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Employee Productivity Optimization: The Role of Communication, Facilities, and NWOW

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Abstract: This study aims to analyze the influence of communication skills and work facilities on employee productivity at PT. Bank Negara Indonesia (BNI) Makassar, with New Ways of Working (NWOW) as a moderation variable. The quantitative method was used by involving 36 employees of the credit division as respondents. Data were collected through structured questionnaires and analyzed using multiple regression to evaluate direct influence as well as interactions to assess the effects of NWOW moderation. The results of the study show that communication skills and work facilities have a positive influence on employee productivity. However, the role of NWOW moderation was insignificant, suggesting that other factors such as time management and leadership may play a more dominant role. This research provides insight into HRM practices in PT. Bank Negara Indonesia Makassar, especially in the context of implementing flexible work.

Keywords: Communication Skills, Work Facilities, Employee Productivity, NWOW

A. Introduction

The work productivity of employees who handle credit in the banking sector is one of the key factors that determine the success and sustainability of bank operations. Employees in the credit division play a vital role in ensuring that the lending process is carried out efficiently and effectively, minimizing credit risk, and increasing customer satisfaction. The background of the importance of work productivity can be seen from the following aspects:

Employees working in the credit division have the responsibility to conduct a comprehensive risk analysis and assessment of each loan application (Tadikapury, 2011). High work productivity in this case means that

employees are able to identify risks accurately and in a timely manner, so that banks can avoid granting credit to debtors who have the potential to default. Effective risk management not only protects the bank's assets but also maintains the public's reputation and trust in the institution.

The trust of investors and stakeholders is an invaluable asset for banks (Putri et al., 2019). High work productivity among employees who handle credit can help maintain this trust by demonstrating the bank's commitment to good risk management and quality customer service. This in turn can affect the market perception and the value of the bank's shares, which are important for long-term growth and sustainability.

The division that handles credit at Bank BNI is usually called the Credit Division or Credit



Business Division. This division is responsible for managing all aspects related to the granting of credit, including the assessment of credit applications, the determination of interest rates, and the monitoring and collection of credit. These tasks are performed to ensure that the bank operates with managed risks and complies with applicable regulations.

Effective communication skills are one of the main keys in increasing employee productivity in the banking sector (Ichsan et al., 2021). Communication is not only about exchanging information, but also building relationships, solving problems, and facilitating efficient decision-making. In a fast-paced and challenging work environment like that of a bank, the ability to communicate clearly and effectively between employees and with customers is critical.

Good communication skills between employees can improve coordination and collaboration. This allows information to flow smoothly between departments, minimizing misunderstandings, and increasing efficiency in completing tasks. Employees who are able to communicate effectively are more likely to work in teams, share knowledge, and achieve common goals faster (Supriyadi et al., 2021).

The context of customer service demands effective communication skills that are essential in understanding customer needs and expectations (E-Sinergi46, 2024). Bank employees who are able to communicate with empathy and professionalism can increase customer satisfaction, build trust, and ultimately, influence customer loyalty. This not only maintains long-term relationships with customers but also opens up opportunities for referrals and new business.

Good communication skills are also important in managing conflicts and negotiations (Li, 2023). Whether within the organization or in interactions with customers, the ability to communicate effectively can help resolve disagreements and reach agreements that benefit all parties. Therefore, investing in the development of employee communication skills is an investment in the productivity and success of the bank itself. Through effective training and communication practices, banks can create a more harmonious work environment, improve

customer satisfaction, and ultimately, result in better financial performance.

In addition to communication skills, adequate and conducive work facilities have an important role in increasing the work productivity of bank employees (Limjong et al., 2022). A good work environment not only supports optimal performance but also shows the institution's appreciation for its employees, which can increase morale and job satisfaction. Work facilities cover a wide range of aspects, from the equipment and technology used, to the physical condition of the workplace, to support for work-life balance.

Advanced equipment and technology allow employees to work more efficiently and effectively. In the banking industry, where the speed and accuracy of information are crucial, the use of the latest technology can speed up work processes, reduce errors, and increase customer satisfaction. For example, a good database management system can make it easier for employees to access and manage customer information faster and more securely (Ernanda et al., 2020).

Support for work-life balance, such as flexibility in working hours, comfortable break rooms, and other supporting facilities, can reduce stress and increase job satisfaction (Sistya et al., 2021). Employees who feel valued and supported by the company tend to have higher levels of loyalty and commitment, which ultimately contributes to increased productivity. Investment in adequate work facilities is an investment in human resources. Banks that provide a supportive work environment will not only increase efficiency and productivity but also build a positive reputation as a desirable workplace.



Figure 1. Implementation of NWOW

The implementation of New Ways of Working (NWOW) is in the process of implementation throughout BNIWide. This is done to be able to answer the challenges of adapting to every change. This implementation is the initial stage in the formation of the way of working, *Mindset* and a new work culture. In the future, it is necessary to have the support of all BNI Hi-Movers to be able to accept changes with *open mind* understand that NWOW has become BNI's commitment from the level of the Board of Directors, the Board of Commissioners, to all BNI Hi-Movers. Therefore, in order for the implementation of NWOW to be realized properly, it is necessary to have the support and active role of all BNI Hi-Movers (E-Sinergi46, 2024).

