

The Influence of Experience, Competence, and Compensation on the Performance of MSME Workers in Pasar Lama Tangerang with Motivation as a Mediating Variable

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Abstract

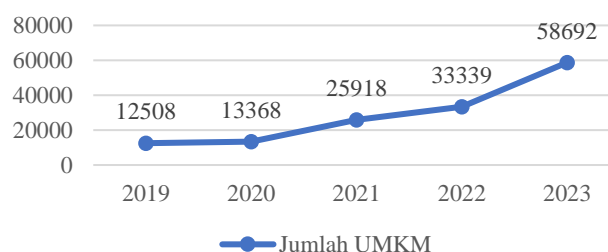
MSMEs play a crucial role in Indonesia's economy but still face challenges related to human resource quality, such as experience, competence, and compensation, which affect employee performance. This study examines the influence of experience, competence, and compensation on the performance of MSME workers in Pasar Lama Tangerang, with motivation as a mediating variable. Using a quantitative causal research approach, data were collected through a Likert-scale questionnaire from 300 respondents with diverse backgrounds, and analyzed using SEM with SmartPLS. The results show that all variables have T-statistics above 1.96 and P-values below 0.05. Experience, competence, and compensation significantly and positively impact performance, both directly and through motivation as a mediator. The study suggests improving competency training, offering fair compensation, and managing work experience to enhance worker performance. Future research is encouraged to explore additional variables.

Keywords: Compensation, Competence, Experience, Motivation, Performance, SMEs

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are businesses categorized as having net assets ranging from fifty million rupiah to a maximum of ten billion rupiah. Another criterion is having annual sales of three hundred million rupiah up to fifty billion rupiah, as stated in Law Number 20 of 2008.

Figure 1. Number of MSMEs in Tangerang City



Source: satudata.tangerangkota.go.id

MSMEs have experienced growth after the Covid-19 pandemic, according to the Ministry of Finance of the Republic of Indonesia (Melati, 2022). Unfortunately, this growth has not always been followed by business owners' attention to the development of their workers or human resources. The development of human resources in MSMEs affects employee performance in carrying out their tasks and, in the long term, influences the sustainability of the business itself. The performance of MSME workers is also influenced by several other factors, one of which is experience. The Minister of Trade, Muhammad Lutfi, stated that the three classic problems faced by MSMEs are the lack of experience, limited networks, and insufficient capital (Triyatna, 2021).

In the era of digital transformation, not all MSMEs are ready to digitalize their operations. The digitalization of MSMEs is influenced by optimism and competence in using the internet (Admin, 2020). The National Research and Innovation Agency (as cited in Gareta, 2023) revealed that 30% of MSME actors struggle to adapt to technological developments. One specific recommendation from prior research is the need for social media promotion to build positive perceptions and encourage visitors to the Pasar Lama Tangerang Culinary Center (Wijaya & Soelaiman, 2023).

The challenges of digitalization mentioned above are summarized by the statement of the Regional Secretary of Tangerang City, noting that MSME development is not yet aligned with equitable capacity and quality of human resources (Admin, 2024). MSMEs must improve their human resources through education and competency development related to technology, marketing, and product knowledge, which require training for MSME managers (Tutang, 2024).

A survey on employee motivation found that only 8% of employees in Indonesia demonstrate high engagement, commitment, and strong motivation toward their work. One major factor is salary or wages (Cartenzhrd, 2019). The same applies to MSME workers, who often receive inadequate wages. This happens because MSMEs are not required to pay wages according to the Regional Minimum Wage (UMK). The Head of the Tanjungpinang Manpower Office stated that it is difficult for MSME workers to be paid according to UMK because it depends on the business income (Zul, 2023). Another study found that proper wages and a good work environment positively influence MSME sustainability. High work enthusiasm can be achieved when workers experience job-related welfare (Prakoso & Sopiah, 2023).

Given the importance of MSMEs for economic growth nationally and locally—including in Tangerang City—business owners and central and local governments collaborate to advance the MSME sector. This study is expected to identify factors that influence the

performance of MSME workers in Pasar Lama, Tangerang City, so that business actors and the government can work together to create a healthy and competitive MSME ecosystem. The distinctiveness of this study lies in its research location, namely MSMEs in Pasar Lama, Tangerang City.

