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The Influence of Individual Characteristics, Work Experience, and Work Environment on Employee Performance: An Explanatory Study at PT Bank Sulselbar, Masamba Branch

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ABSTRACT

This study examines the influence of individual characteristics, work experience, and work environment on employee performance at PT Bank Sulselbar, Masamba Branch. A quantitative approach with an explanatory correlational design was employed. The population consisted of all employees at the branch, with 36 respondents selected using a saturated sampling technique. Data were collected through a Likert-scale questionnaire adapted from previous studies and analyzed using multiple linear regression, including classical assumption tests, partial and simultaneous significance tests, and the coefficient of determination. The results indicate that individual characteristics have a positive but statistically insignificant effect on employee performance, whereas work experience and work environment have positive and statistically significant effects. Collectively, the three independent variables significantly affect employee performance. These findings suggest that work experience and work environment are important factors in supporting employee performance, while individual characteristics do not have a statistically significant direct effect in this study. However, the small sample size and the focus on a single branch limit the generalizability of the findings. The study highlights the importance of strengthening work experience through training and mentoring and fostering a conducive work environment to improve employee performance in the banking sector.

Keywords: Individual Characteristics, Work Experience, Work Environment, Employee Performance, Banking Sector.

I. Introduction

One factor that may shape employee performance is individual characteristics. These characteristics reflect personal differences among employees, including personality, abilities, values, attitudes, backgrounds, and behavioral tendencies when responding to job demands. Such differences can influence how employees perceive tasks, make decisions, interact with coworkers, and respond to organizational pressures. International empirical evidence indicates a consistent relationship between personality traits and job performance. A synthesis of more than 50 meta-analyses identified conscientiousness as one of the

personality traits most consistently associated with performance (Zell et al., 2022). Other studies have found that conscientiousness remains predictive of performance over time, although the contributions of specific personality traits may vary across job contexts (Watrin et al., 2023; Rockstuhl et al., 2025). Therefore, individual characteristics are an important consideration in human resource management, particularly in banking, where employees are expected to demonstrate accuracy, integrity, emotional stability, and adaptability. In addition to individual characteristics, work experience represents an important resource that can enhance employee performance. Work experience involves not only length of service but also the accumulation of knowledge, skills, procedural understanding, problem-solving abilities, and experience in handling diverse work situations. Cao and Hamori (2023), in a study involving 354 employees, found that developmental job experiences were positively associated with job performance through increased information seeking and social support. This relationship was also influenced by the teams in which employees worked. Research involving bank employees has likewise indicated that work experience may strengthen the relationship between employee performance and customer service quality (2025). These findings highlight the strategic value of work experience in developing practical knowledge and adaptive skills that enable employees to respond effectively to changes in procedures, technology, and service demands.

Another important factor is the work environment. This encompasses the physical and social conditions in which employees perform their duties, including facilities, workspace layout, comfort, interpersonal relationships, social support, communication, and organizational climate. A supportive work environment enables employees to utilize their abilities effectively, whereas an unfavorable environment may hinder performance. López-Cabarcos et al. (2022) found that work environment factors and leadership behaviors contribute to employee performance, with social support and transformational leadership playing important roles. Chen and Lin (2024) also demonstrated that employees' perceptions of their work environment are associated with job performance through psychological mechanisms such as self-efficacy and work engagement. Accordingly, creating a conducive work environment is an important organizational strategy for improving employee performance. The relationship between work experience and the work environment further suggests that employee performance depends not only on individual capabilities but also on the organizational conditions that support their application. Employees can derive greater benefits from their experience when the organization provides an environment that enables them to apply their knowledge and skills effectively. Cao and Hamori (2023) demonstrated that team context can enhance the benefits of work experience by providing access to information, guidance, feedback, and social support. Similarly, research on Indonesian state-owned organizations has found associations between job characteristics, the work environment, employee engagement, and performance, although the direct relationship between the work environment and performance has not always been consistent. These variations suggest that the relationship may depend on organizational characteristics, job requirements, and workforce composition.

These factors are particularly relevant in the banking sector, where employee performance is closely associated with transaction accuracy, customer service, target achievement, risk management, and the effective use of banking technology. Recent research on Indonesian banking organizations indicates that employee performance is influenced by organizational dynamics and employee engagement with the work environment. Other studies in the banking industry suggest that work experience may help explain the relationships among work attitudes, employee performance, and service quality. These findings indicate that improving employee performance in banking requires a multidimensional approach that considers both individual characteristics and the external conditions supporting employees in performing their duties. Previous studies in Indonesia have also identified relationships between individual characteristics, work experience, work environment, and employee performance, although their findings are not entirely consistent. Dunan and Abdullah (2024), for example, found that individual characteristics and the work environment jointly influenced employee performance. Saputra et al. (2024) reported that individual characteristics and the physical work environment had positive and statistically significant effects on performance at PT BPR Hari Depan. Meanwhile, Maharani and Yanuar (2025) found that the work environment

and individual characteristics were associated with performance through job satisfaction. Wahyu et al. (2025) similarly highlighted the importance of individual characteristics and the work environment in explaining employee performance.

