

Job Satisfaction as a Mediator on the Effect of Work Competence and Work Environment on the Work Performance of Savings and Loans Cooperative Employees

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Abstract

Cooperatives play an important role in the Indonesian economy, because they drive and direct development activities in the economic sector, especially in order to face the increasingly complex flow of globalization and liberalization of the world economy. This study aims to analyze the influence of work environment and work competence on work performance with job satisfaction as a mediator. This research was conducted on a Savings and Loan Cooperative in Tabanan District, Tabanan Regency. The population in this study is all employees of the Savings and Loan Cooperative in Tabanan District which is still active with a total of 547 employees. The sample determination in this study used proportional random sampling. The sample size was determined using the slovin formula and a sample of 85 employees was obtained. Data collection was conducted using a questionnaire with a Likert scale. In this study, data analysis uses the Partial Least Square (PLS) approach with the Structural Equation Modeling (SEM) equation model. The results of this study show that work competence has a significant positive effect on work performance. The work environment has a significant positive effect on work performance. Work competence has a significant positive effect on job satisfaction. The work environment has a significant positive effect on job satisfaction. Job satisfaction has a significant positive effect on work performance. Job satisfaction is able to mediate in part the influence of work competence on work performance. Job satisfaction is able to mediate in part the influence of the work environment on work performance.

Keywords

job satisfaction; savings and loan cooperatives; work competence; work environment; work performance.



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INTRODUCTION

Cooperatives play an important role in the Indonesian economy, because they drive and direct development activities in the economic sector, especially in order to

face the increasingly complex flow of globalization and liberalization of the world economy (Waruwu, 2019). According to Law No. 17 of 2012 concerning cooperatives, it states that a cooperative is a legal entity established by an individual or a legal entity of the Cooperative, with the separation of the assets of its members as capital to run a business, which meets the aspirations and needs of the common in the economic, social, and cultural fields in accordance with the values and principles of the Cooperative. The types of cooperatives themselves are listed in article 82 of Law No. 17 of 2012 which consists of: consumer cooperatives, producer cooperatives, service cooperatives, and savings and loan cooperatives. The following is data on cooperatives in Bali Province.

The following is data on the number of each type of cooperative in Tabanan Regency in 2021. This shows that the performance of cooperatives is still not optimal. Tabanan District is the area that has the highest number of Savings and Loan Cooperatives, which is 45 units, but there are 9 inactive cooperatives, so the number of active cooperatives is 36 units (Utama, 2021). The number of inactive cooperatives shows that the work performance of cooperative employees in Tabanan District has not been maximized. The following is data on the number of cooperatives in Tabanan Regency.

Table 1. Number of Cooperatives in Tabanan Regency

No	Districts	Cooperatives (units)			Member (persons)			RAT (unit)	Employee (person)		
		JML	Active	Inactive	JML	L	P		JML	L	P
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Baturites	45	26	19	4.013	2.570	1.443	23	93	49	44
2	Kediri	131	93	38	17.658	12.801	4.884	78	426	164	262
3	Kerambi	53	36	17	8.686	5.701	2.985	33	164	57	107
4	Marga	58	45	13	9.155	6.607	2.548	39	226	71	155
5	Pennebul	41	33	8	9.503	6.950	2.553	28	187	76	111
6	Pupuan	17	14	3	2.616	2.242	374	10	50	21	29
7	Selemade	17	14	3	1.755	846	909	10	63	31	32
8	Selemade Barat	26	14	12	4.995	4.091	904	10	62	38	24
9	Selemade Timur	27	20	7	3.174	1.993	1.181	16	106	43	63
10	Tabanan	179	132	47	30.438	18.754	11.684	114	637	237	400

Source: Tabanan Regency Cooperative Office

Based on Table 1 data, it can be seen that Tabanan sub-district has the highest number of inactive cooperatives, which is 47, which shows that the performance of cooperatives is still not optimal. Facing increasingly fierce competition, cooperatives must improve their performance and productivity. Cooperatives need to increase their competitiveness as a creative and innovative industry, improve the standards, design, and quality of their packaging products, to be more attractive, to win the competition (Lamsah, 2018).

Work achievement is the level of achievement of work results in accordance with the goals of the company or organization (Pangestuti, 2019). The work achievements of cooperative workers cannot be separated from the role of human resource management (HRM). Human resource management is part of organizational management that focuses on the human resource element. The task of MSDM is to manage the human element properly in order to obtain a workforce whose work is satisfactory (Ismail, 2020).

