



RESEARCH ARTICLE

The Effect of Work Motivation on the Work Productivity of Account Officers at PT Permodalan Nasional Madani (Persero), Jakarta Regional 5 Branch. Undergraduate Thesis. Management Study Program, Universitas Panca Sakti Bekasi 2026

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Abstract

This study aims to determine the effect of work motivation on the work productivity of Account Officers at PT Permodalan Nasional Madani (Persero), Jakarta Regional 5 Branch. Work motivation is an important factor that encourages employees to work more effectively and efficiently, thereby contributing to increased work productivity. The research method used in this study was a quantitative method with an associative approach. The sample consisted of 75 respondents. Data collection was conducted by distributing questionnaires to respondents who were Account Officers at PT Permodalan Nasional Madani (Persero), Jakarta Regional 5 Branch. The data obtained were analyzed using validity tests, reliability tests, classical assumption tests, simple linear regression analysis, t-test, and the coefficient of determination (R^2), with the assistance of the SPSS program. The results of the study indicate that work motivation has a positive and significant effect on the work productivity of Account Officers. This is evidenced by the t-test results, which show that the calculated t-value is greater than the t-table value and the significance value is less than 0.05. Therefore, the research hypothesis stating that work motivation affects the work productivity of Account Officers is accepted. Based on the results of the study, the company is advised to improve work motivation through the provision of rewards, career development, effective supervision, good communication, and a conducive work environment so that the work productivity of Account Officers can continue to improve.

Keywords

Work Motivation; Work Productivity; Account Officer; PT Permodalan Nasional Madani (Persero).

1 | INTRODUCTION

Human resources are one of the most important factors in determining organizational success because employees play a central role in carrying out organizational activities and achieving organizational objectives. Therefore, effective human resource management is necessary to ensure that employees are able to perform their duties optimally. One of the important factors that can encourage employees to achieve better work outcomes is work motivation. Work motivation can be understood as an internal and external driving force that encourages individuals to perform certain activities in order to achieve predetermined objectives (Rifdha *et al.*, 2024). Mangkunegara, as cited in Mamonto *et al.* (2024), explains motivation as the level of energy possessed by an individual in making efforts to achieve organizational goals. Motivation may originate internally from personal values, ambitions, and the desire for advancement, as well as externally from the work environment, support from colleagues, and organizational incentives (Rifdha *et al.*, 2024). Work motivation is closely related to employee productivity. Employees who possess strong motivation tend to demonstrate greater enthusiasm, persistence, responsibility, and willingness to achieve organizational targets. Conversely, inadequate motivation may result in reduced work enthusiasm, declining performance, and difficulties in achieving predetermined targets. Gorang *et al.* (2022) describe work motivation as a driving force originating from both intrinsic and extrinsic sources that generates an individual's willingness to carry out work activities. Similarly, Mawikere and Siska (2025) explain that motivation is a force arising from within or outside an individual that encourages particular actions to achieve planned objectives. In relation to its measurement, Junianto *et al.* (2020) identify several indicators of work motivation, including job suitability, work ethic, teamwork, and responsibility. Productivity is also an important indicator of organizational performance because it reflects the ability of employees to produce optimal results through the effective and efficient utilization of available resources. Sinungan (2014) emphasizes the importance of productivity in organizational activities, particularly in relation to the comparison between inputs and outputs. Therefore, employee productivity is not only related to the amount of work completed but also to the quality, effectiveness, efficiency, and optimal utilization of resources. The relationship between motivation and productivity becomes particularly important in organizations whose employees are directly responsible for achieving operational targets. This issue is particularly relevant to PT Permodalan Nasional Madani (PT PNM), where Account Officers play an important role as the frontline of operational activities. Account Officers are responsible for reaching customers, providing financial education, and ensuring the repayment of financing. Consequently, their productivity contributes directly to the achievement of organizational targets. However, the research context identifies several practical problems concerning Account Officer productivity, including target achievement that is not yet optimal, high workloads, considerable work pressure, and variations in performance among Account Officers. These conditions demonstrate that productivity cannot be separated from the motivational conditions experienced by employees.

