

# Analysis of the Effect of Transformational Leadership, Communication, and Job Stress on Employee Work Ethic at PT Bank Danamon Indonesia Tbk (A Study at the Head Office of Danamon Simpan Pinjam)

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## ABSTRACT

This study aims to analyze the influence of transformational leadership, communication, and job stress on employee work ethic at the Head Office of Danamon Simpan Pinjam. The research employs a quantitative approach using survey data collected through questionnaires distributed to 80 employees. Data analysis is conducted using descriptive statistics and multiple linear regression with the assistance of SPSS. The results of the study indicate that transformational leadership and communication have positive and significant effects on employee work ethic, while job stress has a negative and significant effect. Transformational leadership contributes to shaping positive employee attitudes through trust, respect, and motivation, while effective communication enhances collaboration and organizational interaction. On the other hand, job stress negatively impacts employee performance, particularly when related to limited career development opportunities. Simultaneously, transformational leadership, communication, and job stress significantly influence employee work ethic, with a combined contribution of 57.8%. This finding suggests that organizational factors play a crucial role in determining employee work ethic, although other variables outside the scope of this study also contribute. Overall, the study highlights the importance of strengthening leadership quality and communication practices while minimizing job stress to improve employee work ethic and organizational effectiveness.

**Keywords:** Transformational Leadership, Communication, Job Stress, Work Ethic, Employee Performance

**JEL Classifications:** JEL Classifications codes.

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## 1. INTRODUCTION

### 1. Introduction

#### Background

Human resources play a crucial role as the primary driver of organizational success. In modern business environments, organizations rely heavily on competent employees with high performance levels to achieve their strategic objectives. Employees act as the front line of business operations, and their performance can determine whether a company progresses or declines. Therefore, effective human resource management becomes a fundamental aspect of sustaining competitiveness and ensuring long-term organizational success. (Sugiyono, 2008)

In the banking industry, the importance of human resource management becomes even more significant. Banks operate as financial institutions that manage public funds and provide various financial services, requiring high levels of professionalism, responsibility, and performance from employees. One of the private banks in Indonesia, Bank Danamon, continuously strives to improve service quality to meet customer expectations. In this context, employee work ethic becomes a key factor in delivering excellent service and maintaining customer trust. (Sukoco, 2013)

However, a major issue identified within Danamon Simpan Pinjam is the high level of employee turnover. Over the past three years, employee turnover has reached approximately 10,000 employees, indicating potential weaknesses in human resource management practices. High turnover can negatively impact organizations in several ways, including increased recruitment and training costs, loss of experienced personnel, disruption of operational continuity, and decreased morale among remaining employees. This condition may also trigger a chain reaction, where existing employees begin to consider leaving the organization, further worsening the situation. (Sukoco, 2013)

Several factors are assumed to contribute to this issue, particularly transformational leadership, communication, and job stress. These variables are considered to have a significant influence on employees' work ethic. Leadership plays an important role in directing, motivating, and influencing employees. Effective leadership, especially transformational leadership, emphasizes vision, inspiration, and the ability to motivate employees to exceed expectations. However, in practice, a lack of managerial support and attention may lead to decreased employee work ethic. (Sehfudin, 2011)

Communication is another critical factor in organizational success. Effective communication ensures that organizational goals, strategies, and decisions are clearly understood and properly

implemented. Poor communication can lead to misunderstandings, inefficiencies, and failure to achieve organizational objectives. Therefore, strong communication among employees and between management and staff is essential to maintain a productive and collaborative work environment. (Sugiyono, 2008)

In addition, job stress has become a growing concern in modern workplaces due to increasing competition and professional demands. Continuous work pressure can lead to stress, which negatively affects employees' physical and psychological well-being. Unmanaged stress may reduce employees' ability to perform effectively, disrupt workplace relationships, and ultimately decrease their work ethic. (Sehfudin, 2011)

Work ethic itself reflects a positive attitude toward work and serves as a driving force for achieving organizational goals. Employees with a high work ethic tend to be more committed, productive, and motivated. Therefore, understanding the factors that influence work ethic is essential for organizations seeking to improve performance and maintain sustainability. (Sehfudin, 2011)

Based on the above considerations, this study aims to analyze the effect of transformational leadership, communication, and job stress on employee work ethic at PT Bank Danamon Indonesia Tbk, specifically at the Danamon Simpan Pinjam Head Office. (Sugiyono, 2008)

#### Problem Identification

This study addresses the following research questions: (Asrani et al., 2013)

How is transformational leadership implemented at Danamon Simpan Pinjam Head Office?

How is communication practiced within the organization?

How is job stress experienced by employees?

How is the level of employee work ethic?

How does transformational leadership affect employee work ethic?

How does communication affect employee work ethic?

How does job stress affect employee work ethic?

How do transformational leadership, communication, and job stress simultaneously affect employee work ethic? (Hasibuan, 2007)

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#### Research Objectives

The objectives of this study are:

To analyze transformational leadership at Danamon Simpan Pinjam Head Office.

To examine communication practices within the

organization.  
To evaluate job stress experienced by employees.  
To assess employee work ethic.  
To determine the effect of transformational leadership on employee work ethic.  
To determine the effect of communication on employee work ethic.  
To determine the effect of job stress on employee work ethic.  
To analyze the simultaneous effect of transformational leadership, communication, and job stress on employee work ethic. (Asrani et al., 2013)

### **Research Contribution**

Practically, this study is expected to provide insights for management at PT Bank Danamon Indonesia Tbk, particularly in improving human resource strategies to enhance employee work ethic. It may also serve as a reference for employees to better understand the factors influencing their performance and work behavior. (Hasibuan, 2007)

Academically, this study contributes to the development of human resource management literature, particularly in understanding the relationship between leadership, communication, job stress, and work ethic. It can also serve as a reference for future researchers interested in similar topics. (Asrani et al., 2013)

