COMMUNICATION MEDIATES THE EFFECT OF WORK MOTIVATION AND WORK STRESS ON EMPLOYEE PERFORMANCE

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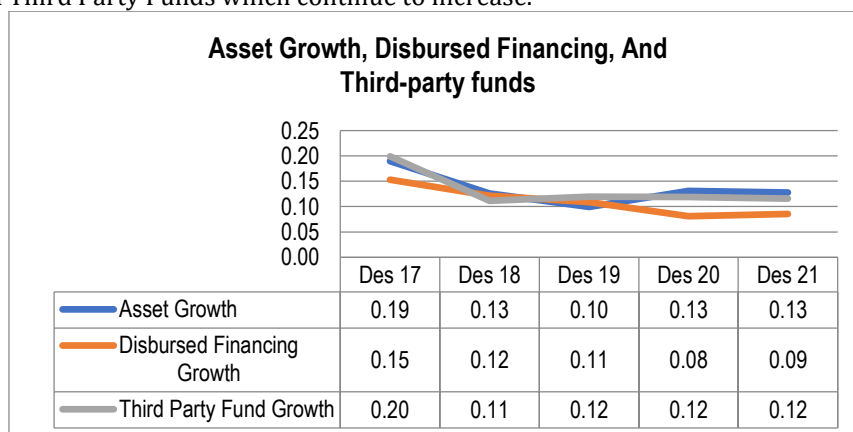| ARTICLEINFO	ABSTRACT
Keywords: Motivation Work Stress Communication Employee Performance	This study intends to examine the effect of work motivation and work stress on employee performance through communication as an intervening variable at PT BPRS Baiturridha Pusaka. This research was conducted on 30 employees at PT BPRS Baiturridha Pusaka with data collection techniques in the form of distributing questionnaires. The information collected will be analyzed using the SEM-PLS method using the Smart PLS Version 3.0 program for windows. The results showed that work motivation and communication had a positive effect on employee performance at PT BPRS Baiturridha Pusaka, while work stress had no effect on employee performance and had a positive effect on employee performance at PT BPRS Baiturridha Pusaka. Work motivation on employee performance with communication as an intervening variable has a positive influence on employees at PT BPRS Baiturridha Pusaka. Meanwhile, work stress with communication as an intervening variable has no effect on employees at PT BPRS Baiturridha Pusaka.
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1. INTRODUCTION

Banking is a financial institution that has an important position in the economy of a country. The bank is a financial institution that manages the public's budget in the form of savings and then distributes it back to the community in the form of loans. The general activity of the bank as a financial intermediary is to manage the budget from the community and then redistribute it to the individual community or entity that requires a budget in the form of a loan[1] [2].

The development of Islamic banking in Indonesia shows extraordinary developments and acts as a sharia financial institution that participates in the progress of the sharia economy. This is evidenced by the development of Islamic banking until September 2021 showing positive growth in Assets, Disbursed Financing, and Third Party Funds which continue to increase.

	Des 17	Des 18	Des 19	Des 20	Des 21
Asset Growth	0.19	0.13	0.10	0.13	0.13
Disbursed Financing Growth	0.15	0.12	0.11	0.08	0.09
Third Party Fund Growth	0.20	0.11	0.12	0.12	0.12

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Source : Islamic Banking Snapshot

Figure 1. Growth in Assets, Financing, and TPF 2017-2021 period

Based on the picture above, the growth of Islamic Banking Assets, Disbursed Financing, and Third Party Funds has decreased from 2017-2018. And there is an increase in 2019-2020. In 2020-2021, there will be another decline. The main factor in achieving these results is influenced by the performance of Human Resources.

Human Resources is a necessary aspect of managing a company, because it plays an active role in the running of the company. Quality human resources are those who are able to make a positive contribution through their best performance. Therefore, employee performance is the main factor in achieving the success of the company's goals.

Satisfactory human resource performance is not created instantly, but periodic performance evaluations are required. Performance is the achievement of work based on quality and quantity by employees when carrying out the obligations and responsibilities delegated to them (Mangkunegara, 2004). The objective that underlies the evaluation of employee performance is that the performance of human resources between individuals is able to create an increase in overall company performance.

Motivation is one of the factors that trigger high and low employee performance in an effort to increase commitment in carrying out a job. Motivated human resources will try to get the best results so that their duties and responsibilities at work can be completed. This shows the high motivation to create job satisfaction which has a positive impact on company performance.

