

The Effect of Balanced Life and Career Development on Job Satisfaction in Bank Maluku

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Abstract

This study aims to determine the effect of work balance and career development on job satisfaction at Bank Maluku Namlea and Namrole Branch. This research is an explanatory study because it seeks to explain the effect of work-life balance and career development on job satisfaction. Sources of data in this study are primary data and secondary data. The population in this study were all employees of Bank Maluku in Namlea and Namrole in Maluku Province, totaling 116 employees. The sampling technique used was the census technique. The choice of this technique is because the population is not too large so it is possible to be reached as a whole. This means that the number of samples in this study is the same as the total population of 116 employees of the Maluku Branch Bank in Namlea and Namrole, Maluku Province. Data collection techniques in this study were interviews and questionnaires. The data analysis technique in this study used multiple linear regression analysis. The results showed that work-life balance and career development either partially or simultaneously proved to have a positive and significant effect on the job satisfaction of employees of Bank Maluku, Namlea, and Namrole Branches. This can be proven by the regression coefficient which shows that if work-life balance or career development increases, this increase will be followed by an increase in job satisfaction of Bank Maluku employees, Namlea, and Namrole branches. Thus it can be said that the encouragement of improving work-life balance and career development will increase the level of job satisfaction of the employees of Bank Maluku, Namlea, and Namrole Branches.

Keywords: work balance, career development, job satisfaction, bank employees.

1. Introduction

The balance of life and work or what is known as work-life balance is very important to increase employee satisfaction. Greenhaus, Collins, and Shaw, (2003) define work-life balance as the extent to which individuals feel bound and satisfied with work life and family life and can balance the demands of work and family. The work-life balance means employees can freely use flexible working hours to balance their work or work with other commitments such as family, hobbies, art, studies, and not only. focus on his job (Swastha). The two opinions above

basically highlight the balance between work and other things outside of work. In short, it can be described that an employee or employee who feels that he has a sufficient work-life balance usually tends to have minimal stress, has good work motivation, and is close to colleagues and superiors. This condition usually indicates the worker's ability to properly separate work and personal life matters (Rismiati).

Today, men and women no longer define career success by their income or the high salary they receive. Studies from Accenture, a management consulting firm in national.kompas.com reveal that work-life balance is the main determinant of success for more than half of men and women. They showed through their survey that, overall, 53 percent of women and 50 percent of men said they were satisfied with their job and were not looking for new opportunities. Meanwhile, those who resigned were more due to the desire to maintain balance in life (Gilbert). The phenomenon of the work-life balance must also occur in Indonesia. The latest facts in Indonesia are based on a report released by Robert Walters entitled "2018 Salary Survey" which reveals that there are four main factors for worker satisfaction in Indonesia regarding the work they carry, one of which is work-life balance (Ekonomi.kompas.com). This means that companies that pay more attention to work-life balance will get a lot of positive reputation because they have happy employees so they can perform better. This benefit is not only beneficial for the company, but also individual workers.

Previous studies examining the impact of work-life balance and career development on satisfaction have been carried out by many previous researchers. A study on the impact of work-life balance on satisfaction was once presented by Noor Arifin, (2012) who stated that the quality of work-life did not affect employee satisfaction. These results are further supported by the results of the study I Made Devan Ganapathi, (2016) which also states that work-life balance does not fully affect work decisions. It is proven that only the balance of satisfaction has a significant effect on employee job satisfaction. While the balance of time and balance of involvement does not have a significant effect on job satisfaction of employees of PT. Bio Farma Persero. The results of this study are in line with the results of the study by Risna, Ambo Sakka, and Irma Yunawati, (2017) who also admit that there is no significant effect between time balance on job satisfaction of nurses at the Regional Public Service Agency (BLUD) of South Konawe Hospital. However, the results of the empirical studies above were further refuted by Diah Lailatul Qodrizana and Mochammad Al Musadieq, (2018) who stated the opposite results, namely that the balance of time, the balance of involvement, and the balance of work to have a significant influence on female employees has a significant influence on the Foundation. Individual Permata Tunggul Wulung, Malang City.