### **Conceptual Framework and Hypotheses**

Previous studies have examined the relationship between transformational leadership, communication, job stress, and work ethic. However, there remains a research gap, as few studies have analyzed these three variables simultaneously in relation to work ethic. (Hasibuan, 2007)

Transformational leadership is expected to positively influence work ethic by motivating employees and fostering a supportive work environment. Communication is also expected to have a positive effect, as effective information exchange improves employee performance and behavior. On the other hand, job stress is expected to have a negative effect on work ethic, as excessive stress can reduce productivity and motivation. (Sukoco, 2013)

Based on these considerations, the hypotheses are formulated as follows: (Sugiyono, 2008)

- H1: Transformational leadership has a positive effect on employee work ethic.  
H2: Communication has a positive effect on employee work ethic.  
H3: Job stress has a negative effect on employee work ethic.  
H4: Transformational leadership and communication simultaneously have a positive effect, while job stress

has a negative effect on employee work ethic. (Hasibuan, 2007)

## **2. LITERATURE REVIEW**

### **Leadership**

Leadership is a fundamental concept in organizational studies, particularly in the field of human resource management. It refers to the ability of an individual to influence others in achieving organizational goals. According to Rivai, leadership encompasses the process of influencing organizational direction, motivating employee behavior, organizing activities, and maintaining cooperation within a group. (Yuliana, 2012)

Similarly, Hasibuan defines leadership as the way a leader influences subordinates to work effectively and efficiently in achieving organizational objectives. Leadership is not merely about authority but also about the capability to build relationships, foster collaboration, and create a conducive work environment. Therefore, leadership becomes a central element in determining organizational success. (Sukoco, 2013)

From these perspectives, leadership can be understood as a behavioral process in which a leader directs, influences, and motivates subordinates to achieve shared goals. The effectiveness of leadership is reflected in how well a leader can align individual and organizational interests. (Sukoco, 2013)

### **Types of Leadership**

Leadership can be categorized into several types based on how leaders exercise authority and interact with subordinates. Hasibuan identifies several leadership styles, including authoritarian, participative, delegative, and situational leadership. (Yuliana, 2012)

Authoritarian leadership centralizes decision-making power in the leader, with minimal involvement from subordinates. This style emphasizes control and strict supervision. In contrast, participative leadership encourages employee involvement in decision-making, fostering a sense of ownership and commitment among employees. (Soleimani, 2011)

Delegative leadership provides greater autonomy to subordinates, allowing them to make decisions independently. Meanwhile, situational leadership emphasizes adaptability, where leaders adjust their style based on the needs of the situation and the readiness of employees. (Sehfudin, 2011)

In addition to these classifications, leadership can also be divided into transformational and transactional leadership, as introduced by Bass. Transformational leadership focuses on inspiring and motivating employees beyond their personal interests,

while transactional leadership is based on reward and punishment mechanisms. (Yuliana, 2012)

### **Transformational Leadership**

Transformational leadership is a leadership approach that emphasizes change, inspiration, and the development of followers. Burns explains that transformational leaders enhance employee motivation and encourage significant changes at individual, group, and organizational levels. (Sehfidin, 2011)

Bass further develops this concept by identifying four key dimensions of transformational leadership: (Hasibuan, 2007)

Idealized influence refers to the leader's ability to act as a role model, gaining trust, respect, and admiration from subordinates. Leaders demonstrate high ethical standards and commitment to organizational values. (Sugiyono, 2008)

Inspirational motivation reflects the leader's ability to inspire and motivate employees through vision, enthusiasm, and optimism. Leaders communicate clear goals and encourage employees to achieve higher performance levels. (Soleimani, 2011)

Individualized consideration involves providing personal attention, support, and mentoring to employees. Leaders recognize individual needs and help employees develop their potential. (Sugiyono, 2008)

Intellectual stimulation encourages employees to think creatively, challenge existing assumptions, and develop innovative solutions to problems. This dimension fosters learning and continuous improvement within the organization. (Yuliana, 2012)

These dimensions highlight that transformational leadership is not only about authority but also about empowering employees and fostering a positive organizational culture. (Soleimani, 2011)

Furthermore, additional aspects such as integrity, innovation, and impression management have been introduced to refine transformational leadership. Leaders are expected to align their actions with their words, encourage innovation, and demonstrate genuine concern for employees. (Yuliana, 2012)

Transformational leadership has been widely recognized as an effective approach in improving employee motivation, job satisfaction, and performance. By creating a supportive and inspiring work environment, leaders can significantly influence employee behavior and organizational outcomes. (Sugiyono, 2008)

### **Communication**

Communication is a fundamental process in organizational life, as it enables individuals to exchange ideas, information, and meanings. It involves interactions between two or more parties with

the purpose of delivering messages and influencing understanding or behavior. According to Depari, communication is defined as the process of conveying ideas, expectations, and messages through symbols that carry meaning from the sender to the receiver. (Soleimani, 2011)

Based on these perspectives, communication can be understood as an interactive process that involves the exchange of messages, the use of symbols or language, and the intention to create changes in knowledge, attitudes, or behavior. In organizations, communication is essential not only for coordination but also for maintaining relationships and ensuring the achievement of organizational goals. (Hasibuan, 2007)

Effective communication requires several essential elements. These include the communicator as the sender of the message, the receiver as the target audience, the message itself, the communication channel or medium, and feedback. The communicator must have adequate knowledge, clarity in language, and appropriate presentation skills to ensure the message is understood correctly. Meanwhile, the receiver must be able to interpret the message accurately to avoid miscommunication. (Asrani et al., 2013)

The message plays a central role in communication, as it contains the information intended to influence the receiver. Messages can take different forms, including informative, persuasive, or coercive. Informative messages provide factual data, persuasive messages aim to influence attitudes voluntarily, and coercive messages rely on pressure or authority. For communication to be effective, messages should be clear, relevant, understandable, and aligned with the needs of the receiver. (Soleimani, 2011)

