The Influence Of Work Motivation And Leadership On Performance (Empirical Study Of Savings And Loans Cooperative Employees In Pemalang)

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Abstract. This research investigates the impact of work motivation and leadership, mediated by job satisfaction, on employee performance in savings and loan cooperatives during the Covid-19 pandemic in Pemalang. The population consists of employees from Koperasi Simpan Pinjam Muti Artha Utama, Graha Mandiri, and Merdeka Makmur the Main Branch Office in Pemalang, totaling 250 individuals. Data collection is conducted through a questionnaire, and the validity and reliability of the instruments are assessed through appropriate tests. The analytical approach involves multiple regression analysis. The findings from the multiple regression analysis indicate that work motivation positively and significantly affects employee performance, while leadership also demonstrates a positive and significant impact on employee performance. Furthermore, work motivation is found to exert a positive and significant influence on job satisfaction, and leadership similarly shows a positive and significant impact on job satisfaction. Job satisfaction is then identified as having a positive and significant effect on employee performance. The results suggest that job satisfaction serves as a mediator, enhancing or fortifying the influence of work motivation variables on employee performance. Similarly, job satisfaction acts as a mediator, amplifying the impact of leadership variables on employee performance within savings and loan cooperatives in Pemalang.

Keywords: Job Motivation, Leadership, Job Satisfaction, Employee Performance.

INTRODUCTION
The Covid-19 pandemic has had a significant negative impact on cooperatives. Facing various possibilities and uncertainties that arise, self-readiness is the key in designing strategies to deal with this hostile situation. Therefore, there needs to be encouragement so that cooperatives are able to overcome these challenges.

Cooperatives, as a form of business industry, are faced with tasks that are not easy. In facing the Covid-19 Pandemic, cooperatives need to focus on work motivation and leadership styles that can increase job satisfaction and employee performance. These two factors are very important, especially in creating online-based services that allow cooperative members to access all services via the internet.

Work motivation plays a central role in encouraging, channeling and supporting human behavior. Strong work motivation encourages individuals to work diligently and
enthusiastically, encouraging them to achieve optimal results. Therefore, an effective work motivation strategy is a must.

Leadership style also plays a big role. Wise leadership is able to provide direction, motivation and guidance to employees. The success of cooperatives in creating a work environment that is conducive to creating online-based services is very dependent on effective leadership.

The importance of implementing appropriate work motivation and leadership can be seen in increasing employee job satisfaction and optimizing performance. With online-based services, cooperative members can easily access all services provided via the internet.

Through a combination of strong work motivation and effective leadership, cooperatives can overcome the challenges they face. Creating a supportive work environment, providing adequate motivation, and providing efficient and effective services are strategic steps.

According to George et al., (2005), work motivation is a psychological drive that determines the direction of a person's behavior in the organization, the level of effort and the level of persistence or resilience in facing a problem. The role of leadership is very important in achieving maximum employee performance or work performance. The application of appropriate leadership is one of the factors that can move, direct, guide and motivate employees to achieve more at work. Leadership is defined as the process of inspiring other people to work hard in carrying out important tasks (Setyorini et al., 2012).

The motivation factor that will influence employee performance is potential, where someone is not necessarily willing to mobilize all their potential to achieve optimal results. Motivation must always be fostered so that all members of the organization are able to contribute their best potential for the benefit of the organization. Job satisfaction is defined as a generalization of employee attitudes towards their work which is based on aspects of their work.

According to Oldham & Hackman (2010) there are five things that influence employee job satisfaction, namely variety, skills, identity, work, job interests, autonomy and job feedback. Performance is the real behavior displayed by each person as a work achievement produced in accordance with their role in the company (Kasmir, 2015).

Employees who have high performance are talented, qualified, highly motivated and willing to work together in a team. Leaders must be able to set work targets that will produce high quality, highly motivated and productive employees. Good leadership received by all
members of the organization, high employee work motivation, supported by high employee job satisfaction, will be able to improve employee performance.

Research by Lestari & Suryani (2018) using quantitative data analysis method, states that leadership style has a positive and significant effect on employee performance. Research conducted by Juniantara & Riana (2015) using the PLS test tool, stated that motivation has a positive and significant effect on employee satisfaction. Different from these two studies, research conducted by Luviansi et al. (2012) stated that motivation does not have a significant effect on job satisfaction.

Research conducted by Rahayu (2016) using the census method stated that job satisfaction influences employee performance. Research conducted by Ubaidillah & Prayitno (2013) using multiple regression analysis tools, stated that leadership style has a positive and significant effect on employee performance. Research conducted by Bagaskara & Pujiani (2020) using multiple linear regression analysis tools stated that job satisfaction has a positive and significant effect on employee performance. Meanwhile, Sukmasari's (2011) research states that leadership has no significant effect on employee performance.

