Analysis of the Influence of Communication Skills, Incentives and Work Environment on Employee Performance PT. Askrindo Sharia in Indonesia with Job Satisfaction as an Intervening Variable

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ABSTRACT

PT Askrindo Sharia is an organization that wants to perform well and therefore required the support of qualified human resources. The performance of the company in the year 2019 that is not maximized to be background in this study. Communication skills is a vital component in the Askrindo Shariah, with effective communication skills employees are able to complete the job properly, so it is with incentive and good working environment will improve employee performance. This study aims to determine and analyze the influence of communication skills, incentives and work environment on employee performance PT Askrindo Sharia in Indonesia with job satisfaction as an intervening variable. This research is explanatory research. The population in this study are all permanent employees. The method of selection of the sample method is census of the number of respondents 86 people. The method of analysis used is path analysis using Smart-PLS. Method of data collection by questionnaire and interview. The results showed that the communication skills that most influence the performance of employees and the work environment that most small influential on employee performance. Incentives which most influence the job satisfaction and the communication skills that most small influence on job satisfaction. Job satisfaction able to mediate a significant and positive communication skills, incentives and work environment on employee performance.

Keywords: Communication Skills, Incentives, Work Environment, Job Satisfaction and Employee Performance

INTRODUCTION

Performance important to the organization because the performance of the employees drive on business success (Jufrizen, 2020). The performance of an organization is highly dependent of existing resources in the organization hence the human resource is the most important asset of the company, because human resources is a major factor in each of the activities in the organization (Desthiani, 2018). Every organization is in need of human resource that actually has the appropriate expertise so that it will master the tasks assigned (Hasibuan,2019). Malik (2019) stated that human resources who have commitment and responsibility that can improve its performance. Human resource management is a pillar which has the main demands to the organization, in support of pattern determination of strategies and policies in an integrated manner (Pane, 2019). The quality of human resources determine the success of the goals in the organization. An organization must be able to optimize the capability of its human resources so that the target is expected to be implemented, there needs to be a strategy the development of a mature and accurate so that the human
resources of an organization can be optimized its performance according to the needs. According to Sinambela (2018:7) Human Resource Management is the utilization, development, assessment, provision of fringe benefits, and the management of individual members of the organization or groups of workers.

Every companies are often faced with problems regarding human resources in particular the performance. Every leader in the company will always try to make each of the activities implemented to achieve maximum results. In order to achieve the level of effectiveness and efficiency in the want then in the company should have a system of good work or good performance. Therefore the success of the organization relies heavily on good or bad performance of the organization. Where the performance of the organization depends on the performance of its employees.

Askrindo Sharia is an organization that wants to perform well and therefore required the support of qualified human resources. For PT Askrindo availability of quality human resources, highly skilled and professional is a requirement in order to improve the performance of the organization. Askrindo Sharia was established on November 29, 2012 which is engaged in the business of financing guarantee based on syari’ah the first in Indonesia with product service guarantee (Kafalah) such as: Financing Guarantee, financing Guarantee Trade Transactions, Kafalah Bank Guarantee and Surety.

According to Dalimunthe (2019) performance is the result of the achievement of the work in quality and quantity achieved by an employee in carrying out their duties in accordance with responsibility given to him. The performance can be summed up as the ability or success that has been accomplished person in his work during a certain period, according to a predetermined size. Mangkuprawira and Hubeis (2007) stated that employee performance can be influenced by intrinsic and extrinsic factors of employees. Factors intrinsik that can affect the performance of, among others: (1) Education, (2) Experience, (3) Motivation, (4) Health, (5) Age, (6) Skills, and (7) Emotional and spiritual. As for the External factors that affect the performance of karyawan which includes: (1) the physical Environment and non physical, (2) Leadership, (3) Communication vertical and horizontal, (4) compensation, (5) facilities, (6) work load, (7) work procedures, and (8) the legal system and so on. From some of the above factors, it can be concluded that there are many factors that affect the performance of the employees. Like internal factors, among others: education, experience, motivation, health, age, skills, emotions and spiritual. External factors include: work environment physical and non-physical, job placement, leadership, communication, vertical and horizontal, the relationship with coworkers compensation, facilities, workloads, work procedures, and the legal system.

Based on the expert opinion above in general there are 7 factors that affect the performance of the employee as follows:1. Facilities and Infrastructure in the Workplace, 2. Work environment and Culture, 3. Job Description and Responsibilities, 4. The vision and Mission, 5. How Communication and Leadership, 6. Health and Self Development of Personnel, 7. Bonus and Incentives. The researchers took 3 (three) factors of the 7 factors that affect the performance of employees at Askrindo Sharia, namely: (1) communication skills, (2) incentives, and (3) the work environment. It is based on the fenomen in the Askrindo Sharia.

In completing the work skills of communication still in value is not maximized this is one of the reasons researchers do research on the variable of communication skills where the average employee’s job-related communication skills given the Askrindo Sharia is one of the service companies that promote communication skills as a major component in the work where the work of employees associated with the employees in the
internal and external so with the skills of good communication will support the work of the employees will have an impact on the performance of employees and finally the company's target can be achieved, in addition, from the results of the annual meeting which was done by Askrindo Sharia in the year 2019, namely the need for training communication skills (communication skill). Management assess the communication Skills are the basic skills needed by every employee in performing her job duties. The elements of the communication skills studied include the skills of speaking, writing, reading, listening, and using media (Biryanto, 2018).

Communication skill is a basic competency that should be possessed by employees in Askrindo Sharia, particularly in the achievement of the target company. Communication skills should be a special attention because communication is a tool to facilitate the creation of company goals. Askrindo Sharia in the progress of its development during the year of 2019 has decreased. This can be seen from the performance still not optimal where there are branches that experienced a decline in grade and production achievements in the growth of the negative.

Other factors that encourage improved performance is an Incentive also gives influence on employee performance at Askrindo Sharia. The advantages of the incentive program that contributes to the improvement of productivity. According to Sinambela (2017:238) the purpose of the provision of incentives by the organization is an effort to meet the needs of employees the Purpose of the incentive is essentially to increase the motivation of employees in achieving the goals of an organization with a stimulant of finance outside of the wage or salary basis. An incentive is a means of motivation to encourage the employees to work with the ability that is optimal, as income beyond the salary or wage is determined. The granting of incentives intended to meet the needs of employees. Incentives can be formulated as the remuneration offered to employees whose achievements exceed the standards that have been set.