However, communication processes are often hindered by various barriers. Language barriers may arise when the receiver does not fully understand the terms used. Technical barriers may occur due to disturbances in communication channels, such as noise or equipment failure. These obstacles can distort messages and lead to misunderstandings, ultimately affecting organizational performance. (Sugiyono, 2008)

Feedback is another critical component in communication. It reflects the response of the receiver to the message delivered. Feedback can be direct or indirect, immediate or delayed, positive or negative. Effective feedback helps ensure that communication has been properly understood and allows adjustments to improve future interactions. (Yuliana, 2012)

### **Effective Communication**

Effective communication is achieved when the intended message is accurately understood and produces the desired outcome. Tubbs and Moss

identify several indicators of effective communication, including understanding, pleasure, attitude change, improved relationships, and action. (Hasibuan, 2007)

Understanding refers to the receiver's ability to accurately interpret the message as intended by the sender. Without proper understanding, communication cannot be considered successful. Pleasure relates to the emotional aspect of communication, where interactions create positive feelings and maintain harmonious relationships. (Asrani et al., 2013)

Another important aspect is the ability to influence attitudes. Communication often aims to shape perceptions, opinions, and behaviors. Although changing attitudes can be challenging, effective communication can gradually influence individuals over time. (Sugiyono, 2008)

Improving relationships is also a key outcome of effective communication. A positive psychological environment, built on trust and mutual respect, enhances communication effectiveness. Lastly, communication should lead to action. The ultimate goal of communication is often to encourage individuals to take actions aligned with organizational objectives. (Asrani et al., 2013)

### **Organizational Communication**

Communication within organizations plays a vital role in coordinating activities, building relationships, and achieving common goals. It enables employees and management to exchange information, share ideas, and resolve problems effectively. A well-established communication system can enhance employee performance and job satisfaction. (Sugiyono, 2008)

Organizational communication can be categorized into internal and external communication. Internal communication occurs within the organization, involving interactions among employees and between management and staff. It includes vertical communication (downward and upward) as well as horizontal communication among employees at the same level.

Downward communication refers to messages delivered from management to employees, such as instructions, policies, and motivation. Upward communication involves feedback, suggestions, and reports from employees to management. Horizontal communication occurs among employees at the same hierarchical level, facilitating coordination and problem-solving. Additionally, interline communication allows information sharing across functional boundaries within the organization. (Asrani et al., 2013)

External communication, on the other hand, occurs between the organization and external

stakeholders, such as customers, media, and the public. This type of communication is important for maintaining organizational reputation and delivering information to a wider audience. (Sukoco, 2013)

Communication also serves several functions within organizations, including informative, regulatory, persuasive, and integrative functions. It provides necessary information, enforces rules and policies, influences employee behavior, and fosters integration among organizational members. (Asrani et al., 2013)

Overall, effective communication is essential for organizational success. It not only facilitates coordination and decision-making but also strengthens relationships, enhances motivation, and supports the achievement of organizational objectives. (Sugiyono, 2008)

### **Job Stress**

Job stress is a condition that arises when there is a mismatch between an individual's abilities and the demands of the work environment. Munandar explains that stress occurs when individuals are unable to cope effectively with the pressures placed upon them, whether due to personality, skills, or environmental factors. (Asrani et al., 2013)

In the workplace, stress is inevitable as every job involves certain challenges and pressures. However, stress does not always originate from the difficulty of tasks themselves, but rather from a lack of control over work situations, uncertainty, and excessive demands. Such conditions may lead to frustration, decreased motivation, and ultimately reduced performance. Job stress is often associated with tension resulting from excessive workloads and prolonged fatigue. (Hasibuan, 2007)

The causes of job stress can be categorized into organizational, individual, and environmental factors. Organizational factors include lack of autonomy, unrealistic deadlines, insufficient training, poor relationships with supervisors, and increasing responsibilities without adequate compensation. Individual factors involve conflicts between work and family responsibilities, economic uncertainty, lack of recognition, and interpersonal conflicts. Environmental factors include poor physical working conditions, discrimination, workplace harassment, and commuting difficulties. (Hasibuan, 2007)

Additionally, role-related issues such as role conflict and role ambiguity contribute significantly to job stress. Role conflict arises when employees face incompatible demands or expectations, while role ambiguity occurs when job responsibilities and expectations are unclear. Both conditions create uncertainty and tension, which negatively affect employee well-being and performance. (Yuliana, 2012)

Job stress also has significant impacts on both organizations and employees. At the organizational

level, stress can lead to decreased productivity, increased absenteeism, operational disruptions, and financial losses. At the individual level, stress affects physical and psychological health, including fatigue, anxiety, and decreased job satisfaction. In severe cases, stress may result in burnout and reduced work effectiveness. (Sukoco, 2013)

Furthermore, stress develops in stages, ranging from mild symptoms such as increased enthusiasm and energy to more severe conditions including physical exhaustion, anxiety, and even panic. These stages indicate that unmanaged stress can progressively worsen and significantly impair an individual's ability to function effectively. (Soleimani, 2011)

### **Work Ethic**

Work ethic refers to a set of attitudes, values, and beliefs that influence how individuals perceive and perform their work. It reflects a person's commitment, responsibility, and enthusiasm toward their job. According to Mukijat, work ethic is closely related to employees' feelings toward their work, colleagues, performance, and organizational environment. (Yuliana, 2012)

Toto Tasmara defines work ethic as the totality of an individual's personality expressed through their perspective, beliefs, and attitudes toward work, which ultimately drives them to achieve optimal results. Work ethic functions as a motivational force that encourages individuals to perform their duties effectively and contribute to organizational success. (Soleimani, 2011)

In general, work ethic can be understood as a positive orientation toward work, where individuals view work as meaningful, valuable, and essential for improving quality of life. Employees with a strong work ethic tend to demonstrate higher levels of commitment, discipline, and productivity. (Sehfudin, 2011)

