Analysis of Employee Job Satisfaction at Bank Majalengka

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ABSTRACT

This study aims to analyze employee job satisfaction at Bank Majalengka. The background of this research is the indication of employee dissatisfaction related to high work pressure, suboptimal supervision, and low team solidarity. The main objective of this study is to identify the nature of employee job satisfaction at Bank Majalengka and the factors that influence it. This research uses a descriptive qualitative method with data collection techniques including direct observation, in-depth interviews, and documentation. Data analysis was carried out through the stages of data collection, data reduction (open coding), data display (axial coding), and conclusion drawing/verification (selective coding).The results of the study show that employee job satisfaction at Bank Majalengka is influenced by challenging workloads that remain within employees' capabilities, harmonious work relationships, and relatively good team communication and collaboration. However, there are issues concerning perceptions of the compensation system and the uneven distribution of workloads.To improv job satisfaction, it is recommended that management be more open to employee aspirations, enhance supervisory support, and create a fairer and more supportive work environment, including training and team-building activities to strengthen relationships among employees.

ABSTRACT

Penelitian ini bertujuan untuk menganalisis kepuasan kerja karyawan di Bank Majalengka. Latar belakang penelitian ini adalah adanya indikasi ketidakpuasan karyawan terkait tekanan kerja yang tinggi, pengawasan yang kurang optimal, dan solidaritas tim yang rendah. Tujuan utama penelitian ini adalah untuk mengidentifikasi sifat kepuasan kerja karyawan di Bank Majalengka dan faktor-faktor yang mempengaruhinya. Penelitian ini menggunakan metode kualitatif deskriptif dengan teknik pengumpulan data meliputi observasi langsung, wawancara mendalam, dan dokumentasi. Analisis data dilakukan melalui tahap pengumpulan data, pengurangan data (koding terbuka), penyajian data (koding aksial), dan penarikan kesimpulan/verifikasi (koding selektif). Hasil penelitian menunjukkan bahwa kepuasan kerja karyawan di Bank Majalengka dipengaruhi oleh beban kerja yang menantang namun masih dalam batas kemampuan karyawan, hubungan kerja yang harmonis, serta komunikasi dan kolaborasi tim yang relatif baik. Namun, terdapat masalah terkait persepsi sistem kompensasi dan distribusi beban kerja yang tidak merata. Untuk meningkatkan kepuasan kerja, disarankan agar manajemen lebih terbuka terhadap aspirasi karyawan, meningkatkan dukungan supervisi, dan menciptakan lingkungan kerja

yang lebih adil dan mendukung, termasuk pelatihan dan kegiatan pembentukan tim untuk memperkuat hubungan antar karyawan.

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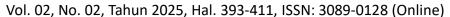Email: rezkymaolana06@gmail.com

INTRODUCTION

A nation's economic conditions are shaped by factors such as economic growth, inflation, unemployment, and exchange rate stability. Governments continually strive to balance economic stability with sustainable growth, as stable growth facilitates infrastructure development, strengthens local industries, and creates jobs. However, risks like inflation and exchange rate instability can jeopardize these economic targets.

Domestically, the financial sector, especially banking, is crucial for economic growth. Banks provide essential financial services, savings, credit, investments, and act as intermediaries between those with funds and those who need them, thereby stimulating money circulation and investment in productive sectors. Indonesia's banking industry is experiencing rapid growth due to increasing demand for financial services, expanding in both institutions and service scope to meet complex economic needs. This growth also intensifies competition, demanding innovation and operational efficiency. Banks that effectively respond to technological changes and customer preferences gain a competitive edge.

Banks play a vital role in a country's economy by managing public deposits, providing loan services, and supporting financial transactions. They offer diverse financial products like savings accounts, deposits, credit, and payment services to facilitate economic activities and broaden financial access. As banking business complexity and competition increase, banks must innovate to maintain market position. This innovation includes not only product and service development but also operational efficiency and technological adaptation. Crucially, human resources (HR) are key to successful strategy implementation. Effective HR management is fundamental to a bank's ability to operate efficiently, remain highly competitive, and adapt to dynamic external challenges.

Optimizing corporate responsibility to meet evolving demands requires attention to the quality of human resources. High-quality human resources are crucial for an organization's operational continuity, necessitating active employee participation to achieve desired goals. Abdulah (in Purba, et al. 2023:3) defines management as a series of activities involving work execution within an organization through planning, organizing, directing, and controlling functions. This aims to achieve established organizational goals by utilizing organizational

resources human, financial, material, machinery, and methods, with an emphasis on efficiency and effectiveness.
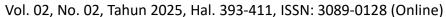
The role of human resources in a company is critical, as they are the primary asset to be maintained and managed effectively. The quality of human resources fundamentally determines organizational success; an organization with clear goals and advanced facilities will struggle to achieve them without quality human resources. Today, employees are considered vital company assets, requiring strategic management and development to ensure operational continuity. As key determinants of organizational goals, employees also bring emotions, thoughts, and desires that influence their attitudes toward work.