An incentive is a motivating factor for the employees to work better so that employee performance can be improved. With the absence of adequate incentives and increased motivation and competence, then an employee will be motivated in the execution of the work assigned to him and attempt to resolve problems that occur.

Other factors which also influence the employee performance, namely work environment, with the conditions of a good working environment the employee will be able to carry out its activities optimally. Room conditions have not been working according to the needs of one became the cause of decline in employee performance at Askrindo Sharia. It is seen from the air circulation as well as lighting that does not meet the needs of employees so that working conditions in value is not maximized. According to Dalimunthe (2019) a good working environment can help improve the job satisfaction and a positive relationship between working environment and job satisfaction, the physical environment and non-physical are the factors that affect job satisfaction.

According to Saputra (2014) conditions of working environment is everything around the company and can affect the conditions of employees in the running of the duty charged. Environmental conditions work will give impetus on the employees to work more diligently and better, so that the work performance will increase and vice versa if the physical work environment less pleasant will give a boost negatively on the employee. In certain circumstances human resources can make the organization achieve its goals effectively and efficiently, but in other situations human resources can result in damage to the condition of the organization. One of the symptoms that cause damage to the organization is low job satisfaction of employees.
Job satisfaction also in the value is one of the factors in the improvement of performance in the organization if employees are satisfied then what in harapkannya in accordance with the occurring so that customer satisfaction affect the way of thinking, influence the behavior of employees so that the work of employees better, because employees already feel happy. According to Dalimunthe (2019) job satisfaction of employees in the company is said to be high if employees easily get the information they need to work and feel comfortable with the circumstances surrounding the employee's working environment. Low job satisfaction will lead to various negative impacts such as defaulters of work, work stoppage, work slow, moving labor, and accidental damage. On the contrary high job satisfaction will affect attendance and employee turnovers as well as employees have job performance and better performance.

Human resources is a very important element in determining the success of a company, because human is a creature who has thoughts, feelings, needs and expectations-specific expectations. It very requires its own attention, because those factors will affect job performance, achievement of work and better performance. Job satisfaction is closely linked with the attitude of human resources towards his own work, the work situation, equipment, cooperation between the leadership and fellow employees.

The problem job satisfaction is a phenomenon of potential and is likely to increase, behind the behavior of the employee. The Problems that become an obstacle performance degradation that is associated with the factors of communication skills, incentives and work environment. Decline in performance of employees of Askrindo Sharia, among others, can be seen from the work that does not comply with the standard, the quantity of work that is less achieved, the quality of work decline as well as the low responsibility of employees towards work and towards company objectives. This can be seen from the results of the pre survey to the 22 employees at PT Askrindo related to communication skills showed that on average human resources are already good enough in the application of communication skills but there is one the burden of communication skills that should be improved is the ability to convince partners to use the product Askrindo.

In a study done by Yacub, et al (2015); Prananosa (2018); Abdurrahman (2018) and Biryanto (2018) the results showed that the keterampilankomunikasi positive and significant effect on performance. While the research done by Ernawati et al (2013) research results indicate that communication skills do not have a positive and significant impact on performance.

Based on the results of the pre survey to the 22 employees at Askrindo Sharia associated with the incentive is known that as many as 19 of the 22 employees say the incentive has been running with better receive incentives non-material but based on the results of the pre survey there are also employees who say the system of incentives is not optimal, especially in terms of material incentives, namely the incentive that is given is not in accordance with that expected by the employees.

In a study conducted by Trang, et al (2019) the results of the research show that Incentives have a positive and significant impact on employee performance. While the research conducted by Rahayu (2011) stated that the incentives were not influential positive and significantly to the kiner ja kar ya waN.

The results of the pre survey to the 22 employees at PT Askrindo associated with the work environment be aware that for average conditions the working environment has been running with better iron and non-physical work environment but based on the results of the pre survey there are also employees who say working conditions have not been optimal, especially in terms
of physical work environment, namely the room of work not yet have the length which is very good.

In a study conducted by Saberi, et al (2018); Rahmad (2014); Sari (2016); Muhammad Shakoor, et al (2013); Santoso (2015); Susetyo (2013); Gunawan, et al (2016); Dalimunthe (2014) and Siahaan (2019) the results of the research indicated that work environment has positive and significant effect on the performance while the research conducted by Yohana (2017) and Rustanto (2018) the work environment is not positive and significant effect on employee performance.

Results of survey of the 22 employees at PT Askrindo is related to performance it is known that on average the performance has been running good especially the quality of work and working attitude will be but based on the results of the pre survey there are also employees who say the performance is not optimal, especially in terms of the quantity of work that is still many employees who feel not satisfied with the achievement of the target.

Results of survey of the 22 employees at PT Askrindo associated with job satisfaction note that on average job satisfaction of employees is quite good. But there are also based on the results of the pre survey performance in a sense not optimal by employees, especially in terms of salary, terdagapt salary is not maximized.

In a study conducted Saberi, et al (2014); Lieliana, et al (2017) stated that job satisfaction has positive and significant effect on employee performance. While the research conducted by Kristine (2017) states that job satisfaction and a significant negative effect on performance.

Table 1.6 Level of Promotion of the Employees of PT Askrindo Year Period 2017-2019

<table>
<thead>
<tr>
<th>Year</th>
<th>Number Of Employees (Person)</th>
<th>Promotion (People)</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>135</td>
<td>13</td>
<td>9.6%</td>
</tr>
<tr>
<td>2018</td>
<td>158</td>
<td>19</td>
<td>12%</td>
</tr>
<tr>
<td>2019</td>
<td>177</td>
<td>14</td>
<td>7.9%</td>
</tr>
</tbody>
</table>

Based on Table 1.6 can be in the know that in the year 2017 by 9.6 % of employees earn a promotion. In the year 2018 the number of employees who get a promotion which amounted to 12 % and by 2019 the number of employees who get a promotion which amounted to 14 %.

