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THE EFFECT OF WORK EXPERIENCE AND CREDIT-DISBURSEMENT TARGET ACHIEVEMENT ON THE PERFORMANCE QUALITY OF BRI MANTRI AT THE METRO BRANCH

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Abstract:
This study examines the effects of work experience and credit-disbursement target achievement on the performance quality of BRI Mantri at the Metro Branch. The study used a quantitative causal-associative survey design. The population comprised 93 Mantri, with 75 respondents selected using the Slovin formula at a 5% margin of error. Data were collected using a five-point Likert-scale questionnaire and analyzed in SPSS through descriptive statistics, validity and reliability tests, classical assumption tests, multiple linear regression, t-tests, an F-test, and the coefficient of determination. The instruments were valid and reliable, with Cronbach's alpha values of 0.948, 0.946, and 0.898. Work experience had a positive and significant effect on performance quality (B = 0.480; t = 3.849; p < 0.001), while target achievement also had a positive and significant effect (B = 0.336; t = 2.885; p = 0.005). Simultaneously, both variables significantly affected performance quality (F = 189.929; p < 0.001) and explained 84.1% of its variance. Work experience was the more dominant predictor, highlighting the importance of structured mentoring, field exposure, and balanced target management.
Keywords: *work experience, credit-disbursement target, performance quality, BRI Mantri*

INTRODUCTION

Banks perform an intermediary function by mobilizing funds from the public and channeling them back through financing or loans. The effectiveness of this function is determined not only by the amount of credit disbursed but also by the quality of the credit portfolio and the bank's ability to control risk. Sound lending requires a balance among business growth, accurate creditworthiness analysis, and the application of prudential principles (Ismail, 2021).

In the micro-banking segment of Bank Rakyat Indonesia, a Mantri, or account officer, plays a strategic role because the position involves direct interaction with prospective borrowers and customers. The duties include prospecting, document verification, field surveys, creditworthiness analysis, preparation of credit recommendations, loan disbursement, borrower development, and borrower monitoring. This position makes the performance quality of Mantri one of the determinants of successful lending and the health of the managed portfolio (Jopie, 2022; PT Bank Rakyat Indonesia [Persero] Tbk, 2024).

The performance quality of Mantri is reflected in the ability to produce accurate work, complete tasks on time, meet company targets, and assume responsibility for credit management and supervision. Good performance is oriented not only toward the volume of loan realization but also toward analytical accuracy, service quality, administrative efficiency, and credit-risk control. Thus, performance quality results from the integration of individual competence and the demands of achieving organizational objectives.

Work experience is expected to be an important factor in shaping performance quality. Experience is the accumulation of knowledge, skills, and learning acquired through repeated involvement in work. More experienced employees tend to understand procedures, recognize patterns of problems, assess risks more accurately, and make decisions with greater confidence. The findings of Prawiro (2023) and Atikah, Kurniawan, and Wulandari (2024) indicate that work experience is associated with improved employee capability and performance.

On the other hand, Mantri are required to meet credit-disbursement targets that serve as measures of productivity and contribution to business objectives. Targets encourage employees to actively acquire customers, build relationships, and complete credit processes on schedule. However, pressure to achieve targets may create risks when lending is more oriented toward volume than quality. Therefore, target achievement must remain within a prudent-banking framework so that credit growth is accompanied by accurate analysis and adequate monitoring.

Previous studies have largely examined the effect of work experience on performance in general. This study evaluates work experience together with the achievement of credit-disbursement targets in the context of the duties of BRI Mantri at the Metro Branch. This focus is important because the performance quality of Mantri is shaped by technical capabilities developed through experience as well as the capacity to meet business objectives. The study aims to analyze the partial and simultaneous effects of work experience and credit-disbursement target achievement on the performance quality of Mantri.

RESEARCH METHOD

This study used a quantitative design with a causal-associative approach and a survey method. The research was conducted at PT Bank Rakyat Indonesia (Persero) Tbk, Metro Branch. The population consisted of 93 Mantri directly involved in credit-disbursement activities. A sample of 75 respondents was determined using the Slovin formula with a 5% margin of error.

The independent variables were work experience (X1) and credit-disbursement target achievement (X2), while the performance quality of Mantri (Y) was the dependent variable. Work experience was measured through length of service, skills, job mastery, problem-solving ability, and experience in dealing with customers. Target achievement was measured through target realization, number of customers, percentage of target attainment, and consistency of achievement. Performance quality was measured through the quality of work results, timeliness, ability to meet targets, and responsibility for credit management and supervision.