Further research on the impact of career development on satisfaction rates has shown conflicting results. This statement is proven by the research statement by FX. Suwanto, (2015) succeeded in proving that career development patterns affect the level of employee job satisfaction. Similar results were also conveyed by Gandi, Muh. Nawawi, and Nawawi Natsir, (2018) state that career development partially has a positive and significant effect on employee job satisfaction at the Public Works Office of Palu City. The results of these two studies are also supported by the results of research by; Akhwanul Akhmal, Fitriani Laia, and Ruri Aditya Sari, (2018) and Melur Rahma, (2019) who also state the same results, namely career development factors affect employee job satisfaction. The explanation of the results of the empirical study above clearly shows that there is ambivalence/doubt about the results of research on the impact of work-life balance and career development on employee job satisfaction. This can be called by Agusty (2011) a research gap that can motivate future researchers to reexamine the same topic. This is what encourages researchers to carry out research replications with the above topic but it is carried out on different objects and time frames, namely at the Maluku Bank in Namlea and Namrole, Maluku Province.

The choice of the bank as the object of research itself is based more on the fact that the number of working hours at the bank is on average higher than in other workplaces, which indirectly illustrates that the potential for a poor working life balance in the bank is very large. This is also based on the news reported by metro.tempo.co that an employee of a bank in Jakarta (8/1/2018) committed suicide due to the high workload at the bank (metro.tempo.co). It is hoped that the findings of this study can reduce the level of ambivalence regarding the impact of work-life balance and career development on employee job satisfaction. Based on the above background, the formulation of the problem in this study is whether work-life balance affects the job satisfaction of employees of Bank Maluku, Namlea, and Namrole Branches in Maluku Province.

2. Literature Review

Job satisfaction is a feeling that every worker wants. Job satisfaction can be defined as the difference between the expectations and reality received by a worker or the emotional state of a worker who is pleasant or unpleasant about his job. According to Robbins (Payne) job satisfaction refers to the general attitude of an individual towards his job, so that someone with a high level of job satisfaction will show a positive attitude towards his job. Conversely, if someone is not satisfied with their work, they will show a negative attitude towards their work. Furthermore, Handoko, (Lupiyoadi; Umanailo, "Dominance of Economic Capital"; Yusuf et al.; Kanto et al.; Mu'adi et al.) states that job satisfaction will show employees a positive attitude towards their work and everything they face in their work environment.

More broadly, Luthans states that job satisfaction involves several main things (Retnowati), including: Job satisfaction cannot be seen, but can only be presumed to exist because job satisfaction is related to emotional problems or workers' responses to the work situation at hand; Job satisfaction concerns the conformity of work results obtained with the expectations of workers; Job satisfaction is closely related to the problem; the job itself, promotion opportunities, salaries, supervisors, and co-workers.

Based on the above definitions, it can be concluded that job satisfaction is highly dependent on the difference between the expectations and the reality that workers feel about their work, including their work environment. In practice, it is often found that job satisfaction is related to several variables such as; turnover, absentee level, age, job level, organization size, and performance. High job satisfaction is associated with low employee turnover, on the other hand, dissatisfied workers generally have high turnover and/or high levels of absenteeism. Their absence is often for reasons that are not logical and subjective (Davis, 2004) in Tamaela, (2011). Worker dissatisfaction is also often expressed in various ways. For example, stopping work, complaining, disobeying, stealing organizational property, or evading their job responsibilities (Yang).