Based on Table 1.7 can be in the know that in 2017 amounted to 42.9 % of employees earn incentives. In the year 2018 the number of employees to get incentives which amounted to 90.5 % and by 2019 the number of employees who get an incentive amounting to 20.3 %.

Based on the above description and the pre survey that has been in the researchers do the researchers feel it is important to do more research is the extent to which the influence of communication skills, incentives and work environment the existing performance of employees of Askrindo Sharia with job satisfaction as a variable intervening. This phenomenon should be a concern of the management to continuously improve the performance of employees of PT Askrindo In Indonesia in accordance with the expected.

LITERATURE REVIEW

Performance

Performance is work result that can be achieved by a person or group in the organization in accordance with the authority and responsibility of each in order to achieve the company's goal legally, not against the law and in accordance with the moral (Afandi, 2018:83).

Communication

Communication is the exchange of information or messages in two directions between the communicator and the communicant, either directly or indirectly, either by using or not using the media (Busro, 2018:207).
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Incentives

Incentive is an award in the form of money which is given so that employees work with high motivation and excel in the achievement of the objectives of the organization”, an incentive as encouragement to the employees so that employees want better work also aims to retain employees with high competence in order to remain in company. Incentives also motivate the employees to work better in terms of more productive to the objectives to be achieved by the company can be met (Nurtjahjono, Susilo, Kusuma, 2015 : 2).

Work Environment

The working environment is something that exists in the environment of the workers which may affect him in the line of duty such as temperature, humidity, pentilasi, lighting, noise, cleanliness of the working place, and adequate whether or not the tools work equipment. Human life is inseparable from the various state of the surrounding environment, between man and the environment there is a very close relationship (Afandi, 2018:66).

Job Satisfaction

Job satisfaction is an effectiveness or emotional response towards various aspects of the work. Satisfaction associated with the feeling or attitude of a person about the job itself, salary, promotion opportunities or education, supervision, coworkers, work load and others. The higher the assessment of the activities perceived in accordance with the wishes of the individual, then the higher the satisfaction towards the activity. In other words, satisfaction is an evaluation that describes someone on his feelings, happy or unhappy, satisfied or not satisfied at work (Afandi, 2018).

![Conceptual Framework](https://via.placeholder.com/150)

**Figure 1. Conceptual Framework**

Hypothesis

Based on the literature review and the research hypothesis in this study is:

1. Communication skills positive and significant effect on employee performance of Askrindo Sharia in Indonesia.
2. Incentives positive and significant effect on employee performance of Askrindo Sharia in Indonesia.
3. Work environment influential positive and significant on employee performance of Askrindo Sharia in Indonesia.
4. Job satisfaction has positive and significant effect on employee performance of Askrindo Sharia in Indonesia.
5. Communication skills positive and significant effect on job satisfaction of employees of Askrindo Sharia in Indonesia.
6. Incentives positive and significant effect on job satisfaction of employees of Askrindo Sharia in Indonesia.
7. Work environment influential positive and significant on job satisfaction of employees of Askrindo Sharia in Indonesia.
8. Communication skills through job satisfaction as an intervening variable has positive and significant effect on employee performance of Askrindo Sharia in Indonesia.

9. Incentives through job satisfaction as an intervening variable has positive and significant effect on employee performance of Askrindo Sharia in Indonesia.

10. Work environment through job satisfaction as an intervening variable has positive and significant effect on employee performance of Askrindo Sharia in Indonesia.

MATERIAL AND METHODS

This research is explanatory research, i.e. research that intends to explain the position of the studied variables and the relationship between one variable with other variables. The variables associated in this research is the variable communication skills (X1), incentives (X2) and work environment (X3) on employee performance (Y) job satisfaction as an intervening variable (Z).

The population is defined as a generalization region consisting of objects or subjects that have certain qualities and characteristics that set by the research i to stu i and then drawn conclusions. (Sugiyono, 2017:136). The sample is part or the amount and characteristic owned by population. Population in this research is all employees of Askrindo Sharia with the amount of 86 people. As for the method of sample selection is the method of census.

Data collection methods used in this study are: Kuesionner, According to Sugiyono (2017:225) a Questionnaire is a data collection technique which is done by providing a set of questions or a written statement to the respondents to answer. The questionnaire can be in the form of a question-statement is closed or open, can be given to respondents in person or sent through the mail, or the internet. The interview, According to Sugiyono (2017:220) interviews used as data collection techniques, if researchers want to conduct a preliminary study to find the problems that must be carefully and also if researchers want to know the things of the respondents more in-depth and the number of respondents little. In this study the researcher used unstructured interview the interview is free where the researcher is not using the interview guidelines that have been arranged in a systematic and complete for the collection of data.

The type and source of the data collected in this study is primary Data is source data that directly provides data to the data collector. The source of primary data obtained through the interviews with the research subject and by observation or direct observation in the field. Secondary Data is data that refers to information collected from existing sources. Secondary data source is a record or documentation of companies, government publications, industry analysis by the media, Web site, internet and so on (Uma Sekaran, 2011). Secondary Data in this research are the journals that have anything to do with the research, previous research, and official documents published through the study of documentation.

RESULTS AND DISCUSSION

Communication skills positive and significant effect on employee performance of Askrindo Sharia in Indonesia.

Based on the test Path Coefficient that communication skills have a positive and significant on employee performance. This means that Hypothesis 1 is accepted which means that the better the communication skills of employees would improve better performance. Employees who have the skills of communication will result in better performance due to Askrindo Sharia is a service company that emphasizes communication skills as a major component in the work.

This can be seen in the dimensions of oral communication skills is an indicator with question 1 that I use the polite words
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so that it is easily understood by colleagues while communicating the next item is question 2 that I was able to deliver the presentation well so that it can convince the audience and the item of question 4 I am able to give positive feedback that can build up against the interlocutor, which to 3 items this question has a very high value, because the oral communication skills of the 3 items of the statement that is in need to support the work of the employees where the job description the work of employees associated with the partner so it needs good communication skills and has been owned by the employee and has been applied by employees and applied on the job so the impact on the results of the work faster anything said is likely to be approved by the interlocutors, so also with the skill of written communication where there are the question items of the 6 that I have the ability send an email clearly to colleagues and the item's 7 that I have the ability to create a report with the better where to 2 question items that have a very high value so the impact on the results of a better job again, on the dimension of non-verbal communication skills to 4 indicator questions have the same value; high.

