



The Role of Supporting Attributes in Employee Work Productivity at PT. PNM Lampung Branch

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ABSTRACT

This research seeks to examine the role of supporting factors in improving employee productivity at PT Permodalan Nasional Madani (PNM) Lampung Branch. Employee productivity is defined as the capacity to produce optimal results through the effective and efficient use of available resources, which is shaped by both internal and external determinants. Internal determinants include motivation, competence, and work discipline, while external determinants encompass leadership style, work environment, compensation mechanisms, organizational culture, and technological utilization. The study adopts a descriptive qualitative methodology within an interpretive paradigm, employing data collection techniques such as in-depth interviews, participant observation, and analysis of organizational documents. Data analysis follows the Miles and Huberman (1994) framework, consisting of data reduction, data presentation, and conclusion drawing supported by triangulation techniques. The results reveal that motivation, competence, and discipline are key contributors to individual employee productivity, whereas inspirational leadership, a supportive work environment, equitable compensation systems, and the application of digital technology collectively enhance organizational productivity. This study offers theoretical contributions to the field of human resource management and provides practical insights for PT PNM in developing sustainable strategies to improve employee productivity within the microfinance industry

INTRODUCTION

Employee work productivity is one of the important indicators in assessing organizational effectiveness, especially in financial service companies that are oriented towards direct service to the public. According to Dessler (2020), employee productivity can be understood as the comparison between the output produced and the input used, which includes not only the quantity but also the quality of work results. This view is reinforced by Sumanth (2018), who asserts that productivity is not solely a matter of the final results, but also involves the efficiency of using available resources. Thus, productivity can be seen as a measure of the ability of individuals or groups to achieve work results effectively and efficiently.

Dalam literatur manajemen sumber daya manusia, produktivitas dipengaruhi oleh kombinasi faktor internal and external. Wahyuningsih (2018) found that motivation and discipline are dominant internal factors that drive employees to work consistently and achieve targets. Spencer & Spencer (2020) added that competence, which includes knowledge, skills, and attitudes, is also an important attribute that determines work performance. Meanwhile, external factors such as leadership, work environment, reward systems, and organizational culture also contribute to productivity (Djuwita, 2011; Armstrong, 2020). Maryani et al. (2024) specifically highlighted that both physical and non-physical work environments, as well as individual characteristics, significantly contribute to employee productivity.

In the context of modern organizations, the utilization of technology cannot be overlooked. Wahyudi et al. (2023) indicate that digital technology can enhance efficiency, flexibility, and the effectiveness of work processes, making it a key attribute in supporting productivity. Similarly, Kamble & Wankhade (2017) identify productivity attributes to include aspects of human resource management, organizational culture, management strategy, work methods, and technology utilization. Thus, contemporary literature confirms that productivity is a multidimensional phenomenon influenced by the interaction of various internal and external attributes.

As a state-owned microfinance institution, PT Permodalan Nasional Madani (PNM) has a strategic mandate to promote grassroots economic growth through the empowerment of ultra-micro entrepreneurs. PNM Lampung Branch is one of the operational units that plays a significant role in reaching out to the community through the Mekaar financing program (Fostering Family Welfare Economy). The success of the program's implementation is determined by the performance of Account Officers (AOs), as they are at the forefront of the financing disbursement process, guidance, and management of customer portfolios.

Nevertheless, internal data from PNM Lampung Branch shows a significant productivity gap. Out of 1,809 active AOs according to the Madani Information System, only 1,588 are recorded as having disbursed financing, and of that number, 1,098 AOs or about 69.14% fall into the non-productive category (disbursement < IDR 160 million). Meanwhile, only 490 AOs or 30.86% are in the productive category (disbursement ≥ IDR 160 million). This disparity indicates

that the majority of AO have not been able to meet the targets set by the company. Moreover, productivity variations across regions also show a stark difference, with Lampung Regions 1 and 2 recording productivity of 14.40% and 15.92%, respectively, while Lampung Regions 3 and 4 show relatively better productivity at 20.42% and 20.90%. Interestingly, Bengkulu Region ranks the highest at 38.02%. This phenomenon indicates the presence of different factors influencing productivity achievements in each operational area.

