

EFFECT OF JOB SATISFACTION ON EMPLOYEE COMMITMENT AT PT. BANK MANDIRI REGIONAL CREDIT CARD MAKASSAR (PERSERO) TBK

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Abstract

The purpose of this study was to determine the effect of job satisfaction on employee commitment. This research was conducted at PT Bank Mandiri Regional Credit Card Makassar on a number of employees. Data were collected from 31 respondents using the OCS measurement scale for employee commitment and JDI job satisfaction. The results of the study using regression analysis show that job satisfaction has a positive and significant effect on employee commitment, meaning that the higher the job satisfaction, the higher the work commitment and vice versa.

Keywords: Job Satisfsaction, Employee Commitment.

INTRODUCTION

The company is a socio-technical system, which is a mechanism of relationship between social factors as a form of human behavior in it with technical factors in the form of technology, management and various other resources. The whole system is structured to achieve organizational goals, which include organizational culture, organizational commitment, job satisfaction and employee performance, both in social and technical terms. In the world of government, especially those related to staffing, the problem of commitment of an employee is very important because it has an influence on employee performance, while employee performance is also influenced by many things including organizational commitment and job satisfaction, this is in accordance with the opinion (Baruch Yehuda, M Bilha and Yeseph in Muhadi 2007).

Basically, the relationship between companies and employees is a mutually beneficial relationship. On the one hand the company wants to get a big profit, on the other hand employees want certain expectations and needs that must be met. One way to know what employees need and expect is to know the level of employee job satisfaction. Robbins & Judge (in Tania 2013) define job satisfaction as a positive feeling in a job, which is the impact or the result of an evaluation of various aspects of the job. Job satisfaction is an assessment and attitude of a person or employee towards his job and relates to the work environment, type of work, relationships between coworkers, and social relationships at work. In simple terms, job satisfaction can be summarized as what makes someone like the work they do because they feel happy in doing their job.

Job satisfaction can be influenced by several factors, according to Mersi in his research entitled *The Effect of Job Satisfaction on Organizational Commitment to Mowday* (in Greenberg & Baron, 1995) suggests that the factors that affect job satisfaction consist of payments such as salary, the job itself, job promotion, and coworker relationships. With the acceptance of these treatments by employees, a feeling of satisfaction will arise, which in turn will create an attitude of commitment in employees to their organization or company. To ensure the smooth running of the company, the needs of employees must be considered and what an employee gives to the company must be rewarded in balance, so that managers will carry out work with enthusiasm and joy. Therefore, the company's management must be able to understand how best to manage employees who come from different backgrounds, skill levels (abilities). So that employees can work according to their expertise and the type of work given.

PT Bank Mandiri Regional Credit Card Makassar (Persero) Tbk is one of the State-Owned Enterprises (SOE) companies with the sole shareholder is the government, which is engaged in banking restructuring implemented by the Indonesian government. In August 1999 Bank Mandiri officially operated commercially. The bank has served many customers with various facilities offered, making it one of the retail banks with the most customers in Indonesia. Bank Mandiri has an integral role in Indonesia's economic development. So that Bank Mandiri is also one of the leading banks in Indonesia and is the right solution for Indonesian customers' banking problems. In the operational activities of PT Bank Mandiri Regional Credit Card Makassar (Persero) Tbk, it is not done by one person alone, but by a number of people with different educational backgrounds, experiences, socio-economic status and so on who will work together in a work environment (team work), and have the aim of creating good performance and looking for customers who need cash loans with certain guarantees so that the company can achieve the organizational goals that have been set.

Job satisfaction appears in the positive attitude of employees towards their work and everything faced in their work environment such as the desire of employees to maintain their membership, identify and devote themselves fully to the goals and objectives of the organization, work seriously and with dedication, be able to obey the rules and be proud to serve the company where they work.

Employees who get job satisfaction will be motivated in carrying out activities and achieve more and more than employees who are not satisfied. Conversely, employees who are not satisfied by work or work-related factors are characterized by their reduced commitment to the company. The emergence of phenomena such as: absenteeism, low productivity, employee turnover, high levels of damage, the emergence of anxiety, the occurrence of demands that end in strikes that reflect the low commitment of employees to the organization.