Communication skills is a vital component in the PT Askrindo, with the communication skills to talk to very good, where PT Askrindo as one of the company's services is indeed very need of communication skills in every employee. Communication skills related to business, career as well as build connections with colleagues to be able to convince the employees in the internal and co-workers of an external PT Askrindo to the achievement of the performance targets that have been set of companies.

The results of the analysis of descriptive statistics on the variable of communication skills regarding the answers of the respondents obtained the communication skills possessed by the employees of PT Askrindo is already relatively high for the dimension of communication skills verbal and non-verbal communication skills, but on the dimensions of the communication skills of writing there are 17 employees answered less agree look of the item statement of the ability of correspondence including offer products with good and there are 12 employees answered less agree the ability to convince partners to use the product Askrindo, so it is perdampak to the performance of PT Askrindo in the year 2019 that is not optimal.

One way to get good performance assessment is to evaluate the skills of communication that are owned, either on the side of the employees and the managers (leaders). Re-evaluation of communication skills mean is hone back the ability of communication we have now. The goal is to improve the already existing skills to make them better communication skills than before. For employees who previously have communication skills good enough maybe it will be easier to do a re-evaluation of skills.

Employees when it has already managed to get a job, communication skills are increasingly required. In the world of work, the employee will frequently interact with colleagues, clients, business partners, customers, as well as the boss and the other management, do Not rule out the possibility that we will feel the difficulties in the work, if these skills are not mastered well.

Communication skills are influenced by way of fostering ties among members of the organization, give and receive information, determine the direction to see the future of the company, affecting every member of the organization to do the best in the organization. The company provides the opportunity for employees to take the necessary actions in order to improve the performance of individuals and the performance of the company, so companies need to conduct an assessment of the changes in attitudes and communication skills of the employees.

The interaction that exists well with colleagues in the office would facilitate the employees in their joint work. A colleague or colleagues
work are the ones most frequently encountered and the intensity of the interaction with them will be much higher when compared with our interactions on the leadership and outside parties such as business partners, clients and customers. That is why communication is established well with colleagues is required.

Employees in communicating with colleagues considers kseperti team very valuable. There is not a team that can be successful without the effort and hard work from his team, and no one can be successful without the help and support of others. In the world of business and work, external parties such as business partners, clients and customers are the parties that will help our business to remain and prevail. Need to always keep in mind that to be able to get the trust of customers is not easy. In addition, to be able to gain the trust and work closely with business partners and clients, also is not a matter that can be obtained within a day and a night. Everything required effort and sacrifice in the time frames that are long enough.

This is where communication skills are required. employees need to treat them as we want to be treated by all business partners, clients and customers. When they feel sure, believe, and are satisfied with the work we provide, then automatically the assessment of our performance in the office will also be fantastic. Although we will rarely communicate with supervisor, managers or the management of the other. However, having good communication skills with superiors is also very necessary. When employees master this skill with the good, the employees will be easy to convey the aspirations, ideas and opinions useful for the development of the company. Not only that, employees will also be easier to understand about the contribution and expectations of what is desired by the company from the performance of its employees.

This is in line with research Halim (2015); Prananosa (2018); Abdurrahman (2018); Stefani and Sanstoso (2013) as well as Biryanto (2018) the Results of the research show that communication skills have a positive influence significantly to employee performance.

Incentives positive and significant effect on employee performance of Askrindo Sharia in Indonesia.

Based on the test Path Coefficient that incentives have a positive and significant on employee performance. This means that Hypothesis 2 is accepted which means that the higher the incentives given to the employees of Askrindo Sharia, the performance of employees increasingly, employees feel their business, ideas are really appreciated the company so that employees are more spirit and motivated to give the best to Askrindo Sharia, because the company first has to give the best to employees.

Based on the dimensions of financial incentives on the item question 3, namely the magnitude of the profit that is given by PT Askrindo to employees based on production achieved. the next item is question 1 that I felt the justice in the distribution of bonuses given by PT Askrindo and item question 2 of the commission given by PT Askrindo in accordance with the production achieved, where to 3 items this question has a high value. The additional income is very motivating employees in the work so that employees are waiting for the granting of financial incentives such. Incentives provided by the company also in accordance with the performance.

On the Dimensions of incentives non financial on the indicator questions 6 about that PT Askrindo provides awards for the achievement of employee performance as well as items of question 4 that the training that I received according to my work and question items 5 PT Askrindo provides compliments for outstanding employees better. Incentives affect the performance of employees because incentives can increase employee morale, so maintaining the motivation of employees remains high and
be able to motivate their performance and of course the employees of PT are the Seller of Sharia will be more motivated and feel appreciated so as to create passion positive that they are distributed in the Askrindo Sharia.

The results of the analysis of descriptive statistics on a variable incentive based on the answers of the respondents, it is seen that incentives in thank already much better, better for the dimensions of financial incentives on the item statement of the magnitude of profit that is given by PT Askrindo to employees based on production achieved and the dimensions of the non-financial statement on item PT Askrindo provides awards for the achievement of employee performance so that this has an impact on the motives of high employment and work commitment to deliver the best so as to produce a good performance for the PT Askrindo, seen from the answers of respondents from their attitudes and behavior that have character and value – good value, so management is easy to direct and guide them, on average, the employees of PT Askrindo are married and the average employee is male in gender so that the employee is responsible for giving the needs of the family, therefore employees need incentives.

The granting of incentive that is feasible and accepted by the employees because in accordance with the power and ability that are issued as well as appreciate the hard work of employees, then employees will be more professional with the work seriously and perform a variety of efforts in order to achieve better results so that performance can be more increased. With good performance will certainly advance the course of the company. This is in line with research conducted by Ridwansyah (2018); Vivian, et al (2019); Hendra (2015); Hatta and Rachbini (2015); Elqadri, et al (2015); Diviani (2015); Anton (2016); Sari and Musadieq (2018) as well as Trang, et al (2019), which states that incentives have a positive and significant impact on performance.