The problems identified in the research indicate that work motivation is an important issue in the productivity of Account Officers at PT PNM Jakarta Regional 5. The first identified problem concerns the extent to which the motivation provided by PT PNM affects the productivity of Account Officers. In addition, the high targets for customer acquisition and financing distribution that must be achieved by Account Officers have the potential to create work pressure, which may influence their level of motivation in carrying out their duties and responsibilities. Thus, the central issue of this study is not merely whether employees are able to complete their tasks, but whether the motivational conditions provided by the organization are sufficient to encourage consistent and productive performance. Theoretically, the relationship between motivation and employee behavior can be explained through motivation theories. Maslow's hierarchy of needs, as cited in Hasibuan (2020), explains that human needs are arranged hierarchically, beginning with physiological needs, safety needs, social needs, esteem needs, and self-actualization needs. The fulfillment of these needs may encourage employees to work with greater enthusiasm. In this perspective, employees are likely to demonstrate stronger work motivation when their fundamental needs, security, social relationships, recognition, and opportunities for self-development are adequately addressed. Empirical studies also provide evidence regarding the relationship between motivation and employee outcomes. Andayani (2020), Setyorini (2021), Adinda *et al.* (2023), and Basyid (2024) found that stronger work motivation tends to be associated with better employee work outcomes. Rifdha *et al.* (2024), through a literature review, further indicated that work motivation consistently contributes to employee performance across different sectors. Haris *et al.* (2023) also examined the relationship between motivation and work productivity in business organizations, while Rosidi (2019) investigated the influence of motivation on employee productivity. In the context of PT PNM, Rahmadhanty (2022) specifically examined Account Officer productivity, while Rahardjo and Asmalah (2025) investigated motivation and work discipline in relation to employee performance at PT PNM Area Jakarta Regional Office 9. These studies provide relevant empirical foundations for examining motivation and productivity in the present research context. Nevertheless, previous studies have not produced entirely consistent conclusions. Rulianti (2023) and Michael C. Adinata (2023) reported that work motivation may have a stronger relationship with job satisfaction than a direct relationship with employee performance, suggesting that other factors may intervene in the relationship between motivation and performance. This difference in findings provides an empirical basis for further investigation of the relationship between motivation and productivity, particularly among Account Officers whose work involves demanding

targets, direct customer interaction, and substantial responsibility. Based on these conditions, several research questions arise. First, does work motivation affect the work productivity of Account Officers at PT Permodalan Nasional Madani (Persero), Jakarta Regional 5? Second, to what extent does work motivation affect the work productivity of Account Officers at PT Permodalan Nasional Madani (Persero), Jakarta Regional 5? These questions are directly derived from the research problem formulation in the original manuscript. Considering the various factors that may influence Account Officer productivity, this study requires a clear scope to ensure that the analysis remains focused. Accordingly, the study is limited specifically to examining the effect of work motivation as the independent variable on work productivity as the dependent variable among Account Officers at PT Permodalan Nasional Madani (Persero), Jakarta Regional 5. Other factors that may influence productivity are not examined in this study. This limitation is established because of considerations concerning time, resources, and the scope of the research, while also ensuring that the analysis can be conducted more systematically and in accordance with the research objectives. Accordingly, the primary objective of this study is to determine whether work motivation affects the work productivity of Account Officers at PT Permodalan Nasional Madani (Persero), Jakarta Regional 5 and to determine the extent of the effect of work motivation on their work productivity. These objectives correspond directly to the two research questions formulated in the study. By addressing these objectives, the study is expected to provide empirical evidence regarding the role of work motivation in improving Account Officer productivity and to provide practical considerations for human resource management, particularly in relation to employee rewards, career development, effective supervision, communication, and the creation of a conducive work environment. The original study likewise emphasizes these areas as relevant managerial considerations for improving Account Officer productivity.