One of the measures of cooperative work achievement is being able to conduct year-end meetings (RAT). Based on the data in Table 3, it can be seen that cooperatives that have conducted RAT in Tabanan District in 2020 are only 87.69%, this condition shows that the work performance of employees and cooperatives is still not optimal. One of the factors that affect work performance is work competence.

Table 2. Recapitulation of Cooperative Work Achievements in Tabanan Regency 2020

No	Regency/ City	Active Cooperatives			Already RAT (Same period)				Comparison 2019-2020
		New	Mandatory RAT	Jml	2019		2020		
(1)	(2)	(3)	(4)	(5)	Jml	%	Jml	%	(9)
1	Baturites	2	24	26	19	79,17%	23	95,83%	16,67%
2	Kediri	5	88	93	69	78,41%	78	88,64%	10,23%
3	Kerambi	-	36	36	30	83,33%	33	91,67%	8,33%
4	Marga	1	44	45	33	75,00%	39	88,64%	13,64%
5	Pennebula	3	30	33	26	86,67%	28	93,33%	6,67%
6	Pupuan	2	12	14	7	58,33%	10	83,33%	25,00%
7	Selemadeg	1	13	14	8	61,54%	10	76,92%	15,38%
8	Selemadeg Barat	-	14	14	7	50,00%	10	71,43%	21,43%
9	Selemadeg Timur	1	19	20	15	78,95%	16	84,21%	5,26%
10	Tabanan	2	130	132	100	76,92%	144	87,69%	10,77%
	Quantity	17	410	427	314	76,59%	361	88,05%	11,46%

The lack of maximum employee work performance in cooperatives in Tabanan District is also due to employee complaints about the work environment they have. Employee complaints about the work environment are shown by the lack of harmonious relationships between fellow employees, causing a less comfortable work atmosphere. In addition, employees also complained about the physical environment of the office that was not clean and the lack of indoor air exchange. This shows that the employee's work environment is still not optimal.

The lack of optimal employee work performance is also caused by employee dissatisfaction. One of the indicators of job satisfaction is employee satisfaction with salary, based on observations it was found that cooperative employees in Tabanan District felt less satisfied with the salary given, because the salary given was not enough to meet daily needs, this also caused many employees to have more than one job so that employees were less focused on work.

Work competence is very important in running a cooperative, because good competence will cause cooperative workers to be able to run their business effectively and efficiently. The results of research conducted by Hermawan (2019); Kembau et al., (2018); Ratnawati & Atmaja (2020); Martela & Riecki (2018) show that work competence has a positive effect on work performance or employee performance in an organization and also employee performance in government. Meanwhile, the results of a study conducted by Rosmaini & Tanjung (2019) show that work competence has a significant effect on the work performance of employees at the Public Works and Public Housing Office of Aceh Tamiang Regency.

Running a business like a cooperative requires an appropriate and conducive work environment, so that workers can feel comfortable and safe at work. This is indicated to be able to improve the work performance of the cooperative workers. The results of research conducted by Togas & Uhing (2015); Tuju et al., (2015) show that the work environment has a positive effect on the work performance of Bank BRI employees. Meanwhile, the results of research conducted by Patras et al., (2017) show that the work environment has a negative effect on the work performance of PT Pegadaian employees.

METHODS

METHODS

This study employed a quantitative research approach with an associative research design aimed at examining the relationships among work competence, work environment, job satisfaction, and employee work performance in Savings and Loan

Cooperatives (KSP) in Tabanan District, Tabanan Regency. The research was conducted in all active Savings and Loan Cooperatives operating in the district. Data collection was carried out using a survey method through the distribution of structured questionnaires to respondents. The population in this study consisted of all employees working in active Savings and Loan Cooperatives in Tabanan District, totaling 547 employees. The determination of the sample size used the Slovin formula with a proportional random sampling technique, resulting in 85 respondents as the research sample. The use of proportional random sampling was intended to ensure that each employee had an equal opportunity to be selected as a respondent according to the proportion of employees in each cooperative.

The variables analyzed in this study consisted of work competence and work environment as independent variables, job satisfaction as the mediating variable, and employee work performance as the dependent variable. The measurement of all variables was conducted using a Likert scale ranging from 1 to 5, where 1 indicated "strongly disagree" and 5 indicated "strongly agree." The indicators of work competence included knowledge, skills, and work attitudes. The work environment variable included physical and non-physical work environment conditions. Job satisfaction was measured through employee satisfaction with salary, promotion opportunities, supervision, co-workers, and the work itself, while work performance was measured based on quality, quantity, timeliness, and responsibility in completing work.

