Analysis of Employee Job Satisfaction Bank Syariah Indonesia Medan Kota Area

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Abstract*: The purpose of this study was to determine and analyse the effect of compensation and job stress on job satisfaction both partially and simultaneously. The approach taken in this research is an associative approach. The population in this study were employees of Bank Syariah Indonesia Medan Kota Area which was only limited by employees of BSI KCP Iskandar Muda II, BSI KCP Simpang Limun and BSI KCP Kampung Baru II. The sample in this study used a saturated sample of 42 people. Data collection techniques in this study using documentation and questionnaire study techniques. Data analysis techniques in this study using the Classical Assumption Test, Multiple Linear Regression Analysis Test, Hypothesis Test (t test and F test) and the Coefficient of Determination. Data processing in this study used the SPSS (Statistical Package for the Social Sciens) software programme version 28.0. The results of this study prove that partially and simultaneously compensation and job stress have a significant effect on employee job satisfaction.*

Keywords: *Compensation, Job Stress, Job Satisfaction .*

I.   Introduction

Job satisfaction is a phenomenon that is often raised and discussed in various discussions and several scientific meetings, job satisfaction provides an effect in output through a process in the organisation. High job satisfaction can be achieved if the factors that cause job satisfaction to occur can be available properly. (Harahap & Khair, 2020).

There are several factors that can be considered in companies regarding job satisfaction, namely compensation and job stress. (Triyono, 2012) (Triyono, 2012) states that compensation is one of the efforts made by management to improve work performance, motivation, and job satisfaction of employees. Compensation is an important thing done by the company, providing compensation in accordance with employee performance is the right thing because employees will feel satisfaction at work. There are so many employees who feel dissatisfied with the compensation they get that many employees work ineffectively, this makes it difficult for a company to achieve the goals of the company.

Apart from compensation, what companies also need to pay attention to is work stress. (Chandra et al, 2021) stated that work stress is a feeling of pressure experienced by employees in dealing with work both physically and psychologically. This depressed state is generally a condition that has the characteristic that environmental demands exceed the individual's ability to respond. The environment does not mean only the physical environment, but also the social environment.

Bank Syariah Indonesia Medan Kota Area is one of the Islamic banks in Medan, North Sumatra. Bank Syariah Indonesia Medan Kota Area consists of 6 KC (Branch Offices) and 11 KCP (Sub-Branch Offices). The survey conducted by the author only focuses on 3 KCPs including BSI KCP Iskandar Muda II, BSI KCP Simpang Limun, and BSI KCP Kampung Baru II.

Based on the initial survey conducted by the author at Bank Syariah Indonesia Medan Kota Area, it is found that employee job satisfaction is less than optimal, which can be seen from the way employees work who are less enthusiastic, work as they are, without innovation and less than maximum achievement. This is due to, among others, compensation and work stress.

Compensation such as bonuses and incentives given by the company to employees who are not in accordance with the position and length of work of a person in the company. Meanwhile, work stress is due to

employees feeling a lot of work pressure such as pressure on career development that must compete with other employees and demands given by the company such as company targets that must be achieved according to the work deadline given sometimes makes employees unable to fulfil these tasks so that employees feel stressed at work, besides that relationships between employees and superiors that sometimes do not run smoothly this can also cause work stress for employees.

II.   Theoretical Studies Job Satisfaction

Job satisfaction is a feeling that an employee has for what he does. Job satisfaction means an employee's emotional attitude where he loves his job or is satisfied with the job the employee has.

According to (Harahap & Khair, 2020) Job satisfaction is an employee's emotional feeling that is pleasant or unpleasant in doing his job which can produce something that fulfils his personal needs, desires, hopes, and ambitions so that he feels physically satisfied.

According to (Rasyid & Tanjung, 2020) Job satisfaction is the result of a variety of attitudes related to work and specific factors such as wages, job stability, job security, opportunities for advancement, fair work appraisals, social relationships at work.

