



## **The Effect of Service, Workload, and Motivation on Employee Performance at PT Pegadaian Kenten Branch Palembang**

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**Kata kunci:** Service, Workload, Motivation, Employee Performance.

**Abstract:** This study aims to analyze the effect of service, workload, and motivation on employee performance at PT Pegadaian Kenten Branch, Palembang. A quantitative method was employed with 114 operational employees as the population and 89 respondents selected through simple random sampling. Data were collected using a five-point Likert-scale questionnaire and analyzed using validity and reliability tests, classical assumption tests, multiple linear regression, correlation analysis, coefficient of determination ( $R^2$ ), F-test, and t-test. The results showed that service, workload, and motivation each had a positive and statistically significant effect on employee performance, with all variables simultaneously having a significant effect. The regression model explained 68.5% of the variation in employee performance (Adjusted  $R^2 = 0.685$ ). These findings indicate that service, workload, and motivation are important factors associated with employee performance at PT Pegadaian Kenten Branch, Palembang.

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### **Introduction**

Human resources (HR) are a crucial factor in determining the success of a company, including PT Pegadaian, a state-owned non-bank financial institution operating in the financial services sector. In carrying out its operational activities, PT Pegadaian is required to provide fast, accurate, and responsive services to the public. Therefore, employee performance is a critical aspect, as it reflects employees' ability to carry out their duties and responsibilities in achieving the company's objectives effectively and efficiently.

According to Sabirin and Ilham (2020), employee performance can generally be understood as the extent of employees' contribution to the growth and development of the organization in which they work. Good employee performance reflects employees' ability to complete their tasks in accordance

with established standards. Employee performance is one of the primary factors determining an organization's success in achieving its predetermined goals. Employees with high performance are capable of completing their work according to organizational standards, delivering optimal services to customers, and supporting the achievement of organizational objectives. Conversely, poor employee performance may reduce service quality and negatively affect the operational effectiveness of the organization.

According to Cendana and Oktariyanda (2022), service refers to actions undertaken by individuals or organizations to fulfill customers' needs. Theoretically, service plays an important role in improving employee performance because it is directly associated with interactions between employees and customers. Consequently, service has a significant influence on employee performance, indicating that better service delivery leads to better employee performance.

According to Fransiska and Tupti (2020), as cited in Beatrix and Anggraini (2025), workload refers to excessive tasks or activities that may create tension or pressure on individuals.

Excessive workload may lead to fatigue, decreased concentration, and work-related stress, which can ultimately reduce employee performance. Conversely, an appropriate workload enables employees to work more effectively, maintain discipline, and demonstrate greater responsibility in completing assigned tasks. Therefore, workload management should receive adequate attention to prevent excessive work pressure on employees.

According to Adawiyah, Abubakar, and Setiawan (2021), motivation is an internal condition that initiates, directs, and sustains an individual's behavior in carrying out work. High work motivation encourages employees to work harder, maintain discipline, take responsibility, and demonstrate enthusiasm in completing assigned tasks. In other words, the higher the employees' work motivation, the better their performance. Conversely, low work motivation may reduce employees' enthusiasm, initiative, and sense of responsibility in completing their work, which ultimately has a negative impact on employee performance.

PT Pegadaian Kenten Branch, Palembang, is one of the company's branches that plays an important role in supporting its operational activities. In carrying out its operations, the company requires employees who are capable of providing excellent service, managing their workload effectively, and maintaining high work motivation so that organizational objectives can be achieved optimally.

Based on a preliminary survey conducted at PT Pegadaian Kenten Branch, Palembang, employee performance was found to be suboptimal. This was indicated by the incomplete achievement of work targets, delays in completing tasks within the specified timeframe, and work outcomes that did not fully meet the company's performance targets. In addition, several issues were identified, including challenges in customer service, high workloads resulting from demanding performance targets, and insufficient work motivation under certain conditions.

