



---

# The Effect of Communication and Teamwork on the Effectiveness of Employee Performance at PT. Permodalan Nasional Madani (PNM) Mekaar Unit Kedungwaringin

Neneng Muji Jayanti<sup>1</sup>

<sup>1</sup>Faculty of Economics and Business, Universitas Terbuka, Tangerang, Indonesia

---

## Article Info

### Article history:

Submitted June 07, 2025

Accepted June 17, 2025

Published June 30, 2025

---

### Keywords:

Communication,  
Teamwork,  
Performance Effectiveness,  
Human Resources,  
Microfinance Institutions.

---

## ABSTRACT

Employee performance effectiveness is a strategic element in the operational success of an organization, particularly in socially oriented microfinance institutions such as PT Permodalan Nasional Madani (PNM) Mekaar. This study was prompted by issues of internal miscommunication and weak teamwork that were observed to hinder performance effectiveness at the PNM Mekaar Kedungwaringin Unit. The purpose of this research was to analyze the influence of communication and teamwork on employee performance effectiveness. A quantitative approach with a descriptive and explanatory design was employed. Data were collected through structured questionnaires distributed to all employees (29 respondents) and analyzed using multiple linear regression with SPSS software. The results showed that both communication and teamwork had a positive and significant effect on performance effectiveness, both partially and simultaneously. Open communication and well-coordinated teamwork were found to significantly enhance work efficiency, productivity, and individual contributions to organizational goals. These findings contribute theoretically to the body of knowledge in human resource management and offer practical implications for strengthening managerial strategies in the microfinance sector. The study recommends the implementation of training programs focused on communication and team collaboration, and encourages future research across other units to broaden generalizability.

*This is an open access article under the [CC BY 4.0](https://creativecommons.org/licenses/by/4.0/) license.*



---

## Corresponding Author:

Neneng Muji Jayanti

Faculty of Economics and Business, Universitas Terbuka, Tangerang, Indonesia

Email: [nenengmuji16@gmail.com](mailto:nenengmuji16@gmail.com)

---

## 1. Introduction

In the midst of an increasingly complex and challenging business landscape, organizations are required to manage not only financial and technological resources, but also human resources (HR) strategically. Human resources are not only operational supports, but also key to achieving competitive advantage and organizational sustainability (Suherman et al., 2024). The effectiveness of employee performance is an important indicator in the success of the organization. One of the main determinants of performance effectiveness is communication and teamwork, two factors that greatly determine the quality of internal interaction and

coordination. PT Permodalan Nasional Madani (PNM) through the Mekaar (Fostering a Prosperous Family Economy) program, is one of the microfinance institutions that actively empowers underprivileged women through the joint responsibility system. This system relies heavily on teamwork and efficient communication between Account Officers and client groups. However, in practice, challenges such as miscommunication, lack of coordination, and the tendency of employees to solve problems individually. This has a direct impact on work productivity and service effectiveness.

Good communication and teamwork are believed to not only encourage the achievement of organizational targets but also create a healthy and collaborative work climate. Therefore, a deep understanding of the influence of these two variables on employee work effectiveness is critical for organizations like PNM. This research is expected to make a practical contribution in the form of strategic input to PNM management in developing a more adaptive HR policy. On the other hand, from an academic point of view, this research enriches the literature on HR management in the context of social-based organizations.

Previous research has shown that communication and teamwork have a significant influence on employee performance (Setiani et al., 2020; Wijayanti, 2021). However, the context of research is generally limited to the industrial, educational, or hospital sectors. Research in the context of state-owned microfinance organizations such as PNM, which adopts an intensive group work model, remains scarce. Wijayanti (2021) emphasizes that effective interpersonal communication and strong teamwork can improve organizational performance, particularly in environments that require collaboration across multiple departments. Similarly, Haryanto and Maianto (2024) highlight that communication, motivation, and teamwork are critical factors that drive employee performance, especially in settings where team cohesion and coordination are essential for achieving organizational goals. Therefore, this study aims to fill this gap by adopting a quantitative approach to measure the influence of communication and teamwork variables on work effectiveness within a state-owned microfinance institution.

The main objectives of this study are to:

1. Analyzing the influence of communication on the effectiveness of employee performance at PT PNM Mekaar Kedungwaringin Unit.
2. Assessing the influence of teamwork on employee work effectiveness.
3. To know the simultaneous influence of communication and teamwork on the effectiveness of employee performance.

