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Analysis Of Job Satisfaction on Performance with Job Loyalty as An Intervening Variable
(Case Study at BPJS Ketenagakerjaan All Medan Raya)

### Sabda Dwi Qurbani<sup>1</sup>, Muhammad Isa Indrawan<sup>2</sup>

Universitas Pembangunan Panca Budi **E-mail:** isaindrawan@dosen.pancabudi.ac.id

#### **Abstract**

This study aims to see whether Job Satisfaction affects performance and loyalty as a supporting variable positively or negatively and has no effect at all using a saturated sample technique. The total population of 118 will be used entirely as research samples using associative quantitative methods and collecting data using a questionnaire. and surveys, as well as using the Smart PLS 3.3 research tool. as a calculation medium and this research model uses Path analysis. The results of this study are Job Satisfaction has a negative effect on performance. It can be proven by this study with the results of Job Satisfaction having a negative and significant effect on performance as evidenced by the original sample value of -0.185 and p values of 0.002 <0.05. Job Satisfaction has a negative effect on Job Loyalty, which can be proven by this study. Job Loyalty has a positive and significant effect on performance. It can be proven by this research. Job Loyalty can be an intervening variable on Job Satisfaction and Performance negatively and significantly Job loyalty can be an intervening variable but negatively with the original sample results of -0.350 and p values of 0.000.

Keywords job satisfaction, job loyalty, performance

# INTRODUCTION

Human Resources (often abbreviated to HR) is something that is very important and cannot even be separated from an organization, whether institutional or company. Human resources are also the key that determines the company's development. In essence, human resources are people who are employed in an organization as movers, thinkers and planners to achieve the organization's goals. Employees are not mere resources, but rather capital or assets for institutions or organizations. Because of this, a new term emerged outside of human resources, namely human capital. Here human resources are seen not just as the main asset, but an asset that is valuable and can be multiplied, developed (compare with an investment portfolio) and not vice versa as a liability (expense). Here the perspective of human resources as an investment for institutions or organizations is more prominent.

The definition of human resources can be divided into two, namely micro understanding and macro understanding. The micro definition of human resources is individuals who work and are members of a company or institution and are usually referred to as employees, laborers, employees, workers, workers and so on. Meanwhile, the macro definition of human resources is the population of a country who have entered the workforce, both those who are not yet working and those who are already working. Job satisfactionor satisfactionemployee a measure of the level of satisfaction of workers with their type of work which is related to the nature of the work tasks, the work results achieved, the formsupervisionobtained as well as a sense of relief and feelings of liking for the work he is doing. Job satisfaction in organizational behavior is the most important and frequently

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studied attitude, so that in the corporate world, dissatisfied employees can cause lethargy and reduce organizational commitment. Job satisfaction can make employees more interested in work and feel honored to be part of the organization so that they are able to achieve organizational goals. Job satisfaction shows the mental, physical and environmental satisfaction of employees, while the level of job satisfaction can be determined by asking employees about feelings of satisfaction and dissatisfaction at work.

The definition of performance is a description of the level of achievement of an activity program or policy in realizing an organization's goals, objectives, vision and mission as outlined through an organization's strategic planning. Performance can be known and measured if an individual or group of employees has criteria or benchmark success standards that have been set by the organization. Therefore, without goals and targets set in measurement, it is impossible to know a person's performance or organizational performance if there is no benchmark for success. (Moeheriono, 2012: 95) Performance according to Mangkunegara (2005: 67) is the quality and quantity of work results achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. Performance is a function of motivation and ability. Employee performance is very important in the company's efforts to achieve its goals. Higher performance implies an increase in efficiency, effectiveness, or higher quality of completing a series of tasks assigned to an employee in an organization or company.

Work loyalty or allegiance is one of the elements used in employee assessment which includes loyalty to their job, position and organization. This loyalty is reflected in the willingness of employees to protect and defend the organization inside and outside the organization from attacks by irresponsible people. Employee loyalty in an organization is absolutely necessary for the success of an organization, the higher the employee loyalty to an organization, the easier it is for the organization to achieve organizational goals that have been previously set by the owner of the organization (Utomo, 2002: 9). Meanwhile, for organizations with low employee loyalty, it becomes increasingly difficult for the organization to achieve organizational goals that have been previously set by the owner of the organization.

