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The Effect of Knowledge, Work Experience, and Work Spirit on Performance of Employees PT. Adira Dinamika Multifinance Pasuruan

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Abstract: As the relationship management perspective has been criticized and contradicting for focusing too much on individual entities, two parallel research tracks encourage business practices to view relational exchanges from a systems perspective. These two literary streams exist across the performance domain, sales force customization, sales force management, and sales to domain. The sales process can be seen as an episodic and non-linear exchange involving a large number of stakeholders. Our systematic review of the sales literature reveals a rich science that parallels the above characteristics. At the same time, this research fails to integrate management school perspectives or to identify links that illustrate the foundations of neoliberalism and improved the welfare states. We aim to develop a middle-class theory of the well-being of the sales ecosystem by combining the sales performance and performance of the sales ecosystem that can be targeted to this emerging of increasing the sales insurance product.

Keywords: Sales, Performance, Employee, Systematic, Literature.

INTRODUCTION

Extensive research from theoretical perspectives led us to see the shared ecosystem that coordinates our study with established holistic approaches to understanding sales. Accordingly, our manuscript then provides a theoretical foundation based on our systematic review of sales insurance research. We then extend the concept of ecosystems to an outcome that is relevant to well-being. We then overlap this framework using evidence from sales research to provide an integrated view of the well-being of the sales ecosystem. Finally, we develop a theoretical foundation for a sales ecosystem and use this foundation to: (a) identify four major components of an ecosystem: actors, resources, institutions and practices; (b) highlight a set of eight practices as interaction and interdependence between actors, resources and institutions that lead to the creation of shared value; and then (c) use this understanding

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to explain selling as an ecosystem and how practices within it contribute to value creation to improve the well-being of the sales performance and performance conceptual construction.

Sales force adaptation in social work (including a historical overview of inconsistent social work alliances related to an emerging forces perspective and a narrative focus). bring together in one place the different literature and perspectives on PT. Adira Dinamika Multifinance Pasuruan employeess and powers not seen together in one document Sales employees don't work against an employee Insurance never. Therefore, we are interested in studying the integrating of salesforce adaptive and performance in PT. Adira Dinamika Multifinance Pasuruan employees theory. Insurance companies are primarily dependent on people, and human resources act as an indistinguishable differentiator.

In this study, we aim to experimentally explore the range of perspectives between sales force adjustment and PT. Adira Dinamika Multifinance Pasuruan employees performance. We are interested in seeking flexibility in insurance intermediaries, because the intermediary is the spearhead of insurance companies. It was found that the insurance sector is facing a crisis in the learning skills and competences of field staff - the core business. They are distinguished by the criteria set for their employment. Anyone with basic training can become an employee and start promoting and selling insurance products. Insurance companies need a reliable and strong team to keep improving the company's performance so that it remains competitive and evolving. In order to have a reliable marketing team, especially in insurance services, there is a need for employees who are strong and smart in educating the public, especially potential customers, about the benefits of insurance. In fact, PT. Adira Dinamika Multifinance Pasuruan employeess have hurdles in their work.

Results of researchers' interviews with PT. Adira Dinamika Multifinance Pasuruan employeess. The interviews revealed that their work was underestimated, leading them to be excluded from friendship or family relationships early in their PT. Adira Dinamika Multifinance Pasuruan employees careers. Basic needs, social and subjective needs are factors related to job satisfaction; Stress, career development and work environment have emerged as factors for leaving the company.

Their jobs are usually in the field to interview potential clients, so they often get rejections. Prolonged psychological and physical fatigue will be a challenge for officers. To deal with these circumstances, it is important that the employee can handle situations in the field flexibly. Therefore, not only are there a few employees who switch insurance companies on and off, but there are also many employees who excel and receive awards (national and international awards) every year, travel abroad and earn hundreds of millions to billions of rupees. These gaps can be filled and challenges overcome by focusing the agency's forces on sales performance and performance development.

LITERATURE REVIEW

Performance

This research is expected to benefit the development of human resource management science, which is specifically related to performance theory. These theories are closely related to the individuals in the organization, and especially to the employees of individual life insurance companies who spearhead the business. An employee can help the company improve its performance so that it can also compete with other companies through performance improvement. Forming positive performance on employees has implications for positive motivation. The role of the company is to provide external incentives to companies that have a significant impact. In addition, this research is expected to provide additional knowledge, namely the formation of the individual performance of life PT. Adira Dinamika Multifinance Pasuruan employeess, as the individual understands the situations that arise and can adapt his job as a sales representative with insurance companies. In their role as sales

force, both have to adapt to the technological developments that are currently being developed.

