
THE IMPACT OF COMMUNICATION AND MOTIVATION ON EMPLOYEE PERFORMANCE OF ISLAMIC BANKING

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ABSTRACT

This study aims to analyze the effect of communication, motivation and democratic leadership on employee performance. The research approach uses a quantitative approach. The population in this study was 64 employees of Bank Muamalat Indonesia Tbk Kediri Branch Office. The type of sample used in this study is a saturated sample. The data scale uses a Likert scale. Data collection using a questionnaire. Data analysis using multiple linear regression analysis. The results showed that motivation influences employee performance. The communication and democratic leadership variables do not affect employee performance. Meanwhile, the motivation variable influences the performance of Bank Muamalat employees at the Kediri Branch Office.

Keywords: Communication, Democratic Leadership, Employee Performance, Islamic Banking, Regression

INTRODUCTION

Banking has a big role in advancing a country in the global era. All sectors related to financial activities always need banking services. Therefore, we cannot be separated from the banking world at this time and in the future. Islamic Financial Institutions (LKS) are growing and developing rapidly in Indonesia (Andriana, 2016). Establishing Islamic financial institutions is a form of implementing a Muslim understanding of the principles in Islamic economic law, which are then presented in the form of Islamic economics. Banking in Indonesia has a significant role and influence on the community, large, medium or basic industries. This happens due to the need for banks to strengthen capital or save money for the public, which has become commonplace. The presence of Islamic banks is one of the solutions to increase public confidence in banking activities in Indonesia (Sehfudin & Mas'ud, 2011). Sharia banking in Indonesia experienced significant growth in 2008, based on law number 21 2008 concerning Islamic banking, issued on July 16, 2008. This law consists of 13 chapters and is divided into 70 articles.

One of the Sharia financial institutions is experiencing rapid growth, namely Bank Muamalat Indonesia. Bank Muamalat Indonesia is bank the first Sharia general public in Indonesia that applies Islamic Sharia principles in carrying out its operations, such as the principle of profit sharing, buying and selling, ijarah, and deposit (Wadi'ah) and one of them is Bank Muamalat Indonesia Kediri Branch Office, also has a wide variety of existing products such as IB savings, regular savings, prime savings with prizes, savings plans and Hajj products. With the performance of employees who are quite good, such as communication between fellow employees, from superiors to subordinates, goes pretty well. Of course, the motivation or influence of a leader on his employees so that they can work even more optimally, then Bank Muamalat Indonesia Kediri Branch Office can make satisfying achievements for the institution (Irfa'udarojat, 2019).

Humans are a strategic factor in all organizational activities. It is necessary to have several factors, namely communication factors, motivation and democratic leadership style factors. Communication within the organization is very important because communication becomes a flow system that connects and generates performance between parts within the organization to create synergy (Aldi & Susanti, 2019). Research conducted by Fatta et al. (2019) states that there is an influence of organizational communication on employee performance. Another research conducted by Goddess (2021) states that communication also positively and significantly affects employee performance. Prabasari et al. (2018) also revealed that communication affects employee performance. However, research conducted by Fachrezi & Khair (2020) states that communication has no significant effect on employee performance. Good communication competence between superiors and employees, as well as between one employee and another employee, will be able to make the tasks they carry out go well so that the company's performance will be better and vice versa (Sunarto, 2021).

Another factor that affects employee performance is motivation. According to Usman (2013), motivation is an action from the leader to the employees so that they can work optimally to achieve goals. Mariani & Sariyathi (2017) explains that motivation is the driving force that guides individuals to act without pressure or manipulation. Research conducted by Larasati & Gilang (2014) found that motivation has a good influence on employee performance. Another study conducted by Juniantara & Riana (2015) found that motivation positively and significantly influences employee performance. According to Omollo & Oloko (2015), motivation influences employee performance. Ek & Mukuru (2013) also states that motivation influences employee performance. Tamika & Andarwati (2018) reinforce this, showing that motivation influences employee performance. However, research by Adha et al. (2019) shows that motivation does not affect employee performance. Employee motivation and performance are interrelated and cannot be separated. In this case, it shows that if employees are not motivated to do their job, their performance will be low.

Results of research conducted by Cahyani & Siswanto (2019) show that leadership influences employee performance. Study by Djunaedi & Gunawan (2018) shows that the democratic leadership style strongly influences employee performance. Another study conducted by Kurniawan (2018) shows that democratic leadership style has a significant effect on employee performance. According to Belonio (2012) states that democratic leadership style influences employee performance. Nevertheless, by Ardiansyah & Trisnawati (2021) research states that democratic leadership style does not affect employee performance. The research results reinforce this conducted .utfi & Siswanto (2018) also show that leadership does not directly affect employee performance. Research resulting et al. (2020) shows that democratic leadership style, motivation and communication influence employee performance. Nines & Oktarini (2021) state that communication has a significant positive effect on employee performance, and democratic leadership style has a significant positive effect on employee performance. Communication and democratic leadership style simultaneously significantly positively affect employee performance. Larasati & Gilang (2014) say that motivation significantly influences employee performance. Another study conducted by Hanan et al. (2018) states that partially says that there is no effect of the communication variable on management performance, and there is an effect of the democratic leadership style variable on management performance. Another thing also happened in the research conducted by Anastasia (2019) states that communication partially affects employee performance, and the democratic leadership style has a high level. This shows that the democratic leadership style has a significant effect. Based on the background and contradictions above, it is necessary to conduct this study.

LITERATURE REVIEW

Communication

According to the communication theory put forward by Ablig (1993), communication is an exchange of information, ideas, opinions, and instructions, delivered personally or non-

personally. According to another theory, Himstreet and Baty (2011), in their book, state that communication is a process of exchanging information between individuals through an ordinary system, either with symbols, signals, or behaviour or action. In everyday life, humans will not be separated from communication activities. Likewise, with employees, every day will not be separated from communication activities. They need communication to be able to convey messages to other employees or their superiors and subordinates. In addition, it is also important for companies to communicate with their employees. Communication from the company is very important because it determines how the behaviour and attitudes of its employees. Communication is not only through words or symbols, but communication can also be done through several social media such as cell phones, WhatsApp, or other applications to make it easier for fellow workers. Central sources of information from superiors to subordinates become more effective so that the subordinates themselves can receive good information.

