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The Effect of Employee Work Engagement, Employee Job Satisfaction and Employee Loyalty on Employee Performance in Islamic Banking Companies

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This study was designed using the Simple Random Sampling method involving 154 respondents from employees who work in Indonesian Sharia Banking companies spread across DKI Jakarta. Data were analyzed using Structural Equation Model (SEM) with SmartPLS 3.2.8. Some of the findings in this study are that Employee's Work Engagement has a positive effect on Employee Loyalty, then on the Employee Job Satisfaction variable it has a positive effect on Employee Loyalty, on the Transformational Leadership Style variable on Employee Loyalty. Furthermore, the Employee's Work Engagement variable has a positive effect on Employee Performance. Then, the variable Employee's Job Satisfaction affects Employee Performance. Finally, the variable Employee Loyalty has a positive effect on Employee Performance.

1. Introduction

Islamic banking became popular in Indonesia when Law No. 7 of 1992 was issued concerning banks which implemented the concept of profit sharing. The Islamic banking law was updated to further improve in its journey, namely with Law No. 10 of 1998 as an amendment to Law No. 7 of 1992, then in 2008 it was updated again with Law No. 21 of 2008 and used as a regulation until now (Latifah & Ritonga, 2020).

It is important for companies to know the performance of employees in each period so that they know information on the results obtained, both the quality and quantity of output and the outcome of each employee (Daulay *et al.*, 2019). According to Siagian (2002), employee performance is influenced by several factors, namely salary, work environment, organizational culture, leadership and work motivation, work discipline, job satisfaction, communication and other factors. Some of the indicators used in measuring the quality of employee performance are how much responsibility is charged, the quality of the work produced, efficiency in doing work, thoroughness in work (San-Jose *et al.*, 2022).

Employee work engagement is said to be important for a company, because the more engaged employees are, the more it will affect employee performance (Kang & Sung, 2017). According to studies Margaretha & Saragih (2008) argues that employees who have a sense of attachment will be motivated to increase productivity, ready to accept challenges, and feel that their work is meaningful to them. This has a positive impact on productivity, employee performance, and company performance growth.

Baumruk *et al.* (2006) argue if employees have a sense of *engaged* It will increase three common behaviors, including:

- a. *Say* (say): employees will provide positive feedback to the company and their colleagues.
- b. *Strive* (effort): employees will give more time, effort, and initiative to be able to contribute to the success of the company.
- c. *Stay*: employees will continue to work at the company even if there is an opportunity to work elsewhere.

Basically, a person will feel comfortable and the level of loyalty to his job will be high if at work the person gets job satisfaction according to what he wants (Nasution *et al.*, 2018). The satisfaction felt will form an assessment that the company cares about employees personally (Arifin *et al.*, 2022).

Based on a survey conducted *JobStreet* to employees in several Asian countries, it was revealed that employee loyalty in Asia is more influenced by salary factors. Furthermore, according to Satya in Kompas.co article, competing salaries are a form of fundamental appreciation that

most workers really expect. Then, according to *Forbes*, it turns out that 79% of employees report a lack of appreciation as a key reason for leaving their company (Mutaya, 2017). Employees who *loyal* tend to feel attached to the company and consider their work an important part of their identity and they will feel they work harder, be more productive and have a high level of motivation to help the company achieve its goals (Talenta, 2023).

Well-executed transformational leadership will increase employee loyalty (Siagian, 2016). Marzuki (2018) argues that transformational leadership style is very effective in trying to build the spirit of subordinates to be committed in creating a common vision and goals for an agency or company. However, according to Siagian (2016) Transformational leadership If applied to a company, employees will feel valued, trusted, respected and give a sense of loyalty to their leaders. Leaders who carry out their duties by embracing, guiding, and giving advice to employees will create a sense of comfort and positive reactions to employee loyalty will increase (Radito & Kasmiruddin 2016).