More specifically, several factors that influence job satisfaction are stated. There are 4 (four) factors that encourage job satisfaction (Mattila), namely; Mentally challenging work. Employees tend to prefer jobs that allow them to use their skills and abilities and offer a variety of tasks, freedom, and feedback on how they are performing. When these characteristics can be realized, subordinates will feel proud and satisfied with their work; Rewards (income and rewards) are worth it. Employees want a payment system and promotional services that are fair, do not have multiple meanings and meet their expectations. When payments are seen as fair based on job demands, individual skill levels, and community pay standards, relative job satisfaction has the potential to emerge. Employees will seek fair promotional policies and practices. The promotion provides opportunities for personal growth, increased responsibility, and promotion of social status. If individuals think that promotion decisions in organizations or companies are made openly and fairly, they will be relatively satisfied with their work; Favorable working conditions. Employees care about their work environment for personal comfort as well as to facilitate good performance. Employees prefer physical conditions that are not dangerous and comfortable; Supporting partners. For most employees, work also fulfills their need for social interaction. Therefore, friendly and supportive partners encourage job satisfaction. Employee supervisor's behavior is also a determinant of job satisfaction; Furthermore, Mangkunegara (Wong, A., & Sohal) states that two factors affect job satisfaction, namely: Employee factors, namely intelligence (IQ), special skills, age, gender, physical condition, education, work experience, tenure, personality, emotions, ways of thinking, perceptions, and work attitudes. Job factors, namely the type of work, organizational structure, rank (class), position, quality of supervision, social interaction, and work relations.

About this research, the indicators of job satisfaction are; (1). Work following the wishes and expertise. (2). There are opportunities for promotion and promotion or promotion. (3). Satisfactory salary, honorarium, or benefits. (4) Support from colleagues and superiors and (5) flexible working hours. Frone, (2003) argues that family-work balance is difficult to define. Initially, family work balance only refers to the concept of the absence of work-family conflict. The work-life balance is defined as a state of satisfaction and feelings that can play a good role in work and family life, by minimizing the role conflict (Dimitriadis; Umanailo, "The Energy in the Context of Social"; Sa'adah et al.). According to Fisher, (2009) defines work-life balance is an effort made by individuals to balance two or more roles that are undertaken. When a person experiences a work-life balance in his life, it can be ascertained that the individual is very satisfied with the situation he is living in. Quoted from Djajendra written on the compass day, work-life balance can create a superior work ethic. When the balance in work and life is at a high level of satisfaction, then the work ethic will be of higher quality, to provide the best contribution and service (Ditchin, J. A., & Oakland). According to McDonald and Bradley stated that work-life balance is the extent to which individuals

feel satisfied and equally involved in their roles in work and other life outside of work (Bowen, J. & Chen). According to Handayani, (2015) work-life balance is a situation when a person feels the same role involvement and satisfaction in the work and family domain, with minimal conflict, because of his ability to manage various responsibilities and determine priority scales. Greenhaus, (2003) defines work-life balance as a balance and has the same involvement between time, satisfaction, work, and family. Based on the description above, it can be concluded that work-life balance is a work-life balance in which there is a sense of satisfaction in serving both roles in personal life and work life.

Hudson, (2005) and McDonald and Bradley, (2005) state that there are three aspects to Work-Life Balance, namely; Time balance This aspect concerns the balance between the time used to perform individual roles in work and other life outside of work. 1. Involvement Balance; This aspect is related to the balance of individual psychological involvement and commitment to roles in work and other life outside of work. 2. Satisfaction Balance; This aspect concerns the level of individual satisfaction that is balanced in carrying out its role in work and other life outside of work.

Nashori, (Ndubisi) states that the factors that affect work-life balance include; Working Hours, The more work hours used by employees, this can lead to dissatisfaction in achieving work-life balance. The ideal working hours are working hours that do not exceed other working hours; The presence of children, the presence of children in the family is also a work-life balance factor because the presence of children will require parents to meet the material and psychological needs of the child so that the time needed is also more than families without children; Personality Characteristics can also affect work-life balance because Personality Characteristics affect work life and outside of work. Besides, every personality that exists in an individual, in dealing with problems, will be different and in making decisions and solutions.

work-life balance is related to various other factors (Suryani), including;

1) Organizational Support

Organizational support relates to the organization's concern about employee welfare, the willingness of the organization to listen to employee complaints, the willingness of the organization to try to help employees when they are facing problems, and the way the organization treats employees fairly. the higher the support received from the organization, the higher the level of work-life balance for a worker.

2) Family Support

High family support tends to be related to a high level of work-life balance for a worker. Several strategies can be taken by a person to achieve a work-life balance, such as by asking a trusted person to take over homework.

3) Personality,

Personality can affect work-life balance because Personality Characteristics affect work life and outside work.