Job stress is a condition when a person faces tension caused by a condition that affects him or is unable to adapt to situations in a company. Such conditions can be obtained from the person himself or the surrounding environment. Job stress can be interpreted as the emphasis experienced by the employee because the task or what the job demands cannot be resolved or fulfilled. Factors that trigger work stress are the lack of clarity about what the responsibilities are in a job, the lack of time given to complete a job, the lack of facilities that support the work, or conflicting work assignments. Conditions that trigger work stress on one employee may not necessarily trigger stress for other employees.

There is also a communication relationship that is needed in a company. Employee performance can be realized if the company creates good communication relationships among employees, or between employees and leaders. All human resources in the company must communicate clearly, openly and honestly. Communication is an important factor in the work environment because there are various social backgrounds that have differences but have similar goals. Effective communication must be created to achieve the success of the company as a whole.

Many studies related to all the variables above have been carried out, but each research conducted has different variations such as the location and time of the research. As for some of the results of previous research:

Table 1. Results of Previous Research

Name	Research Title	Variables in Research	Conclusion
[3] Melani, 2016	The Effect of Organizational Communication, Job Stress, and Work Motivation on Employee Work Effectiveness with Job Satisfaction as an Intervening Variable at Pt Ungaran Sari Garments III Pringapus Pringapus Unit III	a.Organizational communication b. Work Stress c.Work motivation d.Job satisfaction	a. In organizational communication variables and work motivation there is a positive influence on employee job satisfaction. b. The work stress variable has a negative effect on employee job satisfaction. c. On the job satisfaction variable there is a positive influence on the work

	Sewing Assembly Line Department.		effectiveness of employees.
[4] R. Alpahrasy and N. Nasution,2017	The Effect of Motivation, Job Satisfaction, and Job Stress on Employee Performance at PT Toyota Agung Automall Bengkulu.	a. Motivation b. Job satisfaction c. Work Stress d.Employee performance	Variables of motivation, job satisfaction and job stress have an influence on employee performance at PT Toyota Agung Automall Bengkulu.
[5] S. Cay,2020	The Influence of Communication, Work Motivation and Work Stress on Teacher Performance Al Azhar Bsd.	a. Communication b.Work motivation c. Work Stress d. Performance	The variables of communication, motivation and work stress have a positive influence on teacher performance at Al Azhar School BSD, South Tangerang.
[6] V. Purwandani and B. Budiyanto,2020	The Effect of Motivation, Communication and Job Stress on Employee Job Satisfaction at Bogasari Baking Center Surabaya	a. Motivation b. Communication c. Work Stress d. Job satisfaction	a. motivation and communication variables have a positive effect on employee job satisfaction b. Job stress variable has no positive effect on employee job satisfaction.
[7] N. L. G. Poniasih and A. A. S. K. Dewi,2015	The Effect of Work Motivation, Communication and Job Stress on Employee Job Satisfaction	a. Work motivation b. Communication c. Work Stress d. Job satisfaction	a. The variables of work motivation, communication and job stress have a positive influence on employee job satisfaction at PT Indonesia Power UBP Bali. b. Work Motivation, Communication and Job Stress partially have a positive influence on Employee Job Satisfaction at PT Indonesia Power UBP Bali.

This research was conducted to prove the results of previous studies, with the use of different samples that could affect the results of the study.

LITERATURE REVIEW AND HYPOTHESES
Work motivation
The word motivation (motivation) is the Latin "move" which means to move s(Winardi, 2002:1). Work motivation is encouragement through psychology to someone in determining the direction of behavior (direction of behavior) in a company, level of effort (level of effort) and level of ability or endurance in an obstacle or problem (level of persistence). motivation is a series of actions and values that encourage someone to achieve specific things based on their goals[2], [8]. Actions and the achievement of these results

is something that is invisible, which encourages someone to behave in achieving goals. says that work motivation is a person's willingness which is a willingness to seek to fulfill an individual desire[9].

Work Stress

According to [10] Job stress is a stressful situation or condition felt by company employees in carrying out their work duties. This opinion is supported by Beehr and Newman in Luthans, (2006) which states that work stress is a condition that arises from the relationship between employees and their work where when the implementation of their work deviates from their normal function. In other words, work stress is something that is inversely proportional to the personality of the employee physiologically or psychologically to the wishes or demands of the company[11]. Work stress is a factor that can put pressure on a person's productivity and work environment.