Organizational communication is the process of conveying messages between individuals in an organization that aims to convey information, build mutual understanding, and support work coordination. As Romi, Soetjipto, and Widaningsih (2021) highlight, effective communication is essential for fostering organizational commitment, which can significantly enhance job satisfaction and organizational citizenship behavior. Additionally, communication within organizations is crucial for strengthening interpersonal relationships and reinforcing the values of cooperation and mutual respect (Susita, Sudiarditha, & Purwana, 2020). In settings where organizational culture is supported by open and transparent communication, employees are more likely to exhibit behaviors that contribute positively to the organization's goals. In service organizations like PNM, open, clear, and two-way communication is essential in completing tasks effectively. Teamwork, as defined by Mataac (2023), is the ability of individuals to collaborate within groups to achieve common goals, especially in a modern workplace where high performance is critical. Effective teamwork is marked by synergy, role clarity, and strong communication among team members. Mataac (2023) emphasizes that in high-performance teams, collaboration is not merely about task completion but also about fostering a supportive and cooperative environment. In PNM, which implements a joint responsibility system, team cohesiveness is a determining factor for the group's success in fulfilling financial obligations. The effectiveness of employee performance is measured

through indicators such as work quality, punctuality, and contribution to the achievement of organizational goals (Armstrong & Taylor, 2020). These indicators are deeply influenced by the extent to which the organization builds a healthy communication and teamwork culture, as highlighted by Mataac (2023), which fosters greater engagement and accountability among team members.

This research is expected to provide input in designing effective communication training and developing a solid work team at PNM. The theoretical implication is to strengthen scientific arguments regarding the importance of an interpersonal approach in HR management, especially in organizations that serve the community with a socioeconomic approach.

## 2. Methodology

This study uses a quantitative approach with descriptive and explanatory research types. The quantitative approach was chosen because it aims to test the causal relationship between independent variables, namely communication and teamwork, and dependent variables, namely employee performance effectiveness (Sugiyono, 2022). The descriptive research design was used to provide a systematic overview of the characteristics of the observed phenomenon, while the explanatory approach was used to identify and explain the influence between the variables studied. According to Sugiyono (2022), the descriptive approach is particularly useful for obtaining a clear and comprehensive view of existing conditions, which helps in understanding the real-world context. This research was carried out at PT Permodalan Nasional Madani (PNM) Mekaar Kedungwaringin Unit, which is located in Bekasi Regency, West Java. This location was chosen because, based on initial observations, there are a number of indications of problems in communication and teamwork that have an impact on the effectiveness of employee work. The selection of the location was carried out purposively because it was suitable for the focus of the research, a method highlighted by Sugiyono (2022) as effective for focusing on specific phenomena relevant to the research objectives.

The population in this study is all employees of PT PNM Mekaar Kedungwaringin Unit, which at the time of data collection amounted to 29 people. Due to the relatively small and homogeneous size of the population, the entire population is sampled, or in other words, using the census technique (total sampling). Thus, no random sampling technique is required as the entire unit of analysis has been observed. Primary data was collected through survey instruments in the form of closed questionnaires distributed online using the Google Form platform. The instrument is compiled based on variable indicators that have been validated in previous studies. Communication variables were measured using indicators of message clarity, communication channels, and feedback (Setiani et al., 2020), while teamwork variables were measured based on indicators of synergy, shared responsibility, and coordination. According to Arunprakash, Kanna, and Raj (2021), the effectiveness of teamwork is highly influenced by clear communication, shared goals, and a sense of collective responsibility, which are critical elements for ensuring team success. The variables of employee performance effectiveness are measured through indicators of efficiency, productivity, and contribution to organizational goals (Armstrong & Taylor, 2020). These performance indicators are strongly correlated with the level of team coordination and communication, which enhance both individual and collective contributions to the organization.

Before being disseminated, the questionnaire instrument was tested for validity and reliability. The validity test was conducted using the Pearson Product Moment correlation, while the reliability test used Cronbach's Alpha coefficient. All analyses were conducted using SPSS software version 26. The results of the validity test showed that all items had a significant correlation value above 0.30, while the reliability value of each variable was above 0.70, which indicates that the instrument used had good internal consistency.

