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The Effect of Financial Compensation, Transformational Leadership Style, and Work Motivation on Job Satisfaction in PT. Bank Perkreditan Rakyat Sukawati Pancakanti

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The development of technology and information today requires every company to renew itself so that it is able to compete in an increasingly tight business. Optimizing human resources, which is the heart of the company's driving force, is one of the efforts the company makes to improve its quality.

This optimization is carried out while maintaining the job satisfaction felt by employees. This study aims to explain the effect of financial compensation,

transformational leadership style and work motivation on job satisfaction at PT. BPR Sukawati Pancakanti. Employees of PT. BPR Sukawati Pancakanti as many as 150

people and the determination of the sample using simple random sampling, the number is calculated using the Slovin formula and obtained a total sample of 109 people. Data were collected by interview method and using a questionnaire. The data analysis used is multiple linear regression analysis. This study

shows that financial compensation, transformational leadership style, and work motivation partially have a positive and significant effect on job satisfaction of employees of PT. BPR Sukawati Pancakanti.

Thus it can be explained that the higher the compensation and work motivation, the higher the job satisfaction felt by employees, as well as the better the transformational leadership style that is applied,

the higher the job satisfaction of employees of PT. BPR Sukawati Pancakanti.

Keywords : Financial compensation, transformational leadership style, work motivation and job satisfaction.

I. INTRODUCTION

The development of technology, information and science requires everyone to continue to develop themselves in order to be able to compete in an increasingly modern era. The company is also expected to be able to continue to improve its quality in order to become a superior company and be able to compete in the midst of intense business competition. Efforts that can be made by companies to maintain their business existence are by optimizing their existing resources. This optimization is more focused on employees who are the company's potential resources. The job satisfaction felt by employees triggers an increase in company performance which in turn makes the company progress and develop (Antari and Suwandana, 2016).

Job satisfaction refers to the attitude (emotional reaction) of an individual to his job (Septerina and Irawati, 2018). The problem of job satisfaction is a common problem that is often faced by companies therefore companies must maintain employee satisfaction (Baledi and Saed, 2017). Job satisfaction can also be interpreted as the enjoyment of employees in carrying out their duties, this can be considered as an important factor related to stress, turnover and attendance (Brown and Huning, 2010). Breugh et al., (2017) explain that job satisfaction is an important outcome to examine, because it is closely related to variables of interest to employees and public sector organizations, such as organizational commitment, performance, and intention to survive. Benefits that can be felt by companies for job satisfaction from employees are reducing the number of stopping work by employees, reducing production costs, reducing the risk of defective goods so as to avoid customer complaints, increasing sales value, and improving the quality of the company in the eyes of customers and potential customers (Septerina and Irawati, 2018). To prevent a decrease in job satisfaction, it is very necessary to pay attention to factors that can increase employee job satisfaction so that it can sustain and arouse employee morale which leads to increased organizational performance again (Wasistha and Rahyuda, 2018).

Bank Perkreditan Rakyat or better known as BPR is a type of banking business that carries out a financial business but has less scope of work when compared to commercial banks. This research was conducted at PT. Bank Perkreditan Rakyat Sukawati Pancakanti which is located at Jl. Batuyang No. 67B Batubulan Sukawati, Gianyar. BPR Kanti became a people's credit bank that won many awards such as the

Golden Info Bank in 2017, The Best Performing Micro Finance Company of The Year 2016 in the Indonesia Award event and many more. Finally, in 2019, BPR SukawatiPancakanti received an award as the best BPR number 48 with a very good category for banks with assets between 250 billion and 500 billion. With the many awards received, it shows that PT. BPR SukawatiPancakanti Job satisfaction is an effort that can be made to be able to compete in this business competition.

