HOW TO INCREASE EMPLOYEE SATISFACTION IN THE BANKING SECTOR

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Abstract: This study was conducted to determine the mediating role of job burnout and the moderating role of equity compensation on the effect of job demand on employee satisfaction. The study was conducted on 131 employees of Bank X in Malang by using Partial Least Square (PLS) analysis. The results showed that job demand had a significant direct effect on job burnout and employee satisfaction, while job burnout had no impact. On the other hand, job burnout does not play a mediating role, and equity compensation does not play a role in moderating the effect of job demand on employee satisfaction. This study places job burnout as a mediating variable and equity compensation as a moderating variable on the effect of job demand on employee satisfaction. An essential finding of this study is that the hypothesized mediating and moderating roles were not proven. It is necessary to pay special attention to the job demand/ demands imposed on employees to affect employee satisfaction positively. Physical demand is something that needs to be considered. When employees feel burdened and unable to meet the given physical demands, employees may experience job burnout which is indicated by the loss of enthusiasm from employees at work.



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Keywords: Job Demand, Employee Satisfaction, Job Burnout, Equity Compensation

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Human resources (HR) are also an important asset or capital in an organization's effectiveness in developing systems and product innovation efforts. They can still have a valuable competitive advantage compared to competitors (Alif, 2015). Abank's success cannot be separated from its quality human resources. The Bank has the task of managing funds from the public and the government based on trust. Banking requires a workforce with a high level of skill and good integrity. Bank X, as a BUMN, also feels that HR is important and needs special attention. One of Bank X's concerns for its HR is to make a breakthrough in the form of HR transformation. HR transformation is carried out to make

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Bank X's work processes faster, improve employee performance, service effectiveness, etc. In addition, it is expected that Bank X's human resources, as a state-owned bank, can prioritize good corporate governance so that the transformation process carried out can run well.

Employee satisfaction is one of the crucial factors in getting attention. Employees can fully actualize themselves for individual development and organizational progress to be more productive at work with employee satisfaction. Employee satisfaction is a feeling of pleasure or positive emotion that arises from assessing a job or work experience (Luthans, 2011). Various factors influence the level of employee satisfaction. They refer to Armstrong and Taylor (2014) that employee satisfaction is influenced by intrinsic and extrinsic motivation factors, quality of supervision, social relations with workgroups, success rate, and individual failures in their work. The level of success and failure of employees in doing work is the employee's responsibility to the company but also the responsibility of the company to evaluate other factors that can trigger employee failure in carrying out their work.

Refers to the Job Demand/Control/Support (JDCS) model, which proposes that chronic exposure to stress, generated by high job demands, will result in long-term psychological arousal and discomfort and long-term activation that contributes to anxiety, depression, fatigue, and depression. Decreased mental function, reduced employee satisfaction, and the possibility of cardiovascular, musculoskeletal, and somatic diseases (Karasek, 1979), (Karasek, 1998); (Karasek and Theorell, 1990). Supporting this opinion, some of the results of previous research conducted by Karanika-Murray et al. (2017) and Hernandez W. et al. (2018) show that job demand has a significant negative direct effect on employee satisfaction. However, on the other hand, different research results related to the impact of job demand on employee satisfaction by Nauman et al. (2019) showed that job demand did not have a significant direct effect on employee

The difference in the results of this study allows for other variables that can mediate the direct

