

## **How to Increase Job Satisfaction of Bank Employees?**

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### **Abstract**

*This study aims to determine the effect of the work environment, compensation and work discipline on job satisfaction among employees of PT. Regional Development Bank, Tbk. Jember Branch. The study population was all employees of PT. Regional Development Bank, Tbk. Jember Branch with a total of 66 employees, all of whom were used as samples in this study. Validity and reliability tests are used to test the measurement tools in the form of questionnaires. Structural Equation Modeling Analysis (SEM) is used to determine the effect of the influence of the work environment, compensation and work discipline on job satisfaction. The results showed that the work environment had no significant effect on job satisfaction. Compensation has no significant effect on job satisfaction. Work discipline has a significant effect on employee job satisfaction.*

**Keywords:** *work environment, compensation, work discipline, job satisfaction*

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### **I. Introduction**

The service industry is currently developing so rapidly. The banking industry is one of the service industries that still contributes to Indonesia's Gross Domestic Product even though the value is still relatively low at around 12.88 in 2018 which decreased by 2.53 percent (<https://kompas.id/baca/utama/2019/02/15/kontribusi-perbankan-terhadap-pertumbuhan-pdb-masih-rendah/>, 2019). The role of financial sector services in shaping Indonesia's Gross Domestic Growth is still too low, when compared to countries in ASEAN. This is indicated by the position of Indonesia's M2 to Gross Domestic Growth ratio which occupies a distended position of 39.88% in 2017. From CEIC and World Development Indicators (WDI) data, the position of Indonesia's M2 to GDP (M2 / GDP) ratio has been overtaken by Myanmar which is in the position of 51.06%. This M2 is money in a broad sense (Qomariah, 2015). M2 includes M1 or currency held by the public and demand deposits (demand deposits denominated in rupiah), plus quasi money (includes savings, time deposits in rupiah and foreign currency, and current accounts in foreign currencies), and securities issued by the monetary system owned domestic private sector with a remaining term of up to one year. The M2 / GDP variable reflects the level of monetization, measuring how much the financial sector services play a role in shaping GDP. The greater M2 / GDP, the more important and increasingly dominant role of the financial sector in shaping GDP (<https://ekonomi.bisnis.com/read/20190128/9/883183/peran-industri-jasa-keuangan-terhadap-pdb-minim>, 2019).

Even though the banking sector's contribution is still low, the banking business should not be underestimated and still have to get serious attention. Based on data from the Indonesian Banking Statistics Services Authority there are 115 commercial banks in Indonesia, as of January 2019. The number consists of 4 State-Owned Banks, 42 Foreign National Private Private Banks (BUSN) and 21 Non-Foreign Exchange BUSNs. Then 27 Regional Development Banks, 12 Mixed Foreign Banks and 9 Foreign Banks. Action and mergers after the crisis made the number of banks in Indonesia decrease. For information, the issuance of the October 1988 policy package or known as the Pakto 88 has encouraged the mushrooming of the number of banks in Indonesia. As shown in the graph below, there were 111 commercial banks in 1988 and continued to grow to 240 banks in 1994. The banking deregulation package allows only capital of Rp 10 billion to establish a bank (<https://databoks.katadata.co.id/datapublish/2019/03/26/berapa-jumlah-bank-umum-di-indonesia-sebelum-dan-sesudah-krisis-1998>, 2019).

Indonesian banks in carrying out their functions are based on the principle of prudence. The main function of Indonesian banking is as a collector and distributor of public funds and aims to support the implementation of national development in order to improve equitable development and its results, economic growth and national stability, towards improving the lives of many people (Financial Services Authority, 2020). Based on Law Number 10 of 1998 (Republic of Indonesia, 1998), in broad outline the objectives of Indonesia's banking sector are to support the implementation of national development in the context of increasing equity, economic growth, and national stability towards improving people's welfare.

Banking development needs to be supported by decent human resources, both in terms of quantity and in terms of quality. However, the fact is that HR who do not have a background in banking knowledge are still heavily involved in banking institutions. Of course this condition is very influential on the productivity and professionalism of banks. Several problems have become obstacles to the development of banks, and have become seven strategic issues in developing financial institutions: 1) the lack of consistency in vision and coordination between government and banking, 2) the proportion of industries and individual banks that are still small and low efficiency, and capital inadequate 3) high cost of funds resulting in improper financing segments, 4) less innovative products and services that are not in line with public expectations, 5) human resources in quantity and quality are still low and information system technology that cannot support the development of service products, 6) the level of knowledge and understanding of the community is still low, 7) the system of regulation and supervision is not yet optimal. Banking institutions are growing rapidly, preparing human resources that are ready to use in the banking economy in the future is a must.