According to Asmalah & Arianto (2021), the indicators used to measure communication are decreased communication, increased communication, and horizontal communication. Declining communication is communication carried out by leaders and employees in banking to influence employees to work optimally; for example, communication between bank leaders and staff is like a leader giving assignments to his employees. Furthermore, there is increased communication. A bank employee makes increased communication to banking leaders to find certain sources, such as examples of communication between employees and bank leaders, such as an employee reporting to a superior. Finally, there is horizontal communication, which is communication between people with the same position or position. A company must have an organizational structure. Managers in each unit within the company certainly have different main tasks and functions. To unite the work so that it can run well, managers will establish communication so that the work carried out can run smoothly and without obstacles.

Motivation

According to the theory of motivation put forward by Usman (2013) which states motivation is an action used by superiors so that subordinates want to work hard according to what is desired. Mariani & Sariyathi (2017) states that motivation is a driving force that directs individuals to act or do something without pressure or manipulation. Another theory expressed by Maslow (2010) is that motivation causes goal-directed behaviour. Through motivation, people can lead to a particular need. An organizational leader needs to know the needs of his subordinates. Motivation from a leader to subordinates is very useful because, with motivation, an employee will be even more active in carrying out his duties. Motivating employees can be done in various ways, either through direct speech from a leader or by giving rewards. Employees with strong work motivation will result in high employee performance. Every company expects its employees to improve the quality of their work. Therefore, these employees must try to manage independently and not succumb to fate. Motivation is the ability to influence the performance of an employee. Someone is not ready to use their potential to achieve optimal results, so a motivator is still needed for an employee who wants to use their full potential.

Which indicator used to measure motivation, according to Maslow (2010), includes the level of priority scale people. According to Maslow, a person will automatically try to meet the next or future needs if basic needs are met. From Maslow's theory, several indicators can be obtained, such as physiological, safety, social, self-esteem and self-actualization. Physiological needs are basic needs which include: food, clothing, shelter, air and water. These needs are related to the existence and maintenance of human needs. Then there is the sense of security or the need for security. This need is also very important for humans because every person or employee wants safety at work, protection against risks, safety of property and others.

Furthermore, there are social needs or what can be called social needs in this theory, which means that these needs arise from society, humans are social beings and therefore need to interact with other humans. In addition, there is esteem, or it can be called the need to

be appreciated. This need is related to the desire for self-esteem, recognition and respect from others. Furthermore, finally, there is the need for self-actualization, namely the highest need, which is found in people whose needs have been met before.

Democratic Leadership

According to Edison's leadership style theory et al. (2016), leadership style is how leaders act and influence their members to achieve certain goals. According to Purwanto (2011), in his book, he writes that leadership is the third main managerial function, namely the process of influencing organizational members to work together towards organizational goals. Sometimes the change of a leader in the company will influence employees, especially because a leader is human and has different traits and characteristics. According to the Path-Goal theory put forward by House (1974), the types of leadership styles are divided into four, namely directive leadership, this type of leadership style resembles an autocratic leadership model in an approach that is achieved through pressure, coercion, and specific directions given by the leader. In addition, there is a supportive leadership style. Namely, this leadership style is quite clear, friendly, approachable, and has genuine human concern for subordinates. As for participatory leadership, especially in this leadership style, the leader tries to ask for and use suggestions or ideas from his subordinates, but decision-making is still up to him so that leadership is success-oriented.

Particularly in this leadership style, set a set of goals that encourage members to achieve and improve. Leaders also give them confidence that they can carry out work tasks to achieve goals properly. There is a supportive leadership style, namely, this leadership style is quite clear, friendly, approachable, and has genuine human concern for subordinates. As for participatory leadership, especially in this leadership style, the leader tries to ask for and use suggestions or ideas from his subordinates, but decision-making is still up to him so that leadership is success-oriented. Particularly in this leadership style, set a set of goals that encourage members to achieve and improve. Leaders also give them confidence that they can carry out work tasks to achieve goals properly. There is a supportive leadership style. Namely, this leadership style is quite clear, friendly, approachable, and has genuine human concern for subordinates. As for participatory leadership, especially in this leadership style, the leader tries to ask for and use suggestions or ideas from his subordinates, but decision-making is still up to him so that leadership is success-oriented. Particularly in this leadership style, set a set of goals that encourage members to achieve and improve. Leaders also give them confidence that they can carry out work tasks to achieve goals properly. Especially in this leadership style, the leader tries to ask for and use suggestions or ideas from his subordinates, but decision-making is still up to him, so success-oriented leadership. Particularly in this leadership style, set a set of goals that encourage members to achieve and improve. Leaders also give them confidence that they can carry out work tasks to achieve goals properly. Especially in this leadership style, the leader tries to ask for and use suggestions or ideas from his subordinates, but decision-making is still up to him, so success-oriented leadership. Particularly in this leadership style, set a set of goals that encourage members to achieve and improve. Leaders also give them confidence that they can carry out work tasks to achieve goals properly.

In this study, the leadership style uses a participatory/democratic model. According to Laliasa et al. (2018), the power of democratic leadership is the ability to influence others to work together in achieving the goals set through various activities carried out jointly between the leader and his subordinates. In this leadership style, leaders are more likely to ask subordinates or colleagues to make decisions and share information with employees about anything that affects the job responsibilities of a leader. Leaders also seek employee opinions before agreeing to a final decision. However, decision-making still lies with the leadership. There are many advantages to this leadership model, which can generate trust, increase team spirit and cooperation from employees, and allow employee creativity to develop.