The results of research conducted by PT Prasetya Dwidharma Makassar Office with the title *Influence Employee Work Engagement, Work-Life Balance and Organizational Culture Towards Employee Performance with Job Satisfaction as an Intervening Variable* has explained the variables *Employee Work Engagement* which proves the results between *employee work engagement* with employee performance there is a positive and significant influence (Saranga, 2022).

The results of the research conducted by Haryono *et al.*, (2020) with the title *Effects of Work Motivation and Leadership toward Work Satisfaction and Employee Performance: Evidence from Indonesia* The results of this study explain the variables *Employee Job Satisfaction* which explains that job satisfaction has the most dominant influence on employee performance.

The results of the research conducted by Fitriansyah (2020) with the title *The Effect of Work Loyalty on Employee Performance at PT Mahakam Berlian Samjaya* with the results of this study explaining the variables *Employee Loyalty* has a significant effect on employee performance.

From the various problems above, in order to achieve the optimal goals of an Islamic banking institution, it is necessary to have a policy in human resource development in order to foster a sense of attachment, satisfaction at work, and employee loyalty to the company where they work in accordance with the goals, vision and mission carried out by the company.

The purpose of this study is to research and find out whether employee work engagement, employee job satisfaction, employee loyalty mediation, and transformational leadership style have an effect on employee performance. It is hoped that this study can contribute to the

scientific level of human resource management by being able to develop a better theoretical understanding through the variables studied.

In the previous study, a *study* examined employees who worked for mining companies in China by measuring 5 variables. The data processing test in the previous study was using statistical analysis (data processing). ©IBM SPSS 22.0 and ©IBM SPSS AMOS 24.0. Then, this study is a study that examines employees who work in Islamic banking companies. With the analysis of a quantitative approach to test certain theories between variables using the Structural Equation Model (SEM) method, with data processing and analysis using SPSS 22.0 and SmartPLS 3.0 software.

On the basis of these developments, the author would like to further research as the goal of the author's final project with the title: **THE EFFECT OF EMPLOYEE WORK ENGAGEMENT, EMPLOYEE JOB SATISFACTION AND EMPLOYEE LOYALTY ON EMPLOYEE PERFORMANCE IN ISLAMIC BANKING COMPANIES IN WEST JAKARTA IN 2021-2023.**