Primary data were obtained through a five-point Likert-scale questionnaire ranging from strongly disagree to strongly agree. Documentation and a literature review were used as supporting data. Instrument validity was tested using Pearson's product-moment correlation, with the calculated r required to exceed the critical r value of 0.227. Reliability was assessed using Cronbach's alpha, with an acceptance threshold above 0.60 (Ghozali, 2021).

The data were analyzed using SPSS. The analytical stages included descriptive statistics, the Kolmogorov-Smirnov normality test, multicollinearity testing, the Glejser heteroscedasticity test, multiple linear regression, t-tests, an F-test, and the coefficient of determination. A hypothesis was accepted when the significance value was below 0.05. The regression model was formulated as $Y = a + b1X1 + b2X2 + e$ (Sugiyono, 2022).

FINDINGS AND DISCUSSION

Respondent Characteristics and Descriptive Results

The study involved 75 Mantri. Male respondents predominated, totaling 52 individuals or 69.3%. Based on length of service, the largest group had more than six years of experience, totaling 25 individuals or 33.3%. This profile indicates that the sample included employees with diverse levels of experience, making it relevant for examining the relationship between work experience and performance quality.

Table 1. Main Characteristics of Respondents

Characteristic	Category	Frequency	Percentage
Gender	Male	52	69.3%
Gender	Female	23	30.7%
Length of service	< 1 year	14	18.7%
Length of service	1-3 years	22	29.3%
Length of service	4-6 years	14	18.7%
Length of service	> 6 years	25	33.3%

Source: Research data, 2026.

The descriptive analysis showed that work experience was most frequently classified in the moderate category, comprising 37 respondents or 49.33%. Target achievement was dominated by the very good category, with 39 respondents or 52.00%. Performance quality was most frequently classified as good, comprising 44 respondents or 58.67%. No respondents were classified in the poor or very poor categories for any of the three variables.

Table 2. Summary of Research Variable Distributions

Variable	Dominant Category	Frequency	Percentage
Work experience (X1)	Moderate	37	49.33%
Target achievement (X2)	Very good	39	52.00%
Performance quality (Y)	Good	44	58.67%

Source: Processed data, 2026.

Instrument Validity and Regression Model Adequacy

All questionnaire items had calculated r values greater than the critical r value of 0.227 and were therefore declared valid. Cronbach's alpha values indicated very strong internal consistency: 0.948 for work experience, 0.946 for target achievement, and 0.898 for performance quality. The normality test produced a significance value of 0.921. The model also met the multicollinearity criteria because tolerance values exceeded 0.10 and VIF values were below 10. The Glejser test produced significance values of 0.112 for work experience and 0.106 for target achievement, indicating no evidence of heteroscedasticity.

Table 3. Summary of Instrument and Classical Assumption Tests

Test	Indicator/Value	Decision
Reliability of X1	Cronbach's alpha = 0.948	Reliable
Reliability of X2	Cronbach's alpha = 0.946	Reliable
Reliability of Y	Cronbach's alpha = 0.898	Reliable
Normality	K-S significance = 0.921	Normal
Multicollinearity	Tolerance > 0.10; VIF < 10	Not detected
Heteroscedasticity of X1	Significance = 0.112	Not detected
Heteroscedasticity of X2	Significance = 0.106	Not detected

Source: Processed data, 2026.

Regression Results and Hypothesis Testing

Multiple linear regression produced the equation Y = 5.319 + 0.480X1 + 0.336X2 + e. The positive coefficients indicate that increases in work experience and target achievement are associated with improvements in performance quality. The standardized beta coefficient for work experience was 0.532, which was greater than the coefficient for target achievement of 0.399, indicating that work experience was the more dominant predictor.

Table 4. Multiple Linear Regression Results

Predictor	B	Std. Error	Beta	t	Sig.
Constant	5.319	1.587	-	3.351	0.001
Work experience (X1)	0.480	0.125	0.532	3.849	< 0.001

Predictor	B	Std. Error	Beta	t	Sig.
Target attainment (X2)	0.336	0.116	0.399	2.885	0.005

Source: Processed data, 2026.