effect of job demand on employee satisfaction. In Hernandez et al. (2018) research, job burnout moderates the effect of job demand on employee satisfaction. Maslach and Leiter (2008) stated that the JD-R model, applied to understand job burnout, identifies job demands and resources as the leading indicators. Job demands are positively related to job burnout. Several other studies, such as Hernandez et al. (2018), Adil and Baig (2018), Evers et al., 2017), Aro and Upadyaya (2018), and McGregor et al. (2016), showed that job demand has a significant positive direct effect on job burnout. On the other hand, many studies have shown that job burnout directly affects employee satisfaction. That is demonstrated by the research of Chen and Chen (2018) and Kim et al. (2017). The research results by Chen and Chen (2018) and Kim et al. (2017) showed that job burnout hurts employee satisfaction. Employee satisfaction is not only influenced by job demand and job burnout. However, many other factors can increase or weaken job burnout in employees. Maslach et al. (2001) stated that an excessive workload causes work fatigue. It can drain the individual's energy, cause inadequate control over the resources needed to get the job done, lack of appropriate rewards, loss of sense of positive connection with co-workers, injustice, and conflicts between employee and organizational values. Therefore, adequate and equity compensation can also support the level of employee satisfaction and can reduce the negative impact of high job demand and job burnout felt by employees, which will decrease the level of employee satisfaction of the employees concerned.

Based on the phenomena and research gaps described, this study was conducted to determine the mediating role of job burnout and the moderating role of equity compensation on the effect of job demand on employee satisfaction. This study tries to analyze this effect by providing a mediating role for job burnout and moderating equity compensation. This study hopes that the role of job burnout and equity compensation can reduce the negative effect of high job demand on low employee job satisfaction.

LITERATURE REVIEW

Job Demand

Job demand refers to the model job demandjob resources (JD-R) developed by Demerouti et al. (2001). Job demand is a condition that spreads through the physical, psychological, social, and organizational aspects of daily work. Employees who are faced with prolonged work demands may become chronically exhausted and psychologically alienated from their work Bakker et al., 2014, reducing their well-being (Jayarathna, 2017). JD-R researchers assume that employees who are faced with job demands will initially try to resist putting more energy into work Schaufeli and Bakker, 2004. However, prolonged demands will drain the employee's power, giving rise to feelings of fatigue. Several empirical studies confirm that various job demands are positively related to exhaustion and cynicism (Bakker et al., 2004; Demerouti et al., 2001). They predicted fatigue in the long term (Bakker et al., 2004; Hakanen et al., 2008). Job burnout (fatigue) (Xanthopoulou et al., 2007). Reduces employee satisfaction and reduces job performance (Lu et al., 2010). Employee absenteeism (Bakker and Demerouti, 2007).

Employee Satisfaction

Employee satisfaction is a practical or emotional response to various aspects of one's work (Kreitner and Kinicki, 2015). Employee satisfaction is a favorable or unfavorable emotional state in which employees view their work. Employee satisfaction reflects a person's feelings towards his job. Meanwhile, Rivai and Sagala (2010) stated that employee satisfaction is an evaluation that describes a person's feelings of being happy or unhappy, satisfied or dissatisfied at work. Many factors can affect the perception of employee satisfaction for each employee. Kreitner and Kinicki (2015) suggested the main factors that influence employee satisfaction, such as dissonance, fulfillment of needs, achievement of values, fairness, and dispositional/genetic components, while Luthans (2011) explained five indicators in employee satisfaction, among others: The work itself, Wages, Promotion opportunity, Supervision, and Relationships with Colleagues.

Job Burnout

Halbesleben (2006) stated that Job burnout refers to a state of psychological tension experienced by an employee due to chronic work stress. Job burnout is a mismatch between what a person wants to do and what that person should do. It arises when there is a significant disharmony between the nature of a person's job and the person's characteristics (Maslach and Leiter, 2005). Many factors can cause an employee to experience job burnout in carrying out his work. The model Job demands-resources (Demerouti et al., 2001) assumes that job burnout develops when job demands are high and the resources are limited. In the model Job demandresource, high demands at work can lead to burnout and worsening health. In other words, reduced motivation and engagement result from the relationship between lack of job resources. Dissatisfaction is often interpreted as an essential factor in developing stress and job burnout Happell et al., 2003); Pines and Keinan, 2005). Boles et al. (2000) found a strong correlation between employee satisfaction and the dimensions of emotional exhaustion and a weaker correlation between employee satisfaction and the dimensions of depersonalization and personal accomplishment. Job dissatisfaction has thus been identified empirically as a significant job-related antecedent to job burnout. Demerouti et al. (2003) proposed a new approach to the job burnout phenomenon. According to this view, the job burnout syndrome consists of two main factors: fatigue and disengagement (Demerouti et al., 2010).