2. Method

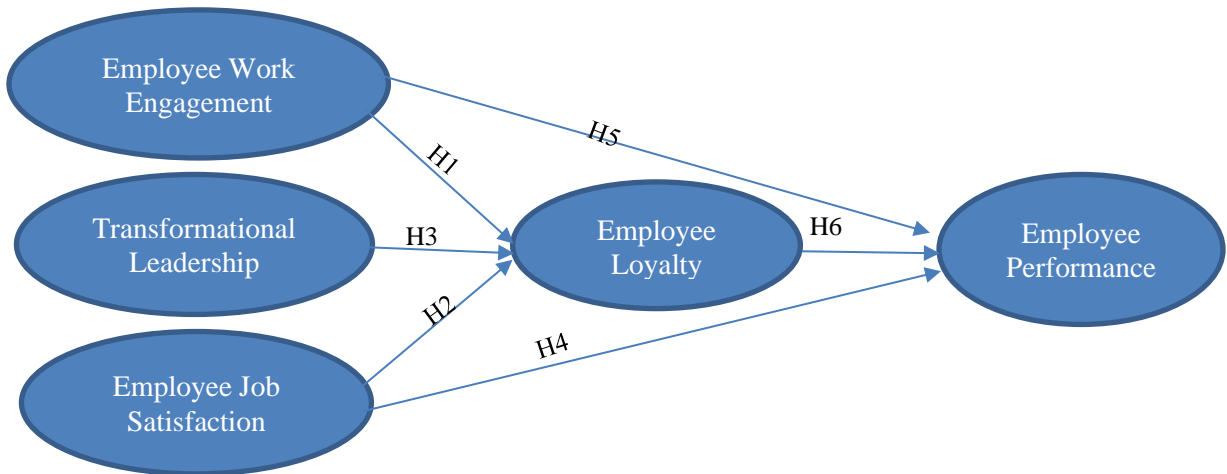


Figure 1 Research Model

In this study, the variable *Employee Work Engagement* measured by 5 questions adapted from Schaufeli *et al.*, (2006). Variable *Employee Job Satisfaction* measured by 5 questions adopted from (Ibáñez *et al.*, 2006). Variable *Employee Loyalty* adopted from (Kumar *et al.*, 2006; Lam *et al.*, 2004; Zeithaml *et al.*, 1996) which consists of 7 questions. For the variable Transformational Leadership Style was measured using 5 questions adapted from (Sumantri

& Mujiati, 2023). Finally, the Employee Performance variable was measured using 5 questions adapted from (Yoopetch et al., 2021). All *items* iMeasure using a Likert scale with 5 scales starting from 1 to 5. The measurement starts from (1= strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree). The total measurement amounted to 29 questions which can be seen in detail in appendix 2 (variable operation) and appendix 3 (questionnaire).

This data collection uses a survey method by distributing questionnaires *Online* Through the app *Google Form*. The sample of this study was selected using the *Simple Random Sampling* to employees who work in Islamic banking companies. According to Sharma (2017) *Simple Random Sampling* is a sampling technique by each member of the population who has the same chance of being selected as a subject, in the sampling process is carried out in one step with each subject selected independently from other members of the population. The respondents' criteria are employees who work in an Islamic banking company at Bank Syariah Indonesia in DKI Jakarta with an age starting from 20 years old, have an education level ranging from high school/equivalent to S3, job positions ranging from staff to managers, and finally at least those who have worked for at least 1 year of work. Data was collected from July 29, 2023 to August 7, 2023. The sample was obtained from employees who worked in Bak Syariah Indonesia companies spread across DKI Jakarta with sociodemographic characteristics in this study including gender, age, education level, job position, and how long they worked. The data collection technique was carried out by distributing an initial questionnaire to 30 respondents.

This study uses a quantitative approach, quantitative research is a research approach to test certain theories between variables using the Structural Equation Model (SEM) method, with data processing and analysis using SPSS 22.0 and SmartPLS 3.0 software. The researcher conducted a validity test and reliability test using the SPSS 22.0 application. According to Creswell (2014) Quantitative research is a method to test theories by examining the relationship between variables.

The variables *Employee Work Engagement*, *Employee Job Satisfaction*, *Employee Loyalty*, *Transformational Leadership Style* and *Employee Performance* were all declared valid. Thus, after analyzing the *pre-test* questions, all questionnaire questions in this study were 29 questions with a total of 154 respondents.

3. Result and Discussion

Result

The respondents to the study were from Bank Syariah Indonesia, of 154 respondents consisting of 56.5% were women and 43.5% were men. At the age of 20-30 years (56.5%), 30-40 years (33.8%), and >40 years 15 (9.7%). Then, at the high school education level/equivalent as much as 14.3%, at the S1 level as much as 76.0%, at the S2 level as much as 9.7% with having a position as Staff is 64.3%, Assistant Manager is 16.2%, and in the position of Manager is 19.5%. Furthermore, those who have worked for 1-2 years are 38.3%, 3-5 years are 35.1%, and those who have worked >5 years are 26.6%.

Descriptive Analysis of Respondents' Answers

The descriptive statistics of respondents' answers contained the characteristics of the answers given to each variable, namely Employee Work Engagement (X1), Transformational Leadership (X2), Employee Job Satisfaction (X3), Employee Loyalty (Z), and Employee Performance (Y). The measures used are mean (average), maximum value (Max), Minimum value (Min) and standard deviation. The following is a table containing descriptive statistics of respondents' answers.