The indicators used in the democratic leadership style are encouraging innovation and creativity in carrying out tasks, the relationship between leaders and subordinates is well

established, and leaders and subordinates are also involved in decision-making or problem-solving. The goal is to encourage the use of innovation and creativity in carrying out tasks, namely the emergence of strong and creative thinking in making a decision. Furthermore, there is a good relationship between leaders and subordinates, with the interaction between leaders and subordinates in making a decision will create a harmonious relationship between leaders and subordinates so that work will run smoothly. Furthermore, finally, some leaders and subordinates are involved in decision-making or problem-solving.

Employee performance

According to the theory of employee performance Sedarmayanti (2011), employee performance is the result of a person's work as a whole which is shown concrete evidence. To determine whether the process of achieving the company's goals is running properly and correctly, the company needs to conduct a work evaluation in the field of human resources to determine its employees' performance. Meanwhile, Wibowo (2016:18) said that performance results from work that has strong relationships, strategic organization, customer satisfaction and makes an economic contribution. Another theory also states that performance is an activity that includes all actions or behaviours controlled by individuals and contributes to achieving company goals. (Goddess, 2021).

Among the important factors that affect employee performance is communication. According to TheStreet and Baty (2011) in the book Business Communications, communication is a process of exchanging information between individuals through a general (common) system, either with symbols, cues, or behaviour or actions. In addition, employee performance communication is also influenced by leadership style. According to Edison et al. (2016), leadership style is how leaders act and influence their members to achieve certain goals. One of them is through a democratic model leadership style. Gaya democratic leadership is the ability to influence others to work together towards achieving the goals that have been set in various ways and activities that will be carried out and determined jointly between leaders and subordinates (Laliasa et al., 2018; Djunaedi & Gunawan, 2018).

Djunaedi & Gunawan (2018). As for the indicators used in this study, Mangkunegara (2011) states that employee performance indicators are quality of work, quantity of work, punctuality, and work commitment. Quality of work is measured by employee perceptions of quality work produced as well as the perfection of the task of the skills and abilities of employees. Furthermore, the quantity of work is measured based on the amount produced expressed in terms such as the number of units and the number of activity cycles completed. Furthermore, there is timeliness, which is based on the level of activity completed at the earliest time seen from the point of coordination with output results and maximizing the time available for other activities. Finally, there is work commitment, a level where employees have work commitments with agencies and employee responsibilities towards the office.

Relations Between Variables

The Effect of Communication on Employee Performance

Indirectly, effective communication is needed in driving the company's running; the more effective communication is fostered in each department, the more productive the behaviour of employees in carrying out their work. Research conducted by Fatta et al. (2019) states that there is an influence of organizational communication on employee performance. Another research conducted by Goddess (2021) states that communication also positively and significantly affects employee performance. Prabasari et al. (2018) also stated that communication affects employee performance. However, research conducted by Fachrezi & Khair (2020) states that communication has no significant effect on employee performance. Good communication competence between superiors and employees, as well as between one employee and another employee, will make the tasks they carry out go well so that the company's performance will be better and vice versa (Sunarto, 2021). Communication is not only through words or symbols, but communication can also be done

through several social media such as cell phones, WhatsApp, or other applications to make it easier for fellow workers. Central sources of information from superiors to subordinates become more effective so that the subordinates can receive good information. The success of an organizational leader is closely related to communication. Because by improving or developing communication, an organization can improve good organizational performance.

The Effect of Motivation on Employee Performance

Research conducted by Larasati & Gilang (2014) found that motivation significantly influences employee performance. Another study conducted by Juniantara & Riana (2015) states that motivation positively and significantly affects employee performance. According to Omollo & Oloko (2015) states that motivation influences employee performance. Ek & Mukuru (2013) also states that motivation influences employee performance. According to Jatmika & Andarwati (2018), motivation affects employee performance. Nevertheless, research conducted by Adha et al. (2019) states that motivation has no significant effect on employee performance. Both employee motivation and performance are interrelated and cannot be separated from other people; employee performance will be low if there is no motivation in carrying out work. For employees who have high motivation in carrying out work, the level of employee performance will be high. Every company expects employees to advance in their careers. Therefore we need a leader who can influence his employees.

The Effect of Democratic Leadership Style on Employee Performance

Research conducted by (Djunaedi & Gunawan, 2018) states that the democratic leadership style strongly influences employee performance. Another study conducted by Kurniawan (2018) shows that democratic leadership style has a significant effect on employee performance. According to Belonio (2012) states that democratic leadership style influences employee performance. Nevertheless, by Ardiansyah & Trisnawati (2021) research states that democratic leadership style does not affect employee performance. The function of a leader is to guide, build, assist in making decisions, provide good supervision, be able to develop communication and good relations with subordinates to achieve company goals.

The Effect of Communication, Motivation and Democratic Leadership Style on Employee Performance.

According to Aini et al. (2020), it was said that democratic leadership style, motivation and communication simultaneously influence employee performance. Nines & Oktarini (2021) also stated that communication has a significant positive effect on employee performance, and a democratic leadership style significantly affects employee performance. Larasati & Gilang (2014) say that motivation significantly influences employee performance. Simultaneously communication and democratic leadership style significantly positively affect employee performance. Nevertheless, other research conducted by Hanan et al. (2018) states that partially concludes that there is no influence between the communication variables on management performance and there is an influence between the democratic leadership style variables on management performance. Another thing also happened in the research conducted by Anastasia (2019) states that communication has a partial and significant effect on employee performance, and democratic leadership style has a significant level of $0.002 < 0.05$ which can be said that democratic leadership style has a significant effect. In this regard, it is necessary for an Islamic financial institution, especially Bank Muamalat Indonesia, the Kediri Branch Office, to continue to communicate intensively with employees to reduce miscommunication in their work. Well among employees.

