



Determinant of Job Satisfaction and Job Performance among Staff of An Islamic Banks

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Abstract. Human resources in a company is a valuable asset that needs attention to achieve maximum performance so that company goals are achieved. Satisfied employees will affect their performance. There is still a lack of research on the relationship between internal and external factors and job satisfaction and human resource performance, particularly regarding the current popular topic of work-life balance and what young employees want from their jobs. This study aims to determine the effect of Islamic leadership, Islamic work environment, Islamic work motivation, and work-life balance on employee satisfaction and performance at Islamic banks. This study used a quantitative approach with a sampling, namely simple random sampling. The number of samples in this study was 41 respondents. Data analysis techniques use SEM-PLS using SmartPLS to manage data. The results showed that Islamic leadership variables greatly influence employee job satisfaction, work environment variables, work-life balance, and work motivation have a small influence on job satisfaction. In contrast, job satisfaction variables have a large influence on employee performance. The findings of this study are anticipated to be an assessment of Islamic bank stakeholders' attention to their human resources to maximize job satisfaction and performance and hasten the achievement of the company's objectives. The construction of a supportive Islamic workplace environment and work-life balance are issues that require consideration to promote employee satisfaction and performance.

Keywords: Islamic leadership, work-life balance, employee satisfaction, employee performance

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INTRODUCTION

Human resources are an important part of an organization or company, so organizations must manage their human resources to be quality. Organizations or businesses need qualified people and resources to accomplish their aims. Employee performance reflects the quality of human resources, making it a crucial aspect of company sustainability (Chisaan & Zakiy, 2020). When a company has employees who perform well, it will be easier and more efficient for the company to achieve its goals (Zakiy et al., 2023). Several factors, both internal and external

factors, influence employee performance. Internal factors can come from the employees themselves and from within the company.

One internal work motivation is a factor of the employee's personality that can influence his performance. Meanwhile, internal factors from the company itself are support from internal companies that can affect the performance of its employees (Wiraatmaja & Hawignyo, 2021)

More workers are now aware of their workplace rights. Companies must determine the demands of their employees and offer job satisfaction. To guarantee that goals and objectives are met, businesses must pay attention to employee satisfaction. A positive work atmosphere can boost employee productivity, loyalty, and dedication. In the upcoming term, it can foster a sense of loyalty among the workforce toward the business to boost productivity and lower some expenses associated with dealing with disgruntled workers (Rachman, 2021). The results of Adiba's research (2018) show that job satisfaction of Bank Syariah Mandiri employees can affect employee loyalty in the company where they work.

Bank Syariah Indonesia (BSI), which is a bank resulting from the merger of three large banks in Indonesia, namely BNI Syariah, BRI Syariah and BSM, has made Bank Syariah Indonesia have a wide road to make it easier for them to hold customers and their capital. BSI, which is currently starting to be in great demand by the public, is expected to be able to create an expansion of the Islamic economic system in Indonesia. BSI's success in achieving its current success is not only due to the results of the merger but also due to the HR selected as BSI employees (Ulfa, 2021).

The corporation must consider employee job happiness to avoid work trends like high employee turnover. Turnaround Increased operating costs for hiring new personnel, sluggish firm performance in reaching its vision and goal, and low employee productivity can all be consequences of having a large workforce. According to research by Danang Saputro, companies with high employee job satisfaction also tend to have high work productivity. On the other hand, if employee job satisfaction is low, the company's productivity is also low. Employee job satisfaction is thought to impact employee performance (Saputro, 2022) significantly. Employee performance will increase if they are happy with their work, which will benefit the organization's performance.

The Islamic work environment is widely used in companies that run their business. According to Islam, employees will feel safe and comfortable implementing this environment because it is considered according to its purpose to facilitate their relationship with God Almighty. From this suitability will arise satisfaction and maximum performance of an employee. In addition, Islamic leadership also plays a role because, in the formation of job satisfaction, which will have an impact on employee performance, a person is needed who can strengthen and maintain the Islamic teachings that have been implemented, with the presence of an Islamic leader, of course, the harmony of Islam will be felt by employees such as setting appropriate prayer and rest schedules, creating bonds by greeting and greeting each other, and reminding them of the common good. The more faithful a people are, the more they will carry out the life of the world and the provisions of the hereafter in balance. Employees who can determine all their affairs to worship their Lord will also feel satisfaction in working without coercion from anyone. This awareness can encourage employees to produce maximum performance (Febriani, 2017). Worklife balance Currently, this can be seen from the many companies that implement a balanced performance and life for their employees, such as implementing normal working hours, 2 times a week off, and many activities that employees can participate in so that they are not always focused on the world of work but also prioritize the personal lives of their employees, with this employees will feel at home and achieve the desired satisfaction.