The purpose of this study is to identify the influence of each independent variable on the dependent variable, the mediating effect of motivation between the independent variables and the dependent variable, and the direct effect of motivation on worker performance. This study observes MSME workers in Pasar Lama Tangerang aged at least 15 years.

Human resources (HR) are the backbone of any business, whether large corporations or MSMEs. Without HR performance, there would be no production or sales processes that enable business growth. Performance is the result achieved by employees after completing the tasks assigned by the organization (Panigoro et al., as cited in Asri & Moderin, 2024). It can also be defined as the work outcome of an individual or group to achieve organizational goals legally, ethically, and without violating norms (Yunarifah & Kustiani, as cited in (Nurfitriani, 2022). Employee performance can be measured using four indicators: work quality, work quantity, task execution, and responsibility (Mangkunegara as cited in Pradana & Frimayasa, 2023).

Experience is often used as a benchmark in hiring employees. Riyanti (as cited in Ananda & Fitri, 2023) defines experience as real actions taken during entrepreneurial involvement that develop knowledge, talent, and skills. Work experience is also defined as knowledge gained directly through daily work processes according to job functions (Marnisah et al., 2023). Work experience as the level of mastery of knowledge and skills measurable through tenure, knowledge level, and skills (Ratu et al., 2020). Thus, experience refers to the knowledge and skills acquired through daily work activities, measurable through tenure, knowledge, and skills. Experience consists of three indicators: duration of work, knowledge and skills level, and proficiency in tasks and tools (Megantoro as cited in Firdarini, 2019).

Every job requires human resources with specific competencies. Competence can be defined as an individual's ability to perform tasks based on skills and knowledge, supported by required work attitudes (Wibowo as cited in (Sari et al., 2023). Competence is the ability to perform and complete tasks properly based on factors that determine performance (Emron et al., as cited in Febrianto & Wajdi, 2024). Competence as effective behavior that contributes to HR success in fulfilling tasks and functions in a company (Zahari et al., 2022). Competence consists of five indicators: knowledge, skills, abilities, individual attributes, and recognition (Benu et al., 2020).

Employee performance is influenced by several factors, including commitment, institutional support, work discipline, work motivation, work environment, job satisfaction, promotion, and compensation (Kazan & Gumus as cited in Wahyuni & Illu, 2023). Compensation refers to all income received by employees in the form of money or goods, directly or indirectly, as a return for their contribution (Ichsan et al., 2021). Compensation as everything received by employees as a reward for their performance (Zahari et al., 2022). Compensation can be financial or non-financial and is categorized into direct and indirect compensation (Rivai & Sagala as cited in Srutiningsih et al., 2023; Mangkunegara as cited in Butarbutar et al., 2020).

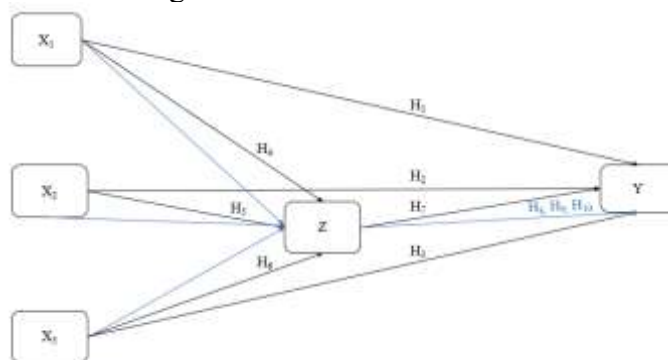
Work motivation is the effort or behavior aimed at fulfilling desired needs (Fahmi as cited in Agustin, 2020). Motivation is a force that drives individuals to act in order to achieve expected outcomes (Amri et al., 2022). Sedarmayanti (as cited in Tarmizi et al., 2023) states that motivation is the willingness of an employee to exert high effort to achieve organizational goals. Six indicators of motivation according to Tremblay et al. (as cited in Andriyani et al.,

2021) are interest, enjoyment, integrated regulation, identified regulation, introjected regulation, and external regulation.

