

## UNDERSTANDING EMPLOYEE PERFORMANCE IN RURAL BANKING: CONTRIBUTIONS OF EMOTIONAL INTELLIGENCE, INTERPERSONAL COMMUNICATION, AND INDIVIDUAL CHARACTERISTICS

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### ABSTRACT

Employee performance is a critical factor in maintaining competitiveness and service quality in rural banking institutions. This study examines the effects of emotional intelligence, interpersonal communication, and individual characteristics on employee performance at PT. BPR Tridarma Putri, Klungkung Regency, Bali. The study employed a quantitative approach involving all 64 employees as respondents through saturated sampling. Data were collected using interviews, documentation, and questionnaires and analyzed using multiple linear regression. The results show that emotional intelligence has a positive and significant effect on employee performance. Interpersonal communication also has a positive and significant effect, indicating that effective communication among employees supports better work coordination and performance. Individual characteristics likewise have a positive and significant effect on employee performance. These findings suggest that improving employees' emotional capabilities, interpersonal communication, and individual competencies can contribute to stronger employee performance in rural banking institutions. The study provides practical implications for management in developing human resource policies that emphasize emotional competence, effective workplace communication, and employee capability development.

**Keywords:** emotional intelligence, interpersonal communication, individual characteristics, employee performance

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### 1. INTRODUCTION

Employees are a vital asset to a company because their performance significantly impacts the company's overall effectiveness; therefore, improving employee performance is a primary focus of the human resource management unit (Evita et al., 2017). Gayatri et al. (2021) state that an employee is considered successful in performing their duties or has good performance if the results achieved exceed performance standards. To determine this, performance evaluations of every employee within the company must be conducted. Performance measurement refers to the process of assessing progress toward objectives and targets in human resource management to produce goods and services, including information on the efficiency and effectiveness of actions in achieving organizational goals.

Every company, including banking institutions, certainly wants to have employees with high-quality performance so they can provide maximum service to their customers. One banking company that must also always pay attention to the quality of its employees' performance is PT. BPR Tridarma Putri. PT. BPR Tridarma Putri is a company operating in the banking sector that actively participates through various activities to drive regional economic development, particularly for micro-entrepreneurs and small and medium-sized enterprises. The company is located at Jl. Diponegoro No. 59, Semarapura, Klungkung Regency, and has a total of 60 employees. PT. BPR Tridarma Putri raises funds through savings and deposit programs, and secures loans from other funding sources to provide credit to small and medium-sized entrepreneurs, either individually or in groups.

To support and carry out its operational activities, PT. BPR Tridarma Putri must be supported by employees who perform at their best. Based on the results of observations, it was found that employee performance at PT. BPR Tridarma Putri is still not optimal, as indicated by the continued fluctuations in the achievement of deposit, savings, and loan targets in 2024. For further clarification, the following is the performance data for PT. BPR Tridarma Putri for the period January–December 2024:

Table 1. Data on the Realization of Deposit, Savings, and Loan Targets for the Period January–December 2024

| Month     | Deposits                    |                             |                   | Savings                     |                             |                   | Loans                       |                             |                   |
|-----------|-----------------------------|-----------------------------|-------------------|-----------------------------|-----------------------------|-------------------|-----------------------------|-----------------------------|-------------------|
|           | Target<br>(Millions<br>IDR) | Actual<br>(Millions<br>Rp.) | Percentage<br>(%) | Target<br>(Millions<br>Rp.) | Actual<br>(Millions<br>Rp.) | Percentage<br>(%) | Target<br>(Millions<br>IDR) | Actual<br>(Millions<br>Rp.) | Percentage<br>(%) |
| January   | 1,500                       | 2,092                       | 139.4             | 3,500                       | 3,449                       | 98.5              | 1,250                       | 1,946                       | 155.6             |
| February  | 1,500                       | 953                         | 63.5              | 3,500                       | 3,155                       | 90.1              | 1,250                       | 2,468                       | 197.4             |
| March     | 1,500                       | 1,691                       | 112.7             | 3,500                       | 3,934                       | 112.3             | 1,250                       | 1,180                       | 94.4              |
| April     | 1,500                       | 2,192                       | 146.1             | 3,500                       | 3,551                       | 101.4             | 1,250                       | 1,137                       | 90.9              |
| May       | 1,500                       | 1,749                       | 116.6             | 3,500                       | 3,569                       | 101.9             | 1,250                       | 1,573                       | 125.8             |
| June      | 1,500                       | 1,308                       | 87.2              | 3,500                       | 3,322                       | 94.9              | 1,250                       | 1,691                       | 135.2             |
| July      | 1,500                       | 1,523                       | 101.5             | 3,500                       | 3,251                       | 92.8              | 1,250                       | 1,409                       | 112.7             |
| August    | 1,500                       | 2,958                       | 197.2             | 3,500                       | 4,643                       | 132.6             | 1,250                       | 1,424                       | 113.9             |
| September | 1,500                       | 2,975                       | 198.3             | 3,500                       | 3,451                       | 98.5              | 1,250                       | 2,833                       | 226.6             |
| October   | 1,500                       | 2,262                       | 150.8             | 3,500                       | 3,832                       | 109.4             | 1,250                       | 5,819                       | 465.4             |
| November  | 1,500                       | 1,424                       | 94.9              | 3,500                       | 4,809                       | 137.4             | 1,250                       | 1,370                       | 109.6             |
| December  | 1,500                       | 1,600                       | 106.6             | 3,500                       | 3,590                       | 102.5             | 1,250                       | 3,460                       | 276.8             |

