The Influence of Job Satisfaction, Work Environment and Workload on Loyalty of National Sharia Bank Employees

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Abstract:

The purpose of this study is to ascertain how employee loyalty is impacted by workload, work environment, and job satisfaction. The national sharia bank at Indonesia's headquarters served as the research site for this study, which employed a quantitative methodology. Only 100 permanent employees were utilized as the sample in this study, which used incidental sampling and the Slovin technique to determine the number of responders. A questionnaire was utilized to collect data, which was then subjected to route analysis for analysis. The findings of this study suggest that Workload and Work Environment, two paths or sub-structural factors, have a considerable, simultaneous, or partial impact on Job Satisfaction. Path 2, or sub-structural 2, has as a result that Workload, Work Environment, and Job Satisfaction have a strong, simultaneous, and partial impact on Employee Loyalty.

Keywords: workload, work environment, job satisfaction, employee loyalty, sharia bank.

Introduction

The growth of Islamic banks in Indonesia itself is demonstrating more and more how superior they are at boosting the stability of the country's financial system. if the number of Islamic commercial banks in Indonesia from 2000 to 2021 is taken into consideration. As seen by the numerous Islamic banks that have been established, the development of Islamic banking grew quickly in 2021. The passage of Law Number 21 of 2008, which regulates

business activities in accordance with Islamic law by excluding the elements of Riba, Maisir, Gharar, Haram, and Zalim, is inextricably linked to the proliferation of Islamic banks in Indonesia. This law's goal is to persuade those who continue to have doubts about the way in which Islamic banking is actually practiced. Due to the merger or consolidation of three Islamic State-Owned Enterprises (BUMN) banks, namely Bank BRI Syariah (BRIS), Bank BNI Syariah (BNIS), and Syariah Mandiri (BSM), Islamic banks in Indonesia are currently undergoing even faster growth. Joko Widodo, the president of Indonesia, believes that Indonesia's Islamic banking sector has a lot of promise. Given that Indonesia has the largest Muslim population in the world, the current administration must be concerned about the growth of Islamic banking (Ajimat & Budi, 2020).

In order to meet the established goals and objectives, corporate management must focus on competent Human Resources (HR) to deal with the growth and rivalry of Islamic banks in Indonesia. Human Resources (HR) must be made more significant in a firm because they are crucial to reaching organizational objectives when a company is managed. The management of a company's human resources is crucial; in essence, human resources act as planners and business strategists. Human Resources (HR) is basically something that cannot be forgotten by the company because HR itself is the one who runs the company and achieves the company's goals. The most important thing that the company needs is employees who are loyal to the company in any situation because the key to a successful organization is its human resources. What's more, seeing the condition of the newly formed Islamic Bank and merging several BUMN Islamic Bank companies, which means that there is also a merger of employees, the company must rack its brains to maintain HR because the merging of employees is definitely a lot different from the previous company, and to retain existing employees, the company must foster a sense of employee loyalty. Loyalty is the loyalty and desire of each individual to be loyal to the group, work, company, and boss (Siregar et al., 2022).

Based on the findings of observations and conversations with a number of Islamic Banks employees, it was discovered that a phenomenon developed because, after the merger, many employees opted to quit their jobs rather than endure the new work environment, work system, and organizational culture. High and low employee loyalty in a company can be seen from the turnover rate (Employee Turnover). The turnover rate is reported in the 2021 Islamic Bank annual report for various reasons. Natural pensions have 60 employees who left, 35 who died, and 509 who resigned. Thus, the total number of employees who have turned over in 2021 is 604 employees. With the existing phenomenon where the work system, work environment, and organizational culture are different from what was previously felt by employees, this shows that employees do not have a sense of loyalty to the company, so companies must pay more attention to employee loyalty, especially the loyalty indicator itself. to retain existing employees (Al-Omari & Okasheh, 2017).

