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The Influence of Education Level, Job Skills and Work Attitude on Work Performance

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Abstract

This research wants to know The Influence of Education Level, Job Skills, and Work Attitude on Job Performance. The method of determining the sample using the method using descriptive analysis method. The research method was carried out using quantitative methods by distributing questionnaires to 100 samples which were employees of PT. Jaminan Kredit Indonesia (Persero) Tbk Makassar Region. Data analysis used descriptive analysis and multiple linear regression analysis. The data sources used in this study were primary and secondary, with the data analysis process used in this study using the SPSS 21 program. Primary data were obtained through interviews with questionnaires to respondents. The types of questions used in the questionnaire are closed questions. Based on the research results on the influence of education levels, work skills, and work attitudes on employee work performance, it can be concluded that the level of education, work skills, and work attitudes of employees at PT. Jaminan Kredit Indonesia (Persero) Tbk Makassar Region has a positive effect comprehensively on employee performance. The most dominant variable affecting work performance is job skills.



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Introduction

The level of competition is increasing day by day. This high level of competition spurs each company to maintain the survival of its organization. To maintain company stability, quality human resources are needed because human resources are one of the factors determining a company's success. The quality of its human resources largely determines the competitive ability of a company. Therefore, HR management is very much needed to achieve the company's goals starting from the process of withdrawal, placement, maintenance, and development to the aim of increasing the reliability of human resources, which is an essential factor in the company. When the recruitment and selection process has been completed, the manager carries out the placement process.

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Employee placement is part of the employee procurement process. Thus, in its implementation, it must pay attention to the suitability of expertise with the work to be done. According to Ju & Li (2019), there are 3 things managers pay attention to in making work placements: the level of education, skills, and attitudes of employees. The level of education referred to in this case is the educational background possessed by the employee regarding the work to be done and his understanding of the work being done. Whether with his education level, he can produce satisfactory work achievement. In addition to education level, job skills are one of the elements that need to be considered in carrying out work placements. Work skills in question are skills in completing work, both in terms of neatness in work and timeliness in completing work. It is not enough to have these two elements; one element is still needed to carry out work placements, namely attitudes towards work and other employees. Attitude in doing work here is the craft of an employee doing his job and attitude in building good working relationships with other employees. If this element is considered in carrying out work placements, it will have an impact on employee performance.

Placement is not a final decision but an actual experimental step. Placement is a decisive step, according to Stachová et al. (2019), consists of what, according to the supervisor in question, can be done by the new employee with what is required by the job (work conditions) and what burdens him (tiredness, working conditions, etc.) and what is offered by the employee. (In the form of intrinsic interest, opportunities for collaboration, promotion possibilities, and payments or rewards). Work placements originating from recruitment from outside the company are carried out if the workforce within the company is not available or there is a shortage of workers in certain positions, then the placement of employees will be taken through a selection process that will be carried out. In addition to the placement of workers who come from withdrawals from outside the company, the placement of workers can also come from within the company or known as the transfer of duties, namely the placement of employees on new assignments with responsibilities that are relatively the same as with the old status.

Suppose the implementation of the work placement of an employee is not in accordance with his abilities. In that case, the work that will be his responsibility will not be completed as expected and cause a decrease in enthusiasm and enthusiasm for work and work performance which results in a decrease in the productivity of the company itself. The different characteristics of each employee are also a challenge for managers to make work placements (Hitka et al., 2018) . These difficulties have occurred in several companies because of a work placement error, namely a decrease in work performance, which resulted in many employees being furloughed, laid off, and some were even laid off from their jobs. When there is a decrease in employee performance, the company's performance also decreases because the achievement of a company will not be separated from the achievements of the individuals involved in it (Paais & Pattiruhu, 2020) .

