# The Effect of Job Insecurity, Job Characteristics, and Workload on Employee Performance of Bank Aceh Syariah With Work Satisfaction as A Mediation

Rully Marzuli\*, Muhammad Adam, M. Shabri

Management Department, Universitas Syiah Kuala, Indonesia \*Corresponding author

Abstract: This study aimed to see the effect of job insecurity, job characteristics, and workload on employee performance mediated by work satisfaction variables. The research subject was all employees of Bank Aceh Syariah (PT. BAS) Sigli Branch, located in Sigli city, Indonesia. The population was taken as a sample, as many as 106 people. The results show that Job insecurity affects Work satisfaction, Job Characteristics affects Work satisfaction, Workload affects Work satisfaction, Job insecurity does not affect Employee Performance, Job Characteristics affects Employee Performance, Workload affects Employee Performance, Work satisfaction affects Employee Performance, and Job insecurity affects Employee Performance through work satisfaction, Job Characteristics affects Employee Performance through work satisfaction, and Workload affects Employee Performance through work satisfaction. In the indirect influence model of job insecurity on employee performance, work satisfaction functions as a full mediator, while in the indirect effect model of job characteristics on employee performance, and the indirect effect model of workload on employee performance, work satisfaction functions as a partial mediator. These findings confirm the notion that the tested employee performance improvement model can be used, although there is one direct effect model that is not significant. This means that the model for improving employee performance is an indirect function of comforting job insecurity through work satisfaction, a direct function of strengthening job characteristics, a direct function of workload adjustment, and a function of increasing work satisfaction both as full moderator and partial moderator. Further researchers can develop this tested model by adding other variables such as corporate culture and employee innovation.

*Keywords*: Job insecurity, Job Characteristics, Workload, Work satisfaction, Employee Performance

# I. INTRODUCTION

The Islamic banking industry in Indonesia is the sector with the most dynamic development in Indonesia, both in terms of the application of technology, and the development of Islamic banking, even in terms of supervision and regulation by the Financial Services Authority (OJK). The same is the case with Bank Aceh Syariah (PT. BAS) as the sharia bank which carries out Islamic banking operations in Aceh Province, Indonesia. In running the banking business, PT. BAS especially the Sigli Branch, located in Sigli city, determines three important factors that absolutely must exist, namely strong capital, adherence to prudential principles, and the application

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of superior and latest technology. These three factors are very important to produce a good performance for a bank like PT. BAS.

In order to achieve performance, PT. BAS Sigli Branch prioritizes employees as human resources who are at the core of the operational process that will provide the best service for customers by optimizing the use of technology, recording and entering transaction processes, verifying and checking customer data lists, conducting inspections and making reports regularly. periodic and various other activities to achieve business goals. How a bank can compete and respond to the changes that occur will be determined by the performance of existing human resources. However, changes in the crucial work environment in the banking sector often affect employee behavior in the workplace. According to (Alromaihi, Alshomaly, & George, 2017)), one of the factors causing the low performance of employees is work satisfaction. Successful organizations are those that apply periodic satisfaction tests and performance measurements to track levels of important variables and organize corrective actions. There is a significant and positive effect of work satisfaction on employee performance (Alfian, Adam, & Ibrahim, 2017).

From the many studies that have been conducted to the best of the author's knowledge, most of them only examine aspects of the influence of these determinant variables on inrole performance (Edwards & Kudret, 2017). Whereas according to (Neves, Mesdaghinia, Eisenberger, & Wickham, 2018) in measuring the impact of determinant variables on employee performance, not only in-role performance is analyzed, but also extra-role performance so that an integrated performance concept can be seen. This opinion is also supported by (Vandaele & Gemmel, 2006) in their research which stated that extra-role factors should be investigated by researchers who analyze the endogenous variables of employee performance, especially in service companies. At the same time, the authors use this gap as a research gap in this study. Referring to the research gap above, the authors include the element of extra-role performance in the discussion as part of the measurement scales of employee performance in this study to bridge the existing gap, as well as to highlight the novelty of this research.

