

## The Influence of Group Communication, Work Discipline on Performance Through Motivation on Account Officers PT Permodalan Nasional Madani Mekaar Unit Jakarta Branch

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### ABSTRACT

The purpose of this research is to analyze the influence of group communication on the motivation, the influence of work discipline on the motivation, the influence of motivation on the performance, the influence of group communication on the performance, the influence of work discipline on the performance, the influence of group communication on performance through motivation, and the influence of work discipline on performance through motivation. This study uses a quantitative method with explanatory research. The population in this study consists of all Account Officers of PT PNM Unit Mekaar Branch Jakarta, totaling 694 people. A sample of 254 respondents was taken based on the Slovin formula. Data collection was conducted using a questionnaire with a Likert scale, and data analysis was performed using SmartPLS-SEM

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## **INTRODUCTION**

in order to survive and compete in the market. Employee performance is a crucial factor in determining the success of the company, especially in the financial sector such as PT Permodalan Nasional Madani (PNM) which is engaged in microfinance. As one of PNM's business units, the Mekaar Unit has a strategic role in empowering underprivileged women through microfinance programs. In this context, the role of the Account Officer (AO) as the spearhead of the company is vital because they are directly responsible for managing relationships with customers, channeling financing, and ensuring the sustainability of the program.

The microfinance industry plays an important role in supporting the community's economy, especially for underprivileged groups who are often not reached by conventional banking services. PT Permodalan Nasional Madani (PNM) is one of the leading microfinance companies in Indonesia that is committed to empowering the community through microfinance programs. One of PNM's business units, the Mekaar Unit, focuses on empowering underprivileged women by providing access to microfinance to support small and medium enterprises (SMEs)

The Mekaar program is designed to help underprivileged women increase their income and family welfare through micro-enterprises. In running this program, the role of the Account Officer (AO) is crucial. They are responsible for managing the customer group, disbursing financing, monitoring the use of funds, and ensuring repayment according to a predetermined schedule. Thus, the performance of the Account Officer directly affects the success of the Mekaar program.

Account Officers at PT PNM Unit Mekaar Jakarta Branch face various challenges in carrying out their duties. First, they have to face high target demands from the company. Each Account Officer has a financing distribution and repayment target that must be achieved within a certain period. Second, the complexity of the tasks that must be carried out, starting from the customer selection process, channeling funds, to monitoring the use of funds and repayments. A study by OJK (2022), the National Survey of Financial Literacy and Inclusion by OJK shows that the level of financial literacy in Indonesia is still low, especially among the underprivileged, which supports the statement about the challenges of AOs in providing education to customers. Third, the dynamics of diverse customer groups, both in terms of educational, social, and economic backgrounds, require Account Officers to have good communication and group management skills. Wijaya & Dewi (2023) found that good group communication can increase customer satisfaction and reduce the risk of bad payments.

Table 1. Performance of AO PTt PNM Jakarta Branch

Unit	Year 2023			% PAR
	Outstanding	PAR	NPL	
Jakarta 1	1.435.235.470.350	58.184.977.035	1.519.154.045	4,05%
Jakarta 2	1.250.210.927.043	47.975.098.245	2.555.941.575	3,84%
Jakarta 3	1.176.865.739.745	27.051.886.452	2.150.495.365	2,30%
Jakarta 4	3.862.312.139.161	133.211.961.732	6.225.590.985	3,45%
Jakarta 5	1.357.942.254.550	15.865.163.831	2.210.713.953	1,17%
Jakarta 6	1.088.408.499.468	19.171.302.949	820.190.042	1,76%
Unit	Year 2024			% PAR
	Outstanding	PAR	NPL	
Jakarta 1	1.388.739.135.095	142.895.448.062	16.164.227.841	10,29%
Jakarta 2	1.232.801.979.680	172.822.867.020	11.427.714.955	14,02%
Jakarta 3	1.187.802.973.194	77.712.017.993	5.463.543.621	6,54%
Jakarta 4	1.044.264.646.918	106.151.706.004	8.380.400.404	10,17%
Jakarta 5	1.460.552.448.689	17.823.368.259	2.221.813.150	1,22%
Jakarta 6	1.137.530.268.158	68.293.189.884	5.886.297.815	6,00%

In general, Outstanding decreased in Jakarta 1, Jakarta 2, and Jakarta 4, while Jakarta 3, Jakarta 5, and Jakarta 6 experienced an increase. Jakarta 4 experienced a very significant decline. PAR increased significantly in almost all regions, except Jakarta 4 which experienced a decline. An increase in PAR indicates that more loans are not being paid on time. NPL increased in almost all regions, indicating that more loans are becoming non-performing. The % PAR increased significantly in almost all regions, except Jakarta 5 which remained relatively stable. The increase in % PAR indicates that the risk of bad debts is getting higher. Overall, the performance of PT PNM's Jakarta branch AOs deteriorated from 2023 to 2024, especially in terms of loan quality (PAR and NPL).

Group communication is one of the key factors that influence Account Officer performance. In the context of PT PNM Unit Mekaar, group communication occurs between the Account Officer and the customer group, as well as between the Account Officer and the company's internal team. Effective communication can facilitate coordination and collaboration between group members, so that the process of distributing financing and monitoring repayments can run smoothly. Gupta & Sharma (2020) show that effective communication can improve coordination and collaboration between AOs and customers. Customers who feel heard and understood tend to be more cooperative in fulfilling repayment obligations. In addition, effective communication can help account officers identify problems faced by customers and find appropriate solutions.

