 0.19) and reliable (Cronbach's alpha 0.882–0.936), and the regression model satisfied the assumptions of normality, no multicollinearity, and homoscedasticity. The t -tests show that competence ($B = 0.315$; $p < 0.001$), job demands ($B = 0.309$; $p = 0.022$), and tenure ($B = 0.366$; $p < 0.001$) have positive and significant effects on employee productivity. The F -test ($F = 14.056$; $p < 0.001$) indicates a significant simultaneous effect, with a coefficient of determination of 0.297, meaning that 70.3% of the variation in productivity is explained by factors outside the model. These findings suggest that management should pay attention to competence development, proportionate management of job demands, and the use of work experience to improve the productivity of Generation Z employees.

INTRODUCTION

The development of the business world and the increasingly dynamic competition between organizations demand that companies manage human resources effectively and efficiently. Human resources play a role in carrying out operational activities, achieving work targets, improving service quality, and maintaining the sustainability of the organization, making employee productivity one of the main issues in human resource management. Productivity is understood as the comparison between the results achieved and the overall resources used (Wijaya, 2021). Productivity is not just measured by the amount of work completed, but also by the quality of results, timeliness, resource utilization, and the ability to meet targets.

PT Permodalan Nasional Madani (PNM) aims to reduce poverty and develop micro, small, and medium enterprises in Indonesia. One of its programs, Membina Ekonomi Keluarga Sejahtera (Mekaar), provides business capital financing without collateral and mentoring for pre-prosperity women running ultra-micro businesses. Because it functions as an intermediary institution that relies on field activities, PNM Mekaar is highly dependent on its employees' productivity in serving, mentoring clients, managing administration, and meeting work targets.

Initial data at PT PNM Mekaar Regional Palembang 2 shows that employee productivity is generally good, but uneven. Target achievement is recorded at 89.5%, work done according to SOP at

99.4%, and discipline according to regulations at 94.2%, while the customer target aspect is only 79.5% and tends to decrease when administrative workload increases. At the Mekaar Unit Head (KUM) level, the productivity achievement of 40 officials ranges between 62.1% and 128.1%, with 11 people needing improvement, 15 at standard, 7 good, and 7 excellent (HR data for August 2025). Field observations also show working hours often exceed regulations, long trips to remote areas, and pressure to meet targets. These conditions indicate that productivity is influenced by individual factors as well as job characteristics.

Three factors suspected to influence productivity in this study are competence, job demand, and length of service. Competence reflects the knowledge, skills, and attitudes needed to perform a job. Job demand describes the physical, psychological, social, and organizational aspects of a job that require continuous effort (Bakker & Demerouti, 2007). Length of service represents the experience accumulated during work. All three are relevant because all KUM in the Palembang 2 Region are from Generation Z and progress in their careers from Account Officer (AO) to Senior Account Officer (SAO) and then to KUM in a relatively short time, on average around 2.5 to 4 years, while the job demands require a high level of multitasking ability.

Previous research has generally been conducted in the manufacturing sector, banking, government agencies, or services in general. Studies that specifically test the productivity of Generation Z employees in the microfinance industry, including PNM Mekaar Regional Palembang 2, are still limited. Generation Z has different characteristics from previous generations, such as being adaptive to technology, liking role clarity, and wanting quick

feedback, so the relationship between competence, job demand, and productivity needs to be empirically tested in this context. Based on this description, this study aims to analyze the influence of (1) competence, (2) job demand, and (3) working time on the productivity of Generation Z employees partially, as well as (4) the effect of the three simultaneously

METHODS

Research Design

This research is a quantitative study using a survey method to test the hypothesis about the influence of independent variables on the dependent variable (Sugiyono, 2020). The independent variables consist of competence (X1), job demand (X2), and length of service (X3), while the dependent variable is employee productivity (Y).

Population and Sample

The research population includes all Generation Z employees at PT PNM Mekaar Regional Palembang 2, totaling 104 people, covering AO, SAO, and KUM (including the acting KUM). Since the population size is relatively small, sampling was done using saturated sampling (Arikunto, 2018), meaning all members of the population were used as samples, resulting in 104 respondents.