Conceptual Framework

The research conceptual framework is a relationship or connection between one concept and another of the problem to be studied. This conceptual framework is useful for connecting or explaining a topic to be discussed at length. This framework is obtained from the concept of science/theory that is used as the basis for research obtained at the library, or if the author may say it, it is a summary of the literature following the variables studied. The findings from existing researchers are very helpful and make it easier for researchers to create a conceptual framework. The conceptual framework of this research is as follows:

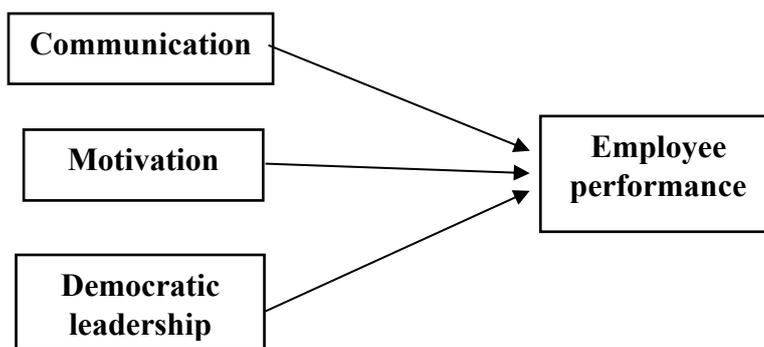


Figure 1. Conceptual framework

RESEARCH HYPOTHESIS

Research Hypothesis is a tentative answer to research questions. Hypotheses can be explained from various points of view, for example, etymologically, technically, statistically, etc. Generally, the widely used notion is that a hypothesis is a temporary answer to research. The research hypothesis is:

- H1:** Communication affects employee performance.
- H2:** Motivation affects employee performance.
- H3:** Democratic Leadership influences employee performance.

METHODS

The type of research used in this research is quantitative. According to toArikunto, (2010), Quantitative research is research that analyzes using numbers, collects data, interprets data, and displays an idea. Quantitative research methods are also used to determine the relationship between variables. This research was conducted at Bank Muamalat Indonesia Tbk, Kediri Branch Office located at Jl. Sultan Hasanuddin No.26, Dandangan Village, Kediri City District, Kediri City, East Java 64122. The time for carrying out this research is planned to start in December 2021. The reason for choosing the research object at the Bank Muamalat Indonesia Tbk Kediri Branch Office is because it has quite good developments in communicating between employees, motivating employees and the style of a leader to influence his employees. In addition, another reason for having the location of the Bank Muamalat Indonesia Tbk Branch Office is because it is close to the researcher's domicile, so it is easy for researchers to access and study more deeply.

The population results from the measurement or calculation of all members or groups involved with characteristics identified by a researcher from which a conclusion will be drawn(Nasution, 2017). The population used in this study are employees of Bank Muamalat Indonesia Tbk Kediri Branch Office, which has three sub-branch offices (KCP), namely Nganjuk, Madiun and Tulungagung, with a total of 64 people.

The sample is part of the population that is the object of research. The sample is part of the level and characteristics of the population. If the population is large, and due to limited funds, human resources, and time, the researcher will only be able to process part of the population; the researcher can use samples obtained from that population.(Malhotra et al., 2006). Therefore the sample used must truly represent the population. The type of sampling used in this study is the saturated sampling method. According to Sugiyono (2017: 85), the saturated sample technique is a sampling technique in which all population members are used as samples.

The type of data in this study uses primary data. According to Hasan (2002), primary data is data obtained or collected directly in the field by people who conduct research. The intent

data is obtained directly from respondents who come from the main source. The most important data in this study came from respondents' responses to the variables above; these variables were obtained from the results of interviews and distributing questionnaires. This data was obtained from direct observation by distributing questionnaires via hard file or Google form and targeted respondents. In this study, the main data source comes from Bank Muamalat Indonesia Tbk Kediri Branch Office employees.

Data collection technique is a method used to collect data. This method establishes a method so that its use can be accounted for through interviews, questionnaires, document tests, field observations and others. At the same time, the tools used in collecting data are checklists and questionnaires, documentation, and others. Collecting data is one important flow in research. This can be done to obtain the information needed to achieve research objectives. The goal stated in the form of a hypothesis is a quick answer to the question (Kurniawan & Puspitaningtyas, 2016). Researchers distributed questionnaires to Bank Muamalat Indonesia Tbk Kediri Branch Office employees who became respondents in this study. In this research item, the scale used is the Likert scale which shows good and bad results.

Variables are things that are always remembered in a study. Variables in a study are indeed things that need to be explored by researchers, which are then described so that conclusions can be drawn. According to Kurniawan & Puspitaningtyas (2016) define, activity depends on observable properties of what can be observed to define or transform the concept of a variable into an instrument of measurement. The variables to be analyzed in this study are divided into two types: the independent and dependent variables. Variables regarding management and operations should be defined, which will facilitate identifying relationships between variables.

The independent variable is the variable that influences or becomes an issue of changing or the appearance of the dependent variable. (Sugiyono, 2013). The independent variables are communication, motivation and democratic leadership style. According to Himstreet and Baty (2011), communication is a process of exchanging information between individuals through an ordinary (common) system with symbols, signals, and behaviour or actions.

According to Usman (2013), motivation is a tool superiors use to make subordinates want to work hard as expected. Another theory expressed by Maslow (2010) is that motivation causes goal-directed behaviour. Through motivation, people can direct people to certain needs. An organizational leader needs to know the needs of his subordinates. According to Edison et al. (2016), leadership style is how leaders act and influence their members to achieve certain goals. According to Laliasa et al. (2018), the Democratic leadership style is the ability to influence other people to work together to achieve the goals set through various activities carried out jointly between the leader and his subordinates.

The dependent or dependent variable is a variable that appears due to the influence of the independent or independent variables. The dependent variable in this study is employee performance. According to Sedarmayanti (2011), employee performance is the result of a person's work as a whole which is shown by concrete evidence. To determine whether the process of achieving the company's goals is running properly and correctly, the company needs to conduct a work evaluation in the field of human resources to determine its employees' performance. In this study, researchers used a data analysis method, namely multiple linear regression analysis, with the help of the Statistical Package for Social Science (SPSS) application.