According to Hasibuan (in Safrizal, 2023:1), job satisfaction is an affective state reflecting an employee's emotional response to their work, characterized by positive psychological and affective attachment, including interest, commitment, and love for their role and responsibilities. Handoko (in Safrizal, 2023:1) adds that positive employee behavior and attitudes in performing tasks indicate high job satisfaction, manifested through commitment, enthusiasm, and active involvement.

Job satisfaction is a fundamental element that every organization must manage well. In banking, employees are the frontline, interacting directly with customers and playing a crucial role in operational continuity and institutional reputation. A bank with satisfied and content human resources is better positioned to achieve business targets, maintain customer loyalty, and uphold service quality.

Management is an essential process in life, helping individuals efficiently organize activities. Experts variously define it, though a common thread emphasizes its systematic nature in achieving organizational goals through effective and efficient resource utilization. George R. Terry (in Armanda, et al. 2022:2) highlights management as a distinct process involving planning, organizing, actuating, and controlling actions, all aimed at establishing and achieving set goals by optimally using human and other resources. Hasibuan (2017:1) views management as both a science and an art, focusing on arranging the utilization of human and other resources effectively and efficiently to achieve predetermined objectives. For Luther Gulick (Handoko, 2015:11), management is a systematic field of knowledge that strives to understand why and how people collaborate to reach common goals, and to optimize this cooperation for greater human welfare. Nickels, Mc. Hugh, and Mc. Hugh (in Suhardi, 2018:23) similarly see it as a process to realize organizational goals through a series of activities including planning, organizing, directing, and controlling individuals and other organizational resources. Haimann (in Sadikin, et al. 2020:2) defines management as a function aimed at achieving objectives by managing the activities of others and overseeing individual efforts toward a shared goal. Ultimately, management is a systematic process designed to achieve organizational objectives through a series of functions like planning, organizing, directing, and controlling human and other resources effectively and efficiently.

Henry Fayol (in Christian and Sulistiyani, 2020:14) outlined the fundamental functions of management. Planning involves defining organizational goals and objectives, alongside the strategic steps and resource allocation needed to achieve them, while also anticipating potential obstacles. Organizing then designs the work structure to meet these planned goals, involving task division, responsibility assignment, departmental grouping, establishing chains of
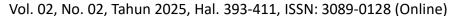
command, and determining decision-making levels. Directing focuses on guiding individuals within the organization towards their objectives, with motivation and effective communication being key to fostering commitment and addressing any declines in morale. Finally, controlling is the function of regularly evaluating the alignment between established plans and executed activities, enabling management to identify deviations and take corrective actions to ensure all efforts remain on track toward achieving organizational goals. According to Mujahida (2018:56), management objectives are hierarchical targets that guide managerial efforts, spanning main, divisional, group, unit, and individual levels to ensure overall organizational effectiveness.

Human Resource Management (HRM) is crucial for optimal organizational performance, as the quality of human resources (HR) is paramount to achieving company vision and goals. HR acts not merely as operators but as the primary drivers of all organizational systems and processes, making their effective and efficient management key to superior performance and business longevity. Experts offer various definitions: Mangkunegara (2017:2) sees HRM as maximally managing and utilizing human resources for organizational goals and individual development. Mondy and Noe (in Firdaus, 2023:1) emphasize optimal labor utilization for efficient organizational goal achievement. Dessler (Sutrisno, 2017:6) defines it as managerial policies and practices for handling the "human" aspect, encompassing recruitment, selection, training, compensation, and performance appraisal. Monday (in Kawiana, 2020:3) views HRM as managing individuals to meet organizational objectives. Schuler, et.al., (in Yuliani, 2023:2-3) define it as recognizing the workforce's importance and applying functions to ensure their effective and fair utilization for individuals, the organization, and society. In essence, HRM involves managing and utilizing individuals within an organization to their fullest potential, employing various policies and functions to ensure effective, efficient, and fair utilization for organizational goals, individual development, and societal benefit.

The core functions of HRM, as outlined by Fayol (Seto, et al. 2023:4), include planning to set goals and strategic steps, organizing all resources (human, financial, technology) to achieve those goals, leading to motivate individuals and groups for maximum contribution, and controlling to oversee activities and make adjustments to align with objectives. The overarching aim of HRM, according to Cushway (in Sutrisno, 2017:7), is to ensure the organization has the right, competent, and motivated workforce. This involves advising management on HR policies for high-performing, adaptable staff; implementing and maintaining HR procedures; supporting overall organizational strategy with an HR focus; aiding line managers; managing workplace crises; providing effective communication channels; and upholding organizational standards and values.