The data analysis technique used in this research was Structural Equation Modeling (SEM) based on Partial Least Squares (PLS). The PLS approach was selected because it is capable of analyzing complex relationships among variables and testing mediating effects simultaneously. Data processing was conducted using SmartPLS software through two stages of analysis, namely the outer model test and the inner model test. The outer model test was used to evaluate the validity and reliability of the research instruments through convergent validity, discriminant validity, composite reliability, and Cronbach's alpha. Meanwhile, the inner model test was conducted to examine the relationships among variables, including direct and indirect effects, using path coefficients, t-statistics, and p-values obtained through the bootstrapping procedure.

FINDINGS AND DISCUSSION

The Effect of Work Competency on Employee Work Performance

Based on the results of the work competency test, it has a positive and significant

effect on work performance at KSP in Tabanan District, so the hypothesis is accepted. This means that the higher the work competence, the more work performance will increase, while if the work competence is lower, the work performance will decrease.

The results of this study are in line with research conducted by (Pangestuti, 2019) showing that competence has a positive effect on work performance at the Ministry of Defense's Rehabilitation Center; (Sari et al., 2020) shows that competence affects work performance at PT. Lunadori Utama Indonesia; (Ratnawati & Atmaja, 2020) showed that work competence affects work performance at the General Bureau of the North Sulawesi Provincial Secretariat; (Prihono, 2019) shows that work competence affects work performance in Educational Institutions and Education Personnel in Ambon City; (Hermawan, 2019) shows that competence has a positive effect on work performance in ASN employees in Deli Serdang City.

The Influence of Work Environment on Employee Work Performance

Based on the results of the work environment test, it has a positive and significant effect on work performance at KSP in Tabanan District, so the hypothesis is accepted. This means that the better the work environment, the work performance will increase, while if the work environment is getting worse, the work performance will decrease.

The results of this study are in line with the research conducted by (Astuti & Iverizkinawati, 2018) showing that the work environment has a positive effect on employee performance at PT. Sarana Agro Nusantara Medan; (Ismail, 2020) shows that the work environment has a positive effect on employee performance at PT. HO Wah Genting; (Aruan & Fakhri, 2015) shows that the work environment has a positive effect on the work performance of employees at PT. Freeport Indonesia; (Arief & Ahmad, 2021) shows that the work environment has a positive effect on employee performance at PT. Beautiful Plywood Bondowoso; (Irmawati et al., 2021) shows that the work environment has a positive effect on employee work performance at the Bulukumba Regency DPRD Secretariat.

The Effect of Work Competency on Employee Job Satisfaction

Based on the results of the work competency test, it has a positive and significant effect on job satisfaction at KSP in Tabanan District, so the hypothesis is accepted. This means that the higher the work competence, the more job satisfaction will increase, while if the work competence is lower, job satisfaction will decrease.

The results of this study are in line with research conducted by (Irmawati et al., 2021) showing that work competence has an influence on job satisfaction at the Secretariat of the Bulukumba Regency DPRD; (Sari et al., 2020) shows that work

competence has an influence on job satisfaction at PT. Lunadori Utama Indonesia; (Kembau et al., 2018) showed that work competence has an influence on job satisfaction in elementary school teachers in Malalayang District, Manado City; (Rosmaini & Tanjung, 2019) shows that work competence has an influence on job satisfaction at the PUPR Office of Aceh Tamiang Regency; (Prihono, 2019) shows that work competence has an influence on job satisfaction in Educational Institutions and Education Personnel in Ambon City.

The Influence of the Work Environment on Employee Job Satisfaction

Based on the results of the test of the work environment has a positive and significant effect on job satisfaction at KSP in Tabanan District, so the hypothesis is accepted. This means that the better the work environment, the job satisfaction will increase, while if the work environment is getting worse, job satisfaction will decrease even more.