Other national studies further emphasize the role of work experience. Parwita et al. (2023) found that work experience and the work environment had positive and statistically significant effects on employee performance. Fitriandari et al. (2025) examined individual characteristics, work experience, and the work environment simultaneously and found that all three variables had positive and statistically significant effects on work productivity. Research on regional companies has also indicated that individual characteristics, work-life balance, and work discipline contribute to employee outcomes. Collectively, these findings suggest that both individual and environmental factors are relevant to employee performance, although the magnitude and significance of their relationships may vary across organizational settings. Despite these contributions, further research is needed to examine the relationships among these variables using an integrated framework grounded in relevant theoretical perspectives. Based on the preceding discussion, several research gaps remain. First, previous studies have often examined individual characteristics, work experience, and the work environment separately, whereas studies integrating all three variables into a single model remain relatively limited, particularly in Regional Development Banks (BPDs) operating outside major metropolitan areas. Second, inconsistencies in previous findings regarding the effects of individual characteristics and the work environment on employee performance warrant further investigation in different organizational contexts. Third, banking research has frequently focused on national banks, commercial banks, or head offices, while regional branch offices of BPDs have received comparatively limited attention. This gap is important because organizational conditions, service patterns, workforce composition, and job demands at regional branches may differ from those at head offices and in other industries. Integrating Person-Job Fit Theory and Experiential Learning Theory within a Social Exchange Theory perspective may provide a useful conceptual basis for examining how individual characteristics, accumulated work experience, and workplace conditions relate to employee performance.

PT Bank Sulselbar, Masamba Branch, is a regional banking unit that provides financial services to the community and supports economic activities in North Luwu Regency, Indonesia. Employees at this branch are expected to deliver accurate, timely, and professional services while adapting to technological developments and changing banking procedures. Preliminary observations and contextual information collected for this study suggest potential variations in performance across operational functions, including credit marketing and customer service. These preliminary indications may be associated with differences in work experience, adaptation to digital banking systems, workload, and workplace conditions. However, such observations should be treated as contextual indications rather than conclusive empirical evidence. This setting therefore provides a relevant context for investigating whether individual characteristics, work experience, and the work environment are associated with variations in employee performance at the regional branch level. This study contributes to the literature by simultaneously examining the effects of individual characteristics, work experience, and the work environment on employee performance at PT Bank Sulselbar, Masamba Branch. Its contribution lies in both the integration of these variables within a single empirical model and the examination of their relationships in a regional banking context, thereby providing an opportunity to assess the consistency of previous findings. Theoretically, this study is expected to contribute to human resource management research by clarifying the relationships between individual factors, work experience, workplace conditions, and employee performance. Practically, its findings may assist the branch management in developing work experience through training and mentoring, identifying and managing employees' characteristics and potential, and fostering a supportive work environment. Accordingly, this study aims to analyze the influence of individual characteristics, work experience, and work environment on employee performance at PT Bank Sulselbar, Masamba Branch.

II. Literature Review and Hypothesis Development

2.1. Individual Characteristics

Individual characteristics refer to personal attributes that distinguish one employee from another and influence how individuals perceive their work, respond to organizational demands, and perform their tasks. These characteristics include abilities, knowledge, attitudes, values, personality, educational background, age, and job-related experience. From a human resource management perspective, individual differences are important because employees possess varying capabilities, preferences, and behavioral patterns when responding to job demands. Understanding these differences enables organizations to align employee placement and development with job requirements. The relationship between individual characteristics and employee performance can be explained through Person-Job Fit Theory, which emphasizes the degree of alignment between individual attributes and job requirements. When employees' abilities, knowledge, personality, and values correspond to their job demands, they are more likely to understand their responsibilities, complete tasks effectively, and demonstrate behaviors that support organizational objectives. Conversely, a mismatch between individual characteristics and job requirements may lead to difficulties in task execution, reduced work effectiveness, and a higher likelihood of errors. Empirical evidence regarding the relationship between individual characteristics and employee performance remains mixed. Dunan and Abdullah (2024) found that individual characteristics and the work environment jointly influenced employee performance. Similarly, Saputra et al. (2024) reported that individual characteristics had a positive and statistically significant effect on employee performance at PT BPR Hari Depan. Research involving employees of PT Pelabuhan Indonesia Regional 2 Panjang also found that individual characteristics and the work environment jointly had a significant influence on performance.