Based on the table above, information can be obtained that in the Employee Work Engagement (X1) variable, the minimum and maximum answers are obtained of 1.80 and 5.00 with the average value and standard deviation values of 4.04 and 0.616 respectively. In the Transformational Leadership variable (X2), the minimum and maximum answers were obtained of 1.57 and 5.00 with the average value and standard deviation values of 3.94 and 0.71 respectively. Then in the Modernization Variable, Job Satisfaction (X3) obtained minimum and maximum answer values of 1.60 and 5.00 with average values and standard deviation values of 4.05 and 0.64 respectively. Furthermore, in the Employee Loyalty (Z) variable, the minimum and maximum answers were obtained of 1.71 and 5.00 with the average value and standard deviation values of 4.05 and 0.64 respectively. In the Employee Performance variable (Y), the minimum and maximum answers were obtained of 1.4 and 5.00 with the average value and standard deviation values of 4.08 and 0.69 respectively.

Measurement Model Analysis

Based on the definition of each indicator in each dimension or variable, SEM-PLS analysis was carried out using the SmartPLS software. The following is an overview of the indicators and variables used in this study in Figure 4.1. The general overview of the research model shows that there are 3 exogenous variables or predictors, namely Employee Work Engagement (X1),

Transformational Leadership (X2), Employee Job Satisfaction (X3), and Employee Loyalty (Z). In addition, there is information that there are 2 endogenous variables or responses, namely, Employee Loyalty (Z) and Employee Performance (Y):

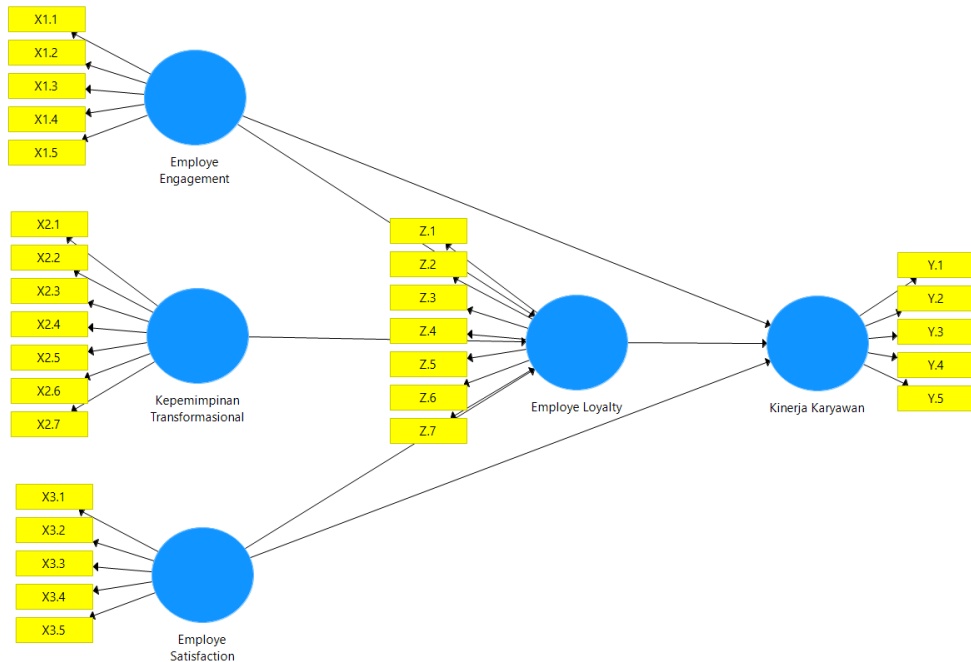


Figure 1. Overview of the research model

Measurement Model Analysis on the Outer Model

In the sub-chapter, it is described related to the evaluation of the outer model measurement. The evaluation of the outer model was carried out by evaluating *Convergence Validity*, *Discriminant Validity* and reliability. In *Convergence Validity*, the values evaluated are *outer loading* on each indicator and *Average Variance Extracted* (AVE), then in *Discriminant Validity* the values evaluated are *Fornell-Lacker*, and in the reliability test of the values analyzed, namely *Cronbach's alpha Composite Reliability*. The following is given *the Rule of Thumb* for Outer Model Evaluation in table 6 in appendix 5.