Source: PT. BPR Tridarma Putri in Klungkung Regency (2024)

The table above shows that the monthly realization of deposit, savings, and loan targets at PT. BPR Tridarma Putri continues to fluctuate. The data indicates that while some targets are exceeded, others fall far short of the set goals. Based on the author's interviews with management, the fact that monthly performance continues to fluctuate suggests that employee performance at PT. BPR Tridarma Putri remains inconsistent. Therefore, it is crucial for company management to address this issue seriously by paying closer attention to factors that can maximize employee performance.

One factor that can influence employee performance within a company is emotional intelligence (Hasan, 2022). Pasaribu (2022) defines emotional intelligence as the ability to perceive, evaluate, and manage emotions in oneself and others. Baiduri et al. (2021) state that emotional intelligence is an individual's innate potential to perceive, utilize, communicate, recognize, recall, and describe emotions. The phenomenon related to emotional intelligence among employees at PT. BPR Tridarma Putri is evident from interview results with management, who stated that employees still lack the skills to manage emotions, as shown by a lack of empathy among employees to help one another, thereby affecting teamwork in achieving performance goals. Low emotional intelligence among employees is also indicated by conflicts with coworkers and supervisors, which can affect the workplace environment. In such cases, employees struggle to accept feedback or suggestions from supervisors or colleagues while performing their duties.

Another factor that can influence employee performance is interpersonal communication (Tambunan and Ferine, 2025). According to Wood (2021), interpersonal communication is highly unique; the individuals involved create meaning within the communication process. This process helps us understand the meaning of the message in that communication. Even when silent, they can be said to be communicating. Just like the general concept of communication, only that interpersonal communication has a deeper context. According to Devito (2021), interpersonal communication is the verbal and nonverbal interaction between two or more people who are interdependent. The phenomenon related to interpersonal communication among employees at PT. BPR Tridarma Putri is evident from the results of interviews with

management, who stated that the communication occurring among employees does not meet expectations due to frequent miscommunication with fellow employees.

In addition to emotional intelligence and communication, another factor influencing performance is the individual characteristics of employees (Herizal, 2022). It is important for companies to understand the individual characteristics of their employees, as this is useful for improving employee performance at work (Rihayana et al., 2023). According to Husain (2022), individual characteristics are internal (interpersonal) factors that drive and influence individuals. Desyinta et al. (2019) state that individual characteristics are the traits and distinctive features of a person that distinguish them in terms of motivation, initiative, and the ability to remain resilient in facing tasks or solving problems to meet needs. The phenomenon related to individual characteristics among employees at PT. BPR Tridarma Putri is evident from the results of interviews with management, who stated that employees at PT. BPR Tridarma Putri are not fully capable of ensuring the successful completion of tasks, This is due to a lack of expertise among employees—particularly older employees—in understanding and performing tasks, especially when using systems, which results in insufficient contributions to their assigned tasks and causes tasks to be completed past the designated deadlines.