This banking industry is a service industry that is always in touch with the wider community. Competition in the banking industry is also very tight in finding customers and retaining customers. If the bank can retain customers this is the success of the bank which is also the performance of all parties in the banking industry from the leadership to the subordinates. All this is inseparable from the role of employees in the bank. The role of these employees is very important in maintaining and improving the performance of the banking industry, therefore the bank needs to increase employee satisfaction, so that employees work actively and can improve organizational performance (Azhad et al., 2015). Why employee satisfaction is important to note, because employees who feel satisfied they will carry out their duties properly (Ruky, 2006).

Job satisfaction is a very important factor to consider for every company. (Siagian, 2015) states that job satisfaction is a perspective both positive and negative about their work. Job satisfaction is an affective or emotional response to various aspects or aspects of one's work so that job satisfaction is not a single concept (Mu'ah, 2002). There are so many factors that can increase employee job satisfaction, including a comfortable work environment, sufficient compensation to meet employee needs and work discipline that must be carried out by employees.

The factor that is thought to increase employee job satisfaction is the work environment. The work environment is appropriate where employees complete tasks given by the leadership to their subordinates (Sedarmayanti, 2011). The work environment usually consists of the physical environment and non-physical environment (Hasibuan, 2016). The physical environment is an environment that consists of places where employees work can be in the form of: work space, rest room, room for worship, parking location for employee vehicles and others related to the physical environment (Nawawi, 2008). Non-physical environment is an environment that is not a place where employees work but bias in the form of: employee relations with superiors, work relations with colleagues, employee relations with subordinates and employee relations with anyone in the environment where the employees work (Samsudin, 2006). This work environment is very important for employees to complete their daily tasks. The work environment must be made as comfortable as possible, both the physical work environment and the non-physical work environment so that employees are happy at work (Handoko, 2010). In theory it is said that a comfortable work environment will make employees happy to work, employees who work comfortably indicate that the employee feels satisfied at work. Research that discusses the relationship between work environment and employee satisfaction has been carried out by: (Wibowo et al., 2014), (Pribadi, 2018), (Hidayat, 2018), (Sitinjak, 2018), (Riansari et al., 2012), (Sudibya & Utama, 2012), (Anggitaningsih & Handriyono, 2019), (Ardianti et al., 2018), (Ramli & Mariam, 2020), (Haleema et al., 2020), (Saleh et al., 2016), (Sugiono & Vitaloka, 2019), (Alex & Sundar, 2019), (Nursaid et al., 2020).

The next factor that can also increase employee job satisfaction is compensation. Compensation is a reward given to employees for services that have been provided to employers that can be in the form of monthly salaries, incentives and other benefits (Hariandja, 2007). (Hasibuan, 2016) states that compensation is all income in the form of money, direct or indirect goods received by employees as a reward for services provided to the company. The establishment of effective compensation systems is an important part of human resource management because it helps attract and retain talented jobs. In addition the company's compensation system has an impact on strategic performance. (Handoko, 2010) states that compensation is everything that employees receive as compensation for their work. Compensation programs are also important for companies, because they reflect the organization's efforts to maintain human resources. (Nawawi, 2008) states that compensation is an award / reward for workers who have contributed in realizing their goals, through activities called work. From the above understanding it can be concluded that compensation is something that employees receive as compensation for their work, both in the form of financial compensation and non-financial compensation that aims to maintain human resources to achieve company goals. According to the prevailing theory, employees who get enough compensation will work well. Employees who do good work indicate that they are satisfied at work. Some researchers have conducted research stating the relationship between compensation and job satisfaction among other employees: (Syah, 2013), (Nursaid et al., 2020), (Riansari et al., 2012), (Supiyanto,

2015), (Hidayat, 2018), (Syahidin, 2018), (Sinollah, 2011), (Anggitaningsih & Handriyono, 2019), (Ardianti et al., 2018).