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#### **II. LITERATURE REVIEW**

## Job insecurity

Research about the influence of job insecurity on employee performance has been carried out by several previous researchers, namely (Reisel, Probst, Chia, & Maloles, 2010); (Bouzari & Karatepe, 2018); (Hsieh & Huang, 2017); (Ibrahim, Karollah, Vilzati, & Amir, 2019) and (Park & Jeong, 2019). (Reisel et al., 2010), for example, examined the effect of job insecurity on work satisfaction in their research and generated the result that there is a negative and significant effect between these two variables. Job insecurity is a psychological condition of an employee who shows confusion or feeling insecure due to changing environmental conditions, usually, this condition arises because of the many types of work that are temporary or contract work (Schreurs, Emmerik, Guenter, & Guenter, 2012); (Cheng, Huang, Lee, & Ren, 2012), (Staufenbiel & König, 2010); (Darvishmotevali, Arasli, & Kilic, 2017); (Chirumbolo & Areni, 2005). The research conducted by the researchers above found that job insecurity has a negative effect on work satisfaction. The implications of work satisfaction are often associated with employee performance. The higher the job insecurity of the employee, the lower the employee's performance, and vice versa, the lower the job insecurity, the higher the employee's performance.

## Job Characteristics

Job characteristics are attributes of employees' duties and include some responsibilities, various tasks, and the extent to which the job has characteristics that can make employees feel satisfied (Strauss & Sayles, 2012). Then (Hackman & Oldham, 1980) developed a Characteristics Model Tasks (Job Characteristic Model (JCM) which explains that each job can be described in five core job dimensions, namely: skill variety, task identity, task significance, autonomy, and feedback (feedback).

According to (Hsu & Wen, 2015), job characteristics are the implementation of employee duties which include authority, responsibility, and tasks that must be carried out, and can also increase the satisfaction that individuals get from the characteristics of the work concerned. Job characteristics are the basis for employee productivity and work satisfaction designed to play an important role in the success and survival of the company.

The effect of job characteristics on work satisfaction has been carried out by several previous researchers such as (Steijn & Voet, 2019); (Cavanagh, Kraiger, & Henry, 2019), (Blanz, 2017); (Hsu & Wen, 2015). More specifically, people do not only look at work satisfaction as a whole but divide it into two dimensions, namely intrinsic and extrinsic work satisfaction. Several studies have linked the effect of job characteristics on employee performance, among others, according to (Johari & Yahya, 2016); (Mendoza, Nasution, & Matondang, 2018); (Wong, Seeramulu, Muhamad, & Nazri, 2017); (Rudolph, Katz, Lavign, & Zacher, 2017). The researchers adopted an experimental and survey approach and from the findings, the researcher concluded that job characteristics have a positive effect in helping to improve employee performance and it is recommended to managers of companies and organizations to do everything necessary within their reach to encourage according to existing job characteristics to improve performance. his.

# Workload

According to (Haryanto, 2014) workload is the number of activities that must be completed by a person or group of people during a certain period under normal circumstances. The more workload carried out by the employee will further improve the performance of the employee concerned. Based on the theory explained by (Noe, Hollenbeck, Gerhart, & Wright, 2019), that the higher the workload given to an employee will have an impact on increasing employee performance. The workload is one of the elements that must be considered for a workforce to get harmony and high work productivity in addition to the additional burden element due to the work environment and work capacity (Yim & Hwang, 2017); (Purwaningsih, Eliyana, & Sridadi. 2019): (Inegbedion, Inegbedion, Peter, & Harry, 2020).

Workload influences employee work satisfaction (Yim & Hwang, 2017). (Eliyana, Ma'arif, & Muzakki, 2019) stated that work stress and workload affect employee work satisfaction. Other research conducted by (Rehman & Waheed, 2012) also states that workload affects employee work satisfaction, this is in line with the theory put forward by (Mansoor, Fida, Nasir, & Ahmad, 2011), that the higher the workload received by employees, the more employee work satisfaction will increase.

According to (Zhou, Ye, & Gong, 2016) stated that employees are burdened with multiple tasks due to limited resources. Based on the theory explained by (Martini, 2018) that the higher the workload given to an employee will have an impact on increasing employee performance.

# Work satisfaction

Work satisfaction is felt by employees because there are things that underlie it. A person will feel comfortable and the level of loyalty to his work will be high if at work the person gets work satisfaction following what is desired. Work satisfaction is a reflection of workers' feelings towards their work. (Rizqina, Adam, & Chan, 2017). (Hyz, 2010) defined work satisfaction as "is the way an employee feels about his or her job". Employees will feel satisfied at work if aspects of the work and aspects of themselves support and vice versa if these aspects do not support, employees will feel dissatisfied.