## **2. LITERATURE AND HYPOTHESIS**

### **Employee Performance**

Mattalatta (2021) states that employee performance is work achievement or work output—both in terms of quality and quantity—achieved by human resources in a timely manner while carrying out their work duties in accordance with the responsibilities assigned to them. Busro (2021:89) states that employee performance is the work results that can be achieved by employees, both individually and as a group within an organization, in accordance with the authority and responsibilities granted by the organization.

### **Emotional Intelligence**

Pasaribu (2022) defines emotional intelligence as the ability to perceive, evaluate, and manage emotions in oneself and others. Baiduri et al. (2021) define emotional intelligence as an individual's innate potential to perceive, utilize, communicate, recognize, recall, and describe emotions. According to Simangunsong et al. (2021), emotional intelligence is the ability a person possesses to self-motivate in the face of failure, regulate emotions, and delay gratification in managing one's mental state. An individual's emotional intelligence influences their demeanor when interacting with society and the workplace (Prilia et al., 2025).

### **Interpersonal Communication**

According to Wood (2021), interpersonal communication is highly unique; the individuals involved create meaning within the communication process. This process helps us understand the meaning of the message in that communication. Even when silent, they can be said to be communicating. Just like the general concept of communication, though the context of interpersonal communication is more profound. According to Devito (2021), interpersonal communication is the verbal and nonverbal interaction between two or more people who are interdependent.

### **Individual Characteristics**

Individual characteristics refer to the behaviors or traits present in an employee—whether positive or negative—that distinguish one person from another regarding motivation, initiative, and the ability to perform tasks closely related to the environment that influences the individual's performance (Yosiana et al., 2023). Husain (2022) explains that individual characteristics are internal (interpersonal) factors that drive and influence individuals. According to Adam & Nurdin (2019), individual characteristics are traits possessed by every person, which differ from one person to another. Individual characteristics mean that every person has views, goals, needs, and abilities that differ from one another (Fauziah, 2021).

### **Research Hypothesis**

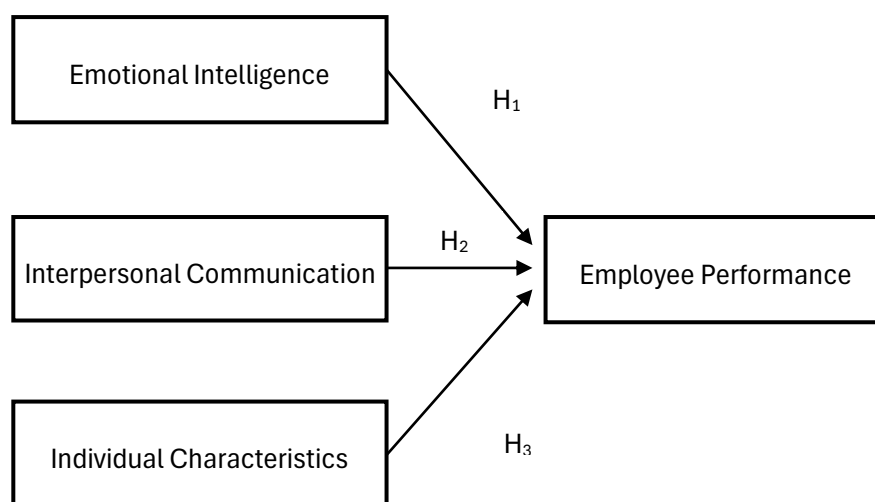


Figure 1. Research Model

H1: Emotional intelligence has a positive effect on employee performance

H2: Interpersonal communication has a positive effect on employee performance

H3: Individual characteristics have a negative effect on employee performance

### 3. RESEARCH METHODS

This study was conducted at PT. BPR Tridarma Putri, located at Jl. Diponegoro No. 25, Semarang Kelod Kangin, Klungkung District, Klungkung Regency. The population in this study consisted of all 64 employees at PT. BPR Tridarma Putri. Given that the population size in this study was less than 100, a saturated sampling method was used to determine the sample. The data collection methods used in this study were interviews, documentation, and questionnaires. The data analysis technique used was multiple linear regression analysis.