1. *Convergence Validity*

Based on the results of the analysis using SmartPLS, the following are the results of the *Convergence Validity* check using *the outer loading* and AVE values.

From the table, information can be obtained that all *Outer Loading values* on each indicator have a value of more than 0.7. Therefore, the evaluation of the outer model for *Convergence*

Validity using *Outer Loading* has been met. Furthermore, the AVE values for reflective indicators are given as follows in Table 8 in appendix 5.

From the table, information can be obtained that the AVE value on all variables has a value of more than 0.5. Therefore, the evaluation of the outer model for *Convergence Validity* using AVE has been met.

2. *Discriminant Validity*

Based on the results of the analysis using SmartPLS, the following are the results of the *Discriminant Validity* examination using the HTMT value.

From the table, information can be obtained that all HTMT values in each variable have a value less than 0.9. Therefore, the evaluation of the outer model for *Convergence Validity* using HTMT has been fulfilled.

3. Reliability Test

Based on the results of the analysis using SmartPLS, the following are the results of the Reliability Test examination using the value.

From the table, information can be obtained that *Cronbach's alpha* and *Composite Reliability* values on all variables have met the *Rule of Thumb*. Therefore, the evaluation of the outer model for the Reliability Test has been fulfilled.

Structural Model Analysis Inner Model

The test measurement of the structural model that has been prepared is continued by testing the significance of the hypothesis that has been prepared. This stage is also an analysis that can describe and predict the causality relationship between latent variables in the study. The assessment consisted of an *R Square (R²) / Coefficient of Determination* assessment, and a *path coefficient test* to see the significance of the influence of the effect formed from the relationship built by the model based on the hypothesis and draw conclusions from the hypothesis by evaluating the results of the t-statistical value.

1. R Square (R²) / Coefficient of Determination Test

The R Square (R²) evaluation was carried out to see the determination between endogenous variables and exogenous variables. *R Square* has a number that ranges between 0 and 1 which indicates how much the combination of independent variables has an impact on the value of the dependent variable. The criteria for the *R Square* parameter according to Cohen (1992) are as follows:

- The result of the *R Square* value of 0.75 is included in the strong category
- The result of the *R Square* value of 0.50 includes the moderate category and
- The result of the *R square* value of 0.25 is in the weak category

Table 1 The results of the R Square test were obtained according to the results

Variable	<i>R Square</i>	<i>R Square Adjusted</i>	Conclusion
Employee Loyalty (Z)	0.611	0.603	Strong
Employee Performance (Y)	0.728	0.723	Moderate

Based on the table above, the results of the R² value can be concluded as follows:

- Employee Loyalty (Z) obtained an R Square value of 0.611 or 61.1%, meaning that the influencing variables, namely Employee Work Engagement (X1), Transformational Leadership (X2) and Employee Job Satisfaction (X3) were able to explain Employee Loyalty (Z) by 61.1% while the remaining 39.1% was caused by other variables outside the model. An R Square value of 0.603 indicates that the model is categorized as a moderate model.
- Employee Performance (Y) obtained an R Square value of 0.723 or 72.3%, meaning that the influencing variables, namely Employee Work Engagement (X1), Transformational Leadership (X2) and Employee Job Satisfaction (X3) and Employee Loyalty (Z) were able to explain Employee Performance (Y) by 72.3% while the remaining 27.7% were caused by other variables outside the model. An R Square value of 0.723 indicates that the model is categorized as a moderate model.