According to (Noor, 2013) Factors that affect job satisfaction are as follows:

1. Pay satisfaction, shows the employee's feelings about salary including how much salary is received, the adequacy of income.
2. Promotion satisfaction indicates how employees feel about company policies and policy implementation, including fair promotions based on ability.
3. Supervision satisfaction, reflects how employees feel about their supervisors, including the supervisor's competence, courtesy and being a good communicator. A good supervisor is one who values the work of his/her subordinates. For subordinates, supervisors are often perceived as father/mother figures as well as superiors.
4. Coworker satisfaction, indicating how employees feel about their fellow employees, including intelligence, responsibility, helpfulness, friendliness and vice versa, stupid, gossipy, and unpleasant co-workers, is a factor that relates to employees with their superiors and with other employees, both the same and different types of work.
5. Satisfaction with the work itself, a reflection of the employee's feelings about the current job assignment, including whether it is challenging, interesting, respectful and requires skills, compared to a job where repetition is unpleasant. Every job requires certain skills. The difficulty of a job and a person's feeling that his or her skills are needed to do the job, will increase or decrease job satisfaction.

According to (Rivai & Mulyadi, 2009) indicators of job satisfaction are measured by:

1. Job content, which is the actual performance of job tasks and the control of work. Employees will feel satisfied when work tasks are considered interesting and provide opportunities to learn and accept responsibility.
2. Supervision, namely the presence of attention and good relationships from leaders to subordinates, so that employees will feel that they are an important part of the work organisation will increase employee job satisfaction. Conversely, poor supervision can increase employee turnover and absenteeism.
3. Organisation and management, which is able to provide a stable working situation, to provide job satisfaction to employees.
4. Opportunities for advancement, namely the opportunity to gain experience and increase abilities while working will give employees satisfaction with their work.
5. Salary or incentive, which is the amount of pay a person receives as a result of performing work, is in accordance with their needs and feels fair.
6. Colleagues, namely relationships that are felt to be mutually supportive and caring for each other between co-workers which will create a comfortable and warm work environment resulting in good employee job satisfaction.
7. Working conditions, namely conditions that support the availability of adequate work facilities and infrastructure in accordance with the nature of the tasks to be completed.

III.   Compensation

Compensation is a reward given by the company to employees who have provided employee services for the company in order to achieve company goals. Compensation provided by the company in accordance with the performance provided by employees for the company. The compensation can be in the form of money and goods, either directly or indirectly.

According to (Wahjono et al, 2019) compensation is everything that employees receive in return for their contributions to the company, including salaries, allowances, facilities that employees can enjoy both in the form of money and those that are not.

Compensation is all remuneration received by an employee for services rendered or results from an organisation or company. The rewards provided can be in the form of cash or goods, which the company provides either directly or indirectly for an employee in a company. (Arif et al, 2019).

According to (Arianty et al., 2016) Factors that affect the size of other compensation are:

a. Internal factors
    1) Organisation fund
    2) Trade unions
b. Employee personal factors
    1) Work productivity
    2) Position and title
    3) Education and experience
    4) Type and nature of work
c. External factors
    1) Supply and demand of labour
    2) Cost of living
    3) Government policy
    4) National economic conditions.

According to (Simamora, 2006) indicators of employee compensation are:

1. Salary, which is the company's reward for the performance of its employees, is generally given at the end or beginning of the month.
2. Incentives, which are additional compensation beyond salary/wages given to motivate employees to perform better. Incentives are adjusted based on productivity, sales and profits, for example in the form of commissions and bonuses.
3. Allowances, which are additional income beyond salary received by employees as a benefit, such as health and life insurance, company-paid holidays and pension plans.
4. Facilities, which are means that facilitate the implementation of work, for example company car facilities.

IV.   Work Stress

Work stress is a very important thing for a company to pay attention to its employees. Work stress itself can be defined as a condition where the psychic of an employee is disturbed due to the pressure of a job, whether it is a target given by the company or continuous work given by the company so that there is no time to relax for employees. Work stress is a condition where employees feel emotional tension and this will have an impact on the psychic of employees, this will also have an impact on the condition and thought process of employees who are disturbed.

Work stress is a feeling of pressure experienced by employees in dealing with work. Many things happen to a person when experiencing stress, including stress at work, namely unstable emotions, feelings that always feel unsettled, feelings of solitude, difficulty sleeping, excessive smoking, difficulty relaxing, often feeling anxious, nervous or tense and increased blood pressure and experiencing problems with their digestion. (Mangkunegara, 2009).

Stress can be defined as mental and emotional disturbance or turmoil caused by external factors (tension) while doing work. caused by external factors (tension) when doing work. Stress is also a problem that needs to be overcome because it can interfere with employee performance achievement. Work   stress   is a   pressure that
affects the physical condition experienced by someone in dealing with work that makes someone feel uneasy in carrying out activities. (Salman & Utari, 2017).

