

**PENGARUH DISIPLIN KERJA DAN KOMUNIKASI TERHADAP
KINERJA KARYAWAN PADA *REGIONAL CREDIT CARD PERSONAL
LOAN (CCPL) PROCESSING* PT.BANK MEGA, TBK.
KANTOR CABANG SUPERMAL BANDUNG**

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ABSTRAK

Pada penelitian ini, penulis menemukan adanya fenomena penurunan kinerja karyawan pada *Regional Card Credit Personal Loan (CCPL) Processing* PT. Bank Mega, Tbk. Kantor Cabang Supermal Bandung yang disebabkan oleh kurangnya disiplin kerja, dan kurangnya komunikasi antar karyawan. Tujuan penelitian ini adalah untuk mengetahui pengaruh disiplin kerja dan komunikasi terhadap kinerja karyawan. Objek dalam penelitian ini adalah karyawan *Regional Card Credit Personal Loan (CCPL) Processing* PT. Bank Mega, Tbk. Kantor Cabang Supermal Bandung yang berjumlah 50 orang dengan teknik pengambilan sampel jenuh.

Penelitian ini menggunakan metode deskriptif dan verifikatif. Metode ini digunakan untuk menguji lebih dalam mengenai pengaruh disiplin kerja dan komunikasi terhadap kinerja karyawan *Regional Card Credit Personal Loan (CCPL) Processing* PT. Bank Mega, Tbk. Kantor Cabang Supermal Bandung. Setelah metode terkumpul, kemudian dilakukan analisis dan uji hipotesis menggunakan regresi linier berganda.

Berdasarkan hasil pengujian statistik, diketahui bahwa disiplin kerja karyawan termasuk ke dalam kategori cukup, komunikasi karyawan termasuk ke dalam kategori cukup, dan kinerja karyawan termasuk ke dalam kategori cukup. Selain itu, terdapat pengaruh yang signifikan secara simultan dan parsial antara variabel disiplin kerja dan komunikasi terhadap kinerja karyawan *Regional Card Credit Personal Loan (CCPL) Processing* PT. Bank Mega, Tbk. Kantor Cabang Supermal Bandung.

Kata kunci: Disiplin kerja, komunikasi, kinerja karyawan

**THE EFFECT OF WORK DISCIPLINE AND COMMUNICATION ON
EMPLOYEE PERFORMANCE IN REGIONAL CREDIT CARD PERSONAL
LOAN (CCPL) PROCESSING OF PT. BANK MEGA, TBK.
SUPERMAL BANDUNG BRANCH OFFICE**

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ABSTRACT

In this study, the writer found a phenomenon of employee performance degradation in Regional Card Credit Personal Loan (CCPL) Processing of PT. Bank Mega, Tbk. Supermal Bandung Branch Office caused by lack of work discipline and communication between employees. The purpose of this study was to determine the effect of work discipline and communication on performance of employee. The object in this study was employee of Regional Card Credit Personal Loan (CCPL) Processing PT. Bank Mega, Tbk. Supermal Bandung Branch Office consisting of 50 employee by using saturation sampling technique.

This study used descriptive and verification methods. The methods were used to get deeper examination on the effect of work discipline and communication on employee performance of Regional Card Credit Personal Loan (CCPL) Processing PT. Bank Mega, Tbk. Supermal Bandung Branch Office. After the methods were collected, the analysis and hypothesis testing were done using multiple linear regression.

Based on statistical testing, the results showed that employee work discipline was in sufficient category, employee communication was in sufficient category, and employee performance was also in sufficient category. In addition, there were simultaneous and partial significant effects between the variables of work discipline and communication on employee performance of Regional Card Credit Personal Loan (CCPL) Processing PT. Bank Mega, Tbk. Supermal Bandung Branch Office.

Keywords: communication, employee performance, work discipline