Tabel 1. Asset Growth Report

BSI Asset Growth Report		
	2021	2022
Asset	10,73 %	14,21 %
Financing	9,32 %	14,09 %

Source: BSI Financial Report.2022

From the table, it can be seen that BSI's assets have increased significantly. This phenomenon cannot be separated from BSI's good human resources performance. This finding is supported by a good work environment and the implementation of an Islamic work environment that follows sharia principles. With an Islamic work environment, it is hoped that all BSI employees will be able to carry out their duties by always expecting the pleasure of Allah SWT and away from His prohibitions. Implementing this will create openness and a sense of mutual pleasure between customers and employees (Nabawi, 2019). In addition to an Islamic work environment, Islamic leadership also significantly influences the success of a sharia organization. In addition to several external factors, human resources in BSI are also influenced

by internal factors such as Islamic work motivation, work-life balance, and job satisfaction that employees can feel, which will impact their performance (Arifin & Muharto, 2022).

The results of previous research conducted by Bagja Hidayah et al. (Bagja Hidayah, n.d.) concerning the effect of Islamic work motivation and work environment on employee performance stated that these variables significantly influence employee performance. This finding is supported by other research on the influence of Islamic leadership, which explains that the variables of work motivation and Islamic leadership significantly positively influence employee performance (Wijayanti & Farid Wajdi, 2012). Besides that, other research conducted by Muhammad Arifin & Agus Muharto related to the influence of work-life balance on employee performance also stated the same result (Arifin & Agus Muharto, 2022). Whereas research on the influence of the work environment states that the work environment has a negative influence on job satisfaction and employee performance (Halizah et al., 2023), other studies related to work-life balance explain that this variable has a negative influence on employee job satisfaction (Ganaphati, 2016)

Based on the differences in some of these studies, further research is needed on the influence of the work environment, work motivation, Islamic leadership and work-life balance on employee satisfaction and performance to complement and close some of the research deficiencies. This study was structured to explain and determine the effect of the work environment, Islamic leadership, work motivation and Islamic leadership on job satisfaction and employee performance at Bank Syariah Indonesia.

LITERATURE REVIEW

Islamic Work Environment

The work environment is everything around employees that can encourage them to complete their assigned tasks (Fithri, 2019). An Islamic work environment is implemented to follow the provisions and teachings of the Islamic religion. An organization implements this work environment to carry out the commands of Allah SWT. This Islamic essence can be carried out by facilitating access to worship, hours of worship and providing holidays when there are Islamic holidays. The Islamic work environment is also increasingly felt by ornaments or elements - elements of Islamic calligraphy and architectural architecture. This enforcement of

Islamic rules also applies to dividing workspaces with separate rooms for women and men. The successful implementation of this work environment can be carried out properly if all HR components in BSI obey and follow all rules with full awareness (Haris, Maroah, & Mochklas, 2021)

Islamic Leadership

Islamic leadership is a person's style of influencing, managing and governing an organization using Islamic religious principles as reference. Islamic leaders must master several traits taught by the Prophet Muhammad during his leadership. These traits include honesty (*Siddiq*), Trusted (*trust*), communication (*tabligh*), and intelligence (*fathanah*). In addition to these characteristics, Islamic leaders must also be skilled in providing leadership qualities, firmness and courage, endurance and patience, self-control, equality and justice, and glory of purpose and truth. In Islam, there is also a principle of leadership itself, namely authority, faith, deliberation, piety, and control, that is in line with what has been given by Allah SWT (Husna, 2017).

Islamic Work Motivation

In a book entitled *Ihya Ulumudin*, Imam Al Ghazali explains that motivation is a feeling of hope and fear before Allah SWT and a means of getting closer to Him (Hidayah et al., 2021). Work motivation is a driving force for someone in doing work so that an organizational goal is achieved properly. This motivation can come from someone's internal or external origin. People will easily apply Islamic work motivation if they already have awareness and obedience to Allah SWT, which can also be through the influence of the environment and colleagues (Halizah et al., 2023).

