
Effect of Ability, Work Life Balance, Work Satisfaction on Performance of Employees in BMT Permata-Jatim

Rochim Sidik¹ (corresponding author)¹Economics Faculty Yos Soedarso University

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ABSTRACT

The aim to be achieved in this study is to know and analyze the influence of abilities, work-life balance, job satisfaction simultaneously and significantly on employee performance at BMT Permata Jatim. The population in this study were female employees who worked at the BMT Permata Jatim Office who had worked for more than two years and those who are married, amounting to 30 people. The test used in this study is a multiple linear regression test. Based on the results of the analysis and discussion carried out in this study, the researcher draws the following conclusions: the ability to influence the performance of employees at BMT Permata Jatim. Work-life balance has an effect on employee performance at BMT Permata Jatim. The extent of work affects the performance of employees at BMT Permata Jatim. Based on the results of the testing of simultaneous significance the results showed that the ability, work-life balance, and job satisfaction had an effect on the performance of employees at BMT Permata-Jatim.

Keywords: Ability, Work-life balance, Job satisfaction, Employee performance

INTRODUCTION

An employee is an asset for company. The employee holds the main role in running the wheels of corporate life. To achieve a goal within the company, adequate human resources are needed, and must be able to carry out the tasks set by the company. In maintaining employee performance in order to remain productive, it is necessary to pay attention to job satisfaction for employees. When a person feels satisfaction in working, of course he will try as much as possible with all the abilities he has to complete his work assignments. Thus the work results of employees will increase optimally.⁽¹⁾

According to Rivai⁽²⁾ job satisfaction is the evaluation of employees for feeling happy or unhappy, satisfied or not as well as in carrying out work. While the opinion of Sunyoto⁽³⁾ regarding job satisfaction is the emotional state of employees both pleasant and unpleasant in assessing their work. Job satisfaction is influenced by several factors, namely fair and decent remuneration, placement in accordance with expertise, the severity of the work, atmosphere and work environment, equipment that supports the implementation of work, leadership and leadership attitudes and the nature of work that is monotonous or not. Job satisfaction of an employee in the organization cannot be separated from work-life balance

The balance between life in work is an important factor that needs to be considered by companies in making a policy so that work productivity is maintained. According to Weckstein, "Work-life balance is a concept of balance that involves ambition or career with happiness, leisure, family, and spiritual development." Work-life management is what is used to help us reduce conflict how much is it that isn't true. According to Delecta⁽⁴⁾, with a work-life balance, it is now the case for one individual to fulfill jobs in the workforce and even commit to how they, as well as the majority of employees, are out of work. By the way, the company worked to make it work or life, the employees or even when it made a difference. Even though my company was stopped to make work-life balance worse, even though it would also make it difficult for me to work in my profession, it would be a good idea to get rid of it with good luck.

BMT (Baitul Mal Wattamwil) Permata-Jatim is a sharia financial institution that was established with a system that is based on if possible, can also be interpreted as BMT-Jatim was founded initially by several people related to the Permata school in Mojokerto, now BMT Permata-Jatim houses several schools in Mojokerto to manage savings for students at the school. But it also accepts members outside the school or is general for members who want to become customers of BMT Permata-Jatim. This is what makes BMT Permata-Jatim different from other Islamic Financial Institutions in some of its systems. BMT Permata-Jatim applies the rules and systems for recruitment, placement and training for employees in order to be in line with the operations of BMT Permata-Jatim to maximize the performance of employees to support the success of BMT Permata Jatim in managing its business.

As a company engaged in banking, BMT Permata-Jatim relies heavily on the role of the workforce in carrying out its duties. The company also expects its employees to produce the best performance for the company's progress in the future. Based on observations and interviews with the leadership of BMT Permata Jatim, it was found that there were performance fluctuations in BMT Permata Jatim employees from 2013 to 2016. The results of the evaluation conducted can be seen that the performance of BMT Permata-Jatim employees in 2017 had an average predicate of Good (B) except that in 2018 employee performance has decreased so that it has a sufficient title and it can also be seen that for the past six (6) years the performance of BMT Permata-Jatim employees has never received the title of Very Good (A), even though every company expects the performance of its employees increased.