Specific functions and positions achieve achievement within a certain period. Work performance has elements of ability, skill, discipline, and thoroughness to provide better or outstanding work results. Employee performance can be achieved maximally if the company is willing to pay attention to and develop employees' abilities, mindset, and behavior. Therefore, the company must be able to carry out the placement of employees properly following the expression "The right man in the right place, the right man in the right job" This expression explains that employees who work in specific fields can complete tasks and responsibilities in the field he is working on (Aboramadan, 2020) .

PT. Jaminan Kredit Indonesia Tbk (JAMKRINDO) is a company that serves customers with insurance products such as Askrindo credit insurance, bank loan insurance, and sharia financing insurance. The author conducts the research at PT Jaminan Kredit Indonesia because this company is one of the largest BUMN or Persero companies in Indonesia with different job desks, so it requires

special qualifications and is directly related to human resource issues, mainly work placement and achievement problems.

Companies that experience problems in terms of improving work performance have an impact on the number of employees who are laid off transferred, laid off, transferred to other departments, and some are promoted, demoted from their positions, and some even remain in their positions while others have changed their positions. Their respective positions, besides that there are also employees who work with enthusiasm, while on the other hand there are lazy, unenthusiastic even some who work carelessly according to their wishes, can improve the HR management process they have, especially in terms of implementing work placements. . Another study conducted at PT JAMKRINDO Tbk Ternate Branch concluded that poor work performance was initiated by the inappropriate placement of employees in certain positions with reasonable procedures. Employees feel that the work they get is not following their abilities and interests, causing boredom in doing their work and decreasing work performance.

Theoretical Framework and Hypotheses

Level of education

According to (Mariana, 2020), the criteria that must be met in implementing employee placement are the level of education, skills, and attitudes. According to Juliani & Windu (2017), the level of education is a long-term process that uses a systematic and organized procedure in which the managerial workforce learns conceptual and theoretical knowledge for general purposes. The level of education of an employee can increase the company's competitiveness and improve company performance. Carrying out the activities of an agency requires an adequate level of education to maximize the performance possessed in carrying out these activities. The purpose of the level of education is to improve the performance of employees produced through existing human resources in an agency, both the quality of the work it produces. According to Mariana (2020), the level of education is a long-term process that uses a systematic and organized procedure in which the managerial workforce learns conceptual and theoretical knowledge for general purposes. Even though the level of motivation of employees owned by an agency is high on average, they often participate in training and have adequate work experience. If the level of education does not support it, in the end, maximum performance will be challenging to realize. Therefore, the very importance of the level of education in improving employee performance is primarily determined by the level of education.

Job Skills

Skills show the ability of employees to complete tasks and responsibilities at work (Ju & Li, 2019). Skills are fundamental because they measure work performance, meaning they can measure how employees can successfully carry out tasks and work. According to Deming & Noray (2020), it can be categorized into four, namely 1) Basic literacy skills, namely basic skills are someone's specific skills that most people must possess, such as reading, writing, and listening. 2) Technical skills. Engineering skills are a person's expertise in developing techniques, such as accurately calculating and operating computers. 3) Interpersonal skills. Interpersonal skills are a person's ability to interact effectively with others and co-workers, such as being a good listener, expressing opinions clearly, and working simultaneously. 4) Troubleshooting. Solving problems is an activity to sharpen logic, argue and solve problems, find causes, develop alternatives, and analyze and choose reasonable solutions (Deming & Noray, 2020). The work skills possessed by employees are beneficial in completing an employee's tasks. Work skills are employees in their positions having technical skills (Oesterreich et al., 2019). Technical ability is a person's expertise in developing techniques such as skills in operating computers. The second is skills in human relations. Skills in human relations, in this case, allow a

person to build cooperation with others. As well as conceptual skills. Conceptual skills are a person's conceptual mastery of the work being done.