4) Work Orientation

This relates to how the organization supports all the needs of employees. These things can be in the form of facilities provided such as transportation, comfortable workspace for work, adequate rest time, policies set by the company, and last but not least clear career path. This can support the work-life balance

5) Career Path

A clear career path in the organization can help employees to be more optimal at work and is associated with the emergence of work-life balance

6) Organizational Climate

Organizational climate has a positive impact if the organizational climate meets employee feelings and needs. Climate is determined by how well members are directed, built, and valued by the organization so that it forms positive behavior patterns and can increase work-life balance

3. Method

This research is an explanatory study because it seeks to explain the effect of work-life balance and career development on job satisfaction. The approach in this research is included in quantitative research. The research model is a survey model using a questionnaire instrument.

Sources of data used in this study include; Primary Data; that is, data obtained from the source, taken and recorded for the first time by the researcher using a questionnaire distributed to respondents plus an unstructured interview; Secondary Data; namely data obtained from second parties or other parties such as books and empirical studies.

Population refers to a whole group of people, events, or things of interest that the researcher wants to investigate (Moleong). In this study, the population is all employees of Bank Maluku in Namlea and Namrole in Maluku Province, totaling 116 employees. The sampling technique used was the census technique. The choice of this technique is because the population is not too large so it is possible to be reached as a whole (Suharsimi Arikunto). This means that the number of samples in this study is the same as the total population, namely 116 employees of the Maluku Branch Bank in Namlea and Namrole, Maluku Province.

the methods used for data collection in a study are (S. Arikunto) as follows; Interview Methods; This technique is a way to obtain data by conducting direct interviews with respondents and leaders so that valid and reliable data can be obtained; Questionnaires; The questionnaire itself is a set of statements compiled by the author to be filled in by respondents, in the form of a written statement to ask for information, answers, and information needed.

The data analysis technique used to answer the problem and achieve the objectives of this study is multiple linear regression analysis with a formula;

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Information;

Y = Job Satisfaction

α = Intercept

β = Regression Coefficient

X1 = Work-Life Balance

X2 = Career Development

ε = Residual

4. Results and Discussion

The description of the characteristics of the respondents in this study is related to the demographics and background of the respondents. This includes; age, education level, and gender. The following table will show the characteristics of the respondents in question as can be presented in table 1.

Table 1. Description of Respondent Characteristics

Age		
Age (year)	Number (people)	Percentage (%)
25 - 28	4	5.97
29 - 32	2	2.99
33 - 36	11	16.42
37 - 40	22	32.84
41 - 44	15	22.39
45 - 48	8	11.94
49 - 52	5	7.46
Total	67	100
Education		
Last Education	Number (people)	Percentage (%)
High School	4	5.97
Diploma	17	25.37
Strata One	45	67.16
Strata Two	1	1.49
Total	67	100
Gender		
Gender	Amount (person)	Percentage (%)
Male	28	41.79
Female	39	58.21
Total	67	100

The data in Table 1 above shows that the majority of respondents in this study were relatively aged between 37 and 40 years, namely as many as 22 or 32.84%. Meanwhile, if viewed from the latest education level, it will be seen that

the majority of respondents have S1 education, namely 45 or 45.16% of respondents who are mostly dominated by female respondents, namely 39 or 58.21% of respondents.

The description of the characteristics of the respondents in Table 1 above means that the characteristics of the respondents in this study tend to be able to respond to all research statements submitted by researchers. This argument is reinforced by the latest education level of respondents, the majority of whom have a bachelor's degree. When viewed from the age range that is considered to be mature, it can be ascertained that the employees of Bank Maluku, Namlea, and Namrole Branches in Buru Regency have relatively good work experience.

This analysis is intended to determine the frequency distribution of respondents' answers from the questionnaires that have been distributed covering the variables of brand reputation and brand loyalty. This analysis has the character of providing descriptive meaning and the emerging trends regarding the research variables according to the results of the data in the field without drawing any meaningful conclusions. In this case, the basis for the interpretation of the respondent's score on each research variable is the average value and the frequency distribution of the answers to each question item to provide an overview of the respondents' perceptions about each indicator. Measurement of each item of each variable uses a Likert scale with a score of 1 - 5. The basis for the interpretation of the mean value used in this study refers to the interpretation of the score used by Stemple, Jr., (2004) in Musa, (2010) described in the table 2 as follows;

Table 2. The basis for Interpretation of Indicator Scores

No	Score	Interpretation
1.	1 - 1,8	Bad
2.	>1,8 – 2,6	Less
3.	>2,6 – 3,4	Enough
4.	>3,4 – 4,2	Good
5.	>4,2 – 5,0	Very Good

The following table 3 is a description of the respondents' answers regarding work-life balance.