Communication

Communication comes from the Latin word communis, which means to create togetherness between 2 or more people. The root of the word Communis is Communico means sharing. In other literatures, communication comes from Communication and Communicare which means to create common ground (to make common). Communis is a term that is often said to be the origin of the word communication, because the Latin roots are almost the same. Communication is a thought, meaning, or the same message. Communication in the sense of the verb (Verb), namely Communicate, means (a) exchanging a thought, feeling and an information; (b) creating information; (c) create commonalities; and (d) to have a sympathetic relationship. In terms of nouns, namely Communication means: (a) alteration of symbols, messages and information; (b) an alternation between individuals using a similar symbol; (c) the art of expressing ideas, and (d) scientific insight regarding the exchange and transmission of information. (Stuart, 1983).

Employee performance

In (Sundari, 2019), Prawirosentono (1991:2) argues that performance is a job in a company that is in accordance with the authority and responsibility of each individual who seeks to achieve company goals by not violating the law, ethics and morals. I. L W Rue and L.L Byars (in Yudoyono, 2001:158) suggest that work is the level of results achieved. Performance is the level of what has been achieved in the company's goals. Mahsun (2006:25), suggests that performance is a reflection of the level that has been achieved in the implementation of an activity or activity in achieving the targets, goals, vision and goals of a company that is recorded in the planning of a company.

Hypothesis

H1: Work motivation variable (X1) has a positive effect on Employee Performance Variable (Y) at PT BPRS Baiturridha

H2: Work Stress Variable (X2) has a positive effect on Employee Performance Variable (Y) at PT BPRS Baiturridha

H3 : Communication variable (Z) has a positive effect on employee performance variable (Y) PT BPRS Baiturridha

H4: Work Motivation Variable (X1) has a positive effect on Communication Variable (Z) at PT BPRS Baiturridha

H5: Work Stress Variable (X2) has a positive effect on Communication Variable (Z) at PT BPRS Baiturridha Pusaka

H6: Work Motivation Variable (X1) has a positive effect on Employee Performance Variable (Y) with Communication Variable (Z) as Intervening Variable at PT BPRS Baiturridha Pusaka

H7: Work Stress Variable (X1) has a positive effect on Employee Performance Variable (Y) with Communication Variable (Z) as Intervening Variable at PT BPRS Baiturridha Pusaka

2. METHOD

This research is primary data by collecting information through distributing questionnaires to employees at PT BPRS Baiturridha Pusaka as respondents. The method of analysis in this study is SEM-PLS using the Smart PLS version 3.0 program for windows.

Research sites

The research was carried out at PT BPRS Baiturridha Pusaka, with the subject of the influence of work motivation and work stress on employee performance through communication as an intervening variable at PT BPRS Baiturridha Pusaka.

Population and Research Sample

The population in this study are employees at PT BPRS Baiturridha Pusaka. The sample in this study was collected using a questionnaire distribution method to 30 employees of PT BPRS Baiturridha Pusaka.

Data analysis method

The analysis method in this study uses SEMPLS analysis where the information used is not required to have a multivariate normal distribution. In the SEMPLS method, the value of the latent variable can be calculated according to the linearity of the manifest variable which is related to the latent variable and serves as a substitute for the manifest variable.

Sanchez (2013) in [12]SEMPLS consists of three parts, as follows:

a.   Structural Model (Inner Model)

A form of model that provides an overview of the binding of each latent variable.

b.   Measurement Model (Outer Model)

A form of model that provides an overview of the relationship between the latent variable and the manifest variable.

c.   Weighting Schema (weight relation)

Special characteristics of SEMPLS which are not found in SEMPLS based on covariance. Abdillah, Jogiyanto (2015)s. The results of the weighting scheme prove the result of the value of the latent variable with the manifest variable.

3.   RESULTS AND DISCUSSION
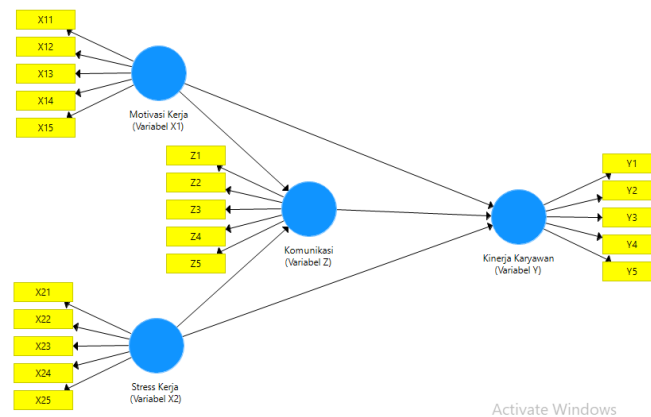
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Figure 1. Research Model Design