Job satisfaction is the attitude that workers have to recognize their work. This results from the perception of his job. Employees who get satisfaction at work, will generate motivation in themselves to act in achieving higher work

performance. Therefore, there is a strong correlation between the level of job satisfaction and the level of absenteeism. This means that employees whose job satisfaction is high will have a low level of absenteeism. Conversely, employees with low levels of satisfaction will tend to have high levels of absenteeism. Thus, one effective way to reduce employee absenteeism is to increase job satisfaction. Employee satisfaction will automatically increase employee commitment to the company.

The number of employees of PT Bank Mandiri Regional Credit Card Makassar (Persero) Tbk based on the data obtained shows an indication that most employees have a fairly high commitment to the company. This can be seen by the lack of employees who decide to resign due to dissatisfaction with company conditions. For more details, data on the state of the total number of employees and the number of employees who resigned during the last five years (2012-2016) can be seen in the table, below:

Table 1. Number of Employees and Employees who were fired or resigned at PT. Bank Mandiri Credit Card Makassar Region 2010-2015

Year	Number Of Employees	Honorably Dismissed	Dishonorably Dismissed	Ket
2012	29	1	-	
2013	30	1	-	
2014	30	-	-	
2015	29	-	-	
2016	31	1	-	

Source : Human Resources Development section PT. Mandiri Regional Credit Card Makassar 2012-2016

Based on the description of the research problems above, the authors are interested in conducting this research by taking the title: "The Effect of Job Satisfaction on Employee Commitment at PT. Bank Mandiri Regional Credit Card Makassar (Persero) Tbk".

LITERATURE REVIEW

Job satisfaction is a pleasant or unpleasant emotional state with which employees view their jobs. Job satisfaction reflects a person's feelings towards his job. This is evident in the positive attitude of employees towards work and everything faced in their work environment.

The relationship between employees and their organization is called a psychological contract, because employees who give up their time, abilities, skills and efforts to expect rewards from the organization. Regarding the psychological contract, with various expectations of the organization and vice versa the organization also has various expectations of employees. These expectations not only include how much work to do and how much to pay, but also include an entire

pattern of rights, privileges, and obligations between the employee and the organization.

According to Menpan (1997:46), workload is a set or number of activities that must be completed by an organizational unit or position holder within a certain period of time. Meanwhile, Komaruddin (1996:235) argues that workload analysis is a process to determine the number of working hours of people used or needed to complete a job within a certain time, or in other words, workload analysis aims to determine how many personnel and how much responsibility or workload is appropriately delegated to an officer, while according to Permendagri No. 12/2008, workload is the amount of work that must be carried by a position or organizational unit and is the product of work volume and time norms Robbins (2006:90) states that the positive and negative of workload is a matter of perception. Perception is defined as a process by which individuals organize and interpret their sensory impressions in order to give meaning to their environment (Robbins, 2007: 160). Perception of workload is related to role and job attributes. This is because the perception of workload is closely related to a job, where individuals provide an assessment of a number of demanding tasks or activities that require mental and physical activity that they must complete within a certain time, whether it has a positive or negative impact on their work.

Employee commitment to the organization is a relationship between individual employees and work organizations, where employees have beliefs and beliefs in the values and goals of the work organization, are willing to use their efforts seriously for the benefit of the work organization and have a strong desire to remain part of the work organization. In this case the individual identifies himself with a particular organization where the individual works and hopes to become a member of the work organization to help realize the goals of the work organization.

METHOD

The approach used in this research is a quantitative approach, namely an approach that explains the value of a variable by processing existing data into numerical units (Sugiyono, 2005). The quantitative approach used aims to determine the correlation between the independent variable, namely job satisfaction with the dependent variable, namely organizational commitment in employees of PT Bank Mandiri Regional Credit Card Makassar (Persero) Tbk.