Work ethic is influenced by various factors, including cultural values, leadership, and communication. Organizational environments that promote positive values and supportive leadership are more likely to foster strong work ethics among employees. (Yuliana, 2012)

Sinamo identifies several key aspects of work ethic, which include discipline, hard work, responsibility, creativity, integrity, and commitment. These aspects form the foundation of productive and positive work behavior. He further conceptualizes work ethic through fundamental values, such as viewing work as a blessing, responsibility, calling, self-actualization, service, and honor. (Sehfudin, 2011)

In addition, work ethic can be observed through behavioral indicators. Individuals with a high

work ethic tend to value their work positively, perceive work as meaningful, and perform their tasks with dedication and persistence. Conversely, individuals with a low work ethic may view work as a burden, lack appreciation for results, and perform tasks with minimal effort. (Hasibuan, 2007)

Characteristics of a strong work ethic include being active, disciplined, efficient, responsible, honest, cooperative, and persistent. Such characteristics contribute to improved performance and organizational effectiveness. (Yuliana, 2012)

Overall, work ethic plays a crucial role in determining employee performance and organizational success. It serves as a driving force that encourages individuals to work diligently, maintain high standards, and achieve both personal and organizational goals. (Yuliana, 2012)

## **3. RESEARCH METHOD**

### **Research Object**

This study adopts a human resource management approach, focusing on examining the influence of transformational leadership, communication, and job stress on employee work ethic. The research subjects consist of employees at the Head Office of Danamon Simpan Pinjam (Self Employed Mass Market).

The independent variables in this study are transformational leadership, communication, and job stress, while the dependent variable is employee work ethic. This structure aligns with the conceptual framework developed in the previous section, where these variables are assumed to influence employees' attitudes and behavior at work. (Asrani et al., 2013)

### **Research Location and Time**

The research was conducted at the Head Office of Danamon Simpan Pinjam, located at DBS Tower Ciputra World 1, Jl. Prof. Dr. Satrio Kav. 3-5, Jakarta. The data collection process took place over a period of four months, from June to September 2014. (Soleimani, 2011)

### **Operationalization of Variables**

Operationalization of variables is the process of defining research variables into measurable dimensions and indicators. This step ensures clarity in measurement and minimizes misinterpretation of research constructs. (Asrani et al., 2013)

All variables in this study were measured using a structured questionnaire based on a Likert scale. Respondents were asked to indicate their level of agreement with each statement, ranging from strongly disagree to strongly agree. The Likert scale enables the measurement of attitudes, perceptions, and

opinions related to the variables studied. (Asrani et al., 2013)

Transformational leadership is measured using four dimensions, commonly referred to as the “Four I’s,” namely idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration. These dimensions reflect the leader’s ability to inspire trust, motivate employees, encourage innovation, and provide individual attention. (Hasibuan, 2007)

Communication is measured through three main dimensions: interpersonal communication, informal communication, and communication in decision-making processes. These dimensions capture how leaders and employees interact, exchange ideas, and coordinate actions within the organization. (Soleimani, 2011)

Job stress is measured through organizational and individual indicators. Organizational factors include organizational structure, work climate, and leadership relationships, while individual factors include role conflict, workload, career development, and interpersonal relationships at work. (Hasibuan, 2007)

Work ethic is measured through several indicators, including work performance evaluation, work attitudes, perception of work as an activity, persistence in work, and the perception of work as a form of responsibility and dedication. These indicators reflect employees’ commitment, enthusiasm, and discipline in performing their tasks. (Soleimani, 2011)

### **Population and Sample**

The population of this study consists of employees at Danamon Simpan Pinjam Head Office, totaling 100 employees (excluding managerial-level staff).

Sampling was conducted using probability sampling, specifically the simple random sampling technique. This method ensures that each member of the population has an equal chance of being selected as a respondent. (Asrani et al., 2013)

The sample size was determined using the Slovin formula: (Hasibuan, 2007)

$$n = N / (1 + N e^2)$$

Where:

n = sample size

N = population size

e = margin of error (5%)

Based on this calculation, with a population of 100 employees and an error tolerance of 5%, the sample size obtained is 80 respondents. (Sehfudin, 2011)

In addition, inclusion criteria were applied, such as employees willing to participate and having a

minimum working period of three months. Exclusion criteria include employees on leave and those holding managerial positions. (Hasibuan, 2007)

### **Data Collection Methods**

Data collection in this study consists of primary and secondary data sources. Primary data were collected directly from respondents using questionnaires and observations. The questionnaire method involves structured questions designed to measure the research variables, while observation allows the researcher to directly examine employee behavior and work conditions. Secondary data were obtained through literature studies, including books, journals, and relevant documents, to support theoretical frameworks and data analysis. (Sehfudin, 2011)

### **Data Analysis Technique**

Data analysis in this study consists of both descriptive and inferential statistical methods. Descriptive analysis is used to provide an overview of respondent characteristics and research variables, while quantitative analysis is applied to test the proposed hypotheses using statistical techniques. (Hasibuan, 2007)

Descriptive analysis is conducted by presenting data in the form of frequency distribution tables, graphs, histograms, and polygons. This approach helps illustrate the distribution and tendencies of each variable, including transformational leadership, communication, job stress, and employee work ethic. (Hasibuan, 2007)

### **Instrument Testing**

Instrument testing is performed to ensure that the measurement tools used in this study are both valid and reliable. (Soleimani, 2011)

Validity testing is conducted to determine whether the questionnaire accurately measures the intended variables. The test is performed by comparing the calculated correlation coefficient (r count) with the critical value (r table). If r count is greater than r table and has a positive value, the item is considered valid. The validity test in this study utilizes the Pearson Product Moment correlation with the assistance of SPSS software.

