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The Influence of Communication, Individual Characteristics, and Work Environment on Employee Performance at Bank Tabungan Negara Denpasar Branch Office

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ABSTRACT

This study examines the influence of communication, individual characteristics, and the work environment on employee performance at Bank Tabungan Negara Denpasar Branch Office. The research aims to identify how each of these variables affects employee performance both partially and simultaneously. The population consisted of 128 employees, and a saturated sampling (total sampling) technique was applied, meaning all employees were included as the research sample. Data were collected through questionnaires and documentation, and analyzed using multiple linear regression with SPSS. The results show that communication ($\beta = 0.275$), individual characteristics ($\beta = 0.510$), and work environment ($\beta = 0.190$) each have a positive and significant effect on employee performance. The constant value obtained was 6.873. Simultaneously, all three independent variables also have a positive and significant influence on employee performance. Among the variables, individual characteristics have the strongest effect.

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1. INTRODUCTION

Human Resource Management (HRM) is a field that focuses on managing employees within an organization to optimize individual potential in order to contribute maximally to organizational goals. Human resources are a crucial factor in sustaining organizational activities in companies and institutions, and play a central role in achieving the organization's vision and mission [1]. Employees are valuable organizational assets whose performance determines a company's progress and sustainability. Employee performance reflects the level of achievement in completing tasks, both quantitatively and qualitatively, in accordance with assigned responsibilities [2]. Performance is assessed not only on work results but also on the processes and behaviors involved in achieving organizational objectives.

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33 Performance can be defined as the quantitative and qualitative work results achieved by an employee in carrying out assigned duties and responsibilities [3]. Organizations continuously strive to improve employee performance to remain competitive and achieve sustainable growth [4]. Employees with high performance awareness tend to understand their responsibilities and complete tasks optimally, aligned with their competencies. 8 Various factors influence employee performance, including ability, knowledge, work design, personality, motivation, leadership, communication, organizational culture, job satisfaction, work environment, loyalty, commitment, and discipline [5]. Among these factors, communication, individual characteristics, and the work environment are considered essential elements that significantly affect how employees perform their duties [6].

Communication plays a fundamental role in organizational effectiveness and employee performance. Effective communication between supervisors and subordinates facilitates coordination, supervision, and guidance necessary to accomplish tasks efficiently [7]. Open and transparent communication creates a harmonious work atmosphere where employees feel valued and motivated to perform optimally [8]. Previous studies have shown that communication has a positive and significant effect on employee performance [9], [10], supported by effective information flow, feedback mechanisms, and interpersonal interactions [11].

In addition to communication, individual characteristics are also important determinants of employee performance. Each employee possesses unique skills, knowledge, attitudes, and personal attributes that influence work behavior. Individual characteristics include interests, attitudes toward work, personal needs, competencies, emotional states, and values [12]. Differences in personality and individual traits influence how employees respond to job demands and workplace situations [13]. Employees with positive individual characteristics tend to achieve better performance outcomes [14].

11 The work environment is another critical factor influencing employee performance. It includes both physical and non-physical conditions surrounding employees during task execution. Physical aspects such as lighting, temperature, workspace layout, and cleanliness, as well as non-physical aspects such as interpersonal relationships and organizational climate, affect employee comfort and productivity [15]. A conducive work environment enhances employees' sense of safety and comfort, while an unfavorable environment can hinder performance and reduce productivity [16]. Empirical studies indicate that the work environment has a positive and significant effect on employee performance [17]. 27

Although previous studies have demonstrated that communication, individual characteristics, and the work environment individually influence employee performance [9]–[17], most studies tend to examine these variables separately or focus on other dominant factors such as leadership, motivation, and discipline. There is still limited research that simultaneously analyzes these three variables within the banking sector, particularly in state-owned enterprises. This indicates a research gap that needs to be addressed, especially considering the unique work dynamics and performance demands in the banking industry.