The next factor that can increase employee satisfaction is work discipline. Discipline is a person's behavior in accordance with regulations, existing work procedures or discipline is an attitude, behavior, and deeds in accordance with the regulations of the company both written and unwritten (Edy Sutrisno, 2015). (Hasibuan, 2016) states that discipline is all social regulations and norms that apply to a company to be obeyed by all its employees. From the above understanding it can be concluded that work discipline is the awareness and willingness of employees to obey all organizational regulations and applicable social norms. Thus, work discipline is a tool used by leaders to communicate with employees so that they are willing to change their behavior according to established rules. Discipline must be upheld in an organization. That is, without the support of good employee discipline, it is difficult for the organization to realize its goals. So, discipline is the key to the success of an organization in achieving its goals. Work discipline is the sincerity of the attitude of the employee to the responsibility that must be resolved that has been charged to the employee. Disciplined employees usually have all the assigned work done within the allotted time. Completion of work on time will provide equal feelings to employees. This feeling of pleasure indicates that the employee is satisfied with the work given. Several studies on the relationship between work discipline and employee leadership have been carried out, including: (Sofyan et al., 2016), (Sugiono & Vitaloka, 2019).

Bank Jatim (formerly the East Java Regional Development Bank) is a Regional-Owned Enterprise (BUMD) in East Java Province. This bank was established on August 17, 1961 in the form of a limited liability company (PT), then in its development changed its status to a Regionally-Owned Enterprise (BUMD). Bank Jatim became a foreign exchange bank since August 2, 1990. On May 1, 1999, in its efforts to improve professionalism and independence as a public servant in the field of financial services, Bank Jatim changed the form of a legal entity from a BUMD to a Limited Liability Company (PT). Bank Jatim successfully bought up 4 aspects of evaluation in Infobank Satisfaction, Loyalty & Engagement Awards 2020, which is ranked first in the Engagement Index, ranked first in the Customer Influence Index, ranked first in the Customer Knowledge Index and ranked first in the Customer Referral Index. In addition, Bank Jatim also ranked second in the Satisfaction Index valuation aspect, and Ranking second in the Customer Purchase Index assessment aspect. The success of Bank Jatim in achieving this achievement is inseparable from the commitment of all personnel at Bank Jatim starting from the top leadership to subordinates to improve the performance of Bank Jatim. The commitment of all personnel was formed because of the concern of the management of Bank Jatim to be committed to continue to improve the welfare of employees so that feelings arise from employees to remain committed to the work. One indicator that employees of an organization are satisfied is that the employee will continue to work as well as possible for the organization. Based on the theory discussed in this study and based on previous research that has been presented, the research question that needs to be raised in this study is how to improve employee satisfaction at the Bank Jatim Branch in Jember if it is related to the work environment, compensation provided and employee discipline. While the purpose of this study is to analyze and assess the effect of the work environment, compensation provided and employee discipline on job satisfaction at the Bank Jatim Branch in Jember.

## **II. Research Methods**

This research can be clarified as explanatory research. According to (Sugiyono, 2010) "explanatory research" is a study that explains the causal relationship between variables through hypothesis testing. This type of research is a qualitative research which is quantitative and research data are primary data obtained through employees at Bank Jatim Jember Branch. Population is a combination of all elements in the form of events, things or people who have similar characteristics that are the center of attention of a researcher because it is seen as a research universe (Ferdinand, 2016). The sample size to be used in the study is 66 employees where all employees have worked for more than 3 years. Validity and reliability tests are used to measure research measuring instruments in the form of questionnaires. For the purposes of data analysis, Structural Equation Modeling (SEM) is used with the Warp Partial Least Square (WarpPLS) statistical tool. Structural Equation Modeling (SEM) is an integrated approach between factor analysis, structural models and path analysis. SEM is also an integrated approach between data analysis and concept construction. In SEM, there are three activities simultaneously, namely checking the validity and reliability of the instrument (equivalent to confirmatory factor analysis), testing the model of the relationship between latent variables (equivalent to path analysis) and getting a useful model for estimation (equivalent to a structural model or regression analysis).

## **III. Results And Discussion**

### **Descriptive Statistics of Research Data**

Descriptive statistics provide a description or description of data seen from the average value, standard deviation, variance, maximum, minimum, sum, range, kurtosis and skewness of each variable (Ghozali, 2011).

The variables used include work environment variables, compensation, work discipline and job satisfaction. From these data, a descriptive statistical test was performed and the following results were obtained:

**Table 1. Descriptive Statistics Table**

	N	Minimum	Maximum	Mean	Std. Deviation
Work Environment (X1)	66	19,00	40,00	33,1364	3,92580
Compensation(X2)	66	21,00	39,00	31,8182	4,03793
Disclipine(Z)	66	25,00	40,00	32,8485	3,73442
Job Satisfaction(Y)	66	27,00	45,00	37,3485	4,08183
Valid N (listwise)	66				