Job satisfaction is crucial for individuals, industries, and society, acting as a key focus for experts due to its link with productivity. Human resources are vital, prompting management to foster satisfaction for enhanced performance. Job satisfaction itself encompasses an employee's feelings and evaluations of their work, ranging from positive to negative, shaped by their interaction with the work environment and personal values. It reflects the gap between expected and received rewards (Robbins in Indrasari, 2017:38), and the alignment of employee expectations with their job or environment (Davis in Silaen, et al. 2022:173). It's a positive

emotional state from work evaluation (Luthans in Adamy, 2016:75), or the level of positive affection towards one's job and situation, involving cognitive and behavioral aspects (Steve M. Jex in Sinambela, 2016:302). McShane and Glinow (in Azan, et al, 2021:117) define it as an employee's evaluation of their job and its characteristics. In essence, job satisfaction is a positive emotional state reflecting an individual's attitudes and evaluations of their work, influenced by the gap between expectations and rewards, personal values, and encompassing affective, cognitive, and behavioral aspects of their relationship with the job and environment.

Several theories explain job satisfaction (Sinambela, 2016:304). The Value Theory suggests satisfaction rises when work outcomes meet expectations. The Equity Theory (Wexley and Yukl in Sinambela, 2016:305) posits that satisfaction stems from comparing one's inputs and outcomes to others'; balance yields satisfaction, imbalance dissatisfaction. The Discrepancy Theory (Proter in Sinambela, 2016:305; Locke in Sinambela, 2016:305) holds that satisfaction depends on the difference between expected and actual rewards. The Need Fulfillment Theory links satisfaction to the degree that personal needs are met. The Social Reference Group Theory suggests satisfaction is influenced by perceptions of relevant peer groups and their expectations. Finally, Herzberg's Two-Factor Theory (based on Maslow) argues that job satisfaction depends on factors that either increase satisfaction or prevent dissatisfaction.

Job satisfaction is influenced by various factors (Ganyang, 2018:229). Individual employee factors include intelligence, age, gender, education, work experience, emotional control, willingness to accept conditions, and personality/physical condition. Supervisor factors encompass the quality of supervision, direction, communication, and recognition from superiors. Co-worker factors involve cooperation, communication, and healthy competition among peers. Job factors include workload balance, workplace environment (e.g., temperature, lighting, safety), clarity of work standards, working hours flexibility, promotion opportunities, and financial security.

Understanding job satisfaction is crucial as it affects individual attitudes and performance, even if abstract (Indrawijaya in Adamy, 2016:84). Companies must prioritize it because employees spend significant productive time at work, their mental health is impacted by the work environment, and potentially, job enjoyment correlates with physical health and longevity (Palmore, 1969, in Adamy, 2016:84).

Robbins and Judge (2015:49-55) outline key dimensions of job satisfaction: satisfaction with the job itself (learning, responsibility), salary (fair compensation), promotion (recognition based on performance), supervision (attention and participation encouragement), and co-workers (harmonious and supportive relationships).

Indicators of job satisfaction (Robbins and Judge, 2015:49-55) include: the received workload, amount of pay, status improvement, provision of supervision, personal characteristics (personality, values, expectations), and a sense of shared responsibility in the workplace.

Based on the identified problems, this research aims to achieve two primary objectives. Firstly, it seeks to thoroughly understand the level of employee job satisfaction at Bank Majalengka. This involves exploring various facets that contribute to or detract from their overall contentment in the workplace. Secondly, the study endeavors to uncover specific

findings related to employee job satisfaction at Bank Majalengka, providing detailed insights into the current situation and pinpointing areas that require attention or improvement.

METHOD

This study uses a qualitative descriptive method. This aligns with Sugiyono (2016:9), who defines qualitative research as a post-positivist approach used to naturally examine objects. In this method, the researcher acts as the primary instrument, collecting data through triangulation, employing inductive and qualitative analysis, and emphasizing in-depth understanding over generalization. Similarly, Moleong (in Fiantika, 2022:4) defines qualitative research as aiming to holistically understand phenomena experienced by research subjects, such as their behavior, perceptions, motivations, and actions, in a natural context using words and language, while employing various scientific methods. Qualitative descriptive research specifically aims to accurately and systematically describe a problem, population, situation, or phenomenon. As the primary instrument or "human instrument" in qualitative research, the researcher must possess extensive theoretical knowledge and insight to effectively pose questions, analyze, document, and clearly and meaningfully construct the research object.
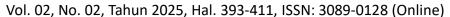
This research employs a qualitative method with a descriptive approach, involving direct observation, interviews, and analysis of relevant documents concerning employee job satisfaction at Bank Majalengka. The qualitative research method is often called a naturalistic research method because it's conducted in natural settings where the research object develops organically without manipulation by the researcher. The researcher's presence also does not influence the dynamics of the observed object.