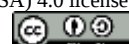
Based on these findings, this study aims to analyze the effects of service, workload, and motivation on employee performance at PT Pegadaian Kenten Branch, Palembang.

Although numerous studies have examined the effects of service, workload, and motivation on employee performance, the findings remain inconclusive. Rusvitawati (2022) found that service and motivation were significantly associated with employee performance, while Santamako, Yoyo, and Silaswara (2025) reported that workload had a significant relationship with employee performance.

However, other studies have reported different findings. Kurniaty and Firmansyah (2025) concluded that service had no significant effect on employee performance. Similarly, Innayah, Yuliana, Lubis, and Hutahut (2025) found that workload had a negative effect on employee performance when it was not managed properly. Furthermore, Akilie, Putra, Pratiwi, and Finis (2025) reported that motivation had a negative and statistically insignificant effect on employee performance. In addition, most previous studies were conducted in different industrial sectors, and therefore may not fully reflect the conditions of financial service companies such as PT Pegadaian Kenten Branch Palembang.

## Research Methods

This study was conducted at PT Pegadaian Kenten Branch, located at Jalan MP. Mangkunegara No. 6, Bukit Sangkal, Kalidoni District, Palembang City, South Sumatra Province, Indonesia. The study was carried out over approximately five months, from March to July 2026. During this period, the



research consisted of several stages, including research preparation, data collection, data processing and analysis, and report writing.

The data used in this study consisted of primary and secondary data. Primary data were collected through questionnaires distributed to the respondents, while secondary data were obtained from company documents, including the company's history, organizational structure, and the number of employees. The data collection techniques included questionnaires, observations, interviews, and documentation. Questionnaires were used to collect research data from the respondents, while observations and interviews were conducted directly with employees of PT Pegadaian Kenten Branch, Palembang, to identify workplace phenomena. Documentation was used to obtain supporting data relevant to the study.

The population of this study consisted of the operational employees of PT Pegadaian Kenten Branch, Palembang, including Appraisers, Account Officers, Cashiers, Credit Administration staff, BPO Sales personnel, and Collection staff. Employees in managerial positions, including the Branch Manager, Business Manager, and Assistant Manager, were excluded from the study. Therefore, the total population comprised 114 employees. The sample size was determined using the Slovin formula with a 5% margin of error, resulting in a sample of 89 respondents. The respondents were selected using the simple random sampling technique, which provides each member of the population with an equal opportunity to be selected as a research respondent.

This study employed a quantitative approach to examine the effects of Service ( $X_1$ ), Workload ( $X_2$ ), and Motivation ( $X_3$ ) on Employee Performance ( $Y$ ). The research variables were measured using a five-point Likert scale. The research instrument was evaluated through validity and reliability tests using SPSS version 26. In addition, classical assumption tests, including the normality test, multicollinearity test, and heteroscedasticity test, were performed to ensure the suitability of the regression model.

### Multiple Linear Regression Analysis

The data were analyzed using multiple linear regression analysis to examine the effects of service, workload, and motivation on the employee performance of PT Pegadaian Kenten Branch, Palembang. Hypothesis testing was conducted using the  $t$ -test to examine the partial effect of each independent variable, the  $F$ -test to assess their simultaneous effect, and the coefficient of determination ( $R^2$ ) to determine the proportion of variance in the dependent variable explained by the independent variables. The multiple linear regression model is expressed as follows:

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

Where  $Y$  represents employee performance,  $a$  is the regression constant,  $\beta_1$ ,  $\beta_2$ , and  $\beta_3$  are the regression coefficients,  $X_1$  represents Service,  $X_2$  represents Workload,  $X_3$  represents Motivation, and  $e$  denotes the residual error term. Correlation analysis ( $r$ ) was performed to determine the strength and direction of the relationships among the variables, while the coefficient of determination ( $R^2$ ) was used to measure the proportion of variance in employee performance explained by the service, workload, and motivation variables.