The work facilities at the corporate headquarters are still missing, according to the findings of observations and interviews with a number of employees. The following is a physical work environment that still has its drawbacks. There is still a lack of lighting in several departments. There is still an inaccurate placement of files and items that make it look messy. A total of 245 computers that have not been upgraded still use the old specifications. Inadequate Wi-Fi because the internet connection speed is slow and unstable. The layout is not good; there is not enough space for employees to mingle with each other (Nurprihatin et al., 2019). However, some of the physical work environment circumstances are not the only negative aspects of the workplace; there are also negative aspects of the non-physical work environment. There is still a conflict of interest among some employees. The occurrence of poor communication between divisions is due to the fact that divisions are still developing at the head office of Islamic Banks.

Literature Review

Job satisfaction is a psychological state or level of pleasure that a person feels in a work environment for his role or work in an organization. One's job satisfaction will foster a sense of loyalty to the company. A person can be interpreted as experiencing a decrease in job satisfaction due to environmental conditions or even the organization where the individual is located. Job satisfaction is defined as the thoughts, feelings, and tendencies of one's actions and attitudes towards work (Nofinawati, 2016). Therefore, the problem of job satisfaction needs special attention because, basically, an employee's loyalty can be increased by increasing his sense of job satisfaction at work. Job satisfaction is one of the factors that can promote employees' high levels of productivity at work, which can impact

a company's degree of success (Hasibuan, 2016). Depending on how each employee feels about the job they are doing, employee job satisfaction has a value that is different for each person (Safitri, 2015). One solution that can be done to increase employee job satisfaction is to provide a workload that matches the abilities of employees and create a good work environment. Workload is something that results from interactions between task demands, the workplace environment in which it is employed, abilities, habits, and work-related perceptions. The workload at Indonesian Islamic banks must be taken into consideration given the company's state, which is still relatively young, to improve the level of job satisfaction for current employees (Hendrix & Abrian, 2022).

Excessive workload will affect employee tension at work because it is not in accordance with organizational demands. Employee conduct, specifically ineffective behavior at work, such as being lazy and avoiding assignments, as well as the subsequent poor performance, will be impacted by this (Wibowo, 2015). Providing effective and efficient workloads that pay attention to physical, mental, and time workloads. If the workload given to employees is too heavy, the employee will experience a decrease in physical and mental health, which will result in obstacles to working later (Nurprihatin et al., 2020). In addition to workload, the workplace environment is a factor that might influence whether or not employees are more or less satisfied with their jobs. Employees will feel secure and operate more effectively when they are in a supportive workplace (Kasmarani, 2012). The quality of an employee's work and their degree of productivity are significantly influenced by their workplace environment. Creating a work environment that is both physical and non-physical is one of the crucial roles that the organization must take into consideration in order to achieve its aims. Based on this understanding, a good work environment can make an employee comfortable at work.

Methodology

In this study, there are 600 permanent employees who make up the population. employed the incidental sampling method in this investigation. The researcher carried out a number of tasks using information from questionnaires and interviews in order to collect the data required for this investigation. One of the research activities is data analysis, which is the process of gathering and organizing data such that the received data can be explained. Classifying data based on variables and participant types, organizing data based on variables from all participants, presenting data for each variable being studied, conducting calculations to address the problem statement, and conducting calculations to test proposed hypotheses are all activities in data analysis. Summary statistics provide a general overview or description of the data as represented by the average, variance, highest, and lowest values. The validity of the questionnaire's items is assessed using this validity assessment. The validity of a questionnaire is assessed using a validity assessment. Cronbach's alpha and the traditional assumption test will be derived from the results of the reliability assessment using SPSS. The causal model of the relationship between variables is described and tested using path analysis. The workload (X1) and work environment (X2) are recognized to be exogenous variables in this study's path diagram, whereas the variables relating to job satisfaction (Y) and employee loyalty (Z) are known to be endogenous variables. This research uses Pearson Product Moment (PPM) correlation analysis. The product moment correlation coefficient is a correlation technique used to look for relationships and prove the hypothesis of the relationship between two variables if the data from the two variables are the same.