Work-Life Balance

Work-life balance is a condition where a person feels satisfaction resulting from the balance of life management that has been carried out (Arifin & Muharto, 2022). A literature review represents the theoretical core of an article. In this section, we will discuss the purpose of a literature review. We will also consider finding appropriate literature to base a literature review

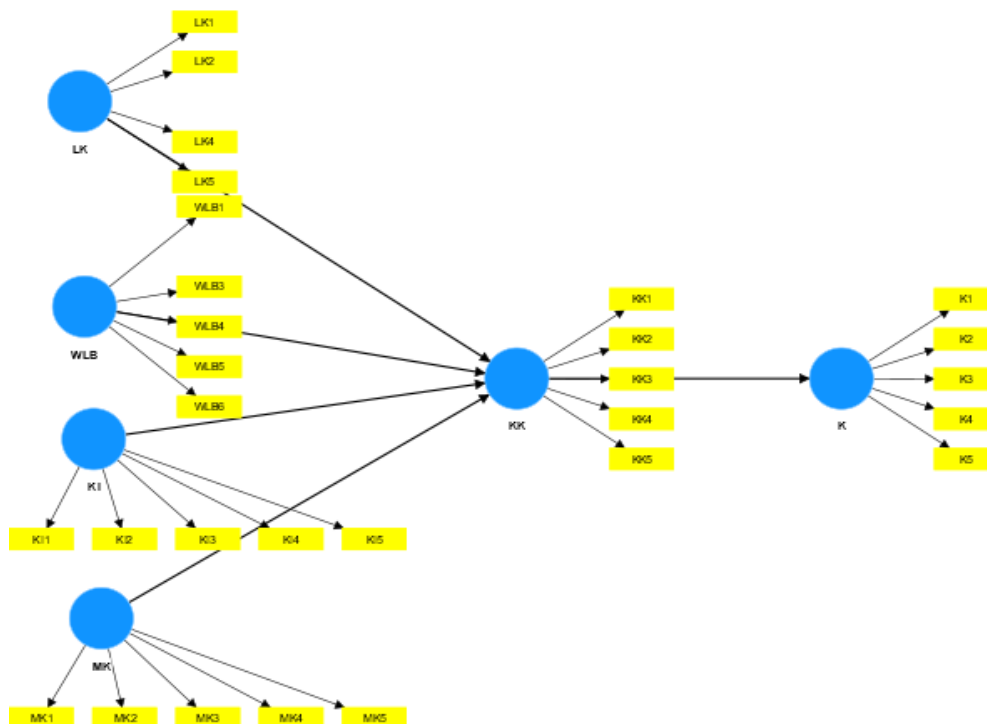
on and how this information should be managed. Finally, we will answer four questions that first-time researchers often battle with when compiling a literature review.

METHOD

The method used in this research is quantitative. The sampling technique using simple random sampling takes random samples without any particular stratum in the population. The number of samples in this study was 41 respondents. Primary data in this study were obtained by distributing questionnaires and using secondary data from scientific journals relevant to the research topic. The data that has been collected is then analyzed using SEM-PLS as a multivariate statistical analysis with the help of SmartPLS software. Partial Least Square (PLS) uses random bootstrapping so that data normality requirements are unnecessary and do not require a minimum number of samples. PLS still accommodates research with a minimum sample part of SEM *based on variance* so that 30-100 samples can be used (Hussein, 2015).

The testing stage in PLS-SEM is testing the outer model, inner model, and hypothesis. Test outer model including convergent validity, discriminant validity, test composite reliability, and test Average Variance Extracted (AVE). water inner model consists of R^2 , Q^2 , and GoF tests. The final stage of this test is hypothesis testing.

Figure 1. SEM Model Framework



In measuring this model, one invalid indicator is WLB2 and K3. Therefore the model above uses the second model where the invalid indicators have been removed.

Variable Operational Definitions

Table 2. Variable Operational Definitions

No	Operational Details	Operational Definitions	Indicator
1	Islamic work environment (X1)	An Islamic work environment is a work environment that is implemented based on the provisions of Islamic law. This environment is implemented to carry out the commands of Allah SWT (Junianto Haris et al., 2021)	LK 1 : Islamic attributes or displays such as calligraphy and some prayer appeals to make employees calm LK2 : broadcasting live broadcasts on Makkh's condition and audio chanting of studies and praying together before starting the day makes employees feel comfortable and calm LK 4 : Islamic ethics and norms applied in the office environment support me in my work LK 5 : the office arranges a work schedule according to the prayer schedule (Sari, 2017)
2	Work-Life Balance (X2)	Work-life balance is a condition where a person feels satisfaction resulting from the balance of life management that has been carried out(Arifin et al., 2022).	WLB 1 : I can divide my time between personal and work activities WLB 3 : My personal life does not affect my concentration at work WLB 4 : I am happy with my personal and work life WLB 5 : I feel comfortable in my current workplace WLB 6 : I feel my work gives me the spirit to fulfill my personal life (Fauzi & Putra, 2022)
3	Islamic Leadership (X3)	Islamic leadership is a person's style of influencing, managing and governing an organization using Islamic religious principles as a reference (Husna, 2017).	KI 1 : My boss is generous to employees KI 2 : My boss is not selfish KI3 :My supervisor is concerned about the welfare of employees KI 4 : My boss always sets a good example for his employees, for example keeping his prayers and greetings when he meets employees KI 5 : My boss always reminds employees to share ZISWAF through the BSI Mobile application (Dzaka'hanifah & Anisah, 2021)