**Validity Test**

**Table 2. Convergent Validity Work Environment (X1)**

Indicator	Normalized pattern loading	Information
X1.1	0.876	Convergent Validity Fulfilled
X1.2	0.707	Convergent Validity Fulfilled
X1.3	0.736	Convergent Validity Fulfilled
X1.4	0.728	Convergent Validity Fulfilled
X1.5	0.840	Convergent Validity Fulfilled
X1.6	0.861	Convergent Validity Fulfilled
X1.7	0.865	Convergent Validity Fulfilled
X1.8	0.804	Convergent Validity Fulfilled

**Table 3. Convergent Validity Compensation**

Indicator	Normalized pattern loading	Information
X2.1	0.713	Convergent Validity Fulfilled
X2.2	0.791	Convergent Validity Fulfilled
X2.3	0.795	Convergent Validity Fulfilled
X2.4	0.759	Convergent Validity Fulfilled
X2.5	0.763	Convergent Validity Fulfilled
X2.6	0.899	Convergent Validity Fulfilled
X2.7	0.992	Convergent Validity Fulfilled

**Table 4. Convergent Validity Disclipine**

Indicator	Normalized pattern loading	Information
Z.1	0.753	Convergent Validity Fulfilled
Z.2	0.919	Convergent Validity Fulfilled
Z.3	0.758	Convergent Validity Fulfilled
Z.4	0.752	Convergent Validity Fulfilled
Z.5	0.978	Convergent Validity Fulfilled
Z.6	0.814	Convergent Validity Fulfilled
Z.7	0.796	Convergent Validity Fulfilled
Z.8	0.752	Convergent Validity Fulfilled

**Table 5. Convergent Validity Job Satisfaction**

Indicator	Normalized pattern loading	Information
Y.1	0.830	Convergent Validity Fulfilled
Y.2	0.818	Convergent Validity Fulfilled
Y.3	0.809	Convergent Validity Fulfilled
Y.4	0.806	Convergent Validity Fulfilled
Y.5	0.866	Convergent Validity Fulfilled

Indicator	Normalized pattern loading	Information
Y.6	0.831	Convergent Validity Fulfilled
Y.7	0.814	Convergent Validity Fulfilled
Y.8	0.828	Convergent Validity Fulfilled
Y.9	0.850	Convergent Validity Fulfilled

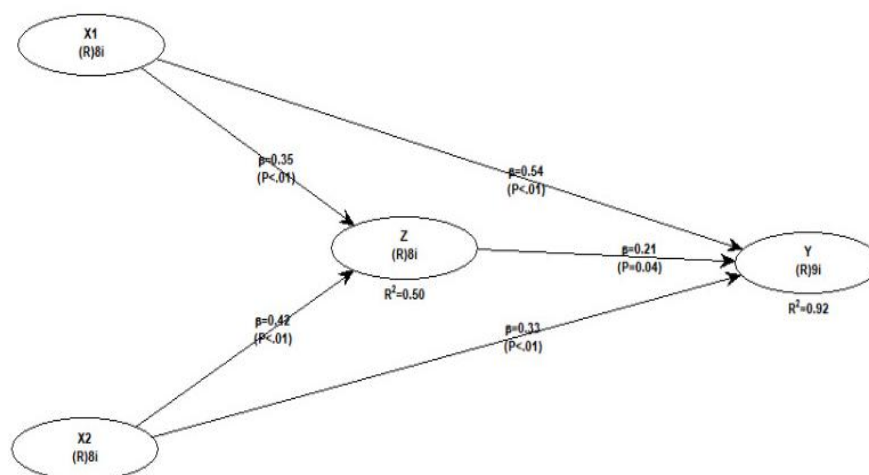
**Reliability Test**

**Table 6. Reliability Test**

Variable	Composite Reliability Coefficients $\beta > 0,700$	Cronbach's Alpha Coefficients $\beta > 0,600$	Information
X1 Work Environment	0.875	0.833	Reliable
X2 Compensation	0.848	0.791	Reliable
X3 Disclipine	0.844	0.786	Reliable
Y Job Satisfaction	0.852	0.801	

**Hypothesis Testing**

The hypothesis is a conjecture while research needs proof to test its truth. Hypothesis testing using Partial Least Square with WarpPLS 6.0 software aims to evaluate the structural relationship in the path analysis between latent variables namely work environment, compensation, work discipline and job satisfaction variables. Hypothesis testing of the path coefficient between variables by comparing the p-value with  $\alpha = 0.05$  (alpha 5%). The research hypothesis can be accepted if the p-value  $< 0.05$ . The amount of p-value is obtained from the output in WarpPLS 6.0. Testing this hypothesis is also intended to prove the truth of the alleged research that three hypotheses are in Figure 1.