Table 1 Employee Interview Results		
	Initials	Reason
1	AD	• Feeling that the amount of bonus received is unfair
		• Feel the different treatment from the leadership
		• Lack of attention paid by superiors to subordinates
		• Low job promotion
2	RB	• Incentives do not match the workload
		• An unpleasant working atmosphere
		• Feel the different treatment from the leadership
		• Leaders' emotions change frequently, resulting in miscommunication in completing tasks
		• Working time is a boring time
3	KS	• The work relationship between employees is less harmonious
		• Working time is a boring time
		• Feeling that the amount of bonus received is unfair
		• Feel the different treatment from the leadership
		• Workload that is sometimes excessive
4	DN	• Lack of attention paid by superiors to subordinates
		• Workload that is sometimes excessive
		• Feeling that the amount of bonus received is unfair
		• Leaders' emotions fluctuate so often that miscommunication appears in completing tasks
5	DP	• Incentives do not match the workload
		• Low job promotion
		• An unpleasant working atmosphere
		• The work relationship between employees is less harmonious
		• Workload that is sometimes excessive

Source: *Interview Results of PT. BPR SukawatiPancakanti, 2021*

The results of initial interviews conducted on 5 employees at PT. BPR SukawatiPancakanti still shows problems regarding job satisfaction related to compensation, leadership style and work motivation received by employees. These results indicate that 5 employees who were interviewed still had low job satisfaction with the compensation received even though they had different perceptions such as perceptions of salaries, incentives and bonuses. Furthermore, the job dissatisfaction felt by employees of PT BPR SukawatiPancakanti also comes from the leadership style adopted by the company such as the lack of attention given by superiors to subordinates, discriminatory treatment of employees, and unstable emotions from leaders which cause miscommunication in completing work. Research conducted by Girma (2016) explains that job satisfaction is determined by factors such as goal setting, job design, demographic profile, rewards, individual differences and leadership. To achieve the desired success of the company, a leader is required to have a policy or program aimed at employees so that each individual gets a high level of job satisfaction so that they can contribute optimally to the company (Satriawan and Ardana, 2019). Companies must also pay more attention to factors that can increase employee job satisfaction. Tohardi (2007) states that job satisfaction is determined by several factors, namely the existence of compensation, leadership style and motivation. Ayub (2011) states that the factors that influence job satisfaction include the compensation system, motivation, physical conditions of work, work relationships, economic aspects, technical aspects and other behaviors.

Providing compensation is a company obligation as a form of feedback on the performance provided by employees in accordance with the applicable labor laws and regulations in each country (Septerina and Irawati, 2018). Compensation is all income received by employees in return for services provided to the company in the form of money, direct goods or indirect goods (Giri and Adnyani, 2016). The provision of compensation is a factor that spurs employees to work optimally (Santoso, 2015).

The achievement of company goals cannot be separated from the role of a leader in it. Leadership is a mandatory thing that a leader must have in running a company (Purnamasari and Sriathi, 2019). The leadership style according to Wicaksono (2014) in (Gita and Yuniawan, 2016) is a pattern of behavior carried out by integrating organizational goals with individual goals to achieve the desired goals. Indrayanto et al., (2014) explain that transformational leadership style is a leadership style that inspires followers to be involved, committed, and has a vision and goals for the organization, encourages followers to be innovative in solving problems, and supports followers to have competence in leadership through coaching. and supervision. Transformational leadership is very suitable to be applied to service businesses or industries that are dynamic and always keep up with the times such as services (Prabowo et al., 2018).

Zameer et al., (2014) stated that basically the word motivation comes from the word "motive". Motives are the needs, desires of people so that employee motivation means organizational processes to encourage employees in the form of rewards, bonuses and others to achieve organizational goals. Taghulihi (2015) states that motivation is the most important thing for any public or private sector organization. Priarso et al., (2018) states that there are several indicators that affect work motivation, such as initiative, promotion, type of work, opportunities to learn and grow, appropriate bonuses, company policies, relationships with colleagues, security, personal life, working conditions. and also status.