4	Islamic work motivation (X4)	Islamic work motivation is an incentive for someone to do work following Islamic Shari'a (Halizah et al., 2023)	MK 1 MK 2 MK 3 MK 4 MK 5	: I do work to worship and hope for the pleasure of Allah SWT : I make the most of my time : I follow His orders and stay away from His prohibitions : I do my job sincerely and honestly, and I believe that Allah SWT is always watching over us : I did an Islamic work competition (Hidayah et al., 2021)
5	Employee Job Satisfaction (Z)	Job satisfaction is something related to the attitudes and feelings of an employee in terms of his work (Nabawi, 2019)	KK 1 KK 2 KK 3 KK 4 KK 5	: I feel satisfied with the workload that is sometimes given to me : I am satisfied with the facilities provided by the company : I am satisfied with the time given to complete the work : I feel proud of the job I have now : I am satisfied with the basic salary that I currently receive (Suardi, 2020)
6	Employee performance (Y)	Employee performance can be said to be someone's achievement in carrying out a job used to realize the goals, vision, mission and targets that have been prepared through an organization's strategy.	K 1 K 2 K 3 K 4 K 5	: the results of my work are under the targets that have been set : I can complete all the work given by the company : I am thorough in completing the work given : I always finish my work on time : the quality of my work follows the standards set (Widhyaswari, 2021)

Description of Respondent Characteristics

In this study, the characteristics of the respondents were differentiated based on gender, age and last education, which obtained the following results:

Table 3. Description of Respondent Characteristics by Gender

Gender	Percentage	Conclusion
Woman	78 %	Valid
Man	22 %	Valid

Source: Respondent Data on Google Form.2023

Table 4. Description of Respondent Characteristics by Age

Age	Percentage	Conclusion
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20 – 30 Years	75,6 %	Valid
31 – 45 Years	22 %	Valid
35 – 50 Years	2,4 %	Valid
< 50 Years	0	Valid

Source: Respondent Data on Google Form.2023

Table 5. Description of Respondents' Characteristics by Last Education

Last education	Percentage	Conclusion
SMA/equivalent	41,5 %	Valid
Diploma	4,9 %	Valid
Masters	46,3 %	Valid
Postgraduate	7,3 %	Valid

Source: Respondent Data on Google Form.2023

RESULTS

After distributing the questionnaire through the Google form, the results obtained using several analyzes are as follows:

1. Analysis outer model (Measurement Model)

a. Convergent validity, AVE, composite reliability

Convergent validity or convergent validity is assessed based on the correlation between variables. The size of a construct is considered high if the outer loading value is > 0.70 with the construct you want to measure. However, in the application of early-stage research, getting a value of 0.5 to 0.60 is considered sufficient. AVE is carried out to assess whether an indicator has a higher correlation value than other indicators. The value on AVE should be > 0.5 . Analysis of composite reliability was conducted to determine the consistency, accuracy of the instrument, and accuracy when measuring a construct. Rated reliable if the value composite reliability > 0.70

Table 6. Outer Loading, Composite Reliability and Average Variance Extracted

Variable	Item measurement	Outer Loading	Cronbachs Alpha	Composite Reliability	AVE	Conclusion
	K1	0.879				Reliable
	K2	0.883				Reliable

Employee Performance (EP)	K3	0.908	0.934	0.934	0.791	Reliable
	K4	0.926				Reliable
	K5	0.849				Reliable
	KI1	0.835				Reliable
Islamic Leadership (IL)	KI2	0.918	0.885	0.892	0.690	Reliable
	KI3	0.888				Reliable
	KI4	0.760				Reliable
	KI5	0.738				Reliable
	KK1	0.750				Reliable
	KK2	0.838				Reliable
Job Satisfaction (JS)	KK3	0.946	0.879	0.901	0.675	Reliable
	KK4	0.760				Reliable
	KK5	0.799				Reliable
	LK1	0.858				Reliable
Islamic Work Environment (IWE)	LK2	0.843	0.883	0.863	0.668	Reliable
	LK4	0.849				Reliable
	LK5	0.711				Reliable
	MK1	0.901				Reliable
Islamic Work Motivation (IWM)	MK2	0.893				Reliable
	MK3	0.897	0.911	0.914	0.741	Reliable
	MK4	0.847				Reliable
	MK5	0.757				Reliable
	WLB1	0.874				Reliable