Work attitude

Attitude is a good and beneficial evaluative statement. It concerns objects, people, or events where attitudes can reflect how someone feels something (Sathyanarayan & Lavanya, 2018) . For example, attitudes towards the type of work and attitudes towards fellow employees. Work attitude shows the relationship between the subject and the object of work which aims to see the difference between employee work attitudes and others. Work attitudes have a clear direction to objects, people, and ideas. According to Fletcher et al. (2018), the attitude function is 1) Helping someone understand their attitude, namely by organizing and simplifying very complicated inputs. 2) Allows a person to adjust to a complicated world by giving a reaction that can increase the appreciation of the environment. 3) Avoiding someone revealing their fundamental values. Kong et al. (2018) explain that the attitude component consists of beliefs, ideas, and concepts towards an object. Based on these components, the attitude component can be developed into a work attitude component, namely belief in work, life or emotional evaluation of work, and a tendency to work. Through the work attitude possessed by employees, it is expected that they will enjoy their work so that they can complete the work with maximum work achievement (Hadlington, 2018) .

Work performance

Work performance (performance) results from work in quality and quantity achieved by an employee in carrying out his duties following the responsibilities given to him (Sofyan, 2013) . Work performance is something that is done or a product or service that is produced or provided by a person or group of people. Work performance is the result of work achieved by a worker in carrying out the tasks and work assigned to him (Tirtayasa, 2019) . Based on this understanding, it can be concluded that work performance is the result or achievement of performance carried out by employees while carrying out their duties and responsibilities. Some factors influence the achievement of performance, namely the ability and motivation factors (Syafrina, 2017) . The ability factor means that employees who have adequate abilities and follow their work will be skilled in carrying out their performance to obtain suitable work performance. So that the placement of employees in positions that match their abilities (the application of the right man in the right place, the right man for the right job) is essential for the company. In comparison, the motivation factor (motivator) is meant that motivation is a condition that moves human beings who are directed to achieve organizational goals. According to Marjaya & Pasaribu (2019), motivation is formed from an employee's attitude in dealing with work situations. Attitude is a mental condition that encourages employees to achieve maximum work performance.

Research Method

This research was conducted at PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Region. The object of this research is the company and employees that will be studied. The types of data used in writing this thesis are quantitative data and qualitative data. Quantitative data is data in the form of numbers such as the respondent's age and the total scoring of the answers to the questionnaire that will be distributed to employees of PT Jaminan Kredit Indonesia Tbk in the Makassar Region. In contrast, qualitative data is obtained in the form of oral and written information such as an illustration. The

public company, Job desk, work achievements, and other data related to this writing have been achieved. This data is obtained from interviews with parties from the company and comes from the company's collaboration with researchers in providing all information about the problems studied. Sources of data used by researchers in this study are derived from primary data, namely, data sourced from questionnaires, observations, and interviews of the author with leaders or employees at PT Jaminan Kredit Indonesia Tbk Makassar Region. The two secondary data are data in the form of written material obtained through readings, internet browsing, and related agencies that have something to do with writing this thesis. PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Region has a total of 100 employees. Researchers took samples using the saturated sampling technique. Saturated sampling is a technique in which all population members are used as samples. Therefore, the number of samples to be studied at PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Region is 100 samples. To obtain the data information needed in writing this thesis, then use the field research method (Field Research). This research was conducted directly on the object of research. The techniques used are interviews, observations, and questionnaires. Research is conducted by studying literature or other references related to the subject so that it is used as a reference for analysis to solve problems faced by the company. The data that has been collected will be analyzed through several stages of testing. The first stage is to do a descriptive analysis. The second stage is to test the quality of the data consisting of (a validity test and a reliability test). The third stage is to test all hypotheses proposed in this study and will be proven through a partial test, simultaneous test, and coefficient of determination test.