### 4. RESULTS AND DISCUSSION

#### Research Instrument Validation

##### a. Validity Test

Table 2. Results of Instrument Validity Testing

| Statement                                     | Correlation Coefficient | Standard | Notes |
|-----------------------------------------------|-------------------------|----------|-------|
| Emotional Intelligence (X <sub>1</sub> )      |                         |          |       |
| X1.1                                          | 0.933                   | 0.30     | Valid |
| X1.2                                          | 0.934                   |          | Valid |
| X1.3                                          | 0.933                   |          | Valid |
| X1.4                                          | 0.934                   |          | Valid |
| X1.5                                          | 0.930                   |          | Valid |
| Interpersonal Communication (X <sub>2</sub> ) |                         |          |       |
| X2.1                                          | 0.969                   | 0.30     | Valid |
| X2.2                                          | 0.961                   |          | Valid |
| X2.3                                          | 0.939                   |          | Valid |
| X2.4                                          | 0.894                   |          | Valid |
| X2.5                                          | 0.951                   |          | Valid |
| Individual Characteristics (X <sub>3</sub> )  |                         |          |       |
| X3.1                                          | 0.914                   | 0.30     | Valid |
| X3.2                                          | 0.918                   |          | Valid |
| X3.3                                          | 0.943                   |          | Valid |
| X3.4                                          | 0.936                   |          | Valid |

| Employee Performance (Y) |       |      |       |
|--------------------------|-------|------|-------|
| Y.1                      | 0.983 | 0.30 | Valid |
| Y.2                      | 0.974 |      | Valid |
| Y.3                      | 0.921 |      | Valid |
| Y.4                      | 0.927 |      | Valid |

Table 2 shows that all Pearson correlation coefficients for the instruments are above 0.30. This means that all instruments used to collect data in the form of questionnaires are valid.

#### b. Reliability Test

Table 3. Instrument Reliability Test Results

| Variable                                      | Number of Instruments | Cronbach's Alpha | Standard | Note     |
|-----------------------------------------------|-----------------------|------------------|----------|----------|
| Emotional Intelligence (X <sub>1</sub> )      | 5                     | 0.963            | 0.60     | Reliable |
| Interpersonal Communication (X <sub>2</sub> ) | 5                     | 0.968            |          | Reliable |
| Individual Characteristics (X <sub>3</sub> )  | 4                     | 0.945            |          | Reliable |
| Employee Performance (Y)                      | 4                     | 0.964            |          | Reliable |

Table 3 shows that the Cronbach's Alpha values for each variable are greater than 0.60. This indicates that all instruments are reliable, and the study can proceed

#### Classical Assumption Test

Table 4. Results of the Classical Assumptions Test

| Results of the Normality Test   |           |           |
|---------------------------------|-----------|-----------|
| N                               | 64        |           |
| Asymp. Sig. (2-tailed)          | 0.200     |           |
| Multicollinearity Test Results  |           |           |
| Independent Variables           | Tolerance | VIF Value |
| Emotional Intelligence          | 0.259     | 3.866     |
| Interpersonal Communication     | 0.277     | 3.605     |
| Individual Characteristics      | 0.260     | 3.852     |
| Heteroscedasticity Test Results |           |           |
| Variable                        | Sig.      |           |
| Emotional Intelligence          | 0.125     |           |
| Interpersonal Communication     | 0.439     |           |
| Individual Characteristics      | 0.138     |           |

Table 4 shows that the asymptotic significance (two-tailed) of the residuals is 0.200, which is greater than 0.05; therefore, it can be concluded that the variables are normally distributed.

Table 4 also shows that all independent variables have VIF coefficients less than 10 and tolerances greater than 0.1. Thus, it can be concluded that all independent variables in the study are free from multicollinearity.

Table 4 indicates that the significance values between the independent variables and their absolute residuals (ABS\_RES) are greater than 0.05. This means that there is no heteroscedasticity in the regression model.

#### Data Analysis Results

Next, multiple linear regression analysis was used to test the effects of Emotional Intelligence, Interpersonal Communication, and Individual Characteristics on employee performance. The following is a summary of the analysis results:

Table 5. Summary of Analysis Results

| Model                       | B                                               | Beta  | t     | Sig.  |
|-----------------------------|-------------------------------------------------|-------|-------|-------|
| Constant                    | 1.322                                           |       | 1.792 | 0.078 |
| Emotional Intelligence      | 0.182                                           | 0.247 | 2,295 | 0.025 |
| Interpersonal Communication | 0.302                                           | 0.401 | 3.863 | 0.000 |
| Individual Characteristics  | 0.289                                           | 0.318 | 2.962 | 0.004 |
| R                           | = 0.906                                         |       |       |       |
| Adjusted R-Square           | = 0.812                                         |       |       |       |
| F                           | = 91.423                                        |       |       |       |
| Sig. F                      | = 0.000                                         |       |       |       |
| Regression Equation         | $Y = 1.322 + 0.182 X_1 + 0.302 X_2 + 0.289 X_3$ |       |       |       |

a. Model Fit Test Results

1) F-Test Results

Based on the analysis results in Table 5, the calculated F value is 91.423 and the F significance is  $0.000 < 0.05$ . This indicates that emotional intelligence, interpersonal communication, and individual characteristics simultaneously have a significant effect on employee performance. This also means that all independent variables included in the model have a real combined effect on the dependent variable.