Work environment influential positive and significant on employee performance of Askrindo Sharia in Indonesia.

In the descriptive statistics regarding the answers of the respondents showed that incentive given by PT Askrindo are already in the category of high-dimensional financial incentives and non-financial. The provision of incentives is intended to provide wages or salaries are different based on the best performance, so this will motivate employees to have better performance. Good performance will facilitate the companies to achieve success. Here can be seen with the granting of incentive that is feasible and accepted by the employees because in accordance with the power and ability that are issued as well as appreciate the hard work of employees, then employees will be more professional with the work seriously and perform a variety of efforts in order to achieve better results so that performance can be more increased. With good performance will certainly advance the course of the company.

Based on the test Path Coefficient that the work environment influential positive and significant on employee performance. This means that Hypothesis 3 is rejected which means that the working environment affect the performance of employees of Askrindo Sharia but has a weak influence.

Based on the results of the research that has been done by the researchers at PT Askrindo, the results are not significant this is because most of the work the employee is
behind the screen, which means the job does not relate directly regularly with the partners but more dominant through electronic media such as sending files through email, mail correspondence can also be done through package delivery services such as the post so that any conditions of the working environment does not affect their performance. This means that the work environment affects performance but the effect is little, and not so much impact on the performance of employees of PT Askrindo. The presence of numbers is not significant this indicates that the good or not the work environment of PT Askrindo, then it is not so improve on the performance of employees.

The results of the analysis of descriptive statistics on work environment variables based on respondents' answers, it appears that the work environment at Askrindo Sharia is already much better, both for the dimension work environment the physical and non physical work environment of the respondents viewed that the physical work environment and work environment non-physical much high. Respondents answer the highest visible statement on item 4, namely good lighting conditions in the work space makes me able to carry out the task well but still there are 2 statements that have a value lower than the other statements, namely statements to the 1 I feel comfortable to work because they have air circulation according to your needs and a statement to the 2 that I feel the color space of the work I provide in the work which is considered not optimal and not according to the wishes of the employees, the existence of air circulation and color of the work space is very important for health and plays a role in creating comfort especially where the characteristics of employees the majority of respondents is dominated by employees were at the age of age of young in addition to it employees the majority of married as well as dominated by employees who have working period long enough but the employee can still do his job.

The working environment should be conducive so as to make the employees feel comfortable while at work, and zealous in carrying out their duties, these conditions can form of job satisfaction. If job satisfaction can be created, performance of employees will also increase. The work environment is one of the factors that affect the performance of an employee. Good working environment, adequate facilities, and a conducive workplace environment and good relations with colleagues and superiors will give you a sense of comfort to employees. When employees feel comfortable and the support from the social environment then the employee will be encouraged to work with the better. The work environment is everything around employees who can influence her in performing tasks that have been assigned to him. The work environment that have received less attention will bring a negative impact and degrade the level of performance, this is due to the employee in carrying out duties impaired, so less spirit and less to devote energy and thoughts to his job.

The work environment is an environment where employees are working. Work environment for the employees will have influence is not small on the course of the operation of the agency. The working environment will affect the employees that directly or indirectly may affect the productivity of the agency. Good working environment and satisfying the employees will certainly improve the performance of the employees. The working environment both physical and non-physical service will encourage the attitudes and performance of employees.

This is in line with research by Gilbert (2017), Rustanto (2018) and Veronica (2016) states that the working environment is not significant on employee performance.

Job satisfaction has positive and significant effect on employee performance.
performance of Askrindo Sharia in Indonesia.

Based on the test Path Coefficient that job satisfaction has positive and significant effect on employee performance of Askrindo Sharia. This means that Hypothesis 4 is accepted which means that job satisfaction affect the performance of employees of Askrindo Sharia, the more employees feel satisfied with their job then the better the performance. Job satisfaction is a factor that most affects the performance of employees of PT Askrindo. Where employees with a level of high job satisfaction shows a positive attitude towards work. The better the job satisfaction of employees can bring the nature and a positive attitude and will make employees work optimally.

This can be seen in the dimensions of salary or wages in item 2 questions that I am satisfied because it is always to receive salaries on time, has a very high value while for other dimensions such as the dimensions of the work itself statement on item 2, namely PT Askrindo provides the work according to educational background, the dimensions of the supervisor's statement on item 4 of supervision do supervisors motivate me in my work, the dimensions of the promotional statement on item 6 that I am satisfied with the promotion opportunities for each employee and the dimensions of the coworkers statement on item 9 that I have co-workers who fun where each item statement has the value much higher. Of course, if the job satisfaction of employees are met then the impact on the results of a better job again. This shows that the higher the job satisfaction indicated by the high satisfaction of the work itself, supervisor, promotion, salary or wages and his employment then the higher the performance look of the high quality of work, quantity of work and work attitude.

The results of the descriptive statistical analysis on the variable job satisfaction of the respondents’ answers showed that job satisfaction which is owned by PT Askrindo is already much better, both for the dimensions of the job itself, supervisor, promise, salary and work colleagues. Job satisfaction basically is something that is individual. Each individual has a level of satisfaction vary according to the prevailing value system in on him. The higher the assessment of the activities perceived in accordance with the wishes of the individual, then the higher the satisfaction towards the activity. Thus, satisfaction is an evaluation that describes someone on his feelings, happy or unhappy, satisfied and dissatisfied in the work. Satisfaction is the result of employees' perception of how well their job provides those things that are considered important.

One fairly considered in the competition is the performance of human resources. Where it does have a considerable influence on the performance of the company. Many related factors in the improvement of the performance of the company. One of the important factors that must be considered by the company in achieving its objectives is the factor of human resources (HR). To be able to achieve the objectives of the company, necessary human resources with satisfactory performance anyway.

PT Askrindo expect good performance from each employee in doing the tasks given to a company. But unfortunately this can not be done in a clockwise direction only. Available also the efforts of management of PT Askrindo to be able to optimize the performance of the employees or human resources. One of the factors that affect the performance of human resources is in terms of work satisfaction in the company. A problem would certainly happen to anyone and anytime.

