

## Productivity of PT. Adira Dinamika Multifinance is Proven to be Influenced by The Work Environment and Motivation

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### ABSTRACT

*This study aims to analyze and describe the effect of the work environment and motivation on the productivity of PT. Adira Dinamika Multifinance in the Marketing department. The population and sample in this study were 46 respondents. The research method used in this study is a descriptive and verification research method using a quantitative approach, where the analysis uses the SPSS version 22 program package. R square 0.711 indicates that the simultaneous effect is 84.3% while the partial effect of the work environment has an effect on work productivity, as well as motivation has an influence on work productivity of PT. Adira Dynamics Multifinance.*

**Keywords:** Work Environment, Employee Motivation, Productivity

### INTRODUCTION

In Indonesia, many people estimate that a financial institution is the same as a bank, even though it is not the same even though they both operate in the financial sector. A financing institution is a business in the form of a legal business entity that carries out financing activities by providing funds or capital goods without withdrawing funds directly from the public, which specifically carries out activities such as leasing companies, venture capital companies, trading companies, securities, receivable subsidiaries, credit card companies and consumer finance companies. Human resources are the most important part in the continuity of a company going forward. Human resources are the most valuable investment and the most solid foundation to support the success of a company. The foundation or other contributions such as facilities and systems may be the same as other companies, but when it comes to human resources, it becomes a company with other companies (Fajrin, 2018).

One of the companies in Indonesia is PT. Adira Dinamika Multifinance Tbk. which

is better known as a company engaged in financial services and is here to serve every need of the community in various types of financing, one of which is motor vehicle financing. In addition to conventional financing, Adira Finance also provides solutions in the form of sharia-based financing, so that Muslims can be calmer with anti-usury financing. Same thing with other companies, PT. Adira Dinamika Multifinance also strives to increase the productivity of its employees through a system of working hours for employees to enter and leave work starting from 08:00 - 16:00 starting from Monday to Saturday. In this case, researchers conducted research at PT. Adira Dinamika Multifinance Tbk. Setiabudi Bandung branch.

Table 1. Data on sales of motorcycle units by employees of PT Adira Dinamika.

| Year | Motorcycle Sales |         |                    |              |
|------|------------------|---------|--------------------|--------------|
|      | Target           | Results | Description        | Persentation |
| 2014 | 1200             | 1358    | Achieve the target | 113%         |
| 2015 | 1400             | 1543    | Achieve the target | 110%         |
| 2016 | 1600             | 1398    | Did not reach the  | 87%          |

|      |      |      | target                   |       |
|------|------|------|--------------------------|-------|
| 2017 | 1400 | 1254 | Did not reach the target | 89,6% |
| 2018 | 1400 | 1007 | Did not reach the target | 72%   |
| 2019 | 1300 | 850  | Did not reach the target | 65%   |

Table 1. The sales data above illustrates one of the productivity indicators of PT. Adira Dynamics Multifinance. It can be seen that in 2014 sales results were 1358 and in 2015 sales results were 1543 an increase in sales results that exceeded the set target. However, in 2016, 2017, and 2018 there was a significant decrease in sales results and did not meet the targets set by the company. namely in 2016 the sales results were 1398, then in 2017 the sales results were 1254, and in 2018 the sales results were 1007 and the sales results in 2019 were 850.

In the table above, it can be concluded that a problem occurred, namely starting from 2016 to 2019 there was a decline in sales results and did not meet the targets set by the company. Simply put, the company always tries to keep the company in a profitable position, but the three years above show different things from the company's expectations which always want to benefit. However, in reality there are still problems related to employee productivity which are indicated by the company's performance targets not being achieved.

Based on the above symptoms, the researchers indicated that there was a problem with the productivity of PT. Adira Dinamika Multifinance where this is in accordance with what was stated by Sutrisno (2013) which states that with work productivity it is expected that employees are more enthusiastic about working so that work will be carried out efficiently and effectively.