However, individual characteristics do not always have a statistically significant effect on employee performance. Widyaningrum and Wajdi (2024), for example, found that individual characteristics had no significant effect on employee performance, whereas the work environment had a positive and significant effect. These differences suggest that the relationship between individual characteristics and performance may depend on organizational context, job requirements, work systems, and supervisory practices. In banking organizations with standardized operating procedures, performance targets, service standards, and structured supervision, differences in individual characteristics may not always translate into significant performance variations because employee behavior is guided by established organizational requirements. The findings of the present study indicate that individual characteristics have a positive but statistically insignificant effect on employee performance. This result suggests that individual characteristics were not a statistically significant predictor of performance in the banking context examined. Nevertheless, human resource quality remains important for organizational effectiveness. Saharuddin et al. (2019) found a significant relationship between human resource quality and improved employee performance, highlighting the relevance of internal and external organizational support. Accordingly, developing employee capabilities remains an important component of performance improvement, even when the direct effect of individual characteristics is not statistically significant. This issue is particularly relevant to PT Bank Sulselbar, Masamba Branch, where employees are expected to demonstrate accuracy, communication skills, integrity, technological proficiency, and the ability to deliver services in accordance with operational standards. Individual characteristics may therefore contribute to performance achievement, although the strength of this relationship requires empirical verification in regional branch offices. Based on the theoretical arguments and previous empirical findings, the first hypothesis is formulated as follows:

H1 : Individual characteristics have a positive and significant effect on employee performance at PT Bank Sulselbar, Masamba Branch.

2.2. Work Experience

Work experience refers to the accumulation of knowledge, skills, procedural understanding, and problem-solving abilities acquired through employees' involvement in work over time. It involves not only length of service but also task diversity, job complexity, exposure to workplace problems, and opportunities to learn from work-related activities. A broader range of work experiences can provide employees with practical knowledge that can be applied to future situations. The relationship between work experience and employee performance can be explained through Experiential Learning Theory, which views experience as a fundamental source of learning and skill development. Through concrete experiences, reflection, the development of new understanding, and the application of acquired knowledge, employees can improve their ability to handle future work situations. In organizational settings, this learning process enables employees to learn from mistakes, recognize recurring problems, make decisions more efficiently, and improve task accuracy. Work experience is particularly important in jobs that require precision and the ability to manage diverse operational situations. Experienced employees may have a better understanding of work procedures, recurring problems, customer characteristics, and efficient task completion. Their accumulated knowledge may also reduce their reliance on supervision because they are more familiar with established procedures and the potential consequences of their decisions. Cao and Hamori (2023) found that developmental work experiences can enhance employee performance through information seeking and social support within teams. Their findings suggest that the benefits of work experience extend beyond length of service to include learning opportunities and workplace interactions. Research in the banking sector has also highlighted the relevance of work experience to employee performance and service quality, emphasizing its importance in service-oriented occupations.

National studies provide further support for the relationship between work experience and employee performance. Parwita et al. (2023) found that work experience and the work environment influenced employee performance. Research involving employees of PT Samudera Indonesia, Makassar Branch, also identified a relationship between work experience and employee performance. These findings suggest that work experience represents an important individual resource that enables employees to understand their responsibilities, develop practical skills, and perform their tasks more effectively. The findings of the present study demonstrate that work experience has a positive and statistically significant effect on employee performance. This result supports the argument that employee performance is shaped not only by individual characteristics but also by knowledge and skills acquired through workplace learning. Saharuddin et al. (2022) found that competence, training, and supervision contribute to employee performance improvement. This finding is relevant because work experience can help employees develop practical competencies, understand operational procedures, and strengthen their problem-solving abilities. Consequently, organizations should support the development of work experience through training, mentoring, supervision, and the assignment of responsibilities that correspond to employees' competencies and development needs. Learning through work experience can improve work effectiveness and support employee performance and career development (Aufa & Gusti, 2026). At PT Bank Sulselbar, Masamba Branch, work experience is particularly important because banking operations require accuracy, efficiency, procedural knowledge, proficiency in banking systems, and the ability to respond to diverse customer needs. Employees with broader relevant experience may therefore be better equipped to manage varying workloads and resolve operational problems effectively. Based on these theoretical arguments and empirical findings, the second hypothesis is formulated as follows:

H2 : Work experience has a positive and significant effect on employee performance at PT Bank Sulselbar, Masamba Branch.

2.3. Work Environment

The work environment encompasses the conditions surrounding employees as they perform their duties, including physical, social, and psychological factors. The physical work environment includes lighting, temperature, cleanliness, workspace layout, facilities, equipment, and workplace comfort. In contrast, the non-physical work environment involves relationships between supervisors and subordinates, interactions among coworkers, communication, cooperation, social support, and the psychological climate within the organization. The work environment can influence employee performance by determining the extent to which employees can effectively utilize their abilities and resources to complete their tasks. A comfortable and supportive environment enables employees to concentrate, communicate effectively, and perform their duties without unnecessary distractions. Conversely, uncomfortable working conditions, inadequate facilities, poor interpersonal relationships, and ineffective communication may hinder work processes and reduce performance quality. This relationship can also be explained through Social Exchange Theory, which suggests that employees may reciprocate organizational support and favorable working conditions through positive work attitudes, greater dedication, and improved performance. Empirical research has frequently identified the work environment as a factor associated with employee performance. López-Cabarcos et al. found that work environment characteristics and leadership behaviors were associated with employee performance.