Validity and reliability

According to Kurniawan & Puspitaningtyas (2016), validity is a test used to discover the truth. Also, the accuracy of a problem by measuring the level of the variable being studied; therefore, if there are questions in the questionnaire that can be expressed what should be measured with the questionnaire, then the questionnaire will be said to be effective. The

reliability test is a test that researchers use to determine the level of trust in a question by measuring the variables that have been studied. Therefore, the questionnaire can be relied on if answers are consistent or stable from a predetermined time. Kurniawan & Puspitaningtyas, 2016). A variable can be said to be reliable if the Cronbach Alpha value > the r table value and can be used for further research measurements

Multiple linear regression is good if the data is free from classical assumptions, whether multicollinearity, normality, or autocorrelation. Testing classical assumptions is an important step in the process of regression analysis. If there are no symptoms of classical assumptions, it is expected to produce a reliable regression modal according to the BLUE (best linear unbiased estimator) rule, which will produce an unbiased and reliable regression model as an estimator. (Bawono, 2006). The multicollinearity test tests whether a regression model finds a correlation between independent variables. In a good linear regression, there should be no correlation between the independent variables. So this test needs to be done by looking at the tolerance value and Variance Inflation factor (VIF). So if the tolerance value is > 0.10 or VIF << 10, then it is said that there is no multicollinearity(Ghozali, 2013).

The Normality Test is carried out to determine whether a study's variables have a normal distribution. Then the data normality test to be used is the non-parametric Kolmogorov-Smirnov (KS) statistical test. According to Ghazali (2016:30), decision-making can be done by looking at the significance value. If the significance value (Asymp.sig.) > 0.05, then the data is said to be normally distributed. Conversely, if the significance value (Asymp.sig.) and It; 0.05, then the data is not said to be normally distributed. The data tested is primary data in the form of questionnaires to respondents. There are 68 respondent data studied. The autocorrelation test is used to test whether, in a linear regression model, there is a correlation between the confounding errors in period t and the confounding errors in the t-1 (previous) period. If there is autocorrelation, then it is called an autocorrelation problem. A good regression model is regression free from autocorrelation (Santoso, 2000).

Multiple Regression Analysis

According to Purnomo (2016), multiple linear regression analysis determines the linear effect between two or more independent variables and the dependent variable. The equation can be written as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Y: Employee performance

α : Constant Value

β : Regression coefficient

X1:Communication

X2: Motivation

X3:Democratic Leadership Style

e: Standard error

The determinant coefficient (R²) aims to measure how much influence the X variable has on the Y variable and is expressed as a percentage (%). If the value of the coefficient of determination is smaller than, that is, close to zero, then the effect of all the new independent variables on the dependent variable will also be smaller. If the value of the coefficient of determination is close to 100% or 1, it means that the influence of all independent variables on dependence is greater ta (Priyanto, 2011). for example, if the value of r² = 0.75, it means that the independent variable influences the dependent variable's 75% (0.75 x 100%). In contrast, the remaining 25% (0.25 x 100%) of the dependent variable is influenced by other unknown variables. The criteria for the analysis of the coefficient of determination according to Sugiyono, (2013) is; 1) If the determination value is close to zero (0), it means that the influence of the independent variable on the dependent variable is weak; 2) If the determination value is close to one (1) or 100%, it means that the influence of the independent variable on the dependent variable is strong.

The (Partial) T-test aims to measure how much influence the independent variables have on the dependent variable. The partial test is used to measure the effect of each independent variable on the dependent variable between the X and Y dimensions, assuming whether the variables of communication, motivation, and democratic leadership style have a partial effect on the variables of employee performance. This test determines whether each independent variable can significantly positively affect the dependent variable simultaneously or together. Simultaneous test

RESULTS

Respondents

Respondents analyzed in this study amounted to 64 employees at Bank Muamalat Indonesia Tbk Kediri Branch Office along with three sub-branch offices covering Nganjuk, Madiun and Tulungagung. The presentation of identity data provides an overview of the respondent's state. The procedure is by distributing questionnaires and asking them to fill out questionnaires. The description of the respondents who became the sample in this study was classified based on gender, marital status, education level, age and position status in their work. A description of the characteristics of respondents based on gender is presented in the following table:

Table 1. Respondent data

Characteristics	Frequency	Percentage (%)
Gender		
Man	41	64.1%
Woman	23	35.9%
Marital status		
Married	32	50%
Not married yet	32	50%
Level of education		
JUNIOR HIGH SCHOOL	2	3.1%
SENIOR HIGH SCHOOL	15	23.4%
S1	47	73.5%
S2	0	0%
Age		
17 – 30 Years	39	60.9 %
31 – 40 Years	21	32.8%
41 – 50 Years	4	6.30%
51 – 60 Years	0	0%
Over 60 Years	0	0%

Source: Processed data

The table above shows 41 male respondents (64%) and 23 female respondents (35.9%). The table above shows that the respondents with married status were 32 people (50%), and those with unmarried status were 32 (50%). Respondents with junior high school education level 1 person (3.1%), high school respondents 15 people (23.4%), S1 respondents 47 people (73.5%), S2 respondents none (0%). Respondents aged 17-30 years were 39 people (60.9%), 31-40 years were 21 people (32.85), 41-50 years were four people (6.30%), 51-60 years none (0%), > 60 years none (0%).

Validity and Reliability Test

According to Kurniawan & Puspitaningtyas (2016), a validity test is a test that is used to find out the truth. Also, the accuracy of a problem by measuring the level of the variable being studied. Therefore, if there are questions in the questionnaire that can be expressed that must be measured with the questionnaire, then the questionnaire will be said to be effective.