## Multiple Linear Regression Analysis Model

To test the influence of independent variables ( $X_1$  = communication and  $X_2$  = teamwork) on dependent variables ( $Y$  = employee performance effectiveness), a multiple linear regression model was used which was formulated as follows in (1):

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + eY \quad (1)$$

Information:

$Y$  = Employee performance effectiveness (dependent variable)

$\alpha$  = Regression constant (Y value when  $X_1$  and  $X_2 = 0$ )

$\beta_1$  = Regression coefficient of the communication variable

$\beta_2$  = Regression coefficient of the teamwork variable

$X_1$  = Communication variable

$X_2$  = Teamwork variable

$\varepsilon$  = Error (kesalahan residual)

This model is used to find out:

- **The partial influence** of the variables  $X_1$  and  $X_2$  on  $Y$ , respectively.
- **The simultaneous influence** (together) of  $X_1$  and  $X_2$  on  $Y$ .

To support the interpretation of the results, the following are also carried out:

- **The t-test** → test the significance of the influence of each partially independent variable on  $Y$ .
- **The F test** → test the significance of the model simultaneously.
- **The Coefficient of Determination ( $R^2$ )** → measures how much variation the variable  $Y$  can be explained by the model.

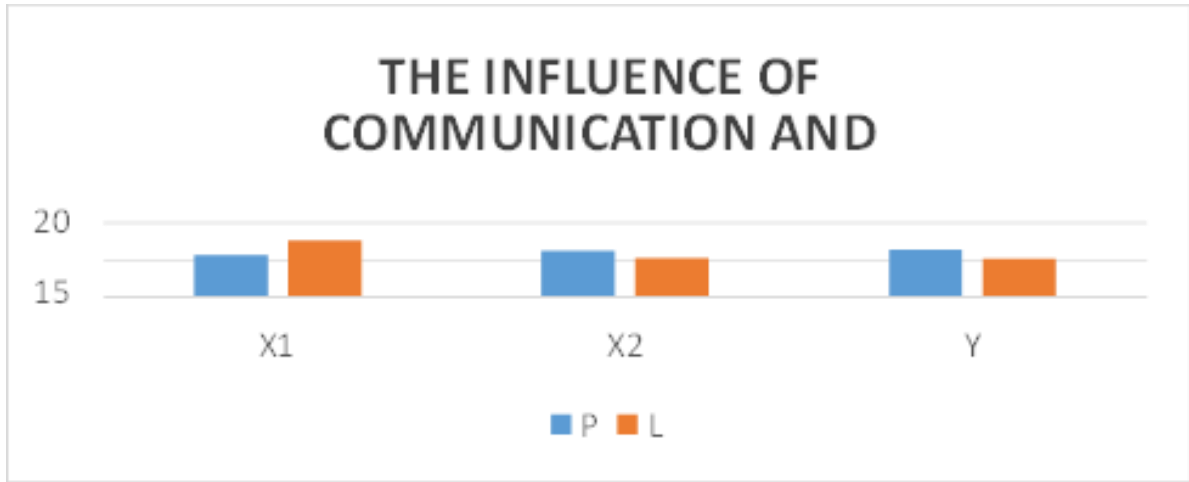
The data analysis technique used is multiple linear regression, to test the simultaneous and partial influence between free and bound variables. Before the regression analysis is carried out, a classical assumption test is first carried out which includes normality, multicollinearity, and heteroscedasticity tests to ensure that the regression model meets the necessary statistical requirements. The results of data processing are then interpreted to answer the problem formulation and achieve the research objectives.

In the process of this research, ethical considerations are maintained. The researcher ensured that all respondents voluntarily participated, and that their personal identities were kept confidential. In addition, there was no adverse intervention on the physical or psychological condition of the participants during the data collection process. With the methods and approaches described above, this research is expected to produce findings that are valid, reliable, and replicable by other researchers in the future, as well as make significant contributions both academically and practically in the field of HR management.

## 3. Results and Discussion

### 3.1 General Data Questionnaire method respondents

This data was taken from the respondent data of all employees of PT. Permodalan Nasional Madani Kedungwaringin Unit who has filled out all questions using google form in Figure 1:



**Figure 1.** The respondent data of all employees of PT. Permodalan Nasional Madani Kedungwaringin

In the table above is the respondent table where this table is a data taken by the author from the results of a questionnaire which was distributed in the form of a form and distributed to all employees of PT Permodalan Nasional Madani Unit Kedungwaringin in the form of questions about communication, cooperation and the effectiveness of employee performance.

**3.2 Descriptive respondents**

Descriptive respondent is the interpretation of the respondent into several characteristics of the respondent which explains several criteria such as gender, age and last education.