2) Results of the Coefficient of Determination Analysis

Based on the analysis results in Table 5, the coefficient of determination (Adjusted R-Square) is 0.812. This means that the combined contribution of emotional intelligence, interpersonal communication, and individual characteristics to employee performance is 81.2%, while the remaining 18.8% is influenced by other variables not discussed in this study.

b. Multiple Linear Regression Equation Model

Based on the values in Table 5, the multiple linear regression equation is:

$$Y = 1.322 + 0.182 X_1 + 0.302 X_2 + 0.289 X_3$$

Based on the multiple linear regression equation above, the regression line equation provides the following information:

- 1)  $b_1$  is 0.182, meaning that if interpersonal communication and individual characteristics remain unchanged or constant, an increase in emotional intelligence will be followed by an increase in employee performance of 0.182. From the perspective of elasticity, this can be interpreted to mean that an increase in emotional intelligence will be followed by an increase in employee performance of 18.2%.
- 2)  $b_2$  is 0.302, meaning that if emotional intelligence and individual characteristics remain unchanged or constant, an increase in interpersonal communication will be followed by a 0.302 increase in employee performance. From the perspective of elasticity, this can be interpreted as a 30.2% increase in employee performance resulting from an increase in interpersonal communication.
- 3)  $b_3$  is 0.289, meaning that if emotional intelligence and interpersonal communication remain unchanged or their values remain constant, an increase in individual characteristics will be followed by an increase in employee performance of 0.289. From the perspective of elasticity, this can be interpreted to mean that an increase in individual characteristics will be followed by an increase in employee performance of 28.9%.

The equation above also demonstrates that the influence of the variables emotional intelligence, interpersonal communication, and individual characteristics on the dependent variable of employee performance is positive. Positive regression coefficients indicate a direct relationship, meaning that as emotional intelligence, interpersonal communication, and individual characteristics increase, employee performance at PT. BPR Tridarma Putri in Klungkung Regency will also increase, and vice versa.

#### c. Hypothesis Testing Results (T-Test)

The t-test was used to determine whether the influence of emotional intelligence, interpersonal communication, and individual characteristics on employee performance is significant or merely coincidental. Based on the analysis results in Table 5 above, the following conclusions can be drawn:

##### 1) The Effect of Emotional Intelligence on Employee Performance

Based on the analysis results, a significance value of  $0.025 < 0.05$  was obtained. This indicates that emotional intelligence has a positive and significant effect on employee performance. This also means that the first hypothesis ( $H_1$ ), which states that emotional intelligence has a positive effect on employee performance, is accepted

##### 2) The Effect of Interpersonal Communication on Employee Performance

Based on the analysis results, a significance level of  $0.000 < 0.05$  was obtained. This indicates that interpersonal communication has a positive and significant effect on employee performance. This also means that the second hypothesis ( $H_2$ ), which states that interpersonal communication has a positive effect on employee performance, is accepted

##### 3) The Effect of Individual Characteristics on Employee Performance

Based on the analysis results, a significance value of  $0.004 < 0.05$  was obtained. This indicates that individual characteristics have a positive and significant effect on employee performance. This also means that the third hypothesis ( $H_3$ ), which states that individual characteristics have a positive effect on employee performance, is accepted

#### d. Results of the Dominant Factor Test

Based on the analysis results in Table 5, it is shown that interpersonal communication ( $X_2$ ) has a dominant influence on employee performance ( $Y$ ), as evidenced by the beta coefficient value of the Interpersonal Communication variable ( $X_2$ ) at 0.401, followed by the Individual Characteristics variable ( $X_3$ ) at 0.318, and the Emotional Intelligence variable ( $X_1$ ) at 0.247. This is also worth noting because these three factors also influence employee performance.