Table 2. Validity Test Results

Variables	Items	r value	r table	decision
Communication	X1.1	0.656	0.2461	Valid
	X1.2	0.775	0.2461	Valid
	X1.3	0.759	0.2461	Valid
	X1.4	0.633	0.2461	Valid
	X1.5	0.709	0.2461	Valid
	X1.6	0.740	0.2461	Valid
motivation	X2.1	0.748	0.2461	Valid
	X2.2	0.776	0.2461	Valid
	X2.3	0.642	0.2461	Valid
	X2.4	0.586	0.2461	Valid
	X2.5	0.643	0.2461	Valid
	X2.6	0.629	0.2461	Valid
	X2.7	0.613	0.2461	Valid
	X2.8	0.436	0.2461	Valid
	X2.9	0.637	0.2461	Valid
	X2.10	0.666	0.2461	Valid
Democratic leadership	X3.1	0.574	0.2461	Valid
	X3.2	0.410	0.2461	Valid
	X3.3	0.400	0.2461	Valid
	X3.4	0.726	0.2461	Valid
	X3.5	0.550	0.2461	Valid
	X3.6	0.817	0.2461	Valid
	X3.7	0.701	0.2461	Valid
	X3.8	0.583	0.2461	Valid
Employee performance	Y1.1	0.755	0.2461	Valid
	Y1.2	0.658	0.2461	Valid
	Y1.3	0.752	0.2461	Valid
	Y1.4	0.614	0.2461	Valid
	Y1.5	0.541	0.2461	Valid
	Y1.6	0.599	0.2461	Valid
	Y1.7	0.704	0.2461	Valid
	Y1.8	0.615	0.2461	Valid

Source: Processed data

The table above shows the results of the validity test of each indicator used to measure all variables. The analysis results show that the 32 variables used to measure communication, motivation, democratic leadership, and employee performance are valid. This can be seen from the r count (Pearson correlation), which is greater than the r table value (0.2461), so the results show that all question items for all variables are stated to be valid, and the indicators used can be used in measuring the variables to be measured.

A reliability test is a tool that researchers use to determine the level of trust in a question by measuring the variables that have been studied. In addition, reliability can show consistent answers or be said to be stable and reliable (Kurniawan & Puspitaningtyas, 2016). A variable can be reliable if the Cronbach Alpha value > the r table value and can be used for further research measurements.

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	R table	Information
Communications	0.806	0.60	Reliable
motivation	0.842	0.60	Reliable
Democratic leadership	0.725	0.60	Reliable
Employee performance	0.796	0.60	Reliable

Source: Processed data

Based on the value table of Cronbach's Alpha > r table, it can be concluded that the questionnaire statements are reliable.

Results of Data Analysis

Multiple linear regression can be good if the data is free from classical assumptions, whether multicollinearity, normality, or autocorrelation. Testing classical assumptions is an important step in the process of regression analysis. If there are no symptoms of the classical assumption, it is expected to produce a reliable regression model according to the BLUE rule (best linear unbiased estimator), producing an unbiased and reliable regression model as an estimator (Bawono, 2006). The multicollinearity test tests whether a regression model finds a correlation between independent variables. In a good linear regression, there should be no correlation between the independent variables, so this test needs to be done by looking at the tolerance value and the Factory Inflation Variance (VIF). So if the tolerance value is > 0.10, then it is said that there is no multicollinearity (Ghozali, 2013)

Table 4. The Classical Assumption Test

Variables	VIF values	Value	decision
Communication	3,180	-	No-multicollinearity
Motivation	3,265	-	No-multicollinearity
Democratic Leadership	1,492	-	No-multicollinearity
Kolmogorov–Smirnov test		0.972	Normal distribution
Durbin-Watson test		2,099	No-autocorrelation

Source: Processed data

The table 4 shows that the VIF values of all independent variables meet the minimum and maximum limits of the VIF provisions (at number 1 more and not exceeding 10); it is known that the multicollinearity test for all variables does not experience multicollinearity. The Normality Test is carried out to determine whether a study's variables have a normal distribution. Then the data normality test to be used is the non-parametric Kolmogorov-Smirnov (KS) statistical test. I Ghozali (2016: 30) states that decision-making can be done by looking at the significance value. If the significance value (Asymp.sig.) > 0.05, the data is said to be normally distributed. The analysis results show that the significance value obtained is 0.972 > 0.05, so it can be concluded that the assumption of normality in this study is fulfilled. The autocorrelation test is used to test whether, in a linear regression model, there is a correlation between the confounding errors in period t and the confounding errors in the t-1 (previous) period. If there is autocorrelation, then it is called an autocorrelation problem. A good regression model is a regression free from autocorrelation (Santoso, 2000: 2016). The results of the analysis show that the Durbin-Watson value is 2,099. The indicator does not show autocorrelation when 4- DW > DU (1.901 > 1.7303). Based on the results of the analysis showed that in this study, there was no autocorrelation. According to Purnomo (2016), Multiple linear regression analysis aims to determine the linear effect of two or more independent variables with one dependent variable.

Table 5. Linier Regression Test

Variables	coefficient	T-values	probability	decision
Constant	13,960			
Communication > Employee performance	0.056	0.240	0.812	H1 is rejected
Motivation > Employee performance	0.407	2,625	0.011	H2 is accepted
Democratic leadership > employee performance	0.081	0.675	0.502	H3 is rejected
F value = 10.475			0.000	Significant
R2 = 0.34				