The data collection techniques used in this research are questionnaires, interviews, and documentation. The data analysis technique used in this research

is quantitative data analysis, which is testing and analyzing data with calculations in the form of numbers after which a conclusion is drawn from the test.

DISCUSSION RESULT

Contents Results and Discussion

This study aims to determine and identify the extent to which job satisfaction factors, namely job satisfaction with salary, work, peer support, work environment, affect employee commitment at PT Bank Mandiri Regional Credit Card Makassar (Persero) Tbk. Second, to know and describe how much influence each of these job satisfaction factors has on employee commitment, which will then be known what factors have the most dominant effect or have the greatest determination on employee commitment at PT Bank Mandiri Regional Credit Card Makassar (Persero) Tbk.

The results of statistical calculations show that the job satisfaction factor on salary has a significant effect and is positively related both partially and simultaneously to increasing employee commitment, thus indicating that the effect of salary factors on employee commitment is unidirectional. This means that if the salary factor is increased by 1 unit, it will increase employee commitment to the company by 1.693.

Based on the answers of the respondents and the results of statistical calculations, job satisfaction with salary has a very big influence on employee commitment at PT Bank Mandiri Regional Credit Card Makassar (Persero) Tbk, this is closely related to the theory of the hierarchy of needs by Abraham Maslow that there is a human desire for fulfillment of needs which is closely related to financial factors, or employees will be more motivated to do their work if the satisfaction factor with salary will be fulfilled. Satisfaction with work partially has a negative and significant effect on job satisfaction, thus indicating that the effect of work factors on employee commitment is in the opposite direction. This means that if the work factor is increased by 1 unit, then employee commitment decreases by 0.292.

Based on the results of statistical calculations, it shows that the effect of job satisfaction on work has a very large influence on employee commitment at PT Bank Mandiri Regional Credit Card Makassar (Persero) Tbk, where it can be seen that the type of work given to each employee is very tailored to the expertise and abilities of each employee by prioritizing the spirit of professionalism.

Providing the type of work at PT Bank Mandiri Regional Credit Card Makassar (Persero) Tbk, where employees are given full authority and responsibility for

their work, which will encourage employee authority in their work, so that with the full trust given by PT Bank Mandiri Regional Credit Card Makassar city to employees will greatly affect the level of job satisfaction of PT Bank Mandiri Regional Credit Card Makassar city employees. With this, it will form a full commitment from employees to the company which affects the increase in employee productivity.

Work environment factors do not have a significant effect partially but have a simultaneous effect on increasing employee commitment. This means that if the work environment factor is increased by 1 unit, the increase in employee commitment to the organization increases by 0.078. Work environment factors will greatly affect the level of job satisfaction in employees of PT Bank Mandiri Regional Credit Card Makassar (Persero) Tbk, where there will be very different levels of employee productivity in companies that have sensitivity to the state of the environment around the company with companies that do not pay attention to environmental factors around the company.

Thus, it is increasingly clear that the job satisfaction factor on the work environment has a very large influence in determining employee commitment to the organization in providing the best for the company.

The variable of satisfaction with coworkers also has no significant effect partially but simultaneously has a significant effect on increasing employee commitment. This means that if the coworker factor is increased by 1 unit, then employee commitment to the company will also increase by 0.060. From the statistical test results above, it can be seen that cooperation (team work) in completing the work will greatly determine the success of the final result. Therefore, the existence of coworkers in the company both within a work unit and outside the work unit will greatly affect the level of productivity of an employee.

The form of cooperation can be seen in the completion of the work assigned to employees will be carried out in a work group which is divided into an init work group, where in the group each will have duties and authority, so that there will be cooperation and interaction between employees. Thus, the job satisfaction factor of coworker support has a strong influence in shaping employee commitment to the company.

Research results and discussion

Descriptive analysis in this study includes an analysis of the characteristics of respondents and descriptive statistical analysis of the categories of research

variables calculated based on the mean score (average), and the standard deviation value of each research variable.