**Figure 1. Partial Least Square WarpPLS 6.0 Testing Model**

**Table 7. Recapitulation of Hypothesis Test Results**

Hypothesis	Path Coefficients	P-value	Information
H1 Work Environment → Job Satisfaction	0,54	$< 0,01$	Hypothesis Accepted
H2 Compensation → Job Satisfaction	0,33	$< 0,01$	Hypothesis Accepted
H3 Disclipine → Job Satisfaction	0,21	$< 0,04$	Hypothesis Accepted

#### **IV. Discussion**

##### **Effect of Work Environment on Job Satisfaction**

Hypothesis test results indicate that the Work Environment affects the Job Satisfaction of employees of PT. Bank Pembangunan Daerah Tbk, Jember Branch. PT. Bank Pembangunan Daerah Tbk, Jember Branch needs to provide job satisfaction to employees, one of which is to provide a comfortable, safe and pleasant work environment. Job satisfaction of employees of PT. Bank Pembangunan Daerah Tbk, Jember Branch can appear as a result of the situation and work environment within the company. Job satisfaction reflects the attitudes and feelings of employees whether the employee feels happy or unhappy, feels comfortable or uncomfortable so that the resulting attitude can be a positive or negative attitude. Pleasant working environment conditions at PT. Bank Pembangunan Daerah Tbk, Jember Branch can make employees feel more happy, comfortable and comfortable at the company. In addition, it can reduce the level of saturation and stress levels of employees. According (Sedarmayati, 2011) the work environment is the overall tools and materials faced by employees where a person works, the work methods of a company, as well as work arrangements both as individuals and as groups in a corporate environment. A supportive environment will be able to encourage employees to work better and earnest so that maximum work productivity can be achieved.

##### **Effect of Compensation on Job Satisfaction**

Hypothesis test results indicate that compensation has a significant effect on Employee Job Satisfaction of PT. Bank Pembangunan Daerah Tbk, Jember Branch. Payment of compensation to employees is not just a reward for work performance of PT. Bank Pembangunan Daerah Tbk, Jember Branch, but is more oriented towards meeting the needs of both physical and social. The amount of compensation reflects the status, recognition, and level of fulfillment of needs enjoyed by employees and their families. If the rewards received by the employee mean the higher the position, the better the status, the better job satisfaction. According to (Hasibuan, 2016) compensation is all income in the form of money, direct or indirect goods received by employees as a reward for services provided to the company. One of the goals of compensation is to guarantee income sources for employees and their families. By providing appropriate compensation and being able to meet the needs of employees can increase employee job satisfaction, improve employee work discipline and strengthen employee relations with the company.

##### **Effect of Work Discipline on Job Satisfaction**

Hypothesis test results indicate that work discipline has a significant effect on job satisfaction of employees of PT. Bank Pembangunan Daerah Tbk, Jember Branch. Work discipline that is formed in employees is a reflection of employee responsibilities in carrying out their duties and work. Work discipline can encourage morale and work productivity, so that it is able to achieve the work targets set by PT. Bank Pembangunan Daerah Tbk, Jember Branch. Achieving employee work targets causes employees to have satisfaction at work. According to (Edi Sutrisno, 2014) discipline is a person's behavior in accordance with work regulations, work procedures that exist or can also be said discipline is an attitude, behavior, and deeds in accordance with the regulations of the company both written and unwritten. Companies to have good employee job satisfaction, one of the factors is to have a good work environment.

#### **V. Conclusions, Suggestions And Limitations**

The path test results show that the work environment has a significant effect on employee job satisfaction at PT. Regional Development Bank, Tbk Branch Jember. The path test results show that compensation has a significant effect on employee job satisfaction at PT. Regional Development Bank, Tbk Branch Jember. The path test results show that work discipline has a significant effect on employee job satisfaction at PT. Regional Development Bank, Tbk Branch Jember.

For further researchers, it is hoped that it can add to the research sample so that future research results can be more identified. The next researcher is expected to be able to add or expand research objects to better describe the condition of human resource management in general. The next research is expected to be able to add research variables so as to add insight into the importance of human resource management, especially regarding job satisfaction. Based on the results of this study, it is better that future studies use variables other than work environment and compensation such as leadership and organizational culture.

In this study there are still limitations, but with this limitation it is hoped that improvements can be made for future research, while the limitations in this study are as follows: the research sample used is very limited, depending on the condition of the research object. The object of research is only at the main branch office, this research was not carried out at sub-branch offices. The research variables used are only 4 variables, so the research results obtained are very limited.

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