

## Analysis Of Factors Affecting Employee Job Satisfaction At Bank Syariah Indonesia In Ternate

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### Abstract

*The human aspect is essential in achieving organizational goals because satisfied employees will perform harder and more productively, allowing companies to gain a competitive advantage. This research aims to identify the elements that influence employee work satisfaction at Bank Syariah Indonesia in Ternate. Employees of Bank Syariah Indonesia in Ternate were the subject of the study. This is a quantitative analysis of the total population of all Bank Syariah Indonesia employees in Ternate. According to the study's findings, leadership has a favorable impact on employee work satisfaction. Islamic work principles improve Employee Job satisfaction. Employee compensation moderates leadership and has little effect on employee work satisfaction. Employee Job satisfaction is influenced by Islamic work principles, moderated by employee compensation. Work ethics in Islam have an excellent impact on religion. Employee Job satisfaction is positively influenced by religion. Islamic work principles, as mediated through religion, impact employee job satisfaction.*

**Keywords:** Leadership, employee salary, religiosity, and Islamic work ethics

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### 1. INTRODUCTION

Sharia banking in Indonesia continues to experience considerable development day by day. Of course, Sharia banks, as players in the banking market, must work hard to increase and maintain banking competitiveness. As an area with a majority Muslim population, the City of Ternate has considerable potential to operate and develop Sharia bank services. The Islamic banking system supports achieving Islamic social and economic goals (Suryani, 2012).

Resources are considered valuable assets that a company uses to accomplish its objectives. The company's resources can be classified into four distinct categories: financial, physical, human, and technological capacities. Employees are widely acknowledged as a fundamental and critical element within organizations. The viability of a corporation is contingent upon its adeptness in effectively managing financial resources and its proficiency in managing human capital. Effective resource management necessitates harmonizing employees' and company

executives' perceptions or viewpoints to achieve organizational objectives successfully. (Çolakoğlu et al., 2016)

Job satisfaction is an individual's emotional state characterized by contentment and affection for their job. Job satisfaction, according to Malayu SP (2003), refers to employees' emotional attitude toward their work, which can be either happy or unpleasant. Wakhid (2014) completed his research. A work-friendly environment generates a sense of security and allows individuals to perform at their best. The environment at work can have an impact on employees' emotional health. According to Dantyo et al. (2014), when employees have a favorable opinion of their work environment, they are more likely to develop a sense of comfort and happiness in their job, leading to higher productivity and efficient use of work time. Staff productivity improvement is projected to lead to an increase in employee performance. The work environment includes interpersonal interactions among coworkers and the

physical context in which employees perform their duties. Individuals benefit from factors contributing to a mutually beneficial work environment to achieve optimal work performance. Among the work environment factors are (1) health, (2) security, (3) service, (4) communication patterns, and (5) work facilities (Farida & Salam, 2017).

Work satisfaction is crucial for organizations since it is directly associated with corporate performance, according to a study conducted by Paparang et al. (2021). Employees who are happy with their jobs are more likely to succeed. According to Alwiyah (2016), occupational satisfaction develops as a critical practical concept that results from successful performance and professional achievement.

The level of job satisfaction is greatly influenced by various elements, including leadership style, work environment, and organizational dedication, which significantly impacts job satisfaction. According to Specchia et al. (2021), an employee's supervisor's level of encouragement and support for their job significantly influences the employee's attitude about their position. The presence of positive attitudes and perspectives towards work has a direct relationship with the establishment of a pleasant work environment and the supply of appropriate supervisory support.

According to Baihaqi's (2015) study, various aspects, including leadership style, work environment, intrinsic motivation, and religious affiliation, were identified as influential elements impacting employees' levels of job satisfaction. In a study by Fauzi (2022), certain factors were identified as influential in shaping employee satisfaction and performance. These factors include income and pay, career advancement and professional growth possibilities, working conditions and organizational climate, job security, and effective leadership.