This research involves 300 employees. The main phenomenon examined is the inadequate experience and competence of MSME workers regarding technology, which affects their performance. The study uses a quantitative approach, where data are numerical and analyzed using statistical techniques (Carmines & Zeller as cited in Sangadji & Sopiah, 2024).

Hypotheses

Figure 2. Research Framework



This research consists of three independent variables—experience, competence, and compensation; one mediating variable—motivation; and one dependent variable—employee performance. The model tests seven direct hypotheses and three indirect hypotheses.

- X₁ : Experience
- X₂ : Competence
- X₃ : Compensation
- Y : Performance
- Z : Motivation

Berdasarkan kerangka pemikiran yang telah dijelaskan sebelumnya, maka peneliti merumuskan hipotesis penelitian sebagai berikut:

- H₁: Experience has an effect on employee performance.
- H₂: Competence has an effect on employee performance.
- H₃: Compensation has an effect on employee performance.
- H₄: Experience has an effect on employee motivation.
- H₅: Competence has an effect on employee motivation.
- H₆: Compensation has an effect on employee motivation.
- H₇: Motivation has an effect on employee performance.
- H₈: Experience affects employee performance through motivation as a mediating variable.
- H₉: Competence affects employee performance through motivation as a mediating variable.
- H₁₀: Compensation affects employee performance through motivation as a mediating variable.

RESEARCH METHOD

This study employs a deductive–inductive research approach. The deductive process involves testing hypotheses by applying existing theories to specific situations, while the inductive process aims to develop theories or hypotheses based on observed facts (Lasiyono & Sulistiyawan, 2024). This research combines both approaches by starting with theoretical foundations and hypotheses, which are then empirically tested using field data collected through a questionnaire.

The population refers to all individuals designated for investigation in a study (Gravetter & Wallnau in Satyaninrum et al., 2022). The population of this research consists of MSME workers in the Pasar Lama Tangerang area, both male and female. Based on the

Indonesian Law No. 20 of 1999 regarding Minimum Age for Admission to Employment, the minimum legal working age is 15 years (Permatasari, 2021). The study gathered data digitally through a Google Forms questionnaire using a Likert scale. A Likert scale is a unidimensional measurement tool commonly used to capture respondents' attitudes and opinions by allowing them to express their level of agreement or disagreement with statements (Yusrizal & Rahmati, 2022).

This study adopts a causal research model, which aims to identify the presence and strength of relationships among variables (Yuliani & Supriatna, 2023). This model allows analysis of both direct and indirect effects between independent and dependent variables, including relationships mediated by other variables. The analytical method applied is Structural Equation Modeling (SEM), which represents relationships among observed and latent variables within a theoretical model and quantitatively tests the proposed hypotheses.

Each variable in this study is defined as follows: Experience refers to an individual's knowledge and skills in performing daily work, reflected in the duration of business operation, the individual's knowledge level, and skillset. Competence encompasses the knowledge, behaviors, and abilities that enable individuals to perform their duties effectively. Compensation is the reward provided by an organization to workers in return for their performance. Performance is the output produced by an individual or group—in the form of goods or services—in efforts to achieve organizational goals. Motivation refers to the internal drive and effort exerted by workers to achieve both personal and organizational objectives.

Data analysis was conducted using SmartPLS software. The analysis began with the development of the inner model, which examines the relationships between exogenous (independent) and endogenous (dependent) variables to address the study's hypotheses (Yudiatmaja, 2021). The outer model was then constructed to assess reliability and validity, explaining the specific relationships between latent variables and their indicators using the R-square test. A path diagram was created based on the previously developed conceptual framework, followed by hypothesis testing to determine the significance of the proposed relationships.

ANALYSIS AND DISCUSSION

The results of this study are presented using descriptive analysis, which is a branch of statistics that focuses on collecting, presenting, and illustrating data to provide a summary of the information contained within a dataset. Descriptive statistics involve two key processes: organizing the data and presenting the data. Data organization refers to arranging data into formats that are easier to read and analyze, while data presentation aims to simplify information through tables, graphs, or other visual forms to facilitate understanding (Alhempri et al., 2024).