The phenomenon that occurs at BPJS Employment Semedan Raya is that the increase in work carried out is less effective and less evenly distributed. The concept for improving performance is also unclear so that employees are still confused about how to improve their performance even though their performance is not good enough and there are still lazy employees who are lazy, and the work is not good because they are not satisfied with the work, they get so that there is no work loyalty in the employee.

# LITERATURE REVIEW

#### Job satisfaction

Job satisfaction has become an important issue regarding the development of contemporary human resources and employment. This issue is mainly related to the increasing level of employee education and the increasing living needs of employees themselves, (Sule & Priansa, 2018). According to Yuniarsih (2017), job satisfaction is an

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employee's psychological reflection of the results of their work.

The level of individual satisfaction is basically based on the value system that exists within him. Therefore, the measure of satisfaction level will be different for each individual. Everyone wants to get a job because by working he hopes to get rewards to support himself and his family. However, it often happens that just getting a reward is not enough. They want to get satisfaction from their work.

#### **Job Satisfaction Indicators**

According to Yuniarsih (2017) indicators of job satisfaction are as follows:

- 1. supervision,
- 2. Work environment,
- 3. Promotion.
- 4. Supportive coworkers,
- 5. Mentally challenging work, and
- 6. Rewards in the form of wages/salary.

#### Loyalty

According to Sutrisno (2015) loyalty is an employee's efforts to defend the company, by showing that the employee plays an active role in the company. Robbins (2015) stated that loyalty is an individual's determination and ability to obey, implement, practice regulations with full awareness and an attitude of responsibility. Rivai (2015) argues that loyalty to a company is an attitude, namely the extent to which an employee identifies with the workplace as intended by the desire to work and try their best. Based on this description, the researcher concludes that loyalty is an individual's determination and ability to obey, carry out, practice regulations with full awareness and an attitude of responsibility.

# **Loyalty Indicator**

According to Sutrisno (2015) loyalty indicators are as follows:

- 1. Willingness to Collaborate Employees can work together with people in a company because without cooperation, it is difficult for the company to achieve its goals. On the other hand, working together enables companies to achieve the goals and targets that have been set.
- 2. Sense of Ownership of the Company The existence of employees' sense of ownership of the company will make employees have an attitude of maintaining and being responsible for the company, so that it will create loyalty in order to achieve the company's goals.
- 3. Employee's liking for work can be seen from the employee's excellence in work and employees do not demand what they receive beyond their basic salary.

#### **Performance**

Success or failure in an organization in carrying out its duties is closely related to employee performance. Performance achievement in the organization is a factor that must be considered in order for the company to achieve its stated goals. According to

Sabda Dwi Qurbani<sup>1</sup>, Isa Indrawan<sup>2</sup>

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Mangkunegara (2016), employee performance is the result of a person's work in quality and quantity that has been achieved by employees in carrying out their duties according to the responsibilities given. Robbin (2016) defines performance as a result achieved by employees in their work according to certain criteria that apply to a job. Based on the above understanding, so it can be concluded that employee performance is the achievement of an employee that results in a process of carrying out their duties in accordance with the responsibilities given. Improving employee performance will have a positive impact on the company, so that employees have a good and optimal level of performance to help realize the company's goals.

#### **Performance Indicators**

According to Robbins (2016) performance indicators are a tool for measuring the extent of employee performance achievements. The following are several indicators for measuring employee performance:

- 1. Work quality;
- 2. Quantity;
- 3. Punctuality;
- 4. Effectiveness:
- 5. Independence.

#### **METHOD**

This type of research can be classified as casual associative quantitative research. According to Sugiyono (2017), quantitative research is used to examine populations or samples, sampling techniques are generally carried out randomly, data collection uses research instruments, quantitative or statistical data analysis with the aim of testing predetermined hypotheses. The location of the research was carried out at the Medan Raya BPJS Employment Office.

According to Sugiyono (2017), population is a generalized area consisting of objects or subjects that have certain qualities and characteristics that are determined by researchers to be studied and then conclusions drawn." Based on research, the target population is 118 employees. Because all of this population is used as a sample for research, the researcher will use a saturated sample. This means counting the entire population to be used as a sample and research results.