The presence of private banking (BCA, BTPN, Panin Bank and so on), as well as regional-scale banking, for example the Rural Bank, District Credit Agency (BPR BKK), BPD and Bank Pasar Pemalang, are competitors that must be taken into account by the Muti Artha Utama Savings and Loans Cooperative, Graha Mandiri, and Merdeka Makmur whose operations are in the Pemalang Regency area. This research is intended to determine the influence of work motivation and leadership through job satisfaction on the performance of savings and credit cooperative employees in relation to the presence of private banking.

**Formulation of the problem**

Muti Artha Utama, Graha Mandiri and Merdeka Makmur Savings and Loans Cooperatives currently have to compete fiercely with private banks and regional banks. Therefore, employee performance must be improved, especially looking at the variables of work motivation and leadership, as well as job satisfaction.

Research question

The problem formulation is described into research questions, as follows:

1. How does work motivation influence employee performance?
2. How does leadership influence employee performance?
3. How does work motivation influence job satisfaction?
4. How does leadership influence job satisfaction?
5. How does job satisfaction affect performance?
6. How does job satisfaction mediate work motivation on performance?
7. How does job satisfaction mediate leadership on performance?

Research purposes:
1. Analyze the effect of work motivation on employee performance.
2. Analyze the influence of leadership on employee performance.
3. Analyze the influence of motivation on employee performance.
4. Analyze the influence of leadership on employee performance.
5. Analyze the effect of job satisfaction on employee performance.
6. Analyze job satisfaction in mediating work motivation on performance?
7. Analyze job satisfaction in mediating leadership on performance?

LITERATURE REVIEW

Work motivation

Motivation is a process that explains the intensity, direction and persistence of an individual to achieve goals (Robbins & Judge, 2013). The importance of motivation is because motivation is what causes, channels and supports human behavior, so that they are willing to work hard and enthusiastically to achieve optimal results.

According to Alfiyah (2018), work motivation is the process of influencing or encouraging someone or a work group from outside so that they want to carry out something that has been determined. According to Bahri Sunyoto (2019), work motivation is a condition that encourages an individual's desire to carry out certain activities to achieve their desires. According to Krisnayanti & Mudiartha (2018), work motivation is behavioral activity that works in an effort to fulfill desired needs.

In this research, what is meant by work motivation is a condition or situation that influences or encourages someone to do something or act with the aim of fulfilling life's needs as desired.

According to Aulia (2020), work motivation indicators include the need for achievement, the need for affiliation, and the need for power. Motivation indicators according to Mangkunegaran (2017) are responsibility, achievement, opportunities for advancement, recognition of performance. The work motivation indicators used in this research are (1) Motivation for achievement, (2) Motivation for power, (3) Motivation for affiliation.
Leadership

Leadership according to Landy & Conte (2016) is a relationship between two different people, in this case vertically in an organization, namely the relationship that occurs between superiors and subordinates. Meanwhile, according to Amin (2004), leadership emphasizes the differences in leadership towards each subordinate in a work group. According to Woolcock (1998), the basic premise of leadership theory is that leaders develop superior-subordinate relationships that are different from each subordinate.

According to Fahmi (2017), leadership is a science that comprehensively examines how to direct, influence and supervise other people to carry out tasks according to planned orders. According to H. A. Hasibuan (2019) leadership is the way a leader influences the behavior of subordinates, so that they are willing to work productively to achieve organizational goals.

Meanwhile, Robbins & Judge (2013) stated that leadership style can be defined as "The creation by leaders of in-groups and out-groups; subordinates with in group status will have higher performance ratings, less turnover, and greater job satisfaction." In connection with this definition, it can be seen that in the leader's behavior there are differences in the attitudes received by subordinates from their superiors. These differences form separate groups that explain the relationship between superiors and subordinates, which are called in-group and out-group.

In this research, what is meant by leadership is a series of structuring activities in the form of the ability to influence the behavior of other people in certain situations so that they are willing to work together to achieve predetermined goals.

According to Kartono (2010), leadership indicators are: (1) Decision making ability, (2) Motivational ability, (3) Communication ability. Meanwhile, according to Suwanto & Priansa (2011) leadership consists of (1) Personal Leadership, (2) Non-personal Leadership, (3) Authoritarian Leadership, (4) Democratic Leadership

The leadership indicators used in this research are (1) Ability to make decisions, (2) Ability to motivate, (3) Communication ability.