Research subjects are those directly connected to the research object, acting as informants or respondents and serving as sources of information to obtain data for the research sample. They provide research data to explain the characteristics of the subjects being studied.

This study uses Purposive Sampling for its data sources. According to Nasution (2023:80), purposive sampling is a directed sampling technique based on specific criteria that align with research needs. This technique involves intentionally selecting samples by considering particular characteristics, features, criteria, or traits. Primary data is collected directly from the main sources through interviews with employees of Bank Majalengka to gather relevant information as supporting material for this research.

Specific criteria were established for selecting the interviewees: the interviewee must be willing to participate in the interview, the primary interviewee must be a permanent employee of Bank Majalengka who has worked for at least two years, and supporting interviewees are customers of Bank Majalengka. All interviewees must be able to provide honest and open information. The research was conducted at Bank Majalengka's head office, located at Jl. Raya K H Abdul Halim No.338, Majalengka Wetan, Kec. Majalengka, Kabupaten Majalengka, West Java. The study commenced in October 2024 and is expected to conclude in July 2025.

Data collection is a highly strategic step in this research, crucial for achieving the primary goal of obtaining accurate and relevant data. Various data collection methods were utilized. According to Nasution (in Hasibuan, 2016:226), observation is a data collection method performed through direct observation by the researcher, aiming to understand data
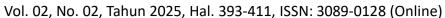
within the entire social situation to gain a holistic and comprehensive view. Interviews, as defined by Esterberg (in Hasibuan, 2016:231), are data collection methods involving interaction between two individuals to deeply explore information and ideas, leading to a structured understanding and meaning of a specific topic. Sugiyono (2016:240) states that documentation involves collecting records of past events, whether in written form, pictures or photos, or monumental works produced by individuals or institutions. Sugiono (2016:241) also explains that triangulation is a data collection method that integrates various data collection techniques and existing data sources. In triangulation, researchers can use different data collection methods to obtain data from the same source.

Sugiyono (2016:267) argues that validity refers to the degree of accuracy and consistency between the data collected by the researcher and the actual reality of the research object. Valid data accurately reflects objective conditions without distortion, meaning the information reported by the researcher fully corresponds to the facts observed in the field. Conversely, any discrepancy between the reported data and the factual conditions of the research object renders the data invalid. Therefore, valid data exhibits complete consistency between the information reported by the researcher and the actual facts of the research object. For instance, if the research object is red, the researcher must report red; if the object shows employees working diligently, the researcher's report must reflect this. Any inconsistency between the researcher's report and the factual conditions of the research object will result in the data being considered invalid.

In qualitative research, Sugiyono (2016) states that reality is multifaceted and dynamic, constantly changing, thus lacking exact consistency or precise repetition. Heraclites, as quoted by Sugiyono (2016), famously said, "we cannot step into the same river twice." Water constantly flows, time changes, situations evolve, and human behavior adapts to the dynamics of social situations. Consequently, no data is fixed, consistent, or stable.

Several methods are used to test the reliability of data in qualitative research, including extended observation, increased perseverance in research, triangulation, discussions with peers, case analysis, and informant checks (member checks).

Extended observation in testing data credibility should focus on verifying the data already obtained by re-checking in the field to ensure its truth and consistency. If the check confirms the data is accurate and unchanged, it can be considered credible, and extended observation can cease. If, after verification with original or other sources, previously obtained data proves inaccurate, the researcher must conduct more extensive and in-depth further observations to obtain valid data. Increased perseverance can be achieved by conducting research meticulously, consistently, and continuously. This approach allows events to be recorded accurately and systematically, enabling the researcher to provide accurate and structured data descriptions based on observations. Triangulation involves cross-checking data through various sources, including field observations, field notes, literature reviews, and discussions with informants, to ensure the accuracy and truthfulness of the obtained data. Source triangulation verifies data obtained from various sources, analyzing it by describing, categorizing, and identifying similarities, differences, and specific characteristics. Technique triangulation tests data credibility by verifying data from the same source using different methods. For example, data collected through interviews can be validated using observation,

documentation analysis, or questionnaires. Data credibility is also tested by verifying data through interviews, observations, or other methods at different times or situations; if the results show data discrepancies, the verification process is repeated until data certainty is achieved. Using reference materials involves utilizing supporting sources like cameras, handy cams, and voice recorders to validate the data obtained by the researcher, ensuring its authenticity and credibility. In research reports, presented data should ideally be supplemented with photos or authentic documents to enhance trust and validity. Negative case analysis refers to cases that are inconsistent or differ from research findings at a specific point in time. In this method, the researcher searches for data that contradicts existing findings until no more contradictions exist. Once the data aligns with the research findings, it can be concluded that the data meets the validity criteria and is trustworthy. Finally, member check is a process of verifying the data obtained by the researcher with the data provider. The purpose of a member check is to assess the extent of consistency between the data obtained by the researcher and the information provided by the data provider. If the findings are agreed upon by the data provider, the data can be considered valid, thereby increasing its credibility. However, if significant disagreement exists between the researcher's findings and the data provider, the researcher must revise the findings and adjust them according to the information provided by the data provider.