Similarly, Chen and Lin demonstrated that work environment conditions may influence performance through psychological and behavioral mechanisms. These findings suggest that the work environment encompasses not only the physical conditions in which employees work but also the broader organizational context that can facilitate or constrain the effective use of individual capabilities. National studies provide further evidence of this relationship. Dunan and Abdullah (2024) found that individual characteristics and the work environment jointly had a significant effect on employee performance. Saputra et al. (2024) also reported that the physical work environment had a positive and statistically significant effect on employee performance at PT BPR Hari Depan. Similarly, Sari and Kusuma (2024) found that the work environment had a positive and statistically significant effect on employee performance, both individually and in a model involving other variables. Research in the retail sector has likewise indicated that a conducive work environment can support employee motivation, reduce work-related stress, and improve performance. Nevertheless, the influence of the work environment may vary depending on organizational characteristics and job requirements. A work environment considered conducive in one organization may not produce the same outcomes in another. In the banking sector, transaction accuracy, service speed, transaction security, workspace comfort, technological facilities, and interpersonal relationships are particularly important. Therefore, examining the work environment at PT Bank Sulselbar, Masamba Branch, is necessary to determine its relationship with employee performance in a regional banking context. Based on the theoretical arguments and empirical findings, the third hypothesis is formulated as follows:

H3 : The work environment has a positive and significant effect on employee performance at PT Bank Sulselbar, Masamba Branch.

2.4. Employee Performance

Employee performance refers to the results achieved by individuals in carrying out the tasks and responsibilities assigned by an organization. It encompasses not only the quantity of work completed but also work quality, timeliness, target achievement, and compliance with established organizational standards. In service-oriented organizations such as banks, employee performance is particularly important because it is closely associated with service quality, transaction accuracy, business target achievement, and customer satisfaction. In this study, employee performance is conceptualized as an outcome shaped by the interaction of internal and external factors. Recent literature suggests that organizational factors, including the physical work environment, organizational culture, and leadership, may contribute to performance outcomes (Hadyu

& Susanti, 2026). The work environment provides external conditions that can facilitate or constrain employees' ability to apply their capabilities and experience. Accordingly, employee performance may depend not only on individual characteristics but also on accumulated work experience and the availability of supportive working conditions.

The relevance of these factors is supported by previous empirical research. Dunan and Abdullah (2024) found that individual characteristics and the work environment jointly had a significant effect on employee performance. Fitriandari et al. (2025), who examined individual characteristics, work experience, and the work environment within an integrated model, also found that these factors were relevant to explaining work productivity. Furthermore, studies conducted in organizations with different job characteristics have reported variations in the relationships between individual factors, work environment conditions, and performance. These differences highlight the need to examine the combined contribution of these variables within specific organizational contexts. At PT Bank Sulselbar, Masamba Branch, employee performance may be associated with employees' individual characteristics, the experience they acquire through their work, and the conditions of their working environment. Employees whose characteristics align with job requirements and who possess adequate work experience may be better equipped to perform their duties effectively. Meanwhile, a conducive work environment may provide the support needed to apply their abilities and experience optimally. Therefore, individual characteristics, work experience, and the work environment are expected to contribute jointly to employee performance. Based on these arguments, the fourth hypothesis is formulated as follows:

H4: Individual characteristics, work experience, and the work environment jointly have a positive and significant effect on employee performance at PT Bank Sulselbar, Masamba Branch.

2.5. Synthesis of the Literature Review

Based on the theoretical perspectives and findings of previous studies, employee performance can be understood as a multidimensional outcome influenced by both individual characteristics and organizational factors. Individual characteristics reflect employees' personal attributes and capabilities, work experience contributes to the development of practical knowledge and skills through workplace learning, and the work environment provides conditions that facilitate or constrain the application of these capabilities. These three factors are conceptually interrelated and may jointly contribute to employee performance. Theoretically, this study draws on Social Exchange Theory as its overarching framework, complemented by Person-Job Fit Theory and Experiential Learning Theory. These perspectives provide a basis for understanding how individual characteristics, work experience, and workplace conditions relate to employee performance. However, previous studies have reported inconsistent findings regarding the strength and significance of these relationships, particularly the effect of individual characteristics on performance. These inconsistencies highlight the need for further empirical investigation in the context of regional banking, particularly at PT Bank Sulselbar, Masamba Branch. Accordingly, the research model positions individual characteristics (X1), work experience (X2), and work environment (X3) as independent variables and employee performance (Y) as the dependent variable. The study examines both the individual and joint effects of these three independent variables on employee performance.