Reliability testing is conducted after the validity test to evaluate the consistency of the measurement instrument. This study uses Cronbach’s Alpha coefficient to measure reliability. A variable is considered reliable if the Cronbach’s Alpha value exceeds 0.60, indicating that the instrument produces consistent results. (Yuliana, 2012)

### **Classical Assumption Tests**

Before conducting regression analysis, several classical assumption tests are performed to ensure the validity of the model. (Yuliana, 2012)

The normality test is used to determine whether the residual data are normally distributed. This can be observed through a normal probability plot or tested statistically using the Kolmogorov-Smirnov test. Data are considered normally distributed if the significance value is greater than 0.05. (Hasibuan, 2007)

The linearity test is conducted to verify whether the relationship between independent and dependent variables is linear. This can be identified through scatter plot patterns, where a linear relationship is indicated by a straight-line distribution of data points. (Sugiyono, 2008)

The multicollinearity test is used to detect correlations among independent variables. A good regression model should not exhibit multicollinearity. This can be assessed using tolerance values and the Variance Inflation Factor (VIF), where tolerance values above 0.10 and VIF values below 10 indicate no multicollinearity.

The heteroscedasticity test is conducted to examine whether the variance of residuals is consistent across observations. This can be analyzed using scatter plots or statistical methods such as Spearman rank correlation. If no clear pattern is observed and data points are randomly distributed, heteroscedasticity is not present. (Sukoco, 2013)

### Regression Analysis

Simple linear regression analysis is used to examine the relationship between a single independent variable and the dependent variable. The general equation is expressed as: (Yuliana, 2012)

$$Y = a + bX$$

where Y represents the dependent variable (work ethic), X represents the independent variable, a is the constant, and b is the regression coefficient.

Multiple linear regression analysis is used to analyze the simultaneous effect of multiple independent variables on the dependent variable. In this study, the regression model is formulated as: (Soleimani, 2011)

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

where Y represents employee work ethic, X1 represents transformational leadership, X2 represents communication, X3 represents job stress, a is the constant, b1, b2, and b3 are regression coefficients, and e is the error term. (Soleimani, 2011)

### Hypothesis Testing

Hypothesis testing is conducted using t-tests and F-tests. (Sukoco, 2013)

The t-test is used to evaluate the effect of each independent variable individually on the dependent variable. If the significance value is less

than 0.05, the null hypothesis is rejected, indicating that the independent variable has a significant effect on the dependent variable. (Hasibuan, 2007)

The F-test is used to determine the overall significance of the regression model. If the significance value is less than 0.05, it indicates that all independent variables simultaneously have a significant effect on the dependent variable. (Sukoco, 2013)

### Correlation and Determination Analysis

Correlation analysis is conducted using Pearson Product Moment correlation to measure the strength and direction of the relationship between variables. The correlation coefficient ranges from -1 to 1, where values closer to 1 indicate a strong positive relationship, values closer to -1 indicate a strong negative relationship, and values near 0 indicate a weak or no relationship. (Soleimani, 2011)

The coefficient of determination ( $R^2$ ) is used to measure how much variation in the dependent variable can be explained by the independent variables. It is calculated using the formula:

$$Kd = r^2 \times 100\%$$

A higher  $R^2$  value indicates a better model fit, meaning that the independent variables explain a larger proportion of the variation in the dependent variable (Sugiyono, 2008)

## 4. RESULTS AND DISCUSSION

### Company Overview

#### Company History

PT Bank Danamon Indonesia was established in 1956 under the name Bank Kopra Indonesia. In 1976, the name was officially changed to PT Bank Danamon Indonesia. The term “Danamon” itself originates from the phrase “dana moneter,” reflecting its role in financial intermediation. In the same year, the bank became one of the pioneers in foreign exchange transactions in Indonesia. (Asrani et al., 2013)

The development of the Indonesian banking sector accelerated following the implementation of the October 1988 Banking Reform Package (PAKTO 88), which aimed to increase competition by easing regulations for establishing private and joint-venture banks. As a result, Bank Danamon became one of the first foreign exchange banks and was listed on the Jakarta Stock Exchange.

During the Asian financial crisis in 1998, Bank Danamon was placed under the supervision of the Indonesian Bank Restructuring Agency (IBRA) as a Bank Taken Over (BTO). Subsequently, between 1999 and 2000, several other banks were merged into

Danamon, including Bank PDFCI, Bank Tiara, Bank Duta, Bank Rama, Bank Tamara, Bank Nusa Nasional, Bank Pos Nusantara, Jayabank International, and Bank Risjad Salim International. This consolidation marked a significant restructuring phase, involving improvements in management, organizational systems, corporate values, and business processes.

In 2003, Asia Financial (Indonesia) Pte. Ltd., through a consortium led by Fullerton Financial Holdings (a subsidiary of Temasek Holdings) and Deutsche Bank AG, acquired Bank Danamon as the controlling shareholder. By 2010, Bank Danamon had become one of the largest banks in Indonesia in terms of assets and market capitalization.

A strategic shift occurred in 2004 when Bank Danamon began focusing on the mass market segment, particularly micro and small enterprises. This segment was considered highly potential yet under-served by formal financial institutions. As part of this strategy, Danamon launched Danamon Simpan Pinjam (DSP), a microfinance division designed to provide accessible financial services to micro-entrepreneurs.

### **Vision, Values, and Mission**

Bank Danamon operates under the vision of “Caring and helping millions of people achieve prosperity.” This vision reflects the bank’s commitment to becoming a leading financial institution in Indonesia that contributes to economic growth and social welfare. (Yuliana, 2012)

The organization is guided by core values, including care, integrity, striving for excellence, teamwork, and disciplined professionalism. These values serve as the foundation for maintaining service quality, building customer trust, and fostering innovation in a competitive financial environment. (Hasibuan, 2007)

To achieve its vision, Bank Danamon implements several strategic missions, including becoming a customer-centric financial institution, delivering unique value propositions across market segments, and building a strong reputation among stakeholders such as customers, employees, regulators, and the broader community. (Asrani et al., 2013)

### **Danamon Simpan Pinjam (DSP)**

Danamon Simpan Pinjam (DSP) is a specialized business unit developed to serve micro and small-scale entrepreneurs. Its primary target market includes individuals with annual gross sales below IDR 2.5 billion. DSP adopts a community-based banking model, emphasizing accessibility, speed, and convenience in financial services.