Imbalances in work and personal life and management inefficiencies regarding work-life balance can cause serious consequences, such as reduced job satisfaction, low productivity, low commitment to the organization, low career ambitions and success, increased absenteeism, and increased employee intention to leave his job⁽⁵⁾. This can also be seen in the large number of absent employees working without information.

The level of attendance of the cloud or employee absenteeism that is always increasing every month is indicated to occur due to the employee's work routine itself. A high employee absentee level indicates the level of job dissatisfaction with BMT Permata-Jatim employees. Work time and target employees that employees must achieve at a certain time determined by the company. In addition, the low performance is indicated by the good abilities possessed by senior employees, which are not easily replaced by new employees and new employees still need guidance from senior employees.

Capability is the most demanded for someone who has worked in a banking institution. Capability is often associated with the performance results achieved by the employee himself. This can be seen from the ability of employees to achieve the output of work, the completion of work on time, commitment to work, capabilities possessed in accordance with the expectations of the company, and have the initiative in resolving the problems faced in each job.

Besides that the ability also has a relationship with job satisfaction, where a person who has a high professional will create satisfaction that is felt by employees in carrying out each job. Based on the results of the pre-survey (questionnaire and interview) conducted by the researcher, the majority of employees or employees at BMT Permata Jatim has a fairly high level of ability. This can be proven by the findings obtained by the researcher on each employee's work BMT Permata-Jatim has high dedication in carrying out its work, is able to serve and overcome any problems faced by customers, is able to make good decisions, and is able to carry out every job with a high level of accuracy. But the researchers also found problems related to the work ability of employees, namely: still found employees who have not been able to work independently and still found minimal activities to help each other in serving customers and guiding and notifying each other in carrying out the work. The researcher carried out the pre-survey, where it was found that employees lacked mutual support and assistance in carrying out work and serving customers, besides that there were also some employees who were unable to complete the work independent.

A person who works in a bank is required to be a figure needed by his customers, can sympathize with customers, always maintain his attention, focus and agility. In an effort to achieve each of these actions and carry out each of their jobs, an employee very often experiences multiple role conflicts, where a person is required to be more active and serious in the workforce while in the family environment must also play an active role.

Job satisfaction can be defined as a positive feeling about someone's work which is the result of an evaluation of its characteristics. A person with a high level of job satisfaction has positive feelings about the job. Job satisfaction and organizational commitment affect employee performance. Organizational commitment and job satisfaction each has an important influence in improving the performance of an employee. With the loyalty of the company, involvement in work, acceptance of the values and goals of the company, and intending to maintain good relationships in organizational membership, then it supports and affects the level of satisfaction impact on employee performance.⁽⁶⁾ Based on the results of the pre-survey (direct questionnaire and observation) carried out by the researcher, the results showed that all employees were satisfied with the policies of BMT Permata Jatim especially the promotion policy and employee payroll system. But based on the results of the pre-survey there are still problems related to job satisfaction which are reflected in employee dissatisfaction with the division of labor, employees still consider that the relationship created with the work colleagues is still less solid, and employees also assume that the work tends to be monotonous.

The aim to be achieved in this study is to know and analyze the influence of abilities, work-life balance, job satisfaction simultaneously and significantly on employee performance at BMT Permata-Jatim.

METHODS

Operational Definition

The performance of employees is the level of achievement of the results of the implementation of certain tasks, in realizing the goals, objectives, mission and vision of an organization, and the level of achievement of the objectives of banking companies. The independent variables in this study were: 1) work life balance is a form of role conflict in a person that arises because of the pressure of the role of work that is contrary to the pressure of the role of family, 2) ability is a responsibility based on the duties and regulations that apply in the place where the individual works in a financial institution, 3) job satisfaction is an emotionally positive form that reflects the response to the influence of work situations, work assessments, or work experience.

Population and Sample

The method used to search for populations in this study uses the target population method with the following conditions: female employees who work at the BMT Permata-Jatim who have worked for more than two years, married female employees, female employees who have children which numbered 30 people.