Job satisfaction

Job satisfaction is a pleasant or unpleasant expression that arises from employees viewing work (Akinsola et al., 2007). According to Handoko (2016), job satisfaction is a pleasant emotional state in which employees view their work. According to A. A. A. P. Mangkunegara (2011) job satisfaction is a feeling that supports or does not support an employee who is related to their work or their condition.
According to Handoko (2016), job satisfaction is whether employees are happy with their work or not, this feeling can be seen from the employee's good behavior towards work and everything they experience in the work environment. Job satisfaction is an employee's attitude towards work which is related to the work situation, cooperation between employees, rewards received at work, and matters involving physical and psychological factors (Edy Sutrisno, 2019).

Handoko in Sutrisno (2016) stated that job satisfaction is a pleasant or unpleasant emotional state for employees regarding their work. Job satisfaction reflects feelings someone towards their work. This can be seen in the employee's positive attitude towards work and everything they encounter in their work environment.

In this research, what is meant by job satisfaction is a positive attitude from workers, including feelings and behavior towards their work through evaluating one's work as a sense of appreciation in achieving one of the important work values. According to A. P. Mangkunegara (2017) indicators of job satisfaction are (1) job description index scale, (2) facial expression; This scale consists of a series of pictures of people's faces ranging from very happy, happy, neutral, sullen, and very sullen, (3) Minnesota questionnaire. According to Afandi (2018) indicators of job satisfaction include work, wages, promotions, supervisors and co-workers. The job satisfaction indicators used in this research are (1) Payment, (2) The job itself, (3) Coworkers, (4) Job promotion, (5) Supervision.

**Employee performance**

According to Brahmasari & Suprayetno (2008), performance is the achievement of organizational goals which can take the form of quantitative or qualitative output, creativity, flexibility, reliability, or other things desired by the organization. According to Moeheriono & Si (2012), performance is the level of achievement in implementing activity programs or policies to realize the goals, objectives, vision and mission of an organization which are then described in an organization's strategic planning.

Performance according to A. A. A. P. Mangkunegara (2011) is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. According to Sedarmayanti & Rahadian (2018), performance is a record resulting from the function of a particular job or activity over a certain period of time.

In this research, what is meant by employee performance is a person's feelings towards their work which are pleasant or unpleasant which involve aspects of their work. Job satisfaction
concerns a person's attitude towards the environment in which he works which is positive regarding work in accordance with the assessment of each worker.


**Inter-Variable Relationships and Thinking Framework**

1. **Effect of Work Motivation on Performance**

   According to Mathis & Jackson (2001), the performance that a company or organization seeks from a person depends on the ability, motivation and support the individual receives. Employee work motivation in an organization will encourage employees to unleash all their existing abilities and potential for the benefit of the organization. Great motivation will be able to improve organizational performance.

   Previous research regarding the influence of work motivation on employee performance was conducted by Utari (2015), Siswanto & Wahjuningsih (2015), and Indarti (2015) who stated that work motivation had a positive and significant effect on employee performance.

   M. S. P. Hasibuan & Hasibuan (2016) argue that employees' abilities, abilities and skills are meaningless to the company, if they are not willing to work hard using all their abilities and work half-heartedly. So, motivation is given to employees who are capable but do not use all their abilities. Motivation is individual, in the sense that each person is motivated by various influences to varying degrees. Given this nature, improving individual performance in an organization requires managers to take an indirect approach, creating motivation through an organizational atmosphere that encourages employees to be more productive. This atmosphere is created through managing organizational factors in the form of setting reward systems, structures, job design and maintaining communication through leadership practices that encourage mutual trust. The higher the level of employee work motivation, the more employee performance will increase in the organization.

2. **The Influence of Leadership on Employee Performance**

   Leaders have a huge influence on the existence and performance of organizations (Benyamin, 2017). Leadership plays a strategic role in achieving performance, because it is in the hands of the leader that all resources can be mobilized to achieve organizational goals. Leaders have control over the success and failure of an organization. Effective leadership will be able to mobilize existing resources efficiently and effectively, realizing optimal performance.
to realize the organization's vision and mission. Thus, the better the leadership in the organization, the more employee performance in the organization will increase.

Previous research regarding the influence of leadership on employee performance was conducted by Sosilo (2014) and Anzhari et al. (2016) which states that leadership has a positive and significant effect on employee performance.

3. **Pengaruh Motivasi Kerja terhadap Kepuasan Kerja**

   High work morale will influence job satisfaction. With high motivation, leaders will feel satisfied, so they provide things that are in line with employee expectations, for example salary increases, incentives, awards, etc. High motivation will influence individual job satisfaction, because working enthusiastically will produce good performance which is a source of pride and satisfaction with one's work. According to (Hasibuan & Hasibuan, 2016) motivation will (1) increase employee morale and job satisfaction; (2) Improving employee work discipline (3) Increasing employee welfare levels (4) Increasing employee work productivity. Thus, the higher the level of employee work motivation in the organization, the greater the employee job satisfaction in the organization will be.