Table 1. Variable Operationalization

Variable	Code	Indicator	Reference
Education Level (X1)	X1.1	Employee placement is adjusted to the employee's educational background	(Juliani & Windu, 2017; Mariana, 2020)
	X1.2	Placement of employees is adjusted to the insight of knowledge about work	
	X1.3	The knowledge that supports the execution of the work	
Job Skills (X2)	X2.1	The knowledge that supports the execution of the work	(Cuadros et al., 2019; Deming & Noray, 2020; Oesterreich et al., 2019)
	X2.2	Conceptual Skills	
	X2.3	Technical skills adapted to work and tasks	
Attitude (X3)	X3.1	Trust in work	(Hadlington, 2018; Kong et al., 2018; Rogelberg et al., 2000)
	X3.2	Life or emotional evaluation of work	
	X3.3	Tendency to work	
Work performance (Y)	Y1.1	Quantity of work	(Audenaert et al., 2019; Marjaya & Pasaribu, 2019)
	Y1.2	Quality of work	
	Y1.3	Punctuality in completing work	

Data Analysis and Discussion

Data Analysis

This section describes the results of the research conducted and processed to determine the effect of education level, work skills, and work attitudes on employee performance. The author distributed 100 questionnaires, and the respondents were PT Jaminan Kredit Indonesia (Persero) Tbk

employees in the Makassar area. The profiles of the respondents who were asked on the questionnaire were gender, age, and education level

Table 2. Characteristics of Respondents

Variable	Measurement	n	%
Gender	Man	47	47
	Woman	53	53
Age	20-30 years old	27	27
	31-40 years old	49	49
	41-50 years old	22	22
	>50 years	2	2
Last education	D3	21	21
	S1	76	76
	S2	3	3

Based on table 2, it is known that of 100 respondents, there are 47%, or 47 respondents are male, while 53% or 53 respondents are female. Of 100 respondents, it can be seen that 27 respondents are aged 20-30 years, 49 respondents are between 31-40 years old, 22 respondents are aged 41-50, and 2 respondents are more than 51 years old. 21 respondents have D3 education, 76 respondents have S1 education, and 3 have S2 education.

Confirmatory Factor Analysis is used to test the validity and reliability. The validity test is used to test the extent to which the accuracy of the measuring instrument can reveal the concept of the phenomenon or event being measured and measure whether or not a questionnaire is valid. A questionnaire is declared valid if the questions can reveal something that the questionnaire will measure. At a significance level of 5% and a sample of 100 respondents, from Table r, the magnitude of the table correlation coefficient is $r_{table} = 0.195$. Thus, if a statement item has an item-total correlation value or validity coefficient $> r_{table} = 0.195$, then the statement item is declared valid. On the other hand, if a statement item has an item-total correlation value or validity coefficient $r_{table} = 0.195$, then the statement item is declared invalid or invalid, so the statement item is not suitable for use in the questionnaire.

Reliability tests are carried out to assess the consistency of a measuring instrument in measuring the same symptoms or making consistent results. The Cronbach Alpha (α) reliability measurement method was used in the reliability test because each statement item used an interval measurement scale. An instrument can be reliable if it has an Alpha (α) value greater than 0.60.

The instrument for all variables in the study is valid so that it can be used as a tool for data collection, and all statements are reliable so that this research can be continued. A normality test is conducted to test whether the confounding/residual variable has a normal distribution in the regression model. A good regression model if it has a normal distribution or is close to normal. If this assumption is violated, then this statistical test is said to be invalid. The normality test is done by using PP Plot. The PP Plot pattern close to the diagonal line indicates that the data distribution is close to normal. The results of this normality test can be seen in Figure 1.

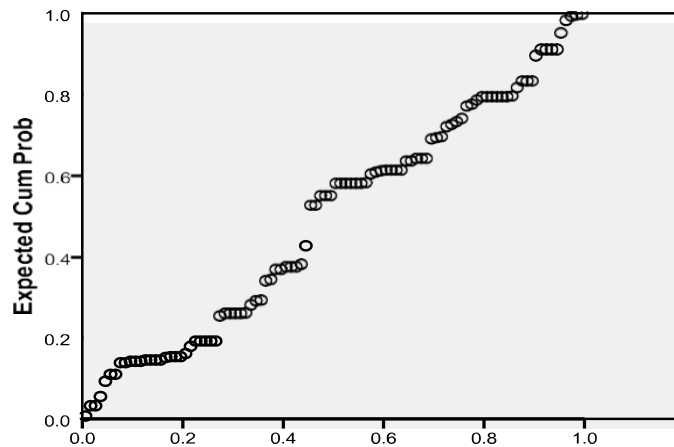


Figure 1. Normality Test

Figure 1 shows that the residual points of the regression model are generally distributed because these points are spread around the diagonal line. Thus the requirements for normality as a statistical test using regression can be fulfilled.