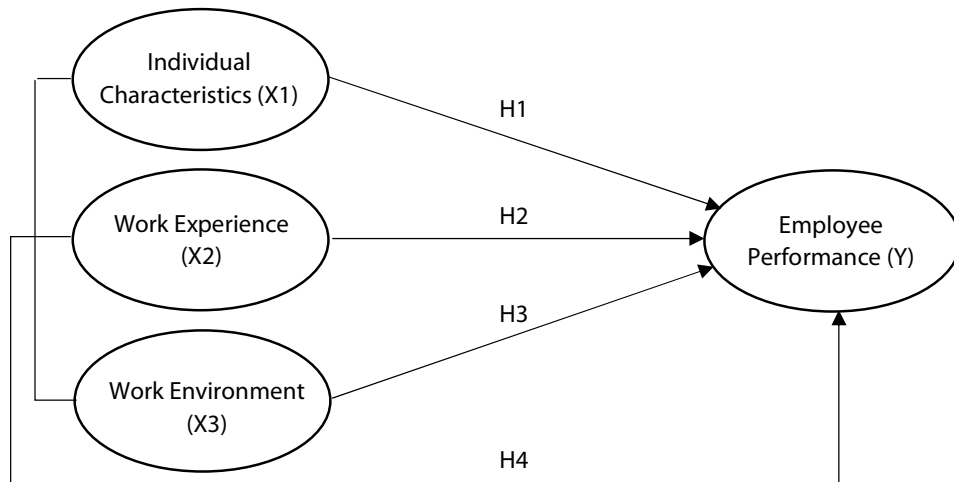


Figure 1. Conceptual Framework

III. Research Method

3.1. Research Design

This study employed a quantitative approach with an explanatory correlational design to examine the relationships between individual characteristics, work experience, work environment, and employee performance at PT Bank Sulselbar, Masamba Branch. A quantitative approach was selected because the study examines relationships among variables using numerical data and statistical analysis. The independent variables were individual characteristics (X1), work experience (X2), and work environment (X3), while employee performance (Y) served as the dependent variable. Given the cross-sectional nature of the survey data, the findings are interpreted as statistical relationships rather than definitive evidence of causality.

3.2. Population and Sample

The study population consisted of all 36 employees of PT Bank Sulselbar, Masamba Branch. Because the population was relatively small and all employees were accessible to the researcher, a census sampling technique was employed. Accordingly, all 36 employees were included as respondents. This approach enabled the study to examine the characteristics and relationships of interest across the entire employee population at the branch. However, the single-branch setting and limited sample size restrict the generalizability of the findings to other branches or banking organizations.

3.3. Data Collection and Measurement

This study used primary data collected directly from respondents through a structured questionnaire. The questionnaire was developed based on the indicators used to operationalize each research variable. All items were measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). The instrument was designed to capture respondents' perceptions of individual characteristics, work experience, work environment, and employee performance. The operational definitions and indicators of the research variables are presented in Table 1. These indicators were used to translate the conceptual definitions of the variables into measurable items for data collection. The cited sources identify the literature associated with each variable and should correspond to the actual instruments or indicator frameworks adopted in the questionnaire.

Table 1. Research Variable Indicators

Variable	Operational Definition	Indicators	Scale
Individual Characteristics (X1) (Saputra et al., 2024)	Personal attributes that distinguish one employee from another and influence how individuals perceive work, respond to organizational demands, and perform their tasks.	1. Personal characteristics in carrying out work. 2. Personality and emotional stability. 3. Skills and knowledge. 4. Work values and attitudes.	Five-point Likert scale (1–5)
Work Experience (X2) (Cao & Hamori, 2023)	The accumulation of knowledge, skills, procedural understanding, and problem-solving abilities acquired through work over time.	1. Length of service. 2. Experience in performing tasks. 3. Job mastery. 4. Abilities acquired through work experience.	
Work Environment (X3) (Chen & Lin, 2024)	The physical, social, and psychological conditions surrounding employees as they perform their duties.	1. Workplace comfort and physical conditions. 2. Work facilities and equipment. 3. Working relationships between supervisors and subordinates and among coworkers. 4. Social support within the organization.	
Employee Performance (Y) (Wahyu et al., 2025)	The work outcomes achieved by employees in fulfilling their assigned duties and responsibilities.	1. Quality of work. 2. Quantity of work completed. 3. Timeliness. 4. Fulfillment of job responsibilities and targets.	

3.4. Instrument Validity and Reliability

Before the main data analysis, the questionnaire items were evaluated for validity and reliability. Item validity was assessed by examining the correlation between each item score and the corresponding total variable score. An item was considered valid when its calculated correlation coefficient exceeded the critical value at the specified significance level. For the sample of 36 respondents, the critical *r*-value was set at 0.329. Reliability testing was conducted using Cronbach's alpha to assess the internal consistency of the questionnaire items for each research variable. The instrument was considered reliable if the Cronbach's alpha coefficient met the predetermined acceptance threshold. These tests were performed to evaluate the suitability and consistency of the measurement instrument before proceeding with the regression analysis.