The demographic characteristics of the respondents are described as follows. A total of 300 individuals participated in the study. Among them, 167 respondents had a senior high school or equivalent educational background, 79 held a diploma degree (D3), and 54 held a bachelor's degree (S1). Regarding monthly income, the majority—171 respondents—earned less than three million rupiah per month. The respondents were also categorized based on their monthly salary as follows:

Table 1. Number of Respondents Based on Monthly Salary

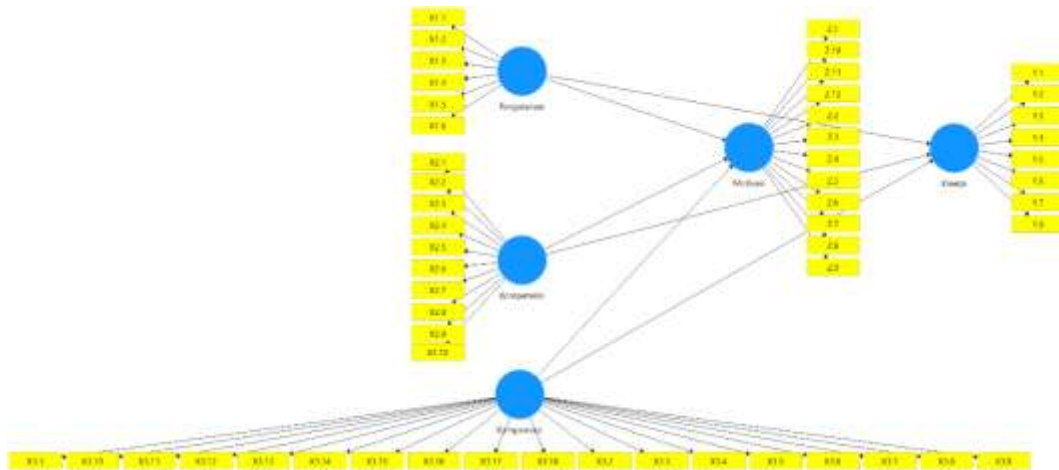
Monthly Salary	Number of Respondents (people)
Less than 3 million	171
3 million to 5 million	77

More than 5 million	52
Total	300

Outer Model Testing

The relationship between indicator blocks and their latent variables is explained through the outer model or outer relations. The outer model evaluates how well each indicator reflects its corresponding latent construct. Furthermore, the outer model assessment includes tests such as convergent validity, validity testing, and other related measurements (Putri & Silitonga, 2022).

Figure 3. *Outer Model*



Convergent validity refers to the extent to which a set of indicators accurately represents the underlying latent variable. It is assessed using the Average Variance Extracted (AVE), which measures the amount of variance captured by a construct relative to the variance caused by measurement error. An AVE value of at least 0.50 indicates adequate convergent validity, meaning the latent variable is able to explain more than half of the variance in its indicators on average (Narimawati et al., 2020). All variables in this study meet the criteria for adequate convergent validity, as each achieves an AVE value above 0.50, as shown in the table below:

Table 2. Average Variance Extracted Values

Variable	Average Variance Extracted (AVE)
Experience	0.616
Competence	0.538
Compensation	0.753
Performance	0.602
Motivation	0.688

Source: *Output SMART-PLS (2024)*

The next stage of testing involves assessing construct reliability using Cronbach’s Alpha. A Cronbach’s Alpha value greater than 0.6 and a composite reliability value above 0.7 indicate good internal consistency, demonstrating that the indicators within each variable consistently measure the intended construct in the study (Hair et al., 2019).

Table 3. Cronbach's Alpha dan Composite Reliability Values

Variable	Cronbach's Alpha	Composite Reliability
Experience	0.845	0.887
Competence	0.905	0.920
Compensation	0.981	0.982
Performance	0.902	0.922
Motivation	0.958	0.963

Source: *Output SMART-PLS (2024)*

Based on Table 3, it can be concluded that all constructs in this study are proven to be reliable, with Cronbach's Alpha scores exceeding 0.6 and Composite Reliability values greater than 0.7.