   Previous research regarding the influence of work motivation on job satisfaction was conducted by (Luviansi et al., 2012), and (Indarti, 2015) which stated that work motivation had a positive and significant effect on employee job satisfaction.

4. **The Influence of Leadership on Job Satisfaction**

   The success of an organization, both as a whole and various groups within an organization, is very dependent on the quality of leadership contained in the organization concerned. In fact, it could be said that the quality of leadership contained in an organization plays a very dominant role in the success of the organization in carrying out its various activities, especially seen in the performance of its employees. (A. A. A. P. Mangkunegara, 2011) and (Hidayat, 2013) concluded that employees who assess their superiors as having bad leadership practices cause employees to have a higher tendency to leave the organization, low job satisfaction, and high job stress. Thus, the better the leadership in the organization, the more employee job satisfaction will increase in the organization.

   Previous research regarding the influence of leadership on job satisfaction was conducted by (Sutanto & Wijanto, 2013) and (Wuysang, 2016) who concluded that leadership had a positive and significant effect on employee job satisfaction.
5. The Effect of Job Satisfaction on Performance

According to (Umar, 2004), performance is a combination of ability, effort and opportunity which can be assessed from the results of their work. An individual will have good performance if they achieve satisfaction at work. Employees with high job satisfaction pay more attention to achieving organizational tasks. Every employee, in carrying out the duties and responsibilities assigned to him, will try as hard as possible to work seriously if he is satisfied with his work. Thus, the higher the level of employee job satisfaction in the organization, the greater the employee performance in the organization will be.

Previous research regarding the influence of job satisfaction on employee performance was conducted by (Kristianto, 2011), (Sukmasari, 2011), and Indarti (2015) who concluded that job satisfaction has a positive and significant effect on employee performance.

6. Pengaruh Kepuasan Kerja dalam Memediasi Motivasi Kerja terhadap Kinerja Karyawan

Job satisfaction is an assessment that reflects a person's feelings of happiness or displeasure, satisfaction or dissatisfaction in taking a job (Sagala & Rivai, 2009). Job satisfaction is an individual's general attitude towards their work as well as an individual's evaluation of their tasks and work context. Motivation contains psychological aspects of an employee which express the desire, direction and persistence of predetermined actions and goals (Kreitner and Kinicki, 2004). Performance is what influences how much they contribute to the company or business.

An employee at work has problems and obstacles, including not being able to achieve maximum performance according to the provisions set by the organization to achieve one of the predetermined predicates.

Research conducted by (Juniantara & Riana, 2015) states that job satisfaction can mediate work motivation on employee performance. Research conducted by (Thamrin et al., 2020) states that job satisfaction has a significant and positive effect on employee work motivation and performance.

7. The Effect of Job Satisfaction in Mediating Leadership on Employee Performance

Job satisfaction is a general attitude towards a person's job that shows the difference between the amount of reward workers receive and the amount they believe they should receive (Robbins & Judge, 2013). Each individual has a different level of satisfaction, namely as effectiveness or emotional response to various aspects of work. Job satisfaction is not a single concept, instead a person can be relatively satisfied with one aspect of his job and dissatisfied with one or several other aspects.
Leadership is the nature or character of a person or group of people so that they are willing, committed and loyal to carry out activities in accordance with their duties and responsibilities to realize previously determined organizational goals (Griffin, 2004). The real foundation in an organization is employee performance, if there is no employee performance then the goals of an organization cannot be achieved, performance needs to be used as evaluation material for leaders or managers (A. P. Mangkunegara, 2017).

Employee performance greatly determines the success of an organization in achieving its goals, whether it is a large-scale or small-scale organization. On the other hand, how can activities in an organization run well if the leader does not have a good leadership spirit towards his subordinates? This kind of thing will have an impact on job satisfaction which concerns a person's attitude regarding their work, someone who feels satisfied will do positive things and help their leadership achieve organizational goals, conversely if subordinates are not satisfied then they will do negative things and unable to help their leaders to achieve organizational goals.

Research conducted by (Ida Ketut, 2020) states that job satisfaction can mediate leadership on employee performance. Research conducted (Sodiq, 2018) states that job satisfaction has a significant and positive influence on employee performance.

The theoretical framework in this research can be described as follows:

**Figure 1: Framework**

**Hypothesis**

H1: Work motivation has a positive and significant effect on the performance of Savings and Loans Cooperative employees in Pemalang

H2: Leadership has a positive and significant effect on the performance of Savings and Loans Cooperative employees in Pemalang

H3: Work motivation has a positive and significant effect on job satisfaction of Savings and Loans Cooperative employees in Pemalang

H4: Leadership has a positive and significant effect on job satisfaction of Savings and Loans Cooperative employees in Pemalang
H5: Job satisfaction has a positive and significant effect on the performance of Savings and Loans Cooperative employees in Pemalang
H6: Job satisfaction can mediate work motivation on employee performance.
H7: Job satisfaction can mediate leadership on employee performance.