Work-Life Balance (WLB)	WLB3	0.738				Reliable
	WLB4	0.762	0.860	0.870	0.642	Reliable
	WLB5	0.858				Reliable
	WLB6	0.765				Reliable

Source: data processing on SmartPLS.2023

From the table, it can be seen that the outer loading value of all indicators has a value of > 0.70. It can be stated that the indicator is valid to reflect the measurement of job satisfaction and employee performance. The level of convergence can be seen from the AVE values, which all show > 0.5, so it can be concluded that all of these indicators meet the requirements for good convergence. The level of reliability can be seen from the value of Cronbach's alpha and composite reliability, which shows a value of > 0.70. It can be said that each indicator has a different construct reliability.

b. Discriminant validity

Discriminant or discriminant validity is used by comparing the loading value on the intended construct with another construct, where the intended construct must have a higher value (Kwong & Wong, 2013).

Table 7. Discriminant Validity

	EP	IL	JS	IWE	IWM	WLB	Conclusion
EP							Valid
IL	0.995						Valid
JS	0.940	0.948					Valid
IWE	0.801	0.832	0.722				Valid
IWM	0.944	0.950	0.883	0.964			Valid
WLB	0.910	0.963	0.869	0.924	0.969		Valid

Source: Data processing on SmartPLS.2023

From the table above, it can be seen that the results of the Islamic Leadership (IL) indicator > other indicators, in the next column, it says that the Job Satisfaction (JS) indicator < other indicators, on the islamic Work Environment (IWE) indicator > other indicators, while on the Islamic Work Motivation (IWM) indicator > from other

indicators, on the WLB indicator > other indicators. It can be concluded that of the four indicators that affect employee performance, one indicator is considered not unique from several other indicators, namely the JS indicator.

Table 8. Cross Loading

Variabel	Item	Indikator						Conclusion
		K	KI	KK	LK	MK	WLB	
Employee Performance (EP)	1	0.879	0.739	0.777	0.611	0.766	0.691	Valid
	2	0.883	0.843	0.785	0.720	0.864	0.792	Valid
	3	0.908	0.847	0.759	0.618	0.738	0.742	Valid
	4	0.926	0.835	0.797	0.687	0.825	0.749	Valid
	5	0.849	0.763	0.786	0.577	0.680	0.680	Valid
Islamic Leadership (IL)	1	0.758	0.835	0.817	0.510	0.655	0.713	Valid
	2	0.840	0.918	0.709	0.641	0.760	0.780	Valid
	3	0.772	0.888	0.685	0.687	0.751	0.764	Valid
	4	0.619	0.760	0.641	0.383	0.524	0.536	Valid
	5	0.758	0.738	0.663	0.834	0.843	0.731	Valid
Job satisfaction (JS)	1	0.519	0.573	0.750	0.392	0.453	0.488	Valid
	2	0.746	0.710	0.838	0.559	0.710	0.698	Valid
	3	0.839	0.840	0.946	0.665	0.762	0.759	Valid
	4	0.518	0.603	0.760	0.312	0.506	0.468	Valid
	5	0.875	0.727	0.799	0.694	0.815	0.727	Valid
Islamic Work Environment (IWE)	1	0.535	0.594	0.561	0.858	0.635	0.707	Valid
	2	0.723	0.700	0.657	0.843	0.719	0.672	Valid
	4	0.606	0.663	0.526	0.849	0.785	0.698	Valid
	5	0.456	0.374	0.373	0.711	0.610	0.491	Valid
	1	0.822	0.764	0.754	0.731	0.901	0.743	Valid
	2	0.761	0.728	0.727	0.682	0.893	0.709	Valid

Islamic Work Motivation (IWM)	3	0.782	0.781	0.674	0.779	0.897	0.756	Valid
	4	0.759	0.804	0.675	0.809	0.847	0.740	Valid
	5	0.619	0.581	0.670	0.621	0.757	0.755	Valid
	1	0.688	0.677	0.693	0.684	0.770	0.874	Valid
	3	0.471	0.505	0.513	0.455	0.583	0.738	Valid
Work-Life Balance (WLB)	4	0.699	0.611	0.537	0.746	0.681	0.762	Valid
	5	0.649	0.720	0.666	0.692	0.662	0.858	Valid
	6	0.756	0.852	0.697	0.597	0.729	0.765	Valid

Source: data processing on SmartPLS.2023

From the results, cross-loading also is said that several indicators are still similar to several other indicators, where the values on these indicators are still lower than other indicators, namely the IL5 indicator, the JS5 indicator and the WLB 6 indicator.