Hypothesis Test

Furthermore, to answer the formulation of the problem in this study, the researcher conducted a hypothesis test using *the SMART-PLS* application with *a bootstrapping feature*. A direct path coefficients *test was carried out*, which is a test of the significance of the influence of each independent variable on the mediation variable and dependent variable. The results of the direct influence hypothesis test are as follows:

Table 4. Direct Influence Hypothesis Test Results

Hipotesis	Variabel	T Statistics (O/STDEV)	P Values	Hasil
H ₁	Competencies -> Performance	2.061	0.040	Accepted
H ₂	Competencies -> Performance	4.211	0.000	Accepted
H ₃	Experience -> Performance	5.650	0.000	Accepted
H ₄	Experience -> Motivation	3.121	0.002	Accepted
H ₅	Competence -> Motivation	2.445	0.015	Accepted
H ₆	Compensation -> Motivation	197.583	0.000	Accepted
H ₇	Motivation -> Performance	3.203	0.001	Accepted

Source: Processed Author (2024)

The results of the hypothesis test in table 4 show that all seven hypotheses are accepted and that the variables have a direct effect because the *T-Statistics* are greater than 1.96 and the *P-Value* is less than 0.05.

Table 5. Indirect Influence Hypothesis Test Results

Hipotesis	Variabel	T Statistics (O/STDEV)	P Values	Hasil
H ₈	Compensation -> Motivation -> Performance	3.210	0.001	Accepted
H ₉	Competence -> Motivation -> Performance	2.137	0.033	Accepted
H ₁₀	Experience -> Motivation -> Performance	2.182	0.030	Accepted

Source: Processed Author (2024)

The results of the indirect influence hypothesis test in table 5 show that all three hypotheses are accepted, meaning that motivation acts as a good mediator between independent variables and dependent variables.

Coefficient of Determination (*R Square*)

The evaluation of the influence between variables in this study was tested through *an inner model analysis*, namely the *R-Square* test as an indicator of *goodness-of-fit model*. The *R-Square* test or coefficient of determination measures the mediating influence of independent variables on dependent variables. The *results of the R-Square* test are as follows:

Table 6. *R-Square* Test

Variabel	R Square	Information
Performance	0.364	Keep
Motivation	0.972	Tall

Sumber: Output SMART-PLS (2024)

In table 6, it can be concluded that the performance variable has an *R-Square* value of 0.364 and is included in the medium category. This means that the ability of experience, competence, and compensation variables to affect performance is 36.4%. The motivation variable has an *R-Square* value of 0.972 or equivalent to 97.2% in influencing performance. This model can be said to be quite strong based on the criteria presented by the Hair et al (2019).

Discussion

The first hypothesis is accepted based on Table 4, with a T-Statistic value of $2.061 > 1.96$ and a P-Value of $0.040 < 0.05$. This indicates that experience has a significant effect on employee performance. This finding aligns with previous studies, which state that the better the experience an individual has, the higher their performance tends to be. Work experience among UMKM workers plays a crucial role in mastering the skills required in their respective business fields (Mudjiarto & Vimesa, 2020).

The second hypothesis is also accepted. Based on Table 4, the T-Statistic value is $4.211 > 1.96$ and the P-Value is $0.000 < 0.05$, indicating that competence significantly influences employee performance. Previous research similarly indicates that higher competence among employees and UMKM actors leads to improved performance (Istikomah et al., 2022).

The third hypothesis is accepted as well, as shown by the T-Statistic and P-Value in Table 4, which are $5.650 > 1.96$ and $0.000 < 0.05$. This means that compensation significantly affects employee performance. The higher the compensation provided, the better the performance delivered by employees. Conversely, lower compensation tends to result in poorer performance. These findings are consistent with earlier studies (Aprilia et al., 2023)(Aldo, 2023)

Experience is also found to significantly influence employee motivation. Based on Table 4, the T-Statistic value is $3.121 > 1.96$ and the P-Value is $0.002 < 0.05$. Previous research states that workers with adequate experience tend to be more motivated to produce optimal performance. Work experience has a positive and substantial role in shaping motivation (Mardikaningsih & Arifin, 2022).