According to research proposed by Rika Amilia (2015) that the work environment and motivation have a

simultaneous effect on employee work productivity. This is in accordance with what was stated by Afif Setiawan (2018) the results of his research state that the work environment, work motivation, and work spirit have a positive and significant effect on employee work productivity. The work environment is one of the factors that affect employee job satisfaction. If the environment around the workplace gives an uncomfortable impression, employees feel lazy to work. This is the same as what Basyit (2018) said, namely the work environment is everything that is around the workers that can affect them in carrying out their assigned tasks.

Work environment is not the only factor that affects work productivity, because motivation is also one of the factors that affect employee productivity. Of the several factors that can affect the high and low work productivity of employees including motivation, work discipline from one's self and supported by an adequate work environment. Utilization of quality human resources in the industrial sector is the key to the success of achieving company goals. (Van de Lande, et al, 2016). According to Dotulong & Assagaf (2015) work motivation is a needed role for every organization, generally the work productivity of employees will be influenced by the productivity of the organization. Therefore, motivation is a driving force for employees to work and creates a sense of enthusiasm and satisfaction in doing a good job. According to Fadli and Suherman (2020) stated that it turns out that work motivation has a positive influence on employee work productivity.

Based on this, the researchers identified the formulation of the problem as follows:

1. How does the work environment affect work productivity at PT. Adira Multifinance
2. How is the influence of motivation on work productivity at PT. Adira Multifinance

3. How the influence of work environment and motivation on work productivity of PT. Adira Multifinance

### **Effect of work environment on productivity**

The work environment according to Sedarmayanti (2009) in Aditya (2015) states that what affects the level of work productivity is the level of income and the work environment. According to Luthans (2015) the work environment is an environment in which employees carry out their daily work. A conducive work environment provides a sense of security and allows employees to work optimally. The work environment can affect the emotions of employees. A good work environment can trigger employee productivity and job satisfaction. Siagian (2014), suggests that the benefits of the work environment are to create work passion, so that productivity and work performance increase, besides that the work environment can also affect employee job satisfaction. Job satisfaction arises as a result of an environment that can excite their sense of work and the work situation that exists within the company. Job satisfaction reflects the employee's feelings about being happy or unhappy, comfortable or uncomfortable with the work environment in which he works. Sedarmayanti (2014) in Aditya's research (2015) suggests that the indicators of the work environment are as follows:

1. Physical Work Environment: Lighting; Air temperature; Room Color; Spatial Workspace; Job Security;
2. Non-Physical Work Environment: Work Relations; Work atmosphere

### **The Effect of Motivation on Productivity**

Sudarwan Danim (2004), stated that work motivation is a precondition for individuals to behave in the work they do. High motivation tends to produce high achievement and low motivation tends to

produce low achievement, as well as in rewards. Here there are 2 (two) factors that can affect a person's motivation to work, including internal factors consisting of the desire to have, the desire to get appreciation, the desire to get recognition and the desire to power. In addition to internal factors, there are also external factors consisting of working environment conditions, adequate compensation, good supervision, job guarantees, status and responsibilities as well as flexible regulations. According to Rosnita (2020) stating that the dimensions and indicators of motivation can be obtained from Maslow in his book "Tips to Increase Work Productivity" explaining that work motivation is influenced by physical needs, the need for security and safety, social needs, the need for self-esteem and the need for self-actualization. Then from the need factor, it is reduced to indicators in order to determine employee work motivation.

Motivation according to Maslow in Rosnita (2020) explains that work motivation is influenced by physical needs, the need for security and safety, social needs, the need for self-esteem and self-actualization needs. Then the need factors can be classified into motivation indicators including physiology or physical needs, security, social, appreciation, and self-actualization.