2. Analysis model structural (Inner Model)

a. R- Square

It is an analysis used to show how much the dependent variable (endogenous) is influenced by the independent variable (exogenous). Weak, moderate and strong categories are some of the categories contained in R-square, which shows how much the potential variable exogen affects endogenous variables. The R-square value of 0.25 is said to be weak, 0.50 can be said to be in the moderate category, and 0.75 can be said to be in the strong category.

Table 9. *R-Square*

	R-square	R-square adjusted	Conclusion
JP	0.771	0.765	Valid
JS	0.762	0.736	Valid

Source: data processing on SmartPLS.2023

From the results R-square In the table above, it can be concluded that the effect of exogenous variables on the endogenous variable K has a value of 0.771, where this

value is included in the strong category. In contrast, the effect of exogenous variables on endogenous variables KK has a value of 0.762. These results also state that it is included in the strong category.

b. Estimate for Path Coefficients

It was done using the bootstrapping procedure to determine the correlation between variables. It is said to have a strong correlation if the variable has a p-value close to +1 and is weak when the value is close to -1.

Table 10. Path Coefficients

	Original sample (O)	Sample man (M)	Standard deviation (STEDV)	T statistics (O/STEDV)	P values	Conclusion
IL -> JS	0.541	0.544	0.185	2.920	0.004	Weak
JS -> EP	0.878	0.865	0.055	15.954	0.000	Weak
IWE ->JS	-0.126	-0.079	0.185	0.684	0.494	Strong
IWM->JS	0.369	0.310	0.234	1.578	0.115	Strong
WLB -> JS	0.107	0.125	0.187	0.572	0.567	Strong

Source: data processing on SmartPLS.2023

So from the table above, it can be said that the variables with a strong correlation are the variables LK to KK, MK to KK and WLB to KK, while those with a weak correlation are KI to KK and KK to K.

c. F- Square (Effect Size)

In assessing the magnitude of the influence between variables, it is said to have a small value if the f-square is 0.02, moderate at 0.15, and large at 0.35.

Based on the table above, it can be obtained that there is little effect of WLB on households. Meanwhile, those with moderate influence are IWM on JS, IWE on JS and IL on JS, and a large influence on JS on EP.

d. Q² Results

An inner model can also be tested by observing the value of Q^2 (predictive relevance), where if the value of Q^2 the closer to the value of 1, it is said to have a good value.

The following formula can calculate Q^2 :

$$Q^2 = 1 - (1 - R_1^2) (1 - R_2^2) \dots (1 - R_p^2)$$

$$Q^2 = 1 - (1 - 0,771) (1 - 0,762)$$

$$Q^2 = 0,945$$

e. GoF Results

Last, testing the inner model can be done by looking at the Goodness of Fit (GoF) value. The small GoF value is at 0.1, the medium is at 0.25, and the GoF value is large at 0.38. In PLS-SEM, the GoF value is searched manually with the following formula:

$$GoF = \sqrt{AVE \times R^2}$$

$$GoF = 0,780$$

From these calculations, it can be said that the GoF value is in a large range of values, namely 0.78

3. Hypothesis Test

The hypothesis is accepted at a value (P.Values) less than 0.05, and the T-statistic is more than 1.96.

Table 12. Path Coefficients

	Original sample (O)	Sample man (M)	Standard deviation (STEDV)	T statistics (O/STEDV)	P values	Conclusion
IL -> JS	0.541	0.544	0.185	2.920	0.004	Accepted
JS -> EP	0.878	0.865	0.055	15.954	0.000	Accepted
IWE ->JS	-0.126	-0.079	0.185	0.684	0.494	Rejected
IWM->JS	0.369	0.310	0.234	1.578	0.115	Rejected
WLB -> JS	0.107	0.125	0.187	0.572	0.567	Rejected