The results of this study are in line with the research conducted by (Aruan & Fakhri, 2015) shows that the influence of the work environment on job satisfaction at PT. Freeport Indonesia; (Astuti & Iverizkinawati, 2018) shows that the influence of the work environment on job satisfaction at PT. Sarana Nusantara Agro Medan; (Irmawati) *et al.*, 2021) showing that there is an influence of the work environment on job satisfaction at the Secretariat of the Bulukumba Regency DPRD; (Fahmi & Hariasih, 2016) showing that there is an influence of the work environment on job satisfaction at SMK Muhammadiyah 1 Ngoro Jombang; (Badrianto & Ekhsan, 2020) shows that the influence of the work environment on job satisfaction at PT. Santoso Pratama Karangasari Banyuwangi Natural Resources.

The Effect of Job Satisfaction on Employee Work Performance

Based on the results of the test, job satisfaction has a positive and significant effect on work performance at KSP in Tabanan District, so the hypothesis is accepted. This means that the higher the job satisfaction, the more work performance will increase, while if the job satisfaction is lower, the work performance will decrease.

The results of this study are in line with the research conducted by (Susanto, 2016) show that job satisfaction has a positive effect on employee work performance in Savings and Loan Cooperatives in Palembang City; (Rosmaini & Hasrudy Tanjung, 2019) showing that job satisfaction has a positive effect on employee work performance at the PUPR Office of Aceh Tamiang Regency; (Waruwu, 2019) showing that job satisfaction has a positive effect on work performance in employees of the Putra Mandiri Savings and Loan Cooperative in West Bandung Regency; (Patras *et al.*, 2017)

shows that job satisfaction has a positive effect on employee performance at PT. Pegadaian (Persero) Regional Office V Manado; (Pradhan & Jena, 2017) shows that job satisfaction has a positive effect on employee job performance in private organizations.

The Effect of Job Satisfaction as a Mediating Variable on Job Competence on Employee Work Performance

Based on the results of the analysis, it can be explained that job satisfaction mediates the influence of work competence on work performance. This means that job satisfaction is an important component of a company's activities, job satisfaction only explains part of the reasons why job competencies affect job performance. There are other factors that determine this influence, such as work motivation. If all employees have good work motivation, then it is possible that employee work performance will increase.

The results of this study are in line with research conducted by (Pangestuti, 2019) showing the relationship between work competence, work performance and job satisfaction at the Ministry of Defense's Rehabilitation Center; (Kembau et al., 2018) showed the relationship between work competence, work achievement and job satisfaction in elementary school teachers in Malalayang District, Manado City; (Rosmaini & Hasrudy Tanjung, 2019) showed the relationship between work competence, work performance and job satisfaction at the PUPR Office of Aceh Tamiang Regency; (Sari et al., 2020) showed that there was a relationship between work competence, work achievement and job satisfaction at PT. Lunadorii Utama Indonesia; (Ölçer & Florescu, 2015) shows that there is a relationship between work competence, work performance and job satisfaction in employees of PT Pos (Persero) Indonesia.

The Effect of Job Satisfaction as a Mediating Variable on the Influence of the Work Environment on Employee Work Performance

Based on the results of the analysis, it is shown that job satisfaction mediates the influence of the work environment on work performance. The results of this study are in line with the research conducted by (Astuti & Iverizkinawati, 2018) showing that there is a relationship between the work environment, work performance and employee job satisfaction at PT. Sarana Agro Nusantara Medan; (Ismail, 2020) shows that there is a relationship between the work environment, work performance and employee job satisfaction at PT. Ho Wah Genting; (Aruan & Fakhri, 2015) shows that there is a relationship between work environment, work performance and employee job satisfaction at PT. Freeport Indonesia; (Lumentut & Dotulong, 2015) shows that

there is a relationship between work environment, work performance and employee job satisfaction at PT. Bank Sulawesi Airmadidi Branch; (Fahmi & Hariasih, 2016); shows that there is a relationship between the work environment, work performance and employee job satisfaction at SMK Muhammadiyah 1 Ngoro Jombang.

CONCLUSION

Work competence and work environment have a positive and significant effect on work performance at KSP in Tabanan District, where the higher the employee competence and the more conducive the work environment, the more work performance will increase. In addition, work competencies and work environment also have a positive and significant effect on job satisfaction, which shows that improving individual abilities and good working conditions can increase employee satisfaction at work. Job satisfaction itself has a positive and significant effect on work performance, which means that employees who have a high level of job satisfaction tend to show better performance. Furthermore, job satisfaction has been proven to be able to partially mediate the influence of work competence on work performance, as well as partially mediate the influence of work environment on work performance at KSP in Tabanan District, so it can be concluded that the increase in work performance is not only directly influenced by competence and the work environment, but also through increasing job satisfaction as an intervening variable.

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