## 2. RESEARCH METHODS

The study used a quantitative research methodology. A quantitative methodology explores the potential relationship between the independent and dependent variables, and descriptive statistics are used to describe the study's findings. The administration of a questionnaire containing questions or comments relating to the variables under research directly to the designated participants was used to obtain primary data. This study's population comprised 60 employees from Bank Syariah Indonesia in Ternate. The current study used a questionnaire as a data collection

instrument, with the researcher administering a series of questions or statements relevant to the variables under examination for the respondents to respond to. The measurement scale used in this experiment is a 5-point scale. Data analysis was performed using descriptive statistical analysis, SEM analysis (Structural Equation Model), and PLS (Partial et al.)

## 3. RESULTS AND DISCUSSION

### 3.1. Research result

**Table 1 Characteristics of Respondents Based on Gender**

Information	Amount	Percentage%
Man	32	53%
Woman	28	47 %

Characteristics of respondents based on gender consist of two categories: men and women. Based on the results of the questionnaire from 60 respondents, the data obtained is shown in Table 1 below:

The number of respondents differentiated based on gender is shown in the table, where respondents with male gender numbered 32 respondents or equal to 53%, and respondents with female gender numbered 28 respondents or equal to 47%.

**Table 2 Characteristics of Respondents by Age**

Information	Amount	Percentage %
under 20 years	58	19.3 %
21- 25 Years	193	64, 3 %
26 – 30 Years	35	11.7 %
31 -35 Years	6	2%
36– 40 Years	3	1 %
41 – 50 Years	1	0.3 %
Over 50 Years	4	1.3%
Total	300	100%

The size of the respondents was differentiated based on age, as shown in Table 2. The majority of respondents in this study were aged between 31-35 years, totaling 17 people or 28%, while in other age groups, namely respondents aged 21- 25 years, totaling nine people or 15%, respondents aged 26-30 years totaling 11 people or equivalent to 18%, respondents aged 36-40 totaling 15 people or equivalent to 25%, respondents aged 41-50 years totaling seven people or equivalent to 8 %.

Characteristics of respondents based on length of time worked consisted of four categories, namely, < 5 years, > 5 years, 5-10 years, and > ten years. Based on the results of the questionnaire from 60 respondents, the data obtained is as shown in the table:

**Table 3 Characteristics of Respondents Based on Years of Service**

Length of work	Amount	Percentage %
<5 Years	21	35
5- 10 Years	32	53
>10 Years	7	12
Total		100%

The number of respondents differentiated based on length of work is shown in Table 3. Respondents with length of work < 5 years numbered one person, respondents with length of work > 5 years numbered 20 people, respondents with length of work 5-10 years numbered 32 people, and respondents with working hours > 10 years amount to 10 people.

**Table 4 Average Variance Extracted (AVE)**

Variables	Average variance extracted (AVE)
Ethics	0.880
Salary	0.879
Leadership	0.606
Job satisfaction	0.789
Religiosity	0.745

All indicators presented in Table 4 exhibit loading factors beyond 0.7, and each variable's

**Table 6 Discriminant Validity**

	Ethics	Salary	Leadership	Job satisfaction	Religiosity
Ethics	0.938				
Salary	0.127	0.937			
Leadership	0.056	0.083	0.778		
Job satisfaction	0.472	0.152	0.367	0.888	
Religiosity	0.410	0.066	0.155	0.606	0.863

According to the data reported in Table 6, the magnitude of the loading values for each item is more significant when they are linked with the dependent variable than when they are correlated with other