Source: data processing on SmartPLS.2023

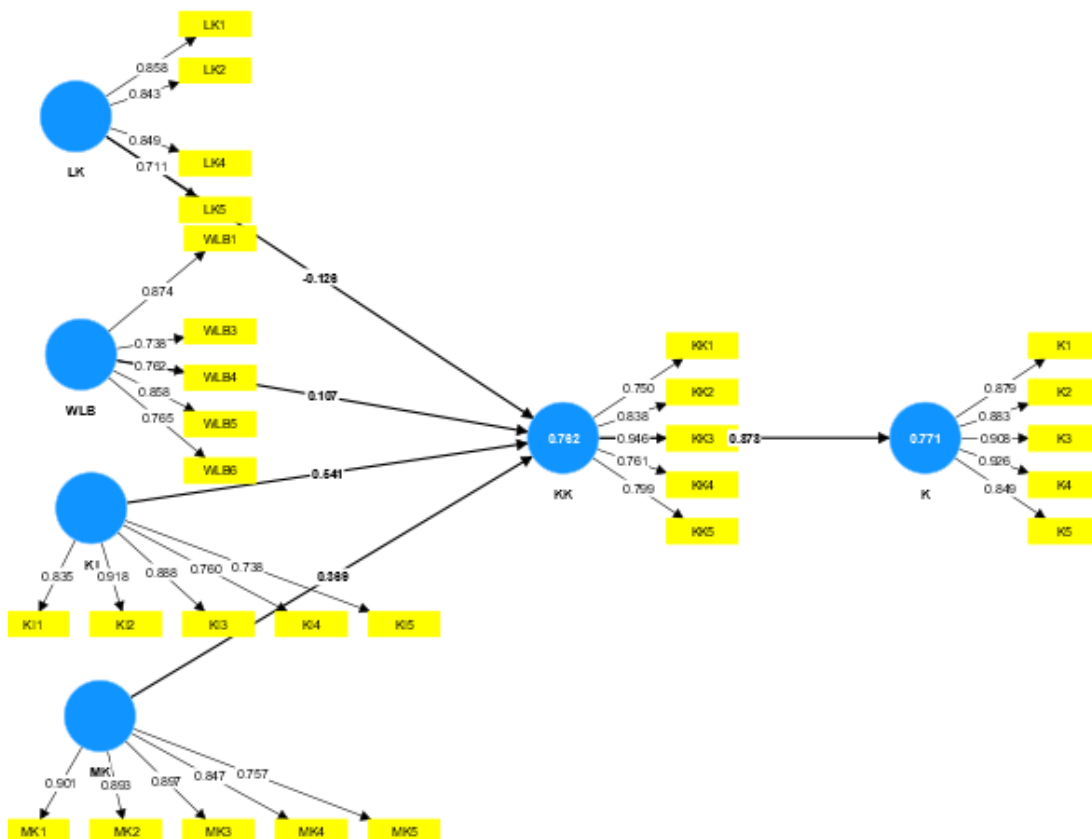
The first hypothesis (H2) is accepted, which means that there is a significant influence from Islamic leadership on job satisfaction with a path coefficient (0.541) and p-value

(0.004 < 0.05). Any change in Islamic leadership will increase job satisfaction. The fifth hypothesis (H5) is also accepted, which states that job satisfaction has a significant effect on employee performance by (0.878) and p-value (0.000 < 0.05). The third hypothesis (H3) is that work motivation affects job satisfaction, the fourth hypothesis (H4) is that work-life balance affects job satisfaction, and the first hypothesis (H1) is that an Islamic work environment affects job satisfaction is rejected.

4. Mediation Test

First, analyze if the direct path (direct relationship) is significant and the indirect path (relationship through mediation) is not significant, so there is no mediating effect or only a direct effect. In the second analysis, if the direct path is insignificant and the indirect path is significant, the mediating variable plays a full role or full mediation. Further analysis of the direct path is significant, and the indirect path is also significant. The mediating variable has no effect or partial mediation. If the VAF value is between 20% and 80%, it is said partial mediation, and if the value is 80% to 100%, it says full mediation.

Figure 2. Mediation test



From the results above, it can be calculated the value of VAF (Variance Accounted For) in order to find out the effect of the mediating variable, using the following formula:

$$\text{VAF} = -0.126 \times 0.107 \times 0.514 \times 0.369 / (-0.126 \times 0.107 \times 0.514 \times 0.369) + 0.878$$

$$\text{VAF} = 0.269 / 0.609$$

$$\text{VAF} = 0.441 \text{ (41\%)}$$

From the calculation above, it is found that the VAF value is 41%. It can be stated that it is included in partial mediation, meaning the mediating variable has no effect. In subsequent measurements carried out by testing the VAF value of each variable, as follows:

$$\text{VAF of IWE} = \frac{-0,126 \times 0,878}{(-0,126 \times 0,878) + 0,441} = 0.334 \text{ or } 33 \%$$

$$\text{VAF WLB} = \frac{0,107 \times 0,878}{(0,107 \times 0,878) + 0,441} = 0.175 \text{ or } 17 \%$$

$$\text{VAF IL} = \frac{0,541 \times 0,878}{(0,541 \times 0,878) + 0,441} = 0.518 \text{ or } 51 \%$$

$$\text{VAF IWM} = \frac{0,369 \times 0,878}{(0,369 \times 0,878) + 0,441} = 0.423 \text{ or } 42 \%$$

From these results, it can be said that the VAF of Work-Life Balance (WLB) has a value of 17%, meaning that the mediating variable has no influence on the WLB variable, although not using the mediating variable, WLB variable will still be able to influence variable K. The VAF of IWE, VAF of IL and VAF of IWM values reflect that they are included in partial mediation, meaning that these three variables depend on the mediating variable by 33%, 51% and 42%.