2. Path Coefficient Test

Path Coefficient It is carried out to evaluate the significance and strength of the relationship as well as to test the hypothesis of the relationship between variables that has been prepared according to the model built. *Path coefficient* has a value range between -1 and +1. A stronger relationship between the two constructs is indicated by parameter values that are close to +1. Negative correlation is indicated by a value close to -1 (Hair Jr. et al., 2017). The hypothesis that has been prepared is tested and analyzed *path coefficient* to assess how the influencing variable (exogenous) exerts a significant influence on the influencing variable (endogenous). The following criteria are used in the test *path coefficient*:

- Positive *path coefficient result* : the influence of a variable on other variables is unidirectional/positively correlated, which means that if the value of the exogenous variable increases, the effect of influence received by the endogenous variable will also

increase along with the increase in the value of the exogenous variable.

- Negative *path coefficient result* : the influence of a variable on other variables is in the opposite direction / negatively correlated which means that if the value of the exogenous variable increases, the effect of the influence received by the endogenous variable will decrease / in the opposite direction along with the increase in the value of the exogenous variable.
- The probability or significance of the influence is described from the p-value:
 - ✓ The significance of the influence between the hypothesis-forming variables is considered to have a significant effect if the p-value < 0.05 .
 - ✓ The significance of the influence between the hypothetical variables is considered to have a significant effect if the p-value > 0.05 .

Table 2 Path Coefficient Test Results Obtained

Hypothesis		<i>Path Coefficient</i>	<i>T Statistics</i>	<i>P Values</i>	Conclusion
H1	Employee Work Engagement -> Employee Loyalty	0.378	3.090	0.002	Hypothesis accepted
H2	Transformational Leadership -> Employee Loyalty	0.247	2.030	0.043	Hypothesis accepted
H3	Employee Job Satisfaction -> Employee Loyalty	0.244	2.043	0.042	Hypothesis accepted
H4	Employee Work Engagement -> Employee Performance	0.309	4.598	0.000	Hypothesis accepted
H5	Employee Job Satisfaction -> Employee Performance	0.269	3.431	0.001	Hypothesis accepted
H6	Employee Loyalty -> Employee Performance	0.382	4.642	0.000	Hypothesis accepted

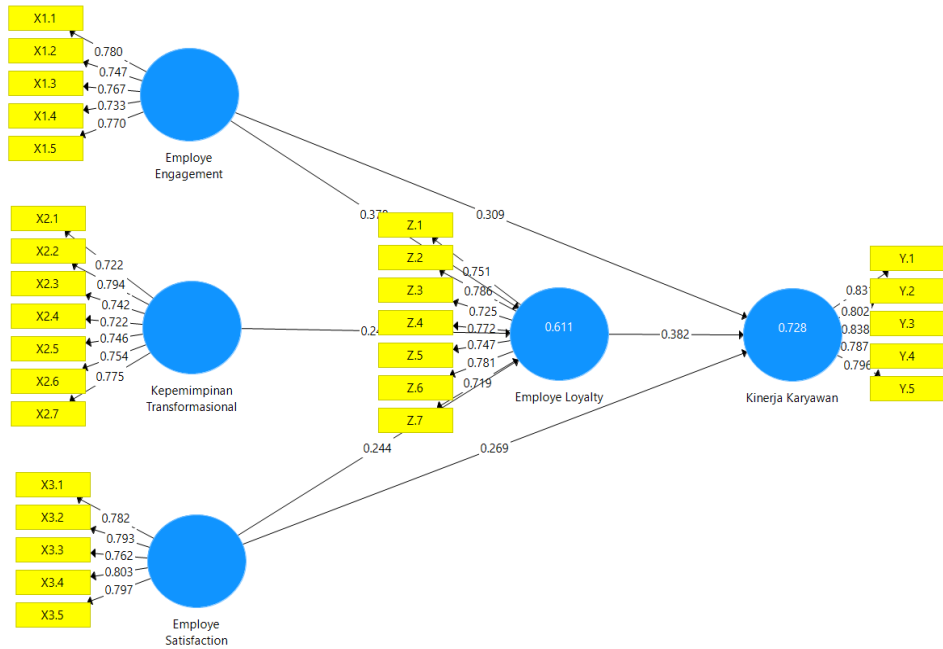


Figure 2 Path Coefficient Test Results

DISCUSSION

This study explores and empirically tests the influence of Employee Work Engagement, Employee Job Satisfaction, Employee Loyalty and Transformational Leadership Style on Employee Performance.