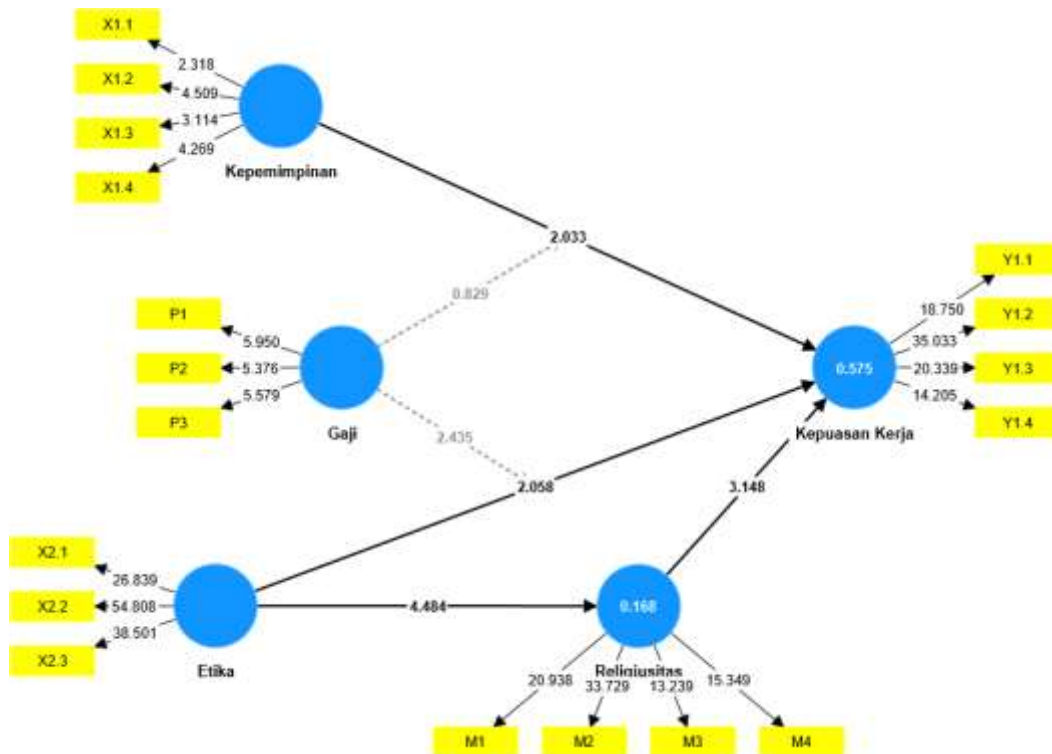
Average Variance Extracted (AVE) value surpasses 0.5. These findings suggest that no signals will be transmitted. The test results demonstrate that the instrument's signals successfully meet the convergent validity criteria.

**Table 5 Composite Reliability**

Variables	Cronbach's alpha	Composite reliability
Ethics	0.932	0.947
Salary	0.934	1,010
Leadership	0.777	0.767
Job satisfaction	0.910	0.911
Religiosity	0.886	0.908

Table 5 shows the reliability test findings, which show that all variables' values display sufficient reliability levels as measured by Cronbach's alpha or composite reliability. The obtained value is > 0.70, indicating a high-value level. Similarly, the AVE validity test score exceeds 0.50, indicating acceptable validity. As a result, the variables under consideration have both validity and reliability, which justifies their use in further testing the structural model.

factors. This proves that each item is appropriate for explaining each variable's idea and establishing the discriminant validity of all items.



**Figure 1. Distribution Measurement Model**

Two factors determine the condition for accepting or dismissing the hypothesis: the t-value's significance value, which should exceed 1.96, and the p-v value, which should be less than 0.05, all within a 5% significance level ( $\alpha 5\%$ ). If these conditions are met, the alternative hypothesis ( $H_a$ ) gains acceptance, while the null hypothesis ( $H_o$ ) is discarded. Conversely, suppose the t-value is less than 1.96, and

the p-value is more significant than 0.05 at the 5% significance level ( $\alpha 5\%$ ). In that case, the alternative hypothesis ( $H_a$ ) is rejected, and the null hypothesis ( $H_o$ ) is accepted. These outcomes follow the principles outlined by Abdillah (2018) and reflect the results from the hypothesis testing outlined in this study.

**Table 7 Path Coefficient**

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics	P values	Hypothesis accepted
Leadership -> Job Satisfaction	0.256	0.264	0.126	2,033	0.042	H1 accepted
Ethics -> Job Satisfaction	0.242	0.239	0.118	2,058	0.040	H2 accepted
Salary x Leadership -> Job Satisfaction	0.110	0.089	0.133	0.829	0.407	H3 rejected
Salary x Ethics -> Job Satisfaction	0.274	0.270	0.113	2,435	0.015	H4 accepted
Ethics -> Religiosity	0.410	0.423	0.092	4,484	0,000	H5 accepted
Religiosity -> Job Satisfaction	0.428	0.407	0.136	3,148	0.002	H6 accepted
Ethics -> Religiosity -> Job Satisfaction	0.176	0.172	0.070	2,513	0.012	H7 accepted

