

Workload, Motivation, and Satisfaction's Impact on Employee Performance in Karimun's Savings and Loan Cooperative

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Abstract

This qualitative research focuses on employees of savings and loan cooperatives in Karimun and Batam, comprising two Savings and Loan Cooperatives (KSP) in Karimun and five KSPs in Batam, including KSP CU Jembatan Kasih, KSP Golden Madani Sejahtera, KSP Tuah Madani Sejahtera, and KSP Pioneer Golden Raya. The study involves 100 respondents selected through purposive sampling, employing a survey method with questionnaires distributed directly to respondents. The Likert scale (1 to 5) serves as the measurement scale, and data analysis utilizes multiple linear regression with the SPSS program. The results support Hypotheses H1, H2, and H3, confirming the positive impacts of workload, work motivation, and job satisfaction on employee performance in Savings and Loan Cooperatives in Karimun. However, Hypothesis H4, proposing simultaneous influences from workload, motivation, and satisfaction, is only partially supported, with workload and work motivation exhibiting significant impacts while job satisfaction does not demonstrate a statistically significant role. These findings enhance our understanding of factors influencing employee performance in Savings and Loan Cooperatives in Karimun.

Article info

Article history:

Received 22 January 2024

Received in revised form 28 March 2024

Accepted 29 March 2024

Available online 31 March 2024

Keywords: Employee Performance, Job Satisfaction, Savings and Loan Cooperatives, Workload

How to Cite: Aran, K.K & Suhardi (2024). Workload, Motivation, and Satisfaction's Impact on Employee Performance in Karimun's Savings and Loan Cooperative. *Journal Manajemen dan Bisnis*. 10 (1), 119-126

INTRODUCTION

Organization is a means of coordinating a variety of activities among a group of individuals to achieve specific goals (Tahir, 2022). To attain these objectives, organizations require well-coordinated strategies supported by human resources ((Soelistya et al., 2022), (Suhardi, 2023). High-quality human resources within an organization deliver performance aligned with organizational standards, contributing to the support and sustainability of the organization (Muzammil et al., 2023), (Suhardi, 2018a). Contributions of employees exhibiting good performance aid companies in executing their vision and mission more effectively and efficiently (Umam et al., 2021:78), as established by (Najib, 2019). Assigning tasks and responsibilities based on employees' abilities can result in commendable performance for the company (Veronica et al., 2021), (Suhardi; Aisyah, 2023). It's noteworthy that

this performance can significantly impact the company if employees are unable to cope with the assigned tasks (Ifna, 2021).

According to M. Yosli, the Head of the Department of Trade, Cooperatives, SMEs, and Energy and Mineral Resources, there are 330 registered cooperatives in Karimun, but only 145 are actively operating (<https://www.liputankepri.com/>, 2021). This situation underscores the challenge faced by cooperatives when employee performance fails to support operational activities, jeopardizing the achievement of cooperative goals (Ariyani, 2021). Poor employee performance can adversely affect cooperative operations and even threaten the continued existence of cooperatives (Adi et al., 2023:850). With these registered cooperatives in mind, the researcher conducted a survey in several districts, namely Karimun, Tebing, Meral, and Meral Barat. From this survey, the researcher identified four active cooperatives as follows:

Table 1. Cooperative Survey Data

No	Cooperative Name	Address
1	KSP Golden Madani Sejahtera	Jl. Letjen Suprpto No. 21, Sei Raya, Kec. Meral
2	KSP CU Jembatan Kasih	Jl. Jendral A. Yani No. 15, Tanjung Balai, Kec. Karimun
3	KSP Setia Maju Bersama	Jl. Letjen Suprpto, Sei Raya, Kec. Meral
4	KSP Bona Mandiri Jaya	Jl. MT. Haryono, Kapling, Kec. Tebing

This research holds paramount importance as it addresses significant challenges identified through interviews with employees from the studied cooperatives, particularly the adverse impact of high workloads on their performance in achieving cooperative goals. As emphasized by (Satria, 2021:30), individual efforts and capabilities in task execution directly contribute to employee performance, with employees recognized as pivotal forces within the organization (Satria, 2021:1). The alignment of assigned roles with employees' capabilities is crucial for optimal performance, as noted by (Farisi & Lesmana, 2021:343). Savings and Loan Cooperatives, like those under examination, require competent resource support to attain their objectives (Sugiyanto, 2022:32). Furthermore, the research sheds light on the employees' essential role in managing customers with diverse behaviors, especially those related to non-compliant credit or loan agreements (Kurniawan et al., 2022:2660), presenting a notable challenge (Putri & Meriyati, 2023:497). The study also recognizes the undeniable importance of work motivation in steering employee performance within the contemporary workplace, serving as a catalyst for engagement, commitment, and productivity (Chien et al., 2020; Suhardi, 2018). This profound influence on organizational success underscores the necessity of gaining a nuanced understanding of the precursors of work motivation to decipher intricate factors shaping employee performance across sectors (Suhardi, 2018a).