Hypothesis testing was conducted using the  $F$ -test and the  $t$ -test. The  $F$ -test was used to examine the simultaneous effects of service, workload, and motivation on employee performance, whereas the  $t$ -test was employed to assess the partial effect of each independent variable on employee performance. The decision criterion was based on a significance level of 0.05. A  $p$ -value of less than 0.05 ( $p < 0.05$ ) indicated a statistically significant effect, whereas a  $p$ -value greater than or equal to 0.05 ( $p \geq 0.05$ ) indicated that the effect was not statistically significant.



## Results and Discussion

### Validity Test

The validity test was conducted to ensure that all questionnaire items accurately measured the research variables, namely Service ( $X_1$ ), Workload ( $X_2$ ), Motivation ( $X_3$ ), and Employee Performance ( $Y$ ). Based on the comparison between the item–total correlation coefficient ( $r$ -calculated) and the  $r$ -table value of 0.208, all items across the four variables were found to be valid. The  $r$ -calculated values ranged from 0.542 to 0.809, all of which exceeded the  $r$ -table value. These findings indicate that each questionnaire item was appropriate for measuring the intended constructs and satisfied the validity requirements.

### Reliability Test

The reliability test was conducted using Cronbach's Alpha to assess the internal consistency of the research instrument. The results showed that all variables demonstrated satisfactory reliability. The Cronbach's Alpha values were 0.936 for Service ( $X_1$ ), 0.925 for Workload ( $X_2$ ), 0.892 for Motivation ( $X_3$ ), and 0.773 for Employee Performance ( $Y$ ). All values exceeded the minimum acceptable threshold of 0.60. Therefore, the research instrument was considered reliable, indicating that it provided consistent and dependable measurements for all research variables.

**Table 1. Reliability Test Results**

| Variabel                     | Cronbach's Alpha | Keterangan |
|------------------------------|------------------|------------|
| Service ( $X_1$ )            | 0,936            | Reliabel   |
| Workload ( $X_2$ )           | 0,925            | Reliabel   |
| Motivation ( $X_3$ )         | 0,892            | Reliabel   |
| Employee Performance ( $Y$ ) | 0,773            | Reliabel   |

Source: SPSS Output (2026).

### Normality Test

**Table 2. Kolmogorov–Smirnov Normality Test Results**

| Variable               | Value      |
|------------------------|------------|
| N                      | 89         |
| Mean                   | 0.0000000  |
| Std. Deviation         | 1.52157903 |
| Test Statistic         | 0.061      |
| Asymp. Sig. (2-tailed) | 0.200      |

Source: SPSS Output (2026).

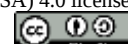
The normality of the residuals was assessed using the Kolmogorov–Smirnov test. The test results showed a significance value of 0.200, which exceeded the significance threshold of 0.05. Therefore, the residuals were normally distributed, indicating that the normality assumption required for multiple linear regression analysis was satisfied.

### Multicollinearity Test

The results of the multicollinearity test showed that the Variance Inflation Factor (VIF) values for Service ( $X_1$ ), Workload ( $X_2$ ), and Motivation ( $X_3$ ) were 1.013, 1.050, and 1.054, respectively. All VIF values were below the critical threshold of 10, while the corresponding tolerance values were greater than 0.10. These results indicate that there was no high correlation among the independent variables. Therefore, the regression model was free from multicollinearity.