Work discipline is another factor that is no less important in determining Account Officer performance. Work discipline includes discipline in complying with company rules, managing time well, and consistency in carrying out tasks. Sari & Putra (2021) state that employees who have high work discipline tend to be more productive, on time in completing tasks, and able to achieve the set targets. In the context of PT PNM Unit Mekaar, work discipline is very important because Account Officers must face high target demands and the complexity of the tasks that must be carried out. Account Officers who have good work discipline tend to be more productive and efficient in carrying out their duties.

They are able to manage their time well, prioritize important tasks, and ensure that all targets that have been set can be achieved. In addition, work discipline can also help Account Officers deal with pressures and challenges that arise in the workplace. With strong work discipline, Account Officers can stay focused and motivated to achieve company goals.

Work motivation is an important mediating factor in the relationship between group communication, work discipline, and Account Officer performance. Work motivation can be defined as an internal drive that encourages a person to work seriously and achieve the goals that have been set. High work motivation can increase employee productivity, creativity, and commitment to the company. Effective group communication can increase the sense of community and social support among team members, thus increasing work motivation. Meanwhile, strong work discipline can provide a sense of achievement and personal satisfaction, which in turn can increase work motivation.

High work motivation can have a positive impact on Account Officer performance. Motivated account officers tend to be more proactive in carrying out their duties, more creative in finding solutions to problems faced, and more committed to achieving the targets that have been set. Thus, work motivation can be a bridge that connects group communication and work discipline with Account Officer performance.

Based on the description above, this study aims to analyze the effect of group communication and work discipline on the performance of the Account Officer of PT PNM Unit Mekaar Jakarta Branch with motivation as an intervening variable. The results of this study are expected to contribute to the company in formulating strategies to improve employee performance, especially Account Officers, through improving group communication, work discipline, and work motivation. In addition, this research is also expected to be a reference for the development of literature in the field of human resource management, especially in the context of the microfinance industry. The objectives of this research are:

1. To determine the effect of group communication on the motivation of account officers of PT PNM Mekaar, Jakarta branch.
2. To determine the effect of work discipline on the motivation of account officers of PT PNM Mekaar, Jakarta branch.
3. To determine the effect of motivation on the performance of account officers of PT PNM Mekaar, Jakarta branch.
4. To determine the effect of group communication on the performance of account officers of PT PNM Mekaar, Jakarta branch.
5. To determine the effect of work discipline on the performance of account officers of PT PNM Mekaar, Jakarta branch.
6. To determine the effect of group communication on performance through motivation in account officers of PT PNM Mekaar, Jakarta branch.
7. To determine the effect of work discipline on performance through motivation on account officers of PT PNM Mekaar, Jakarta branch.

## LITERATURE REVIEW

### Group Communication

In general, DeVito (2021) states that communication is the process of exchanging information, ideas, or messages between two or more parties with the aim of achieving mutual understanding. This process involves various elements, including sender, message, media, receiver, feedback, and context. The communication process is not only linear but also dynamic, involving complex interactions and interpretations. The communication process can be explained through several interrelated stages. According to DeVito (2021), the communication process consists of six main components: Sender, Message, Media, Recipient, Feedback, Context.

According to Forsyth (2018), group communication involves the exchange of information, ideas, and opinions that occur in a group context. This process includes not only verbal communication but also non-verbal, such as body language, facial expressions, and tone of voice. Group communication also involves aspects such as active listening, providing feedback, and creating a supportive environment for sharing ideas. According to Robbins & Judge (2021), group communication serves to build strong interpersonal relationships between group members. Good relationships can increase trust and cooperation, which in turn will increase group effectiveness. Group communication has several important functions in organizations. According to Harris & Nelson (2020), these functions include

#### 1. Coordination

Group communication ensures that all group members are working towards the same goal. For example, in a sales team, effective communication will ensure that each member knows the sales targets and strategies to achieve them.

#### 2. Motivation

Group communication can increase the morale and commitment of group members. For example, praise and recognition from coworkers can increase an individual's motivation to work harder.

#### 3. Problem Solving

Group communication allows members to identify and solve problems collectively. For example, in a product development team, open communication will allow members to identify potential problems and seek solutions together.

#### 4. Decision Making

Group communication facilitates an inclusive and participatory decision-making process. For example, in a management team, effective communication will ensure that all voices are heard and decisions are made by consensus.

According to Robbins & Judge (2021), factors that influence the effectiveness of group communication include communication skills, distractions, communication media, context, feedback, and leadership. By understanding and managing these factors, groups can improve the quality of their communication and achieve common goals more effectively.

### 1. Communication Skills

Good communication skills are essential to the effectiveness of group communication. These include the ability to speak clearly, listen actively, and provide constructive feedback.

### 2. Noise

Interference is a factor that can disrupt the communication process and reduce the clarity of the message. Interference can be physical, psychological, or semantic. Physical distractions include noise, technical glitches, or an uncomfortable environment. Psychological distractions include stress, anxiety, or prejudice that can affect how messages are received and understood. Semantic interference occurs when there is a misunderstanding of the language or terms used.

### 3. Communication Channels

Choosing the right communication medium is essential to ensure the message is well received. Communication media can be verbal, non-verbal, or digital. Verbal communication involves using words to convey a message. This includes in-person conversations, phone calls, or presentations. Non-verbal communication involves body language, facial expressions, and tone of voice. These can influence how messages are received and understood. Digital communication involves the use of technology, such as email, instant messaging, or video conferencing platforms. These enable remote communication and virtual collaboration.

### 4. Context

Context is the situation or environment in which communication occurs. Context can affect how messages are sent, received, and understood. In this case the context consists of Physical context such as a meeting room or classroom, can affect the quality of communication, a comfortable and distraction-free space can increase the effectiveness of communication. Social context involves the relationships and dynamics between group members. Good relationships can increase trust and openness and Cultural context involves cultural values, norms and practices that influence communication, groups with cultures that are inclusive and value diversity tend to have more effective communication.