The level of motivation that employees receive from their superiors can correlate with satisfaction and the desire to quit (Idiegbeyan-Ose et al., 2019). Employee motivation will increase if they feel trusted, get recognition from their work, there is justice in the workplace and are challenged to show their abilities (Darmawan, 2016). Motivation is a need that makes a person feel compelled to do something. With a need, it will cause someone to behave in a certain way in order to achieve a goal (Satriawan and Ardana, 2019).

II. CONCEPTUAL MODEL AND HYPOTHESIS

Research conducted by Wasistha and Rahyuda (2018) states that financial compensation has a positive effect on employee job satisfaction. This means that compensation in accordance with the work performed by employees will provide job satisfaction to employees. The results of Septerina and Irawati (2018) and Rachmandika et al., (2016), show that financial compensation has a significant effect on employee job satisfaction. The results of this study are similar to the results presented by Abadi and Renwarin (2017).

Research conducted by Satriawan and Ardana (2019) explains that financial compensation has a positive and significant effect on employee job satisfaction. These results indicate that the higher the financial compensation provided, the higher the employee's job satisfaction. Likewise with the results obtained in research conducted by Rasmi et al., (2017) which states that compensation has a positive and significant effect on employee job satisfaction. The results obtained indicate that compensation is the most dominant factor affecting employee job satisfaction. Similar results were obtained in research conducted by Rahman et al., (2017), Saharuddin and Sulaiman (2016), Dali et al., (2018) and Mabaso and Dlamini (2017).

H₁: Financial compensation has a positive and significant effect on employee job satisfaction at PT. BPR Sukawati Pancakanti

Research conducted by Wasistha and Rahyuda (2018) states that transformational leadership style has a positive effect on employee job satisfaction. Girma (2016) in his research found that transformational leadership style has a relatively positive influence on job satisfaction. Research conducted by Putra et al., (2019) and Prabowo et al., (2018) states that leadership style has a significant effect on job satisfaction. These results were also obtained by Aqmarina et al., (2016) which stated that there was a significant influence between transformational leadership and job satisfaction. This means that the leaders of the Gajahmada Graha hotel tend to be more concerned with establishing good communication and strengthening relationships between superiors and subordinates as well as guiding and directing employees to have much better skills, in this case it is also supported by several factors such as this hotel is dominated by employees whose last education is high school. Indirectly, employees need a leader who is able to direct, guide, open with subordinates and be able to build good communication between the two parties.

Similar research conducted by Satriawan and Ardana (2019) states that transformational leadership style has a positive and significant effect on job satisfaction. These results indicate that the stronger the effect of the transformational leadership style, the higher the employee job satisfaction. The results of the study which stated that transformational leadership style had a positive and significant effect were conveyed by Priarso et al., (2018). This means that the better the transformational leadership in the company, the higher the job satisfaction felt by employees. The results of this study are in line with the results of research submitted by Muslichah and Asrori (2018), Alonderiene and Majauskaite (2016) which state that transformational leadership style has a positive and significant effect on job satisfaction.

H₂: Transformational leadership style has a positive and significant effect on employee job satisfaction at PT. BPR SukawatiPancakanti

Ayub (2011) in his research found that there is a positive relationship between work motivation and job satisfaction. Research conducted by Darmawan (2016) states that work motivation has a real or significant effect on the job satisfaction of elementary school teachers in Cluster VI, Kejayan District, Pasuruan Regency. Research conducted by Prabowo et al., (2018) states that work motivation has a positive influence on job satisfaction. This is because basically employee work motivation has an important role to play in increasing job satisfaction.