RESEARCH METHODS

This type of research is explanatory research using a quantitative approach. According to Sugiyono (2017), research according to the level of explanation is research that intends to explain the position of the variables studied and the relationship between one variable and another variable. The data sources used are primary data and secondary data. The population in this study were employees of the Muti Artha Utama Savings and Loans Cooperative, Graha Mandiri, KSP Merdeka Pemalang Main Branch Office, totaling 250 people. The sample in this research were employees of the Muti Artha Utama Savings and Loans Cooperative, Graha Mandiri, KSP Merdeka Pemalang Main Branch Office, totaling 154 respondents.

<table>
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<th>Place</th>
<th>Population</th>
<th>Sample (person)</th>
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<tbody>
<tr>
<td>1</td>
<td>Artha Graha Mandiri</td>
<td>50</td>
<td>50/250 x 154 = 31</td>
</tr>
<tr>
<td>2</td>
<td>Buana Artha Mnadiri</td>
<td>150</td>
<td>150/250 x 81 = 92</td>
</tr>
<tr>
<td>3</td>
<td>Anugrah Tani Makmur</td>
<td>50</td>
<td>20/250 x 154 = 31</td>
</tr>
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Method of collecting data

Data collection through field research and library research. Primary data collection was carried out through questionnaires.

RESEARCH RESULTS AND DISCUSSION

The results of the research analysis and discussion began with the identity recognition process for 154 respondents. This is done to make it easier to understand in the following discussion. The next step is to explain the results of data processing and data calculations according to the variables used in the research so that they can provide predictive value for them. The results of the analysis are continued with the next stage, namely a discussion of work motivation, leadership, job satisfaction and employee performance.
Analysis of Respondent Descriptions

Respondents based on gender showed that of the savings and credit cooperative employees in Pemalang, the majority were men with a total of 78 people or 50.6%. Respondents based on age showed that most respondents were 26-30 years old with a total of 74 people or 48.1%. Respondents based on their latest education showed that the majority of respondents had a bachelor's degree with a total of 74 people or 48.1% The majority of respondents' responses to the work motivation variable from 154 respondents with 78% stating that they strongly agree with work motivation. The majority of respondents' responses to the leadership variable from 154 respondents stated that 87% strongly agreed with the existing leadership in savings and loan cooperatives in Pemalang. In response to employee performance variables from 154 respondents, the majority of 94% of respondents stated that they strongly agreed with the performance of savings and loan cooperative employees in Pemalang. Respondents' responses to the job satisfaction variable from 154 respondents, the majority of respondents with 86% stated that they agreed with job satisfaction at savings and loan cooperatives in Pemalang.

Validity Test Results

The validity test is used to measure whether an indicator in the form of a questionnaire is valid or not. The results of validity testing from 154 respondents obtained an r table of 0.198, while work motivation was 0.652, leadership was 0.520, job satisfaction was 0.42 and employee performance was 0.582. Because the calculated r value > r table 0.198, it can be concluded that it is valid.

Multiple Linear Regression Analysis

The regression model is a model used to analyze the influence of various independent variables on one dependent variable (Ferdinand, 2006). From the results of the linear regression model equation I, it states that (1) The constant value is 27.827 and the direction is positive, meaning that before being influenced by work motivation and leadership, job satisfaction is positive, (2) The regression coefficient value for work motivation is 0.184, and the direction is positive. This means that before being influenced by work motivation, job satisfaction is positive, (3) The leadership regression coefficient value is 0.162, and the direction is positive,
meaning that leadership has a positive effect on job satisfaction. Meanwhile, the results of the multiple linear regression equation II state that (1) The constant value is 28.613 and the direction is positive, meaning that before being influenced by work motivation, leadership and job satisfaction, employee performance is positive, (2) The work motivation regression coefficient value is 0.103 and the direction is positive, meaning that before being influenced by work motivation, employee performance is positive, (3) The leadership regression coefficient value is 0.084, and the direction is positive, meaning that leadership has a positive effect on employee performance, (4) The regression coefficient value for job satisfaction is 0.138 and the direction is positive. This means that job satisfaction has a positive effect on employee performance.

**Normality test**

The normality test aims to test whether in the resulting regression model, the confounding or residual variables have a normal distribution or not. The results of the normality test of the four linear regression models with the Kolmogorov-Smirnov test in table 4.10 show that the p value (Asymp. Sig) of the linear regression model is 0.810, greater than 0.05, namely 0.810 > 0.05. It can be concluded that the data is normally distributed. Thus, the normality assumptions or requirements for the regression model have met the normality assumptions.