Table 1. Produktifitas AO PNM Cabang Lampung Agustus 2025

Cabang	Region	Total AO sesuai sistem SDM	Total AO yg pencairan	AO Tidak Produktif						AO Produktif	
				<= 50 Jt		>50-100 Jt		> 100 - 159 Jt		>= 160 Jt	
				Jumlah	%	Jumlah	%	Jumlah	%	Jumlah	%
	Reg. Lampung 1	411	361	78	21,61%	107	29,64%	124	34,35%	52	14,40%
	Reg. Lampung 2	336	289	66	22,84%	86	29,76%	91	31,49%	46	15,92%
	Reg. Lampung 3	327	289	48	16,61%	68	23,53%	114	39,45%	59	20,42%
	Reg. Lampung 4	415	378	81	21,43%	88	23,28%	130	34,39%	79	20,90%
	Reg. Bengkulu	320	263	32	12,17%	49	18,63%	82	31,18%	100	38,02%
Total		1809	1588	275	17,32%	302	19,02%	521	32,81%	490	30,86%

Data Source: Madani Information System of PT PNM Lampung Branch

This condition confirms that employee work productivity at PT PNM Lampung Branch has not reached an optimal level. If left unresolved, this issue has the potential to cause systemic impacts such as operational inefficiency, workload imbalance, decreased service quality, and even a high risk of problematic credit, which could ultimately weaken the company's competitiveness. Therefore, an in-depth analysis is needed to identify which attributes serve as productivity drivers, as well as how strategies to strengthen these attributes can be formulated in a realistic and practical manner according to PT PNM's operational context.

Previous research has shown that productivity does not stand alone, but is influenced by two main groups of attributes, namely internal and external attributes. Internal attributes include motivation, competence, work orientation, and employee discipline. These internal factors form the foundation of AO's work behavior in performing daily tasks, from operational planning, interactions with customers, to achieving targets. On the other hand, external attributes include leadership, work environment, reward and compensation systems, organizational culture, and the use of technology. External factors create a work atmosphere that shapes employees' experiences and perceptions of the organization, while also determining the extent to which the organization can create a conducive climate for productivity improvement.

Nevertheless, based on the literature studies that have been reviewed, most research only highlights certain factors in a limited way, such as motivation, work environment, or leadership, and has not yet comprehensively discussed the relationship between internal and external attributes simultaneously within a complete conceptual framework. This gap forms the basis for the urgency of this research, especially because the work context of AO at PT PNM has unique characteristics, namely high mobility, strict administrative demands, and

intensive interaction with grassroots communities with varying levels of financial literacy. These conditions make the PNM context different from other financial organizations, thus requiring a more specific and focused research approach.

Based on the aforementioned explanation, this study was conducted to explore in depth the role of attributes that support employee work productivity at PT PNM Lampung Branch through a descriptive qualitative approach. The selection of this method is based on the need to understand phenomena directly from the perspective of employees' work experiences, unit leaders, and the company's internal systems. This research is expected to generate empirical findings that represent the real situation in the field, thereby serving as a basis for developing relevant and effective strategies to enhance overall employee productivity.

Thus, this study not only contributes to the theoretical realm through the development of productivity studies from the perspective of human resource management but also has practical contributions in helping PNM formulate data-based organizational interventions. Furthermore, this research is expected to serve as an academic reference for further studies who wants to study the dynamics of employee productivity in the microfinance sector, particularly in a work environment that has unique and dynamic characteristics like PNM. Based on the introduction that has been outlined, the researcher is interested in conducting a study with the following description: 1) What attributes play a role in supporting employee work productivity at PT PNM Lampung Branch? 2) How can the optimization strategy of these productivity-supporting attributes be implemented in the work environment of PT PNM? Grand Theory: **Productivity from the Human Resource Management Perspective**

The grand theory of this research is rooted in Gary Dessler's thoughts on Human Resource Management (HRM). Dessler (2020) defines HRM as: "the process of acquiring, training, appraising, and compensating employees, and of attending to their labor relations, health and safety, and fairness concerns." This definition emphasizes that HRM is not merely an administrative function but a strategic process that determines how an organization builds the quality of its workforce. Within this framework, productivity is viewed as a direct reflection of the organization's ability to effectively manage people.