According to (Wijono, 2010) the factors of work stress are as follows:

1. Workload
2. Role conflict
3. Unbalanced authority
4. Unpleasant working environment
5. Unpleasant boss
6. Unpleasant co-workers.

According to (Prayogi et al, 2019) Indicators of job stress are:

a. Indicators on psychology include:
1) Quick to take offence
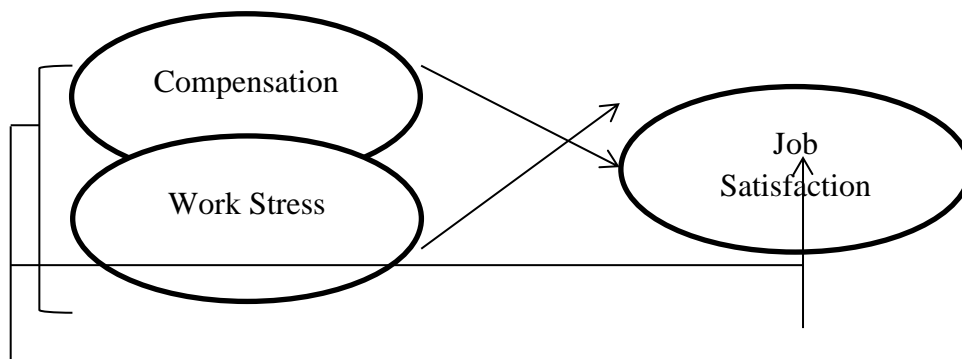2) Not communicative
3) Daydreaming a lot 4) Mentally exhausted
b. Indicators on physicality include:
1) Increased heart rate
2) Increased blood pressure
3) Easily physically tired
4) Dizziness 5) Sleeplessness
c. Behavioural indicators include:
1) Excessive smoking
2) Putting off work 3) Sabotage behaviour 4) Irregular diet.

Conceptual Framework

Hypothesis   **Figure 1.1 Conceptual Framework**

Based on the formulation of the problem and the research objectives that have been obtained, the following conclusions can be obtained
a. Compensation has a significant influence on employee job satisfaction at Bank Syariah Indonesia Medan City Area.
b. Job Stress has a significant influence on job satisfaction of employees of Bank Syariah Indonesia Medan City Area.
c. Compensation and job stress simultaneously have a significant effect on job satisfaction of Bank Syariah Indonesia employees.

## V.   Research Methods

This research can be seen as using an associative and quantitative approach. According to (Zulfikar, 2016) associative research is research that asks about the relationship between two or more variables. According to (Sugiyono, 2012) quantitative methods can be interpreted as research methods based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques are generally carried out randomly, data collection using research instruments, data analysis is quantitative / statistical with the aim of testing predetermined hypotheses. The population in this study were employees of Bank Syariah Indonesia Medan City Area which was only limited by employees of BSI KCP Iskandar Muda II, BSI KCP Simpang Limun and BSI KCP Kampung Baru II whose total population was 42 people. In this study sampling using saturated sample technique that is the entire population. Thus the sample in this study amounted to 42 employees. The data collection technique in this study is a list of statements in the form of a questionnaire, the data analysis technique in this study uses a quantitative approach using statistical analysis using the classical assumption test, multiple regression, hypothesis testing (t test and F test), and the coefficient of determination. Data processing in this study used the SPSS software programme.

VI. Research Results And Discussion

**Classical Assumption Test**
Normality Test

The normality test aims to determine whether the regression model, namely the dependent variable and the independent variable, is normally distributed or not. Testing the normality of the data in this study was carried out by looking at the histogram graph and the normal P-Plot image.
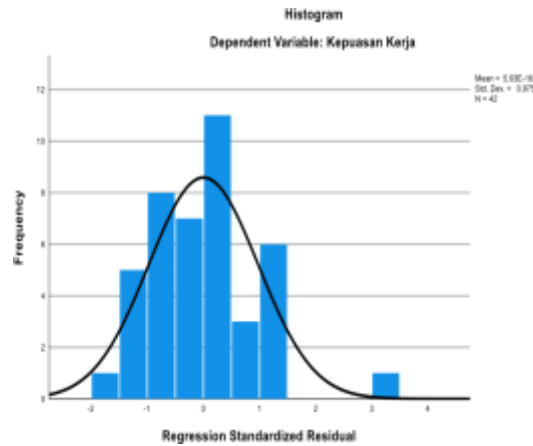
Source: SPSS output, processed by the author (2022)
Figure 1.2 Histogram Graph to Test Normality