### 5. Feedback

Feedback is the response given by the receiver to the sender. Feedback allows the sender to know whether the message has been understood correctly and whether the communication was successful. Feedback consists of direct feedback given as soon as the message is received and indirect feedback given after some time, which can be in the form of a written evaluation or a follow-up discussion.

### 6. Leadership

Leadership plays an important role in the effectiveness of group communication. An effective leader can ensure that communication runs smoothly and that all members have the opportunity to participate. A democratic and inclusive leadership style can increase participation and openness in group communication. The role of the Leader is also important in group communication

as it is responsible for directing the discussion, managing time, and ensuring that all agenda items are covered.

While group communication has many benefits, there are also some challenges that need to be overcome. According to DeVito (2021), these challenges include conflicts that can arise in groups due to differences in opinions, personalities, or interests. Communication breakdowns that can occur due to factors such as noise, technological distractions, or inattention. The dominance of some group members who may dominate the conversation, while others may not get a chance to speak

According to Keyton et al. (2019), other challenges in group communication include lack of trust between group members, lack of transparency in communication, and lack of management support. These challenges can reduce the effectiveness of communication and hinder the achievement of group goals.

### **Work Discipline**

Work discipline is one of the key aspects of human resource management that affects productivity, performance and organizational success. Work discipline refers to the awareness and willingness of individuals to comply with the rules, norms, and standards set by the organization. According to Robbins & Judge (2021), work discipline includes aspects such as punctuality, compliance with procedures, and responsibility in completing tasks. Work discipline is not just about compliance with rules, but also reflects an individual's commitment to organizational values. Hasibuan (2019) said that work discipline is an attitude of a person's willingness and willingness to obey and obey the norms of regulations that apply in the work environment. Work discipline reflects the level of individual awareness of their responsibilities in the organization. Siagian (2019) says work discipline is a form of self-control shown through compliance with established rules, procedures, and work standards. Work discipline also includes the ability to manage time and resources effectively. The importance of work discipline is because it can increase work efficiency and productivity, is able to create an orderly and harmonious work environment, is able to reduce errors and work accidents and increase customer satisfaction and organizational reputation.

According to Luthans (2019), work discipline is influenced by several factors, both internal and external:

#### **1. Internal Factors**

Motivation, intrinsic (such as a sense of responsibility) and extrinsic (such as incentives) motivation can improve work discipline. Personality, individuals with disciplined personalities tend to be more obedient to the rules. Knowledge and Skills, a good understanding of work rules and procedures makes it easier for individuals to comply.

#### **2. External Factors**

Leadership, an effective leadership style can encourage work discipline through supervision and support. Organizational Culture, a culture that supports discipline and responsibility will influence employee behavior. Reward and Punishment System, a fair and consistent reward and punishment system

can improve work discipline. A comfortable and organized work environment supports work discipline.

Work discipline has significant implications for individual and organizational performance. According to Armstrong (2021), high work discipline can:

1. Increase work productivity and efficiency: disciplined employees tend to be more productive and efficient in completing tasks.
2. Reducing errors and accidents: adherence to work procedures and standards can reduce errors and accidents.
3. Creating an organized and harmonious work environment: work discipline creates an organized and harmonious work environment, which in turn increases employee morale and motivation.
4. Improves customer satisfaction and organizational reputation: disciplined employees tend to provide better service to customers, which in turn improves customer satisfaction and organizational reputation.

According to Simamora (2020), the role of work discipline in achieving organizational goals is very important. Simamora explained that work discipline serves as a foundation for the creation of an efficient and productive work environment, which ultimately supports the achievement of organizational goals. Some important points regarding the role of work discipline according to Simamora are:

1. Improving Employee Productivity

Work discipline helps employees to work in a more structured manner and in accordance with established standards. By adhering to existing rules, employees are more focused and can complete tasks more efficiently, which in turn increases organizational productivity.

2. Guarantee Consistent Quality of Work

Discipline at work ensures that work is done in accordance with the procedures and quality standards set by the organization. High discipline helps reduce errors and improve the quality of work output, which contributes directly to the organization's goal of delivering quality products or services.

3. Improving Operational Efficiency

Work discipline creates an organized and structured environment. Disciplined employees tend to value their time and resources, reducing waste and inefficiency in the work process. The efficiency maintained allows the organization to achieve goals more quickly and cost-effectively.

4. Reduce Absenteeism and Tardiness

One aspect of work discipline is adherence to a predetermined work time, be it in terms of arrival, task completion, or timeliness in decision-making. Good discipline reduces absenteeism and tardiness, which ensures the smooth operation of the organization and avoids disruptions to goal achievement.

5. Building a Positive Work Culture

Good work discipline creates a positive work culture where each individual works with responsibility and respect for work and coworkers. This culture supports the creation of a harmonious and collaborative work climate,

which in turn increases cooperation between employees in achieving organizational goals.

### Motivation

Deci & Ryan (2017) in Self-Determination Theory when these basic needs are met, individuals are not only motivated to act but also experience better psychological well-being, which is reflected in higher life satisfaction, reduced stress and anxiety, and increased happiness and engagement in daily activities. This theory states that human motivation is influenced by three main psychological needs:

#### 1. Autonomy Needs

Autonomy refers to the need to feel a sense of control and freedom in the behaviors or decisions we make. In the context of work, autonomy means giving individuals the opportunity to make choices that are based on their personal preferences and values, not just because of external pressures. When people feel autonomous in their work, they are more likely to work because they find personal meaning or value in the work, not because of external rewards. Autonomy also creates a sense of control over the environment, which in turn reduces feelings of being pressured or bound by overly rigid rules. In addition, autonomy provides opportunities for individuals to think creatively, innovate, and try new approaches to completing tasks.