In the research by Kamble and Wankhade (2017), it is shown that Dessler's theory is applied comprehensively. The study positions HR management functions, including recruitment, training, appraisal, compensation, and organizational justice, as integral parts of efforts to enhance productivity. These findings are consistent with Dessler's view that structured and consistent HRM effectiveness is the foundation for long-term productivity improvement.

Dessler's thinking serves as a strong foundation for this research because it views productivity not as a standalone phenomenon, but as a result of organizational design, individual competencies, work systems, and human behavior within the company. Thus, this theory provides a broad framework for understanding how internal and external attributes of employees affect workforce productivity in the context of PT PNM.

Employee Work Productivity Theory

Work productivity is one of the important indicators of an organization's success in achieving predetermined goals. Robbins and Judge (2019) explain that productivity is a function of three main elements known as the AMO formula: "Performance is a function of ability, motivation, and opportunity." This theory views productivity as the result of the interaction between: 1) Ability - including competence, skills, experience, and knowledge. 2) Motivation - internal and external drivers that direct work behavior. 3) Opportunity - organizational conditions, work environment, leadership, technology, and systems that enable employees to work effectively.

Factors Contributing to Work Productivity

Various literatures emphasize that employee productivity is associated with work productivity attributes that interact with each other from several previous research journals (3 journals were taken and their theoretical discussions were elaborated). In this study, the focus is directed at work productivity attributes that are relevant to the work context at PT PNM.

1. Internal Factors

a. Work Motivation

Motivation is one of the strongest determinants of productivity. Robbins and Judge (2019) explain that motivation is related to the energy, direction, and persistence of work behavior. The higher the employee's motivation, the more likely they are to perform their work with enthusiasm.

b. Competence

Competence describes the deep characteristics that enable individuals to produce superior performance. Spencer & Spencer (2020) define competence as: "a deep characteristic that causes effective performance." Competence covers technical knowledge, interpersonal skills, and personal character. In jobs that require financing analysis, such as at PT PNM, competence serves as the foundation for producing high-quality financing decisions as well as managing credit risk effectively.

c. Work Discipline

Hasibuan (2019) describes discipline as employees' adherence to rules and work responsibilities. He states: "Productivity is not only measured by work results but also by work behavior such as discipline and responsibility." Discipline ensures timeliness in customer visits, accuracy of financing documents, and collection efficiency, all of which are indicators of productivity at PT PNM.

2. External Factors

a. Leadership

Transformational leadership is often associated with increased productivity. Leaders who are able to inspire, provide a clear vision, and build emotional connections have been shown to boost work morale. In the context of PT PNM, the leadership of unit heads and branch managers plays an important role in guiding the team toward achieving financing, collection, and customer development targets.

b. Work Environment

The work environment includes the physical, psychological, and social conditions at the workplace. Djuwita (2011) demonstrated that a conducive work environment has a significant impact on productivity. A comfortable and safe work environment with access to information and adequate work facilities will enhance employee focus and performance. Sedarmayanti (2018) defines the work environment as all physical and non-physical conditions surrounding employees during the course of their work. She divides the work environment into two main aspects: (1) the physical environment, which includes layout, lighting, cleanliness, ventilation, work facilities, and security; and (2) the non-physical environment, which includes interpersonal relationships, organizational climate, communication systems, and psychological support. According to Sedarmayanti, an optimal work environment should meet ergonomic standards, be safe, comfortable, and support harmonious social interactions.