**Multicollinearity Test Results**

The criteria for testing multicollinearity are if the VIF (Variance Inflation Factor) value is lower than 10, then it can be concluded that there is no serious multicollinearity between the independent variables in the model, whereas if the VIF value is higher than 10, it can be concluded that there is serious multicollinearity between independent variable in the model. The results of the multicollinearity test for equation I and equation II can be concluded that the VIF value of the variable is smaller than 10 and the tolerance value is greater than 0.10. This means that there is no multicollinearity in the research regression model.

**Normality test**

This test aims to determine whether the distribution is normal or not. As for It is known that the Asymp.Sig (2-tailed) significance value of 0.200 is greater than 0.05, so it can be concluded that the test data is normally distributed.

**Heteroscedasticity Test**

The heteroscedasticity test aims to test whether in the regression model there is inequality of variance from the residuals of one observation to another. If the significance value is > 0.05; then heteroscedasticity does not occur. On the other hand, if the significance value is <0.05; then heteroscedasticity occurs. Based on the results of the heteroscedasticity test of
equation I, it shows that each work motivation and leadership variable on job satisfaction has a significant value greater than 0.05. These results can be concluded that the regression model does not have heteroscedasticity. Meanwhile, the results of the heteroscedasticity test of equation II show that each quality variable of work motivation, leadership and job satisfaction through employee performance has a significant value greater than 0.05. These results can be concluded that the second regression model does not have heteroscedasticity.

**Goodness of Fit Test**
The accuracy of the sample regression function in estimating the actual value can be measured through the feasibility of the model or the Goodness of Fit test, including the coefficient of determination. The coefficient of determination is used to see the magnitude of the contribution of each independent variable of work motivation and leadership to employee performance through job satisfaction for cooperative employees, savings and loans in Pemalang expressed as a percentage. The results of the test calculation of the coefficient of determination for equation I obtained a value of Adjusted R² = 0.856, meaning that it can be seen that work motivation and leadership on job satisfaction among savings and credit cooperative employees in Pemalang is 0.856 or 85.6%, while the remaining 14.4% is influenced by factors others not examined in this study. Meanwhile, the coefficient of determination for equation II obtained a value of Adjusted R² = 0.813, meaning that it can be seen that work motivation and leadership on employee performance through job satisfaction among savings and credit cooperative employees in Pemalang is 0.813 or 81.3%, while the remaining 18.7% is influenced by other factors not examined in this study.

**F test**
This analysis is used to determine the influence of work motivation ((X1), leadership (X2) and job satisfaction (Z) together on employee performance (Y) on employees of savings and loan cooperatives in Pemalang. The results of the F test calculation for equation I can be obtained by the value of Fcount 5.526 with a significance value of 0.003 < 0.005, meaning that Ho is rejected or H1 is accepted, meaning that work motivation and leadership together influence job satisfaction among savings and credit cooperative employees in Pemalang. Meanwhile, the results of the F test calculation for equation II can be obtained with an F value of 4.693 with a significance value. 0.001 < 0.005 means Ho is rejected or H1 is accepted, meaning that work motivation, leadership and job satisfaction together influence employee performance at the savings and loans cooperative in Pemalang.
t test

The t test was used to partially determine the significance of the influence of the variables work motivation (X1), leadership (X2) and job satisfaction (Z) on employee performance (Y) in savings and loan cooperative employees in Pemalang. The results of the t test for equation I are: (1) The results of calculating the work motivation variable show that the calculated t value is (7.326) > t table (1.960) with significance (0.001 < 0.05) meaning that work motivation has a positive and significant effect on job satisfaction, (2) The results of calculating the work motivation variable obtained a calculated t value (8.039) > t table (1.960) with significance (0.003 < 0.05) meaning that leadership has a positive and significant effect on job satisfaction. Meanwhile, the results of the second equation test obtained the following results: (1) The results of the calculation of the work environment quality variable obtained the calculated t value (7.250) > t table (1.960) with significance (0.003 < 0.05) meaning that work motivation has a positive and significant effect on employee performance. (2) The results of the calculation of the leadership variable obtained the calculated t value (8.018) > t table (1.960) with significance (0.001 < 0.05) meaning that leadership has a positive and significant effect on employee performance, (3) The results of the calculation of the job satisfaction variable obtained the t value count (8.658) > t table (1.960) with significance (0.002 < 0.05) meaning that job satisfaction has a positive and significant effect on employee performance

Intervening Test

The intervening or mediation test is a test to find out whether or not a variable mediates the relationship with other independent variables on the dependent variable, which can be seen in the following picture:

Figure 2: Intervening Test
The Influence Of Work Motivation And Leadership On Performance
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The results of the intervening test state that: (1) the effect of work motivation on employee performance through the intervening variable job satisfaction, the direct effect of work motivation on employee performance is 0.031, the indirect effect of work motivation on employee performance \( (0.184 \times 0.138) = 0.025 \), the direct effect of work motivation on employee performance is 0.031, while the influence of work motivation on employee performance through job satisfaction is 0.025. So the conclusion is that job satisfaction can mediate or strengthen the influence of work motivation variables on employee performance.