According to Sugiyono (2017), in quantitative research, data is obtained from various sources using various data collection techniques and is carried out continuously until the data is saturated. The source of data obtained by the author using one source includes the following: Primary data source. According to Riduwan (2015), the meaning of data collection techniques is: "Data collection methods are techniques or methods that can be used by researchers to collect data." A questionnaire is a written question that is used as a form of obtaining information from several respondents with the aim of finding out the characteristics of the respondent and their personality as well as getting information that the respondent knows.

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This analysis is used involving two or more independent variables, namely the dependent variable (Y) and independent variables (X, Z and Y). In this research, Path Analysis is used to prove the extent of the influence of Job Satisfaction on Performance through Job Loyalty. The regression equation is:

$$Z= a + b1X + e$$
  
 $Y=a + b2X + b3Z + e$ 

#### Where:

Y = Performance

Z = Work Loyalty

X = Job Satisfaction

b1 = Job Satisfaction coefficient

b2 = Work Loyalty coefficient

a = constant

The data analysis technique used in this research is a quantitative data analysis method. Data analysis in this research uses Structural Equation Modeling (SEM) based on Partial Least Square (PLS) using SmartPLS 3.3.3 software which is run on a computer.

# Measurement Model (Outer Model)

The procedure for testing the measurement model consists of a validity test and a reliability test.

### 1. Validity Test

The validity test is used to assess whether a questionnaire is valid or not. A questionnaire is said to be valid if the questionnaire questions are able to reveal something that is measured by the questionnaire. Validity testing is applied to all question items for each variable. There are several stages of testing that will be carried out, namely through convergent validity and discriminant validity tests.

### a. Convergent Validity

At this stage, we will see how big the correlation is between the indicator and its latent construct. So that it produces a loading factor value. The loading factor value is said to be high if the component or indicator correlates more than 0.70 with the construct to be measured. However, for research in the early stages of development, a loading factor of 0.5 to 0.6 is considered sufficient (Ghozali, 2012). Apart from that, at this stage we see how much value each variable has. So it produces an AVE (Average Variance Extracted) value. The AVE value is said to be high if it has a value of more than 0.5. If there is an AVE value of less than 0.5, then there is still an invalid indicator. (Ghozali, 2012).

# b. Discriminant Validity

This validity test explains whether two variables are different enough from each other. The discriminant validity test can be fulfilled if the correlation value of the variable to the variable itself is greater than the correlation value of all other variables. This value is called

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Fornell Lacker. Apart from that, another way to fulfill the discriminant validity test can be seen in the cross loading value (how big the correlation value is between the indicators that measure the variables). The cross loading value is acceptable if the cross loading value of each variable statement item to the variable itself is greater than the correlation value of the statement item to other variables (Ghozali, 2012).

### 2. Reliability Test

In general, reliability is defined as a series of tests to assess the reliability of statement items. Reliability testing is used to measure the consistency of measuring instruments in measuring a concept or measure the consistency of respondents in answering statement items in questionnaires or research instruments. To measure the level of reliability of research variables in PLS, you can use the alpha coefficient value or Cronbach's alpha and composite reliability). Cronbach's alpha value is recommended to be greater than 0.7 and composite reliability is also recommended to be greater than 0.7. (Sekaran, 2014)

# Structural Model (Inner Model)

This test was carried out to determine the relationship between exogenous and endogenous constructs which have been hypothesized in this research (Hair et al., 2017). To produce inner model test values, the steps in SmartPLS are carried out using the bootstrapping method. The structural model was evaluated using R-square for the dependent variable, Stone-Geisser Q-square test for predictive elevation and t test as well as the significance of the structural path parameter coefficients with the following explanation:

# 1. Coefficient of Determination / R Square (R2)

In assessing the model with PLS, start by looking at the R-square for each dependent latent variable. The interpretation is the same as the interpretation of regression. Changes in the R-square value can be used to assess the influence of certain independent latent variables on the dependent latent variable whether they have a substantive influence (Ghozali, 2012). The R2 value is generally between 0 and 1.

#### 2. Predictive Relevance (Q2)

This test is used to measure how well the observation values are produced by the model and also the estimated parameters. If the Q2 value is greater than 0, it indicates the model has predictive relevance, which means it has good observation value, whereas if the value is less than 0, it indicates the model does not have predictive relevance (Ghozali, 2014).