According to Sugiyono (2016:244), data analysis is a systematic process of searching and organizing data obtained through interviews, field notes, and documentation. This involves categorizing data, breaking it down into units, synthesizing it, forming patterns, selecting relevant information, and drawing conclusions so that the analysis results can be clearly understood by both the researcher and others.

Miles and Huberman (in Sugiyono, 2016:246) describe qualitative data analysis as an interactive and continuous process until data saturation is reached. The activities in data analysis include data collection, data reduction, data display, and conclusion drawing/verification.

Data collection involves the researcher objectively gathering and recording data in accordance with existing reality. This is done by identifying relevant research subjects and developing structured interview guides for open interviews with designated informants. Data reduction is an analytical process requiring sensitivity, intelligence, and deep, broad insight. This process involves summarizing, selecting primary information, focusing on relevant aspects, and identifying themes and patterns to generate findings. Reduced data provides clarity in understanding, facilitates the researcher's decision-making, and supports the subsequent data collection process. Data display in qualitative research can take various forms, such as brief descriptions, charts, relationships between categories, flowcharts, and similar formats. However, the most commonly used presentation is narrative text, which allows the researcher to describe data in detail and provide in-depth context to support analysis and interpretation. The third step, conclusion drawing/verification, is the final stage of data analysis. Initial conclusions are provisional and subject to change if no strong, supporting evidence is found during subsequent data collection. However, if conclusions are supported by valid and consistent evidence when the researcher returns to the field for additional data, then these conclusions can be considered credible.

Job satisfaction is an employee's perception of their work, influenced by their contentment with salary, the job itself, colleagues, promotion opportunities, supervision, and co-workers. This encompasses several factors: the job itself, referring to how interesting, challenging, or meaningful the tasks are perceived; salary, indicating whether the compensation received is considered equivalent to the effort expended and meets employee expectations; promotion, representing opportunities for advancement or recognition for achievements; supervision, reflecting the quality of management or support from superiors in providing direction, feedback, and guidance; and co-workers, pertaining to interpersonal relationships with colleagues, including support, cooperation, and mutual trust.

RESULT AND DISCUSSION
Result

This qualitative study gathered information through in-depth interviews with four internal Bank Majalengka employees and one external individual, all chosen for their direct relevance to employee job satisfaction. The interviews, guided by dimensions and indicators of job satisfaction (Robbins and Judge, 2015:49-55), explored six key areas:

a. Workload Received: How tasks are prioritized during increased demands and if workload aligns with capabilities.
b. Amount of Payment Received: Perceived fairness of compensation and factors contributing to satisfaction beyond salary.
c. Status Improvement: Feelings about promotion opportunities and their impact on morale.
d. Supervision During Work: How managers monitor work and whether their approach is helpful or burdensome.
e. Personal Characteristics: Approaches to building relationships with diverse colleagues and showing care.
f. Sense of Shared Responsibility: How time is managed and how team members address accountability issues.

Interviews were conducted with the Marketing Head, Cash Office Head, Marketing Staff, and Credit Analyst, providing diverse perspectives on these indicators.

Following data collection, open coding was used to systematically reduce and categorize the interview data, identifying core themes related to employee job satisfaction. This process is exemplified in Table 41 for the Marketing Head's interview, where specific quotes were transformed into concise open codes reflecting key insights.

Table 1. Data Reduction/Open Coding Job Satisfaction: Head of Marketing

No.	Indicator	Supporting Quote (Excerpt)	Open Coding
1.	Workload Received	"If my workload increases, I definitely prioritize..." "Hmm. my workload is quite challenging..."	Prioritizing urgent tasks; manageable but challenging workload; workload increases with new programs; adaptation to rhythm helps manage; prioritizing tasks impacting targets; targeting sales results as priority.