Normality can be detected by looking at the distribution of data (points) on the diagonal axis of the graph or by looking at the histogram of the residuals. Based on the picture above, it can be seen that the data spreads around the diagonal line and follows the diagonal line or the histogram graph shows a normal distribution pattern (resembles a mountain), so it can be said that the regression fulfils the assumption of normality.
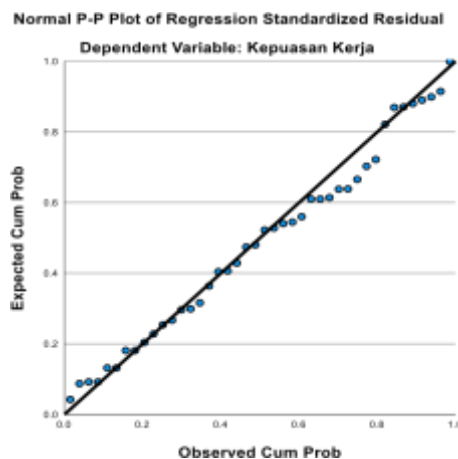
Source: SPSS output, processed by the author (2022)
Figure 1.3 Scatter Plot Graph of Normality Regression

In the normal p-plot graph shown in the picture above that the normal graph pattern is seen from the points that spread around the diagonal line and the distribution follows the direction of the diagonal line, it can be concluded that the regression model has fulfilled the assumption of normality.

Multicollinearity Test

Multicollinearity testing of this research variable through the calculation of independent tests between independent variables can be seen and the results of collinearty statistics analysis. To see the tolerance value, you can know the provisions, namely that there is no multicollinearity, if the tolerance value is> 0.1 or if the VIF

value is < 10.00 and there is multicollinearity if the tolerance value is < or equal to 0.1 or if the VIF value is> 10.00.

Table 1.1 Multicollinearity Test Results Coefficients[a]

| Model		Unstandardised Coefficients		Standardised Collinearity	Collinearity Statistics	
1		B	Std. Error	Beta	Tolerance	VIF
	(Constant)	13.347	4.054			
	Compensati on (X1)	.594	.104	.542	.732	1.367
	Job Stress (X2)	.943	.201	.446	.732	1.367

a. Dependent Variable: Job Satisfaction
Source: SPSS *output*, processed by the author (2022)

Based on table 1.1, it can be understood that the statistical colinierity of compensation and work stress with a Tolerance value of 0.732> 0.1 and a VIF value of
1.367 < 10. Thus it can be concluded that all data (variables) used in this study do not occur Multicollinearity.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. If the variance of the residuals of one observation to another observation is constant, it is called homoscedasticity and if it is different it is called heteroscedasticity. To detect the presence or absence of heteroscedasticity, it can be seen from the Scatterplot graph between the predicted value of the dependent variable, ZPRED, and its residuals ZRESID. If there is a certain pattern such as the dots forming a certain regular pattern, then heteroscedasticity has occurred, otherwise if there is no clear pattern, and the dots spread, then there is no heteroscedasticity. The following are the results of the heteroscedasticity test:
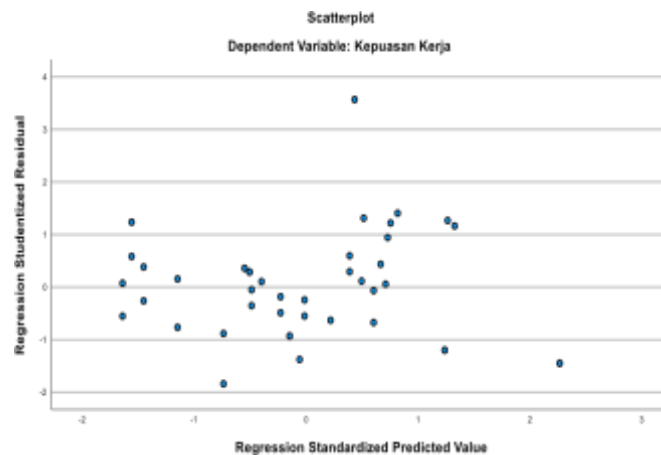
Source: SPSS *output*, processed by the author (2022)
Figure 1.4 Scatter Plot Heteroscedasticity Test

Based on Figure 1.4 above, it can be seen that the data (dots) spread evenly above and below the 0 (zero) line, do not gather in one place, and do not form a certain pattern. So it can be said that the heteroscedasticity test on this research variable can be fulfilled. So that the variable data used in this study can be used for further testing.