20 PT Bank Tabungan Negara (Persero) Tbk is a state-owned enterprise engaged in the banking sector, focusing on housing finance services through retail, business, and sharia banking products. At the Denpasar Branch Office, optimal employee performance is essential to achieving organizational objectives, delivering quality services, and maintaining competitiveness in the banking industry. However, several problems have been identified, including high workload pressure, tight deadlines, frequent meetings, inefficiencies, and unmet performance standards. Additionally, issues related to time management, discipline, and responsibility indicate that employee performance has not yet reached optimal levels.

18 Based on these problems, it is suspected that communication, individual characteristics, and the work environment influence employee performance at Bank BTN Denpasar Branch Office. Therefore, this study proposes analyzing these three variables simultaneously to provide a more comprehensive understanding of the factors affecting employee performance.

The objective of this study is to examine the influence of communication, individual characteristics, and the work environment on employee performance at PT Bank Tabungan Negara Denpasar Branch Office, both partially and simultaneously.

16 This research is expected to provide both theoretical and practical contributions. Theoretically, it enriches the literature on Human Resource Management, particularly regarding factors influencing employee performance in the banking sector. In practice, the results are expected to provide management with useful insights to improve communication practices, develop employee competencies, and create a supportive work environment to enhance employee performance.

2. METHOD

1 This study employed a quantitative research design with an associative approach to examine the influence of communication, individual characteristics, and work environment on employee performance [18]. The research was conducted at PT Bank Tabungan Negara Denpasar Branch Office. The study's timeline was adjusted to the institution's research schedule. This research focused on analyzing causal relationships among variables by measuring the extent to which independent variables affect the dependent variable, using empirical data collected from respondents [19].

23 The population in this study comprised all employees of the PT Bank Tabungan Negara Denpasar Branch Office, totaling 128. The sampling technique used was saturated sampling, or total sampling, in which all members of the population were included as the research sample [20]. This technique was chosen to obtain comprehensive, representative data, given that the population was manageable and allowed all employees to be directly involved in the study.

Data were collected using questionnaires and documentation techniques. The questionnaire was designed to measure communication, individual characteristics, work environment, and employee performance based on predetermined indicators [21]. The documentation method was used to support the research data, particularly information on organizational conditions and employee performance records. The research instrument was

structured using a Likert scale to measure respondents' perceptions across all variables consistently.

The data analysis technique used in this study was multiple linear regression, performed in SPSS. Prior to hypothesis testing, classical assumption tests were conducted to assess the validity of the regression model, including tests of normality, multicollinearity, heteroscedasticity, and linearity [22]. Hypothesis testing was conducted using t-tests and F-tests to examine the partial and simultaneous effects of communication, individual characteristics, and the work environment on employee performance.

3. RESULTS AND DISCUSSION

3.1 Respondent Characteristics

The respondents in this study were all employees of PT Bank Tabungan Negara Denpasar Branch Office, totaling 128. The characteristics of respondents were analyzed to provide an overview of the profile of employees involved in this research, including gender, age, education level, and length of service. This information is important for understanding the composition of respondents and for ensuring that the data reflect actual conditions at the research location.

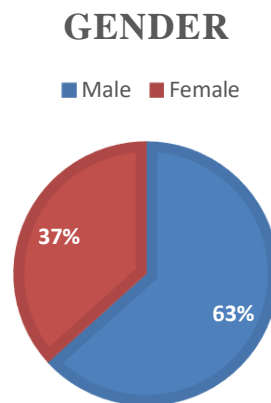


Figure 1. Respondent characteristics by gender

Based on gender, the majority of respondents were male employees, while female employees accounted for a smaller proportion. This distribution reflects the existing workforce composition at Bank BTN Denpasar Branch Office, particularly in operational and field-related positions. The gender composition indicates that a workforce dominated by male employees supports employee performance in this organization, although female employees also play an important role in various functional areas.