#### 2. Competence Requirement

Competence refers to the need to feel effective and capable in the activities or tasks we perform. It involves feeling that we have the ability to face challenges and succeed in completing tasks. When individuals feel competent, they feel satisfied with their achievements and are motivated to continue developing their abilities. Achieving a goal or completing a challenging task increases an individual's self-confidence, which is important for long-term motivation. A sense of competence creates a greater sense of engagement in work, as individuals feel their abilities are valued and used effectively.

#### 3. Relatedness Needs

Connectedness refers to the need to feel connected to others-to feel valued, understood, and accepted in a social context. It is the need to relate to others positively and feel part of a community. Strong social connectedness improves one's emotional and psychological well-being, as we feel we have the support of others, when one feels connected to others (e.g., a team or an organization), they are more likely to work hard for the common good, not just for personal gain. Good connectedness also helps to reduce stress, increase a sense of security, and reduce feelings of isolation, which can hinder motivation.

Deci & Ryan (2017) differentiate human motivation based on the degree of freedom and internal control that individuals feel over their actions. These types of motivation range from the most forced (motivation influenced entirely by external factors) to the most autonomous (motivation that comes entirely from within).

#### 1. Intrinsic Motivation

Intrinsic motivation is motivation that comes from within the individual, i.e. from the sense of satisfaction and joy gained while doing the activity itself,

without expecting external rewards or rewards. It is the most autonomous form of motivation and is directly related to personal involvement and satisfaction. The characteristics of intrinsic motivation are:

- Satisfaction from the activity itself, such as the fun, challenge, or sense of accomplishment gained from the activity.
- It does not require external rewards such as money, praise, or status.
- More long-lasting and sustained engagement, as the activity becomes part of personal identity and interests.

## 2. Extrinsic Motivation

Extrinsic motivation is motivation influenced by external factors, i.e. external goals or rewards to be achieved through an activity. In extrinsic motivation, individuals perform an action not because they enjoy the process, but to achieve something separate from the activity itself, such as an award, recognition, or financial gain. Deci & Ryan (2017) in Self-Determination Theory introduced a regulation continuum to describe different levels of individual involvement in extrinsic motivation, which progresses from external control towards internal integration. The following are the forms of extrinsic motivation based on regulation:

### a. External Regulation

This is the most forced form of extrinsic motivation and is influenced by very strong external factors, such as reward or punishment. Individuals act only to gain rewards or to avoid negative consequences.

### b. Introjected Regulation

In introjective regulation, individuals perform an action because of an internal drive, but not because they personally want to. They do it because they feel pressure, such as guilt, shame, or a desire to meet social standards. This regulation shows little freedom, as actions are performed to fulfill internal values imposed by others or by oneself.

### c. Identified Regulation

At this level, individuals begin to identify the value or benefit associated with the task. They perform the action because they realize that it is important and relevant to their long-term goals, even if they do not fully enjoy it. In this case, individuals have internalized the reason for performing the task as part of their identity.

### d. Integrated Regulation

This regulation is the closest form of extrinsic motivation to intrinsic motivation. Individuals who engage in integration regulation have integrated the purpose or value of the work into their identity, so they feel that the task is part of who they are. Although there is an external component, these actions are closely aligned with their personal values.

## 3. Amotivation

Amotivation is a state of helplessness or disinterest that occurs when individuals lack the desire or motivation to do something, often because they feel incapable or unrelated to their goals. Individuals who experience amotivation feel that their actions have no meaning or meaningful outcome. Characteristics of Amotivation:

- There is no sense of satisfaction or expectation of success from the activity.
- Engagement is very low, and individuals may feel that they are forced to perform tasks for no apparent reason.

It can be caused by feelings of failure, lack of competence, or not understanding the goal.

#### Performance

Performance is a concept used to measure the effectiveness and efficiency of a person or organization in achieving certain goals. Performance not only reflects the end result of work, but also includes the work process carried out by individuals or groups in the organization.

According to Robbins & Judge (2021), performance is the result of individual work that is influenced by ability, motivation, and work environment. Meanwhile, Armstrong (2021) defines performance as the achievement of organizational goals through individual contributions measured against certain standards. Dessler (2022) states that employee performance is a combination of skill, effort, and organizational support in carrying out the assigned tasks. In addition, Schermerhorn & Bachrach (2023) emphasized that individual performance is not only assessed based on the final result, but also on the work process and behavior shown during work. Furthermore, Aguinis (2019) argues that performance is an action or behavior that can be observed, and is relevant to the achievement of organizational goals. This shows that performance involves not only visible output, but also how individuals work effectively to achieve the expected results. In addition, Cascio & Boudreau (2022) added that performance must be measured objectively by considering various aspects, such as quantity, quality, and the impact of the work produced on the organization. This emphasizes that performance is not just about how much work is done, but also how effectively the work adds value to the company. According to Bernardin & Russell (2023), individual performance is also influenced by self-perception of the assigned tasks as well as external factors such as organizational policies, corporate culture, and applied leadership. In this context, performance is seen as the result of interactions between individuals and the work environment that influence each other. Thus, it can be concluded that performance is a multidimensional concept that includes various aspects, ranging from individuals, organizations, to the work environment. Performance measurement must be carried out by considering various factors that can affect it in order to reflect a more accurate picture of the effectiveness of a person or organization's work.

According to Aguinis (2019), the main factors that influence performance are competence, motivation, and organizational support. These three factors interact with each other and determine the extent to which an individual can achieve optimal work results.

- Competence - Competence encompasses the skills, knowledge and abilities that individuals have to perform their duties effectively. The higher a person's competency level, the better their performance.