**3.3 Characteristics of respondents**

The data obtained in this study is data from the results of a questionnaire given to 29 employees of PT Permodalan Nasional Madani Kedungwaringin Unit, the characteristics in this study are divided into 3, namely Gender and Age, below is the grouping of questionnaire results filled in by respondents with the following description:

**Results of data testing by Gender**

According to the results of the research carried out by the author, data related to the gender of the respondents can be obtained which will be explained in the following Table 1:

**Table 1.** Characteristics of Respondents by Gender

Gender	X1	X2	And
Woman	78.48%	81.09%	82.17%
Man	88.33%	76.67%	75.83%

Based on the table above X1 men tend to outperform women in this sample, the X2 indicator identifies that women are better at practical skills, and the Y indicator is the final score or combined result, although the male is superior in X1 but the final result is better in the female group. This shows that women tend to optimize indicators (X1 and X2) in a balanced manner.

**Age-Based Data Test Results**

According to the results of the research carried out by the author, data related to the age of the respondents can be obtained which will be explained in the following Table 2:

**Table 2.** Characteristics of Respondents by Age

Age	Frequency	Percent	Valid Percent
(≤ 23 years old)	13	44.8%	44.8%
(≥ 23 years old)	16	55.2%	55.2%
total	29	100.0%	100.0%

The table above shows that 13 respondents aged 23 and below with a percentage of 44.8%, while respondents over 23 years old were 16 people or 55.2%. Thus, it is concluded that the majority of employees of PT PERMODALAN NASIONAL MADANI Unit Kedungwaringin are in the young adult age range, which is over 23 years old who may have had more work experience.

According to the results of the research carried out by the author, data related to the age of the respondents can be obtained which will be explained in the following Table 3:

**Table 3.** Characteristics of Respondents by Education

Education	Frequency	Percent	Valid Percent	Cumulative Percent
SMA	21	72.4%	72.4%	72.4%
S1	8	27.6%	27.6%	100.0%
Total	29	100.0%	100.0%	100.0%

The table above shows that 21 respondents graduated from high school/vocational school with a percentage of 72% while there were 8 respondents who graduated from S1 or equivalent to 28%, this shows that many employees of PT Permodalan Nasional Mekaar Kedungwaringin graduated from high school/vocational school.

After reviewing and calculating the available data, thus the results obtained to answer a number of problem formulations include:

The Influence of Communication on the Effectiveness of Employee Performance of PT PNM Kedungwaringin Unit is based on direct research by distributing a statement questionnaire to respondents, namely to employees of PT PNM Mekaar Kedungwaringin Unit. This shows that individual communication variables have a significant effect on the effectiveness of employee performance. It can be concluded that there is a significant positive influence of trust on customer loyalty. The effect of teamwork on the effectiveness of employee performance at PT PNM Kedungwaringin Unit, based on direct research by distributing a questionnaire to the respondents, shows that individual teamwork variables do not have a significant effect on the effectiveness of employee performance. This finding aligns with the study by Phuong and Huy (2022), who examined the impact of teamwork on employee performance in the hotel sector of Can Tho City, Vietnam. Their research suggests that while teamwork is generally considered important for organizational performance, the specific dynamics of how team members collaborate and interact can vary across industries and contexts. Phuong and Huy (2022) argue that the effects of teamwork on performance are often influenced by factors such as team cohesion, communication, and the complexity of tasks, which may not always manifest in direct performance improvements if these factors are not properly managed. Similarly, Iskandar (2021) highlights that communication and work discipline also play critical roles in improving employee performance, indicating that the relationship between teamwork and performance is not purely linear but depends on how effectively these other factors are managed. Additionally, Rika and Kusdianto (2023) emphasize that both communication and teamwork, combined with work discipline, have a