The research hypotheses are:

Hypothesis 1: There is a significant effect of the work environment on productivity

Hypothesis 2: There is a significant effect of motivation on productivity

## **METHOD**

The research method to be carried out is quantitative. Where research is based on the philosophy of positivism, which is used to examine certain populations or samples with random sampling techniques, for data collection using research instruments, namely questionnaires, while data analysis is quantitative/statistical which aims to test

predetermined hypotheses (Sugiyono, 2018 ). The type of research used is explanatory research which is associative. Where the research aims to determine the relationship between two or more variables. While the unit of analysis in this study is the employees of PT. Adira Dinamika Multifinance Setiabudi Bandung branch

The population included in this study were 47 employees. While the sampling technique of this research is the saturated sample technique, that is, all the population is sampled. So the number of samples is the same as the research population of 47 employees. The collection of data that has been taken is based on sources, namely there are primary sources and secondary sources (Sugiyono, 2018). Primary sources are taken from the data taken which has been obtained through observations, questionnaires, and interviews. The secondary data sources were obtained but not taken directly through media related to the company or other parties (Indriantoro, 1999). Statistical processing method using multiple linear regression method using software (SPSS). Data processing with SPSS application produces outputs in the form of normality, correlation, linearity, multiple linear regression values.

## RESULTS and DISCUSSION

Based on the data collected, it is known that the respondents for gender characteristics, the majority of PT. Adira Dinamika Multifinance in this study were male as many as 45 respondents (96%). Furthermore, for the age that dominates at the age of 31-43 years as many as 28 respondents (60%) while the characteristics of the latest education, the majority of employees have bachelor's education as many as 26 respondents (55%) and for the majority of years of service 0-5 years as many as 20 respondents (42 %).

### Data Normality Test

Normality test is used in statistics to determine whether a population is normally distributed or not. Data that is considered normal if the data is in a curve with a slope of the left and right sides, and is not skewed to the left or right, but to the center with a bell-like shape with close to zero. Based on the results of processing on SPSS on the data obtained, it can be seen as shown below:

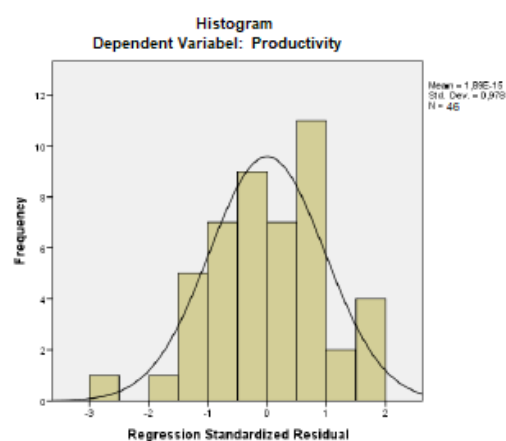


Figure 2. Histogram to test the normality of the data

Source: SPSS Version 23.0 data processing; 2022

In the picture above, the variable data used will be declared normally distributed. This happens because the residual point comes from data with a normal distribution and follows a diagonal line or a linear line. Thus, it can be concluded that the regression has met normality.

### Multicollinearity Test

Multicollinearity test was conducted to determine whether there is a correlation or relationship between independent variables in the regression model. To find out whether or not there is multicollinearity, that is by looking at the Variance Inflation Factor (VIF). If the VIF value is not more than 10, then multicollinearity occurs. This can be seen from:

Table 2. multicollinearity test

| Model            | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|------------------|-----------------------------|------------|---------------------------|-------|------|
|                  | B                           | Std. Error | Beta                      |       |      |
| 1 (Constant)     | 9,025                       | 3,739      |                           | 2,414 | ,020 |
| Work Environment | ,502                        | ,105       | ,490                      | 4,762 | ,000 |
| Motivation       | ,438                        | ,101       | ,448                      | 4,354 | ,000 |

a. Dependent Variable: Productivity

Based on the results of the calculations in the table above, the tolerance value shows that none of the independent variables has a VIF value of more than 10 and the tolerance value has no value less than 0.1. so it can be concluded that there is no multicollinearity between the work environment and work motivation.

