

THE EFFECT OF JOB SATISFACTION AND WORKLOAD ON EMPLOYEES PERFORMANCE OF PT BANK TABUNGAN NEGARA (BTN) SYARIAH PEKANBARU

**Cengiz Kayacilar¹, R. Rudi Alhemp², Mulyani Rodi Muin³,
Muhammad Fahrozi⁴, Budi Alamsyah Siregar⁵**

¹Niğde Ömer Halisdemir University, Turkey

^{2,3,4} STIE Persada Bunda Pekanbaru,

⁵Universitas Pembinaan Masyarakat Indonesia.

Email: rudi.alhemp@gmail.com

Abstract

This study was conducted to determine the effect of job satisfaction and workload on the performance of employees of PT. State Savings Bank Syariah Branch Office Pekanbaru. The method used in this study is a descriptive method with a quantitative approach. The object of this research is all employees of PT Bank Tabungan Negara (BTN) Syariah Pekanbaru. The research location was conducted at PT Bank Tabungan Negara (BTN) Syariah Pekanbaru. The population in this study were employees of PT Bank Tabungan Negara Syariah Pekanbaru. The sample taken in this study were 47 respondents. The sampling technique in this study is the census method technique with data analysis using the SPSS version 20 program using validity test, reliability test, multiple linear regression, partial test (t test), simultaneous test (F test), coefficient of determination (R²) . Multiple regression analysis was used to test the hypothesis of this study. The results of the study stated that the variables of workload and job satisfaction had a significant effect simultaneously on employee performance. And it can be concluded that the most dominant workload variable affects employee performance. The value of the coefficient of determination (R²) is 0.876. This means that the variables of job satisfaction and workload simultaneously affect employee performance variables by 87.6%.

Keywords : *Job Satisfaction, Workload, Employee Performance*

INTRODUCTION

Bank BTN is the first bank to provide Home Ownership Credit (KPR) facilities in Indonesia and has a brand image in the community as a state-owned bank that specifically serves housing loans (KPR). In home ownership loans (KPR) are now starting to be competed with other banks that have started to be involved in housing loans (KPR). Actually, Bank BTN is not only involved in housing loans (KPR), but also accepts savings and loans like other banks. Like other banks that are present in the sharia system, BTN has also opened a sharia business unit. As one of the state-owned banks, the problem faced by BTN Syariah is to prepare itself for quality in implementing good government in the face of competition in the banking world. One of the important issues is how the quality of human resource performance will affect the quality of performance. A company must have a competitive

advantage that is difficult to imitate, which is only obtained from employees who have basic cultural values such as synergy, integrity, innovation, professionalism and the spirit of achieving excellence.

The low level of job satisfaction of PT Bank Tabungan Negara (BTN) Pekanbaru Syariah Branch Office is also seen from employee performance appraisal data. Based on the employee performance report in 2017-2021, the data obtained from research on the performance of the employee performance report in 2017-2021, the employee performance research data was obtained as follows:

Table 1. Results Evaluation Performance Employee PT Bank Savings Country Sharia Pekanbaru Year 2017-2021

Year Evaluation	Range Evaluation Performance					Amount Employee
	A	B+	B	C	D	
2017	2	11	19	3	2	37
2018	7	10	15	4	3	39
2019	6	8	16	7	5	42
2020	5	9	21	6	3	44
2021	4	6	36	1	-	47

Source: PT Bank Savings Country Sharia Pekanbaru, 2022

Based on table 1 the results of the performance appraisal above, the majority of employees is in the position of value B which indicates that the quality of the performance of PT . employees State Savings Bank Pekanbaru Sharia Branch Office is not bad but this still is at on target expectation management for got employees who have performance level A as a reflection of the best quality of performance. Where if employee which got mark A will got service production which more many from employee which no got mark A. An employee who will get production services depends on the profit earned will be obtained by the company every year.

Not enough maximum potential work on visible employees from the quality of the results unsuitable job with target quality which expected by PT management Bank Savings State a (BTN) Pekanbaru Sharia Branch Office. There are some effective employees and efficient in utilizing work time, such as: lack of discipline not attending punctual at work hours, absent without explanation and delaying time work so cause profession piled up.

Writer also find existence connection indication still low job satisfaction of PT Bank Tabungan Negara Syariah Branch Office Pekanbaru seen with still existence a number of employee which no satisfied with own work due to many reasons, such as not being suitable for the unit concerned, less skilled and less skilled. Some employees others are also difficult to collaborate with between units and with other units other. No existence balance Among position with results which obtained employee. company that have employees who more satisfied tend more effective when compared to companies that have employees which not enough satisfied.