2 | BACKGROUND THEORY

2.1 Work Productivity

Work productivity is commonly conceptualized as an employee's ability to perform tasks properly and to complete work efficiently and effectively to improve overall output (Subiantoro, Surabagiarta dan Purnaningrum, 2020). It is also linked to employees' achievement levels measured against organizational standards or criteria (Hartawan dan lemiyana, 2019). From an input–output perspective, productivity reflects an employee's capacity to produce output relative to the inputs used; employees are considered productive when they can deliver results within a shorter time and in accordance with organizational objectives (Eksan dan Dharmawan, 2020). Productivity can further be understood as performance outcomes attained by maximizing available resources (Saputra dan Natalia, 2021) and as a comparison between results obtained and the sacrifices made, including not only labor but also other production factors such as capital (Tarigan, Girsang, dan Martina, 2022). Key determinants of productivity include employee ability and skills, leadership capability, work environment, work climate and culture, compensation, motivation, discipline, education, and occupational health and safety (Aligustini, 2020), while practical drivers include education, physical and mental health, workplace conditions, managerial factors, motivation, and the adequacy of equipment (Eksan dan Dharmawan, 2020). In this study context, productivity is indicated through ability, improvement in results achieved, work spirit, self-development, quality, and efficiency (Rohim dan Iraiyaanti, 2022).

2.2 Work Motivation

Work motivation is defined as internal and external drives that influence individual behavior in pursuing specific goals (Rifdha *et al.*, 2024). It can also be interpreted as the level of energy individuals exert to achieve organizational goals (Mangkunegara dalam Mamonto *et al.*, 2024). Motivation arises from intrinsic sources (e.g., personal values, ambition, desire to progress) and extrinsic sources (e.g., work environment, coworker support, and organizational incentives) (Rifdha *et al.*, 2024). Empirical evidence often shows that higher motivation is associated with better work outcomes (Andayani, 2020; Setyorini, 2021; Adinda *et al.*, 2023; Basyid, 2024), and broader reviews similarly suggest that motivation consistently influences employee performance across sectors (Rifdha *et al.*, 2024). However, some findings indicate that motivation may affect job satisfaction more strongly than it directly affects performance, implying the possibility of mediating variables (Rulianti, 2023; Michael C. Adinata, 2023). Motivation is also described as the overall driving force—intrinsic and extrinsic—that generates willingness to carry out duties as an employee (Gorang *et al.*, 2022; Mawikere & Siska, 2025). In this study, motivation is reflected by job fit, work ethic, teamwork, and responsibility (Junianto *et al.*, 2020). The organizational purpose of providing motivation includes improving morale and job satisfaction, increasing productivity, maintaining workforce stability, strengthening discipline, improving loyalty and participation, and enhancing efficiency in the use of organizational resources (Hasibuan, 2020). Motivation is shaped by factors such as wages/compensation and job satisfaction (Akbl ari Albbais, 2023), employees' attitudes toward work situations that energize goal achievement (Gaindeguaii *et al.*, 2024), and managerial efforts to improve work spirit and productivity (Rian *et al.*, 2019). From a needs standpoint,

motivation is driven by needs for survival, future security, self-esteem, and recognition of achievement (Afandi, 2021), and is broadly defined as a conscious or unconscious drive to act toward certain goals and obtain satisfaction (KBBI, 2021). The theoretical explanation for motivation is reinforced by Maslow's hierarchy of needs, Herzberg's two-factor theory, and McGregor's Theory X and Y (Abr I aihami Maslow dalam Hasibuan, 2020; Herzberg Frederick dalam Hasibuan, 2020; Mc. Gregor dalam Hasibuan, 2020), which collectively support the expectation that stronger motivation encourages more optimal work behavior and outcomes.