**Table 3. Multicollinearity Test Results**

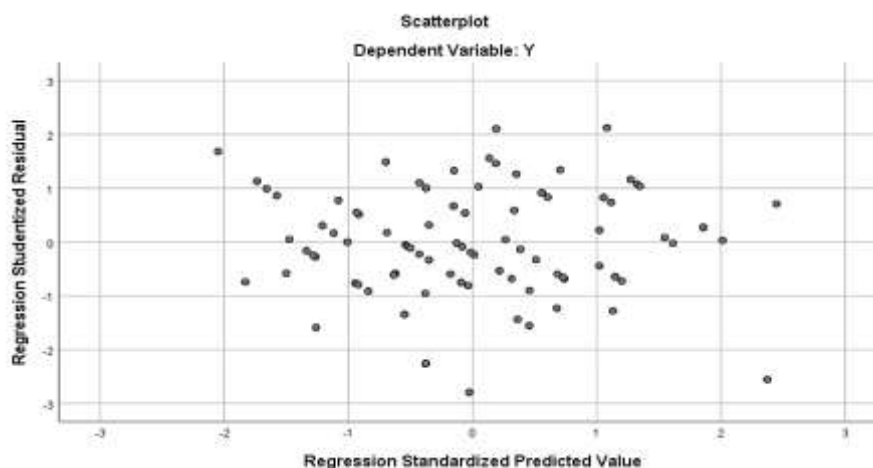
| Variable   | Tolerance | VIF   |
|------------|-----------|-------|
| Service    | 0.987     | 1.013 |
| Workload   | 0.952     | 1.05  |
| Motivation | 0.948     | 1.054 |



All variables had tolerance values greater than 0.10 and Variance Inflation Factor (VIF) values below 10. Therefore, it can be concluded that there was no evidence of multicollinearity among the independent variables in the regression model.

### Heteroscedasticity Test

The heteroscedasticity test was performed using a scatterplot of the standardized residuals. The scatterplot showed that the residuals were randomly dispersed above and below the zero line on the Y-axis, with no discernible pattern. This distribution indicates that the residual variance was constant. Therefore, it can be concluded that the regression model did not exhibit heteroscedasticity.



**Figure 1. Scatterplot of the Heteroscedasticity Test Results**

*Source: SPSS Output (2026).*

### Multiple Linear Regression Analysis

Multiple linear regression analysis was performed to examine the effects of Service ( $X_1$ ), Workload ( $X_2$ ), and Motivation ( $X_3$ ) on Employee Performance ( $Y$ ). Based on the results of the analysis, the following regression equation was obtained:

$$Y = 2,218 + 0,168X_1 + 0,227X_2 + 0,284X_3$$

1. **Constant ( $\alpha = 2.218$ ):** The constant value indicates that when the variables Service, Workload, and Motivation are held constant or assumed to be zero, Employee Performance is predicted to be 2.218. This value represents the baseline level of employee performance in the absence of the effects of the three independent variables.
2. **Service ( $X_1$ ,  $\beta = 0.168$ ):** The regression coefficient for Service was 0.168, indicating that a one-unit increase in Service is associated with a 0.168-unit increase in Employee Performance, assuming that the other independent variables remain constant.
3. **Workload ( $X_2$ ,  $\beta = 0.227$ ):** The regression coefficient for Workload was 0.227, indicating that a one-unit increase in Workload is associated with a 0.227-unit increase in Employee Performance, assuming that the other independent variables remain constant.
4. **Motivation ( $X_3$ ,  $\beta = 0.284$ ):** The regression coefficient for Motivation was 0.284, indicating that a one-unit increase in Motivation is associated with a 0.284-unit increase in Employee Performance, assuming that the other independent variables remain constant. Among the independent variables, Motivation exhibited the largest effect on Employee Performance.

**Table 4. Multiple Linear Regression Analysis Results**

| Variable   | B     | Std. Error | Beta  | T     | Sig.  |
|------------|-------|------------|-------|-------|-------|
| Constant   | 2.218 | 2.258      |       | .982  | 0.329 |
| Service    | 0.168 | 0.025      | 0.403 | 6.700 | 0.000 |
| Workload   | 0.227 | 0.032      | 0.437 | 7.129 | 0.000 |
| Motivation | 0.284 | 0.039      | 0.445 | 7.250 | 0.000 |

Source: SPSS Output (2026).

The results of the multiple linear regression analysis indicate that Service, Workload, and Motivation all have significant effects on Employee Performance. Among these variables, Motivation exhibited the strongest effect, as indicated by the highest regression coefficient. These findings suggest that improving employee motivation may be the most effective strategy for enhancing employee performance at PT Pegadaian Kenten Branch, Palembang.