### 3.2. Discussion

The outcomes of hypothesis testing presented in Table 7 illustrate the approximate values of each connection among research variables as per the proposed hypothesis. According to the H1 hypothesis, leadership has a positive impact on employees' job satisfaction. This investigation was carried out by Cape\* & Frinaldi in 2023. Various leadership styles exist within an organization, each influencing the organization itself. The leadership style adopted holds significant implications for the organization, particularly concerning employee job satisfaction. Herman Nasruji's study in 2019 also highlights the considerable influence of leadership on employee job satisfaction through their findings on three independent variables. Hypothesis

H2, centered around Islamic work ethics, has been validated as it positively correlates with employee job satisfaction. This research was conducted by Azizah et al. in 2018. Their findings underscore Islamic work ethics' affirmative and notable influence on job satisfaction. Similarly, another study by Ali et al. demonstrates the impact of Islamic work ethics on job satisfaction and employee performance. The moderation of leadership on the relationship between employee salary and employee job satisfaction is explored in this study. This investigation diverged from the one by Nabil et al. in 2020. The findings underscore the multifaceted nature of factors impacting employee job satisfaction, with remuneration demonstrating a noteworthy positive influence. Unlike the research by Safitri et al. in 2020, the current study emphasizes the pivotal role of salaries in employee job satisfaction. Notably, leadership and salary emerge as influential variables affecting employee contentment.

Moving to H4, the interplay of Islamic work ethics and employee salaries about job satisfaction is investigated. As supported by Azizah et al.'s 2018 study, Islamic work ethics substantially positively impacts employee job satisfaction. In assessing employee job satisfaction, remuneration is a pivotal aspect, as indicated by Miftah et al. in 2017. Employees perceive their salaries as reflective of how management values their contributions, satisfying higher-order needs. The p-value of 0.015 is less than 0.05, confirming hypothesis 4, which suggests that their salary moderates the influence of Islamic work ethics on employee job satisfaction.

Concerning hypothesis 5, which proposes a positive impact of Islamic work ethics on accepted religiosity, the p-value of 0.000 is smaller than 0.05, further supports this idea. A study by Osman-Gani et al. (2013) establishes that religiosity, spirituality, and Islamic work ethics correlate with employee motivation and job satisfaction. Moreover, they exhibit a constructive and substantial connection with employee performance.

Hypothesis H6 asserts a positive relationship between religiosity and employee job satisfaction. The p-value of 0.002 is less than the significance level of 0.05, indicating that there is insufficient evidence to reject hypothesis 6, which states that religiosity positively impacts employee work satisfaction. The results of a different study by Maesaroh (2020) support earlier research (Novitasari et al., 2021) that demonstrates a positive relationship between religiosity and employee job satisfaction.

Hypothesis H7 proposes that the mediating factor of religiosity influences the link between Islamic work ethics and employee job satisfaction. The p-value of 0.012 is less than the significance level of 0.05, demonstrating that hypothesis 7, which claims that the mediating role of religion in Islamic work ethics influences employee job satisfaction, is acceptable. Religiosity has a significant impact, possibly increasing employee Job satisfaction to its maximum potential, according to a study by Novitasari et al. (2021). teammates, and general workplace relations.

### 4. CONCLUSION

The results of the study show that leadership has a positive effect on employee job satisfaction. This means that the higher the administration felt by employees, the higher the job satisfaction felt by employees. Islamic work ethics have a positive effect on employee job satisfaction. This means that the higher the Islamic work ethic, the higher the job satisfaction felt by employees. Leadership moderated by employee salary does not affect employee job satisfaction. This means that Islamic work ethics are moderated by employee salaries, affecting employee job satisfaction. Islamic work ethics have a positive effect on religiosity. Religiosity has a positive impact on employee job satisfaction. Muslim work ethics is mediated by religiosity and influences employee job satisfaction. Of the seven hypotheses tested in this research, 1 hypothesis was rejected because it had a p-value greater than the specified significant value.

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