Table 2. Distribution of Respondents by Age Group

Age (Year)	Frequency (Person)	Percentage (%)
25 - 35	11	37
36 - 45	10	33
46 - 55	6	20
Above 56	3	10
Total	30	100

Source: Primary data processed, 2016

Based on table 2, it can be explained that the most dominant number of employees are employees aged twenty-five to thirty-five years, followed by employees aged thirty-six to thirty-five years. forty-five years old. The next order is employees aged forty to fifty-five years and the smallest is employees over 56 years old. From this data, it can be seen that many employees are still productive in working so that it is hoped that employees at PT Bank Mandiri Regional Credit Card Makassar (Persero) Tbk. are expected to be able to perform well at work.

Tabel 3. Distribusi Responden berdasarkan Masa Kerja.

Masa Kerja (Tahun)	Frekuensi (Orang)	Presentase (%)
0 - 5	5	17
5 - 10	16	53
> 10	9	30
Jumlah	30	100

Sumber :Data Primer yang diolah, tahun 2016

Based on Table 3 above, it explains that the most dominant number of employees are employees with a service period of five to ten years, followed by employees with a service period of more than ten years. The small number is with a tenure of less than five years. From the data on the percentage of working period above, it can be explained that most employees have taken a working period of more than five years, which means that the experience in employees at work is quite a lot. In this case, employees are expected to be able to perform well on the basis of this work experience.

Table 4. Distribution of Respondents according to Formal Education.

Last Education	Frequency	Percentage
SMA/Equivalent	6	20
D3	8	27
S1	12	40
S2	4	13
Total	30	100

Source: Primary data processed, 2016

Based on table 4 above, it explains that the most dominant number of employees is those with a Bachelor's degree (S1) and followed by employees with an educational background (D3). The next sequence is those with a high school / equivalent educational background, and the last is those with a master's degree. From the data on the percentage of the last education above, it can be explained that almost all employees at the office PT. Bank Mandiri Regional Credit Card Makassar (Persero) Tbk. have a fairly high level of education and it is hoped that from the educational background of its employees, they will be able to perform well. educational background of its employees, able to perform well in every job given.

Table 5. Distribution of Respondents by Gender.

Gender	Frequency	Percentage
Male	19	63
Female	10	37
Total	30	100

Source: Primary data processed, 2016

Based on table 5 above, it can be explained that the most dominant number of employees is employees with male gender. Based on the gender percentage data above, it is expected that employees at PT Bank Mandiri Regional Credit Card Makassar (Persero) Tbk are able to carry out the assigned tasks properly because they are supported by the labor of employees with the male gender who are generally stronger at work than employees with the female gender.

Validity Test

The Validity test is used to test the extent to which the accuracy of the measuring instrument can use the concept of symptoms and events being measured. The validity test is used to measure whether a questionnaire is valid or not, for a questionnaire it can be said to be valid if a statement or item on the questionnaire is able or can reveal what the questionnaire will measure. In the

validity test, it is calculated by comparing the value of r table, if r count $>$ from r table, the indicators of the research variables can be said to be valid. The r table value for $n = 30$ is 0.361.

Based on the results of the validity test using the IBM SPSS V.23 application, it shows that all question items / questionnaire statements used in the study produce an r -count value greater than the r -table. The r -table value for $n = 30$ is 0.361, so that all question items used in the research questionnaire are declared valid.

Reliability Test

The technique used in measuring the level of reliability of a variable is Cronbach's Alpha to compare the alpha value with the standard. The reliability of a variable construct is said to be good if it has Cronbach's Alpha $>$ 0.60.