BTN Syariah which is engaged in Credit Home Ownership (KPR) also accept savings and loans, have a higher level of target achievement good. This makes it difficult to standardize the work for each employee, the level of achievement of sales targets must be carried out with great strategy. When orders are high, employees have overtime schedules tall one. Overtime work has its own consequences for employees. They get their own compensation for overtime, but health no can paid with wages however need time for rest. The lack of rest time makes employees forced to work. Plus again with the high target set by the company. This gives pressure separately for employee BTN sharia. height burden work which exists at BTN sharia it has a negative impact on the performance of BTN sharia employees. Efforts to improve employee performance include paying attention to: burden work employee.

Based on this description, the authors are interested in doing study with title “**Influence Satisfaction Work and Burden Work Against Employee Performance PT. Savings Bank Country (BTN) Sharia Pekanbaru**”. The formulation of the problem is:

1. how influence satisfaction work to performance employee PT Bank Savings Country (BTN) Sharia Pekanbaru?
2. how influence burden work to performance employee PT Bank Savings Country (BTN) Sharia Pekanbaru?
3. how influence satisfaction work and burden work to performance employee PT Bank Savings Country (BTN) Sharia Pekanbaru?

The study aims to determine the effect of satisfaction work and burden work towards employees PT Bank Savings Country (BTN) Sharia Pekanbaru either partially or simultaneously.

THEORETICAL STUDY

Performance

The definition of performance has been put forward by experts including: according to Hero in Hamdi and Bahrudin (2014:31) performance is output which generated by functions or indicators something profession or something profession in time specific. Performance appraisal evaluates the current or past performance of employees relative to the standard of performance. While performance management is a process consolidating goal setting, performance appraisal and development to in a single common system, which aims to ensure employee performance, support objective company strategy (Dessler, 2011:322). Mangkunegara (2009) in Syaifora (2018) states that employee performance is the result of work in terms of quality and quantity achieved by employees in carrying out their duties in accordance with the responsibilities assigned.

Job satisfaction

Condition psychic which pleasant which feel by employee in a work environment for their roles and their needs are met is satisfaction work. The definition of job satisfaction has been put forward by experts including: that is, according to Colquitt et al. in Wibowo (2013:131) defines satisfaction work is level feeling pleasant which obtained from

evaluation profession somebody or experience work. While job satisfaction according to Robbins in Indrasari (2017:39), is a general attitude towards one's job as a difference between a lot reward which accepted worker with a lot reward which believed should accepted.

Workload

The definition of workload has been put forward by experts, including: that is, according to Haryanto in Santoso, *et., al.*, (2013:93) workload is a situation where total activity Duty which should solved by a employees during a certain period under certain circumstances normal. Meanwhile, according to Komaruddin in Suteja (2013:20) workload is a process to determine the number of hours people work in a job in a certain time, or in the words another analysis workload aims to determine how much number of personnel and a number of total not quite enough answer or burden work which appropriate bestowed n on a officer. Studies find that when individual own demands work which low possibility for *cyberloafing* tall, Thing this because time free which owned.

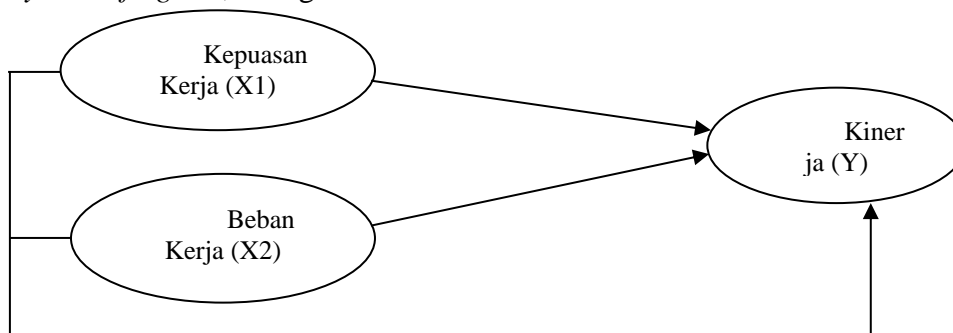


Figure 1. Research Model

Source: Zamzam, 2018

Hypothesis

Based on the background of the problem and the theoretical concepts that have been stated above, a hypothesis can be drawn, namely:

1. Allegedly job satisfaction affects the performance of employees of PT. Bank Savings Country Sharia Pekanbaru.
2. Allegedly burden work influential to performance employee PT. BankSavings Country Sharia Pekanbaru.
3. Allegedly satisfaction work and burden work influential to performanceemployee PT. Savings Bank Sharia State (BTN) Pekanbaru.

RESEARCH METHODS

Research sites

This research was conducted at PT Bank Tabungan Negara (BTN) Syariah Pekanbaru whose address is on Jl. Arifin Ahmad, Sidomulyo Village East, Marpoyan Damai District, Pekanbaru City, Riau Province, Postal Code 28125.