c. Reward and Compensation System

Dessler (2020) defines compensation as all financial and non-financial rewards given by an organization to employees in return for their contributions. Dessler emphasizes the principle of pay-for-performance, where compensation should be directly linked to work results, as well as the principles of internal equity (fairness within the organization) and external equity (competitiveness in the labor market). He also highlights the importance of indirect compensation such as health insurance, training, and career development.

d. Technology and Work Methods

The study by Kamble & Wankhade (2017) emphasizes that modern technology and work methods facilitate activities and increase productivity. SOPs, digital systems, and monitoring mechanisms at PNM are part of external factors that strengthen employee productivity.

HRM Attributes Influencing Productivity

Some of the main HRM attributes are recruitment, training, performance assessment, compensation, and labor relations. These attributes affect employees' abilities, motivation, and work behavior. These attributes form an ecosystem that influences productivity both directly and indirectly. Research Method This study adopts a qualitative approach with a descriptive research type. In qualitative research, the researcher focuses on a deep understanding of phenomena in their natural context, rather than merely numerical measurement (Sugiyono, 2018:7). Qualitative research is often referred to as post-positivistic, interpretative, and naturalistic, as it seeks to capture meaning, interaction, and social complexity as it occurs in the field. Descriptive methods in the qualitative context mean that the research will describe the attributes that support employee work productivity in a comprehensive and in-depth manner without imposing statistical relationships. The researcher's role is depict social reality from the informant's perspective, and draw interpretations based on the context.

Research Data Collection Methods

In qualitative research, data collection techniques are a very important aspect, because the quality of the data obtained will significantly determine the depth of the analysis. Sugiyono (2018:224) explains that "the main data collection techniques in qualitative research are in-depth interviews, participatory observation, and documentation." Therefore, this study utilizes these three techniques to produce valid, rich data that can comprehensively depict employee productivity phenomena.

1. Participatory/Non-participatory Observation

Observation is a method of data collection through direct monitoring of the research object in its natural context. Nasution (1988) emphasizes that "observation is the foundation of all knowledge, because only through observation can researchers obtain data about reality."

In this study, the researcher will conduct moderate participatory observation, where the researcher participates in AO activities, such as morning briefings, canvassing, or collection discussions, but still maintains distance so as not to influence their behavior. This form of observation aligns with Spradley's (1980) view in Participant Observation, which categorizes the level of researcher participation from passive to active.

2. In-depth Interview

Interviews are a core technique in qualitative research. According to Kvale (1996), in-depth interviews are "an attempt to understand the world from the subjects' point of view, to unfold the meaning of their experiences, and to uncover their lived world prior to scientific explanations." In this study, in-depth interviews were conducted with: Account Officers (AO), Unit Heads, and Administrative Staff.

3. Documentation

Documentation is a data collection technique through written records, archives, or official documents related to the research object. In this study, the documentation used includes: a) AO productivity reports sourced from the PNM Madani Information System, to compare empirical data with interview results. b) Internal company policies, including AO work SOPs, financing regulations, and work improvement programs. c) HR reports, containing employee evaluations, training, and attendance data that can reflect discipline.

Documentation serves as triangulation data, which strengthens the validity of interview and observation findings. As emphasized by Yin (2009) in Case Study Research, documents become additional evidence that can be used to reinforce arguments and increase the credibility of research. Data Processing and Analysis Method The data analysis model used in this study refers to Miles & Huberman (1994), which consists of three main components: a. Data Reduction. Data reduction is the process of selecting, simplifying, and transforming raw data that emerge from field notes. Miles & Huberman (1994:10) stated: "Data reduction refers to the process of selecting, focusing, simplifying, abstracting, and transforming the data that appear in written-up field notes or transcriptions." In this study, data reduction was carried out by

selecting important information from AO interviews, observation notes, and PNM documents related to productivity attributes. (motivation, discipline, leadership, work culture, etc.).