(2) The influence of leadership on employee performance through the intervening variable job satisfaction, the influence of leadership on employee performance is 0.021, the indirect influence of leadership on employee performance \( (0.162 \times 0.138) = 0.022 \) above can be explained that the direct influence of leadership on employee performance is 0.021 while the influence of leadership on employee performance through job satisfaction 0.022. So the conclusion is that job satisfaction cannot mediate or strengthen the influence of leadership variables on employee performance.

Discussion result

The discussion regarding the influence of work motivation, leadership through job satisfaction on employee performance can be explained as follows.

1. The influence of work motivation on employee performance. Based on the calculation results of the work motivation variable, it was obtained that the calculated \( t \) value was \( (7.250) > t \) table \( (1.960) \) with significance \( (0.003 < 0.05) \), meaning that work motivation had a positive and significant effect on employee performance among savings and loan cooperative employees in Pemalang. These results show that 70% of respondents' answers regarding work motivation greatly influence employee performance, which can be proven by some of the answers being correct. It can be said that many employees of savings and loan cooperatives in Pemalang are aware of their responsibilities so they carry them out well which gives rise to contributions to the company. The results of this research provide support for previous research conducted by (Ardini & Fadli, 2017) that motivation is vital for individuals to be able to do their best, employees are given the opportunity to achieve good performance with the necessary skills.

2. The influence of leadership on employee performance. Based on the results of calculating the leadership variable, it was obtained that the calculated \( t \) value was \( (8.018) > t \) table \( (1.960) \) with significance \( (0.001 < 0.05) \), meaning that leadership had a positive and significant effect on employee performance for savings and loan cooperative employees in
Pemalang. These results show that leadership has a big role in achieving maximum employee performance. This is proven by the fact that 80% of respondents strongly agree with the figure of a leader or superior who is wise in making decisions that are felt by all employees of the savings and loan cooperative in Pemalang to achieve maximum performance in achieving company targets.

The results of this research provide support for previous research conducted by (Ubaidillah & Prayitno, 2013) that leadership can influence other people so that they can carry out their duties well in achieving employee performance. Leadership is the act of getting good performance to achieve something, and leadership can influence the actions of other people to achieve the expected final goal (Yohanes Susanto, 2016).

3. The influence of work motivation on job satisfaction. Based on the results of calculating the leadership variable, it was obtained that the calculated t value was (7.326) > t table (1.960) with significance (0.001 < 0.05), meaning that work motivation had a positive and significant effect on job satisfaction among savings and loan cooperative employees in Pemalang. These results show that 70% of savings and loan cooperative employees in Bebes strongly agree that high work motivation can create maximum job satisfaction. This is also due to the fact that savings and credit cooperative employees in Pemalang have work motivation that is dominated by factors from other people or the work environment.

The results of this research provide support for previous research conducted by (Juniantara & Riana, 2015) that employees who have high work motivation can provide job satisfaction which can benefit the company.

4. The influence of leadership on job satisfaction. Based on the results of calculating the leadership variable, it was obtained that the calculated t value was (8.039) > t table (1.960) with significance (0.003 < 0.05), meaning that leadership had a positive and significant effect on job satisfaction of savings and loan cooperative employees in Pemalang. This research shows that 80% of savings and loan cooperative employees in Pemalang are satisfied with the leaders in the cooperative. This research shows that 86% of savings and credit cooperative employees in Pemalang agree that job satisfaction can improve high performance. Satisfaction has a direct influence on the performance of savings and credit cooperative employees in Pemalang, the more satisfied the employee is, the more the employee’s performance will increase.
The results of this research provide support for previous research conducted by Dewi Suryani Harahap (2019) stating that an employee will be very happy if the leader can provide support to employees which will increase employee job satisfaction. Robin & Judge (2011) state that one of the most researched leadership approaches is path targeting.

5. The effect of job satisfaction on employee performance. Based on the results of calculating employee performance variables, it was obtained that the calculated t value was (8.658) > t table (1.960) with significance (0.002 < 0.05), meaning that job satisfaction had a positive and significant effect on employee performance for savings and loan cooperative employees in Pemalang.