Moreover, the burden of responsibilities, coupled with operational tasks, contributes to an excessive workload impacting employee performance (Limarjo et al., 2023:20). As suggested by (Maskuri & Suyanto, 2023), achieving maximum work results requires well-defined regulations and

responsibilities through work policies. Importantly, the study delves into the influence of job satisfaction on employee performance, recognizing its role as a key factor in shaping overall organizational success. The satisfaction of employees with their roles, working conditions, and organizational environment is critical for fostering optimal performance and achieving cooperative goals (Megawati et al., 2022). The research title, "The Influence of Workload, Motivation, and Satisfaction on Employee Performance in the Savings and Loan Cooperative in Karimun," encapsulates the study's focus on exploring the nuanced relationship between workload, motivation, job satisfaction, and employee performance in the specific context of Savings and Loan Cooperatives in Karimun. This investigation is vital for informing strategies and interventions to enhance employee performance and organizational success in cooperative settings.

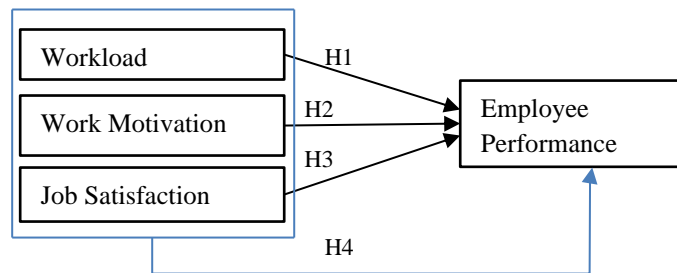


Figure 1. Research Framework

Derived from the previously outlined conceptual framework, the author presents the hypotheses as follows:

- H1: Workload significantly impacts the performance of Savings and Loan Cooperative employees in Karimun.
- H2: Work motivation significantly influences the performance of Savings and Loan Cooperative employees in Karimun.
- H3: Job satisfaction significantly affects the performance of Savings and Loan Cooperative employees in Karimun.
- H4: Simultaneously, workload, work motivation, and job satisfaction significantly influence the performance of Savings and Loan Cooperative employees in Karimun.

METHOD

This study adopts a qualitative research design, focusing on employees of savings and loan cooperatives in Karimun and Batam. The cooperative includes two Savings and Loan Cooperatives (KSP) located in Karimun and five KSPs in Batam, namely KSP CU Jembatan Kasih, KSP Golden Madani Sejahtera, KSP Tuah Madani Sejahtera, and KSP Pioneer Golden Raya. The research sample comprises 100 respondents selected through purposive sampling. Data collection involves a survey method, where questionnaires are directly distributed to respondents. The Likert scale, ranging from 1 to 5, is utilized as the measurement scale in this study. The collected responses will be analyzed using

multiple linear regression with the SPSS program to draw conclusions that are representative of the overall data.

RESULTS AND DISCUSSION

Workload significantly impacts the performance of Savings and Loan Cooperative employees in Karimun

Table 2 presents the impact of workload on the performance of Savings and Loan Cooperative employees in Karimun, as derived from a regression model. The model includes unstandardized and standardized coefficients, 't' values, and significance levels (Sig.). The constant term in the model is 39.821, representing the baseline employee performance when the workload is zero. The variable "Workload" has an unstandardized coefficient of 0.830, indicating that for each unit increase in workload, there is an expected increase of 0.830 units in employee performance. The standardized coefficient (Beta) for workload is 0.427, demonstrating the contribution of workload to employee performance in standard deviation units. The 't' value of 4.678, along with the highly significant p-value of .000, indicates that the relationship between workload and employee performance is statistically significant. Therefore, the findings suggest that workload has a substantial and positive impact on the performance of Savings and Loan Cooperative employees in Karimun, as indicated by the regression coefficients. These findings align with (Adrianto et al., 2020; Yosiana et al., 2020) earlier research, indicating that workloads influence overall performance.

Table 2. Impact of Workload on the Performance of Savings and Loan Cooperative Employees in Karimun

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	39.821	4.317		9.223	.000
	Workload	.830	.177	.427	4.678	.000

a. Dependent Variable: Employee Performance

Work motivation significantly influences the performance of Savings and Loan Cooperative employees in Karimun

Table 3. Impact of Job Satisfaction on the Performance of Savings and Loan Cooperative Employees in Karimun

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	26.235	5.527		4.747	.000
	Work Motivation	1.238	.203	.525	6.110	.000

a. Dependent Variable: Employee Performance

Table 3 illustrates the impact of job satisfaction on the performance of Savings and Loan Cooperative employees in Karimun, as evidenced by the coefficients derived from a regression model.