Data Presentation

Data presentation is the process of organizing information into narrative form, tables, charts, or matrices to make it easier for researchers to draw conclusions. Miles & Huberman emphasize that data presentation helps researchers see patterns of relationships between categories.

For example, interview data with Account Officers (AO) can be presented in a comparison table between productive and non-productive AOs to identify the dominant attributes that differentiate them.

Interviews were conducted with six key informants representing various levels and functions within the organization, namely Unit Heads, senior Account Officers (AO), new AOs, administrative staff, and micro AOs. Through semi-structured interviews, the researcher was able to collect a variety of qualitative data rich in meaning and subjective experiences.

a. Conclusion Drawing and Verification

This stage is an effort to find meaning from the data that has been reduced and displayed. Conclusions in qualitative research are temporary and must be continuously verified with new data. In this study, the preliminary conclusions about productivity attributes will be re-examined through triangulation (comparing interviews, observations, and documentation) until valid meanings are obtained.

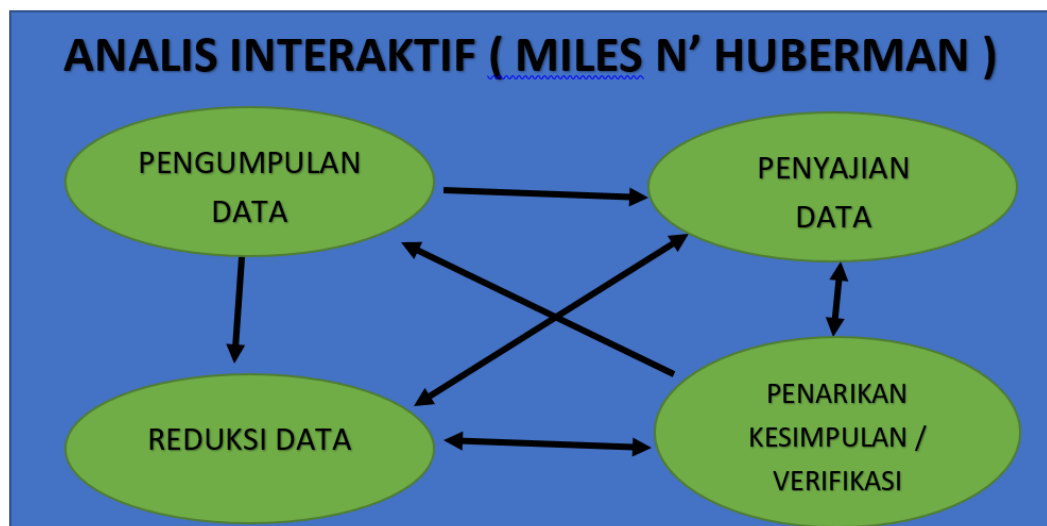


Figure 1. Interactive Analysis

Diagram of the Miles and Huberman Model

The interview data were then analyzed using the Miles & Huberman (1994) interactive analysis model, which includes data reduction, data display, and conclusion drawing.