Communication skills positive and significant effect on job satisfaction of employees of Askrindo Sharia in Indonesia.

Based on the test Path Coefficient that communication skills have a positive and significant impact on job satisfaction of employees of Askrindo Sharia. This means that Hypothesis 5 is accepted, which means that the better the communication skills of employees then it will give the influence on the job satisfaction of employees of Askrindo Sharia, because communication skills relate to the achievement of the target so when the target is reached the employees tend to feel satisfied. Communication skills have a positive influence on satisfaction, variable of communication skills has a dominant influence on employee job satisfaction because of good communication skills can give a sense of comfort interacting, what in katakana tend to be in trust and be heard better with colleagues and partners so that it makes the employees feel satisfied.

As for the usefulness of communication skills in PT Askrindo is one can increase the job satisfaction of all employees. Read, listen, interpret information, and serving the partners is some form of communication skills that provide the key to success in communicating where it is very closely associated with the work of the employees of PT Askrindo. Communication skills also are key supporters of social relations that can decrease the tension between management also gives the effect of calmness and employee satisfaction in the work, because there is a good relationship between fellow employees as well as employees with the leadership so also between employees and with partners.

The results of the descriptive statistical analysis on the variable job satisfaction of the respondents' answers showed that job satisfaction which is owned by PT Askrindo is already much better, both for the dimensions of the job itself, supervisor, promise, salary and work colleagues, with excellent communication skills of course each employee will create job satisfaction as well so that employees continue to contribute their best for the Askrindo Sharia.

This is in line with research conducted by Dwijayanti (2013) and Tri (2018), Yuniawan, et al (2018); Febrianto (2016); Suherman (2016) and Rorie, et al (2014) and Nelli (2018) where communication skills have a positive influence and significant toward the job satisfaction of employees.

Incentives positive and significant effect on job satisfaction of employees of Askrindo Sharia in Indonesia.

Based on the test Path Coefficient that incentives have a positive and significant impact on job satisfaction of employees. This means that Hypothesis 6 is accepted which means that the higher the incentives given to the employees of Askrindo Sharia then job satisfaction of employees is increasing so it can be concluded that employees are quite satisfied with the incentive that has been given Askrindo Sharia. Life needs of employees are met with the presence of incentives where the characteristics of the respondents is dominated by employees of the male gender and are at the age-the young age in addition employees the majority of men and married as well as dominated by employees who have a period of work long enough with the provision of incentives or additional income to the employee can meet the needs of families of employees, so job satisfaction is achieved and enhance the performance of employees.

The results of the descriptive statistical analysis on the variable job satisfaction based on respondents' answers, it is seen that job satisfaction in the thank already much better, especially the dimensions of the salary or wage statement on item 2 I am satisfied because it is always to receive salaries on time in the given Askrindo Sharia to employees, of course, receive salaries on time then it will appear
the job satisfaction of employees so that the impact on performance is better again. This also resulted in high job satisfaction so that employees are able to provide the best to produce maximum performance for Askrindo Sharia. In addition, the indicators that most influence the satisfaction of the dimensions of financial incentives is a bonus in the amount of 4.01% and a profit of at 4.02% provided in the company for employees.

Incentive is one of the factors that influence the level of job satisfaction of employees, the more effective the application of incentives the higher the level of job satisfaction of employees. So the impact on the spirit level and the productivity of labor, so also conversely the ineffective application of incentive then it will be getting down the level of job satisfaction of employees so that a spirit level and productivity will decline.

The incentive is the grant money outside of the salary carried by the leader of the organization as recognition of employee performance to the company. If the incentives given by the company are right, then the incentives provided will improve employee performance and job satisfaction. Job satisfaction (job satisfaction) intended emotional state of the employee in which occurs or does not occur the meeting point between the value of the remuneration of employees of the company/organization with the level of value of remuneration that is indeed desired by the employee concerned. Remuneration of work of this employee, either in the form of “financial” and “non-financial”. When satisfaction occurs, then in general reflected on the feelings of employees towards the job, often realized in the positive attitude of the employee towards his job and everything in the deal or assigned to him in the work environment.

Job satisfaction is one factor that is very important to get optimal results. When a man feels satisfaction in work of course he will do everything possible with all the ability he had to complete his job duties. Thus the productivity and results of work of employees will be increased optimally. High job satisfaction that are increasingly arising precisely because of the presence percentage of high employment, because with the percentage of high employment resulted in the reply or award too high and the rewards are high if perceived as fair, and adequate will be able to improve job satisfaction.

Job satisfaction is the result of employees' perception of how well their job provides the things considered important. Thus, satisfaction is an evaluation that describes someone on his feelings, happy or unhappy, satisfied or not satisfied at work, where the level of employee satisfaction one of which can be determined by how big the employee concerned to assess compensation or incentives received from the company are in accordance with expectations or not also find that the effect of incentives on job satisfaction and performance if specified in the schematic then it can be described as existing from the variable job satisfaction serves as an intervening variable. This means that the influence of incentives on employee performance will be more meaningful when mediated by job satisfaction variables.

Given the incentive is an income received by employees in addition to salary, the organization's management can use incentives to improve employee performance through job satisfaction. This is because the incentive is a form of compensation that results-oriented work. Incentives not only influence on the work climate of the organization, but also gives a positive effect to increase customer satisfaction and employee performance.

This is in line with research Andini (2017); Disc (2017); Juliana, et al (2020); Amalia (2017); Febrianto (2016); Anton (2016); Hatta and Rachbini (2015); Rahman (2013); Hendra (2015) and Diviani (2015) stating that incentives have a positive and significant impact on job satisfaction of employees.
Work environment influential positive and significant on job satisfaction of employees of Askrindo Sharia in Indonesia.

Based on the test Path Coefficient that the work environment influential positive and significant on job satisfaction of employees. This means that Hypothesis 7 is accepted which means that the work environment influential positive and significant on job satisfaction of employees of Askrindo Sharia. If the working environment is increased, then employee job satisfaction will increase. The work environment creates comfort where one employee needs a sense of comfortable and safe so that when satisfaction is met employees will feel love working in PT Askrindo.

Because the company is able to meet the needs and wishes of employees, so that employees are satisfied.