### Heteroscedasticity Test

Heteroscedasticity is a condition where the variance of the confounding error is not constant for all values of the independent variables, where this test aims to test whether in the regression model there is an inequality of variance from the residuals or one other observation. To detect it, look at the points that spread above and below the number 0 on the axis of the scatterplot graph. The following are the results of the heteroscedasticity test observations

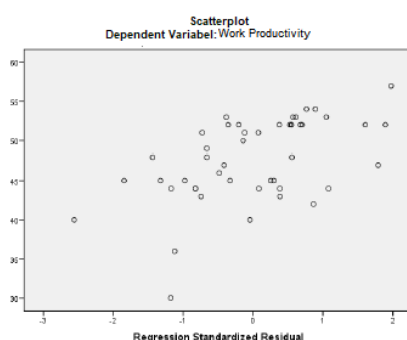


Figure 2. heteroscedasticity test results

From the results of the heteroscedasticity test, it shows that the distribution of residual data does not form a certain pattern and spreads below and above zero on the axis of the scatterplot graph, thus the model is free from heteroscedasticity symptoms.

### Multiple Linear Regression Analysis

The analytical model used in this research is multiple regression analysis. Multiple regression analysis serves to determine the magnitude of the influence of the work environment and motivation on the work productivity of employees at PT. Adira Dynamics Multifinance.

Table 3. Multiple Regression Output

| Model            | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|------------------|-----------------------------|------------|---------------------------|-------|------|
|                  | B                           | Std. Error | Beta                      |       |      |
| 1 (Constant)     | 9,025                       | 3,739      |                           | 2,414 | ,020 |
| Work Environment | ,502                        | ,105       | ,490                      | 4,762 | ,000 |
| Motivation       | ,438                        | ,101       | ,448                      | 4,354 | ,000 |

a. Dependent Variable: Productivity

Based on the results shown in the table above, the multiple regression equation model is obtained as follows:

$$Y = 9.025 + 0.502X_1 + 0.438 X_2 + e$$

### Coefficient of Determination

The coefficient of determination (R<sup>2</sup>) generated from the structural equation model to express the magnitude of the influence given to the dependent variable from the independent variables associated with the respective influence paths shows the following results.

Table 4. Model Summary

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,843 <sup>a</sup> | ,711     | ,698              | 2,897                      |

a. Predictors: (Constant), Work Environment, Motivation

b. Dependent Variable: Productivity

Source: Processed primary data

The calculation results above show that in this model the work environment and motivation variables together have an effect on productivity of 84.3%. This means that the proportion of influence exerted by exogenous variables on endogenous variables in this study contributed to the influence of 84.3% while the remaining 15.3% was influenced by other factors.

## F-Model Testing

According to Ghozali (2011), the goodness of fit test is carried out to measure the accuracy of the sample regression function in estimating the actual value statistically. The goodness of fit model can be measured from the value of the F statistic which indicates whether all the independent variables included in the model have a joint influence on the dependent variable.

Table 5. Anova

| ANOVA <sup>a</sup> |            |                |    |             |        |                   |
|--------------------|------------|----------------|----|-------------|--------|-------------------|
| Model              |            | Sum of Squares | Df | Mean Square | F      | Sig.              |
| 1                  | Regression | 908,899        | 2  | 454,449     | 54,143 | ,000 <sup>b</sup> |
|                    | Residual   | 369,314        | 44 | 8,393       |        |                   |
|                    | Total      | 1278,213       | 46 |             |        |                   |

a. Dependent Variable: Productivity

b. Predictors: (Constant), Work Environment, Motivation

Based on the ANOVA table above, a significance of 0.000 can be obtained where the number is <0.05, so the hypothesis is accepted, which means it shows that this model test is feasible to be used in research.

## T - test

The t-test was conducted to determine the effect of education level and work experience partially on employee performance, which was tested at a significant level of 0.05 with the basis for making decisions by looking at the comparison value between t arithmetic > so that the hypothesis can be accepted.