Table 3. Recapitulation of Work-Life Balance Answers

Item	Score					Average
	1	2	3	4	5	
	F	F	F	F	F	
Indicator; Time Balance						
X _{1.1}	-	4	-	41	22	4.20
X _{1.2}	-	-	2	43	22	4.29
Average;						4.24
Indicator; Engagement Balance						
X _{1.3}	-	-	9	33	25	4.24
X _{1.4}	-	-	9	39	19	4.15
Average;						4.19
Indicator; Satisfaction Balance						
X _{1.5}	-	-	11	41	15	4.06
Average;						4.06
Total average;						4.16

Description: 1 = Strongly disagree; 2 = Disagree; 3 = Undecided; 4 = Agree; 5 = Strongly agree. Source; Data processed, (2020).

The results of the analysis in table 3 indicates that respondents' answers concerning work-life balance are measured through 3 indicators, namely; the balance of time, balance of involvement, and balance of satisfaction. This is further described in 5 statements with an average value of 4.24, which means that this variable can be explained very well by the indicators above. An indicator that is relatively better at explaining this variable is the time balance indicator (the average value of the indicator is 4.24), especially from item X1.2 with an average item value of 4.29.

The following table 4 is a description of the respondents' answers regarding career development.

Table 4. Recapitulation of Career Development Answers

Item	Score					Average
	1	2	3	4	5	
	F	F	F	F	F	
Indicator; Career Equations						
X _{2.1}	-	-	7	42	18	4.16
Average;						4.16
Indicator; Monitoring Issues						
X _{2.2}	-	-	18	37	12	4.09
Average;						4.09
Indicator; Awareness of opportunity						
X _{2.3}	-	-	13	35	19	4.09
Average;						4.09
Indicator; Employee Interests						
X _{2.4}	-	-	6	40	21	4.22
Average;						4.22
Indicator; Career Satisfaction						
X _{2.5}	-	-	4	38	25	4.31
Average;						4.31
Total average;						4.17

Description: 1 = Strongly disagree; 2 = Disagree; 3 = Undecided; 4 = Agree; 5 = Strongly agree. Source; Data processed, (2020).

The results of the analysis in table 4 shows that respondents' answers concerning career development are measured through 5 indicators which are further translated into 5 statements with an average value of 4.17, which means that this variable can be explained properly by the indicators above. An indicator that is relatively better at explaining this variable is the indicator of career satisfaction (item X2.5) with an average item value of 4.31.

The following table 5 is a description of the respondents' answers regarding job satisfaction.

Table 5. Recapitulation of Job Satisfaction Answers

Item	Score					Average
	1	2	3	4	5	
	F	F	F	F	F	
Indicator; According to Expertise						
Y _{1.1}	-	-	12	38	17	4.07
Average;						4.07
Indicator; Career Development Opportunities						
Y _{1.2}	-	-	7	37	23	4.24
Average;						4.24
Indicator; Salary, Income and Other Benefits						
Y _{1.3}	-	-	10	44	13	4.04
Average;						4.04
Indicator; Bosses and Coworkers Support						
Y _{1.4}	-	-	10	46	11	4.01
Average;						4.01
Indicator; Flexible Working Hours						
Y _{1.5}	-	-	12	41	14	4.03
Average;						4.03
Total average;						4.08

Description: 1 = Strongly disagree; 2 = Disagree; 3 = Undecided; 4 = Agree; 5 = Strongly agree. Source; Data processed, (2020).

The results of the analysis in table 5 shows that respondents' answers regarding job satisfaction as measured by 5 indicators which are further translated into 5 statements with an average value of 4.08, which means that this variable can be explained properly by the indicators above. An indicator that is relatively better at explaining this variable is the indicator of career development opportunities (item Y2.2) with an average item value of 4.24.