2.3 Work-Life Balance

Work-life balance refers to an individual's ability to effectively manage and balance work responsibilities with personal and family life, allowing both domains to coexist harmoniously. According to Putri and Suharti (2021), work-life balance is the capacity to fulfill professional and personal obligations in a balanced manner, thereby minimizing conflict between work and non-work roles. As organizations increasingly recognize employee well-being as a strategic priority, work-life balance has emerged as a key component of sustainable human resource management and employee retention. Empirical evidence consistently demonstrates the positive impact of work-life balance on both employee and organizational outcomes. Arifin *et al.* (2020) found that employees who experience a healthy balance between their work and personal lives exhibit higher productivity, greater job satisfaction, and stronger organizational loyalty. Similarly, Nurdin and Pratama (2022) reported that organizations implementing flexible work arrangements achieve significantly higher employee retention rates than those relying solely on traditional workplace practices. These findings suggest that work-life balance initiatives not only enhance employee well-being but also contribute directly to organizational performance and long-term workforce stability. Damayanti and Rahmawati (2023) conceptualize work-life balance as comprising five key dimensions: time balance, workplace flexibility, role harmony, organizational support, and stress management. Together, these dimensions enhance employees' psychological well-being, enabling them to perform more effectively while maintaining healthy personal lives. Supporting this perspective, Setiawan and Lestari (2024) argue that work-life balance strengthens employees' social and family relationships, thereby reducing work-family conflict and improving overall quality of life. Furthermore, Hidayah and Santoso (2021) found that organizations promoting work-life balance develop a more positive employer image, particularly among Millennials and Generation Z, who increasingly value flexibility, well-being, and meaningful work experiences when selecting and remaining with an employer. From the perspective of the Resource-Based View (RBV), work-life balance represents a strategic organizational investment in human capital and employee well-being. By implementing policies that support employees' ability to balance professional and personal responsibilities, organizations foster higher levels of work motivation, strengthen organizational commitment, and improve long-term employee retention. Consequently, work-life balance should be viewed not merely as an employee welfare initiative but as a strategic capability that enhances organizational resilience, supports sustainable competitive advantage, and enables travel companies to retain valuable human resources in an increasingly competitive business environment.

2.4 Conceptual Framework

Within an organization, human resources play a strategic role in determining the success of achieving organizational goals. One important factor influencing this success is the level of employee work productivity. Work productivity reflects employees' ability to produce output optimally by utilizing available resources effectively and efficiently. Therefore, improving work productivity becomes a primary focus in human resource management. One factor believed to have a significant influence on work productivity is work motivation. Work motivation is an internal and external drive that can move individuals to act, direct their behavior, and maintain consistency in achieving certain goals. Employees with high work motivation tend to demonstrate stronger work enthusiasm, responsibility, and commitment to their jobs. According to Maslow's hierarchy of needs theory, individuals are driven to fulfill needs ranging from basic needs to self-actualization. The fulfillment of these needs affects a person's level of motivation at work. In addition, Herzberg's two-factor theory explains that motivator factors—such as achievement, recognition, and responsibility—can directly increase employee satisfaction and work motivation. When these factors are fulfilled, employees are encouraged to work more optimally, which in turn enhances work productivity. Empirically, various previous studies indicate that work motivation has a positive and significant effect on employee work productivity. This suggests that the higher the motivation possessed by employees, the higher the level of productivity produced. Conversely, low work motivation can reduce work enthusiasm, which negatively affects productivity. In the context of this study, work motivation is positioned as the independent variable (X) that influences work productivity as the dependent variable (Y). The relationship between these two variables is causal, where high work motivation encourages higher employee productivity. Based on the above explanation, it can be formulated that work motivation plays an important role in improving employee work productivity. Therefore, this study aims to analyze the magnitude of the effect of work motivation on the work productivity of Account Officers at PT Permodalan Nasional Madani (Persero).