Data, Instruments, and Variable Operationalization

Primary data was collected through a closed-ended questionnaire using a five-point Likert scale, namely strongly agree (5), agree (4), somewhat agree (3), disagree (2), and strongly disagree (1). Secondary data was obtained from company documents as well as relevant articles, journals, and literature. The instrument consisted of 48 statements. Operational definitions, indicators, and the number of items are presented in Table 1.

Table 1. Variable Operationalization

Variabel	Indicator	Item	Scale
Productivity (Y)	Ability; quantity of work output; quality of work output; punctuality; efficiency; work ethic; self-development	14	Likert
Competencies (X1)	Task management skills; task management skills; action-taking skills; cooperative skills; interests	15	Likert
Job demand (X2)	Qualitative demands; employee demands; workload demands; conflict demands	8	Likert
Working Period (X3)	Length of probationary or internship; length of employment in the company; length of employment in the current position	11	Likert

Source: Processed From Research Instruments.

Data Analysis Techniques

Data analysis was done using SPSS 25 through the following steps. First, validity testing by comparing the calculated r with the table r (0.19 for $n = 104$) and reliability testing with Cronbach's alpha (threshold 0.60). Second, classic assumption testing, which includes residual normality with the Kolmogorov-Smirnov test, multicollinearity with tolerance (> 0.10) and VIF (< 10), and heteroscedasticity with the Glejser test. Third, multiple linear regression analysis with the following model.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Hypothesis testing using the F test for simultaneous effects (F table 2.695), t test for partial effects (t table 1.98), and the coefficient of determination (R^2), with a 5% significance level.

RESULTS AND DISCUSSION

Validity and Reliability Test Results

All statement items have a calculated r greater than the table r of 0.19, so they are considered valid. All variables also have a Cronbach's alpha above 0.60, so they are reliable (Table 2).

Tabel 2. Hasil Uji Validitas dan Reliabilitas

Variabel	Item	Range r calculation	Alpha	Results
Competencies (X1)	15	0,573 – 0,743	0,936	Selective, reliable
Job demand (X2)	8	0,587 – 0,726	0,882	Selective, reliable
Working Period (X3)	11	0,566 – 0,745	0,925	Selective, reliable
Productivity (Y)	14	0,500 – 0,747	0,920	Selective, reliable

Source: Primary Data Processed (r table = 0.19; $n = 104$).

Classical Assumption Test Results

The Kolmogorov-Smirnov test on the residuals gave an exact significance of 0.911 (> 0.05), supported by the normal probability plot and

histogram, so the residuals are normally distributed.

The tolerance values for all independent variables are above 0.10 and the VIF is below 10, so there's no multicollinearity. The Glejser test showed

significance above 0.05 for all independent variables, so there's no heteroscedasticity. A summary of the results is presented in Table 3.

Table 3. Summary of Classic Assumption Tests

Variabel	Tolerance	LIVE	Sig. Glejser	Conclusion
Competencies (X1)	0,967	1,034	0,414	Fulfilled
<i>Job demand</i> (X2)	0,988	1,012	0,141	Fulfilled
Working Period (X3)	0,956	1,046	0,295	Fulfilled

Source: Processed Primary Data. Kolmogorov-Smirnov: Test Statistic 0.054; exact Sig. 0.911 (N = 104).

Regression Analysis Results and Hypothesis Testing

have t-values higher than the table t of 1.98 and significance below 0.05.

The results of the multiple linear regression are shown in Table 4. All three independent variables

Table 4. Results of Multiple Linear Regression Analysis (Dependent Variable: Productivity)

Variabel	B	Std. Error	Beta	t	Say.
(Konstanta)	11,378	7,868		1,446	0,151
Competencies (X1)	0,315	0,075	0,359	4,212	0,000
<i>Job demand</i> (X2)	0,309	0,133	0,196	2,319	0,022
Working Period (X3)	0,366	0,098	0,319	3,715	0,000

Source: Processed Primary Data (N = 104).

The regression equation obtained is as follows.

$$Y = 11,378 + 0,315X_1 + 0,309X_2 + 0,366X_3 + e$$

The regression coefficients of all variables are positive. Assuming other variables remain constant, an increase of one unit in competency score, job demand, and tenure is followed by an increase in productivity score of 0.315, 0.309, and 0.366 units respectively. Therefore, H1, H2, and H3 are accepted.