Table 11. Reliability testing results

Variable	Cronbach's Alpha	Description
Salary	0,747	Reliabel
Work	0,603	Reliabel
Work Environment	0,823	Reliabel
Coworkers	0,664	Reliabel
Commitment	0,881	Reliabel

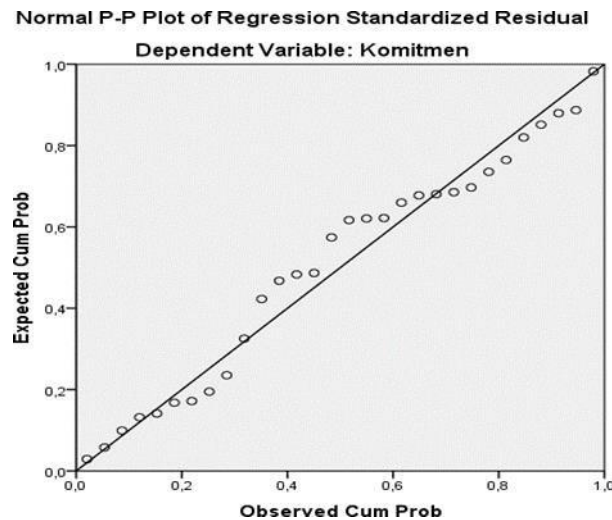
Source: SPSS processed data, 2016

The reliability test results in the table above show that all variables in this study have a Cronbach's Alpha Coefficient (α) which is greater than 0.600 so that it can be said that all measurement concepts of each variable from the questionnaire are reliable.

CLASICA ASSUMTION TEST

Normality test

Normality test is done to see whether in the regression model, the dependent and independent variables have a normal distribution or not. If not, the data will spread around the diagonal line and follow the direction of the diagonal line, so the regression model has normal assumptions.



Based on the p-plot graph in Figure 4 above, it shows the distribution (points) around the regression line (diagonal) and the distribution of data points in the direction of following the diagonal, it can be concluded that the regression model is suitable for use because it fulfills the assumption of normality.

Multicollinearity Test

The multicollinearity test is used to check whether in the regression test there is a high or perfect correlation between the independent variables.

Table 12. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Salary	,236	4,244
Work	,234	4,268
Work Environment	,851	1,175
Coworkers	,780	1,282

Source: Primary data processed, 2016

From the table above, the VIF value for all the independent variables studied produces a value <5. This means that there is no multicollinearity for the independent variables studied so that this research can be continued.

Heteroscedasticity test

Heteroscedasticity testing has the aim of testing whether in the regression model there is an inequality of variance from the residuals of one observation to another. A good regression model is that heteroscedasticity does not occur and to determine whether or not heteroscedasticity occurs, you must use a scatterplot graph. If the independent variable is not statistically significant, then it does not

affect the dependent variable. Then it can be concluded that there is no heteroscedasticity, and vice versa.

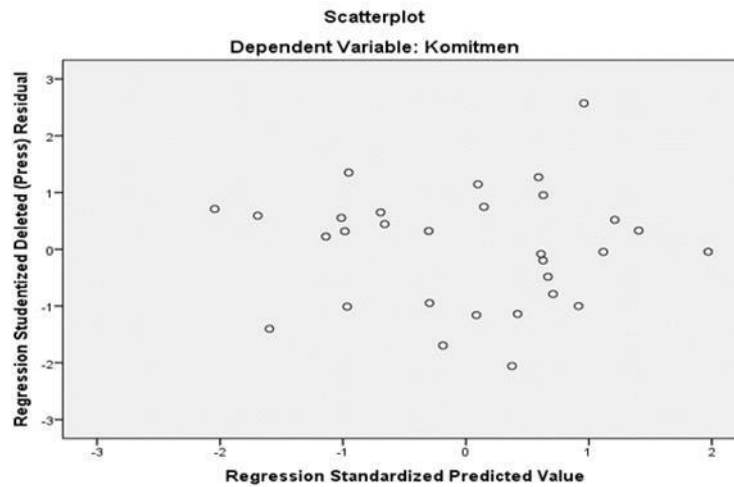


Image 3. Heteroscedasticity Test Results

Based on Figure 3, it shows that there is no clear pattern, and the points spread above and below zero on the Y axis, it can be concluded that there is no heteroscedasticity.