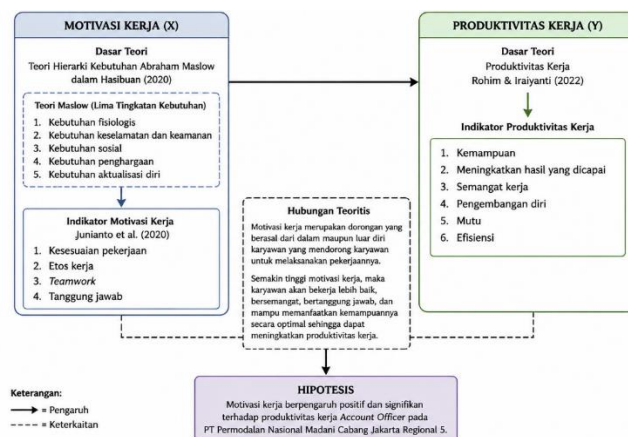


Figure 1. Research Model

3 | METHOD

This study employed a quantitative, descriptive survey design, in which data were collected in numerical form and analyzed using statistical procedures (Sugiyono, 2015). The research was conducted at PT Permodalan Nasional Madani (Persero), Jakarta Regional 5 (East Jakarta), during the early period of 2025–2026. The study examined two variables: work motivation (X) as the independent variable and work productivity (Y) as the dependent variable, with the aim of testing whether work motivation influences the productivity of Account Officers. The population consisted of 90 Account Officers. The sample was determined using the Krejcie and Morgan approach and selected through simple random sampling (Sugiyono, 2019). The minimum required sample size was 73 respondents, and the study successfully collected 75 completed questionnaires, all of which were used for analysis. Primary data were obtained through a structured questionnaire distributed directly to respondents, using a Likert scale (1–5) ranging from strongly disagree to strongly agree (Sugiyono, 2019), while secondary data were gathered through a literature review. Operationally, motivation items were developed based on Maslow's hierarchy of needs as cited in Hasilbuan (2020), and productivity items referred to indicators from Rohim and Iraiyanli (2022). Data analysis was conducted using SPSS version 27. The study applied descriptive statistics and instrument testing, including validity testing using Pearson's product-moment correlation (Sugiyono, 2019) and reliability testing using Cronbach's Alpha (Sugiyono, 2019). Prior to hypothesis testing, classical assumption tests were performed: normality (Kolmogorov-Smirnov, $\alpha = 0.05$) (Ghozali, 2018), multicollinearity (Tolerance and VIF criteria) (Ghozali, 2013), autocorrelation (Durbin-Watson and Run Test) (Ghozali, 2013), and heteroscedasticity (Glejser test) (Ghozali, 2013). The hypothesis was then tested using simple linear regression, with significance assessed through the t-test ($\alpha = 0.05$) (Sugiyono, 2017), and the explanatory power of motivation on productivity was evaluated using the coefficient of determination (R^2) (Sugiyono, 2019).

4 | RESULTS AND DISCUSSION

4.1 Results

The study involved 75 Account Officers at PT Permodalan Nasional Madani (Persero) Jakarta Regional 5. The respondent profile was dominated by women (72 respondents; 96%), while men accounted for 3 respondents (4%). Most respondents had worked for 3–5 years (24; 32%), followed by 1–2 years (23; 31%), 3–6 months (18; 24%), and more than 5 years (10; 13%). In terms of marital status, 72 respondents (96%) were unmarried and 3 (4%) were married, indicating a predominantly young and mobile workforce suited to field-intensive Account Officer tasks. All respondents (100%) held the same position (Account Officer), supporting comparability across responses. Descriptive results show that respondents generally agreed that they had good work motivation and productivity. For work motivation, all items were rated in the "agree" range, with the highest score on the statement reflecting a strong drive to achieve success at work (mean = 4.33, "strongly agree"). For work productivity, all indicators were also rated positively ("agree"), with two items reaching "strongly agree" (means = 4.25 and 4.21), suggesting respondents consistently strive to improve results and complete tasks carefully and correctly. Instrument testing confirmed that all motivation and productivity items were valid (all corrected item correlations exceeded $r_{\text{table}} = 0.227$) and reliable, with high Cronbach's Alpha values (motivation = 0.918; productivity = 0.969). Classical assumption testing indicated that the regression model was appropriate: residuals were normally distributed (Kolmogorov-Smirnov $p = 0.066$), there was no heteroscedasticity (random scatter pattern),

no multicollinearity (Tolerance = 1.000; VIF = 1.000), and no autocorrelation (Durbin-Watson = 2.160, within the accepted range). Simple linear regression results demonstrate a positive and statistically significant effect of work motivation on work productivity. The estimated model was $Y = 18.161 + 0.602X$, meaning a one-unit increase in motivation increases productivity by 0.602 units (holding other factors constant). Hypothesis testing supported this relationship ($t = 6.952 > 1.993$; $p = 0.000$), confirming that motivation has a positive and significant impact on productivity among Account Officers. The correlation was strong and positive ($R = 0.631$), and the coefficient of determination indicated that motivation explained 39.8% of the variance in productivity ($R^2 = 0.398$), while the remaining 60.2% may be influenced by other variables not included in the model. In practical terms, the discussion suggests that motivation among Account Officers is closely linked to the fulfillment of physiological, safety, and social needs—such as salary, incentives, allowances, and job security—while respondents also indicated that productivity-based rewards and welfare improvement could be strengthened further. Overall, the findings reinforce that maintaining and enhancing employee motivation (e.g., through recognition, career development opportunities, a supportive work environment, and leadership support) is critical for sustaining higher productivity levels.