#### 3. t-Statistics

At this stage it is used for hypothesis testing, namely, to determine the significance of the relationship between variables in the research using the bootstrapping method. In the full model, Structural Equation Modeling, apart from confirming the theory, also explains whether or not there is a relationship between latent variables (Ghozali, 2012). The hypothesis is said to be accepted if the statistical t value is greater than the t table. According to (Latan and Ghozali, 2012) the t table value criteria is 1.96 with a significance level of 5%

#### 4. Path Coefficient

This test is used to determine the direction of the relationship between variables (positive/negative). If the value is 0 to 1, then the direction of the relationship between variables is declared positive. Meanwhile, if the value is 0 to -1, then the direction of the relationship between the variables is declared negative.

#### 5. Fit Model

This test is used to determine the level of suitability (fit) of the research model with the ideal model for this research, by looking at the NFI value in the program. If the value is closer to 1, the better (good fit).

#### RESULTS AND DISCUSSION

#### **Outer Model Analysis**

Measurement model testing (outer model) is used to determine the specifications of the relationship between latent variables and manifest variables. This test includes convergent validity, discriminant validity and reliability.

# 1. Convergent Validity

Convergent validity of the measurement model with reflexive indicators can be seen from the correlation between the item/indicator scores and the construct scores. Individual indicators are considered reliable if they have a correlation value above 0.70. However, at the research scale development stage, loadings of 0.50 to 0.60 are still acceptable. Based on the results for outer loading, it shows that the indicator has a loading below 0.60 and is not significant. The structural model in this research is shown in the following figure:

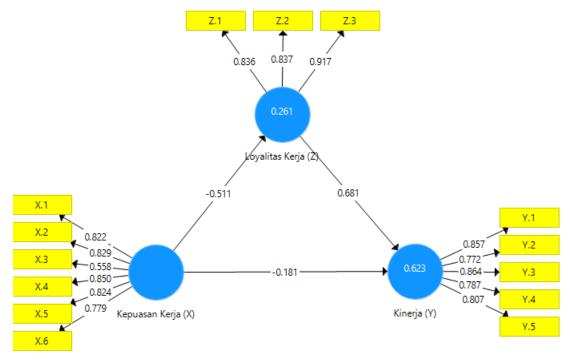


Figure 1. Oder Model Stage 1 Source: Smart PLS 3.3.3



The Smart PLS output for loading factors gives the results in the following table: Outer Loadings Stage 1.

Table 1. Outer Loadings stage 1

	Job Satisfaction	Performance	Work Loyalty
	( <b>X</b> )	<b>(Y)</b>	<b>(Z)</b>
X.1	0.822		
X.2	0.829		
X.3	0.558		
X.4	0.850		
X.5	0.824		
X.6	0.779		
Y.1		0.857	
Y.2		0.772	
Y.3		0.864	
Y.4		0.787	
Y.5		0.807	
<b>Z.1</b>			0.836
<b>Z.2</b>			0.837
Z.3			0.917

Source: Smart PLS 3.3.3

In the diagram and table above, indicator 3. To find out whether removing the X.3 indicator will make the data valid, stage 2 calculations will be carried out as follows:

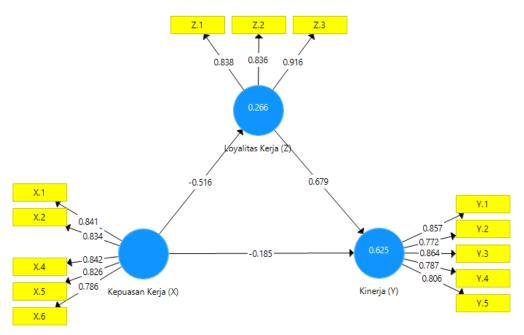


Figure 2. Oder Model Stage 2 Source: Smart PLS 3.3.3

The Smart PLS output for loading factors gives the results in the following table: Outer Loadings Stage 2.