Generally, multicollinearity can be known from the Variance Inflation Factor (VIF) value or tolerance value. The tolerance value limit is 10. If the analysis results show the VIF value is below 10 and the tolerance value is above 0.10, then there is no multicollinearity, so the model is reliable as the basis for the analysis.

Table 3. Multicollinearity Test Results

Variable	Tolerance	VIF
Level of education	0.732	1,371
Job Skills	0.621	1,500
Work attitude	0.745	1.235

The test results in table 3 show that all variables used as predictors of the regression model show a reasonably small VIF value, where all of them are below 10, and the tolerance value of all variables is above 0.10. This means that the independent variables used in the study do not show any symptoms of multicollinearity, which means that all of these variables can be used as mutually independent variables.

Heteroscedasticity was carried out to observe whether there was a change in residual variance from one sample to another. Detect the presence of Heteroscedasticity by looking at the Heteroscedasticity curve or scatter diagram (chart). If the bound points spread randomly to form a specific regular pattern (wavy), widen, and narrow, then Heteroscedasticity occurs. However, if there is no clear pattern and the points spread either below or above 0 on the Y axis, this does not occur with Heteroscedasticity. To find out whether there are symptoms of Heteroscedasticity, it can be done by using a heteroscedasticity graph between the predicted value of the dependent variable and the independent variable.

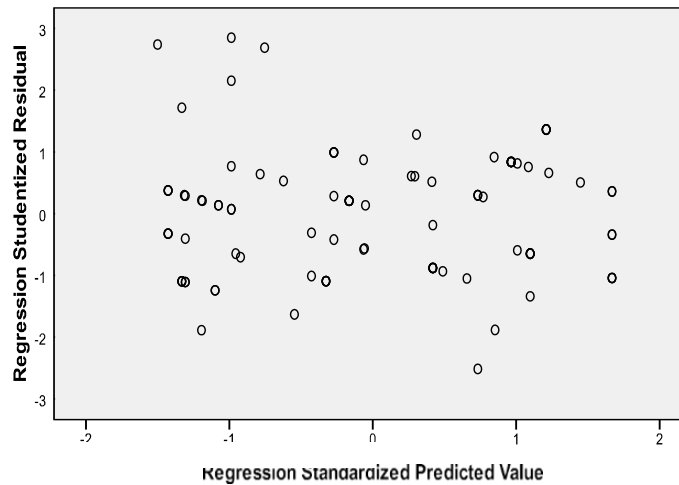


Figure 2. Heteroscedasticity Test

From the scatter plots in Figure 2, it can be seen that the points spread randomly and are spread both above and below the number 0 and the Y axis. It can be concluded that there is no heteroscedasticity in the regression model, so the regression model is feasible to be used in conducting the test.

To determine whether there is a relationship between the level of education, work skills, and work attitudes on employee performance at PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch and test the hypothesis that has been determined, then used the calculation of the multiple linear regression equation using the SPSS (Statistical Problem Service Solution) 17.0 program by first making a regression table of the independent variables, namely the level of education (X1), skills work (X2), and work attitude (X3) and the dependent variable is employee performance (Y). the results of data processing are presented in table 4.