4.2 Discussion

The findings indicate that work motivation plays a substantial role in shaping the productivity of Account Officers at PT Permodalan Nasional Madani (Persero) Jakarta Regional 5. The positive and significant regression coefficient shows that higher motivation is associated with higher productivity, meaning motivated employees tend to work more effectively, take greater responsibility, and consistently pursue work targets. This supports the view that motivation functions as a driving force that energizes employees to perform and sustain effort, in line with Hasibuan (2003), who emphasizes motivation as a key “driving power” that creates work enthusiasm and encourages effective performance. It also aligns with Sunyoto (2012), who argues that productivity is influenced by motivation because motivation improves the quality and quantity of work as well as timeliness in completing tasks. From a practical perspective, the descriptive responses suggest that Account Officers generally exhibit strong achievement-oriented motivation, reflected in their willingness to strive for success at work. At the same time, high productivity responses—especially regarding efforts to improve results and complete work carefully—indicate that motivation is translated into disciplined, target-focused behavior and attention to work quality. This pattern is highly relevant for Account Officer roles that are field-intensive and performance-driven (e.g., client assistance, surveys, and target achievement). The respondent profile—dominated by employees who are unmarried and have 1–5 years of tenure—may also contribute to operational flexibility and readiness to meet demanding job requirements, reinforcing the potential for motivation to directly manifest as productivity. The results also suggest that motivation among Account Officers is strongly influenced by the fulfillment of needs related to physiological, safety, and social aspects (e.g., salary, incentives, allowances, job security, and a supportive environment). This is consistent with needs-based motivational logic (e.g., Maslow), where meeting basic and security needs strengthens the willingness to exert effort. However, field observations imply that although compensation policies exist, respondents still perceive room for improvement—particularly in productivity-based recognition and broader welfare support—so that motivation can be maintained and strengthened over time. This highlights the importance of motivational practices that combine financial and non-financial approaches, such as recognition, career development opportunities, supportive leadership, and a conducive work climate. Although motivation significantly explains productivity, the model’s explanatory power indicates that a considerable portion of productivity is still determined by other factors not examined in this study. This implies that management should not rely solely on motivation initiatives; improving productivity may also require complementary interventions such as skill development, workload management, performance feedback systems, leadership effectiveness, and better operational support. Overall, the findings reinforce prior empirical evidence that motivation positively and significantly affects productivity (e.g., Fauziah & Handayani, 2023) and underline that strengthening employee motivation is a strategic lever for sustaining productivity in target-driven roles such as Account Officers.

5 | CONCLUSIONS AND FUTURE WORK

Based on the results of this study examining the effect of work motivation on the productivity of Account Officers (AOs) at PT Permodalan Nasional Madani (Persero), Jakarta Branch – Regional 5, it can be concluded that work motivation has a positive and statistically significant influence on employee productivity. This is supported by the t-test result showing that the calculated t-value (6.952) is higher than the t-table value (1.993), with a significance level of 0.000 which is below 0.05. These findings confirm the acceptance of the research hypothesis, meaning that the higher the work motivation possessed by employees, the higher the level of productivity they are able to produce. Furthermore, the simple linear regression analysis produced the equation $Y = 18.161 + 0.602X + e$. The constant value of 18.161 indicates that if work motivation is assumed to be zero, productivity would remain at 18.161 units. Meanwhile, the regression coefficient of 0.602 is

positive, implying that every one-unit increase in work motivation increases work productivity by 0.602 units. The coefficient of determination (R Square) of 0.398 indicates that work motivation explains 39.8% of the variation in productivity, while the remaining 60.2% is influenced by other factors outside the scope of this study, such as leadership, work environment, compensation, competence, work discipline, and organizational culture. For future work, further studies are recommended to include additional variables that may better explain employee productivity, such as workload, promotion opportunities, work facilities, and other organizational factors. Expanding the research sample to include other branches or regions would also strengthen the generalizability of the findings. In addition, future researchers may apply more comprehensive analytical methods, such as multiple regression or structural equation modeling, to examine the simultaneous effects of several variables and identify possible indirect relationships. Finally, combining quantitative methods with qualitative approaches—such as interviews or focus group discussions—may provide deeper insight into the reasons and mechanisms behind how work motivation influences the productivity of Account Officers and contribute more practical recommendations for improving performance within the company.

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