Research conducted by Rasmi et al., (2017) states that motivation has a positive and significant effect on job satisfaction. Research conducted by Satriawan and Ardana (2019) states that motivation has a positive and significant effect on job satisfaction. This means that the higher the work motivation given, the higher the employee's job satisfaction. Suyanto et al., (2019) state that work motivation has a positive and significant effect on job satisfaction. This means that if the motivation given to employees is good, then it will increase their work strength, and vice versa. Research on the effect of work motivation on job satisfaction was also conducted by Idiegbeyan-Ose et al., (2019) and Priarso et al., (2018) which stated that work motivation has an effect on job satisfaction.

H₃: Work motivation has a positive and significant effect on employee job satisfaction at PT. BPR SukawatiPancakanti

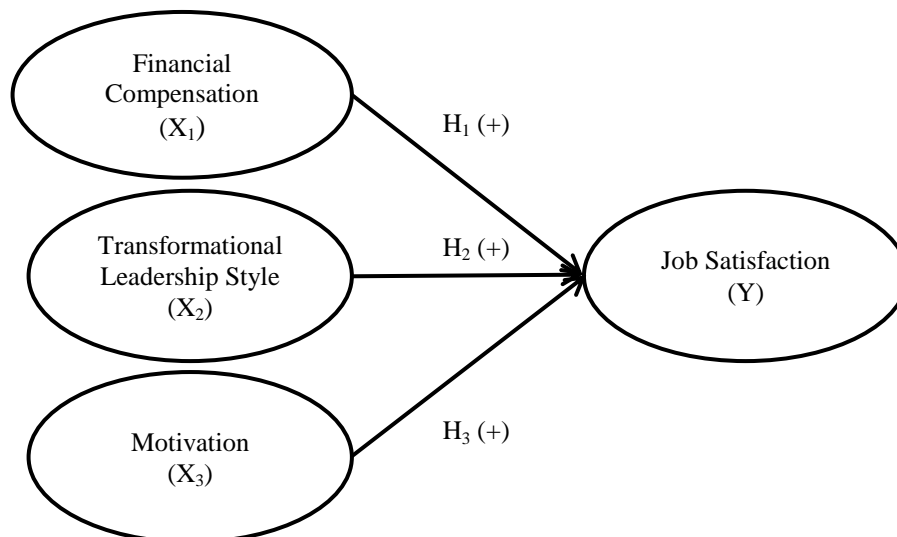


Figure 1. Conceptual Framework

III. RESEARCH METHODS

This study uses an associative causality research design, which is a study that aims to determine the causal effect of the variables studied (Sugiyono, 2017). This research was conducted at PT. BPR SukawatiPancakanti which is the People's Credit Agency which is located at Jl. Batuyang No.67B BatubulanSukawati, Gianyar. This location was chosen because it still finds problems regarding employee job satisfaction. The population in this study were all employees of PT. BPR SukawatiPancakanti, totaling 150 people. The method of determining the sample in this study uses the Probability Sampling technique, namely Simple Random Sampling. The sample from a population in this study was calculated using the Slovin formula, the total sample was 109.09 respondents which were then rounded up to 109 respondents. Data collection techniques using interviews and questionnaires. data was collected by direct question and answer with company employees. Data was also collected from respondents using a questionnaire with a Likert scale of 1 to 5. The analysis technique used in this study is multiple linear regression which aims to determine the effect of independent variables on the dependent variable.

IV. RESULTS AND DISCUSSION

Questionnaires were distributed at PT. BPR SukawatiPancakanti with 109 respondents and 109 returned questionnaires. So, the rate of respondents who returned the questionnaire was 100 percent. Based on

the results of research conducted, it can be seen that the characteristics of the respondents include gender, age, education and work experience that has been completed, and the work is described in Table 2.