DISCUSSION

Islamic leadership has a significant effect on job satisfaction (H2). This effect means that the better the value of Islamic leadership applied at BSI, the more satisfied employees will be.

Employee job satisfaction can be increased through a good relationship between leadership and employees. The attitude of a leader who implements Islamic values can give employees enthusiasm to complete work because good leadership reflects employee expectations to work even better (Daulay & Marlina, 2019). These results are consistent with research conducted by Wahdiya & Sunanda (2020) and Adiba (2018) that Islamic leadership influences job satisfaction.

The results of this study also show that job satisfaction significantly influences employee performance, meaning that the higher employee job satisfaction, the better the employee performance of Bank Syariah Indonesia. Employees will be satisfied if they work in a good situation and according to employee expectations. After employees are satisfied, it will affect their performance (Amelia et al., 2022). These results align with Imron's research on Lugas Rofiliana, which states that the better the leadership, the better the performance of employees (Rofiliana & Rofiuddin, 2021).

The analysis results show that the work environment does not significantly affect employee job satisfaction (H1). This result is not following the results of research conducted by Lugas Rofiliana, which states that the increase in employee performance is significantly influenced by the work environment (Rofiliana & Rofiuddin, 2021). The Islamic work environment does not affect employee job satisfaction because employees feel that this environment has become normal in the company. Therefore employees will feel normal if this variable is used, so they do not achieve the satisfaction desired by employees. One of the indicators in this variable, namely the influence of Islamic attributes and displays, has the lowest mean value. These results indicate that this indicator includes an Islamic work environment that can be physically seen. Therefore BSI needs also to make improvements to non-physical Islamic work environments, such as familiarity, greeting each other, and reminding each other in terms of kindness to support employee satisfaction, so employees will feel the difference from a company implementing an Islamic work environment, which can be felt both physically and non-physically which will encourage employee satisfaction.

No significant results were obtained from the effect of Islamic work motivation on job satisfaction (H3). This finding is also related to the lack of influence of the Islamic work environment on job satisfaction. An Islamic work environment will encourage Islamic work motivation. These two variables are related, but this variable has no effect because work

motivation is considered less satisfying about work at BSI, and work motivation is considered to lack enthusiasm or work enthusiasm for employees. BSI can overcome this by implementing several things that can encourage employee motivation, such as implementing rewards for employees who obey Islamic law and giving days off when there are important days in the Islamic calendar.

On the influence analysis results, work-life balance on employee job satisfaction (H4) also does not have a significant effect because many employees still find it difficult to focus on just one job. The lack of strengthening concentration in the world of work is mostly caused by personal problems carried away in the world of work. If an employee experiences problems in their personal life, they tend to be reluctant to work enthusiastically. In this case, BSI must provide comfort and joint holiday opportunities on certain holidays so that employees can get attached to fellow employees, which will add comfort to the world of work without being burdened with personal life, which can encourage job satisfaction. The research results on this variable do not align with the research results or theory stated by Muhammad Arifin & Agus Muharto, which states that work-life balance significantly affects employee performance (Arifin & Muharto, 2022).

CONCLUSION

The hypothesis test results stated that variables had a positive and significant effect on job satisfaction, namely the variable Islamic leadership. Variable work-life balance, work environment, and motivation do not affect job satisfaction. In this case, job satisfaction affects employee performance. The study's findings suggest that Bank Syariah Indonesia must create a better working environment to increase employee satisfaction and boost productivity. Similar principles apply to the factors of job motivation and work-life balance. This condition also needs to be considered because the current workforce is beginning to be dominated by generations Y and Z, who prioritize work-life balance and will do even better if implemented. The few samples included in this study do not adequately reflect the real-world circumstances. While there are many more Islamic banks, this research is still restricted to study participants at Bank Syariah Indonesia in the Surabaya region. This study recommends an opportunity for additional investigation into human resources in other Islamic institutions. Future studies may include more independent variables influencing employee performance and job satisfaction.

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