PT. BAS Sigli Branch, in carrying out its main duties and functions, is expected to carry out each of its activities as planned as a manifestation of the obligation to account for the success or failure of the implementation of the organization's vision, mission and strategy in achieving the goals and targets set. Therefore, the demand for performance is important, where performance is the result of work that has a strong relationship with the organization's strategic goals and service user satisfaction. Performance measurement is intended to measure the achievement of activities in the direction of achieving goals, objectives, mission, and vision through the results displayed in the form of products, services, or the process of implementing an activity. The measurement is not only from a financial perspective, it is a budget-based program, performance measurement must also pay attention to non-financial perspectives. So to know the performance of PT. BAS Sigli Branch. The theory put forward by (Robins & Coulter, 2012) stated that the higher the work satisfaction of employees, the higher the performance of employees. This indicates that the higher the work satisfaction felt by the employee, the higher the employee's performance.

#### Employee Performance

Performance is the result of work that can be achieved by a person or group of people in an organization following their respective authorities and responsibilities to achieve organizational goals within a certain period (Andriana, Riyanto, & Darmawan, 2019). The success of an organization is influenced by the performance (job performance) of employees, for that every company will try to improve the performance of its employees in achieving the organizational goals that have been set. An organizational culture that grows and is well maintained will be able to spur the organization towards better development. On the other hand, the leader's ability to mobilize and empower employees will affect performance (Fachreza, Musnadi, & Shabri, 2018).

#### Research paradigm

From the literature, we can see the discussion related to variables and their relationships, and based on that, the authors formulated the research framework and hypothesis as follows.

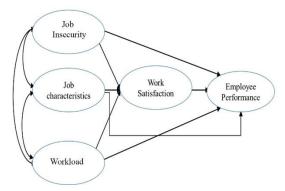


Figure 1. Research Framework

- H1: Job insecurity directly affects Work satisfaction
- H2: Job Characteristic directly affects Work satisfaction
- H3: Workload directly affects Work satisfaction
- H4: Job insecurity directly affects Employee Performance

H5: Job Characteristic directly affects Employee Performance

H6: Workload affect directly Employee Performance

H7: Work satisfaction directly affects Employee Performance

H8: Job insecurity indirectly affects Employee Performance through work satisfaction

H9: Job Characteristic indirectly affects Employee Performance through work satisfaction

H10: Workload indirectly affects Employee Performance through work satisfaction

#### III. METHOD

## Research Location and Object

This research was carried out at the PT. BAS Sigli Branch. The subjects were all employees in the PT. BAS Sigli Branch, while the objects were job insecurity, job characteristics, workload, work satisfaction, and employee performance.

#### Sampling

The population is all employees of all permanent employees at PT. BAS Sigli Branch, totaling 106 people. The sampling technique used the census method, namely the technique of taking the entire population as research respondents.

#### Data analysis method

Data were tested using a Structural equation model (SEM). Ha acceptance criteria are Critical Ratio (CR) > 1.96 with Probability (P-value) < 0.05.

#### **IV. RESULTS**

#### **Respondent Characteristics**

A total of 82 people or 77.4% consisted of male respondents and as many as 24 people or 22.6% or consisted of female respondents, thus the employees of PT. BAS Sigli Branch were dominated by male respondents. In terms of age, employees of PT. BAS Sigli Branch as many as 2 people or 1.9% aged between under 20 years while respondents aged 20 to 29 years, as many as 8 people or 7.5% while respondents aged between 30 to 39 years, as many as 60 people or around 56.6%, then respondents aged between 40 - 49 years there are 27 people or 25.5% and as many as 9 people or 8.5% of respondents aged more than 50 years. Thus, respondents with an age level of 30 - 39 years are more dominant than respondents aged 40 - 49 years, so that employees are considered to have maturity in thinking so that it has an impact on improving employee performance at PT. BAS Sigli Branch. Then the education level of the respondents, it can be explained that as many as 15 people or 14.2% with the last education of high school, as many as 57 people or 53.7% of the respondents with the last education of Diploma III, as many as 50 people or 47.25 with the last education of Bachelor's while the respondents with the last education of Postgraduate are 4 people or 3.8% of the total respondents studied.

## Measurement Model Test

The following is the measurement model test result.

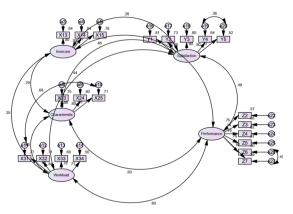


Figure 2 Measurement Model Test

The results display the loading factor of all indicators in the model and have met the requirements for further processing because it has a loading factor value of > 0.5. Then, the table below shows the goodness of fit test result.