	Characteristics of Respondents	Total	
		Person	Percentage
	Based on gender		
1	Male	43	39.4%
2	Female	66	60.6%
Total		109	100%
	Based on age		
1	21-26 years old	22	20.2%
2	27 - 32 years old	58	53.2%
3	33 - 38 years old	23	21.1%
4	39 - 44 years old	6	5.5%
Total		109	100%
	Based on the education		
1	Senior High School	12	11.0%
2	Diploma	49	45.0%
3	S1	48	44.0%
Total		109	100%
	Based on the work experience		
1	< 3 years	34	31.2%
2	3 - 5 years	45	41.3%
3	> 5 years	30	27.5%
Total		109	100%
Source: <i>Research data, 2020</i>			

Based on Table 2, it shows that the number of males is 43 people with a percentage of 39.4 percent and the number of females is 66 people with a percentage of 60.6 percent. This shows that the employees of PT. BPR SukawatiPancakanti, which is the respondent in this study, is dominated by female compared to male. Employees of PT. BPR SukawatiPancakanti, who were respondents in this study, were predominantly aged between 27-32 years, this shows that employees who work at PT. BPR SukawatiPancakanti is classified as an employee of a productive age. Research conducted by Septa (2011) in Zein et al., (2016) states that age is one of the factors that influence job satisfaction. Age is related to motivation that comes from within a person. Respondents in this study predominantly took diploma last education, this shows that the employees of PT. BPR SukawatiPancakanti is an educated employee. The period of work experience in PT. BPR SukawatiPancakanti who was the respondent in this study was dominant between 3 and 5 years. The longer an employee works in a company, it can be assumed that the more extensive work experience and knowledge obtained and the higher the job satisfaction they have (Shafira and Listiara, 2017).

The calculation of multiple linear regression coefficients was carried out by means of regression analysis using SPSS 18.0 for Windows software, the results shown are shown in Table 3.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,611	2,297		1,137	0,258
Financial Compensation	0,237	0,108	0,199	2,206	0,030
Transformational Leadership Style	0,320	0,118	0,243	2,721	0,008
Work Motivation	0,347	0,124	0,249	2,803	0,006

Source: Primary Data, 2020

Based on the results of multiple linear regression analysis as presented in Table 3, the following regression equation can be made.

$$Y = 2,611 + 0,237X_1 + 0,320X_2 + 0,347X_3, \dots \dots \dots (1)$$

The regression coefficient value of each independent variable is positive with a t test significance value of less than 0.05. This shows that all independent variables have a significant positive effect on the dependent variable.

The Effect of Financial Compensation on Job Satisfaction

Based on the result of the hypothesis test presented in table 3, it shows the significance value of the financial compensation variable is 0.030, which is smaller than α , namely 5% and the beta coefficient value of 0.237. It can be explained that financial compensation has a positive and significant effect on job satisfaction of employees of PT. BPR Sukawati Pancakanti. Thus H_1 is accepted.

Based on the description previously explained, financial compensation has a positive and significant effect on job satisfaction.

Thus it can be explained that the better the financial compensation received by employees, the better the job satisfaction felt by employees of PT. BPR Sukawati Pancakanti. These results confirm the two-factor theory which explains that the factors that become the source of employee dissatisfaction include compensation, namely salary or wages. The existence of financial compensation within an organization will stimulate an increase in employee performance which means it will have a positive impact or bring the company towards a better direction.

The results of this study are in line with the results obtained by Satriawan and Ardana (2019) which state that financial compensation has a positive and significant effect on employee job satisfaction. These results indicate that the higher the financial compensation provided, the higher the employee's job satisfaction. Likewise with the results obtained in research conducted by Rasmi et al., (2017) which state that compensation has a positive and significant effect on employee job satisfaction. The results obtained indicate that compensation is the most dominant factor affecting employee job satisfaction.

Similar results were obtained in research conducted by Rahman et al., (2017), Saharuddin and Sulaiman (2016), Dali et al., (2018) and Mabaso and Dlamini (2017).

The Effect of Transformational Leadership Style on Job Satisfaction

Based on the result of hypothesis testing presented in table 3, it shows that the significance value of the transformational leadership style variable is 0.008, which is less than α , namely 5% and the beta coefficient value is 0.320. It can be explained that transformational leadership style has a positive and significant effect on job satisfaction of employees of PT. BPR Sukawati Pancakanti. Thus H_2 is accepted.