**Measurement Model Testing** *(Outer Model)*

Testing at this stage is divided into three stages, namely: (1) Convergent Validity Testing, (2) Discriminant Validity Testing and (3) Composite Reliability Testing.

a.   Convergent Validity Testing

The following are the results of the calculation of the convergent validity test:

1)   Outer Loading

Each manifest is declared valid Convergent Validity if the value of the Outer loading or loading factor is < 0.7 (the absolute value of the outer loading standard). If the results of the calculation analysis are not valid, they are removed from the model.
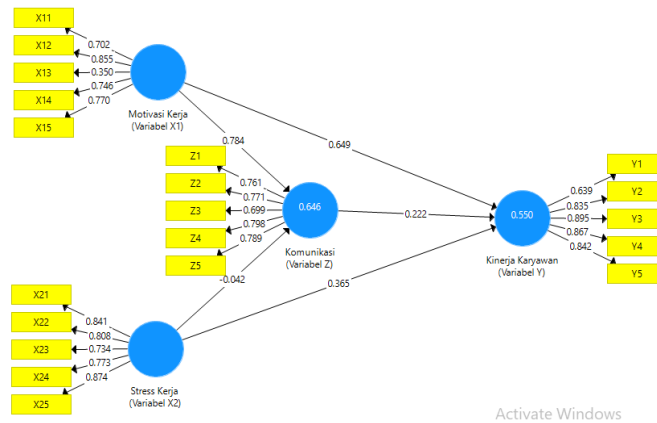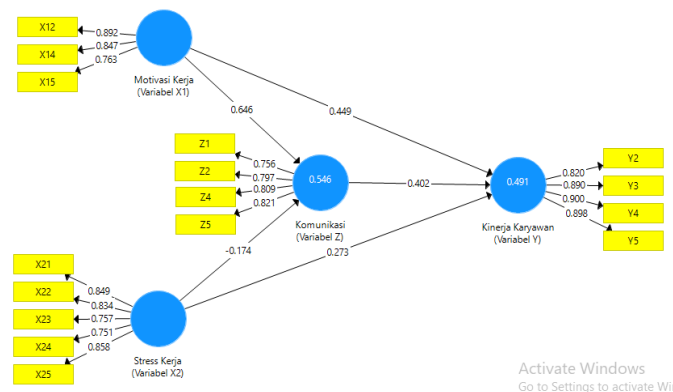
Source : processed primary data output

Figure 2. Analysis of the 1st Outer Model Algorithm Results
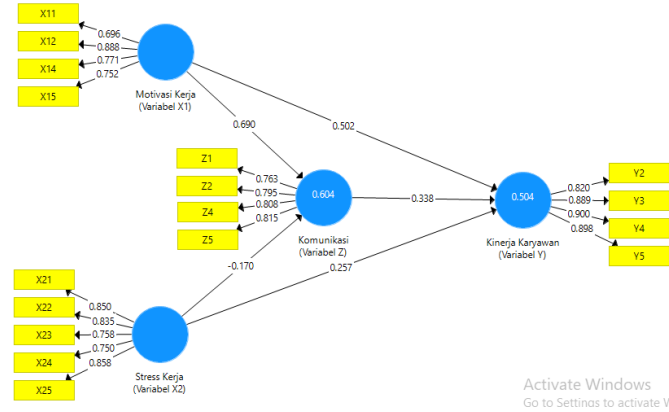
Source: processed primary data output

Figure 3. 2nd Analysis of Outer Model Algorithm Results

Based on the results of the analysis of Figures 2 and 3, there are indicators that must be removed because the loading factor <0.7 is the latent variable of work motivation indicator X1.3 in the first analysis (0.350) and X1.1 in the second analysis (0.696), the latent variable stress work indicator Z3 (0.699), and employee performance variable indicator Y1 (0.639). Because there is a manifest that is deleted, a new influence model is formed:

Source: processed primary data output

Figure 4. Outer Model Algorithm Results

2) *Average Varience Extracted (AVE)*

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The AVE value is used in testing the convergent validity with the expectation that the value is > 0.5. If the AVE result > 0.5, this value proves that the number of variants of each indicator extracted by the latent variable construct is more than the error variance.