Table 4. Multiple Linear Regression Results

Variable	Regression Coefficient	Standardized Coefficients Beta	t	Standard Error	Sig.
Education Level (X1)	0.121	0.201	2.200	0.055	0.042
Job Skills (X2)	0.232	0.297	2.795	0.083	0.004
Work Attitude (X3)	0.229	0.212	2.516	0.091	0.023
Constant	8,546	-	4.155	2,057	0.000

In table 4 there are coefficient values of $b_0 = 8.539$, $b_1X_1 = 0.116$, $b_2X_2 = 0.227$, and $b_3X_3 = 0.215$ so that the following equation is obtained: $Y = 8.539 + 0.116X_1 + 0.227 X_2 + 0.215 X_3 + e$

1. $a = 8,539$ or 853.9%. This figure shows employees' work performance if the level of education, work skills, and work attitudes are ignored.
2. $b_1 = 0.116$ or 11.6% means that if the level of education has increased by 1%, the employee's work performance will increase by 11.6 %.
3. $b_2 = 0.227$ means that if work skills have increased by 1%, then the employee's work performance will increase by 22.7%
4. $b_3 = 0.215$ means that if the work attitude has increased by 1%, the employee's work performance

will increase by 21.5%. The results of the regression analysis above show that the level of education, work skills, and work attitudes have a positive relationship to employee performance.

Table 5. Results of the Coefficient of Determination

R	R-square	Percentage
0.670	0.717	71.7%

Based on table 5, the calculated R value is 0.670, while the r_{table} at a significance of 5% and $N = 100$ is 0.195. Because $R_{count} > R_{table}$, it can be stated that there is a positive relationship between the level of education, work skills, and work attitudes on PT employees' work performance. Credit Insurance Indonesia (Persero) Tbk Makassar branch with the level of the relationship between the two is Strong. From the analysis results, the R^2 of 0.317 is an index of determination, namely the percentage that contributes to the influence of education level, work skills, and attitudes on employee performance. R square of 0.717 indicates that 71.7% of employees' work performance is influenced by the variables of education level, work skills, and work attitudes, while the remaining 28,3% is influenced by other factors not examined in this study.

To test the effect of education level, work skills, and work attitudes on employee performance at PT Jaminan Kredit Indonesia (Persero) Tbk Makassar branch used the F (Fisher's) test.

Table 6. F Test Results

Model	df	Fcount	F-table	Sig.
Regression	3	14,832	2,699	.000a
Residual	96			
Total	99			

It can be seen in table 6, the F test calculation obtained Fcount of 14,832 with a significance level of d below 5% or 0.005. After being compared with the value of F_{table} , it turns out that the value of $F_{count} = 14,832 > F_{table} = 2,699$, which means that H_0 is rejected and H_a is accepted. As explained above, which is accepted, it means that the variables of education level (X1), Work Skills (X2), and Work Attitude (X3) together have a significant influence on Employee Work Performance (Y). Thus, the first hypothesis can be accepted.

The t-test was used to determine the effect of the independent variables, namely the level of education, work skills, and work attitudes, on the dependent variable, namely employee performance. The results of the t-test analysis can be seen in table 8, with the hypothesis using the following criteria:

Table 7. t-test results

Variable	Regression coefficient	tcount	table	Info
Education Level (X1)	0.121	2.200	1,984	H ₀ is rejected
Job Skills (X2)	0.232	2.795		
Work Attitude (X3)	0.229	2.516		

The results of the t-test based on 7 indicate the level of education (X1) with a value of $t_{count} = 2.200 > t_{table} = 1.984$, which means that H_0 is rejected, and H_a is accepted. For the variable level of education (X1), the number 2.200 explains that the level of education partially affects employee

work performance, so that the increase or decrease that occurs in the level of education will also partially affect employee performance. Work skills (X2) with a value of $t_{count} = 2.795 > t_{table} = 1.984$ means that H_0 is rejected, and H_a is accepted. For the education level variable (X1), the number 2.795 explains that work skills partially affect employee work performance, so the increase or decrease that occurs in work skills will also partially affect employee work performance. Work Attitude (X3) with a value of $t_{count} = 2.516 > t_{table} = 1.984$ means that H_0 is rejected and H_a is accepted. For the work attitude variable (X3), the number 2.516 explains that work attitudes affect employee work performance, so the increase or decrease that occurs in work attitudes will also partially affect employee work performance.