Based on the description previously explained, financial compensation has a positive and significant effect on job satisfaction. Thus it can be explained that leaders who apply a transformational leadership style tend to pay attention to each individual and involve employees in making decisions that will increase employee job satisfaction. A transformational leadership style is needed by a leader to be able to develop an organization. The role of the leadership style used by a leader and good working relationships with subordinates will provide positive benefits for the company.

Transformational leadership theory explains the importance of power and the influencing process. From these results it is clear that the company leader PT. BPR Sukawati Pancakanti is able to influence employees so that employee responses to the leadership style that are carried out lead to job satisfaction for employees.

The results of this study are in line with the results of research conducted by Satriawan and Ardana (2019) which state that transformational leadership style has a positive and significant effect on job satisfaction. These results indicate that the stronger the effect of the transformational leadership style, the higher the employee job satisfaction. In addition, Priarso et al., (2018) stated that transformational leadership style has a positive and also significant effect on employee job satisfaction, meaning that the better transformational leadership in the company, the higher job satisfaction felt by employees. The results of this study are in line with the results of research submitted by Muslichah and Asrori (2018), Alonderiene and Majauskaite (2016) which state that transformational leadership style has a positive and significant effect on job satisfaction.

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beta coefficient value of 0.347. It can be explained that work motivation has a positive and significant effect on job satisfaction of employees of PT. BPR Sukawati Pancakanti. Thus H_3 is accepted.

Based on the description previously explained, work motivation has a positive and significant effect on job satisfaction. Thus it can be explained that the better the employee's work motivation, the better the job satisfaction felt by the employees of PT. BPR Sukawati Pancakanti. This result is in line with what is explained in the motivation factor that the factors inherent in the job and motivate employees for superior performance are called satisfaction factors. The existence of work motivation in employees will provide encouragement for employees to be able to carry out their responsibilities properly. Work motivation received by employees results in employees working with enthusiasm, making employees active, creative and innovative in carrying out their duties which are part of a series of achieving company goals.

The results of this study are in line with research conducted by Rasmi et al., (2017) which states that motivation has a positive and significant effect on job satisfaction. Research conducted by Satriawan and Ardana (2019) states that motivation has a positive and significant effect on job satisfaction. This means that the higher the work motivation given, the higher the employee's job satisfaction. Suyanto et al., (2019) states that work motivation has a positive and significant effect on job satisfaction. Research on the effect of work motivation on job satisfaction was also conducted by Idiegbeyan-Ose et al., (2019) and Priarso et al., (2018) which stated that work motivation has an effect on job satisfaction.

V. CONCLUSION

Financial compensation has a positive and significant effect on job satisfaction of employees of PT. BPR Sukawati Pancakanti. This means that the better the financial compensation received by employees at PT. BPR Sukawati Pancakanti, the better it will feel job satisfaction. Transformational leadership style has a positive and significant effect on job satisfaction of employees of PT. BPR Sukawati Pancakanti. This means that the better the leadership style applied at PT. BPR Sukawati Pancakanti, the higher the job satisfaction felt by employees. Work motivation has a positive and significant effect on job satisfaction of employees of PT. BPR Sukawati Pancakanti. This means that the higher the work motivation of employees, the higher their job satisfaction.

Suggestions that can be given are based on the results of research at PT. BPR Sukawati Pancakanti, for managers and company leaders to pay more attention to work relations between employees which if left unchecked will have a negative impact on the company. Companies can increase their employees' job satisfaction by reconsidering the amount of salaries received by employees. For further researchers it is suggested to add other variables that are not included in this study considering the results of the determination coefficient test of 22.7 percent, so there are still other variables that affect job satisfaction such as organizational communication, organizational climate, job stress and organizational justice.

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