2.	Amount of Payment	"Gaji yang saya terima sudah cukup sesuai..." "Namun, buat yang lainnya itu pasti relatif."	Salary aligns with duties; salary perception is relative; supportive environment increases satisfaction; allowances and bonuses as satisfaction factors; target achievement is key for compensation.
3.	Status Improvement	"Tentu aja ada rasa kecewa. tapi sebagai evaluasi diri..." "Saya merasa peluang promosi di sini itu sangat memotivasi."	Disappointment as self-evaluation; disappointment when expectations unmet; promotion opportunity motivates; performance-based promotion encourages improvement.
4.	Supervision	"Atasan saya memantau pekerjaan melalui laporan." "jika ada penurunan kinerja, atasan turun langsung memantau..."	Performance monitored via reports; field monitoring via sudden visits/reviews; active supervision during performance dips; discussion for progress/obstacles; proportional and supportive supervision; two-way communication in supervision; direct and constructive corrections.
5.	Personal Characteristics	"Kalau saya juga berusaha menyesuaikan cara berkomunikasi..." "saya sih dengan membantu saat rekan mengalami kesulitan..."	Flexible communication/work style; resolving differences through discussion; helping struggling colleagues; maintaining good communication; understanding customer experience builds trust; friendly service.
6.	Shared Responsibility	"Jika sudah diberikan kesempatan memperbaiki namun tetap tidak ada perubahan..." "Kemampuan saya dalam mengelola waktu membantu tim..."	Opportunity for self-improvement before further action; administrative action if no improvement; personal approach as initial problem-solving step; time management aids team efficiency; ensuring team understands deadlines; routine evaluation for schedule adherence.

Discussion
Theoretical Discussion

Human Resources (HR) are a vital element in any company, acting as the primary drivers in achieving organizational goals. A company's success isn't solely determined by technological advancements or capital, but heavily relies on the quality and performance of its individuals. When human resources are managed effectively, employees experience high job satisfaction. This satisfaction is reflected in positive feelings towards their work, a supportive work environment, and motivation to perform optimally. This is why this research focuses on employee job satisfaction at Bank Majalengka.

According to Robbins and Judge (2015:46), job satisfaction is a psychological state reflecting an individual's positive feelings about their job, emerging from an evaluation of its various characteristics or aspects.

To measure the variable of Job Satisfaction, six indicators developed by Robbins and Judge (2015:49-55) are utilized:
- Workload received.
- Amount of payment received for work results.
- Status improvement.
- Provision of supervision during work.
- Personal characteristics.
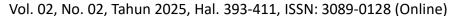- Sense of shared responsibility.

Empirical Discussion

Based on the research findings and analysis of employee job satisfaction at Bank Majalengka, a detailed understanding emerges regarding the various facets of their work experience.

How is Employee Job Satisfaction at Bank Majalengka?

1. Workload Received: The level of workload reflects an individual's readiness and capacity for their assigned tasks, encompassing not just quantity but also complexity, urgency, and the employee's managerial ability to handle operational pressures. The research found that the received workload is generally manageable, although there are periods of higher intensity, typically driven by new programs, increased customer numbers, or ambitious sales targets. During these times, most employees adapt effectively by prioritizing tasks based on urgency, deadlines, and strategic relevance. Adaptation strategies include daily task lists, systematic task completion, and proportional team workload distribution. Employees emphasized that good internal communication and collaborative flexibility are crucial for managing workload. However, there's a perceived imbalance where faster or more reliable employees often take on additional burdens, leading to feelings of unfairness despite the overall tolerability of responsibilities.

2. Amount of Payment Received for Work Results: Compensation is fundamental to job satisfaction, representing not just financial reward but also recognition of an individual's contribution and responsibility. When employees perceive their pay aligns with their workload and expectations, it tends to strengthen loyalty and motivation. Findings indicate that most employees, especially those in structural positions like division or cash office heads, generally find their basic pay appropriate for their duties. However, staff-level informants often feel their compensation doesn't fully reflect work intensity, particularly during significant workload increases or when sales targets are met without adequate bonuses. Performance incentives and allowances are seen as important added value, especially for marketing or credit staff who rely on target-based incentives to balance their mobile, customer-intensive, and flexible working hours. Criticisms were raised regarding the transparency and objectivity of bonus and incentive distribution, particularly if performance evaluation criteria are unclear or seem subjective. Non-material recognition, like praise, supervisor appreciation, or training opportunities, also significantly boosts feelings of being valued, especially for those with high workloads not fully offset by financial incentives, providing positive psychological impact. Employees also requested periodic evaluation of salary structures and compensation systems, indicating a need for adaptive and progressive reward systems that keep pace with dynamic workloads and changing targets. They also expressed a need for open communication and two-way feedback in compensation policy formulation to foster greater fairness and transparency.