Data Analysis

Multiple regression analysis aims to measure the strength of the relationship between two or more variables, also shows the direction of the relationship between the dependent variable and the independent variable⁽⁷⁾. Multiple regression analysis carried out in the study used the enter method with the following models:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

- Y: Employee performance
- α : Constant coefficient
- $\beta_1 - \beta_3$: Coefficient Regression
- X1: Employee ability
- X2: *Work life balance*
- X3: Job Satisfaction
- e: Error term

RESULTS

Table 1. Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	23.301	7.938		2.968	0.005
	Ability	0.321	0.116	0.297	2.761	0.008
	Work life balance	-0.118	0.101	-0.131	-2.758	0.36
	Job satisfaction	0.526	0.121	0.489	4.361	0.000

Based on table 1 of the multiple linear regression above, it can be formulated the equation of influence between the independent variables on the dependent variable are as follows:

$$Y = 23.301 + 0.321 X_1 - 0.118 X_2 + 0.526 X_3$$

Based on these equations can be described as follows:

1. Constant (α) = 23.301, this shows the constant value, where if the ability variable (X_1), and work life balance (X_2), and job satisfaction (X_3) = 0, then performance = 23.301 .

2. The coefficient $X_1 (b_1) = 0.321$, this means that the ability variable (X_2) has a positive effect on performance, or in other words if the ability (X_1) is increased by one unit, then the performance will increase by 0.321. Coefficient is positive, meaning that there is a positive relationship between the ability variables with performance, increasing ability, the performance of employees at BMT Permata-Jatim will also increase .
3. Coefficient $X_2 (b_2) = -0.118$, this means that the variable Work life balance (X_2) has a negative effect on performance, or in other words if work life balance (X_2) is increased by one unit, then the performance will decrease amounting to - 0.118. Negative coefficient means that there is a negative relationship between the work life balance variable and performance, the more work life balance increases, the lower the performance of employees at BMT Permata-Jatim.
4. The coefficient $X_3 (b_3) = 0.526$, this means that the variable job satisfaction (X_3) has a positive effect on performance, or in other words if job satisfaction (X_3) is increased by one unit, then the performance will increase by 0.526. Coefficient is positive, meaning that there is a positive relationship between the variables of job satisfaction and performance, the more job satisfaction increases, the more employee performance at BMT Permata-Jatim will be.

This test is conducted to find out how far the influence of an independent variable partially (individually) on the variation of the dependent variable.

Table 2. Results of the T-test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	23.301	7.938		2.968	0.005
	Ability	0.321	0.116	0.297	2.761	0.008
	Work life balance	-0.118	0.101	-0.131	-2.758	0.036
	Job satisfaction	0.526	0.121	0.489	4.361	0.000

Based on Table 2 it can be seen that:

1. Variable Ability (X_1)
 $T_{count} = 2.761$ and $t_{table} = 1.674$, then $t_{count} > t_{table}$ ($2.761 > 1.674$) so that it can be concluded that ability variable has positive and significant effect ($0.008 < 0.05$).
2. Variable Work life balance (X_2)
 $T_{count} = -2.758$ and $t_{table} = -1.674$, then $t_{count} > t_{table}$ ($-2.758 > -1.674$) so that it can be concluded that ability variable has a negative effect on employee performance.
3. Variable Job Satisfaction (X_3)
 $T_{count} = 4.361$ and $t_{values} = 1.674$, then $t_{count} > t_{table}$ ($4.361 > 1.674$) so that it can be concluded that job satisfaction has a positive effect on employee performance at BMT Permata-Jatim.

F-test was conducted to see whether all the independent variables included in the model have a joint effect on the dependent variable.

Table 3. The Results of F-Test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	430.751	3	152.250	14.193	0.000 ^a
	Residual	557.802	52	10.727		
	Total	1014.554	55			

- a. Predictors: (Constant), Job Satisfaction, Capability, Work Life Balance
- b. Dependent Variable: Performance

In table 3 it can be seen that the results of F.count was 14.193 with p-value of 0.000 (indicating that the influence of independent variables (ability, work life balance and job satisfaction) simultaneously was significant for the dependent variable (employee performance).