The fifth hypothesis is accepted, indicating that competence significantly affects work motivation. The T-Statistic value for this hypothesis in Table 4 is $2.445 > 1.96$, with a P-Value of $0.015 < 0.05$. This aligns with earlier findings showing that competent employees—those who possess strong work abilities—demonstrate higher motivation (Mardikaningsih & Arifin, 2022). Earlier studies found that higher work competence leads to increased employee motivation (Riyanto & Anto, 2022).

The sixth hypothesis is accepted, demonstrating that compensation significantly influences motivation. This is shown in Table 4 with a T-Statistic value of $197.583 > 1.96$ and a P-Value of $0.000 < 0.05$. These results align with prior studies stating that compensation levels shape employee performance—higher compensation results in better performance (Mediaty et al., 2023)(Widyawati & Riatmaja, 2022).

The seventh hypothesis is accepted, showing that motivation has a significant effect on employee performance, supported by a T-Statistic of $3.203 > 1.96$ and a P-Value of $0.001 < 0.05$. Consistent with this finding, earlier studies explain that higher motivation improves employee performance, whereas declining motivation leads to decreased performance (Afrilia, 2023).

Based on Table 5, the eighth hypothesis is accepted, with a T-Statistic value of $3.210 > 1.96$ and a P-Value of $0.001 < 0.05$. This means that motivation successfully mediates the relationship between experience and employee performance. This result is supported by previous research showing that work experience significantly impacts performance through motivation (Tupti et al., 2022). Work experience within an organization is crucial because its level strongly determines employee performance (Pandhita et al., 2022).

The ninth hypothesis is accepted, with a T-Statistic of $2.137 > 1.96$ and a P-Value of $0.033 < 0.05$. This indicates that motivation significantly mediates the relationship between competence and performance. Earlier studies also support this outcome, stating that motivation acts as a significant mediating variable between competence and employee performance (Pandhita et al., 2022). Other findings highlight that competence improves motivation, and high motivation then leads to improved performance (Pariesti et al., 2022).

The tenth hypothesis is accepted. Motivation significantly mediates the relationship between compensation and employee performance, as shown by a T-Statistic value of $2.182 > 1.96$ and a P-Value of $0.030 < 0.05$ in Table 5. Previous studies indicate that motivation enhances the effect of compensation on performance (Susanto et al., 2022). Additional research also reveals that the indirect effect of compensation on performance through motivation is greater than the direct effect, confirming the significant mediating role of motivation (Dharma et al., 2020).

CONCLUSION

Based on the discussion and interpretation presented in the previous chapter, this study concludes that competence, experience, and compensation each have a positive and significant influence on the performance of UMKM workers in Pasar Lama Tangerang. Competence is shown to enhance both motivation and performance, especially when supported by relevant training and continuous skill development. Compensation also plays a crucial role, not only in improving performance directly but also in serving as the strongest determinant of worker motivation. Adequate and well-structured compensation packages contribute significantly to increased motivation, which then leads to higher levels of performance. Experience likewise has a meaningful impact on motivation; the more skilled and experienced a worker becomes, the greater their desire to deliver optimal results. Motivation itself is proven to be a key factor that strengthens the effects of experience, competence, and compensation on performance, functioning effectively as a mediating variable in all three relationships.

This research, however, is not without limitations. Differences in respondent perceptions may affect the accuracy of responses, as some individuals may not fully express their true opinions. This concern is closely related to the honesty and subjectivity inherent in self-reported questionnaire data. Additionally, the study only examines a limited number of variables, which may restrict the comprehensiveness of the findings.

Several recommendations emerge from this study. Although the performance of UMKM workers in Pasar Lama Tangerang is generally adequate, both UMKM owners and the government hold an important role in supporting further improvement. Providing fair compensation and enhancing skills in line with rapid technological advancements can significantly strengthen worker performance. Future studies are encouraged to explore additional variables that were not included in this research, such as the utilization of information technology, online learning, organizational culture, leadership style, and other relevant factors. Moreover, combining questionnaires with interviews in future research is recommended to enrich the findings and provide a clearer, more accurate depiction of the real conditions experienced by respondents.

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