3.5. Data Analysis Technique

The data were analyzed using multiple linear regression because the study involved three independent variables and one dependent variable. This method was used to examine the direction and magnitude of the relationships between individual characteristics, work experience, work environment, and

employee performance, both individually and jointly. Statistical analyses were conducted using SPSS. Before estimating the regression model, classical assumption tests were conducted to assess the suitability of the data for regression analysis. These included normality, multicollinearity, and heteroscedasticity tests. The results were used to evaluate potential violations of the assumptions underlying the regression model and to support the interpretation of the estimated coefficients. The multiple linear regression model was specified as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where:

- Y = Employee performance
- α = Constant
- $\beta_1, \beta_2, \beta_3$ = Regression coefficients
- X_1 = Individual characteristics
- X_2 = Work experience
- X_3 = Work environment
- e = Error or confounding variable

Hypotheses were tested using the t-test and F-test at a significance level of 0.05. The t-test was used to assess the partial relationship between each independent variable and employee performance. A p-value below 0.05 indicated a statistically significant relationship. The F-test was used to assess whether the three independent variables were jointly associated with employee performance. The coefficient of determination (R^2) was also examined to assess the proportion of variation in employee performance explained by the independent variables included in the regression model. A higher (R^2) indicates that the model accounts for a larger proportion of the observed variation in the dependent variable. All statistical analyses were performed using SPSS.

IV. Result and Discussion

4.1. Validity Test Results

Table 2. Validity Test Results

Variable	Item	Calculated r	Critical r	Result
Individual Characteristics (X1)	KI1	0.634	0.329	Valid
	KI2	0.623	0.329	
	KI3	0.715	0.329	
	KI4	0.575	0.329	
	KI5	0.650	0.329	
Work Experience (X2)	PK1	0.591	0.329	
	PK2	0.625	0.329	
	PK3	0.632	0.329	
	PK4	0.717	0.329	
	PK5	0.651	0.329	
Work Environment (X3)	LK1	0.702	0.329	
	LK2	0.727	0.329	
	LK3	0.606	0.329	
	LK4	0.788	0.329	
	LK5	0.554	0.329	

Employee Performance (Y)	KK1	0.635	0.329	
	KK2	0.573	0.329	
	KK3	0.618	0.329	
	KK4	0.724	0.329	
	KK5	0.659	0.329	

Source: Authors' calculations based on research data (2026).

Table 2 shows that all statement items have calculated *r* values greater than the critical *r* value of 0.329. For individual characteristics, the calculated *r* values range from 0.575 to 0.715. Work experience has values ranging from 0.591 to 0.717, while work environment ranges from 0.554 to 0.788. Employee performance has values ranging from 0.573 to 0.724. These results indicate that all measurement items meet the validity criterion and are suitable for further statistical analysis.

4.2. Reliability Test Results

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Threshold	Result
Individual Characteristics (X1)	0.638	0.60	Reliable
Work Experience (X2)	0.642	0.60	
Work Environment (X3)	0.690	0.60	
Employee Performance (Y)	0.641	0.60	

Source: Authors' calculations based on research data (2026).

Table 3 indicates that all research variables have Cronbach's alpha values above the minimum threshold of 0.60. Individual characteristics, work experience, work environment, and employee performance have alpha values of 0.638, 0.642, 0.690, and 0.641, respectively. Based on the specified threshold, all four variables meet the study's reliability criterion and demonstrate acceptable internal consistency for subsequent analysis.

4.3. Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Results

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.041	1.795		1.138	0.264
	Individual Characteristics (X1)	0.029	0.137	0.031	0.209	0.836
	Work Experience (X2)	0.595	0.126	0.645	4.738	0.000
	Work Environment (X3)	0.273	0.089	0.328	3.080	0.004

a. Dependent Variable: Employee Performance

Source: Authors' calculations based on research data (2026).

Based on the multiple linear regression results, the regression equation is expressed as follows:

$$Y = 2.041 + 0.029X_1 + 0.595X_2 + 0.273X_3 + e$$

The constant of 2.041 represents the predicted employee performance score when all independent variables are zero. The coefficient for individual characteristics is 0.029, indicating a positive association with

employee performance; however, its statistical significance must be assessed separately. The coefficient for work experience is 0.595, suggesting that higher work experience is associated with higher employee performance, holding the other variables constant. Similarly, the work environment coefficient of 0.273 indicates that a more favorable work environment is associated with higher employee performance, controlling for the other variables.

4.4. t-Test (Partial Test)

The partial t-test results indicate that individual characteristics have a t-value of 0.209 and a significance value of 0.836. At the 5% significance level, with 32 degrees of freedom, the critical t-value is approximately 2.037. Since the calculated t-value is lower than the critical value and the significance value exceeds 0.05, individual characteristics do not have a statistically significant effect on employee performance. Therefore, H1 is rejected. Work experience has a t-value of 4.738 and a significance value of less than 0.001. Since the calculated t-value exceeds the critical value and the significance level is below 0.05, work experience has a positive and statistically significant effect on employee performance. Therefore, H2 is accepted. Similarly, the work environment has a t-value of 3.080 and a significance value of 0.004. Since the calculated t-value exceeds the critical value and the significance value is below 0.05, the work environment has a positive and statistically significant effect on employee performance. Therefore, H3 is accepted.