Population and Sample

the size population in study this is whole power work on PT. Savings Bank Country

(BTN) Sharia Pekanbaru year 2021 that is as much 47 people. As for population it is made overall as sample that is as much 47 people. Method taking sample as this is also called with census.

To determine the effect of job satisfaction and workload on employee performance at PT. Savings Bank Country (BTN) Sharia Pekanbaru used multiple regression analysis as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

Information :

Y = Performance

a = Constant

X₁ = Job Satisfaction Variable

X₂ = Workload Variable

b₁ = Job Satisfaction Regression Coefficient

b₂ = Workload Regression Coefficient

e = error (error)

The design of the hypothesis test was carried out with the help of the SPSS (*Statistical Product and Service Solution*) version 20 program . With the help of the SPSS program, tests were carried out which included data quality tests consisting of validity tests and reliability tests, then classical assumption tests consisting of normality tests, multicollinearity tests, heteroscedasticity tests, then hypothesis tests consisting of F test (simultaneous) and t test (Partial).

RESULTS AND DISCUSSION

To test the validity of the calculated r values ranging from 0.337 to 0.814 . So from the test results obtained that the value of r arithmetic of the value of r table (0.2876) it can be concluded that all the items from the three variables are declared valid. Then from the test results the reliability value of the three variables is above 0.6. This means that the measuring instrument used in this study is reliable or trustworthy.

Normality testing aims to determine the distribution pattern of a research data. This is one of the requirements to perform multiple linear regression analysis. As for result is as following this :

Table 2. Result Test Normality
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		47
Normal Parameters ^{a,b}	mean	0.00E+00
	Std. Deviation	6,19483296
	Absolute	0.094
	Positive	0.094

most Extreme Differences	negative	-0.069
Kolmogorov-Smirnov Z		0.647
asympt. Sig. (2-tailed)		0.797

a. Test distribution is Normal.

b. Calculated from data.

Data source processed, 2022

From table 2 it can be seen that the significance value is greater than 0.05 or 0.797 > 0.05 which means results test normality distributed normal.

Test heteroscedasticity aim for test is in a regression model, there is an inequality of variance or residual from one observation to observation which other. For test there is whether or not heteroscedasticity Spearman's *rank -test* is used by correlating the independent variables to mark absolute from residual (*error*). If variable independent no significant (sig > 0.05) means no occur heteroscedasticity.

Table 3. Results Heteroscedasticity Test
Correlations

			Unstandardized Residual
Spearman's rho	Job satisfaction	Correlation Coefficient	-0.021
		Sig. (2-tailed)	0.887
		N	47
	Workload	Correlation Coefficient	-.070 **
		Sig. (2-tailed)	0.640
		N	47
	Unstandardized Residual	Correlation Coefficient	1
		Sig. (2-tailed)	.
		N	47

Data source Processed , 202 2

From table 5.25 above, it can be seen that the significance value of the variable job satisfaction (X1) 0.887 > 0.05. And the workload variable is 0.640 > 0.05. By because it can be concluded that the independent variable is not significant (sig > 0.05) which it means model free from heteroscedasticity.

From table 3 it can be seen that the value of VIF (4.385) < 10, thus it can be concluded that there is no symptom of multicollinearity among the independent variables.

Table 4. Multicollinearity Test

Coefficients ^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Job satisfaction	,228	4,385
	Workload	,228	4,385

a. Dependent Variable: Employee Performance
Source: Processed Data 2022

From table 4 can is known results test multicollinearity from mark *tolerance* show no there is variable independent which own mark *tolerance* is greater than 1. The calculation results from VIF also show that no there is an independent variable that has a VIF value of more than 10.

From the results of respondents' responses, they are then distributed into the SPSS version 20 program. To find out how the influence of these factors can be seen using multiple linear regression analysis, so that the following equation is obtained:

Table 5. Results Analysis Regression linear multiple

Coefficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,492	5,351		1,587	0.120
	Job satisfaction	0.061	0.164	0.066	0.372	0.712
	Workload	1,229	0.143	0.957	8,614	0.000

Source: Data Processed 202 2

Based on table 5, a multiple linear regression equation can be made as following:

$$Y = a + b_1X_1 + b_2X_2$$

$$Y = 8.492 + 0.061X_1 + 1,229X_2$$

From results on could explained, namely:

- The value of the constant (a) is 8.492, meaning that if job satisfaction (X₁) and burden work (X₂) value is zero (0), so performance employee (Y) as big as 8,492.
- The value of the coefficient of job satisfaction (X₁) is 0.061, meaning that if job satisfaction (X₁) is increased by 1 (one) unit and the workload (X₂) is zero so variable employee performance (Y) will increase as big as 0.061.
- The value of the workload coefficient (X₂) is 1.229, meaning that if the workload (X₂) upgraded as big as 1 (one) unit and satisfaction work (X₁) worth zero then variable performance employee (Y) will increase of 1,229.