After being tested partially through the t-test of the three variables studied, the work skills variable is the variable that has more influence on increasing employee performance. This is different for each company because PT Jaminan Kredit Indonesia (Persero) Tbk Makassar branch is a company engaged in banking services that require both conceptual and technical skills in carrying out its work. Therefore, the company must pay more attention to the skills of employees at work when doing work placements so that the employee's work position follows the skills, they have so that it can have an impact on improving employee performance. However, the company must also pay attention to the level of education and work attitude in carrying out work placements because these two variables also contribute to improving work performance.

Discussion

Each employee has different abilities from the others. One element that supports this ability is the level of education possessed by each employee. Therefore, to maintain the company's assets in human resources, companies need to know the conditions possessed by each of its employees, especially in carrying out work placements, so that each employee can develop their abilities to achieve better work performance. Educational level is a long-term process that uses a systematic and organized procedure in which the managerial workforce learns conceptual and theoretical knowledge for general purposes. PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch has employees with varying levels of education. Therefore, in this study, to measure the suitability of employee job placement based on the level of education at PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch, several indicators were used, namely employee placement adjusted to the employee's educational background, employee placement adjusted to knowledge about work, and knowledge that supports the execution of the work. To measure the indicator of employee placement according to the employee's educational background, the researcher used a statement in the questionnaire distributed to the employees of PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch, which is about the work done in accordance with the educational background they have. Respondents' answers based on this indicator indicate that most of the employees have an educational background that is following the work done at PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch. This means that most employees get work positions that follow their educational background, and some are not following their educational background. However, the company anticipates this by conducting training for each of its employees. Based on interviews conducted with several employees, it was said that with the training provided, they could adjust their abilities to their work.

Meanwhile, to measure the indicator of employee placement, it is adjusted to the insight of knowledge about the researcher's work using two statements from the distributed questionnaire. The first statement is about the work done following the knowledge insight. This statement means that most of the PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch have positions following their knowledge insights, while those who feel that they are not following their knowledge insights are only 3 employees. For the second statement about a person's knowledge having an essential role in getting results, almost all employees think that knowledge plays an essential role in a position. The indicator of knowledge insight about work is vital to be considered by the company because if employees are placed in positions that are not following the knowledge they have, it will affect the performance of the employees themselves. It can be seen from the respondents' responses in the table above that most of the respondents agree that knowledge insight on the work affects the work to be done so that it can improve employee performance. For the statement on the third indicator about knowledge of the implementation of the work, the researcher used two statements from the distributed questionnaire. The first statement about the knowledge possessed can be applied to work. This means that most employees know they can apply to their work. As for the second statement about the disciplines they have, it has an impact on their work. Based on the analysis, statements about a discipline having an impact on the work I do are answered in agreement by most of the respondents. This shows that the disciplines possessed by employees have an impact on the work employees.

Work skills are also one of the factors that support the improvement of employee performance. Skills show the ability or skill of employees in completing their duties and responsibilities at work. Therefore, to measure job skills, the authors use three indicators, namely indicators of human relations skills, indicators of technical skills that are adapted to work and tasks, and indicators of Conceptual Skills. For indicators of human relations skills, the researcher used two statements in the distributed questionnaire. The first statement about the ability to establish communication with other employees shows that employees can establish good communication with other employees. Meanwhile, in the second statement regarding the ability to build good cooperation with other employees, based on the responses, most of the employees of PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch can build cooperation with employees according to their field of work. Human relations' ability dramatically supports employees' work performance at PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch because, with this ability, employees can establish good cooperation in completing their work. The researcher made two statements in the distributed questionnaire for indicators of technical skills adapted to tasks and work. For the first statement about the ability to operate every piece of equipment used in technical work, based on the response, this result shows that most of the respondents can operate every piece of equipment in the company. For the second statement about the ability to solve problems that arise from work based on responses, it means that most of the employees of PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch have skills in solving any problems that arise from the work they do. This shows that PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch has done an excellent job following employees' technical skills. As for the third indicator on conceptual skills with statements about conceptual skills and being able to apply them in work, the results show that most employees have conceptual skills according to their respective fields of work.