In this study, multiple regression analysis was used by researchers to determine the effect of work-life balance and career development on the job satisfaction of employees of Bank Maluku, Namlea, and Namrole Branches. The following are the results of multiple linear regression analysis which are shown in Table 6 below.

Table 6. Results of Multiple Linear Regression Analysis

Variable	<i>Coefficients</i>	t count	Sig	Information
Constant	1.561			
Work-Life Balance	0.327	3.309	0.002	significant
Career development	0.574	5.179	0.000	significant
<i>R Square</i>	0.671			
<i>Adjusted R Square</i>	0.661			
t table	1.669			

The data above shows that the regression equation in this study is as follows;

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

$$Y = 1.561 + 0.327 + 0.574 + \varepsilon$$

The data in table 6 above shows a constant or intercept value of 1.561, which means that if there is no increase in the value of work-life balance and career development, the amount is the job satisfaction value of the employees of Bank Maluku, Namlea, and Namrole Branches, which is 1,561.

The regression coefficient $\beta_1 X_1 = 0.327$ shows that each work-life balance value increases or gets better, the job satisfaction value of the employees of Bank Maluku, Namlea, and Namrole Branches will increase by the regression coefficient value $\beta_1 X_1$ or in other words any increase in job satisfaction of employees of Bank Maluku, Namlea and Namrole Branches is needed. the work-life balance value of 0.327 with the assumption that the value of career development is fixed.

The regression coefficient $\beta_2 X_2 = 0.574$ shows that every value of career development increases or gets better, the job satisfaction value of the employees of Bank Maluku, Namlea, and Namrole Branches will increase by the regression coefficient value $\beta_2 X_2$ or in other words any increase in job satisfaction of employees of Bank Maluku, Namlea and Namrole Branches is needed. career development of 0.574 with the assumption that the value of work-life balance is fixed.

The data in Table 6 above also shows that the research conceptual model built is feasible because it is proven that job satisfaction of Bank Maluku employees in Namlea and Namrole Branches can be explained relatively well by the balance of work-life and career development with a determination value or feasibility level of 0.661 or 66.1%. while the other 33.9% are explained by other variables that are not tested in the conceptual model of this study. The results of the analysis in the previous section show that work-life balance and career development both partially and simultaneously are proven to have a positive and significant effect on job satisfaction of employees of Bank Maluku, Namlea, and Namrole Branches. This can be proven by the regression coefficient which shows that if work-life balance or career development increases, this increase will be followed by an increase in job satisfaction of Bank Maluku employees, Namlea, and Namrole branches. Thus it can be said that the encouragement of improving work-life balance and career development will increase the level of job satisfaction of employees of Bank Maluku, Namlea, and Namrole Branches. Furthermore, the results of the second hypothesis testing state that career development factors have a positive and significant effect on job satisfaction of employees of Bank Maluku, Namlea, and Namrole Branches. The determinant of the effect of career development based on the results of the analysis of the frequency distribution of respondents' answers is more derived from the indicators of career satisfaction (item X2.5) with the highest item average value of 4.31. These results reveal that the perception of

career development by the employees of Bank Maluku, Namlea, and Namrole Branches will be good if they get satisfaction from their pioneering careers.

5. Conclusion

Based on the discussion of the research results in the previous section, the conclusions of this study include; Work-life balance is proven to have a positive and significant effect on the job satisfaction of employees of Bank Maluku, Namlea, and Namrole Branches. This can be proven by the regression coefficient which shows if the work-life balance increases, the increase will be followed by an increase in job satisfaction of the employees of Bank Maluku, Namlea, and Namrole Branches; Career development is proven to have a positive and significant effect on the job satisfaction of employees of Bank Maluku, Namlea, and Namrole Branches. This can be proven by the regression coefficient which shows that if career development increases, the increase will be followed by an increase in job satisfaction of Bank Maluku employees, Namlea, and Namrole branches; Career development variables are proven to have a greater influence on work-life balance on job satisfaction of employees of Bank Maluku, Namlea, and Namrole Branches.

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