NWOW needs to be implemented in this era full of change, to help companies in facing all challenges. The implementation of NWOW aims to prepare the BNI organization in the future and with a new way of working in supporting the company's strategic goals. The development of the organization for the future of BNI and the implementation of new ways of working in NWOW aims to develop an organizational structure that supports rapid and accountable decision-making. In addition, the organizational structure is expected to support a collaborative pattern, which ultimately aims to support sustainable business achievements. (E-Sinergi46, 2023)

Based on pre-observations, New Ways of Working (NWOW) is a modern approach in the work environment that emphasizes flexibility, collaboration, and the use of technology. NWOW can mediate the influence of communication skills and work facilities on the work

productivity of employees in the credit division in an innovative and efficient way. In the context of communication capabilities, NWOW promotes the use of digital communication tools that allow employees to interact and collaborate effectively, regardless of geographical limitations. With NWOW, communication has become more flexible and inclusive, allowing ideas and information to flow more freely and quickly. This greatly supports the work productivity of employees in the credit division, where the exchange of fast and accurate information is crucial.

Regarding work facilities, NWOW encourages the use of workspaces that are more adaptive and responsive to employee needs. Concepts such as hot-desking, co-working spaces, and comfortable rest areas, supported by cutting-edge technology, create a dynamic environment and support creativity and innovation. Ergonomic work facilities and adequate technology under NWOW facilitate credit division employees to work more productively, both in the office and remotely.

NWOW also supports work-life balance by introducing flexibility in working hours and work locations, which can improve employee satisfaction and well-being, thus positively impacting their productivity. Thus, NWOW plays a vital role in mediating and maximizing the positive influence of communication skills and work facilities on employee productivity in the credit division

B. Research Methods

This research is a quantitative research. A quantitative research design is a methodological framework used in research to collect quantitative data and test hypotheses in a controlled environment. This approach typically relies on the collection of numerically measurable data and often uses statistical tools to analyze that data (Sugiyono, 2016).

Data collection methods in quantitative research can be in the form of surveys, experiments, or the use of secondary data. The survey involved a questionnaire designed to collect numerical data from respondents, while the experiment controlled an independent

variable to observe its effect on the dependent variable.

The population in the study refers to the entire group being studied, from which the researcher wants to draw conclusions. Populations can consist of individuals, objects, or cases that have certain characteristics that the researcher is interested in. The population in this study is all employees of the credit division at the office of PT. Bank Negara Indonesia LNC Makassar with a total of 36 employees. The number of samples used is 36 or commonly referred to as saturated samples.

C. Result and Discussion

Based on the results of estimation and testing of direct and indirect effects between variables in this study, the following is a summary of the results of the hypothesis test in this study:

Table 1. Hypothesis Test Results

Hypothesis	Sig	Standard	Test result
H1 X1--> Y	0.041	0.05	Significant Positive
H2 X2--> Y	0.036	0.05	Significant Positive
H3 X1M--> Y	0.176	0.05	Insignificant
H4 X2M --> Y	0.913	0.05	Insignificant

Source: Data Processing (2024)

The effect of communication skills on work productivity

Effective communication skills are an important factor in achieving high levels of productivity in the contemporary business environment (Tiwari & Saxena, 2012). Across various operational sectors, from management to customer service, clear and accurate communication plays a crucial role in facilitating deeper understanding and more efficient coordination between teams. For example, managers who are able to convey instructions clearly and receive feedback effectively tend to create a more responsive and proactive team. This not only speeds up the task completion process but also increases employee

morale and motivation, which is essential for maintaining productivity in the workplace.

Efficient communication skills support a fast and informed decision-making process (Zephaniah et al., 2020). In fast-paced business dynamics, speed and accuracy in making decisions are often the main determinants of the success of a project. Effective communication allows team members to share critical information in real-time, reduces the risk of errors, and ensures a uniform understanding among all relevant parties regarding work goals and methodologies. The direct impact of this good communication is seen in improving the company's operational performance, which in turn can result in significant profits.

On a broader level, good communication skills have a significant impact on the overall company culture. A work culture that supports open and inclusive communication usually creates a more harmonious and productive work environment. Employees who feel valued and understood are more likely to show greater dedication and loyalty to the organization. Therefore, investing in the development of employees' communication skills not only strengthens individual capacities but also strengthens the company's social foundations, which supports the long-term success of the organization.

The results of the research on all employees of the credit division at the office of PT. Bank Negara Indonesia Makassar Branch with a total of 36 employees, namely empirical facts that Communication skills have a positive and significant influence on work productivity, which means When one can convey ideas clearly, listen well and communicate effectively with clients, it can help reduce misunderstandings and increase work productivity. Good communication also facilitates faster problem-solving and more efficient task completion. The results of this study support the results of previous research from Maliah, Novalia & Habimayu (2023) which states that the ability to

communicate well has a significant effect on work performance.