- Motivation - Work motivation determines how much effort individuals put into their work. Motivation can stem from both intrinsic (job satisfaction, personal achievement) and extrinsic (incentives, rewards) factors.
- Organizational Support - Support from the organization includes available resources, company policies, leadership, and a supportive work environment. Organizations that provide optimal support will help individuals achieve higher performance.

One of the principles of performance management was put forward by Armstrong (2021) with his performance management theory. According to Armstrong (2021), performance management is a systematic process for improving individual and team performance to achieve organizational goals through continuous planning, monitoring, development, and evaluation. He emphasized that performance management is not just about annual evaluations, but also about providing ongoing feedback and helping employees develop professionally.

Armstrong (2021) states that there are several main principles in performance management, namely:

- Oriented towards performance improvement, the main focus of performance management is to improve individual and organizational performance, rather than simply assessing employees.
- A continuous process, performance management is not just done once a year, but is an ongoing process that includes regular feedback and employee development.
- Collaborative between managers and employees, the success of this system depends on open communication between superiors and subordinates, not just one-way instructions.
- Employee development-oriented, in addition to measuring performance, companies must provide training and development to improve employee skills.
- Focused on clear and measurable goals, performance management should be aligned with the organization's strategy, so that each individual understands their role in achieving the company's vision.

Dessler (2020) states that performance evaluation methods can be divided into the following techniques:

#### 1. Result-Based Appraisal

This evaluation measures performance based on the achievement of targets or Key Performance Indicators (KPIs), this system is often used in the Balanced Scorecard concept to assess employees based on their contribution to organizational goals.

#### 2. Behavior-Based Appraisal

These evaluations focus on how the employee accomplishes their work, not just the end result. An example is the Behaviorally Anchored Rating Scale (BARS) which evaluates employees based on specific behavioral indicators.

#### 3. 360-Degree Feedback Evaluation

This technique involves feedback from various parties, including superiors, coworkers, subordinates, and even customers, this method is more comprehensive as it provides a holistic picture of an employee's performance.

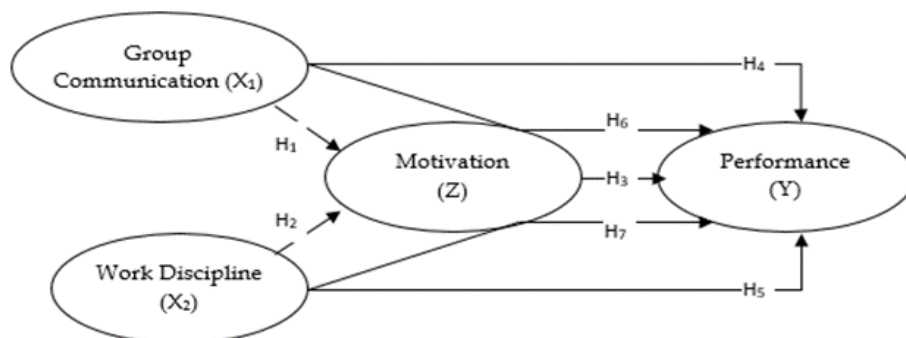


Figure 1. Conceptual Framework

### Hypothesis

- H1 : Group communication has a positive and significant effect on the motivation of account officers of PT PNM Mekaar, Jakarta branch.
- H2 : Work discipline has a positive and significant effect on the motivation of account officers of PT PNM Mekaar, Jakarta branch.
- H3 : Motivation has a positive and significant effect on the performance of PT PNM Mekaar account officers, Jakarta branch.
- H4 : Group communication has a positive and significant effect on the performance of PT PNM Mekaar account officers, Jakarta branch.
- H5 : Work discipline has a positive and significant effect on the performance of PT PNM Mekaar account officers, Jakarta branch.
- H6 : Group communication has a positive and significant effect on performance through motivation in account officers of PT PNM Mekaar, Jakarta branch.
- H7 : Work discipline has a positive and significant effect on performance through motivation in the account officer of PT PNM Mekaar, Jakarta branch.

### METHODOLOGY

This study uses a quantitative approach with the explanatory research method. According to Sugiyono (2022) quantitative research is a research method used to examine certain populations or samples with data collection techniques using research instruments, statistical data analysis, and aims to test predetermined hypotheses. Meanwhile, the explanatory research method is research conducted to explain the causal relationship between variables through hypothesis testing. The population in this study were all Account Officers of PT Permodalan Nasional Madani (PNM) Mekaar Unit, Jakarta Branch, totaling 694 people. The sampling method of this study uses probability sampling technique with simple random sampling method, to determine the number of samples, the Slovin formula is used with an error tolerance of 5% (0.05) so that the number of samples obtained is 254 people. The questionnaire was used as a data collection instrument, the questionnaire in this study used a Likert scale. The questionnaire was distributed to 254 respondents who had been randomly selected from the population. The data collected from the questionnaire was processed using SmartPLS software to test the relationship between variables. Qualitative data from the Likert scale is converted into quantitative data by giving a score (1-5) for each respondent's answer. The variables in this study consist of Independent Variables: Group Communication (X<sub>1</sub>), Work Discipline (X<sub>2</sub>). Mediating

Variable: Motivation (Z). Dependent Variable: Performance (Y). This research data analysis was assisted by SmartPLS software, SmartPLS is statistical software used to analyze Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach.