3. Status Improvement: Status improvement in the workplace typically refers to opportunities for promotion, increased responsibility, and formal organizational recognition for contributions and performance. This factor is central to job satisfaction, motivation, and long-term loyalty, touching upon self-esteem, personal achievement,

and career fairness. Interviews revealed that expectations for promotion significantly influence morale. Informants across various positions stated that clear, performance-based promotion systems motivate them to improve. When employees see open and fair career development paths, they are proactive, more responsible, and better problem-solvers. However, many employees expressed disappointment when promotions didn't meet expectations, feeling that despite their hard work, others were promoted. This disappointment, often unexpressed openly, leads to decreased morale and feelings of being undervalued. Another dominant issue was the lack of transparency in the promotion process; employees desired clear, measurable, and publicly announced criteria to objectively assess their opportunities and plan self-development. Ambiguity or the perception that promotions are only for "certain people" can foster negative perceptions and reduce collective motivation. Some informants, however, viewed promotion setbacks as learning opportunities, seeing non-promotion not as failure but a signal to improve and await a more opportune moment, demonstrating psychological resilience and mature understanding of organizational dynamics.

4. Provision of Supervision During Work: Supervision in the workplace serves not only to control task execution but also as a means of guidance, evaluation, and support for optimal performance. Effective supervision is determined by the methods, intensity, and communication style used by supervisors. When supervision is open, proportional, and includes constructive feedback, employees generally feel supported rather than burdened. Findings show that routine supervision, especially with two-way communication and openness to input, is well-received. Common methods include daily reports, periodic evaluations, and direct field visits, allowing supervisors to monitor progress and understand real obstacles. Most informants stated that supervision enhances discipline and provides direction, helping correct errors before they escalate. They also appreciate supervisors who directly intervene during performance dips or operational issues, showing active management involvement. However, some employees criticized overly verbal, unstructured, or frequent interruptive supervision, finding it disruptive to focus. Supervision not based on clear indicators also created uncertainty and discomfort. Furthermore, the manner of delivering corrections was crucial; direct but supportive corrections were more accepted, while accusatory or unclarified corrections demotivated and created resistance.

5. Personal Characteristics: Personal characteristics are vital for work relationships, organizational climate, and team collaboration, encompassing communication style, flexibility with differences, interpersonal skills, and attitudes towards colleagues and customers. In service organizations like Bank Majalengka, with high interpersonal interaction, adaptability to diverse individuals is crucial. Research found that most informants demonstrate high flexibility in adapting their communication and work styles. Employees recognize diverse backgrounds and work methods among colleagues, making adaptability, effective communication, and healthy conflict resolution key strategies for harmonious collaboration. Some informants also emphasized empathy and care for colleagues and customers, demonstrated through concrete actions like helping overwhelmed colleagues, listening to customer

complaints, and consistently maintaining service quality. These attitudes significantly contribute to a positive work atmosphere and strengthen customer trust. However, personal characteristics are not uniform. Some informants prefer healthy social distance, maintaining professionalism without excessive informal interaction, driven by a focus on work, independence, and less emotional expressiveness rather than a lack of care. There is also a collective awareness of the importance of respectful communication that supports shared goals, viewing diverse work styles as learning opportunities rather than hindrances.
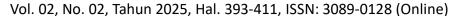
6. Sense of Shared Responsibility: A sense of responsibility reflects employee commitment to team tasks and concern for collective success, beyond individual achievement. In organizational work, especially in banking which demands cross-functional collaboration, shared responsibility is a critical foundation for solid and sustainable performance. Interviews revealed that most informants show high concern for team achievement, evidenced by joint scheduling, avoiding personal work delays that hinder team progress, and actively assisting struggling colleagues. Some even routinely note daily priorities or use digital reminders to ensure timely task completion aligned with team rhythm. Beyond time management, informants proactively manage colleagues' responsibilities without immediate blame during performance dips, typically using a humanistic approach of private discussion, identifying causes, and offering improvement opportunities. This indicates a culture at Bank Majalengka that supports empathetic and solution-oriented approaches to internal issues. However, there are clear boundaries if persuasive approaches fail. Informants stated that if colleagues show no improvement despite guidance, reporting to supervisors or HRD becomes a last resort. This reflects an awareness of maintaining overall team performance without sacrificing work quality for personal relations. This shared responsibility is also supported by a culture of routine evaluation and open coordination through team meetings, informal discussions, and internal communication groups, allowing team members to understand each other's roles and workloads, fostering stronger cohesion in collective tasks.