Multiple Linear Regression Analysis

Data analysis in this study uses multiple linear regression analysis, this study aims to see the effect of the relationship between the independent variables, namely compensation and job stress on the dependent variable, namely job satisfaction using multiple linear regression analysis.

Table 1.2 Multiple Linear Regression Test Results
Coefficients[a]

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.347	4.054		3.292	.002
	Compensation	.595	.104	.542	5.701	<,001
	Work Stress	.943	.201	.446	4.695	<,001

a. Dependent Variable: Job Satisfaction
Source: SPSS *output*, processed by the author (2022)

Y = 13.347 + 0,595 + 0,943 Description:

a. The constant of 13,347 indicates that if the value of the independent variable of employee discipline of PT Bank Syariah Indonesia is considered constant.
b. The compensation coefficient value of 0.595 with a positive relationship direction indicates that if compensation increases by 1%, it will be followed by a 1% increase in employee job satisfaction by 0.595 assuming other independent variables are considered constant.
c. The work stress regression coefficient value of 0.943 with a positive relationship direction indicates that if work stress experiences a 1% increase, it will be followed by a 1% increase in employee job satisfaction of 0.943 assuming other independent variables are considered constant.

Hypothesis Test T Test (Partial Test)

The t test aims to determine the effect of Compensation and Job Stress on Job Satisfaction partially or individually has a significant relationship or not to the dependent variable (Y).

Table 1.3 T Test Results

Coefficients[a]						
Model		Unstandardised Coefficients		Standardised Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.347	4.054		3.292	. 002
	Compensation	.595	.104	.542	5.701	<,001
	Work Stress	.943	.201	.446	4.695	<,001
a. Dependent Variable: Job Satisfaction						

Source: SPSS *output*, processed by the author (2022)

Based on the results of testing the partial effect between compensation on job satisfaction, the tcount value is 5.701> t_{tabel} 2.021 and the sig value. 0.001 <0.05 so it can be concluded that the hypothesis Ha is accepted and H0 is rejected, meaning that the compensation variable has a significant effect on job satisfaction. This means that how the company compensates employees can determine the job satisfaction obtained by these employees. Furthermore, the work stress variable has a $_{tcount}$ value of 4.695> t_{tabel} 2.021 and a sig value. 0.001 <0.05 so it can be concluded that the hypothesis Ha is accepted and H0 is rejected, meaning that the work stress variable also has a significant effect on job satisfaction. This means that if a company puts too much pressure on employees resulting in job stress, then this can also affect employee job satisfaction so that employees will feel dissatisfied with their work.

F Test (Simultaneous Test)
The F test or also called the simultaneous significant test is intended to see the overall ability of the independent variables, namely compensation and job stress to be able to or explain the behaviour or diversity of the dependent variable, namely job satisfaction.

Table 1.4 F Test Results

Model		Sum of Squares	Df	Mean Square	F	Sig.
ANOVA[a]						
1	Regression	1262.493	2	631.246	56.218	<,001[b]
	Residuals	437.912	39	11.229		
	Total	1700.405	41			
a. Dependent Variable: Job Satisfaction						
b. Predictors: (Constant), Job Stress, Compensation						

Source: SPSS *output*, processed by the author (2022)

Based on the F test results above, it is known that the F_{count} value is 56.218 with a significant level of 0.001, while F_{tabel} is 3.24 with a significant 0.05. Thus Fcount>
Ftabel namely 56.218> 3.24 with a significant value of 0.001 (Sig 0.001 < α0.05), thus H0 is rejected, the conclusion is: there is a significant effect of Compensation (X1) and Job Stress (X2) on Employee Job Satisfaction (Y) at PT. Bank Syariah Indonesia Medan Kota Area. In other words, compensation and job stress simultaneously affect the job satisfaction of employees of PT Bank Syariah Indonesia Medan Kota Area.