Equity Compensation

The primary common purpose of getting a job is to earn money, either to make ends meet or for other reasons. Therefore, the company designs compensation as a form of company remuneration to employees for their contributions. Mondy (2008) defines justice theory as a motivational theory that states that a person evaluates his performance and attitude by comparing his contribution to work and the benefits derived from that contribution. With the contributions and benefits of others who are comparable, which he chooses and which in reality can resemble or not resemble them. Meanwhile, Jackson et al. (2011) explain that pay fairness is what employees feel they deserve to get the same as what other people deserve. Dessler (2020) stated that people are motivated to balance what they think is their contribution and reward.

HYPOTHESIS DEVELOPMENT

JDCS Model proposes that chronic exposure to stress, generated by high job demands, results in long-term psychological arousal and discomfort and long-term activation that contributes to anxiety, depression, fatigue, and decreased mental function. Also, it reduces employee satisfaction and the likelihood of illness. Cardiovascular, musculoskeletal, and somatic (Karasek, 1979), (Karasek, 1998); (Karasek and Theorell, 1990). Supporting this opinion, the research results by Lu et al. (2015) show that job demand as measured by work constraints has a significant negative effect on employee satisfaction. Karanika-Murray et al. (2017) showed that job demands significantly negatively affect employee satisfaction. Hernandez et al. (2018) stated that job demand has a significant negative immediate impact on employee satisfaction. Based on the theoretical study and the research results, the following hypothesis is formulated:

H1: job demand has a significant negative effect on employee satisfaction.

Maslach and Leiter (2008) stated that the JD-R model is applied to understand job burnout, identifying job demands and resources as the leading indicators. Job demands are positively related to job burnout (Babakus et al., 2009). Hobfoll and Freedy (1993) stated that job burnout develops due to job demands and the work environment. Adil and Baig (2018) showed that an increase in the number of workloads (Job demand) will increase job burnout, and time pressure (job demand) is positively related to conditions of job burnout. Work-life balance (job demand) has a significant positive impact on job burnout. In other words, increasing work and family life imbalances can increase conditions burnout (Adil and Baig, 2018). Other studies have shown that job demands are measured by indicators of task variety, cognitive job demands, and emotional job demands. Emotional job demand (job demand) significantly affects emotional exhaustion (Evers et al., 2017). In line with previous research, Nauman et al. (2019) showed that job demand had a significant positive direct effect on emotional exhaustion. Meanwhile, a study by Yener and Co_kun (2013) on 318 employees working in Istanbul, Turkey, shows that work overload, role ambiguity, and role conflict (job demand) have a significant positive effect on emotional exhaustion, personal accomplishment, and depersonalization jobs Burnout. Burnout). Based on the above study, the following hypothesis is formulated:

H2: job demand has a significant positive effect on job burnout

Many studies show results that high levels of job burnout felt by employees will directly impact low levels of employee satisfaction. One of the research results that displays the adverse impact of high job burnout is the results of Chen and Chen (2018) on 807 nurses who work in large hospitals in Taiwan. The results show that job burnout harms employee satisfaction. Kim et al. (2017) showed that job burnout is measured using three indicators: exhaustion, cynicism, and professional inefficacy. The analysis results in this study indicate that job burnout has a significant negative effect on employee satisfaction. The results showed a significant adverse impact and the impact of job level on job burnout and employee satisfaction. Based on the above study, the following hypothesis is formulated:

H3: job burnout has a significant negative effect on employee satisfaction

Several studies have proposed that high job demands produce chronic exposure to stress. It will result in long-term psychological arousal and discomfort. As well as long-term activation that contributes to anxiety, depression, fatigue, decreased mental function, reduced employee satisfaction, and possibly cardiovascular disease, musculoskeletal and somatic Karasek, 1979; (Karasek, 1998); (Karasek and Theorell, 1990. Supporting this, research by Hernandez et al. (2018), conducted in 2014 with 23,221 non-supervisor RN nurses as respondents, showed the results. Job demand as measured by

the indicator time pressure and predicted exhaustion and job burnout measured using indicators of emotional exhaustion, depersonalization, and personal accomplishment have a significant direct effect on employee satisfaction. This study also shows that job burnout moderates the impact of job demand on employee satisfaction. Based on the above research, the following hypothesis is formulated: H4: Job burnout mediates the effect of job demand on employee satisfaction

An excessive workload causes work fatigue. it can drain the individual's energy, cause inadequate control over the resources needed to get the job done, lack of appropriate rewards, loss of sense of positive connection with co-workers, injustice, and conflicts between employee and organizational values. (Maslach et al., 2001). Supporting this, research by Abdulla et al. (2011) identifies the factors that influence employee satisfaction in the UAE; the result is that compensation affects employee satisfaction. In line with this, Research from Stringer et al. (2011) shows a strong relationship between compensation and employee satisfaction. Gius (2013) also indicates that compensation affects employee satisfaction. Based on the above study, the following hypothesis is formulated:

H5: equity compensation moderates the effect of job demand on employee satisfaction

METHOD

This research was conducted on employees of Bank X in Malang Raya. The population of this study was 131 employees from 1 branch office, five subbranch offices, and seven cash offices. All population members became the research sample, thus using the census method in determining the sample. Methods of data collection using a questionnaire. 5 Likert scales measured respondents' answers. This type of research is explanatory. The research instrument test uses validity and reliability tests; data processing methods use PLS (Partial Least Square) statistical techniques and WarpPLS software.

This study adapts measurements from previous research studies and adapts them to fit the context of this research. The measurement of variables of job demand refers to the questionnaire on the Experience and Evaluation of Work (QEEW) scale (Van Veldhoven et al., 2002; Schaufeli, 2015; Schaufeli, 2017). Three indicators measure the job demand variable. These indicators are qualitative demand, quantitative demand, and organizational needs. The items of qualitative demand are emotional demands, mental demands, physical demands, and work-home conflicts. The items of quantitative demand are workload overload and speed of change. Organizational needs items are negative change, bureaucracy, harassment, role conflict, and interpersonal conflict of employee satisfaction variables. Employee satisfaction is measured using the indicators: overall employee satisfaction, measured by four items, namely pride in work, loyalty to work, like for work, and employee satisfaction. Quarstein, et al., 1992; Crossman and Abou-Zaki, 2003; Noermijati et al., 2020. The job burnout variable in this study was measured using three indicators referring to the opinion of the Chinese version (Hu and Schaufeli, 2011) of the Maslach Burnout Inventory—General Survey (MBI-GS; Schaufeli, Leiter, Maslach, and Jackson, 1996). These indicators include Emotional Exhaustion, Depersonalization, and Cynicism. Equity compensation in this study uses four indicators proposed by Dessler (2020). The four indicators include external justice, internal justice, individual justice, and procedural justice.

This research was conducted quantitatively using explanatory approach research. In particular, this research is causal associative research because it seeks to explain the position of the variables studied and the causal relationship between one variable and another. The method used in this research is a survey method. Validity and reliability tests were carried out on each item in the questionnaire. It is valid if the correlation coefficient is positive and is more than or equal to 0.3 Hair et al., 2017. A constructor variable is reliable if it gives value Cronbach alpha > 0.5 (Ghozali, 2008). The data analysis method used descriptive statistical analysis, using Partial Least Square (PLS)with WarpPLS. 6.0 is tested the hypothesis and produces the appropriate model. The direct influence test and the indirect effect of the moderating role were carried out using the program WarpPLS.6.0while the mediation test was carried out with the Sobel test (Sobel Test).