The work of employees the majority of in the therefore the employee needs comfort in the work. The company must prepare a physical work environment that is as good as air circulation, color, layout and lighting. In addition employees also need non physical work environment such as safety at work, harmonious relationships with fellow colleagues, harmonious relationship with the leadership and the cooperation between colleagues is indeed very in need of the employee because the employee has a target of heavy work but when supported by good working environment employees become satisfied. Good working environment with complete facilities and can help job the employee can certainly increase the job satisfaction of employees. The work environment is very influential on employees where a condition of working environment considered to be appropriate if the employees in carrying out its activities in an optimal and conducive so as to give a positive impact and better on the performance including all the circumstances relating to the employment relationship, good relationship with superiors, relationship among coworkers, and relationship with subordinates.

PT Askrindo should be able to create the conditions that support cooperation between levels of superiors, subordinates. The availability of good working environment can lead to increased job satisfaction of employees so that they feel comfortable to work with uncomfortable because it is not disturbed, thus the company will be benefited because of the presence of a comfortable working environment the employee will feel satisfied so that they can work with better and thorough.

Created a good working environment will have an impact on increasing employee job satisfaction. A good relationship between the superiors with the employees indicates the presence of mutual understanding and mutual respect between the two sides. This relationship is very important to the ongoing activities of working in PT Askrindo. In the absence of this relationship then the activities of the employee can not be run to achieve the objectives of the company. A leader must understand the situation and condition of the employee. Knowing the conditions of employees means understanding the needs required of employees and strive to fulfill them. With the fulfillment of the needs of the employees will feel happy and your employees can work more diligently so that the contribution given to PT Askrindo is also increased. Similarly, a good relationship among the employees means the work will be there, many of which support and help with co-workers, so the work will be lighter and easier to be solved. Thus it can be concluded that with the creation of a good working environment can cause employees work quietly because they can concentrate in doing the job, so the performance that it provides also the maximum.

This is in line with research Teddy (2016), Simon (2015), Putuh (2018), Corry (2017), Dwi (2016), Aris (2013), Suharno (2016); Aditya (2016) Febrianto (2016);
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Juliarti, et al (2018); Pawirosumarto, et al (2016); Aruan and Fakhri (2015); Wibowo (2014); Maslichah and Hidayat (2017) and Susetyo (2013) that the work environment influential positive and significant on job satisfaction.

Communication skills through job satisfaction as an intervening variable has positive and significant effect on employee performance of Askrindo Sharia in Indonesia.

Based on the test Path Coefficient that the skills of communication through job satisfaction has positive and significant effect on employee performance of Askrindo Sharia. This means that Hypothesis 8 is accepted. Which means that in effect employee performance, communication skills require the mediation of job satisfaction. The better communication skills then it will increase the performance of employees of Askrindo Sharia through job satisfaction.

Employees of PT Askrindo who have good communication skills such as using the polite words so that it is easily understood by colleagues, able to deliver presentation well so that it can convince the interlocutor and the ability send an email clearly to work colleagues, so make the employees to be satisfied , there is confidence, there is pride because the employee has the communication skills that are easily understood so that they are satisfied in the work satisfaction that will drive employee performance.

At PT Askrindo if the employees feel satisfied and comfortable then in creating a good performance will be very easy for such employees in running the call of duty and help in the achievement of the tasks of the company. Communication skills are rated as one of the skills that are necessary in the Askrindo Sharia, good communication skills considered as one of the factors to achieve job satisfaction, so with good communication skills in the thrust with the satisfaction of work that is expected tend to have high performance.

Employees who have good communication skills will surely have an impact on the job satisfaction of employees so that the job satisfaction of the employees will deliver performance at high.

Employees who have the skills of communication will encourage the satisfaction and satisfaction that will drive employee performance to be better to produce high performance. Communication skills, ability to communicate both verbally, written and communication skills non-verbal, where the average job description of the employees of Askrindo Sharia is influenced by the skills of communication both in the internal and external of the company such as job description market the product both in marketing and operational staff of the company so that employees in lead to have good communication skills so that the impact to the high performance. Job satisfaction in the desire of employees including the suitability of the job, salary, opportunities to get a promotion, supervision and co-workers so that employees are expected to able to produce better performance.

One of the best ways to get good performance is a re-evaluation of the communication skills that employees have, both on the side of the employees and the managers (leaders). Re-evaluation of communication skills mean is sharpening the skills of communication that we have employees now. The goal is to improve the already existing skills to make them better communication skills than before. For those who already have communication skills good enough maybe it will be easier to do a re-evaluation of the communication skills.

The results of the study showed indicators of satisfaction have an important role in mediating the performance of employees. The satisfaction of work that is created from the communication skills that employees will help increase employee performance. This is in line with research Ardiansyah (2016) which states that the communication effect on performance through job satisfaction of employees.
Incentives through job satisfaction as an intervening variable has positive and significant effect on employee performance of Askrindo Sharia in Indonesia.

Based on the test Path Coefficient that incentive through the job satisfaction has positive and significant effect on employee performance of Askrindo Sharia. This means that Hypothesis 9 is accepted which means that the better incentives it will increase the performance of employees of Askrindo Sharia through job satisfaction, incentives to improve employee performance through job satisfaction. A good incentive significantly affects the performance with the support of job satisfaction; this will trigger the job satisfaction, so job satisfaction will encourage employees to behave positive end performance be good.

Employees who have Incentives that high will create satisfied employees because this job is a service job where in addition to the basic salary of employees also need incentives because of the type of work in which to market products and mengentertain the partners so that the incentive is in need to support the work. Incentives are also expected to provide job satisfaction of employees that can help motivate or encourage such employees to be more enterprising in the work and strive to continuously improve performance in the company. Incentives and job satisfaction can increase the performance of employees, therefore Askrindo Sharia can provide incentives to improve the performance of the employees and in the hope that with the fulfillment of job satisfaction can strengthen the influence of incentives on performance.

To determine the relationship of incentives on the performance of employees is influenced by the level of satisfaction. The provision of incentives is one of the main things that need to be noticed by the company. The spirit of whether or not the employees could be also caused by the size of the incentive in employees, if employees do not get incentives in accordance with the magnitude of the sacrifice in the work then the employees tend not to feel satisfied that they are lazy to work and not excited that there is finally their work freely without any motivation.