The research findings, obtained through selective coding and supported by direct quotes from informant interviews, reveal several key points:

1. Workload Received is Sometimes Uneven:
   - Main Finding: Most employees acknowledge challenging workloads, especially during new programs or customer surges. However, workloads are generally manageable due to familiar work rhythms, good team communication, and task prioritization strategies. Despite this, complaints exist regarding uneven workload distribution, with more capable employees often receiving disproportionately more tasks.
   - Supporting Quotes: "Sometimes the workload increases... but because we're used to it... it can be managed." "Still, there are times when people who are considered fast or reliable get more workload." "Everyone handles their own portion... but sometimes we also have to help other departments when it's busy."
2. Inconsistency Between Workload and Compensation for Some Employees:

- Main Finding: Most Bank Majalengka employees feel their basic salary is adequate for their responsibilities, especially with additional allowances and performance incentives. However, some believe compensation doesn't fully reflect work intensity and target achievement. They desire periodic salary evaluations, transparent compensation systems, and non-material recognition like gratitude or training.
- Supporting Quotes: "My salary is quite appropriate... but for others, maybe it's relative." "Work is increasing, so periodic salary evaluations are needed." "Bonuses and incentives help, but if they could be adjusted to busyness, that would be better." "It's not just about numbers, but also about fairness and recognition."

3. Unclear and Limited Promotion Opportunities Can Lower Motivation and Lead to Feelings of Being Undervalued:
    - Main Finding: Clear, performance-based promotion opportunities boost morale, but unmet or perceived unfair promotion expectations lead to disappointment and decreased enthusiasm.
    - Supporting Quotes: "Promotion opportunities here are very motivating." "If promotion doesn't meet expectations, it's natural to feel disappointed." "If we know there's a chance to get promoted, we get excited." "But if it seems like a dead end... then after a while, we get lazy." "If promotions rarely happen, sometimes we think twice about putting in more effort."

4. Some Employees Feel Disturbed by Frequent and Unstructured Supervision:
    - Main Finding: Supervision from superiors at Bank Majalengka is generally seen as helpful, being proportional, open, and communicative. Supervisors monitor work through reports, field visits, and direct discussions, which is perceived to increase discipline, provide direction, and help overcome obstacles. However, some employees complain about overly frequent verbal and unsystematic supervision, which can disrupt concentration.
    - Supporting Quotes: "But sometimes if we're monitored and questioned too often in the middle of work, it actually gets disruptive." "But yeah, the way they supervise is sometimes a bit messy. More often verbal, rarely using written or structured systems." "The verbal approach is considered less relevant for employees who prefer data."

5. Harmonious Work Relationships Stem from Care and Cooperation:
    - Main Finding: Employees forge harmonious work relationships through flexibility, mutual assistance, and good communication. Caring for colleagues and customers strengthens camaraderie and job satisfaction.
    - Supporting Quotes: "I try to be more flexible and not selfish... the important thing is to keep supporting each other." "I help colleagues who are overwhelmed... with customers, I try to be professional." "If there's a different style, I try to understand and don't force them to be the same." "I try to adjust my communication and work style flexibly."

6. Demonstrating Collaborative and Responsible Attitudes in Completing Team Tasks:
   - Main Finding: Employees exhibit high collective responsibility through disciplined time management, good team coordination, and a humanistic approach to less responsible colleagues. Performance issues are addressed gradually, from personal communication to administrative action if necessary.
   - Supporting Quotes: "I routinely evaluate to ensure work is on schedule." "I talk to them first, give direction. If there's no change, then I report." "I align my schedule with the team and avoid delaying work." "I finish my tasks first, then help others." "If it happens often, I approach them nicely, then report to the boss."

CONCLUSION

Based on the research findings, discussion, and analysis of employee job satisfaction at Bank Majalengka, several conclusions can be drawn.

Overall, employee job satisfaction at Bank Majalengka is generally quite good. Interviews and data analysis reveal that employees adapt well to their workloads, effectively prioritize tasks, and foster solid teamwork. They also perceive relationships with colleagues, supervisor support, and internal communication as largely effective. However, some employees experience imbalances in workload distribution, particularly affecting those considered more reliable. Regarding compensation, most feel their pay aligns reasonably with their responsibilities, yet there remains a desire for a more equitable and transparent compensation system, especially concerning bonuses and allowances. Non-material factors such as recognition, appreciation, and training opportunities also significantly drive job satisfaction.

The research findings on employee job satisfaction at Bank Majalengka highlight several key points for management's attention. Some employees expressed disappointment regarding the promotion process, which they felt lacked full transparency and fairness, with a perception that promotions favored certain individuals, leading to decreased motivation among others. Additionally, inconsistent supervision styles, such as minimal written evaluation systems or excessive verbal monitoring, caused discomfort. Nevertheless, positive practices were also observed, including supportive supervision that fostered employee growth, two-way communication, and personalized approaches to conflict resolution. Collectively, these findings indicate that while overall job satisfaction is fair, improvements are still needed in compensation systems, promotion processes, and the implementation of more equitable and systematic managerial approaches.

ACKNOWLEDGEMENTS

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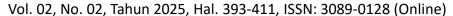
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