RESULTS

Measurement model

Based on the results of distributing questionnaires to all employees of Bank X, 131 questionnaires were collected consisting of 47% of employees with less than five years of service, 74% of women employees, 62% of employees aged 26-37 years, 85% of employees with undergraduate education and 84% of employees are married.

Table 1 shows that the scale, magnitude, and statistical suitability are acceptable. The average variance extracted (AVE) value for all latent variables meets the predetermined criteria. The composite reliability (CR) values were 0.890, 0.914, 0.939 and 0.914 (above 0.80), respectively. It can be concluded that all constructs are reliable, both

according to composite reliability and Cronbach's alpha. The research model's R-square value of the employee satisfaction variable is 0.109, and from the job burnout variable, it is 0.190.

The following equation assessed the Goodness of Fit (GoF) in this study: AVE x R2 A.Com = 0.090. This value indicates that the model has a sizeable predictive relevance value for employee performance explained by job demand, burnout, and social support.

The following is an image of the final model regarding the results of the research hypothesis test (figure 1)

Table 2 displays the results of the structural estimation of the proposed model and the direct and indirect effects of the variables tested. The hypothesis is accepted if it meets the criteria for the p-value of less than 0.05, but if the p-value is more significant than 0.05, then H0 is rejected or not significant than 0.05.

Tabel 1. Composite Reliability, Koefisien Determinasi (R²), Average Variance

Variable	Composite Reliability	R Square	Average Variance
Job demand	0.890	-	0.428
Employee satisfaction	0.914	0.109	0.779
Job burnout	0.939	0.190	0.661
Equity compensation	0.914		0.574

Source: output PLS, 2020

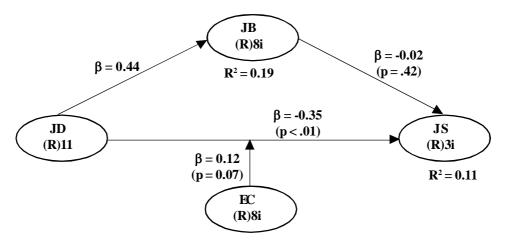


Figure 1. Hypothesis test results

 $JD \rightarrow JB \rightarrow JS$

 $EC * JD \rightarrow JS$

Hypothesis Relationship В p-value Judgment H₁ $JD \rightarrow JS$ -0.350.010 Accepted H2 $JD \rightarrow JB$ 0.44 0.010 Accepted $JB\!\to\!JS$ H3 -0.020.420 Rejected

-0.229

0.07

Table 2. The summary of relationship assessments

nificant. The table shows the estimated path coefficient of the direct effect of job demand on employee satisfaction (β =-0.35; P<0.01), job demand on job burnout (β =-0.44; P<0.01), H1 and H2 are supported. However, the research does not help H3, directly affecting job burnout and employee satisfaction (β =-0.02; P=0.42). Testing the indirect effect in this study, namely, the mediating role of job burnout on the impact of job demand on employee satisfaction (β =-0.229; P=0.409) using the Sobel test, does not meet the criteria or does not support H4. Meanwhile, testing the moderating role of equity compensation on the effect of job demand on employee satisfaction (β =0.12; P=0.07) does not meet the criteria nor support H5.

DISCUSSION

H4

H5

Direct Impact of Job demand on Employee Satisfaction

Job demands harmful employee satisfaction, meaning that the employee should face more and more jobs demand, then the consequences will decrease the level of employee satisfaction felt by employees. The path coefficient value is -0.35, and the p-value is 0.01. Then, hypothesis H1 is accepted, meaning that the variable job demand has a significant negative direct effect on the employee satisfaction variable.

In general, Bank X Malang employees do not feel too burdened with job demands that must be fulfilled. That is proven by the results of the distribution of variables job demand in the low category. The level of job demand is deemed not too burdensome, but Bank X employees still pay attention to their level of performance; this is proven by the category of the variable frequency distribution of employee performance which is included in the very high class.