Table 6. coefficients.

| Model            | Coefficients <sup>a</sup>   |            |                           |      | t     | Sig. |
|------------------|-----------------------------|------------|---------------------------|------|-------|------|
|                  | Unstandardized Coefficients |            | Standardized Coefficients | Beta |       |      |
|                  | B                           | Std. Error |                           |      |       |      |
| 1 (Constant)     | 9,025                       | 3,739      |                           |      | 2,414 | ,020 |
| Work Environment | ,502                        | ,105       |                           | ,490 | 4,762 | ,000 |
| Motivation       | ,438                        | ,101       |                           | ,448 | 4,354 | ,000 |

a. Dependent Variable: Productivity

Based on the results above, the education level has a t count of 4.762 which is greater than a t table of 1,680 so it can be concluded that the hypothesis is accepted, meaning that the level of education has a significant positive effect on employee performance, as well as work experience has a t count of 4,354 > t table of 1,680 so it

can be concluded that the hypothesis is accepted, meaning that work experience has a significant positive effect on employee performance.

## The effect of education level on employee performance

Based on the results of the study, it is known that the influence between the level of education has ( $p = 0.000 < 0.05$ ) then  $H_0$  is rejected and  $H_a$  is accepted, meaning that there is a positive influence between the level of education on employee performance. In this case, it can be seen that the employees of the BRI sharia bank in the Bandung branch have a majority education level of Bachelor (S1), this of course provides good benefits for the company, of course, the basic concept of education in my opinion (Adibatin, 2016; Za'im, 2016) education as a activity means an effort that is consciously designed to help a person or group of people develop knowledge, outlook on life, attitude to life, and life skills both individually. and socially. Type of education is education that is grouped according to the nature and specificity of its objectives. The types of education included in the school education pathway consist of general education, vocational education, special education, official education, religious education, academic education and professional education (Eliyanto & Wibowo, 2013). This finding supports the theory of Muttaqin (2013), which states that a person's level of education will affect employee performance. Soekidjo (2003) also states that a high level of education of employees will affect the ability to achieve optimal performance. Empirical studies that also support the findings of this study are the results of research conducted by Mamahit (2013) which states that the level of education has a significant effect on employee performance.

## Effect of work experience on employee performance

Based on the results of the study, it is known that the influence between work experience and employee performance has a value ( $p = 0.000 < 0.05$ ), then  $H_0$  is rejected and  $H_a$  is accepted, meaning that there is a positive influence between work experience and employee performance. Work experience is a huge potential to do work effectively, because a person does not have sufficient educational background or the skills he has also determine the ability of each person to adapt to differences and changes in the environment, both internally and externally (Janah & Winarno, 2015), Kodyawati & Dewi, 2019). Work experience is usually in the form of knowledge and skills that take place within a certain time where a person is involved in an activity. Work experience that forms work skills is very dependent on a person's willingness to have the skills so that a job can be completed on time and with quality.

The results of this study are in accordance with the theory of Robbins and Timothy (2008) which states that if employees have knowledge and skills that are in accordance with their work, the employee's performance will be higher. owned by employees, the higher the work results to be achieved. The results of this study are in accordance with the empirical study of Sartika (2015) which states that work experience has a significant influence on employee performance.

### CONCLUSIONS

Based on the results of the study, it can be concluded that the level of education and work experience partially has a positive influence on employee performance at the Bandung branch of BRI Syariah bank, and both simultaneously have an effect of 84.3%. This shows empirically the level of education and work experience are factors that need to be developed in achieving a company goal.

### Suggestion

The suggestions that researchers can express in this study are:

For the BRI Syariah Bandung branch, it can develop employee performance through the level of education by providing opportunities for employees to be able to continue to a higher level of education by balancing position, work experience and compensation that will be obtained. In addition, it appears that there are other factors (independent variables) outside of this study, so it will be more accurate and give a positive value if other relevant variables are added.

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