Table 2. Outer Loadings stage 2

	Job Satisfaction (X)	Performance (Y)	Work Loyalty (Z)
X.1	0.841		
X.2	0.834		
X.4	0.842		
X.5	0.826		
X.6	0.786		
Y.1		0.857	
Y.2		0.772	
Y.3		0.864	
Y.4		0.787	
Y.5		0.806	
Z.1			0.838
<b>Z.2</b>			0.836
Z.3			0.916

Source: Smart PLS 3.3.3

Table 2 above shows that the stage 2 assessment shows that the loading factor results are > 0.07, meaning that all indicators are valid after indicator This means that all indicators are valid indicators for measuring the construct

### 2. Discriminate Validity

In this section, the results of the discriminant validity test will be described. The discriminant validity test uses cross loading values. An indicator is declared to meet discriminant validity if the cross loading value of the indicator on the variable is the largest compared to other variables. The following are the cross loading values for each indicator:

**Table 3. Discriminant Validity** 

	Job Satisfaction   Performance		Work Loyalty	
	( <b>X</b> )	<b>(Y)</b>	<b>(Z)</b>	
X.1	0.841	-0.492	-0.487	
X.2	0.834	-0.416	-0.384	
X.4	0.842	-0.500	-0.495	
X.5	0.826	-0.390	-0.372	
X.6	0.786	-0.384	-0.358	
Y.1	-0.448	0.857	0.729	
Y.2	-0.374	0.772	0.651	
Y.3	-0.487	0.864	0.658	



	Job Satisfaction	Performance	Work Loyalty
	( <b>X</b> )	<b>(Y)</b>	<b>(Z</b> )
Y.4	-0.441	0.787	0.546
Y.5	-0.440	0.806	0.558
<b>Z.1</b>	-0.532	0.693	0.838
<b>Z.2</b>	-0.352	0.614	0.836
Z.3	-0.434	0.691	0.916

Source: Smart PLS 3.3.3

In table 3 above, the indicators for the research variables have a cross-loading value that is greater than the cross-loading value for the other variables. The cross-loading value for the Job Satisfaction variable is greater than the other variables, for the cross-loading value for the Performance variable is greater than the variable on the other hand, the cross loading value for the Work Loyalty variable is greater than the variable, meaning the cross loading value is Discriminately valid.

# 3. Composite reliability

The next test is the composite reliability of the indicator block that measures the construct. A construct is said to be reliable if the composite reliability value is above 0.60. Then it can also be seen by looking at the reliability of the construct or latent variable which is measured by looking at the Cronbach's alpha value of the indicator block that measures the construct. A construct is declared reliable if the Cronbach's alpha value is above 0.7. The following describes the construct results for each variable, namely Job Loyalty, Performance and Job Satisfaction with each variable and indicator. The following is a table of loading values for the research variable constructs resulting from running the Smart PLS program in the next table:

**Table 4. Construct Reliability and Validity** 

		•	•
	Cronbach's	Composite	Average Variance
	Alpha	Reliability	Extracted (AVE)
Job Satisfaction (X)	0.884	0.915	0.682
Performance (Y)	0.876	0.910	0.669
Work Loyalty (Z)	0.830	0.898	0.746

Source: Smart PLS 3.3.3

Based on table 4 above, it shows that the Average Variance Extracted (AVE) for each variable, namely Job Satisfaction, Performance and Job Loyalty, has a construct > 0.50, meaning all constructs are reliable. Thus it can be stated that each variable has high discriminant validity.

Meanwhile, it can be seen in the table above that the composite reliability value for each variable shows a construct value > 0.60. These results show that each variable has met composite reliability so it can be concluded that all variables have a high level of reality.

Furthermore, in the table above, Cronbach's alpha for each variable shows a construct value of > 0.70, thus this result shows that each research variable has met the requirements for Cronbach's alpha value, so it can be concluded that all variables have a high level of reliability. So you can It was concluded that the indicators used in this research had high discriminant validity in compiling their respective variables.

# **Inner Model Analysis**

Evaluation of the structural model (inner model) is carried out to ensure that the structural model built is robust and accurate. The analysis stages carried out in the structural model evaluation are seen from several indicators, namely:

# 1. Coefficient of Determination (R2)

Based on data processing that has been carried out using the SmartPLS 3.0 program, the R Square value is obtained as follows:

**Table 5. R Square Results** 

<u>-</u>			
	R Square Adju R Squ		
Performance (Y)	0.625	0.618	
Work Loyalty (Z)	0.266	0.260	

Source: Smart PLS 3.3.3

Based on table 5 above, it shows that the R Square value for the Performance variable is 0.625. These results explain that the percentage of performance is 62.5%. This means that the Job Satisfaction and Loyalty variables influence performance by 62.5% and the remaining 37.5% is influenced by other variables. Meanwhile, the R Square value for the Job Loyalty variable is 0.266. These results explain that the percentage of Work Loyalty is 26.6%. This means that the Job Satisfaction variable influences Job Loyalty by 26.6% and the remaining 83.4% is influenced by other variables.