The t-test showed that work experience had a positive and significant effect on performance quality (t = 3.849; $p < 0.001$). Target achievement also had a positive and significant effect (t = 2.885; p = 0.005). The F-test produced a value of 189.929 with a significance level below 0.001, indicating that work experience and target achievement jointly affected performance quality. The R value of 0.917 indicated a very strong relationship, while the R-squared value of 0.841 showed that the two variables explained 84.1% of the variance in performance quality. The remaining 15.9% was influenced by factors outside the model.

Table 5. Summary of Model Adequacy and Simultaneous Test

R	R Square	Adjusted R Square	F	Sig.
0.917	0.841	0.836	189.929	< 0.001

Source: Processed data, 2026.

Effect of Work Experience on Performance Quality

Work experience was shown to improve the performance quality of Mantri. Experience is related not only to length of service but also to the variety of cases, customer characteristics, and credit conditions previously handled. Repeated involvement in field surveys, interviews with prospective borrowers, creditworthiness analysis, loan disbursement, and monitoring develops practical knowledge that is difficult to acquire through formal learning alone.

In credit analysis, experience strengthens the application of the 5Cs principle. Experienced Mantri are more skilled at assessing borrower character, calculating repayment capacity, evaluating capital strength, examining collateral adequacy, and understanding local economic conditions. This maturity reduces analytical errors, accelerates risk identification, and supports more objective decision-making. These findings are consistent with Prawiro (2023) and Atikah et al. (2024), who identify experience as a source of improved skills and work effectiveness.

Experience also supports the ability to build relationships with customers and provide guidance after credit has been disbursed. Effective communication helps Mantri obtain more complete business information, detect repayment problems earlier, and maintain portfolio quality. Because the beta coefficient for work experience was greater than that for target achievement, performance development should prioritize experience-based learning.

Effect of Target Achievement on Performance Quality

Target achievement had a positive effect on performance quality because it reflects the ability of Mantri to manage a sequence of business processes effectively. Successfully meeting targets requires consistent marketing, development of prospective borrowers, time management, administrative completion, communication, and monitoring. In the descriptive results, the ability to maintain customer relationships received the highest score for the target-achievement variable, while acquiring new customers was the relatively most challenging aspect.

Well-managed targets can function as instruments of direction and motivation. However, target achievement should not be understood solely as an increase in lending volume. The performance of Mantri must also be assessed in conjunction with analytical quality, process accuracy, service quality, and risk control. The BRI Mantri operational guidelines likewise position business growth and credit quality as interrelated responsibilities (PT Bank Rakyat Indonesia [Persero] Tbk, 2024).

These findings indicate the need for realistic targets, periodic evaluation, market-data support, and rewards that consider both quantity and quality. A balanced orientation prevents target pressure from encouraging hasty credit decisions. Thus, targets serve as a means of improving productivity and process discipline rather than merely as realization figures.

Joint Effects and Managerial Implications

Work experience and target achievement jointly explained most of the variance in performance quality. Their synergy is important because experience provides technical capacity and professional judgment, whereas targets provide direction, measures of success, and motivation for achievement. Experienced employees without a target orientation may lose business focus. Conversely, a strong target orientation without adequate experience may increase the risk of analytical errors.

The management of BRI Metro Branch should integrate experience development and the target system into human-resource management. Relevant measures include mentoring by senior Mantri, assignment rotation, credit-analysis training, case-based learning, field coaching, and periodic performance evaluation. Target setting should also consider regional potential, portfolio quality, and the workload of each unit to promote productive and prudent work behavior.

The model explained 84.1% of the variance in performance quality, while other factors accounted for 15.9%. Future studies may examine motivation, leadership, work environment, digital capability, reward systems, and organizational support. A broader model would provide a more comprehensive explanation of Mantri performance quality.

CONCLUSION

Work experience and credit-disbursement target achievement had positive and significant effects on the performance quality of BRI Mantri at the Metro Branch. Work experience exerted the more dominant effect because it strengthened procedural understanding, the accuracy of creditworthiness analysis, decision-making, risk management, borrower development, and credit monitoring. Target achievement improved performance quality when supported by disciplined processes, good service, and a balance between business growth and prudential principles. Jointly, the two variables explained 84.1% of the variance in performance quality. The study highlights the importance of mentoring, job rotation and exposure, case-based training, realistic target setting, and performance evaluation that combines quantitative and qualitative aspects. Future research may incorporate motivation, leadership, work environment, digital competence, and reward systems to explain other factors that shape the performance quality of Mantri.

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