4.5. F-Test (Simultaneous Test)

Table 5. F-Test Results (ANOVA)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	108.109	3	36.036	33.804	.000 ^b
	Residual	34.113	32	1.066		
	Total	142.222	35			
a. Dependent Variable: Employee Performance						
b. Predictors: (Constant), Individual Characteristics, Work Experience, Work Environment						

The F-test results show an F-value of 33.804 and a significance value of less than 0.001. Since the significance value is below 0.05, individual characteristics, work experience, and work environment jointly have a statistically significant effect on employee performance. Therefore, H4 is accepted. These findings indicate that the three independent variables collectively contribute to explaining variations in employee performance at PT Bank Sulselbar, Masamba Branch.

4.6. Coefficient of Determination (R^2)

Table 6. Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.872 ^a	0.760	0.738	1.032

The coefficient of determination results show an R value of 0.872, an R^2 value of 0.760, and an adjusted R^2 value of 0.738. The R^2 value indicates that individual characteristics, work experience, and work environment collectively account for 76.0% of the variation in employee performance. The remaining 24.0% is associated with factors not included in the research model. The adjusted R^2 value indicates that the model explains 73.8% of the variation after adjustment for the number of predictors and sample size. These results

suggest that the model has substantial explanatory power within the study sample. However, the findings should be interpreted cautiously given the relatively small sample and cross-sectional research design.

4.7. Discussion

a. The Influence of Individual Characteristics on Employee Performance

The results indicate that individual characteristics have a positive but statistically insignificant relationship with employee performance at PT Bank Sulselbar, Masamba Branch. This finding is supported by a regression coefficient of 0.029, a t-value of 0.209, and a significance value of 0.836. Thus, individual characteristics do not significantly predict employee performance in this study. This result suggests that differences in employees' personal characteristics may not be the primary determinants of performance in the context examined. One possible explanation is that banking operations involve structured procedures, service standards, performance targets, monitoring systems, and established work mechanisms. Compliance with standard operating procedures (SOPs) and organizational supervision may limit the extent to which differences in individual characteristics translate into variations in employee performance. Consequently, employees with different personal attributes may demonstrate similar performance when working under standardized operational requirements. This finding is consistent with Widyaningrum and Wajdi (2024), who found that individual characteristics did not significantly influence employee performance. However, it differs from the findings of Dunan and Abdullah (2024) and Saputra et al. (2024), who reported a positive and significant relationship between individual characteristics and performance. These contrasting results suggest that the relevance of individual characteristics may vary depending on organizational context, job requirements, work systems, and supervisory practices. At PT Bank Sulselbar, Masamba Branch, attributes such as ability, attitude, knowledge, and personality may remain important individual resources. However, these attributes may not independently translate into better performance without sufficient work experience and a supportive work environment. Therefore, improving employee performance may require a broader approach that combines individual development with opportunities to gain practical experience and improvements in workplace conditions.

b. The Influence of Work Experience on Employee Performance

The results show that work experience has a positive and statistically significant relationship with employee performance. This finding is supported by a regression coefficient of 0.595, a t-value of 4.738, and a significance value of less than 0.001. Among the three independent variables, work experience has the largest unstandardized regression coefficient, indicating the strongest estimated change in employee performance per unit increase in the predictor, holding the other variables constant. This finding suggests that employees with greater work experience tend to demonstrate higher levels of performance. Through experience, employees can develop a better understanding of work procedures, job requirements, customer needs, and problems encountered in daily operations. Experienced employees may also complete tasks more efficiently and accurately because they can draw on knowledge gained from previous situations. These findings are consistent with Experiential Learning Theory, which emphasizes the role of experience in developing knowledge and skills. Through concrete experience, reflection, conceptual understanding, and the application of lessons learned to subsequent situations, employees can strengthen their ability to perform work-related tasks. The findings also align with Cao and Hamori (2023), who found a positive relationship between developmental job experiences and job performance. Similarly, Parwita et al. (2023) reported that work experience influences employee performance.