DISCUSSION

Based on the results of the analysis and discussion above, the ability variable influences employee performance. The results of respondents' answers to statements about employee work ability found that the average value of all statement instruments was high with the most dominant statement being statements about the ability of employees to serve customer requests. These results indicate that the professional level of employees at BMT Permata Jatim is classified as good, especially in serving each customer complaints and requests, with such high service levels, it will encourage customers to be more loyal to BMT Permata Jatim. This is supported by the results of observations carried out by researchers on the activities of each employee at BMT Permata Jatim, where all employees serve customers with a high level of ability. The statement about the ability of employees to carry out work carefully also has a high average value. This shows that the ability and operational level of each employee of BMT Permata Jatim is quite good, which is also supported by training on meticulous, effective and efficient ways of working from the management of BMT Permata Jatim which is always routinely carried out. Furthermore, the last statement that has an average level that is also high is the statement of high work loyalty held by employees towards the work at BMT Permata Jatim. This shows that employees really prioritize every work activity given and will complete the work with a high level of effectiveness and efficiency. The results of the questionnaire and observation were also supported by the results of a partial significant test which found that professionalism had a positive and significant effect on employee performance at BMT Permata-Jatim.

Based on the results of the analysis and discussion above, the variable Work life balance affect employee performance. Based on the results of the respondents' responses the research obtained a high average value , where the statement that has a high average value is a statement about the level of concern about employees about the family which results in employee performance tends to decrease and problems that occur in the family environment make employees unable to complete their work properly. Based on these results, it can be concluded that all the majority of employees who were respondents in this study had experienced work life balance, especially in determining important priorities and dividing concentration in working in the office and at home. Apart from that, based on the results of interviews with respondents to the study, it was also concluded that the majority of BMT Permata Jatim employees experienced work life balance in carrying out their work in the office or at home. Based on these tests, it can be concluded that work life balance can create a decline in the performance of BMT Permata-Jatim employees, therefore BMT Permata-Jatim Management must implement a strategy that can serve employees from work life balance such as: providing counseling assistance to every employee who faces problems in the family environment and provide input on ways to divide the role as housewives and employees of BMT Permata Jatim, so that employees can focus more on completing office work with a high level of effectiveness and efficiency. Based on the results of the interview it can be concluded that there are two demands that must be fulfilled by a female employee at BMT Permata Jatim in carrying out her role as employee and housewife, namely: First, demands in work related to pressure stemming from excessive workload and time, as; work that must be completed in a hurry and deadline . Second , family demands relating to the time needed to handle household tasks and take care of children. This family demand is determined by the size of the family, the composition of the family and the number of family members who are dependent on members other.

Based on the results of the analysis and discussion above, the variable job satisfaction influences employee performance. Based on the results of answers from respondents obtained results that the average value of employee job satisfaction is high, where the statement with the highest value is a statement about salaries that are in accordance with workload and a satisfying bonus. Based on these results, it can be concluded that the majority of employees are satisfied with the policies set by the company, especially regarding the payroll system and the provision of bonuses. In addition, based on the interview results, it can be concluded that the majority of respondents feel job satisfaction at BMT Permata Jatim especially in terms of payroll, bonuses and promotions. On this basis, to increase the job satisfaction of BMT Permata-Jatim employees, management must regularly evaluate the payroll system and award bonuses that are adjusted to the workload and achievement of employee work targets. Besides that, there are also problems related to job satisfaction, namely the distribution of monotonous work and work and about less solid and harmonious relationships with fellow colleagues. To be able to overcome this problem, the management of BMT Permata-Jatim needs to evaluate each distribution of work to employees and must be adjusted to the capabilities of these employees in completing a job. In addition, BMT Permata Jatim must create a comfortable work climate for each employee to work together through training in leadership, cooperation and teamwork that can improve employee cooperation and create a solid and harmonious working relationship. The results are also in accordance with the results of partial significance tests that find satisfaction work partially has a positive and significant effect

on employee performance at BMT Permata Jatim. If the needs are met, it is expected that employees will prioritize their work in achieving company goals, which in this study is at BMT Permata-Jatim⁽²⁾.

CONCLUSION

Based on the results of the analysis and discussion carried out in this study, the researcher draws the following conclusions: "employee performance at BMT Permata-Jatim is influenced by the ability, *work life balance*, job satisfaction.

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