significant impact on employee performance, especially in organizations where task complexity and individual accountability are high. Therefore, it is essential to consider the unique characteristics of each organization when assessing the role of teamwork in enhancing employee performance. It can be concluded that there is a significant positive influence of satisfaction on the effectiveness of employee performance. The influence of communication and teamwork on the effectiveness of employee performance at PT PNM Kedungwaringin Unit, based on direct research by distributing a questionnaire to the respondents, namely to employees of PT PNM Mekaar Kedungwaringin Unit, shows that communication and teamwork variables simultaneously have a significant positive influence on the effectiveness of employee performance. This finding aligns with Andrapuri and Karyatun (2023), who argue that effective teamwork and communication are crucial elements in improving employee performance, especially in organizations where both internal and external communication significantly impact operational efficiency. Their study on PT. General Takaful Insurance further emphasizes that teamwork, combined with clear communication and understanding of individual roles, can lead to higher levels of employee satisfaction and, in turn, boost performance outcomes. Similarly, Eva, Afroze, and Sarker (2024) highlight that leadership, communication, and teamwork practices are crucial for fostering trust in the workplace, which in turn enhances employee performance and organizational outcomes. At PT PNM Mekaar Kedungwaringin Unit, the role of these variables in creating a positive work environment is significant, as strong communication and cohesive teamwork contribute to the effectiveness of employee performance. The research suggests that when team members understand their roles clearly and work collaboratively, it fosters an environment of trust and mutual respect, which enhances not only job satisfaction but also overall productivity.

#### **4. Conclusion**

This study aims to evaluate the influence of communication and teamwork on the effectiveness of employee performance at PT Permodalan Nasional Madani (PNM) Mekaar Kedungwaringin Unit. Based on quantitative data analysis through multiple linear regression, it was found that both communication and teamwork have a positive influence on performance effectiveness, both partially and simultaneously. These results show that improving the quality of internal communication and strengthening coordination within teams can significantly drive improved employee operational performance in social-based microfinance services organizations.

Substantively, this study emphasizes that organizational effectiveness in the context of service to underprivileged communities is not only determined by business structures and strategies, but also by interpersonal factors such as open communication, as well as collaborative and mutually supportive teamwork cultures. These findings confirm the theoretical framework in HR management that states that the effectiveness of employee performance is a function of healthy social interaction in the workplace. In a managerial context, this research has relevant strategic implications. PNM management at the unit and central levels needs to instill a two-way internal communication system, encourage equalization of perceptions, and provide regular training that focuses not only on technical skills but also on soft skills such as interpersonal communication and group dynamics. Internal policies that encourage cross-functional cooperation and support each other in solving customer problems collectively are also key to increasing productivity.

For practitioners and stakeholders in the microfinance sector, the results of this study provide an important signal that increased efficiency can not only be achieved through systems or technology, but also through strengthening organizational cultures based on communication and team synergy. This is an important foundation for the development of HR training

programs, the design of performance evaluation systems, and the preparation of operational standards that encourage collaboration.

The limitation of this study is in the scope of the sample which is limited to one work unit with a relatively small number of respondents. Therefore, for further research, it is recommended to expand the scope to several other PNM units or work areas so that it can be compared across regions. Future research may also integrate qualitative approaches to explore contextual factors or organizational cultural values that influence work effectiveness more deeply.

Thus, this study not only makes an empirical contribution to the literature on HR management in the microfinance services sector, but also offers policy recommendations that can be implemented practically to improve the performance of social-based organizations in Indonesia.