When the incentive was fair with what it is based on the demands of the job, the level of individual skills, wages and the community, likely to produce satisfaction. Awards in the form of incentives on the basis of high performance is a sense of recognition from the organization to the employee performance and contribution to the organization. With the provision of incentives each employee will have a passion and that passion is good, then it enhances his achievements and improved results achieved by each employee means will increase the productivity of the company. For those outstanding companies will give you different rewards compared with employees who are less accomplished.

This is in line with a study by Marine (2019) and the Disc (2017) which states that incentives have a positive and significant impact on employee performance through job satisfaction.

Work environment through job satisfaction as an intervening variable has positive and significant effect on employee performance of Askrindo Sharia in Indonesia.

Based on the test Path Coefficient that the work environment through job satisfaction has positive and significant effect on employee performance of Askrindo Sharia. This means that Hypothesis 10 is accepted which means that in the achievement of employee performance that is better willing to improve the conditions of the working environment with in mediation by job satisfaction. The better a work environment then it will increase the performance of employees of Askrindo Sharia through job satisfaction.

The presence of job satisfaction as an intervening variable so a good working environment able to motivate satisfaction
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and is able to affect the performance. The working environment has been designed with the good looks of the respondents' answers better on the dimensions of the environmental work is physical and nonphysical work environment all items of the statement has a high value. Good lighting conditions, comfort in the work, air vents in accordance with the needs as well as have a harmonious relationship with fellow work colleagues will provide an increase to focus on in the work, when the work for which there is no relative exceed work load so the working environment will help employees be more focused in completing the given task so that it will contribute to the results of the work, to obtain results of good work then the employee will feel satisfied.

A pleasant working environment, then fatigue, monotony and boredom are minimized and performance can be maximized so that all the causes of frustration, anxiety and worries can be avoided. Factors important in promoting job satisfaction including work that is mentally challenging, reward, deserve, working conditions and coworkers that support then it is important for companies to keep employee job satisfaction. Employees who feel happy in the workplace will give a positive impact for the company.

Job satisfaction is one of the criteria to establish the health of the organization, providing services that are effective and very much depends on human resources and job satisfaction experienced by employees. Job satisfaction has also been defined as a positive emotional state resulting from the sense of satisfaction the employee derived from their work.

The results of the study showed indicators of satisfaction have an important role in mediating the performance of employees in the work environment. The satisfaction of work that is created from the good working environment provided by the company to the employees will help increase employee performance. The results of this study are in line with previous research, i.e. research done by Huda (2017) that the work environment can improve employee performance, and employee job satisfaction has a positive effect on improving employee performance. Test results assure that the performance of employees can be explained by the variation of the work environment and job satisfaction. Later research conducted by Widodo (2014) which shows that there the role of job satisfaction as the mediation of the positive effect in the relationship of the influence of leadership and work environment on employee performance.

CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

Based on the research results it can be concluded as follows:

1. Communication skills positive and significant effect on employee performance of Askrindo Sharia in Indonesia.
2. Incentives positive and significant effect on employee performance of Askrindo Sharia in Indonesia.
3. Work environment influential positive and significant on employee performance of Askrindo Sharia in Indonesia.
4. Job satisfaction has positive and significant effect on employee performance of Askrindo Sharia in Indonesia.
5. Communication skills positive and significant effect on job satisfaction of employees of Askrindo Sharia in Indonesia.
6. Incentives positive and significant effect on job satisfaction of employees of Askrindo Sharia in Indonesia.
7. Work environment influential positive and significant on job satisfaction of employees of Askrindo Sharia in Indonesia.
8. Communication skills through job satisfaction as an intervening variable have positive and significant effect on employee performance of Askrindo Sharia in Indonesia.
9. Incentives through job satisfaction as an intervening variable have positive and significant effect on employee performance of Askrindo Sharia in Indonesia.

10. Work environment through job satisfaction as an intervening variable has positive and significant effect on employee performance of Askrindo Sharia in Indonesia.

11. Communication skills have the greatest influence (dominant) on the performance of employees while the working environment has influence the most small. Incentives have the greatest influence (dominant) on job satisfaction while communication skills has the most significant influence is small.

RECOMMENDATIONS

The advice of researchers from the research that has been done is as follows:

1. For the Management of Askrindo Sharia
   a) To improve the skills of communication, management must always pay attention to the employees in carrying out the work. Training communication skills is considered important for any employee who is on Askrindo Sharia in Indonesia, among others, by the way:
      1. Invited experts are experts in their field, including inviting a psychologist with the material how to improve oral communication skills so that employees are able to read the characters of the interlocutors with the right and there is a feedback between employees with the interlocutors.
      2. Management training public speaking in the communication skills so that employees are able to deliver a presentation well and was able to convince the audience as well as to train the use of the tone of the talk/letter clearly so it is easily understood by the interlocutors and also the ability of correspondence including offers of products that should be on the increase.
   b) Given incentives in expected in accordance with the employee performance, so that incentives can improve performance.
      3 suggestions related to incentives that can be given to can apply for management as follows:
       1. The commission that is given should be in accordance with the production achieved by the branch.
       2. Give praise and reward (reward) to employees who are doing well.
       3. The provision of scholarships for outstanding employees, training or training, counseling, legal, financial counseling, self-development courses, English language courses, courses on skill or certain ability to trigger employees in order to contribute better to the company
   c) In order to create the performance of employees of Askrindo Sharia is the maximum in recommend as follows:
      1. Management pay attention to the condition of the physical work environment such as the quality of air circulation in the workplace so that employees can work comfortably and maximum.
      2. Color good work space also provides comfort in the work in addition the color of the work space should also be on the increase back comfort through checking regularly.
      3. The conditions of the work environment non-physical on the security indicator in the work is an important factor this can probably be overcome with the holding of security at every branch so with a good working environment will enhance the maximum performance and minimize the occurrence of criminal acts such as theft.

2. For Further Research
   It is recommended that in further research can examine the other variables in
the Askrindo Sharia, such as analytical/statistical skills or self-confidence.

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