Theories of achievement are based on positive psychology and positive performance. Perforamnce is seen as a response in circumstances where a person is exposed to a significant personal threat, danger or harm that they positively adapt; And it does not lose its normal function. According to Youssef & Luthans (2007), the performance of individuals respond to adverse conditions by recognizing and acknowledging their impact, and investing the time, energy, and resources necessary to 'return' to equilibrium. In addition, flexibility allows individuals to use setbacks as 'starting points'. Youssef and Luthans (2007) suggest that resilience plays an important role in managing "positive stress" and that resilience can be described as an adaptive response to negative and positive events, such as promotions or new responsibilities in work.

Knowledge

Schaufeli and Bakker (2000), review the definition of job knowledge in business and academic contexts as a basis for considering engagement assessment tools. While the popularity of engagement with organizations emphasizes the practical dimensions of the concept, business consultants have applied the term to a variety of concepts and measures different from those used in scientific research. Analysis by Shovelli and Packer shows that consultants are using the word 'participation' as a new and exciting label that includes traditional concepts such as emotional engagement (i.e. emotional attachment to the organization), continuity engagement (i.e. desire to remain with the organization), and additional role behaviors. (i.e., independent behavior that promotes effective performance). They shared our focus on the subjective experience of work, but failed to capture the obvious added value through the new concept of sharing work. Therefore, the way participating practitioners view it approximates the placement of old wine in a new bottle (Macey & Schneider, 2008).

Some counselors even use job characteristics (ie work resources) as indicators of participation (see Harter, Schmidt, & Hayes, 2002). The practice of mixing working conditions references and subjective experience references actually hinders the purpose of the study. Defining clear boundaries between experience and the environmental conditions that support that experience prevent explicit analysis of the relationship between these two concepts. In contrast, academic researchers have defined engagement as a unique concept. Most scientists agree that participation includes both an energy dimension and a definition dimension (Bakker, Schaufeli, Leiter, & Taris, 2008). Work experience is a state of well-being or positive work-related achievement characterized by high levels of energy and strong alignment with work. Maslach and Leiter (1997, 2008) define engagement as the opposite of burnout; Connected employees feel actively and effectively connected to their jobs. Thus, engagement is characterized by energy, commitment, and professionalism — the direct opposite of the three main dimensions of burnout.

Work Experience

Schaufeli and Packer (2000), define work experience as "a positive, satisfying, work-related state of mind characterized by being energetic. Schaufeli, Salanova, Gonzalez Roma, and Packer, 2002, p. 74). In the section attainment is found as opposed to the emptiness of life which makes one feel empty like exhaustion. These activities are characterized by high energy levels and mental flexibility at work. Dedication refers to a strong participation in work, a sense of importance and enthusiasm. Absorption is characterized by full concentration and cheerful action. Note that this definition focuses on employees' experiences of work activities, not the predictions or outcomes of those experiences. The most commonly

72 | P a g e

used instrument to measure engagement is the Utrecht Work Correlation Scale (UWES; Schaufeli & Bakker, 2003, 2009; Schaufeli et al., 2002), which includes three subscales: activity, dedication, and internalization. Engagement will make a stronger contribution as a unique structure that adds unique value to the nominal network (Halbesleben & Wheeler, 2008). The research presented in this book and elsewhere supports participation as a distinct structure. Shovelli and Packer (Chapter 2) discuss studies showing that engagement is distinct from work engagement and organizational commitment. In addition, Halbesleben and Wheeler (2008) provide evidence of discriminatory validity of labor participation versus labor integration.

Inclusion represents a set of forces that keep employees on the job (i.e., organizational ties, job fit, and tradeoffs associated with leaving work). An argument shows that labor participation and labor integration can be distinguished experimentally. Importantly, both variables make unique contributions to explaining variance in job performance (excluding inclusion and supervisor-rated performance). Only functional embedding provides a unique prediction of turnover intention. These findings hold after adjusting for the effects of job satisfaction and emotional engagement (Halbesleben & Wheeler, 2008).

Work of Spirit

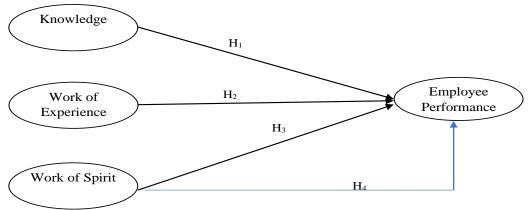
As Macyi and Schneider (2008) point out, there are similarities between all definitions of engagement, regardless of the source, which basically describe employee engagement as a desirable state that has organizational goals and engagement, dedication, passion, enthusiasm, focused effort. and energy so that it has behavioral and behavioral components.

While there are clear differences in understanding what the term "participation" means from different business sectors, there are topics they all agree on something that employees provide for the benefit of the organization through commitment, dedication, advocacy, wisdom, optimal use of talent, and support for the goals and values of the organization also generally agree on employee focus in terms of a sense of belonging to the organization they work for. In that sense, they are not.