Size Index Criteria	Cut-off Value	Analysis Results	Model Evaluation
Chi-Square	Expected small	407.388	Good
CMIN/DF	CMIN/DF < 2	1.607	Good
GFI	0.90	0.889	Good
AGFI	0.90	0.854	Good
RMSEA	< 0.08	0.054	Good
TLI	0.90	0.960	Good

Table 2. Goodness of Fit

Hypothesis Testing and Discussion

# a. Structural Model Test

The structural model test result is shown in the following figure.

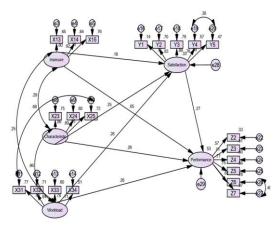


Figure 3. Structural Equation Model

Based on Figure 3, shows the influence between variables. The relation for each research hypothesis is explained as follows.

H1: Testing Job Insecurity affecting Work satisfaction generates the CR 2.513 and p 0.012. Those two numbers have met the requirements accepting H1, namely the CR > 1.96 and the p< 0.05. Thus it reveals the Job Insecurity effect on Work satisfaction is significant. The coefficient magnitude of Job Insecurity affecting Work satisfaction is 0.177 means if job insecurity becomes more comfortable increases 1 unit, it will increase Work satisfaction by 0.177 units. Thus the increase in work satisfaction is the function of comforting job insecurity.

H2 : Testing Job Characteristics affecting Work satisfaction generates the CR 4.534 and p 0.000. Those two numbers have met the requirements accepting H2, namely the CR > 1.96 and p< 0.05. Thus it explains the Job Characteristic effect on Work satisfaction is significant. The coefficient magnitude of job characteristics affecting work satisfaction is 0.253, which means that if job characteristic increases 1 unit, it will increase work satisfaction by 0.253 units. Thus the increase in work satisfaction is the function of strengthening job characteristics.

H3: Testing Workload affecting Work satisfaction generates the CR 6.530 and p 0.000. Those two numbers have met the requirements accepting H3, namely the CR >1.96 and the p<0.05. Thus it figures the workload effect on work satisfaction is significant. The coefficient magnitude of workload affecting work satisfaction is 0.255, which means if workload increases 1 unit, it will increase work satisfaction by 0.255 units. Thus the increase in work satisfaction is the function of workload suitability.

H4: Testing Job Insecurity affecting Employee Performance generates the CR 0.762 and p 0.446. Those two numbers do not meet the requirements accepting H4 because it shows the CR is smaller than 1.96 and the p is more than 0.05. Thus, it reveals the job insecurity effect on employee performance is not significant. The coefficient magnitude of Job Insecurity affecting Employee Performance is 0.050, a relatively small number than the others. This result means that improving employee performance can not be done significantly by comforting job insecurity.

H5: Testing Job Characteristics affecting Employee Performance generates the CR 6.175 and p 0.000. Those two numbers have met the requirements accepting H5, namely the CR >1.96 and the p<0.05. Thus it proves the Job Characteristics effect on Employee Performance is coefficient magnitude significant. The of job characteristics affecting employee performance is 0.262, which means if Job Characteristic increases 1 unit, it will increase employee satisfaction by 0.262 units. Thus the increase of employee performance is the function of strengthening job characteristics.

H6: Testing Workload affecting Employee Performance generates the CR 6.172 and p of 0.000. Those two numbers have met the requirements accepting H6, namely the CR >1.96 and the p<0.05. Thus it can describe the workload effect on employee performance is significant. The coefficient magnitude of workload affecting employee performance is 0.264, which means if the workload increases 1 unit, it will increase the employee performance by 0.264 units. Thus the increase in employee performance is the function of workload suitability.

H7: Testing Work satisfaction affecting Employee Performance generates the CR 3.346 and p 0.000. Those two numbers have met the requirements accepting H7, namely the CR >1.96 and the p<0.05. Thus it reveals the work satisfaction effect on employee performance is significant. The coefficient magnitude of work satisfaction affecting employee performance is 0.274, which means if the work satisfaction increases 1 unit, it will increase employee performance by 0.274 units. Thus the increase in employee performance is the function of work satisfaction improvement.

# b. Indirect Hypothesis Testing

H8: Testing job insecurity affecting employee performance through employee work satisfaction shows a P-value of 0.044. The obtained P-value has met the requirements for accepting H8, which is less than 0.05. Thus it reveals the job insecurity effect on employee performance through employee satisfaction is significant. The coefficient magnitude of job insecurity affecting employee performance mediated by employee work satisfaction is 0.048 means if job insecurity becomes more comfortable 1 unit it will indirectly increase employee performance by 0.048 units. Thus in this model, the work satisfaction acts as a full mediator, because directly (H4) the job insecurity cannot influence employee performance significantly, but must through employee work satisfaction.