Analysis of determination in multiple linear regression is used to determine the percentage of the contribution of the influence of the independent variables simultaneously or together on the dependent variable.

Table 6. Coefficient of Multiple Determination (R^2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.936 a	.876	.871	6,33406

a. Predictors: (Constant), Workload, Job satisfaction

b. Dependent Variable: Employee

PerformanceSource:Processed Data

2022

Based on Table 6, it is known that the coefficient of determination (R^2) of 0.876. The magnitude of the coefficient of determination (R^2) is 0.876 or the same with 87.6%. This figure means that the job satisfaction variable (X_1) and workload (X_2) simultaneously (together) affect employee performance variable (Y) is 87.6%. This means that the influence of the satisfaction variable work (X_1) and workload (X_2) on employee performance (Y) is getting stronger because the more approach number one, whereas the rest ($100\% - 87.6\% = 12.4\%$) influenced by variable other who does not observed in study this.

Job Satisfaction Affects Performance

Based on the partial test results on the job satisfaction variable (X_1) by using SPSS, the t-count is 0.372. So when compared to the t-table at significant = 5%, which is 2,015 can be seen that the t-count is smaller than the t-table ($0.372 < 2.015$). Therefore could concluded that satisfaction work (X_1) no influential significant to variable performance employee (Y) PT Bank Savings Country (BTN) Sharia Pekanbaru.

Workload affects Performance

by partial test results on the workload variable (X_2) by using SPSS assistance obtained t-count of 8.614. So if compared to the t-table at significant = 5%, which is 2,015 can be seen that the t-count is greater than the t-table ($8.614 > 2.015$). Therefore it can be concluded that the load work (X_2) has a significant effect to performance employee (Y) PT Bank Savings Country (BTN) Sharia Pekanbaru.

Job Satisfaction and Workload Affect Performance

Based on the results of data processing, the calculated F value is obtained 155.606 $> F$ table 3.21 and mark significant $0.000 < 0.05$. Thing this means H_0 rejected and H_a accepted, Thus it can be said that there is an effect of job satisfaction and workload simultaneously on employee performance at PT Bank Tabungan State (BTN) Sharia Pekanbaru.

CONCLUSIONS AND SUGGESTIONS

Conclusion

Based on the results of research and discussion and analysis that has been carried out, the conclusions of the study are as follows:

1. In partially testing using the t test, it shows that no all variable free influential significant to variable bound. And study this obtained results that burden work which own influence significant by Partial to performance employee PT Bank Tabungan Negara (BTN) Pekanbaru Sharia Branch Office. Thing this can seen on results t test variable job satisfaction which t count it more small from t-table $0.372 < 2.015$ while for variable burden work t-count more big from t-table $8.614 > 2.015$.
2. In testing simultaneously using the F test shows the presence of influence variable free (satisfaction work and burden work) to the dependent variable (employee performance) is proven by the calculated F value $155.606 > F$ table 3.21 and significant value $0.000 < 0.05$. This means that H_0 is rejected and H_a is accepted, meaning that there is an influence between job satisfaction and workload to performance employee.
3. From this study, the following regression equation was obtained, $Y = 8.492 + 0.061X_1 + 1.229X_2$. From the regression equation, it can be seen that of the workload variable has a higher coefficient value than job satisfaction variable. And the proof by t test also mentions that variable burden work own influence significant by partial to employee performance when compared to the satisfaction variable work. And it can be concluded that the most variable workload dominant influence employee performance.

Suggestion

Based on the results of the research that the author did, there are several things that the author would like to convey to the PT. Bank Savings Country Office Branch Sharia Pekanbaru are as follows:

1. Based on results study which has done, researcher give a number of suggestion to PT. Bank State Savings Office Branch Sharia Pekanbaru so that more notice employee job satisfaction and should not experience a significant increase This can lead to a decrease in the work potential of employees. That matter important because good job satisfaction can Upgrade performance employee.
2. Too much workload received by employees does not capable for fulfil demands profession which there is in PT. Bank Savings Country Office Branch Sharia Pekanbaru. For that expected for management so that can evaluate return portion profession for each what employee is in accordance with their abilities and evaluate the work of employees so that they can give feedback from profession which already resolved.
3. So that employees can complete their work well at PT. Bank Savings Country Branch office Sharia Pekanbaru and employees must attempted as good as possible in improving performance so that results which accepted could satisfying.

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