The results of this research provide support for previous research conducted by dissatisfied (Jekti Rahayu, 2016) that organizations with employees who are more satisfied tend to be more effective than organizations with employees who are less satisfied. According to research, increasing job satisfaction will have an impact on improving employee performance (Riesky Ardi Bagaskara and Dewi Pujiani, 2020).

6. Job satisfaction mediates the influence of work motivation on employee performance. The direct influence of work motivation on employee performance is 0.803, while the influence of work motivation on employee performance through job satisfaction is 0.740. So the conclusion is that job satisfaction can mediate or strengthen the influence of work motivation variables on employee performance in savings and loan cooperatives in Pemalang.

The results of this research provide support for previous research conducted by Elina Rahma Pratiwi & Askar Yunianto (2018) that human resources are a very important factor and are the focus of many organizations to achieve competitive advantage. Business success in achieving its goals cannot be separated from work motivation factors. High work motivation can create conditions that can encourage and enable the ability to achieve job satisfaction.

7. Job satisfaction mediates the influence of leadership on employee performance. The direct influence of leadership on employee performance is 0.884, while the influence of leadership on employee performance through job satisfaction is 0.722. So the conclusion is that job satisfaction can mediate or strengthen the influence of leadership variables on employee performance. Employee performance is individual performance in an organization, while organizational performance is the amount of work carried out by the company, performance of being able to do the job correctly, the work done by the employee needs to be evaluated. Leadership is closely related to employee job satisfaction. Therefore, one of the factors that
creates employee job satisfaction is influenced by how well the leader uses and applies a
good and appropriate leadership style to provide employee job satisfaction.

CONCLUSION

Based on the results of this research, it can be concluded as follows

1. Work motivation has a positive and significant effect on employee performance. Providing
appropriate motivation will be able to encourage people to be more enthusiastic in carrying
out their work, resulting in something better so that work motivation is needed as an
indicator of employee performance.

2. Leadership has a positive and significant effect on employee performance. Leadership has
a big role in achieving maximum employee performance. The better the way the leader
makes decisions and the better the leader's way of establishing relationships with employees,
the more it will influence employee performance.

3. Work motivation has a positive and significant effect on job satisfaction. High work
motivation can create maximum job satisfaction, this is because employees of savings and
loan cooperatives in Pemalang have work motivation that is dominated by factors from other
people or the work environment.

4. Leadership has a positive and significant effect on employee job satisfaction. A person must
be able to behave and understand what his subordinates want in order to achieve job
satisfaction.

5. Job satisfaction has a positive and significant effect on employee performance. Job
satisfaction has a direct and significant effect on employee performance, increasing job
satisfaction will have an impact on improving performance.

6. Job satisfaction can mediate work motivation on employee performance. Job satisfaction
can mediate or strengthen the influence of work motivation variables on employee
performance in savings and loan cooperatives in Pemalang.

7. Job satisfaction can mediate leadership on employee performance. Employee performance
is individual performance in an organization, while organizational performance is the
amount of work carried out by the company, performance of being able to do the job
correctly.
Managerial Implications
The managerial implications of this research are as follows:
1. A leader must be able to provide work motivation to his subordinates in order to improve employee performance.
2. A wise leadership spirit towards subordinates can improve harmonious employee performance.
3. A leader must be able to provide high work motivation to his employees in order to increase job satisfaction.
4. A manager must be able to provide good leadership so that he can increase job satisfaction.
5. There must be cooperation between leadership towards employees and employees towards employees to increase job satisfaction.
6. Company leader has the responsibility to increase employee work motivation to improve employee performance.
7. A manager must be able to provide a wise leadership attitude towards his employees in order to improve employee performance.

Theoretical Implications
Some theoretical implications in this research that need to be carried out by savings and loan cooperatives in Pemalang in increasing work motivation, leadership on employee performance through work satisfaction are:
1. Work motivation influences employee performance, so the theoretical implication in this research is that every employee has the opportunity to excel and has authority and responsibility for the success of employee performance.
2. Leadership influences employee performance, so the theoretical implication in this research is that a leader must have a direct relationship with his employees so that a good relationship with the leader arises which can create employee performance.
3. Work motivation influences job satisfaction, so the theoretical implication in this research is that having good work motivation can also create good job satisfaction.
4. Leadership influences job satisfaction, so the theoretical implication in this research is that a democratic leader can create sustainable job satisfaction.
5. Employee performance influences job satisfaction, so the theoretical implication in this research is that friendly coworkers can support increased job satisfaction.
6. A leader must behave and understand what his employees want to help increase job satisfaction.
7. Job satisfaction has a direct influence on employee performance, the more employees are satisfied with their work, the more employee performance will increase.

REFERENCE


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