Since its initial establishment with four units in Karawang and Solo, DSP has expanded

significantly, reaching more than 1,000 service units across Indonesia. This rapid growth demonstrates the strong demand for microfinance services and the effectiveness of DSP’s business model in addressing the needs of underserved communities. (Hasibuan, 2007)

DSP plays a crucial role in Danamon’s overall business performance, contributing significantly to the bank’s credit portfolio and profitability. The division offers two main types of financing: secured loans with longer tenures and unsecured loans with smaller credit limits and shorter durations. (Sukoco, 2013)

In addition to lending services, DSP provides savings products such as Tabungan Si Pinter and DSP Deposits. The division also leverages technology to enhance service efficiency, including integrated credit processing systems and digital transaction services. (Sehfudin, 2011)

### **Products and Services**

DSP offers a variety of financial products tailored to micro and small business needs. These include working capital loans, term loans, and overdraft facilities with flexible repayment schemes. Loan products such as Dana Pinter and Solusi Modal are designed to provide fast approval processes and accessible financing options for entrepreneurs. (Sehfudin, 2011)

Savings products, including Tabungan Si Pinter and TabunganKu, provide low-cost and accessible banking solutions, often integrated with additional benefits such as insurance protection and transaction facilities. DSP also offers deposit products with flexible terms to support customers’ financial planning. (Asrani et al., 2013)

Overall, the integration of financial products, technological support, and community-based services positions DSP as a key driver of financial inclusion and economic empowerment in Indonesia. (Sehfudin, 2011)

### **Respondent Characteristics**

Data collection in this study was conducted gradually on 80 employees of Danamon Simpan Pinjam Head Office. The first stage involved 30 respondents for instrument testing (validity and reliability), followed by 50 respondents for the main survey after refining the questionnaire.

The characteristics of respondents are analyzed based on gender, age, education level, position, and years of service. (Soleimani, 2011)

Based on gender, the respondents consist of 37 males (46.3%) and 43 females (53.8%), indicating a slightly higher proportion of female employees.

Based on age, the majority of respondents fall within the 26–35 years category (48.8%), followed by those

under 25 years (22.5%), 36–45 years (18.8%), 46–55 years (8.8%), and above 55 years (1.3%). This shows that most employees are in their productive working age.

Based on education level, the majority of respondents hold a bachelor's degree (60%), followed by diploma (36.3%), master's degree (2.5%), and high school (1.3%). This indicates that the workforce is relatively well-educated.

Based on position, most respondents are staff (85%), followed by supervisors (12.5%) and managers (2.5%), showing that the sample is dominated by operational-level employees.

Based on years of service, most employees have worked for less than 5 years (51.3%), indicating a relatively young workforce in terms of tenure.

### Descriptive Analysis of Variables

Descriptive statistical analysis is used to examine respondents' perceptions of each variable. The analysis is based on frequency distribution and mean values using the following formula: (Yuliana, 2012)

$$\bar{X} = \frac{\sum X}{N}$$

where:

= mean score

= total score

= number of respondents (Sehfudin, 2011)

This approach allows the identification of central tendencies in respondents' answers across all variables. (Yuliana, 2012)

### Transformational Leadership

The descriptive analysis shows that most respondents agree that their leaders demonstrate transformational leadership characteristics. The majority of responses fall under the "agree" category, indicating a positive perception of leadership quality. (Sehfudin, 2011)

Indicators such as idealized influence and inspirational motivation show strong agreement, particularly in leader credibility, trustworthiness, and ability to motivate employees. Employees perceive their leaders as capable of providing direction and encouragement in completing tasks. (Soleimani, 2011)

However, some aspects such as individualized consideration (e.g., personal attention and career development support) show relatively higher "neutral" responses. This suggests that while leadership is generally perceived positively, there is still room for improvement in personalized employee development.

### Communication

The communication variable also shows a generally positive perception. Most respondents agree that communication within the organization is effective, particularly in interpersonal interactions and informal communication. (Sugiyono, 2008)

Employees report good communication between leaders and subordinates, as well as among colleagues. This is reflected in high agreement levels regarding teamwork, idea sharing, and organizational interaction. (Sukoco, 2013)

However, in decision-making processes, some respondents express neutrality, indicating that not all decisions are made collaboratively. This suggests that decision-making is still relatively centralized at the managerial level. (Sehfudin, 2011)

### Job Stress

The job stress variable presents mixed responses. While some indicators suggest the presence of stress, others indicate relatively low stress levels. (Asrani et al., 2013)

Organizational stress factors, such as unclear job descriptions, show moderate agreement, indicating that some employees experience ambiguity in their roles. However, interpersonal conflict appears minimal, as most respondents disagree with statements indicating conflict among employees. (Sugiyono, 2008)

Individual stress factors, such as workload pressure and career stagnation, show varying responses. Some employees feel pressured by deadlines and limited career progression, while others do not perceive these as significant issues. Overall, job stress is present but not dominant across the organization. (Sehfudin, 2011)

### Work Ethic

The work ethic variable demonstrates a strong positive trend. Most respondents agree with statements reflecting high responsibility, discipline, and commitment to work. (Sukoco, 2013)

Employees generally perceive their work positively, showing enthusiasm, willingness to complete tasks, and readiness to collaborate with colleagues. Indicators such as punctuality, responsibility, and persistence receive high agreement levels. (Sukoco, 2013)