In the banking sector, work experience may be particularly valuable because employees must maintain transaction accuracy, provide effective customer service, operate technology-based systems, meet performance targets, and comply with operational procedures. Familiarity with these responsibilities can help employees respond more effectively to routine tasks and unexpected operational challenges. Work experience may therefore represent an important resource for improving employee performance at PT Bank

Sulselbar, Masamba Branch. These findings highlight the importance of developing employees' work experience through more than length of service alone. Management could consider job rotation, practical training, mentoring, gradually increasing responsibilities, and opportunities to handle diverse work situations. Such initiatives may help employees convert accumulated experience into practical competencies that support greater efficiency, accuracy, and service quality.

c. The Influence of Work Environment on Employee Performance

The results indicate that the work environment has a positive and statistically significant relationship with employee performance at PT Bank Sulselbar, Masamba Branch. This finding is supported by a regression coefficient of 0.273, a t-value of 3.080, and a significance value of 0.004. The findings suggest that a more favorable work environment is associated with better employee performance. The work environment encompasses both physical conditions, such as workplace comfort, facilities, cleanliness, layout, and equipment, and non-physical aspects, including relationships between supervisors and subordinates, interactions among coworkers, communication, cooperation, and social support. In the banking sector, a conducive work environment is particularly important because employees are expected to perform their duties accurately, efficiently, and promptly. Adequate facilities can support task completion, while effective communication and positive working relationships can facilitate coordination. Conversely, uncomfortable working conditions and poor interpersonal relationships may interfere with concentration and hinder work performance. These findings are consistent with López-Cabarcos et al. (2022), who examined the relationship between work environment characteristics and employee performance. They also align with Dunan and Abdullah (2024) and Saputra et al. (2024), who reported a positive relationship between the work environment and performance. Taken together, these findings support the view that the work environment is an important organizational factor that can help employees apply their skills and experience effectively. For PT Bank Sulselbar, Masamba Branch, these results highlight the importance of maintaining comfortable working conditions, providing adequate facilities, strengthening internal communication, and fostering harmonious workplace relationships. Such efforts may create conditions that support employees in performing their duties effectively and meeting organizational performance standards.

d. The Joint Influence of Individual Characteristics, Work Experience, and Work Environment on Employee Performance

The simultaneous test results indicate that individual characteristics, work experience, and work environment collectively have a statistically significant relationship with employee performance. The calculated F-value of 33.804, with a significance value of less than 0.001, confirms that the regression model is statistically significant. These findings suggest that employee performance is associated with a combination of individual attributes, accumulated work experience, and organizational working conditions rather than a single factor alone. The coefficient of determination further supports the explanatory capacity of the model. The R^2 value of 0.760 indicates that individual characteristics, work experience, and work environment collectively account for 76.0% of the variation in employee performance within the study sample. The remaining 24.0% is associated with factors not included in the model. Conceptually, individual characteristics represent employees' personal attributes and capabilities, work experience contributes to the development of knowledge and skills through practical learning, and the work environment provides the conditions in which these attributes and competencies can be applied. These factors may therefore play complementary roles in explaining employee performance. The partial regression results further show that work experience has the largest unstandardized regression coefficient ($B = 0.595$), followed by work environment ($B = 0.273$) and individual characteristics ($B = 0.029$). However, individual characteristics do not have a statistically significant relationship with employee performance, whereas work experience and work environment have positive and statistically significant relationships.

The standardized coefficients also indicate that work experience has the largest estimated relative contribution among the three predictors ($\beta = 0.645$), followed by work environment ($\beta = 0.328$) and individual

characteristics ($\beta = 0.031$). These results suggest that work experience and workplace conditions are particularly relevant to understanding employee performance at PT Bank Sulselbar, Masamba Branch. These findings are consistent with Fitriandari et al. (2025), who examined individual characteristics, work experience, and work environment jointly in relation to work productivity. They also support the broader view that employee performance should be examined by considering both individual attributes and organizational conditions. Overall, the findings suggest that improving employee performance at PT Bank Sulselbar, Masamba Branch, requires an integrated approach. In addition to considering the alignment between employees' characteristics and job requirements, management could expand opportunities for practical experience through training, mentoring, and job rotation while maintaining a supportive work environment. Combining these efforts may help employees apply their capabilities more effectively and support sustained improvements in organizational performance.

V. Conclusion

This study concludes that individual characteristics do not have a statistically significant effect on employee performance at PT Bank Sulselbar, Masamba Branch, whereas work experience and work environment have positive and statistically significant effects. Among the three predictors, work experience has the largest standardized regression coefficient, highlighting its relative importance in explaining employee performance. Simultaneously, individual characteristics, work experience, and work environment significantly explain variations in employee performance, with an R^2 value of 0.760. This indicates that the model accounts for 76.0% of the variation in employee performance, while the remaining 24.0% is associated with factors outside the model. Based on these findings, management should prioritize the development of work experience through training, mentoring, job rotation, and the gradual assignment of responsibilities. Improvements to workplace facilities, internal communication, and interpersonal relationships should also be maintained to foster a supportive work environment. Although individual characteristics do not have a statistically significant partial effect, aligning employees' attributes with job requirements remains important in recruitment, placement, and professional development. Future research should examine additional factors, such as work motivation, competence, leadership, compensation, job satisfaction, and organizational culture, to provide a more comprehensive understanding of employee performance. Studies involving larger samples, multiple banking institutions, and longitudinal designs are also recommended to assess the consistency of these relationships across different organizational contexts and strengthen the generalizability of the findings.

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