Table 2. Research Object

Characteristics		Respondents	%
Last Education	SMA/SMK	222	87,40%
	D3	26	10,24%
	S1	6	2,36%
	Total	254	100,00%
Age	<20 years	41	16,14%
	20 - 25 years	202	79,53%
	26 - 30 years	9	3,54%
	31 - 35 years	2	0,79%
	> 36 years	0	0,00%
	Total	254	100,00%
Length of Service at PNM	< 1 year	73	28,74%
	1 - 3 years	153	60,24%
	4 - 6 years	23	9,06%
	7 - 10 years	5	1,97%
	> 10 years	0	0,00%
	Total	254	100,00%
Work Unit	Jakarta 1	62	24,41%
	Jakarta 2	25	9,84%
	Jakarta 3	42	16,54%
	Jakarta 4	1	0,39%
	Jakarta 5	88	34,65%
	Jakarta 6	36	14,17%
	Total	254	100,00%

**RESULT**  
**Convergent Validity**

Table 3. Outer Loading

	Work Discipline	Performance	Group Communication	Motivation
x1.10			0,846	
x1.11			0,873	
x1.12			0,759	
x1.2			0,727	
x1.3			0,755	
x1.4			0,749	
x1.5			0,845	
x1.6			0,815	
x1.7			0,777	
x1.8			0,863	
x1.9			0,757	
x2.1	0,767			
x2.10	0,881			
x2.3	0,807			
x2.4	0,813			
x2.6	0,856			
x2.7	0,845			
x2.8	0,859			
x2.9	0,797			
y1		0,864		
y10		0,810		
y2		0,870		
y3		0,847		
y4		0,823		
y5		0,860		
y6		0,928		
y7		0,890		
y9		0,883		
z1				0,895
z2				0,877
z3				0,908
z4				0,920
z5				0,890
z6				0,896

All indicators already have values above 0.70, which indicates that all indicators have good convergent validity. Indicators with the highest loading, such as y6 (0.928) for performance, indicate that this indicator has a very strong contribution to the latent variable performance.

**Discriminat Validity**

Table 4. Fornell-Larcker Criterion

	Work Discipline	Performance	Group Communication	Motivation
Work Discipline	0,829			
Performance	0,882	0,865		
Group Communication	0,669	0,594	0,798	
Motivation	0,875	0,903	0,552	0,897

All AVE square root values are greater than the correlation values between other constructs so that the model meets discriminant validity, for example the square root of work discipline  $\sqrt{0,829} = 0.910$  is still greater than the correlation value between other constructs, performance (0.882), group communication (0.669) and motivation (0.875)

Table 5. Cross Loading

	Work Discipline	Performance	Group Communication	Motivation
x1.10	0,602	0,466	0,846	0,460
x1.11	0,586	0,447	0,873	0,459
x1.12	0,490	0,465	0,759	0,450
x1.2	0,462	0,455	0,727	0,371
x1.3	0,608	0,512	0,755	0,512
x1.4	0,475	0,456	0,749	0,390
x1.5	0,578	0,492	0,845	0,471
x1.6	0,490	0,465	0,815	0,379
x1.7	0,449	0,412	0,777	0,391
x1.8	0,524	0,462	0,863	0,430
x1.9	0,557	0,551	0,757	0,486
x2.1	0,767	0,616	0,574	0,622
x2.10	0,881	0,784	0,557	0,782
x2.3	0,807	0,683	0,511	0,632
x2.4	0,813	0,670	0,541	0,666
x2.6	0,856	0,748	0,615	0,749
x2.7	0,845	0,829	0,549	0,820
x2.8	0,859	0,789	0,468	0,833
x2.9	0,797	0,691	0,645	0,649
y1	0,761	0,864	0,500	0,854
y10	0,689	0,810	0,475	0,717
y2	0,790	0,870	0,521	0,780
y3	0,777	0,847	0,518	0,769
y4	0,753	0,823	0,565	0,730
y5	0,769	0,860	0,499	0,725
y6	0,789	0,928	0,508	0,845
y7	0,737	0,890	0,525	0,782
y9	0,792	0,883	0,517	0,808
z1	0,819	0,799	0,522	0,895

z2	0,798	0,774	0,452	0,877
z3	0,801	0,812	0,527	0,908
z4	0,817	0,869	0,530	0,920
z5	0,736	0,799	0,465	0,890
z6	0,735	0,806	0,472	0,896

All indicators have the highest loading on the constructs they are supposed to measure, in other words, discriminant validity is met. For example, the loading value of z6 motivation (0.896) is greater than other loadings.

**Construct Reliability and Validity**

Table 6. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Work Discipline	0,935	0,940	0,946	0,687
Performance	0,958	0,959	0,964	0,748
Group Communication	0,943	0,944	0,951	0,637
Motivation	0,952	0,952	0,961	0,805

Cronbach's Alpha  $\geq 0.90$ , indicating excellent reliability. Composite Reliability  $\geq 0.90$ , indicating the model has excellent internal consistency. AVE  $\geq 0.50$ , indicating that the latent variable absorbs more variance from its indicators compared to the error variance. The results obtained are reliable and the research model is reliable for further analysis.

**R-Square**

Table 7. R Square

	R Square	R Square Adjusted
Performance	0,852	0,850
Motivation	0,767	0,765

Performance ( $R^2 = 0.852$ ) → the independent variables (work discipline, group communication, and motivation) explain 85.2% of the variation in performance, indicating the model has very strong predictive power. Motivation ( $R^2 = 0.767$ ) → the independent variables explained 76.7% of the variation in motivation, also indicating strong predictive power.

**F-Square**

Table 8. F Square

	Work Discipline	Performance	Group Communication	Motivation
Work Discipline		0,161		1,989
Performance				
Group Communication		0,007		0,009
Motivation		0,504		

Work discipline on performance ( $f^2 = 0.161$ ) indicates a moderate influence on performance. Work discipline on motivation ( $f^2 = 1.989$ ) indicates a very large influence on motivation. Motivation on performance ( $f^2 = 0.504$ ) indicates a large influence on performance. Group communication on performance & motivation ( $f^2 = 0.007$  &  $0.009$ ) indicates a very small / insignificant effect, indicating that group communication has no meaningful effect on performance or motivation.