RESEARCH METHODS

The research used by the researcher is in the form of an associative research method with a quantitative approach. Associative research is research that seeks to examine how a variable has a relationship or is related to other variables, or whether a variable is influenced by other variables (Sayer, 2020).

As Sugiyono (2010) argues, it is part of the number and characteristics possessed by the population. The sampling technique used in this study is a saturated sampling technique, which is a sampling technique when all members of the population are used as samples. So that the sample of this study is a total of 170 employees.



- H₁: There is an influence of knowledge affecting employee performance at PT. Adira Dinamika Multifinance Pasuruan.
- H₂: There is an effect of Work Experience affecting the performance of employees at PT. Adira Dinamika Multifinance Pasuruan.
- H₃: There is an influence of Work Spirit on the performance of employees at PT. Adira Dinamika Multifinance Pasuruan.
- H₄: There is an influence of Knowledge, Work Experience, Work Spirit simultaneously affect the performance of employees at PT. Adira Dinamika Multifinance Pasuruan.

FINDINGS AND DISCUSSION

If viewed from the result, it can be found that the overall validity test of the knowledge variable (X1) exceeds r table 0.1793. It means that all indicators used in the knowledge variable can be declared valid. Vverall validity test of the work experience variable (X2) exceeds rtable 0.1793. It means that all indicators used in the knowledge variable can be declared valid. Third, overall validity test of the work spirit variable (X3) exceeds rtable 0.1793. It means that all indicators used in the knowledge variable can be declared valid. Fourth, it can be found that the overall validity test of the employee variable (Y) exceeds rtable 0.1793. It means that all indicators used in the knowledge variable can be declared valid. Fifth, it can be found that 4.5 can be found that the overall reliability test results > 0.5. It means that all independent variables used have moderate to high reliability values.

Figure 1. T Test

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.		
		В	Std. Error	Beta				
1	(Constant)	9.210	.997		9.234	.000		
	Knolwedge	.047	.034	.123	1.383	.169		
	Experience	.037	.032	.102	1.153	.251		
	Work or Spirit	.143	.040	.312	3.580	.001		
a. I	Dependent Variable: I	Performa Pegawa	i					

The results of the calculations used in the estimation of the regression value are as follows:

- 1) Obtained a constant value which means that if the independent variables of knowledge, work experience, and work spirit are not involved, the dependent variable of employee performance is 9.210.
- 2) If there is a change of 1%, the independent variable of knowledge plays a role of 0.047 on the dependent variable of employee performance.
- 3) If there is a change of 1%, the independent variable of work experience reduces the constant value of the dependent variable of employee performance by 0.037.
- 4) If there is a change of 1%, the independent variable of morale plays a role of 0.143 on the dependent variable of employee performance.

The results of the T test can be seen from the regression table 4.8. The calculated T value in the table means as follows

- 1) The results of the t-test on the knowledge variable show the t-count value of 1.383 < 1.65 t-table. Meaning that there is no influence of knowledge on employee performance. The significant value also shows 0.169 > 0.05 which means there is no significant effect.
- 2) The results of the t-test on the knowledge variable show the t-count value of 1.153 < 1.65 t-table. Meaning that there is no influence of knowledge on employee performance. The significant value also shows 0.251 > 0.05 which means there is no significant effect.

3) The results of the t-test on the knowledge variable show the t-count value of 3.580 < 1.65 t table. Meaning that there is an influence of knowledge on employee performance. The significant value also shows 0.001 > 0.05 which means there is a significant effect. The results of the F test or simultaneous test can be shown in the following table:

Figure 2. F Test									
ANOVA ^a									
Model		Sum of Squares	df	Mean Square	F	Sig.			
1	Regression	14.734	3	4.911	5.331	.002 ^b			
	Residual	106.858	116	.921					
Total 121.592 119									
a. Dependent Variable: Performa Pegawai									
b. Predictors: (Constant), Semangat Kerja, Pengalaman Kerja, Pengetahuan									

The results of the calculated F test in table 4.9 can show that the calculated F is 0.751 < 2.45 Ftable. Meaning that there is no effect of Knowledge, Work Spirit, and Work Experience on employee performance simultaneously. Furthermore, the significant value which shows 0.002 < 0.05 indicates that the simultaneous effect is significant. The results of the coefficient of determination can be seen from the following table:

Figure 3. Coefficient							
Model Summary ^b							
Model	R	R Square	Adjusted R	Std. Error of the			
			Square	Estimate			
1	.348 ^a	.121	.098 .9				
a. Predictors: (Constant), Semangat Kerja, Pengalaman Kerja, Pengetahuan							
b. Dependent Variable: Performa Pegawai							

From the figure above, it can be concluded that simultaneously, the independent variables in this study, namely knowledge, work experience, and work spirit affect employee performance by 12.1%. While the remaining 87.9% is influenced by variables outside the regression in this study.