VII.   Coefficient of Determination
The R-square value of the coefficient of determination is used to see how the variation in the value of the dependent variable is influenced by the value of the independent variable. The coefficient of determination is between 0 and 1.

Table 1.5 Test Results of the Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Model Summary				
1	.862[a]	.742	.729	3.351
a. Predictors: (Constant), Job Stress, Compensation				

Source: SPSS *output*, processed by the author (2022)

Based on the table above, it can be seen that the value of R square is 0.742 which means 74.2% and this states that the compensation and work stress variables are 74.2% to influence the job satisfaction variable. Furthermore, the difference between 100% - 74.2% = 25.8%. This shows that 25.8% is another variable that does not contribute to job satisfaction research.

VIII.   Discussion
The Effect of Compensation on Job Satisfaction
Based on the research obtained regarding the effect of compensation on employee job satisfaction at PT Bank Syariah Indonesia Medan City Area, the partial hypothesis test results show that the tcount value for the compensation variable is 5.701 and t_{tabel} with α = 5% is known to be 2.021, thus $_{tcount\ is}$ greater than t_{tabel} and a significant value of 0.001 <0.05, meaning that from these results it is concluded that H0 is rejected (Ha is accepted) indicating that there is a significant effect between compensation on employee job satisfaction at PT Bank Syariah Indonesia Medan City Area.

The results of this study support previous research conducted by (Nasution et al, 2019) with the title Compensation and Organizational Commitment: The Mediating Role of Job Satisfaction concluded that compensation has a positive and significant effect on job satisfaction. This research is in line with previous research conducted by (Azhar et al, 2020) with the title The Effect of Work Discipline and Compensation on Job Satisfaction concluded that compensation has a positive and significant effect on employee job satisfaction at PT Mitra Abadi Setiacargo.

The Effect of Job Stress on Job Satisfaction

Based on the research obtained regarding the effect of job stress on employee job satisfaction at PT Bank Syariah Indonesia Medan City Area, the partial hypothesis test results show that the t-count value for the job stress variable is 4.685 and t_{tabel} with $\alpha = 5\%$ is known to be 2.021, thus $t_{count\ is}$ greater than t_{tabel} and a significant value of 0.001 <0.05, meaning that from these results it is concluded that H0 is rejected (Ha is accepted) indicating that there is a significant effect between job stress on employee job satisfaction at PT Bank Syariah Indonesia Medan City Area.

The results of this study are supported by previous research conducted by (Bhastary Dwipayani, 2020) with the title The Effect of Work Ethics and Job Stress on Employee Job Satisfaction concluded that job stress affects job satisfaction. This research is in line with the results of previous research conducted by (Gofur et al, 2018) with the title The Effect of Job Stress on Employee Job Satisfaction concluded that job stress has a positive relationship with job satisfaction.

The Effect of Compensation and Job Stress on Job Satisfaction

Based on the research obtained regarding the effect of compensation and job stress on employee job satisfaction at PT Bank Syariah Indonesia Medan City Area, the results of simultaneous hypothesis testing show that the F_{count} value is 56.218 with a significant level of 0.001, while the value of F_{tabel} is known to be 3.24. Based on these results it can be seen that F-count> F_{tabel} (56.218> 3.24) means that H0 is rejected. So it can be concluded that the variables of compensation and job stress together have a significant effect on employee job satisfaction at PT Bank Syariah Indonesia Medan Kota Area.

The results of this study are supported by previous research conducted by (Farisi & Pane, 2020) with the title The Effect of Job Stress and Compensation on Job Satisfaction at the Medan City Education Office concluded that job stress and compensation have a significant positive effect on employee job satisfaction. This research is in line with previous research conducted by (Runtulalo et al., 2020) with the title Financial Compensation and Job Stress on Job Satisfaction of Driver Partners of PT Go-Jek Indonesia (Go-Ride) concluded that financial compensation and job stress have a significant effect on the job satisfaction of *Go-Ride Drivers* at PT Gojek Indonesia.

IX.   CLOSING

Based on the results of the research and discussion that has been stated previously, it can be concluded that the research on the Effect of Compensation and Job Stress on Employee Job Satisfaction at PT Bank Syariah Indonesia Medan Kota Area is as follows.
1. Partially, compensation has a significant effect on job satisfaction.
2. Partially, job stress has a significant effect on job satisfaction.
3. Simultaneously, compensation and job stress together have a significant effect on job satisfaction.

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