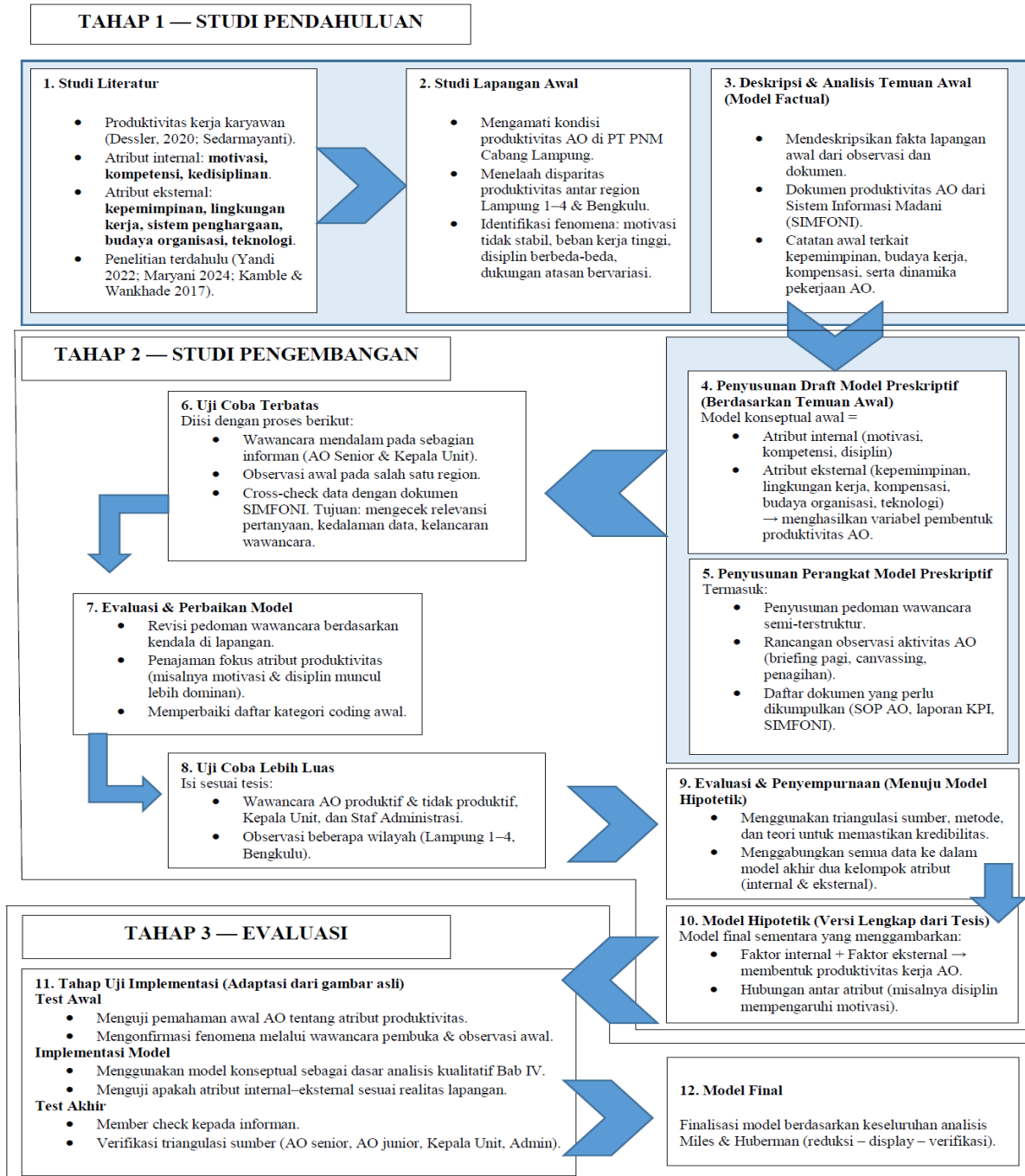
Framework of Thought

AO productivity is influenced by the interaction of internal attributes – motivation, competence, discipline – with external attributes such as leadership, work environment, reward systems, organizational culture, and technology. All

attributes are interconnected to form work processes that determine the AO's ability to achieve targets, so productivity improvements must be carried out in an integrated and sustainable manner.

Framework Table

Figure 2. Framework Table



RESULT AND DISCUSSION

Based on the interview results, it was found that AO productivity is closely related to work motivation, technical competence, and work discipline. Leaders conveyed that competence is the main foundation in carrying out AO tasks, as it encompasses technical understanding, procedures, and the ability to communicate appropriately with various parties. Resources without competence are considered to make it difficult for the company to achieve operational performance goals. This is reinforced by the statement that "A person with adequate competence will be much easier to develop... to achieve the company's goals."