Source: Processed data

Based on the results of the linear regression test, the following equation is obtained:

$$Y = 13.960 + 0.056X_1 + 0.407X_2 + 0.081X_3$$

The coefficient of determination (R^2) measures how much influence the X variable has on the Y variable, which is expressed as a percentage (%). Based on Table 4.15 12, it can be seen that the value of R Square is 0.344 or 34.4%, meaning that the ability of the independent variable to explain the dependent variable is 34.4%, while the other 65.6% is explained by independent variables that are not included in the regression model of this study. The partial test aims to measure how much influence the independent variables have on the dependent variable. The partial test is a test that is used to measure the effect of each independent variable on the dependent variable between the dimensions of the X and Y variables, assuming whether the variables Communication, motivation, and democratic leadership style have a partial influence on the variables on employee performance. The effect of communication on employee performance shows that the t value is 0.240 with a sig. 0.812 > 0.05. Therefore, communication does not affect employee performance. Thus, hypothesis 1 is rejected, on variable X2, Based on the t value of 2,625 with a sig. 0.011 < 0.05, so partially, there is the influence of variable X2 on Y. Likewise seen using the t table, the value of the t table is 1.66901 while the value of t count is 2.625. If the value of t count is greater than the t table, then H2 is accepted or in the sense that there is a partial influence of variable X2 to Y. In the variable, X3, Based on the t value of 0.675 with a sig. 0.502 > 0.05, so partially, there is no effect of variable X3 on Y. Also seen using the t table, the t table value is 1.66901 while the t count value is 0.675. The calculated t value is smaller than the t table, so H3 is rejected, or it means that there is no partial effect of variable X3 on Y.

This test determines whether each independent variable can significantly positively affect the dependent variable simultaneously or together. The simultaneous test is a test to test the significance of the influence of several variables X on Y. Based on the F value of 10,475 with a sig. 0.000 < 0.05, then simultaneously, there is the influence of variables X1, X2 and X3 on Y. Likewise seen using the f table, the value of the f table is 2.52 while the calculated f value is 10.475. The calculated f value is greater than the f table, so H4 is accepted because there is a simultaneous influence of the variables X1, X2 and X3 on Y.

DISCUSSION

The results and discussion in this study are from several tests regarding the influence of the variables of communication, motivation and democratic leadership style on employee performance at Bank Muamalat KC Kediri. Based on the results above, the communication variable has no significant effect on employee performance. Based on the calculated t value, the communication variable is 0.240 with a sig. 0.812 > 0.05, communication variables have no partial effect on employee performance. Likewise, as seen using the t table, the t table value is 1.66901 while the t count value is 0.240. The calculated t value is smaller than the t table, so H1 is rejected, or it means there is no partial effect of the communication variable on employee performance.

The results of this study also support the research conducted Fachrezi & Khair (2020), which shows that communication has no significant effect on employee performance. This is also supported by research Hanan et al. (2018), which shows no influence between communication variables on management performance. Communication is exchanging information, ideas, opinions, instructions and so on, delivered personally or non-personally. According to another understanding, namely Himstreet and Baty (2011), communication is a process of exchanging information between individuals through a common (common) system with symbols, signals, and behaviour or actions. Meanwhile, a phenomenon was found that the communication relationship had not been well established, so employees still felt awkward in conveying constructive ideas. Within a company, in particular Bank Muamalat Indonesia Tbk Kediri Branch, Office must be firm in implementing regulations

regarding communication between employees within the company by formalizing by establishing a Standard Operating Procedure (SOP) regarding communication within the company. SOP has a role as a guideline in work according to its function. With the existence of SOP in a company, the implementation of work can be carried out neatly, systematically and improve the quality of work. The results of this study indicate that there is no effect of communication on employee performance. This research also aligns with Islamic science, in which language as a medium or tool for communication used by Muslims no longer shows the characteristics of a nation that upholds morality and decency.

The Effect of Motivation on Employee Performance Bank Muamalat Indonesia Tbk Kediri Branch Office.

Based on the results above, the motivational variable partially affects employee performance. The motivation variable shows a t value of 2,625 with a sig. $0.011 < 0.05$, there is a partial influence of motivational variables on employee performance. Likewise seen using the t table, the t table value is 1.66901 while the t count value is 2.625 indicating the t count value is greater than the t table, then H2 is accepted or in the sense that there is a partial influence on employee performance motivation variables.

The results of this study also support research conducted by Larasati & Gilang (2014), which says that motivation significantly influences employee performance. Also, support the research conducted by Juniantara & Riana (2015), which states that motivation has a positive and significant effect on employee performance. This research is reinforced by the results of research conducted by Rollo & Oloko (2015), which states that motivation influences employee performance. It also supports two other studies that Ek & Mukuru (2013) state that motivation influences employee performance and Jatmika & Andarwati (2018) also states that motivation influences employee performance.

According to Usman (2013), motivation is a tool superiors use for subordinates to want to work hard as expected. Mariani & Sariyathi (2017) state that motivation drives individuals to act or do something without pressure or manipulation. Another theory expressed by Maslow (2010) is that motivation causes goal-directed behaviour. Through motivation, humans can be directed to a particular need. An organizational leader needs to know the needs of his subordinates. Motivation from a subordinate leader is very useful because, with motivation, an employee will be even more active in carrying out his duties. Motivating employees can be done in various ways, either through direct speech from a leader or by giving rewards. For employees who are highly motivated to carry out work, the level of employee performance will be high.

The Effect of Democratic Leadership Style on Employee Performance Bank Muamalat Indonesia Tbk Kediri Branch Office.

Based on the results above, it can be said that the democratic leadership style variable has no significant effect on employee performance. In the democratic leadership style variable based on the t value of 0.675 with a sig. $0.502 > 0.05$, there is no partial influence of democratic leadership style variables on employee performance. By using the t table, the result of the t table value is 1.66901 while the t count value is 0.675, which indicates the t count value is smaller than the t table, so H3 is rejected or in the sense that there is no partial influence of the democratic leadership style variable.

The results of this study also support research conducted by by Ardiansyah & Trisnawati (2021) state that democratic leadership style does not affect employee performance. Democratic leadership style is a factor that can affect the performance of an employee in an organization, especially in the Bank Muamalat Indonesia Tbk Kediri Branch Office. In this study, the research hypothesis was rejected; this means that the democratic leadership style applied to Bank Muamalat Indonesia Tbk Kediri Branch Office has not been able to trigger its members or employees to raise their level of performance. Even though the principle of a democratic leadership style is open, it has great concern for its members and can build enthusiasm when members are experiencing problems. Even though the democratic leadership style does not affect employee performance, a leader must be able

to pay attention to this so that he can control his employees and provide encouragement to improve the performance of his employees. In addition, this is also based on the change of a leader at Bank Muamalat Indonesia Tbk Kediri Branch Office so that respondents have yet to be able to make the right decision in filling out the questionnaire. According to Laliasa et al. (2018), the Democratic leadership style is the ability to influence other people to cooperate in achieving the goals set by employing various activities to be carried out jointly determined between leaders and subordinates. When viewed concerning Islamic teachings, leadership means the activity of leading, directing, and showing the way to Allah SWT.