### 2. Goodness of Fit (GoF) Assessment

The goodness of fit model test can be seen from the NFI value  $\geq 0.697$  which is declared fit. Based on data processing that has been carried out using the SmartPLS 3.3 program, the Model Fit values are obtained as follows:

Table 6. Model Fit

	Saturated Model	<b>Estimation Model</b>
SRMR	0.077	0.077
d_ULS	0.533	0.533

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d_G	0.294	0.294
Chi-Square	200,904	200,904
NFI	0.801	0.801

Source: Smart PLS 3.3.3

The goodness of fit test results of the PLS model in table 6 below show that the NFI value of 0.801 means FIT. Thus, from these results it can be concluded that the model in this study has a high goodness of fit and is suitable for use to test research hypotheses.

# 3. Hypothesis Testing

After assessing the inner model, the next thing is to evaluate the relationship between latent constructs as hypothesized in this research. Hypothesis testing in this research was carried out by looking at T-Statistics and P-Values. The hypothesis is declared accepted if the T-Statistics value is > 1.96 and P-Values < 0.05. The following are the direct influence Path Coefficients results:

**Table 7. Path Coefficients (Direct Influence)** 

	Original Sample (O)	T Statistics (  O/STDEV  )	P Values	Results
Job Satisfaction (X) -> Performance (Y)	-0.185	3,046	0.002	Accepted
Job Satisfaction (X) -> Job Loyalty (Z)	-0.516	7,436	0,000	Accepted
Job Loyalty (Z) -> Performance (Y)	0.679	12,469	0,000	Accepted

Source: Smart PLS 3.3.3

Based on table 7 above, there is a direct influence from the 3 hypotheses and will be explained per hypothesis for H1 Job Satisfaction has a negative and significant effect on Performance as proven by the original sample value of -0.185 and p value 0.002 < 0.05. For H2 Job Satisfaction has a negative effect and significant for Loyalty with an original sample value of -0.516 with a p value of 0.000 < 0.05. For H3, work loyalty has a positive and significant effect on performance with an original sample value of 0.679 with a p value of 0.000 < 0.05. Which means that if job satisfaction increases by 1% then performance will not increase and if job satisfaction decreases by 1% then performance will decrease by 1%. If Job Satisfaction increases by 1% then Job Loyalty will not increase by 1% and if Job Satisfaction decreases then Job Loyalty will decrease.

**Table 8. Path Coefficients (Indirect Influence)** 

	Original Sample (O)	T Statistics (  O/STDEV  )	P Values	Results
Job Satisfaction (X) -> Job Loyalty (Z) -> Performance (Y)	-0.350	7,229	0,000	Accepted

Source: Smart PLS 3.3.3

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In table 8 above, work loyalty can be an intervening variable but negatively with the original sample result being -0.350 and a p value of 0.000, which means that having employee work loyalty will not have any effect on job satisfaction and performance because performance depends on their respective skills. respectively and job satisfaction is found after the job is well done. Loyalty is also unable to make performance improve.

#### **CLOSING**

#### **Conclusion**

- 1. Job satisfaction has a negative effect on performanceMedan Raya BPJS Employment Office.
- 2. Job Satisfaction has a negative effect on Job Loyalty Medan Raya BPJS Employment Office.
- 3. Work Loyalty has a positive and significant effect on performanceMedan Raya BPJS Employment Office.
- 4. Job Loyalty can be an intervening variable on Job Satisfaction and Performance negatively and significantly. Job Loyalty can be an intervening variable. Medan Raya BPJS Employment Office.

# **Suggestion**

- 1. To improve employee performance, good training and employee job satisfaction must be achieved.
- 2. Loyalty is built well by appreciating every work done by employees to build a better organization.
- 3. Without loyalty to the organization, the performance carried out is only limited to the work that is available to them, employee performance should be built by making employees feel comfortable and calm so that they will think about being loyal to their organization.

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