Using the mean formula:

$$\bar{X}_{ethic} = \frac{\sum X_{ethic}}{N}$$

the results indicate that the average score of work ethic falls within the high category, confirming that employees exhibit strong professional attitudes. (Sukoco, 2013)

### Summary of Descriptive Findings

Overall, the descriptive analysis indicates that transformational leadership, communication, and work ethic are perceived positively by employees, while job stress shows moderate variation. (Hasibuan, 2007)

These findings suggest that leadership and communication play important roles in shaping employee attitudes, while stress factors remain manageable within the organization. This sets the foundation for further inferential analysis to test the relationships between variables. (Hasibuan, 2007)

### Validity and Reliability Testing

The quality of research instruments was evaluated through validity and reliability testing to ensure that the data collected accurately reflect the research objectives and are consistent. The analysis was conducted using SPSS 16.00 based on data from 30 initial respondents. (Sehfudin, 2011)

Validity testing was performed using the corrected item-total correlation, where an item is considered valid if: (Sugiyono, 2008)

$$r_{count} > r_{table}$$

with  $r_{table} = 0.361$  at  $\alpha = 0.05$ .

The results indicate that all items for transformational leadership (X1), communication (X2), and job stress (X3) are valid. For the work ethic variable (Y), all items are valid except one item (E33), which does not meet the validity threshold and is therefore excluded from further analysis.

Reliability testing was conducted using Cronbach's Alpha with the following criterion: (Hasibuan, 2007)

$$\alpha > 0.60$$

The results show that all variables are reliable, with Cronbach's Alpha values of 0.835 (transformational leadership), 0.673 (communication), 0.714 (job stress), and 0.638 (work ethic). These values indicate acceptable internal consistency for all constructs.

### Classical Assumption Testing

Normality testing was conducted using both graphical analysis and the Kolmogorov-Smirnov (K-S) test. The K-S results show significance values greater than 0.05 for all variables, indicating that the data are normally distributed.

Linearity testing confirms that all independent variables (transformational leadership, communication, and job stress) have a linear relationship with the dependent variable (work ethic), as indicated by significance values less than 0.05 in the linearity test.

Multicollinearity testing was assessed using tolerance and Variance Inflation Factor (VIF):

$$VIF = \frac{1}{Tolerance}$$

The results show tolerance values above 0.1 and VIF values below 10, indicating no multicollinearity issues among independent variables. (Sugiyono, 2008)

Heteroscedasticity testing using the Glejser method shows significance values above 0.05 for all variables, indicating that the regression model does not suffer from heteroscedasticity. (Sukoco, 2013)

Effect of Transformational Leadership on Work Ethic (Sehfudin, 2011)

The simple linear regression model for transformational leadership is expressed as: (Sehfudin, 2011)

$$Y = 19.879 + 0.687X_1$$

The coefficient of 0.687 indicates that an increase in transformational leadership leads to an increase in work ethic. The t-test result ( $t = 8.805$ ,  $p < 0.05$ ) confirms that transformational leadership has a positive and significant effect on work ethic.

The correlation coefficient ( $r = 0.706$ ) indicates a strong positive relationship. The coefficient of determination is calculated as:

$$R^2 = 0.498$$

This means that 49.8% of the variation in work ethic is explained by transformational leadership. (Asrani et al., 2013)

### Effect of Communication on Work Ethic

The regression equation for communication is:

$$Y = 12.264 + 0.980X_2$$

The coefficient of 0.980 indicates a strong positive influence of communication on work ethic. The t-test result ( $t = 8.290$ ,  $p < 0.05$ ) confirms a significant effect.

The correlation coefficient ( $r = 0.684$ ) shows a strong relationship, with:

$$R^2 = 0.468$$

This indicates that 46.8% of work ethic variation is explained by communication. (Asrani et al., 2013)

### Effect of Job Stress on Work Ethic

The regression model for job stress is:

$$Y = 55.614 - 0.723X_3$$

The negative coefficient indicates that higher job stress reduces work ethic. The t-test result ( $t = -7.170$ ,  $p < 0.05$ ) confirms a significant negative effect.

The correlation coefficient ( $r = -0.630$ ) shows a strong negative relationship, and:

$$R^2 = 0.397$$

This means that 39.7% of the variation in work ethic is explained by job stress. (Asrani et al., 2013)

### Multiple Regression Analysis

The multiple regression model is expressed as:

$$Y = 26.723 + 0.287X_1 + 0.401X_2 - 0.324X_3$$

This equation indicates that transformational leadership and communication have positive effects on work ethic, while job stress has a negative effect. (Hasibuan, 2007)

The multiple correlation coefficient is:

$$R = 0.760$$

indicating a strong relationship between all independent variables and work ethic. The coefficient of determination is: (Yuliana, 2012)

$$R^2 = 0.578$$

This means that 57.8% of the variation in work ethic is jointly explained by transformational leadership, communication, and job stress. (Soleimani, 2011)

### Hypothesis Testing (F-Test)

The F-test is used to determine the simultaneous effect of all independent variables: (Hasibuan, 2007)

$$F_{count} = 34.649 > F_{table} = 2.72$$

with a significance value of  $0.000 < 0.05$ . This indicates that all independent variables simultaneously have a significant effect on work ethic. (Sukoco, 2013)

### Summary of Findings

The results indicate that transformational leadership and communication positively influence work ethic, while job stress negatively affects it. Collectively, these variables significantly explain employee work ethic, with a strong explanatory power of 57.8%. (Sukoco, 2013)

### Discussion

The results of this study provide both descriptive and inferential insights into the relationships between transformational leadership, communication, job stress, and work ethic among employees at the Head Office of Danamon Simpan Pinjam. (Soleimani, 2011)

From the descriptive analysis, transformational leadership is perceived as generally adequate. A majority of respondents (72.5%) agree that leaders are admired, respected, and trusted by their subordinates, indicating the presence of key elements of transformational leadership such as idealized influence. However, a notable proportion of respondents (25%) disagree that leaders provide

personal attention to employees experiencing difficulties, while 31% remain neutral in evaluating leadership practices. This suggests that although leadership is positively perceived overall, aspects such as individualized consideration still require improvement. Overall, the average agreement level of 53.2% indicates that transformational leadership is moderately well implemented within the organization. Communication within the organization is also perceived as relatively good. A large proportion of respondents (76.3%) agree that communication among employees is well established, reflecting effective interpersonal interaction and teamwork. However, 7.5% of respondents disagree that leaders consistently provide motivation and moral support, indicating that vertical communication between leaders and subordinates may not be fully optimized. The overall agreement level of 58.3% suggests that communication practices are functioning adequately but still leave room for enhancement, particularly in leadership-driven communication.