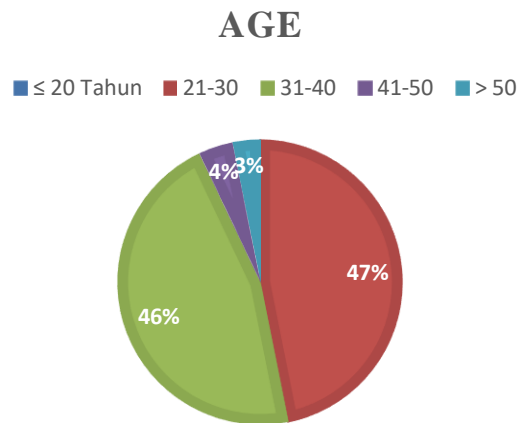


Figure 2. Respondent characteristics by age

In terms of age, respondents were predominantly within the productive age range. Most employees were middle-aged, followed by younger employees, while only a small proportion were in the older age group. This age distribution indicates that the workforce at the Bank BTN Denpasar Branch Office is largely composed of employees who are still in an active, productive stage of their careers, with implications for adaptability, work intensity, and performance expectations.

EDUCATION LEVEL

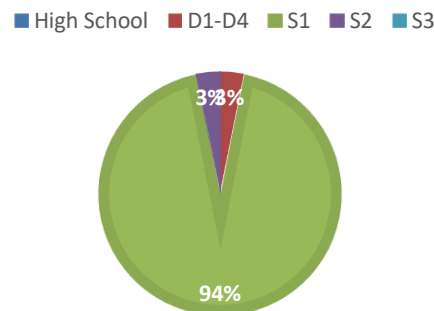


Figure 3. Respondent characteristics by education level

Regarding education level, the majority of respondents held undergraduate degrees, followed by employees with diplomas and postgraduate qualifications. This educational background aligns with the competency requirements of the banking sector, which demand employees with adequate formal education to support service quality and operational performance. In addition, the length-of-service data show that most employees had worked for several years, indicating relatively stable employment conditions and sufficient organizational experience among respondents.

29

LENGTH OF SERVICE

■ 1-5 year ■ 6-10 year ■ 11-15 year ■ > 15 year

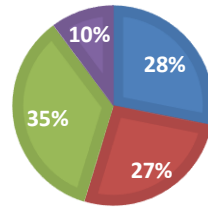


Figure 4. Respondent characteristics by length of service

Overall, the respondent characteristics illustrate that the employees of Bank BTN Denpasar Branch Office possess demographic and professional profiles that are relevant to the demands of the banking industry. These characteristics provide a contextual basis for interpreting the results of subsequent analyses of communication, individual characteristics, the work environment, and employee performance.

1

3.2 Classical Assumption Test Results

Before conducting the multiple linear regression analysis, classical assumption tests were performed to ensure that the regression model met the required assumptions. These tests included normality, multicollinearity, heteroscedasticity, and linearity tests. The fulfillment of these assumptions is essential to ensure that the regression results are unbiased and can be interpreted reliably.

15

The normality test was conducted to determine whether the residual data were normally distributed. Based on the Kolmogorov–Smirnov test results, the significance value exceeded the predetermined significance level, indicating that the residuals were normally distributed. This result was further supported by the normal probability plot, which showed that the data points clustered along the diagonal, confirming that the normality assumption was satisfied.