### Hypothesis Testing

#### t-Test (Partial Test)

The *t*-test was conducted to examine the partial effect of each independent variable on the dependent variable. This test was performed to determine whether each independent variable individually had a statistically significant effect on the dependent variable.

**Table 5. Results of the *t*-Test (Partial Test)**

| Variable   | T     | Sig.  | Interpretation           |
|------------|-------|-------|--------------------------|
| Service    | 6.700 | 0.000 | Positive and Significant |
| Workload   | 7.129 | 0.000 | Positive and Significant |
| Motivation | 7.250 | 0.000 | Positive and Significant |

Source: SPSS Output (2026).

The results of the partial (*t*)-test are as follows:

1. **Service ( $X_1$ ):** The *t*-value was 6.700 with a *p*-value of 0.000 ( $< 0.05$ ), indicating that Service had a positive and statistically significant effect on Employee Performance.
2. **Workload ( $X_2$ ):** The *t*-value was 7.129 with a *p*-value of 0.006 ( $< 0.05$ ), indicating that Workload had a positive and statistically significant effect on Employee Performance.
3. **Motivation ( $X_3$ ):** The *t*-value was 7.250 with a *p*-value of 0.000 ( $< 0.05$ ), indicating that Motivation had a positive and statistically significant effect on Employee Performance. Among the independent variables, Motivation exhibited the strongest effect on Employee Performance.

These findings indicate that each independent variable made a significant contribution to improving Employee Performance. Therefore, all research hypotheses were supported.

#### F-Test (Simultaneous Test)

The F-test was conducted to determine whether the independent variables simultaneously had a significant effect on the dependent variable.

**Table 6. Results of the F-Test (Simultaneous Test)**

| Model      | F      | Sig.  |
|------------|--------|-------|
| Regression | 64.779 | 0.000 |

Source: SPSS Output (2026).

Since the significance value of the *F*-test was 0.000, which is lower than the significance level of 0.05 ( $p < 0.05$ ), the independent variables—Service, Workload, and Motivation—were found to have a statistically significant simultaneous effect on Employee Performance.

#### Coefficient of Determination ( $R^2$ )

The coefficient of determination ( $R^2$ ) was used to measure the extent to which the independent variables explained the variation in the dependent variable.



**Table 7. Coefficient of Determination ( $R^2$ ) Results**

| R     | R Square | Adjusted R Square | Std. Error |
|-------|----------|-------------------|------------|
| 0.834 | 0.696    | 0.685             | 1.548      |

Source: SPSS Output (2026).

1. **Correlation ( $R = 0.834$ ):** The correlation coefficient ( $R = 0.834$ ) indicates a very strong and positive relationship between the independent variables (Service, Workload, and Motivation) and the dependent variable (Employee Performance).
2. **Coefficient of Determination ( $R^2 = 0.685$ ):** The coefficient of determination ( $R^2 = 0.685$ ) indicates that 68.5% of the variation in Employee Performance can be explained by the independent variables, namely Service, Workload, and Motivation. The remaining 31.5% of the variation is explained by other factors not included in the research model.

## Discussion

This study aimed to examine the effects of Service, Workload, and Motivation on Employee Performance at PT Pegadaian Kenten Branch, Palembang. The results of the multiple linear regression analysis produced the following regression equation:  $Y = 2.218 + 0.168X_1 + 0.227X_2 + 0.284X_3$ , indicating that Service, Workload, and Motivation jointly contributed to Employee Performance. The Adjusted  $R^2$  value of 0.685 indicates that 68.5% of the variation in Employee Performance can be explained by these three independent variables, while the remaining 31.5% is explained by other factors not included in the research model. In addition, the correlation coefficient ( $R$ ) of 0.834 indicates a very strong positive relationship between Service, Workload, and Motivation and Employee Performance. The  $F$ -test also yielded a significance value of 0.000 ( $p < 0.05$ ), indicating that Service, Workload, and Motivation simultaneously had a statistically significant effect on Employee Performance.