Multiple Linear Regression

The Multiple Linear regression mode used is Employee Performance as the dependent variable and Compensation and work motivation as independent variables. Multiple linear regression is used to determine the effect of each dependent variable on the independent variable

Table 13. Multiple Linear Regression Estimation Results “Coefficients”^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1,848	3,298		,560	,580		
	Salary	1,693	,053	1,034	32,089	,000	,651	1,535
	Work	-,292	,087	-,107	-3,353	,003	,667	1,500
	Work Environment	,078	,144	,015	,541	,593	,918	1,089
	Coworkers	,060	,085	,020	,708	,485	,820	1,220

a. Dependent Variable: Komitmen

Source: SPSS Processed Data, 2016

The multiple linear regression equation is :

$$Y = 1,848 + 1,693X_1 - 0,292X_2 + 0,078X_3 + 0,060X_4$$

- a) The constant value of 1.848 states that if all independent variables consisting of satisfaction with salary, work, work environment and coworkers do not affect or = 0, the value of employee commitment is 1.848.
- b) The regression coefficient value b1 of 1.693 states that every 1 level increase in the value of satisfaction with salary (X1) will increase employee commitment by 1.693 assuming other independent variables (X2, X3 and X4) do not affect.
- c) The regression coefficient value b2 of -0.292 states that every 1 increase in the level of satisfaction with work (X2) will decrease employee commitment (Y) by 0.292 assuming other independent variables (X1, X3 and X4) do not affect.

HYPOTESIS TESTING

Simultan test (F- test)

The f test is a test to determine the joint influence between independent variables significantly on the dependent variable. If $F_{count} > F_{table}$ then the independent variable can explain the dependent variable simultaneously.

Table 16. F Test Results

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	996,348	4	249,087	363,058	,000 ^b
	Residual	17,152	25	,686		
	Total	1013,500	29			

a. Dependent Variable: Komitmen

b. Predictors: (Constant), Rekan Kerja, Lingkungan Kerja, Pekerjaan, Gaji

Source: Primary data processed 2016

Based on the table above, the F-count value is 363.058 and the sig value. α of 0.000. Based on these results, the F-count value (363.058) > F-table (2.76) and the sig value of 0.000 < 0.05. So the accepted hypothesis is the alternative hypothesis (H4) which means that the independent variables consisting of satisfaction with salary, work, work environment and coworkers simultaneously have a significant effect on employee commitment variables.

Partial Test (t-test)

Partial test (t test) is conducted to determine whether each of the independent variables partially has a significant effect on the dependent variable. If $t_{count} > t_{table}$, it can be concluded that the test results are significant where there is an influence between the independent variables studied and the dependent variable.

Table 15. T-test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,848	3,298		,560	,580
	Salary	1,693	,053	1,034	32,089	,000
	Work	-,292	,087	-,107	-3,353	,003
	Work Environment	,078	,144	,015	,541	,593
	Coworkers	,060	,085	,020	,708	,485

Source: SPSS Processed Data, 2016

Based on the table above, the t-count value for the satisfaction with coworkers variable is 0.541 and the sig value. α of 0.000. Based on these results, the t-count value (0.708) < t-table (2.05954) and sig value. α 0,485 > 0,025. So the accepted hypothesis is the null hypothesis (H0) which means that the variable satisfaction with coworkers partially has no significant effect on employee commitment.

CONCLUSION

Based on the results of the analysis and discussion that has been stated in the previous section, the results of this study are concluded as follows :

1. Job satisfaction, namely satisfaction with salary (X1), satisfaction with work (X2), satisfaction with the work environment (X3), satisfaction with coworker support (X4), together or simultaneously has a very significant influence on employee commitment at PT. Bank Mandiri Regional Credit Card Makassar (Persero) Tbk.
2. Of the several independent variables (Independent) job satisfaction factors, the satisfaction factor with salary (X1) has the most dominant influence on employee commitment at PT. Bank Mandiri Regional Credit Card Makassar (Persero) Tbk.
3. The commitment of employees of PT Bank Mandiri Regional Credit Card Makassar (Persero) Tbk is influenced by the fulfillment of the level of satisfaction of employees, namely satisfaction with salary, satisfaction with work, satisfaction with the work environment, satisfaction with coworker support.

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