1

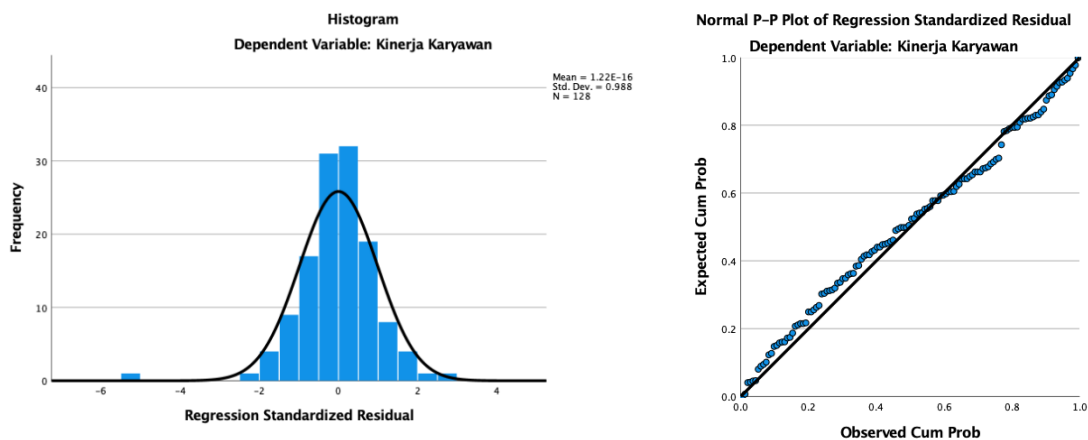


Figure 5. Normality test results (Normal P–P Plot)

The multicollinearity test was performed to examine whether there was a strong correlation among the independent variables, namely communication, individual characteristics, and work environment. The results showed that the tolerance values for all independent variables were above 0.10, and the Variance Inflation Factor (VIF) values were below 10. These findings indicate that there was no multicollinearity among the independent variables, and each variable was suitable for inclusion in the regression model.

Table 1. Multicollinearity test results

<i>Coefficients^a</i>			
	<i>Tolerance</i>	<i>VIF</i>	<i>Assumptions</i>
Komunikasi (X1)	0,643	1.555	Multicollinearity does not occur
Karakteristik Individu (X2)	0,545	1.836	Multicollinearity does not occur
Lingkungan Kerja (X3)	0,659	1.518	Multicollinearity does not occur

The heteroscedasticity test was conducted to determine whether the residuals have unequal variances across observations. The scatterplot results showed that the data points were randomly distributed and did not form a specific pattern. This indicates that heteroscedasticity was not present in the regression model and that the residuals' variance was constant.

Table 2. Heteroscedasticity test results

<i>Coefficients^a</i>		
<i>Variabel</i>	<i>Sig.</i>	<i>Assumptions</i>
Komunikasi (X1)	0,983	Homokedasticity
Karakteristik Individu (X2)	0,559	Homokedasticity
Lingkungan Kerja (X3)	0,144	Homokedasticity

The linearity test was conducted to assess whether each independent variable was linearly related to the dependent variable. The results showed that the significance values of the deviation from linearity for all independent variables were greater than 0.05. This indicates that the relationships between communication, individual characteristics, work environment, and employee performance were linear. Based on the results of all classical assumption tests, the regression model met the required assumptions and was appropriate for further hypothesis testing.

Table 3. Linearity test results

<i>Variabel</i>	<i>Sig.</i>	<i>Alpha</i>	<i>Remarks</i>
Komunikasi (X1)	0,050	0,05	Significant
Karakteristik Individu (X2)	0,145	0,05	Significant
Lingkungan Kerja (X3)	0,103	0,05	Significant

3.3 Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted to examine the effects of communication, individual characteristics, and the work environment on employee performance at the PT Bank Tabungan Negara Denpasar Branch Office. This analysis was used to determine the magnitude and direction of each independent variable's influence on

employee performance, both partially and simultaneously, based on data collected from all respondents.

The regression analysis results show that the constant value obtained in this study was 6.873. This value indicates that when communication, individual characteristics, and the work environment are held constant, employee performance remains at a positive level. Furthermore, the regression coefficient for the communication variable was 0.275, indicating that greater communication effectiveness positively contributes to employee performance. This means that better communication within the organization is associated with higher levels of employee performance.