Case studies

Here are the profile traits of the 100 responders broken down by gender, age, years of service, and last educational background. There are 63% permanent employees, who are male, and 37% permanent employees who are female. This shows that the majority of permanent employees who work are dominated by male employees. There are 43% permanent employees with aged 20–30 years, while 40% are aged 31–40 years; for ages 41–50 years, there are 14% and for ages 50 and over, there are 2%. This shows that the majority of permanent employees are dominated by employees aged 20–30. There are 14%, or 14 permanent employees, whose working period is 1 year, while for a working period of 2 years, there are 83%, or 83 employees, and for a working period of three years, there are 0%, or 0 employees. This shows that the majority of permanent employees who work are dominated by employees whose working period is two years. There are 89%, or 89 permanent employees, with a bachelor's degree, and 11%, or 11

permanent employees, with a master's degree. This shows that the majority of permanent employees who work are dominated by the bachelor graduates.

Based on the distribution of participants' responses to the workload variable (X1), it can be observed that the majority of participants provided the following responses: Strongly Agree (SS) 35.3%, Agree (S) 48.8%, Neutral (N) 1.9%, Disagree (TS) 0%, and Strongly Disagree (STS) 0%. The majority of participants' responses, which were Strongly Agree (SS) 31.8%, Agree (S) 44.1%, Neutral (N) 6.3%, Disagree (TS) 1.8%, and Strongly Disagree (STS) 0%, reveal the distribution of the participants' responses to the work environment variable (X2). The distribution of respondents' responses to the work satisfaction (Y) variable is shown by the majority of responses, which were Strongly Agree (SS), 27.8%, Agree (S), 46.2%, Neutral (N), 9.8%, Disagree (TS), 0.8%, and Strongly Disagree (STS), 0%. The distribution of respondents' responses to the work satisfaction (Y) variable is shown by the majority of responses, which were Strongly Agree (SS) 31.2%, Agree (S) 43.5%, Neutral (N) 6.0%, Disagree (TS) 3.3%, and Strongly Disagree (STS) 0%.

According to the results of descriptive statistics, the respondents' ratings for the workload variable ranged from 46 to 60, with an average total answer of 52.79 and a standard deviation of 4.100. The work environment variable has between 54 and 90 participants, with an average total answer value of 76.70 and a standard deviation of 8.991. The work satisfaction variable has a mean total score of 84.14 and a standard deviation of 8.924 with a minimum rating requirement of 63 respondents and a maximum rating of 100. The employee loyalty variable had a minimum rating of 66 and a maximum rating of 110 responses. Its mean overall score was 92.88 and its standard deviation was 9.994. Structure II estimates its R square value to be 0.639. This number suggests that there is a 64% influence of these factors on employee loyalty and in this study represents the direct influence of workload (X1), work environment (X2), and job satisfaction (Y) on employee loyalty (Z). The employee loyalty variable (Y), which has a range of 100% to 64%, accounts for the remaining 36% of the total. Each variable's significance threshold was set at 0.05, or 5%. Based on structure I, the R square value is 0.337. In this study, job satisfaction (Y) is directly influenced by workload (X1) and work environment (X2), with a value of 34%. The remaining 66%, however, is caused by other variables that have an impact on the job satisfaction variable (Y), which has a range of 100% to 34%.

The significant probability value, based on the results, is 0.000. The alternative hypothesis (Ha) is accepted and the null hypothesis (Ho) is rejected when the research's significance value is less than 0.05. Ha is disregarded while Ho is accepted when the significance level exceeds 0.05. According to the study's findings, if the significance value is 0.000 < 0.05, Ha is accepted and H0 is denied. These results suggest that job satisfaction (Y) is influenced simultaneously by workload (X1) and work environment (X2). The significant probability value, based on the results, is 0.000. When this study's results are 0.000 < 0.05, Ha is accepted and Ho is refused. These results suggest that employee loyalty (Z) is influenced by workload (X1), work environment (X2), and job satisfaction (Y).