Discussion

From the test results, it can be concluded that hypothesis 1 is that there is an influence of knowledge on the performance of employees of PT. Adira Finance was declared rejected. Judging from the results of the T test which is lower than the T table. Then it is also proven by a significant T test which is greater than the critical value, enough to be a reference for why hypothesis 1 is rejected. This study supports research conducted by Peerayuth Charoensukmongko and Pornprom Suthatorn (2020) who suggest that Product Knowledge negatively moderates the relationship between improvisational behavior and adaptive selling behavior. Making knowledge does not necessarily improve employee performance in the near future or in the future.

From the test results, it can be concluded that hypothesis 2 is that there is an influence of Work Experience on the Performance of Employees of PT. Adira Finance was declared rejected. Judging from the results of the T test which is lower than the T table. Then it is also proven by a significant T test which is greater than the critical value, enough to be a reference for why hypothesis 2 is rejected. This study criticizes research conducted by Shalini Srivastava, Vartika Kapoor, and Jaya Yadav (2020) which suggests that there is a positive relationship between employee engagement and identification. Experienced employees must have employee engagement so that the identification carried out actually causes boredom to burnout which causes their performance to not grow.

From the test results, it can be concluded that hypothesis 3 is that there is an influence of enthusiasm on the performance of employees of PT. Adira Finance was declared accepted. Judging from the results of the T test which is higher than the T table. Then it is also proven by a significant T test which is smaller than the critical value, enough to be a reference for why hypothesis 3 is accepted. This study supports research conducted by Valerie Good, Douglas E. Hughes, and Alexander C. LaBrecque (2020) which suggests that intrinsic motivation has a positive effect on resilience. Shows that employees who have enthusiasm have resilience in their work that makes their performance tend to grow. Then it was also supported by Arun Sharmaa, Deva Rangarajanb, Bert Paesbrugghec (2020) who suggested that increasing flexibility and adaptability could be a function of the sales force. In this study, the ability to be flexible and adaptable is shown by employees who have high morale.

From the test results it can be concluded that hypothesis 4 is that there is an influence of Knowledge, Work Experience, and Work Spirit simultaneously affecting the Performance of Employees of PT. Adira Finance was declared accepted. Judging from the results of the F test which is higher than the F table. Then it is also proven by a significant F test which is smaller than the critical value, enough to be a reference for why hypothesis 4 is accepted. This study supports the research conducted by Fuziah and Abdul Razak (2011) which suggests that personal factors simultaneously affect sales performance. Knowledge, Work Experience, Work Spirit which are personal factors can improve performance. It is also supported by research conducted by Marisa Reni Santoso and Devi Jatmika (2017) which suggests a positive relationship between resilience and work engagement. Resilience can increase self-potential through knowledge and can foster enthusiasm that causes performance to increase. It is also supported by research conducted by Mr. Trong Luu (2021) which suggests that the relationship between rumination does not interfere with resilience. So that when there are no factors that interfere with the process of applying resilience in increasing self-motivation and potential, it will ultimately affect performance.

CONCLUSION AND RECOMMENDATION

From the various analyzes and discussions above, the following conclusions can be drawn: The tests carried out get the results of the rejection of the first hypothesis which states that there is an influence of Knowledge affecting the performance of employees at PT. Adira Dinamika Multifinance Pasuruan. The evidence can be seen from the t count 1.383 < 1.65 t table and the significant value is 0.169 > 0.05 which can be interpreted as no significant effect of knowledge on employee performance.

The tests carried out get the results of the rejection of the second hypothesis which states that there is an influence of Work Experience affecting the performance of employees at PT. Adira Dinamika Multifinance Pasuruan. The evidence can be seen from the t count 1.153 < 1.65 t table and the significant value 0.251 > 0.05 which can be interpreted as no significant effect of work experience on employee performance.

The tests carried out get the results of the acceptance of the third hypothesis which states that there is an influence of Work Spirit on the performance of employees at PT. Adira Dinamika Multifinance Pasuruan. The evidence can be seen from the t count 3,580 > 1.65 t table. and a significant value of 0.001 < 0.05 which can be interpreted as a significant influence of knowledge on employee performance.

The tests carried out get the results of the acceptance of the fourth hypothesis which states that there is an influence of Knowledge, Work Experience, Work Morale that simultaneously affects the performance of employees at PT. Adira Dinamika Multifinance Pasuruan. Evidence can be seen from F count 0.751 < 2.45 Ftable and significant value 0.002 < 0.05 which can be interpreted as having a significant influence on knowledge, work experience, and work spirit on employee performance.

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