## Discussion

### The Effect of Emotional Intelligence on Employee Performance

Based on the research findings, emotional intelligence has a positive and significant effect on employee performance at PT. BPR Tridarma Putri in Klungkung Regency, thus accepting the first hypothesis ( $H_1$ ). This result also implies that as emotional intelligence improves, employee performance will increase. According to Simangunsong et al. (2021), emotional intelligence is the ability a person possesses to self-motivate in the face of failure, regulate emotions, and delay gratification to manage one's mental state. Emotional intelligence plays a crucial role in an employee's career journey and success within a company. Emotional maturity within employees is vital for controlling the behaviors that emerge in response to the situations we face. Through sound emotional maturity, employees can effectively navigate workplace competition without engaging in actions that might lead to negative behaviors.

The influence of emotional intelligence on employee performance is also supported by research by Hasan (2022), Permadhy & Ayuningtyas (2022), Ramadhona et al. (2022), as well as by Retnowati and Hasanah (2021), whose findings indicate that emotional intelligence has a significant positive impact on employee performance; in other words, the higher an employee's emotional intelligence, the better their performance.

### The Effect of Interpersonal Communication on Employee Performance

Based on the research findings, interpersonal communication has a positive and significant effect on employee performance at PT. BPR Tridarma Putri in Klungkung Regency, thus accepting the second hypothesis (H2). This result also implies that as interpersonal communication improves, employee performance will increase accordingly. Within an organizational setting, communication is essential and occurs naturally within it. In a large company, if there is no communication process within it, the company will not achieve its goals. Without a communication process, the products produced by the company will not reach their consumers. Interpersonal communication serves to convey messages or information through more accessible channels. However, communication often leads to errors that result in misunderstandings among the parties involved, thereby causing conflict. In this context, effective interpersonal communication occurs when vertical communication (between leaders and subordinates) functions well—such as when leaders are willing to provide instructions, guidance, or work direction to their employees, and subordinates promptly seek clarification from leaders when encountering work-related issues.

The influence of interpersonal communication on employee performance is also supported by the research of Tambunan and Ferine (2024), Amalia et al. (2023), Kuswandi and Sutrisno (2023), Ismail et al. (2022), as well as research by Retnowati and Hasanah (2021), where the results indicate that interpersonal communication has a significant impact on employee performance; that is, the better the interpersonal communication, the higher the employee performance.

### **The Influence of Individual Characteristics on Employee Performance**

Based on the research findings, individual characteristics have a positive and significant influence on employee performance at PT. BPR Tridarma Putri in Klungkung Regency; therefore, the third hypothesis (H3) is accepted. This result also implies that as individual characteristics improve, employee performance will increase accordingly. Individual characteristics refer to how employees who view various matters differently will behave differently; employees with differing attitudes will respond differently to instructions and interact differently with superiors, colleagues, and subordinates while performing their duties, ultimately impacting employee performance. To achieve good performance results, employees must possess good behavioral s or individual characteristics, supported by motivation provided by leadership, which ultimately has a positive impact on employee performance.

Nugraha et al. (2023) state that the more an employee's individual characteristics align with their tasks, the better their work performance and productivity will be. This is also supported by research conducted by Herizal (2022), Husain et al. (2022), Ajie (2021), Ihya et al. (2019), and Hidayah (2018), whose findings indicate that individual characteristics have a positive and significant influence on employee performance; in other words, the better an employee's individual characteristics, the higher their performance.

## **5. CONCLUSIONS AND LIMITATIONS**

Based on the results of the study, the following conclusions can be drawn: Emotional intelligence has a positive and significant effect on employee performance. Interpersonal communication has a positive and significant effect on performance. Individual characteristics have a positive and significant effect on employee performance.

A limitation of this study, as indicated by the adjusted R-squared value of 0.812, is that 81.2% of the variation in employee performance is explained by emotional intelligence, interpersonal communication, and individual characteristics. This result indicates that there remains an 18.8% variation influenced by factors outside the research model. Consequently, this study has limitations regarding the scope of variables used, as it has not included other factors that could potentially influence employee performance, such as compensation, communication, organizational culture, and others.

Additionally, the study was conducted at a single research site, namely PT. BPR Tridarma Putri. Consequently, the findings cannot be broadly generalized to other companies with different organizational characteristics and work patterns. Another limitation lies in the limited number of respondents, so the representativeness of the data can be improved in future research.

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