The simultaneous test resulted in an F value of 14.056, which is higher than the table F of 2.695, with a significance of 0.000 (< 0.05), so H4 is accepted: competence, job demand, and length of service together have a significant effect on productivity. The correlation coefficient (R) is 0.545, the determination coefficient (R²) is 0.297, and the adjusted R² is 0.276 with a Durbin-Watson value of 2.258. This means that these three variables explain

29.7% of productivity variation, while 70.3% is explained by other factors outside the model.

Discussion

The Impact of Competence on Productivity

Competence has a positive and significant impact on productivity (B = 0.315; t = 4.212; p < 0.001), and is the variable with the highest beta coefficient (0.359) compared to the other two variables. This result aligns with human capital theory, which states that knowledge and skills enhance productive capabilities (Becker, 1964), as well as studies on human resource competence in improving employee performance (Yolanda et al., 2021). In the context of PNM Mekaar, skilled employees who perform tasks according to procedures, set priorities, solve problems in the field, and collaborate with coworkers can more easily meet

targets on time and according to standards. This finding also matches the initial data showing that problem-solving ability (70%) and job understanding (75%) are the competence indicators with the lowest achievement, so strengthening these two aspects could potentially have a direct impact on productivity.

The effect of job demand on productivity

Job demand has a positive and significant effect on productivity ($B = 0.309$; $t = 2.319$; $p = 0.022$). This positive direction is interesting because initial observations showed that employees consider the job demands quite heavy. Within the JD-R framework, this result can be interpreted as clear and challenging demands, like targets, performance standards, and deadlines, pushing employees to be more focused, manage their time effectively, and work in a more directed way (Bakker & Demerouti, 2007). Employees who feel challenged tend to put in more effort to meet the targets. However, this result should be taken with caution. Other studies show that excessive and continuous demands without resource support can lead to burnout and decreased performance (Bakker & Demerouti, 2017). This study did not test the level of demands at which the positive effect reverses, so this finding does not mean that demands can be increased without limit. The beta coefficient for job demand (0.196) is also the smallest among the three variables, indicating its relatively lower contribution.

The Effect of Length of Service on Productivity

Length of service has a positive and significant effect on productivity ($B = 0.366$; $t = 3.715$; $p < 0.001$) and has the largest unstandardized regression coefficient. This finding supports human capital theory, which states that work experience is a part of human capital that enhances the ability to complete tasks (Becker, 1964). Employees who have worked longer generally understand operational standards, administrative procedures, and customer characteristics better, making them quicker at recognizing the causes of mistakes and reducing work errors. It should be noted that in this study,

length of service was measured through respondents' perceptions using a Likert scale, not objective work duration in months or years, so the results reflect perceptions of work experience.

Simultaneous Effect

Competence, job demand, and length of service simultaneously have a significant effect on productivity ($F = 14.056$; $p < 0.001$). They each play a different but complementary role: competence determines the ability to complete tasks, job demand determines the level of pressure and requirements faced, and length of service provides experience to master the job. However, an R^2 of 0.297 shows that most of the variation in productivity (70.3%) is not yet explained by the model. Other factors like motivation, work environment, leadership, job satisfaction, employee engagement, and compensation should be considered in future research.

Managerial Implications

First, developing skills should be a priority through technical training, on-the-job coaching, improving communication skills, and problem-solving learning. Second, management should keep job demands realistic by evaluating workload distribution, clarity of targets, timing feasibility, and potential instruction conflicts. Third, experienced employees can be involved in mentoring new employees and sharing effective work practices. Fourth, productivity assessment shouldn't just be based on target achievement, but also on work quality, timeliness, efficiency, and service quality.

CONCLUSION

This study concludes that (1) competence has a positive and significant effect on the productivity of Generation Z employees at PT PNM Mekaar Regional Palembang 2; (2) job demand has a positive and significant effect; (3) length of service has a positive and significant effect; and (4) all three together have a significant effect, explaining 29.7% of the variation in productivity.

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