Discussion of the Effect of Communication, Motivation, and Democratic Leadership Style on employee performance Bank Muamalat Indonesia Tbk Kediri Branch Office.

The results above show that the variables of communication, motivation, and democratic leadership style simultaneously influence employee performance. Based on the F value of 10,475 with a sig. 0.000 < 0.05, then simultaneously, there is the influence of communication variables, motivation, and democratic leadership style on employee performance. Likewise seen using the f table, the f table value is 2.52 while the f count value is 10,475 indicating the f count value is greater than the f table, then H4 is accepted or means that there is a simultaneous influence of the variables of communication, motivation, democratic leadership style on employee performance.

The results of this study also support research conducted by research conducted by Liane et al. (2020) state that democratic leadership style, motivation and communication simultaneously influence employee performance. Democratic leadership style, motivation and good communication can affect employee performance because a democratic leadership style can motivate employees it can affect employee performance. The existence of good communication between leaders and subordinates is also an important factor that has an impact on whether or not the performance of the employees themselves. A democratic leadership style can make employees participate in making decisions concerning the affairs of a company and encourage employees to carry out a job that will be carried out properly and correctly. Motivation and communication are key for employees, particularly Bank Muamalat Indonesia Tbk Kediri Branch Office in carrying out their duties. According to another understanding by Himstreet and Baty (2011) in Business Communications, communication is a process of exchanging information between individuals through an ordinary (common) system with symbols, signals, or behaviour or actions.

The theory expressed by Maslow (2010) is that motivation causes goal-directed behaviour. Human motivation can be directed to a particular need. According to Laliasa et al. (2018), the Democratic leadership style is the ability to influence other people to cooperate in achieving the goals set by employing various activities to be carried out jointly determined between leaders and subordinates. According to the theory of employee performance put forward by Sedarmayanti (2011), employee performance is the result of a person's work as a whole, which is shown concrete evidence. To determine whether the process of achieving company goals can run properly and correctly, the company needs to conduct a work evaluation in the field of human resources to determine its employees' performance.

CONCLUSION

Based on the results of research that has been done with the title "The Influence of Communication, Motivation and Democratic Leadership Style on Employee Performance Bank Muamalat Indonesia Tbk Kediri Branch Office" starting from the stage of data collection, data processing and data analysis, the following conclusions can be drawn; 1) the results of the study show that the communication variable has no significant effect on the performance of employees of Bank Muamalat Indonesia Tbk Kediri Branch Office. Based on this, it shows that a problem was found that the communication relationship had not been well established, so employees still felt awkward in conveying constructive ideas.

This study's results indicate no effect of communication on employee performance; 2) the study's results indicate that the motivational variable has a partial effect on employee performance Bank Muamalat Indonesia Tbk Kediri Branch Office. Based on this, the motivation of a subordinate leader is very useful because, with motivation, an employee will be even more active in carrying out his duties. Motivating employees can be done in various ways, either through direct speech from a leader or by giving rewards. For employees who are highly motivated to carry out work, the level of employee performance will be high. Motivation is needed in a company, particularly Bank Muamalat Indonesia Tbk Kediri Branch Office.

The existence of motivation from a leader to employees or subordinates will make the performance of employees in a company even better because employees are enthusiastic at work; 3) the results of the study show that the variable democratic leadership style has no significant effect on employee performance. Based on this, democratic leadership style is a factor that can affect the performance of an employee in an organization, in particular, Bank Muamalat Indonesia Tbk Kediri Branch Office. In this study, the research hypothesis was rejected. This means that the democratic leadership style applied to Bank Muamalat Indonesia Tbk Kediri Branch Office has not been able to trigger its members or employees to raise their level of performance. Even though the principle of a democratic leadership style is open, it has great concern for its members and can build enthusiasm when members are experiencing problems. Even though the democratic leadership style does not affect employee performance, a leader must be able to pay attention to this so that he can control his employees and provide encouragement to improve the performance of his employees.

In addition, this is also based on the change of a leader at Bank Muamalat Indonesia Tbk Kediri Branch Office, so respondents have not been able to make the right decision in filling out the questionnaire; 4) the results of the study show that the variables of communication, motivation, and democratic leadership style simultaneously influence employee performance. Based on this, democratic leadership style, motivation and good communication can affect employee performance because democratic leadership style can motivate employees so that it can affect employee performance. Good communication between leaders and subordinates is also an important factor that causes the employees' performance to be good or not. A democratic leadership style that is democratic can make employees take part in deciding the affairs of a company and encourage employees to carry out a job that will be carried out properly and correctly. Motivation and communication are key for employees, particularly Bank Muamalat Indonesia Tbk Kediri Branch Office, carrying out their duties.

Based on the research results and discussion described, I can submit the following suggestions, Expected Bank Muamalat Indonesia Tbk Kediri Branch Office to continue establishing good and close communication among fellow employees. Because with good communication, later performance will also be better, and also for the leadership of Bank Muamalat Indonesia Tbk Kediri Branch Office to continue to motivate its employees so that their performance is even more optimal as well as the democratic leadership style of a leader in Bank Muamalat Indonesia Tbk Kediri Branch Office further improved because it is very useful later for all employees, 2) It is hoped that further research will be able to further develop this research by examining more deeply the performance of employees in Bank Muamalat Indonesia Tbk Kediri Branch Office, 3) It is hoped that the results of this research can be used as a reference for universities and further research outside of books and journals.

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