The model includes unstandardized and standardized coefficients, 't' values, and significance levels (Sig.). The constant term in the model is 26.235, representing the baseline employee performance when work motivation is zero. The variable "Work Motivation" has an unstandardized coefficient of 1.238, indicating that for each unit increase in work motivation, there is an expected increase of 1.238 units in employee performance. The standardized coefficient (Beta) for work motivation is 0.525, reflecting the contribution of work motivation to employee performance in standard deviation units. The 't' value of 6.110, coupled with the highly significant p-value of .000, underscores the statistical significance of the relationship. These findings suggest that work motivation has a substantial and positive impact on the performance of Savings and Loan Cooperative employees in Karimun, as indicated by the regression coefficients. These findings align with (Adrianto et al., 2020; IDRIS & WAHYUDI, 2021; Riyanto et al., 2021) earlier research, indicating that work motivation influence overall performance.

Job satisfaction significantly affects the performance of Savings and Loan Cooperative employees in Karimun

Hypothesis H3 posits that job satisfaction significantly affects the performance of Savings and Loan Cooperative employees in Karimun. The results presented in Table 4 from a regression model provide insights into this relationship. The constant term in the model is 49.033, representing the baseline employee performance when job satisfaction is zero. The variable "Job Satisfaction" has an unstandardized coefficient of 0.216, suggesting that for each unit increase in job satisfaction, there is an expected increase of 0.216 units in employee performance. The standardized coefficient (Beta) for job satisfaction is 0.223, reflecting the contribution of job satisfaction to employee performance in standard deviation units. The 't' value of 2.267, coupled with the significance level (Sig.) of .026, indicates that the relationship between job satisfaction and employee performance is statistically significant. These findings provide empirical support for Hypothesis H3, suggesting that job satisfaction has a positive and statistically significant impact on the performance of Savings and Loan Cooperative employees in Karimun. These findings align with (Adrianto et al., 2020; Megawati et al., 2022) earlier research, indicating that job satisfaction influence overall performance.

Table 4. Impact of Job Satisfaction on the Performance of Savings and Loan Cooperative Employees in Karimun

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	49.033	4.818		10.178	.000
	Job Satisfaction	.216	.095	.223	2.267	.026

a. Dependent Variable: Employee Performance

Simultaneously, workload, motivation, and satisfaction significantly influence the performance of Savings and Loan Cooperative employees in Karimun

Hypothesis H4 posits that simultaneously, workload, motivation, and satisfaction significantly influence the performance of Savings and Loan Cooperative employees in Karimun. Table 5 presents the results from a regression model exploring the combined impact of these variables on employee performance. The constant term in the model is 27.039, representing the baseline employee performance when all independent variables are zero. The variable "Workload" has an unstandardized coefficient of 0.447, with a standardized coefficient (Beta) of 0.230. "Work Motivation" has an unstandardized coefficient of 1.036, with a Beta value of 0.440. "Job Satisfaction" has an unstandardized coefficient of -0.122, with a Beta value of -0.126. The 't' values and significance levels (Sig.) for each variable are also provided. The findings suggest that, while workload and work motivation significantly influence employee performance, job satisfaction does not exhibit a statistically significant impact. Therefore, while supporting the combined influence of workload and motivation on performance, the results indicate that job satisfaction may not play a significant role in influencing the performance of Savings and Loan Cooperative employees in Karimun, thus partially supporting Hypothesis H4. These findings align with (Megawati et al., 2022) earlier research, indicating that work motivation influence overall performance. These findings are not consistent with the earlier research of (Prayekti & Muhammad Fadhil Ar Rasyid, 2022), suggesting that workload, motivation, and satisfaction collectively impact overall performance.

Table 5. Impact of Workload, Motivation and Satisfaction the Performance of Savings and Loan Cooperative Employees in Karimun

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	27.039	5.778		4.680	.000
	Workload	.447	.243	.230	1.839	.069
	Work Motivation	1.036	.260	.440	3.981	.000
	Job Satisfaction	-.122	.107	-.126	-1.144	.256

a. Dependent Variable: Employee Performance

CONCLUSION

In summary, the regression analyses support Hypotheses H1, H2, and H3, confirming the significant positive impacts of workload, work motivation, and job satisfaction on the performance of Savings and Loan Cooperative employees in Karimun. However, Hypothesis H4, proposing simultaneous influence from workload, motivation, and satisfaction, is only partially supported, with workload and work motivation exhibiting significant impacts while job satisfaction does not show a statistically significant role. These findings contribute to a nuanced understanding of the factors influencing employee performance in Savings and Loan Cooperatives in Karimun.

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