**Q-Square**

Table 9. Q Square

	SSO	SSE	Q <sup>2</sup> (=1-SSE/SSO)
Work Discipline	2032,000	856,443	0,579
Performance	2286,000	796,639	0,652
Group Communication	2794,000	1283,733	0,541
Motivation	1524,000	445,804	0,707

All Q<sup>2</sup> values are > 0.35, so the model has very good predictive ability. Motivation has the highest Q<sup>2</sup> value (0.707), indicating that the model is very good at predicting this variable.

**Hypothesis Test**

Table 10. Test Results

	Original Sample (O) $\beta$	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Work Discipline -> Performance	0,358	0,349	0,100	3,583	0,000
Work Discipline -> Motivation	0,915	0,900	0,062	14,799	0,000
Group Communication -> Performance	0,043	0,050	0,059	0,721	0,471
Group Communication -> Motivation	-0,060	-0,055	0,066	0,902	0,368
Motivation -> Performance	0,566	0,568	0,096	5,868	0,000
Work Discipline -> Motivation -> Performance	0,518	0,511	0,093	5,582	0,000
Group Communication -> Motivation -> Performance	-0,034	-0,032	0,039	0,879	0,380

## DISCUSSION

### **The Effect of Group Communication on Motivation**

This result shows that group communication does not have a significant direct effect on employee motivation because the p-value is  $0.368 > 0.05$  and the t-statistic is  $0.902 < 1.96$ . In fact, the negative  $\beta$  value ( $-0.060$ ) indicates that in this model, the higher the group communication, the slightly lower the motivation. Although not significant, this suggests that communication in work groups does not necessarily increase motivation if it is not well implemented. (H1 is rejected).

### **Effect of Work Discipline on Motivation**

This relationship is very strong and significant with a p-value of  $0.000 < 0.05$  and  $\beta = 0.915$ , indicating that work discipline is the main factor influencing employee motivation. The t-statistics value of  $14.799$  is very high, which means this relationship is very strong. This finding suggests that when employees have a high level of discipline, they tend to be more motivated to perform well. Therefore, companies need to ensure a good discipline system is in place, such as providing incentives for employees who are on time, fair enforcement of work rules, and leadership that encourages a culture of discipline. (H2 accepted)

### **Effect of Motivation on Performance**

These results show that motivation has a positive and significant effect on employee performance with a p-value of  $0.000 < 0.05$ . The value of  $\beta = 0.566$  indicates that an increase in motivation by one unit will increase performance by  $56.6\%$ . With t-statistics of  $5.868$ , this relationship is highly significant. This means that motivation is a very influential factor in improving performance, so organizations need to pay special attention to aspects of employee motivation, such as through reward systems, positive work environments, and career development. (H3 accepted)

### **Effect of Group Communication on Performance**

This relationship is not significant, because the p-value is  $0.471 > 0.05$  and t-statistics is  $0.721 < 1.96$ . This suggests that group communication does not have a meaningful direct influence on performance. That is, although communication in work groups is important, this factor is not the main factor that directly improves employee performance in this model. (H4 is rejected)

### **Effect of Work Discipline on Performance**

This result shows that work discipline has a positive and significant influence on employee performance.  $\beta$  value =  $0.358$  means that every one unit increase in work discipline will increase performance by  $35.8\%$  on the model scale. With t-statistics of  $3.583 > 1.96$ , this relationship is proven significant with a p-value of  $0.000 < 0.05$ , so it can be concluded that work discipline is an important factor in improving performance. (H5 is accepted)

### **The Effect of Group Communication on Performance Through Motivation**

This relationship is not significant, which means that motivation does not mediate the relationship between group communication and performance. With a negative  $\beta$  ( $-0.034$ ) and a p-value of  $0.380 > 0.05$ , this model shows that group communication has no impact on performance, either directly or through motivation. (H6 is rejected)

### **The Effect of Work Discipline on Performance Through Motivation**

This indirect effect is significant, which means that motivation mediates the relationship between work discipline and performance. The positive value of  $\beta = 0.518$  indicates that motivation strengthens the impact of work discipline on performance. With t-statistics of  $5.582 > 1.96$  and p-value of  $0.000 < 0.05$ , this relationship is highly significant. This means that disciplined employees tend to be more motivated, and in turn, this motivation improves their performance. (H7 is accepted)

### **CONCLUSION**

1. Group communication does not have a positive and significant effect on the motivation of account officers of PT PNM Mekaar, Jakarta branch.

This is because account officers at PT PNM Mekaar Jakarta rely more on one-way communication from superiors than communication in work groups, group communication carried out in the company is less effective, only in the form of delivering information, without any interaction that builds motivation. In addition, the work of account officers is more individualistic and target-oriented, so communication in groups is not a major factor in increasing their motivation or performance. Furthermore, there are many obstacles in group communication, such as differences in perspective, lack of openness, or lack of collaborative work culture among account officers.

2. Work discipline has a positive and significant effect on the motivation of account officers of PT PNM Mekaar, Jakarta branch.

PT PNM Mekaar has a work culture that emphasizes discipline, and disciplined account officers are more motivated to achieve work targets. Work discipline includes compliance with SOPs, punctuality at work, compliance with company regulations, and responsibility in serving customers. The company also has a strict reward and sanction system, so discipline is a major factor in increasing employee motivation. In the work of account officers, discipline is essential to maintain relationships with customers, achieve loan targets, and ensure smooth financial administration processes. The culture of work discipline emphasized by PT PNM Mekaar Jakarta branch also helps reduce stress levels and uncertainty at work, as employees are accustomed to working in a structured and organized manner.

3. Motivation has a positive and significant effect on the performance of PT PNM Mekaar account officers, Jakarta branch.

Highly motivated account officers tend to have greater initiative, are more diligent in their work, and are more target-oriented.