From the results of hypothesis testing through *the path coefficient test* for the full model according to the table above, a summary of the conclusions can be obtained as follows:

1. The *path coefficient* value of the Employee Work Engagement variable (X1) was 0.378 and the p values were 0.002. The p values actually have a value of less than 0.05 so that it can be calculated to accept the first hypothesis (H1), namely the Employee Work Engagement variable (X1) insignificantly influences Employee Loyalty (Z).
2. The *path coefficient* value of the Transformational Leadership variable (X2) was 0.247 and the p values were 0.043. The p values actually have a value of less than 0.05 so that it can be derived to accept the second hypothesis (H2), namely the Transformational Leadership variable (X2) significantly influences Employee Loyalty (Z).
3. The *path coefficient* value of the Employee Job Satisfaction (X3) variable was 0.244 and the p value was 0.042. The p values actually have a value of less than 0.05 so that it can be derived to accept the third hypothesis (H3), namely the Employee Job Satisfaction variable (X2) significantly influences Employee Loyalty (Z).
4. The *path coefficient value* of the Employee Work Engagement variable (X1) was 0.309 and the p values were 0.000. The p values actually have a value of less than 0.05 so that it can be derived to accept the fourth hypothesis (H4), namely the Employee Work Engagement variable (X1) significantly influences Employee Performance (Y).
5. The *path coefficient* value of the Employee Job Satisfaction (X2) variable was 0.269 and the p value was 0.001. The p values actually have a value of less than 0.05 so that it can be concluded to accept the fifth hypothesis (H5), namely the Employee Job Satisfaction variable (X2) significantly influences Employee Performance (Y).
6. The *path coefficient* value of the Employee Loyalty (Z) variable was 0.382 and the p value was 0.000. The p values actually have a value of less than 0.05 so that it can be derived to accept the sixth hypothesis (H6), namely the Employee Loyalty variable (Z) significantly influences Employee Performance (Y).

4. Conclusion

From the results of hypothesis testing through the path coefficient test for the full model according to the table above, a summary of the conclusions can be obtained as follows:

The path coefficient value of the Employee Work Engagement variable (X1) was 0.378 and the p values were 0.002. The p values actually have a value of less than 0.05 so that it can be calculated to accept the first hypothesis (H1), namely the Employee Work Engagement variable (X1) insignificantly influences Employee Loyalty (Z).

The path coefficient value of the Transformational Leadership variable (X2) was 0.247 and the p values were 0.043. The p values actually have a value of less than 0.05 so that it can be derived to accept the second hypothesis (H2), namely the Transformational Leadership variable (X2) significantly influences Employee Loyalty (Z).

The path coefficient value of the Employee Job Satisfaction (X3) variable was 0.244 and the p value was 0.042. The p values actually have a value of less than 0.05 so that it can be derived to accept the third hypothesis (H3), namely the Employee Job Satisfaction variable (X2) significantly influences Employee Loyalty (Z).

The path coefficient value of the Employee Work Engagement variable (X1) was 0.309 and the p values were 0.000. The p values actually have a value of less than 0.05 so that it can be derived to accept the fourth hypothesis (H4), namely the Employee Work Engagement variable (X1) significantly influences Employee Performance (Y).

The path coefficient value of the Employee Job Satisfaction (X2) variable was 0.269 and the p value was 0.001. The p values actually have a value of less than 0.05 so that it can be concluded to accept the fifth hypothesis (H5), namely the Employee Job Satisfaction variable (X2) significantly influences Employee Performance (Y).

The path coefficient value of the Employee Loyalty (Z) variable was 0.382 and the p value was 0.000. The p-values actually have a value of less than 0.05 so that it can be derived to accept the sixth hypothesis (H6), namely the Employee Loyalty variable (Z) significantly influences Employee Performance (Y).

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