H9: Testing Job Characteristics affecting Employee Performance through employee satisfaction shows a P-value of 0.002. The P-value obtained has met the requirements for the acceptance of Ha, which is less than 0.05. Thus it proves the job characteristic effect on employee performance through employee work satisfaction is significant. The coefficient magnitude of job characteristics affecting employee performance mediated by employee work satisfaction is 0.069 means if the job characteristic is strengthened 1 unit it will indirectly increase employee performance by 0.069 units. Thus in this model, work satisfaction acts as a partial mediator, because directly (H5) the job characteristics also can influence employee performance significantly.

H10: Testing Workload affecting Employee Performance through employee satisfaction shows a P-value of 0.002. The P-value obtained has met the requirements for the acceptance of Ha, which is less than 0.05. Thus it describes the workload effect on employee performance through employee satisfaction is significant. The coefficient magnitude of job characteristics affecting employee performance mediated by employee work satisfaction is 0.070 means if the workload is getting more suitable by 1 unit it will indirectly increase employee performance by 0.070 units. Thus in this model, work satisfaction acts as a partial mediator, because directly (H6) the workload also can influence employee performance significantly.

# V. DISCUSSION

An overview of all hypothesis testing results is shown in the table below:

N 0	Hypothesis	CR Cut off >1.96	P-Value Cut off < 0.05	Descripti onan
1	Job insecurity directly affects the work satisfaction of employees	2.513	0.012	accepted
2	Job characteristics directly affect the work satisfaction	6.532	0.000	accepted
3	Workload directly affects work satisfaction	6.530	0.000	accepted
4	Job insecurity directly affects employee performance	0.762	0.446	Rejected
5	Job characteristics directly affect employee performance	6.175	0.000	accepted
6	Workload directly affects employee performance	6.172	0.000	accepted
7	Work satisfaction directly affects employee performance	3.346	0.000	accepted
8	job insecurity indirectly affects employee performance through work satisfaction	2.010	0.044	accepted
9	job characteristic indirectly affects employee performance through work satisfaction of employees	2.978	0.002	accepted
10	workload indirectly affects employee performance through work satisfaction of employees	2.973	0.002	accepted

From table 3 we can see that in 7 direct hypotheses that there is 1 (one) hypothesis that is not significant, namely testing the Effect of Job insecurity affects the performance of PT. BAS Sigli Branch because it has the CR 0.762 and P 0.446 which does not meet the minimum requirements for accepting the hypothesis. In other words, other independent variables, namely the job characteristic and workload, affect increasing the dependent variable, namely Employee Performance in PT. BAS Sigli Branch. Meanwhile, none of the indirect hypotheses were rejected, meaning that the 3 indirect hypotheses all had a significant effect. The biggest coefficient is on the effect of work satisfaction on employee performance, which is 0.274, which means that increasing work satisfaction is a significant and most effective strategy to improve employee performance than other variables in the model.

#### VI. CONCLUSION

From the result we can see that Job insecurity affects satisfaction, Job Characteristics Work affects Work satisfaction, Workload affects Work satisfaction, Job insecurity does not affect Employee Performance, Job Characteristics affects Employee Performance, Workload affects Employee Performance, Work satisfaction affects Employee Performance, and Job insecurity affects Employee Performance through work satisfaction, Job Characteristics affects Employee Performance through work satisfaction, and Workload affects Employee Performance through work satisfaction. In the indirect influence model of job insecurity on employee performance, work satisfaction functions as a full mediator, while in the indirect effect model of job characteristics on employee performance, and the indirect effect model of workload on employee performance, work satisfaction functions as a partial mediator. These findings confirm the notion that the tested employee performance improvement model can be used, although there is one direct effect model that is not significant. This means that the model for improving employee performance is an indirect function of comforting job insecurity through work satisfaction, a direct function of strengthening job characteristics, a direct function of workload adjustment, and a function of increasing work satisfaction both as full moderator and partial moderator. This model contributes academically to the development of science. Further researchers can develop this tested model by adding other variables such as corporate culture and employee innovation. This proven model can also be a reference for practitioners, especially research subjects, namely PT. BAS Sigli Branch to set strategies to improve employee performance.

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