Conceptual skills need to be possessed by employees following their respective fields of work, namely how employees' strategies in completing their tasks and work. With conceptual skills, employees can complete their work well through creative strategies, which impacts employee performance.

Work attitude also needs to be taken into account in making work placements. Work attitude shows the relationship between the subject and the object of work which aims to see the difference between employee work attitudes and others. Work attitudes have a clear direction to objects, people, and ideas. Therefore, to measure work attitudes, researchers used three indicators, namely indicators of trust in work, emotional evaluation of work, and tendency to work. The first indicator of trust in work, the researcher uses two statements in the distributed questionnaire. Statements about having an optimistic attitude in completing a job get a response result shows that most employees have high confidence in the work being done. As for the second statement about always being enthusiastic about completing work, it received a response with results showing that most of the employees of PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch were enthusiastic about completing their work. The researcher used one statement in the distributed questionnaire for the second indicator of emotional evaluation of work. The statement is that one can control emotions while at work. This means that there are no respondents who cannot control their emotions while doing their work. For the third indicator of propensity to work, the researcher used two statements in the distributed questionnaire. The first statement is always serious about getting work done. Based on the responses of these respondents, most of the employees are serious about doing the work according to their respective positions. As for the second statement about being happy with the work I do, to get a response where almost all employees are happy with their work shows that their work placement position is in accordance with their abilities.

Employee performance appraisal is a work performance appraisal process carried out by company leaders systematically based on their work. Employee performance shows that the employee is competent. Having competent employees is very good for the continuity of the company. In this case, to determine the work performance of employees of PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch, researchers used three indicators, namely the quantity of work, quality of work, and punctuality in completing the work. For the first indicator of the quantity of work, the researcher used one statement in the distributed questionnaire. The statement is that who can complete more than one task daily. This statement obtains the results of respondents where most of the employees of PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch always complete more than one task in a day according to work done. The researchers used two statements in the distributed questionnaire as the second indicator of the quality of the work. The first statement about who can achieve maximum work results at this company received a response where employees at PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch always do their jobs optimally. As for the second indicator about who can solve every problem at work, a response that shows work performance can also be judged by a person's ability to solve the problems at hand. Based on the data obtained, most of the employees of PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch have good work quality because every problem in their work can be adequately solved. The third indicator of timeliness in completing the

work, the researcher used two statements in the distributed questionnaire. The first statement about the work that who does is always completed on time and target gets a response where almost half of the respondents complete their work on time and target while the rest are still unsure whether they can complete it on time or target. As for the second statement about completing work without delaying it the next day, a response showed that more than half of the employees of PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Branch did not procrastinate in completing their work, while the rest were still unsure whether they could complete it in a day or postpone it tomorrow.

Conclusions

Based on the results of research on the influence of education levels, work skills, and work attitudes on employee work performance, it can be concluded that the level of education, work skills, and work attitudes of employees at PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Region have a positive effect comprehensively on employee performance. The most dominant variable affecting work performance is job skills. Some suggestions can be put forward for PT Jaminan Kredit Indonesia (Persero) Tbk Makassar Region has made work placements following the level of education, work skills, and attitudes of employees. It is hoped that in the future, the company will continue to apply these three factors in carrying out work placements because they influence employee performance. Based on the results of the study that the level of education has a positive effect on work performance, it is therefore expected that in the future, the company can pay more attention to the level of education when doing work placements so that it can have an impact on employee performance. Likewise, work attitudes make it necessary to get attention when doing work placements. The most dominant factor in this research is work skills, so it is hoped that in the future, the company can consider this factor in carrying out work placements. Furthermore, further researchers are expected to add other variables that can be used as indicators in further research. This is because there are still variables that have not been found by the author that still have a relationship related to work placement and employee performance.

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