From a motivational perspective, it was found that factors such as a conducive work environment, supportive communication patterns, and a transparent reward system influence employees' willingness to increase productivity. Supervisor support and clarity of performance targets also strengthen internal motivation. Meanwhile, aspects of discipline are reflected in AO's adherence to SOPs, consistency in working hours, and punctuality in completing operational reports. Discipline is seen as an important factor that maintains the stability of the daily work rhythm in accordance with the standards set by the financial services company.

Overall, the study results indicate that: Motivation provides the initial and ongoing drive to achieve work targets, Competence ensures that work is carried out effectively and with quality, and Discipline maintains the consistency and reliability of operational output.

These three attributes are interconnected and cannot stand alone in forming AO productivity. If one weakens, productivity tends to decrease both directly and indirectly.

The results of this study reinforce the theory of work productivity, which states that human resource performance will be optimal if the aspects of ability, motivation, and opportunity run in tandem. Competence falls under the ability dimension, motivation falls under the motivation dimension, while discipline is an operational variable that supports opportunity because it ensures processes run according to standards.

Motivation acts as a psychological energy that drives employees to achieve work output. A supportive work environment and a clear reward structure encourage AO to be more responsive and target-oriented. In this context, motivation becomes a psychological factor that influences long-term productivity. These findings are in line with

Competence is a strategic factor that determines the technical skills and quality of AO job execution. With the right competence, operational errors can be minimized, thereby increasing efficiency. Research findings confirm the managerial perspective that employees with good competence are easier to direct and standardize according to financial services company SOPs. This aligns with Spencer & Spencer's theory, which states that competence acts as a predictor of performance success. a. The Role of Work Discipline Discipline affects the speed and consistency of output. In the context of AO work that is oriented toward daily operational deadlines, delays and non-compliance with SOPs directly

impact the quality of the company's services. Discipline becomes a form of self-control that ensures productivity remains stable. This discussion aligns with Hasibuan's concept of discipline, which states that discipline is an individual's willingness to comply with norms, rules, and procedures voluntarily to support the effectiveness of the organization

CONCLUSION AND RECOMMENDATION

Conclusion

Research shows that the work productivity of Account Officers (AOs) is influenced by three main attributes, namely work motivation, competence, and work discipline. All three have been proven to be interconnected internal foundations that determine the quality of performance, target achievement, and the reliability of operational processes. Work motivation becomes the main trigger that drives AOs to move toward achieving targets. Support from leaders, a clear reward system, and a positive work environment are key factors in building this motivation. Without motivation, employees tend not to show initiative or commitment to their work.

Competence serves as a determinant of the effectiveness of task execution. Good competence enables an AO to understand the financing process, perform risk analysis, and provide appropriate service to customers. Low competence leads to technical errors, slow administrative processes, and a decline in output quality.

Work discipline functions to maintain consistent performance through adherence to SOPs, punctuality, and completing tasks according to standards. Discipline acts as a regulator of operational work rhythm so that productivity is not only achieved in the short term but can be sustained over time.

Overall, AO productivity is the result of the interaction of these three attributes, so improvements must be made in an integrated manner. Without motivation, competence is not optimally utilized; without discipline, work results are unstable; and without competence, motivation alone is insufficient to produce effective performance.

Recommendation

a. For the Company

Optimizing a transparent performance-based reward system to strengthen employee work motivation, Conducting regular training and technical guidance to ensure AO competencies meet operational needs, Strengthening supervision and coaching of Unit Heads so that work discipline can be applied consistently and sustainably, and Creating a supportive communication culture through regular discussion forums for evaluating field issues and finding joint solutions.

b. For Employees (AO)

Improving technical and administrative literacy by attending training or self-learning through internal modules, Maintaining motivation through personal targets and periodic self-evaluation of achievements and challenges faced, and Instilling discipline as a professional commitment and a form of responsibility towards the company's quality standards.

c. For Future Researchers

It is recommended to conduct research using a quantitative approach to test the relationships between attributes in a more measurable way, and to add new variables such as technology, welfare, or organizational communication to expand the research model.

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