Latent Construct	Average Variance Extracted (AVE)
Employee performance _(Variable Y)	0.770
Communication _(Variable Z)	0.634
Work motivation _(Variable X1)	0.698
Work Stress _(Variable X2)	0.658

Source : processed primary data output
Table 2. Analysis of Average Variance Extracted (AVE) Calculation Results

Based on the analysis results of the Outer Loading and Average Variance Extracted (AVE) calculations, each manifest used in this study has met the convergent validity test.

b. Discriminant Validity

In the Discriminant Validity test phase, the value used is the result of the analysis of Cross Loading. Discriminant Validity is said to be fulfilled if the results of the cross loading of the manifest latent variable > the manifest value of other latent variables.

The following are the results of the analysis of the cross loading value for each indicator:

Table 3. Cross Loading Calculation Results

	Employee performance (Variable Y)	Communication (Variable Z)	Work motivation (Variable X1)	Work Stress (Variable X2)
X1.2	0.586	0.581	**0.892**	-0.270
X1.4	0.450	0.673	**0.847**	-0.411
X1.5	0.516	0.554	**0.763**	-0.429
X2.1	-0.034	-0.402	-0.368	**0.849**
X2.2	-0.211	-0.287	-0.272	**0.834**
X2.3	-0.089	-0.255	-0.215	**0.757**
X2.4	0.006	-0.402	-0.341	**0.751**
X2.5	-0.129	-0.453	-0.508	**0.858**
Y.2	**0.820**	0.413	0.372	0.067
Y.3	**0.890**	0.427	0.466	0.081
Y.4	**0.900**	0.593	0.638	-0.265
Y.5	**0.898**	0.638	0.649	-0.201
Z.1	0.528	**0.756**	0.572	-0.481
Z.2	0.490	**0.797**	0.506	-0.377
Z.4	0.432	**0.809**	0.474	-0.261
Z.5	0.455	**0.821**	0.713	-0.320

Source : processed primary data output

c. Composite Reliability

Sarwono and Narimawati (2015) said that the latent variable can be said to be reliable if the Composite Reliability > 0.7 and Cronbach's Alpha > 0.7.

Table 4. Calculation Results of Latent Variable Reliability Test

Latent Construct	Cronbach's Alpha	Composite Reliability	Information
Employee performance _(Variable Y)	0.901	0.930	Reliabel
Communication _(Variable Z)	0.808	0.874	Reliabel
Work motivation _(Variable X1)	0.781	0.874	Reliabel
Work Stress _(Variable X2)	0.871	0.906	Reliabel

Source : processed primary data output

Based on the results of the calculations in table 4, Composite Reliability and Cronbach's Alpha all latent constructs from this study are > 0.7. So that it can be concluded that all latent constructs in the study are reliable.

Structural Model Testing *(Inner Model)*

The SEMPLS inner model in SMARTPLS was analyzed by using the R-Squared Test (R2), a way to take into account the ability of exogenous constructs to explain endogenous constructs. Chin (1998) divides the criteria for the R-Squared (R2) value of 0.67 (Strong), 0.33 (Moderate) and 0.19 (Weak).

Adjusted R Square is the result of R Square that has been corrected according to the standard error value. The value of Adjustment R Square describes a stronger one, while R Square takes into account the ability of exogenous constructs to explain endogenous constructs.

The following are the results of the analysis of the R-Squared (R2) calculation:

Table 5. Calculation Results of R-Squared (R2) Test

	R Square	R Square Adjusted
Employee performance _(Variable Y)	0.491	0.432
Communication _(Variable Z)	0.546	0.512

Source : processed primary data output

Based on the results of the analysis in table 5, all latent constructs have an influence on Variable Y of 0.432 or 43.2%, where the value is > 0.33 thus proving that the model formed is a moderate model.

The constructs X1 and X2 on Y through Z simultaneously or simultaneously affect Variable Z by 0.512 or 51.2%, the value is > 0.33 so that the model formed is a moderate model.

Hypothesis testing

The SEMPLS model hypothesis test aims to find the effect of exogenous variables on endogenous variables. Hypothesis testing was carried out by looking at the results of T-Statistics and the results of P-Values. The hypothesis is accepted if the results of T-Statistics > t table (1.701) with a significance level of P-Values < 0.5.