Rejected

Rejected

0.409

0.120

The test of the direct effect of job demand on satisfaction shows that job demand has a significant negative impact on employee satisfaction. These results support previous studies by Hernandez et al. (2018). Karanika-Murray et al. (2017) and Lu et al. (2015) show that job demand significantly negatively affects employee satisfaction. These results also support the JDCS model, which proposes chronic exposure to stress. The stress generated by high job demands will result in long-term psychological arousal and discomfort, and long-term activation. It will cause anxiety, depression, fatigue, decreased mental function, reduced employee satisfaction, and the possibility of cardiovascular, musculoskeletal, or somatic diseases (Karasek, 1979; Karasek, 1998; Karasek and Theorell, 1990).

However, the results of this study do not support the results of previous research by Nauman et al. (2019), which showed that job demand did not have a significant direct effect on employee satisfaction. On the other hand, research by Nauman et al. (2019) also shows that emotional labor has a significant positive immediate impact on employee satisfaction.

Direct Effect of Job Demand on Job Burnout

Testing the direct effect of job demand on job burnout shows sufficient evidence to accept hypothesis 2 (H2), which states that job demand has a significant positive impact on job burnout. The positive path coefficient sign indicates a unidirectional relationship between job demand and job burnout. These results suggest that the higher the job demand employees must meet, the more job burnout also experiences increases.

The results of this study are in line with several previous research results Adil and Baig, 2018; Evers et al., 2017; Alarcon, 2011; Lizano and Barak, 2012; Montgomery et al., 2015; Nauman et al., 2019; Yener and Co_kun, 2013. It shows that job demand has a significant positive direct effect on job burnout. This study also supports Maslach and Leiter (2008), which state that the JD-R model is applied to understand job burnout and identifies job demands and resources as the leading indicators, so that job demands are positively related. Job resources are negatively associated with job burnout (Babakus et al., 2009). The results of this study also support the opinion of Hobfoll, SE and Freedy, J. (1993), which states that job burnout develops due to job demands and work environment. It also supports the research results of Soelton et al. (2020), which show that increased demands for better services accompany working hours and perceived workload. Still, social support, self-regulation, and company management are reasons for no burnout in the company.

However, the results of this study do not support the results of previous studies by Brenninkmeijer et al. (2010). One of the research results by Brenninkmeijer et al. (2010) showed that interpersonal conflict (job demand) had no significant effect on emotional exhaustion as an indicator of job burnout. Interpersonal conflict is also used as a measurement item for the organization demands indicator on the job demand variable.

The Direct Effect of Job Burnout on Employee Satisfaction

The results of hypothesis testing 3 (H3) regarding the direct effect of job burnout on employee satisfaction were rejected. Based on these results, it can be concluded that job burnout will not directly impact the employees' employee satisfaction. The results of this study do not support the results of previous studies conducted by Chen and Chen (2018) and Kim et al. (2017). The research results achieved by Chen and Chen (2018) and Kim et al. (2017) on 807 nurses who work in large hospitals in Taiwan

show that job burnout has a negative effect on employee satisfaction. Chen and Chen (2018) and Kim et al. (2017), which showed that job burnout had a significant adverse effect on employee satisfaction. The results showed a significant negative impact of job level on job burnout and satisfaction.

Mediation Role of Job Burnout on The Effect of Job Demand on Employee Satisfaction

Testing the direct effect of job demand on employee satisfaction and job burnout showed significant results, while job burnout had no significant impact on employee satisfaction. In addition to examining the direct effect of these variables, this study also analyzes the mediating role of job burnout in the effects of job demand on employee satisfaction. The test results of the mediating part of job burnout of the effects of job demand on employee satisfaction using the Sobel test show that job burnout does not moderate the impact of job demand on employee satisfaction. Or in other words, hypothesis 4 is rejected. These results illustrate that the level of job burnout felt by employees has no impact on the level of influence of job demand on employee satisfaction.