The effect of work facilities on work productivity

Adequate work facilities have a crucial role in increasing employee productivity (Cherif, 2020). Facilities such as advanced technological equipment, ergonomic workspaces and optimal lighting systems can facilitate daily operational activities as well as improve employee comfort which directly has a positive impact on their work efficiency. For example, a workspace designed to maximize comfort can boost employee morale, while modern and efficient equipment allows them to complete tasks faster and reduce operational errors.

Supporting facilities such as canteens that provide healthy food, adequate rest rooms, and accessibility to health facilities contribute significantly to maintaining employee welfare. Employees whose health is maintained tend to have a more consistent presence and are able to maintain concentration while working. These facilities not only support employees' physical but also psychological health, providing them with a feeling of being valued and motivating them to achieve optimal performance.

Allocating resources to improve work facilities is an effective strategy for ambitious organizations to strengthen their operational effectiveness and efficiency (Masum et al., 2016). By creating a supportive and conducive work environment, companies can expect increased employee loyalty and productivity. This improvement not only creates a more productive work environment but also contributes significantly to the achievement of the company's strategic goals. The results of the research on all employees of the credit division at the office of PT. Bank Negara Indonesia Makassar Branch with a total of 36 employees, namely empirical facts that Communication skills have a positive and significant influence on work productivity. These findings confirm that aspects of the work

environment, such as the quality and condition of the facilities, have a real impact on employee performance. Therefore, paying attention to the improvement or maintenance of work facilities can be an effective strategy in increasing productivity in the work environment. The results of this study support the results of previous research from Groen, van der Voordt, Hoekstra & van Sprang (2019) which states that good work facilities can affect work preucativeness positively and significantly.

The effect of communication skills on preliminariness through NWOW as a moderation variable

In the context of New Ways of Working (NWOW), effective communication skills are an essential factor in strengthening work productivity (De Bruyne et al., 2014). NWOW introduced a more flexible and distributed work model, including remote work, the use of advanced communication technology, and adaptive working hours. Within this framework, efficient and clear communication not only facilitates the flow of information but also overcomes geographical and psychological limitations, thus enabling effective teamwork despite being physically separate. The ability to communicate messages clearly and interpret feedback accurately is key to keeping the entire team in sync and productivity.

NWOW demands high autonomy from employees, where effective communication is crucial to set expectations and manage responsibilities without constant supervision. In this context, effective communication strengthens trust and transparency between managers and their subordinates, supporting initiative and innovation. Effective dialogue facilitates fast and adaptive decision-making, which is especially important in a dynamic and often unstructured work environment.

The use of technology in NWOW also plays an important role in supporting effective communication. Tools such as digital

collaboration platforms, video conferencing, and instant messaging have become the foundation of communication in many organizations that have adopted NWOW. The utilization of this technology not only accelerates the exchange of information but also enriches interaction with file sharing features, digital whiteboards, and virtual brainstorming sessions. The effectiveness and quality of this communication directly affects work productivity, reduces misunderstandings and maximizes collaboration.

In NWOW, effective communication skills also support employee well-being by increasing a sense of community and engagement, despite being in an isolated environment. Employees who are competent at communicating tend to feel more integrated with colleagues and organizational goals, which increases their motivation and dedication to work. So, in this modern work era, the development of employee communication skills is a strategic investment that not only increases productivity but also maintains a healthy and sustainable work environment.

The results of the research on all employees of the credit division at the office of PT. Bank Negara Indonesia Makassar Branch with a total of 36 employees, namely the empirical fact that NWOW cannot provide a significant moderation effect between the communication skills to work productivity. The results of this study do not support the results of previous studies from Edem et al., (2017) which states that NWOW can significantly improve the relationship between communication skills and work productivity.

The effect of work facilities on work performance through NWOW as a moderation variable

Adequate and modern work facilities play a central role in supporting work productivity, especially within the framework of the New Ways of Working (NWOW). NWOW, which emphasizes work flexibility, digital technology and efficient collaboration, needs the appropriate

work infrastructure to support it. For example, increased accessibility to cutting-edge hardware and software facilitates effective communication and collaboration from different locations. In addition, facilities that support well-being, such as an ergonomic and comfortable work environment, play a crucial role in reducing fatigue and improving concentration, which directly impacts work effectiveness and efficiency

D. Conclusion

Communication skills and work facilities are proven to have a positive and significant influence on work productivity. Research shows that good communication skills and adequate and modern work facilities can improve the efficiency and performance of employees, so organizations need to focus on developing these aspects. However, the implementation of the New Ways of Working (NWOW), which includes work flexibility and advanced communication technology, has not succeeded in significantly increasing the influence of communication skills and work facilities on productivity. This indicates that other factors such as time management, leadership, or environmental factors may be more dominant in influencing work productivity, so organizations need to consider various factors to achieve optimal productivity levels

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