In contrast, job stress is found to be relatively low among employees. The majority of respondents (65%) disagree that interpersonal conflict affects their concentration at work, suggesting a harmonious working environment. Nevertheless, 41.3% of respondents report experiencing boredom due to limited career advancement, indicating that career stagnation is a key source of stress. Despite this, the overall level of job stress remains relatively low, as reflected by the average agreement level of 45.3%. This implies that while stress is not a dominant issue, certain organizational factors such as career development need attention.

Work ethic among employees is generally high. Approximately 72.5% of respondents indicate that they are able to complete their tasks promptly, reflecting strong responsibility and commitment to work. However, 23.8% of respondents strongly disagree with working on holidays, suggesting that while employees are responsible, they also value work-life balance. Overall, the average agreement level of 57.7% indicates that work ethic is well developed within the organization. (Asrani et al., 2013)

From the inferential analysis, transformational leadership is found to have a positive and significant effect on work ethic. This indicates that better leadership practices contribute to higher employee motivation, responsibility, and commitment. The strong relationship between these variables suggests that leaders play a critical role in shaping employees' attitudes and behaviors at work. (Sukoco, 2013)

Similarly, communication has a positive and significant effect on work ethic. Effective communication enhances clarity, coordination, and

collaboration among employees, which in turn improves their performance and work attitudes. This finding highlights the importance of both horizontal and vertical communication in fostering a productive work environment. (Asrani et al., 2013)

On the other hand, job stress has a negative and significant effect on work ethic. This indicates that higher levels of stress reduce employees' ability to perform effectively and diminish their enthusiasm toward work. Although the overall level of stress is relatively low, its negative impact remains significant, emphasizing the need for organizations to manage stress factors carefully. (Yuliana, 2012)

When analyzed simultaneously, transformational leadership and communication have positive effects on work ethic, while job stress has a negative effect. Together, these variables explain a substantial proportion of variation in work ethic, accounting for 57.8% of the total influence. This indicates that organizational factors play a dominant role in shaping employee work ethic, although other factors not examined in this study also contribute to employee behavior. (Sehfidin, 2011)

Overall, the findings suggest that improving leadership quality and communication effectiveness while minimizing job stress can significantly enhance employee work ethic. These results reinforce the importance of integrated organizational strategies in achieving optimal employee performance and organizational effectiveness. (Soleimani, 2011)

## 5. CONCLUSION

This study aims to analyze the effect of transformational leadership, communication, and job stress on employee work ethic at the Head Office of Danamon Simpan Pinjam. Based on the findings and analysis, several conclusions can be drawn.

From the perspective of transformational leadership, the results indicate that leadership practices within the organization are generally well implemented. Employees perceive their leaders as admirable, trustworthy, and respected, reflecting a strong presence of idealized influence. This suggests that leadership plays an important role in shaping positive employee attitudes and behaviors.

From the communication perspective, the findings show that communication within the organization is relatively effective. Interpersonal communication among employees is well established, indicating a supportive working environment. However, communication between leaders and subordinates still requires improvement, particularly in providing motivation and moral support.

From the job stress perspective, the results indicate that job stress levels are relatively low. Employees generally do not experience interpersonal

conflict that disrupts their work. However, limited career development opportunities may contribute to feelings of boredom and moderate stress among some employees. (Soleimani, 2011)

From the work ethic perspective, employees demonstrate a relatively high level of work ethic. They show responsibility, commitment, and the ability to complete tasks efficiently. This indicates that employees possess strong perseverance, which is an essential dimension of work ethic. (Hasibuan, 2007)

Inferential analysis reveals that transformational leadership has a positive and significant effect on work ethic, indicating that better leadership practices lead to improved employee performance and attitudes. Communication also has a positive and significant effect on work ethic, highlighting the importance of effective information exchange and collaboration. In contrast, job stress has a negative and significant effect on work ethic, suggesting that higher stress levels reduce employee productivity and motivation. (Hasibuan, 2007)

Simultaneously, transformational leadership, communication, and job stress significantly influence employee work ethic, with a combined contribution of 57.8%. This indicates that these variables play a dominant role in shaping employee work ethic, although other factors outside the scope of this study also contribute. (Sugiyono, 2008)

## Recommendations

Based on the findings of this study, several recommendations can be proposed. For the organization, leaders should enhance their attention and concern toward employees, as this is essential in improving work ethic. This can be achieved through initiatives that strengthen interpersonal relationships, such as team-building activities outside working hours.

Leaders are also encouraged to improve communication with employees by providing consistent motivation and moral support. Involving employees in decision-making processes can help create a more inclusive and collaborative working environment, ultimately contributing to organizational success.

In terms of career development, management should ensure fairness and transparency in promotion and development opportunities. Objective performance evaluations should be conducted and followed by appropriate actions to support employee growth.

Additionally, organizations should consider providing incentives or additional benefits for employees who are required to work on holidays. This approach can increase employee motivation and willingness to contribute when needed.

For future research, it is recommended to include additional variables that may influence work ethic, such as organizational culture, job satisfaction, or employee engagement. Expanding the sample size and research scope may also provide more comprehensive insights into the factors affecting employee work ethic.

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