The results of this study do not support the research of Hernandez et al. (2018) about the moderate relationship of job burnout taxonomy in the Job Demand-Resources (JD-R) model. Hernandez et al. (2018) showed that job demand and burnout significantly affect employee satisfaction. The results of Hernandez et al. (2018) study also found that job burnout moderated the impact of job demand on employee satisfaction.

Moderation Role of Equity Compensation on The Effect of Job Demand on Employee Satisfaction

Testing the direct effect of job demand on employee satisfaction showed significant adverse results. In addition to examining the immediate impact of these variables, this study also measures the moderating role of equity compensation on the effects of job demand on employee satisfaction. In this study, equity compensation is measured using four indicators (external justice, internal justice, in-

dividual justice, and procedural justice): Dessler, 2020.

Testing the moderating role in this study indicates that equity compensation does not provide a moderating role in the effect of job demand on employee satisfaction. Or in other words, hypothesis 5 is rejected. These results indicate that equity compensation cannot strengthen or weaken the effect of job demand on employee satisfaction. This study did not find that equity compensation mediates the impact of job demand on employee satisfaction. However, the company's fairness of compensation is still essential to consider. The research results prove this by Noermijati et al. (2020), which shows that equity compensation directly affects employee satisfaction.

CONCLUSIONS

The results showed that equity compensation did not play a moderating role, and job burnout did not mediate the effect of job demand on employee satisfaction. In testing the direct impact, job demand has a significant role in employee satisfaction and burnout, but job burnout does not significantly affect employee satisfaction. Based on these results, special attention needs to be paid, or job demands from organizations to employees. Directly increasing job demand decreases employee satisfaction, and growing job demand will increase employee job burn-

IMPLICATIONS

The results of this study indicate the importance of employee satisfaction. It is feared that the demands of work faced by employees will impact decreasing employee satisfaction. Still, the results of this study indicate that although the demands of work faced by employees are high, if it is balanced with a feeling of satisfaction from employees with the work they have, it will have a good impact on increasing employee satisfaction. Therefore, it is necessary to pay special attention to the job demands/ demands imposed on employees to affect employee satisfaction positively. High job demand will increase job burnout for employees. Physical demand is something that needs to be considered. When employees feel burdened and unable to meet the given physical demands, employees may experience job burnout which is indicated by the loss of enthusiasm from employees at work.

LIMITATIONS

Collecting data by distributing offline questionnaires to respondents in the pandemic era is challenging. Bank X employees are spread throughout Malang Raya with comprehensive area coverage. That is a limitation of this study. Furthermore, the Covid-19 pandemic also hindered access to communication with respondents, so only 88% of the distributed questionnaires were returned. For future researchers, it is necessary to pay attention to the constraints related to the situation when distributing the questionnaire so that the return rate of the questionnaire can be 100%.

This research is limited to discussing the organization of banking sector employees. Research is needed with a broader area and object coverage to obtain a more significant number of samples to draw more general conclusions.

RECOMMENDATIONS

This research provides some practical suggestions that can be used by the object of this research, namely Bank X and other banking organizations. Bank X needs to balance and reduce employees' workload and clarify policies related to efforts to increase employee satisfaction. Bank X needs to increase employee satisfaction by creating a sense of love for employees for their work. When employees feel like their work, they may have a high level of employee satisfaction. It is also recommended that Bank X accurately measure employee satisfaction regularly and take the necessary actions to increase happiness by carefully identifying individual and organizational factors. It is hoped that this will increase loyal and satisfied employees in the organization.

The results of the research and discussion described previously ultimately recommend several things that need to be considered for further research. For future researchers, it is necessary to pay attention to the constraints related to the situation when distributing the questionnaire so that the return rate of the questionnaire can be 100%.

Respondents in this study focused on one banking institution. It is expected to be carried out on banking institutions or other non-banking agencies with a more significant number of respondents to improve the analysis results. In addition, future research could conduct semi-structured qualitative interviews with non-managerial and managerial employees to compare the implications of the JD-R model on different variables, for example, Safety climate, commitment to change, workplace intimidation, and early retirement intentions.

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