Individually, Service was found to have a positive and statistically significant effect on Employee Performance. The validity test indicated that all questionnaire items related to Service were valid, as all item–total correlation coefficients exceeded the critical  $r$ -value. The reliability analysis showed a Cronbach's Alpha value greater than 0.60, confirming the internal consistency of the measurement instrument. Furthermore, the regression analysis produced a coefficient of 0.168 for Service, while the  $t$ -test yielded a significance value of 0.000 ( $p < 0.05$ ), confirming that Service had a positive and statistically significant effect on Employee Performance.

Similarly, Workload was found to have a positive and statistically significant effect on Employee Performance. The Workload variable satisfied the validity test, as all questionnaire items had item–total correlation coefficients exceeding the critical  $r$ -value. The reliability analysis also showed a Cronbach's Alpha value greater than 0.60, indicating that the measurement instrument was reliable. Furthermore, the regression analysis produced a coefficient of 0.227 for Workload, while the  $t$ -test yielded a significance value of 0.000 ( $p < 0.05$ ), confirming that Workload had a positive and statistically significant effect on Employee Performance.

Motivation exhibited the strongest positive effect among the three independent variables, with a regression coefficient of 0.284. The validity test indicated that all questionnaire items measuring Motivation were valid, while the reliability analysis produced a Cronbach's Alpha value greater than 0.60, demonstrating the internal consistency of the research instrument. The  $t$ -test also yielded a significance value of 0.000 ( $p < 0.05$ ), indicating that Motivation had a positive and statistically significant effect on Employee Performance.

The findings of this study are consistent with those reported by Rusvitawati (2022), who found that Service had a positive and statistically significant effect on Employee Performance. Likewise, the study by Shafira, Karim, and Tamriatin (2024) demonstrated that both Motivation and Workload significantly influenced Employee Performance. Therefore, improving service delivery, effectively managing employee workload, and enhancing work motivation should be prioritized by PT Pegadaian Kenten Branch, Palembang, as strategic efforts to improve employee performance.



## Conclusion

Based on the findings and discussion regarding the effects of Service, Workload, and Motivation on Employee Performance at PT Pegadaian Kenten Branch, Palembang, the following conclusions can be drawn:

1. **Service, Workload, and Motivation simultaneously had a statistically significant effect on Employee Performance.** The results of the simultaneous analysis indicate that these three independent variables play an important role in improving Employee Performance, as evidenced by an *F*-value of 64.779 and a significance value of 0.000 ( $p < 0.05$ ).
2. **Service had a positive and statistically significant effect on Employee Performance.** Providing services that are timely, accurate, responsive, and aligned with customers' needs contributes to improved employee performance. Employees who deliver professional service are more likely to demonstrate higher levels of performance in achieving the organization's objectives. This finding is supported by the *t*-test significance value of 0.000 ( $p < 0.05$ ).

### **Workload had a positive and statistically significant effect on Employee Performance.**

1. Properly managing workload in accordance with employees' capabilities and capacities can enhance work effectiveness and productivity. Employees who are able to complete their duties and responsibilities effectively tend to achieve better performance. This finding is supported by the *t*-test significance value of 0.000 ( $p < 0.05$ ).
2. **Motivation had a positive and statistically significant effect on Employee Performance.** High levels of motivation encourage employees to perform their duties with greater responsibility, initiative, and commitment. Employees with strong work motivation are more likely to complete their tasks effectively, maintain discipline, and achieve optimal performance, thereby improving overall employee performance. This finding is supported by the *t*-test significance value of 0.000 ( $p < 0.05$ ).

Overall, Service, Workload, and Motivation are important factors influencing Employee Performance at PT Pegadaian Kenten Branch, Palembang. The findings of this study suggest that improving service delivery, ensuring appropriate workload management, and enhancing employee motivation should be prioritized by the company to improve employee performance and support the achievement of organizational goals more effectively.

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