The outcomes of the t-test are indicated by the two-probability values Significance 0.05 and t-score > t-critical value 1.989. The following results were obtained from the computation in IBM SPSS: Job satisfaction (Y) and workload (X1) are connected. This assertion is supported by the probability Significance 0.001 < 0.05 and t-score 3.691 > 1.989. As a result, the alternative hypothesis (Ha) is accepted and the null hypothesis (Ho) is rejected. This implies that job happiness is somewhat influenced by busyness. There is a connection between the workplace (X2) and job satisfaction (Y). This connection is shown by the probability values Significance 0.000 < 0.05 and t-score 3.499 > 1.989. As a result, the alternative hypothesis (Ha) is accepted and the null hypothesis (Ho) is rejected. This suggests that there is little influence of the workplace on job satisfaction. The t test's findings are shown by the two-probability values Sig 0.05 and t-count > t-table 1.989. The outcomes of the IBM SPSS calculations are as follows: Employee commitment (Z) and workload (X1) are associated variables. This is demonstrated by the probability values Sig 0.001 < 0.05 and t-count 3.478 > 1.989. As a result, Ho is disproved and Ha is adopted as the theory. This shows that the workload's ability to affect an employee's dedication is limited. Workplace culture (X2) and employee commitment (Z) are connected. This is demonstrated by the probability values Sig 0.003 < 0.05 and t-count 6.095 > 1.989. As a result, Ho is disproved and Ha is adopted as the theory. This shows that the influence of the work environment on an employee's loyalty is rather little. Job satisfaction (Y) and employee loyalty (Z) are related variables. This is demonstrated by the likelihood values Sig 0.000 < 0.05 and t-count 3.076 > 1.989. As a result, Ho is disproved and Ha is adopted as the theory. This suggests that there may be a connection between employee loyalty and job satisfaction.

Get the result of 1.361 from the structural equation I findings. The answer, derived from the findings of the second structural equation, is 1.359. With a significance level of 0.05, the Sobel test calculations produced an r-count value of 2.33559 > t-table of 1.989. Therefore, it can be said that Ho is rejected but Ha is accepted. This implies that job satisfaction (Y) through workload (X1) influences employee loyalty (Z). Therefore, it may be argued that there is a mediatory relationship between employee loyalty (Z) and workload (X1) that has an indirect effect. r-count value 2.27602 > t-table 1.989 with 0.05 level of significance. Therefore, it can be said that Ho is rejected but Ha is accepted. This indicates that job satisfaction (Y) and the work environment (X2) both have an impact on employee loyalty (Z). Therefore, it can be said that there is a mediation effect between employee loyalty (Z) and the work environment (X1) in the form of an indirect effect.

Conclusion

The amount of work required of employees and their level of job satisfaction are related. Employee job satisfaction and the workplace environment are correlated. Workload and working conditions both have an impact on employees' job satisfaction. Between employees, there is a relationship between workload and loyalty. Employee loyalty and the workplace environment are related. Job satisfaction and employee loyalty are influenced by one another. Through employee job satisfaction, workload and workplace culture have an impact on employee loyalty. Leaders should focus on factors of the workload assigned to staff that may have an impact on job satisfaction; they should pay closer attention to the appropriate workload for their staff in order to create a comfortable work environment. A pleasant workspace, suitable work facilities, and positive working relationships between employees and leaders as well as between employees and other employees are just a few of the issues that leaders need to be aware of in addition to the workload to ensure that people can perform efficiently at their jobs. In order to improve an employee's job satisfaction, leaders must pay attention to the needs of their workforce. For example, they should compensate employees according to the amount of work they are expected to do. Furthermore, leaders also need to pay attention to employee loyalty by providing workload according to employee capabilities and creating an ideal work environment for employees in order to increase employee loyalty to the company. It is intended that similar research in the future can use this study as a model. Future researchers should be able to employ more samples and the most recent theories in the field. Researchers also expect that subsequent researchers will be able to broaden their research by looking at employment outside the scope of this study and by include additional factors that may influence job satisfaction. The researcher also expects that future researchers will be able to utilize further statistical tests since new findings from ongoing study can advance the field of science, particularly in the area of human resource management.

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