Table 4. Multiple linear regression results

Model	Coefficients ^a		Beta	t	Sig.
	Unstandardized Coefficients				
	B	Std. Error			
1 (Constant)	6,873	2,496		2,754	0,007
Komunikasi	0,275	0,111	0,188	2,485	0,014
Karakteristik Individu	0,510	0,086	0,486	5,926	0,000
Lingkungan Kerja	0,190	0,076	0,185	2,485	0,014

a. Dependent Variable: Kinerja Karyawan

The regression coefficient for individual characteristics was 0.510, which is the highest among the independent variables. This result indicates that individual characteristics have the strongest influence on employee performance, followed by communication and the work environment. Employees who possess favorable individual characteristics, such as adequate abilities, positive attitudes, and appropriate work-related values, tend to perform at higher levels.

Meanwhile, the regression coefficient for the work environment variable was 0.190, indicating that improvements in the work environment also contribute positively to employee performance. A supportive work environment, both physical and non-physical, enhances employee comfort and encourages better performance in fulfilling work responsibilities. The positive regression coefficients for all independent variables indicate that communication, individual characteristics, and the work environment are positively associated with employee performance.

Overall, the results of the multiple linear regression analysis indicate that communication, individual characteristics, and work environment jointly influence employee performance at Bank BTN Denpasar Branch Office. These findings provide a strong empirical basis for further hypothesis testing to determine the statistical significance of each variable's effect on employee performance.

3.4 Hypothesis Testing Results

Hypothesis testing was conducted to determine whether communication, individual characteristics, and work environment have a significant effect on employee performance

at PT Bank Tabungan Negara Denpasar Branch Office. The hypothesis testing in this study included the coefficient of determination test, the partial test (t-test), and the simultaneous test (F-test), all conducted using multiple linear regression analysis.

The coefficient of determination test was used to measure the proportion of variation in employee performance that communication, individual characteristics, and work environment can explain. The results show that the coefficient of determination (R^2) indicates strong explanatory power for the regression model, meaning that the three independent variables can explain a substantial proportion of employee performance variation.

Table 5. Coefficient of determination results

<i>Model Summary^b</i>			
Model	R	R Square	Adjusted R-Square
1	0,738	0,545	0,534

A partial t-test was conducted to examine the effect of each independent variable on employee performance. The results show that communication has a positive and significant effect on employee performance, as indicated by the t-value and significance level that meet the acceptance criteria. Individual characteristics also have a positive, significant effect on employee performance, indicating that employees with better attributes tend to achieve higher performance. In addition, the work environment variable shows a positive, significant effect on employee performance, confirming that a conducive work environment contributes to improved performance.

Table 6. Partial hypothesis testing results (t-test)

Variabel	t-count	t-table	Sig.	Remarks
Komunikasi (X1)	2,485	1,979	0,014	Signifikan
Karakteristik Individu (X2)	5,926	1,979	0,000	Signifikan
Lingkungan Kerja (X3)	2,485	1,979	0,014	Signifikan

A simultaneous hypothesis test using the F-test was conducted to determine whether communication, individual characteristics, and the work environment collectively influence employee performance. The results show that the F-value is significant, indicating that the three independent variables simultaneously have a positive, significant effect on employee performance. This finding confirms that the regression model is appropriate and that the independent variables jointly explain variations in employee performance.

Table 7. Simultaneous hypothesis testing results (F-test)

Model	F Count	F table	Sig.	Remarks
Regression	49,549	2,68	0,000 ^b	Significant

Based on the hypothesis testing results, all proposed hypotheses in this study are accepted. Communication, individual characteristics, and work environment each have a positive and significant effect on employee performance, both individually and simultaneously. These findings provide empirical evidence supporting the proposed

research model and serve as a basis for further discussion in relation to relevant theories and previous research.

3.5 Discussion

1 The results of this study indicate that communication, individual characteristics, and work environment have a positive and significant effect on employee performance at PT Bank Tabungan Negara Denpasar Branch Office. These findings confirm that technical abilities do not solely determine employee performance but are also strongly influenced by interpersonal processes, personal attributes, and the conditions under which employees perform their work [23]. This section discusses these findings by linking them to relevant theories and prior studies.