## References

- Andrapuri, S. M., & Karyatun, S. (2023). Influence of personality type, teamwork, and communication on employee performance at PT. General Takaful Insurance. *Jurnal Syntax Admiration*. Retrieved from <https://www.jurnalsyntaxadmiration.com/index.php/jurnal/article/download/890/1287>
- Armstrong, M., & Taylor, S. (2020). Armstrong's handbook of human resource management practice (15th ed.). Kogan Page.
- Arunprakash, N., Kanna, A. G. S., & Raj, A. G. (2021). A comparative study on digital marketing over traditional marketing. *Turkish Journal of Marketing*, 2021. <https://www.proquest.com/openview/233432b7b381b813f5f06a60b55cd9f3/1?pq-origsite=gscholar&cbl=2045096>
- Eva, T. P., Afroze, R., & Sarker, M. A. R. (2024). The impact of leadership, communication, and teamwork practices on employee trust in the workplace. *Management Dynamics in the Knowledge Economy*, 12(1), 21-38. Retrieved from <https://sciendoc.com/2/v2/download/article/10.2478/mdke-2024-0015.pdf>
- Haryanto, A., & Maianto, T. (2024). Strategy to improve employee performance supported by communication, motivation, and teamwork. *Seascapeid Journal of Economics, Management, and Business*, 4(1), 27-35. Retrieved from <https://seascapeid.com/index.php/sjemeb/article/download/27/28>
- Iskandar, D. (2021). Employee performance role: Communication and work discipline. *International Journal of Economic, Management and Business Studies*. Retrieved from <https://jurnal.ceredindonesia.or.id/index.php/injects/article/view/362>
- Mataac, C. M. (2023). Creating high-performance teams in the modern workplace. *ResearchGate*. Retrieved from [https://www.researchgate.net/profile/Chito-Mataac/publication/374295614\\_Creating\\_High-Performance\\_Teams\\_in\\_the\\_Modern\\_Workplace/links/6517fde8b0df2f20a2fd82b1/Creating-High-Performance-Teams-in-the-Modern-Workplace.pdf](https://www.researchgate.net/profile/Chito-Mataac/publication/374295614_Creating_High-Performance_Teams_in_the_Modern_Workplace/links/6517fde8b0df2f20a2fd82b1/Creating-High-Performance-Teams-in-the-Modern-Workplace.pdf)
- Phuong, H. V., & Huy, T. H. (2022). Effects of teamwork on employee performance: A case study of the hotel sector in Can Tho City, Vietnam. *Geo Journal of Tourism and Geosites*. Retrieved from [https://www.researchgate.net/profile/Huynh-Truong-Huy-2/publication/361645969\\_EFFECTS\\_OF\\_TEAMWORK\\_ON\\_EMPLOYEE\\_PERFORMANCE\\_A\\_CASE\\_STUDY\\_OF\\_THE\\_HOTEL\\_SECTOR\\_IN\\_CAN\\_THO\\_CITY\\_VIETNAM/links/62cf87d8e2a501398905767c/EFFECTS-OF-TEAMWORK-ON-EMPLOYEE-PERFORMANCE-A-CASE-STUDY-OF-THE-HOTEL-SECTOR-IN-CAN-THO-CITY-VIETNAM.pdf](https://www.researchgate.net/profile/Huynh-Truong-Huy-2/publication/361645969_EFFECTS_OF_TEAMWORK_ON_EMPLOYEE_PERFORMANCE_A_CASE_STUDY_OF_THE_HOTEL_SECTOR_IN_CAN_THO_CITY_VIETNAM/links/62cf87d8e2a501398905767c/EFFECTS-OF-TEAMWORK-ON-EMPLOYEE-PERFORMANCE-A-CASE-STUDY-OF-THE-HOTEL-SECTOR-IN-CAN-THO-CITY-VIETNAM.pdf)

- Rika, R., & KUSDARIANTO, I. (2023). The influence of communication teamwork and work discipline on employee performance at PT. Pratomo Putra Teknik Palopo. *Jurnal Economic Resource*. Retrieved from [http://repository.umpalopo.ac.id/4202/2/571\\_Rika\\_133-137%20%281%29.pdf](http://repository.umpalopo.ac.id/4202/2/571_Rika_133-137%20%281%29.pdf)
- Romi, M., Soetjipto, N., & Widaningsih, S. (2021). Enhancing organizational commitment by exploring job satisfaction, organizational citizenship behavior, and emotional intelligence. *Management Journal*. Retrieved from <https://pdfs.semanticscholar.org/736d/ff8ce0fd891116b7e71cfbe1e84bab6b0efa.pdf>.
- Setiani, M. D., Djaelani, A. K., & Khoirul, M. (2020). The influence of communication and teamwork on employee performance at the Tanggul District Office, Jember Regency. *Journal of Management Research*, 9(6), 108–122. <http://jim.unisma.ac.id/index.php/jrm/article/view/6228/5118>
- Sugiyono. (2022). Quantitative, qualitative, and R&D research methods. Alfabeta.
- Suherman, A., Firmansyah, Y., & Suherman, S. (2024). *Effective and efficient human resource management in education in the 5.0 era*. Sheikh Yusuf Islamic University and Buana Perjuangan Karawang University. Retrieved from <https://jer.or.id/index.php/jer/article/view/1079>
- Susita, D., Sudiarditha, I., & Purwana, D. (2020). Does organizational commitment mediate the impact of organizational culture and interpersonal communication on organizational citizenship behavior? *Management Journal*. Retrieved from <https://pdfs.semanticscholar.org/573b/876eedc8ee4ffcfb7a97f2670bcbbe4b9918.pdf>
- Wijayanti, T. C. (2021). Influence of interpersonal communication and teamwork on organization to enhance employee performance: A case study. *1st UMGESHIC International Seminar on Health, Science, and Innovation*, Atlantis Press. Retrieved from <https://www.atlantis-press.com/article/125961880.pdf>