This motivation comes from financial incentives (bonuses, commissions), recognition from superiors, satisfaction in achieving targets, or expectations of a better career path. The company focuses on motivation enhancement strategies, such as welfare improvement, career development, and performance-based reward systems to minimize the decline in account officer performance, even though they have sufficient skills and experience.

4. Group communication does not have a positive and significant effect on the performance of PT PNM Mekaar account officers, Jakarta branch.

Group communication is not relevant to performance improvement, as account officers work more individually in achieving their targets. Group communication that has been conducted so far is only a formality and does not provide information or solutions that directly impact work productivity so that account officers rely more on direct instructions from superiors and personal experience, rather than the results of discussions in the group. Group communication at PT PNM Mekaar is also not strategic enough or does not provide significant support in solving problems faced by employees.

5. Work discipline has a positive and significant effect on the performance of PT PNM Mekaar account officers, Jakarta branch.

The work discipline culture built by PT PNM Mekaar Jakarta branch ensures that account officers are on time in completing tasks, comply with existing regulations, and follow service standards to customers. Discipline helps employees work more efficiently, reduce errors, and maintain the quality of work so that they tend to work with focus, prioritize important tasks, and have a high work ethic.

6. Group communication does not have a positive and significant effect on performance through motivation on account officers of PT PNM Mekaar, Jakarta branch.

This is due to several key reasons relating to the job characteristics of AOs, organizational structures such as :

- The work of an AO is more individualized; the main task of an AO is to find, cultivate, and collect payments from customers, most of which are done independently in the field. Targets and achievements are more individualized, so work success depends more on personal effort than group communication.
  - Group communication tends to be one-way and formal, communication in groups at PT PNM Mekaar is often instructional, where supervisors or branch managers convey new information or rules. There is not much two-way discussion or brainstorming, so communication does not help AOs in solving their obstacles in the field.
  - AOs work with daily, weekly, and monthly targets, which makes them more focused on achieving numbers than group interaction. AOs' motivation and performance are more influenced by bonuses, incentives, and target achievement, not by communication with coworkers in the group.
  - Lack of sharing culture in the group, AOs are less accustomed to sharing experiences or work strategies in group communication. In some cases, AOs see coworkers as competitors in achieving targets, not as a team that must collaborate.
7. Work discipline has a positive and significant effect on performance through motivation on account officers of PT PNM Mekaar, Jakarta branch.

PT PNM Mekaar Jakarta branch implements a strong work discipline culture to improve the motivation and performance of account officers. The work discipline culture that has been implemented includes

- Daily target monitoring and strict performance monitoring such as each AO has daily and monthly targets that must be achieved and there is a daily and weekly monitoring system from the supervisor or branch manager to ensure the AO stays on-track.

- With consistent rewards and punishments, AOs who achieve or exceed targets receive bonuses, incentives, or awards as a form of appreciation. Conversely, AOs who do not reach the target may be subject to reprimand, retraining, or coaching.
- Discipline in administration and SOP compliance, AOs are required to follow the Standard Operating Procedure (SOP) in all work processes, from lending, visiting, to recording reports. All transactions must be recorded correctly to minimize errors and the risk of bad debts.
- Continuous training and development, AOs are given periodic training on how to improve productivity, communication skills with customers, and target achievement strategies. Coaching and mentoring programs are conducted so that new AOs can learn from the experience of more experienced senior AOs. There is evaluation and refresher training on SOP compliance, time management, and marketing strategies.

### **RECOMMENDATION**

In the Group Communication variable, the lowest score is in indicator x1.7 (3.89) with the statement "I feel attached and have a sense of togetherness with other group members". Although the score obtained is quite good, to further improve group communication, PT PNM Jakarta branch can do the following: Conduct teamwork training, coaching & mentoring. Hold regular discussion forums and increase positive feedback. Provide involvement in decision making and appreciation & rewards for outstanding AO.

In the Work Discipline variable, the lowest value is in indicator x2.2 (3.89) with the statement "I am rarely late or often absent without clear reasons". To improve this, the company can enforce the socialization of rules & consequences, provide motivating targets & challenges, flexibility in working hours (if possible) and conduct regular monitoring & feedback.

In the Motivation variable, the lowest value is in indicator z4 (4.10) with the statement "I ensure that my efforts are in line with organizational targets". To maintain and further improve this, it is necessary to implement cascading goals where organizational targets are broken down into team and individual targets, so that AOs know how their role contributes to company achievements and determine specific, measurable, and realistic kpi for each ao so that they focus on results that support organizational targets. Continue to conduct employee training & development as well as career rotations & promotions.

In the Performance variable, the lowest value is in indicator y8 (3.93) with the statement "I do not wait for instructions, but rather take steps to complete tasks or overcome challenges that arise". To further improve this, it is necessary to improve the socialization of an "action- oriented" culture and set clear expectations, provide decision-making & problem-solving training and role-playing & simulation of real cases, provide delegation of operational decisions.

## **FURTHER STUDY**

### 1. Expand research context

This research was only conducted on the Account Officer (AO) of PT Permodalan Nasional Madani (PNM) Mekaar Unit, Jakarta Branch. This causes the research results cannot be generalized to all AOs at PT PNM nationally or other industrial sectors that have different work characteristics.

### 2. Use other data collection methods

There is a possibility of bias in the answers, where respondents provide answers that are considered better than the actual conditions. In addition, dynamic work motivation can change at any given time due to external factors not measured in this study, such as company policies or incentives provided.

### 3. Expand the variables

This study only focuses on the effect of group communication and work discipline on performance through motivation, while there are other factors that also have the potential to affect AO performance, such as leadership, organizational culture, workload, and incentive and reward systems. These factors are not included in this research model, so their effect on performance cannot be analyzed directly.

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