24 The positive and significant effect of communication on employee performance indicates that effective communication plays an essential role in supporting work implementation within the organization. This finding is consistent with the view that communication serves as a medium for delivering information, instructions, and feedback, enabling employees to understand their duties clearly and perform tasks effectively [7]. Open and transparent communication also fosters a harmonious work atmosphere, where employees feel respected and involved in organizational processes, thereby enhancing their performance [8]. The results of this study support previous empirical findings showing that effective communication has a positive and significant influence on employee performance [9], [10]. In addition, good communication among employees contributes to smoother coordination and stronger teamwork, which further improves performance outcomes [11], [24].

7 The findings also show that individual characteristics have a positive and significant effect on employee performance, with the independent variable having the highest regression coefficient. This indicates that personal attributes such as abilities, attitudes, values, and emotional conditions play a dominant role in determining how employees perform their work. Employees with favorable individual characteristics tend to demonstrate higher levels of responsibility, initiative, and consistency in meeting work targets. This result aligns with the conceptual understanding that individual characteristics reflect inherent traits that shape work behavior and performance [12]. Differences in personality and personal attributes influence how employees respond to job demands and workplace challenges [13]. Empirical evidence also supports the notion that positive individual characteristics significantly contribute to improved employee performance [14], [25].

3 Furthermore, the work environment was found to have a positive and significant effect on employee performance. This finding indicates that both physical and non-physical aspects of the work environment play an important role in supporting employees' ability to perform their tasks effectively. Adequate workspace conditions, facilities, and equipment create comfort and reduce work-related stress, thereby enhancing employee productivity [15]. A supportive work environment also provides a sense of safety and psychological comfort, which encourages employees to focus on their responsibilities and maintain

consistent performance [16]. This result is consistent with previous studies showing that a conducive work environment positively influences employee performance [17].

The simultaneous effects of communication, individual characteristics, and the work environment on employee performance confirm that these factors collectively shape employee behavior and work outcomes. Employee performance improvement requires an integrated approach that considers effective communication systems, the development of individual potential, and the creation of a supportive work environment. Organizations that focus solely on performance targets without addressing these supporting factors may struggle to achieve sustainable performance improvement. Therefore, the findings of this study reinforce the importance of managing human resources holistically to support organizational effectiveness and long-term performance improvement [1], [4], [5], [6].

4. CONCLUSION

This study concludes that communication, individual characteristics, and work environment have a positive and significant effect on employee performance at PT Bank Tabungan Negara Denpasar Branch Office. The findings indicate that employee performance improvement is influenced not only by work targets and technical competencies, but also by how information is communicated, how individual attributes are managed, and the degree of supportiveness of the work environment in daily operations.

Communication was found to have a positive and significant effect on employee performance, indicating that clear, open, and effective communication supports task execution. This study highlights that employee performance is influenced by a combination of organizational and individual factors, particularly communication, individual characteristics, and the work environment. These findings emphasize that improving performance requires more than focusing on technical competencies alone; it also involves strengthening interpersonal processes, developing individual potential, and ensuring supportive working conditions within the organization.

The implications of this study suggest that management should prioritize effective communication systems, foster the development of positive employee characteristics, and create a conducive work environment to enhance overall performance. Organizations are encouraged to adopt integrated human resource management strategies that balance these aspects in order to achieve sustainable performance improvement and organizational effectiveness.

This study is limited to a single branch office within the banking sector, with a relatively small population and specific organizational context. Additionally, the variables examined are limited to communication, individual characteristics, and work environment, which may not fully capture all factors influencing employee performance. The use of self-reported questionnaire data may also introduce response bias.

For future research, it is recommended to expand the scope by including additional variables, such as leadership, motivation, and organizational culture, and by applying different research methods or conducting comparative studies across industries and regions. Future studies may also consider longitudinal approaches to understand changes in employee performance over time better.

This research contributes to the broader understanding of human resource management by providing empirical insights into key factors affecting employee performance in the banking sector. For the general public and practitioners, the findings offer practical guidance on the importance of effective communication, individual development, and supportive work environments in improving productivity and organizational outcomes.

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