Thus the results of the analysis of hypothesis testing:

Table 6. Results of P Values . Analysis

Patch Coeffecient	T Statistics (|O/Stdev|)	P Values	Results
Work motivation _(Variabel X1) -> Employee performance _(Variable Y)	2,487	0.013	Accepted
Work Stress _(Variabel X2) -> Employee performance _(Variable Y)	1,288	0.199	Rejected

Communication _(Variable Z) -> Employee performance _(Variable Y)	2,010	0.045	Accepted
Work motivation _(Variable X1) -> Communication _(Variable Z)	4,499	0.000	Accepted
Work Stress _(Variable X2) -> Communication _(Variable Z)	1,022	0.307	Rejected

Source : processed primary data output

Based on the results of the analysis in table 6, test the hypothesis for the relationship between latent variables, namely:

1. Hypothesis Testing for Work Motivation Variable (X1) on Employee Performance Variable (Y) T-Statistics Value of Work Motivation Variable (X1) on Employee Performance Variable (Y) 2.487 > 1.701 (T-table) with P – Value 0.000 < 0.05. With this value the hypothesis is accepted and proves the Work Motivation Variable (X1) has a positive effect on the Employee Performance Variable (Y)
2. Hypothesis Testing for Work Stress Variables (X2) on Employee Performance Variables (Y) T-Statistics Value of Work Stress Variable (X2) on Employee Performance Variable (Y) 1.288 < 1.701 (T-table) with P – Value 0.199 > 0.05. With these results the hypothesis is rejected and proves that the work stress variable (X2) has no positive effect on the employee performance variable (Y).
3. Hypothesis Testing Communication Variable (Z) on Employee Performance Variable (Y) T-Statistics Value of Communication Variable (Z) on Employee Performance Variable (Y) 2010 > 1.701 (T-table) with P-Value 0.045 < 0.05. With these results the hypothesis is accepted and proves the communication variable (Z) has a positive effect on the employee performance variable (Y).
4. Hypothesis Testing for Work Motivation Variable (X1) on Communication Variable (Z) T-Statistics Value of Work Motivation Variable (X1) on communication variable (Z) 4.499 > 1.701 (T-table) with P-Value 0.000 < 0.05. With these results the hypothesis is accepted and proves the work motivation variable (X1) has a positive effect on the communication variable (Z).
5. Hypothesis Testing for Job Stress Variables (X2) on Communication Variables (Z) T-Statistics Value of Work Stress Variable (X2) on Communication Variable (Z) 1.022 < 1.701 (T-table) with P-Values 0.307 > 0.05. With these results the hypothesis is rejected and proves that the work stress variable (X2) has no positive effect on the communication variable (Z).
6. Hypothesis Testing for Work Motivation Variable (X1) on Employee Performance Variable (Y) with Communication Variable (Z) as Intervening Variable Based on the fourth and third hypothesis testing, the Work Motivation Variable (X1) has a positive effect on the Communication Variable (Z) and the Communication Variable (Z) has a positive effect on Employee Performance (Y). Thus, the research hypothesis testing is accepted, which means that the work motivation variable (X1) has a positive influence on the Employee Performance Variable (Y) with the Communication Variable (Z) as the Intervening Variable.
7. Hypothesis Testing for Job Stress Variable (X2) on Employee Performance Variable (Y) with Communication Variable (Z) as Intervening Variable Based on the fifth and third hypothesis testing, Job Stress Variable (X2) has no positive effect on Communication Variable (Z) and Communication Variable (Z) has a positive effect on employee performance (Y). Thus, the hypothesis testing in this study was rejected, which means that the Job Stress Variable (X2) does not have a positive effect on the Employee Performance Variable (Y) with the Communication Variable (Z) as the Intervening Variable.

4.   CONCLUSION
There are 7 hypotheses proposed in this study, with the conclusions:
1. Work motivation has been proven to have a positive effect on employee performance at PT BPRS Baiturridha. So that the work motivation of employees at PT BPRS Baiturridha Pusaka can improve employee performance at work.

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2. Work stress has no positive effect on employee performance at PT BPRS Baiturridha Pusaka.
3. Communication has been shown to have a positive effect on employee performance at PT BPRS Baiturridha Pusaka. The clarity of employees in communicating can increase the effectiveness of employee performance, because the direction in work becomes clear and easy to accept.
4. Work motivation has a positive effect on communication at PT BPRS Baiturridha Pusaka. Good work motivation will create good communication relationships.
5. Work stress has no positive effect on communication at PT BPRS Baiturridha.
6. Work motivation on employee performance with communication as an intervening variable has a positive influence on employees at PT BPRS Baiturridha Pusaka.
7. Job Stress on Employee Performance with communication as an intervening variable does not have a positive effect on employees at PT BPRS Baiturridha Pusaka.

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