

JOB SATISFACTION, EMPLOYEE LOYALTY, AND EMPLOYEE PERFORMANCE IN A REGIONAL BANK

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Abstract. Employee performance is a crucial factor in maintaining the quality of regional banking services. This study aims to analyze the impact of job satisfaction and loyalty on the performance of Bank Bahteramas Konawe employees, both individually and simultaneously. The study employs an explanatory quantitative approach using a census method involving 35 employees. Data were collected via Likert-scale questionnaires and analyzed using descriptive statistics, classical assumption tests, and multiple linear regression with the aid of SPSS 27. The results indicate that job satisfaction and loyalty simultaneously have a positive and significant effect on employee performance. Individually, job satisfaction has a positive and significant impact on employee performance, while loyalty also exerts a positive and significant influence, contributing more strongly than job satisfaction. An R^2 value of 89.8% indicates that job satisfaction and loyalty collectively explain 89.8% of the variation in employee performance, with the remainder explained by factors outside the model. These findings demonstrate that the simultaneous management of job satisfaction and loyalty is a vital aspect of supporting employee performance in regional banking.

Keywords: Job Satisfaction, Employee Loyalty, Employee Performance, Regional Banking, Human Resource Management.

Abstrak. Kinerja karyawan merupakan faktor penting dalam menjaga kualitas layanan perbankan daerah. Penelitian ini bertujuan menganalisis pengaruh kepuasan kerja dan loyalitas terhadap kinerja karyawan Bank Bahteramas Konawe, baik secara parsial maupun simultan. Penelitian menggunakan pendekatan kuantitatif eksplanatori dengan metode sensus terhadap 35 karyawan. Data dikumpulkan melalui kuesioner skala Likert dan dianalisis menggunakan statistik deskriptif, uji asumsi klasik, serta regresi linear berganda dengan bantuan SPSS 27. Hasil penelitian menunjukkan bahwa kepuasan kerja dan loyalitas secara simultan berpengaruh positif dan signifikan terhadap kinerja karyawan. Secara parsial, kepuasan kerja berpengaruh positif dan signifikan terhadap kinerja karyawan, sedangkan loyalitas juga berpengaruh positif dan signifikan dengan kontribusi yang lebih kuat dibandingkan kepuasan kerja. Nilai R^2 sebesar 89,8% menunjukkan bahwa kepuasan kerja dan loyalitas secara bersama-sama menjelaskan 89,8% variasi kinerja karyawan, sedangkan sisanya dijelaskan oleh faktor lain di luar model. Temuan ini menunjukkan bahwa pengelolaan kepuasan kerja dan loyalitas secara bersamaan merupakan aspek penting dalam mendukung kinerja karyawan perbankan daerah.

Kata Kunci: Kepuasan Kerja, Loyalitas Karyawan, Kinerja Karyawan, Perbankan Daerah, Manajemen Sumber Daya Manusia.

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INTRODUCTION

Employee performance is a critical concern in the banking industry because service quality, transaction accuracy, regulatory compliance, and customer trust depend on employees' daily performance. This issue is particularly relevant in regional banks, where relatively small staff structures require employees to perform multiple operational and service functions. Employee performance is therefore influenced not only by technical competence but also by work attitudes, including job satisfaction and loyalty. Job satisfaction refers to employees' positive or negative evaluation of their work and work environment, including the work itself, compensation, promotion opportunities, supervision, and relationships with colleagues. Satisfied employees are generally expected to demonstrate greater motivation and more positive work behaviours. Previous studies have reported a positive relationship between job satisfaction and employee performance. Hendri (2019), for example, found that job satisfaction was associated with employee performance through organizational learning and work-related factors. Similarly, Riyanto et al. (2021) reported that job satisfaction contributed positively to employee performance. However, the relationship is not always consistent across organizational contexts, indicating that the effect of job satisfaction may depend on workplace conditions and other organizational factors.

Employee loyalty is another relevant factor because loyal employees tend to demonstrate stronger attachment to the organization, willingness to comply with organizational rules, responsibility, and commitment to organizational goals. Loyalty is closely related to organizational commitment, particularly affective and normative commitment (Allen & Meyer, 1990; Meyer et al., 2002). Research has generally associated commitment and employee attachment with performance. Riketta (2002), through a meta-analysis, found a positive relationship between organizational identification and work performance, while Rameshkumar (2020) reported that employee engagement and organizational commitment were associated with employee performance. Nevertheless, the strength of this relationship may vary according to organizational and employment contexts.

In the banking sector, these relationships are particularly important because employees are responsible for sensitive transactions, customer service, compliance with procedures, and maintaining institutional trust. Previous studies have examined job satisfaction, organizational commitment, engagement, and performance in various banking and service organizations, but evidence from small regional banking institutions remains relatively limited. Moreover, previous studies have tended to examine job satisfaction or organizational commitment separately, while empirical evidence examining job satisfaction and employee loyalty

simultaneously in a small regional bank remains less developed. This provides a contextual gap for further investigation.

The empirical context of this study is Bank Bahteramas Konawe. Preliminary observations indicate that employees generally carry out their responsibilities adequately, but several workplace issues remain, including perceptions of compensation fairness, work monotony, supervision, teamwork, and the extent to which employee loyalty is based on organizational attachment rather than formal obligation. These conditions raise the question of whether job satisfaction and loyalty are associated with differences in employee performance within the organization. Based on this context, the present study examines the influence of job satisfaction and employee loyalty on employee performance at Bank Bahteramas Konawe. More specifically, the study analyzes: (1) the simultaneous influence of job satisfaction and employee loyalty on employee performance; (2) the partial influence of job satisfaction on employee performance; and (3) the partial influence of employee loyalty on employee performance. The study is expected to provide empirical evidence concerning the role of work attitudes in supporting employee performance within a regional banking institution.

METHOD

This study used a quantitative explanatory design to examine the influence of job satisfaction and employee loyalty on employee performance. The research was conducted at Bank Bahteramas Konawe, a regional banking institution in Southeast Sulawesi, Indonesia. The population consisted of 35 employees. Because the population was relatively small, the study employed a census or total sampling technique, whereby all 35 employees were included as respondents. Data were collected using a structured questionnaire measured on a Likert scale. Job satisfaction was measured through five dimensions: work itself, pay, promotion opportunities, supervision, and co-worker relationships. Employee loyalty was measured through compliance with rules, responsibility toward the organization, willingness to cooperate, sense of belonging, and interpersonal relationships. Employee performance was measured through quality of work, quantity of work, timeliness, independence, and teamwork. These dimensions are consistent with the literature on job satisfaction, organizational commitment, and employee performance (Harrison et al., 2006; Meyer et al., 2002; Williams & Anderson, 1991).

The data were analyzed using SPSS 27. The analytical procedure included descriptive statistics, classical assumption testing, and multiple linear regression. Normality was assessed using the Kolmogorov-Smirnov test, multicollinearity was examined using tolerance and

variance inflation factor (VIF), and heteroscedasticity was assessed using the Glejser test. Multiple linear regression was used to examine the simultaneous and partial relationships of job satisfaction and employee loyalty with employee performance. The F-test was used to assess the overall significance of the regression model, while the t-test was used to examine the partial effect of each independent variable. Model fit was evaluated using the coefficient of determination (R^2) and Adjusted R^2 to determine the proportion of variance in employee performance explained by the independent variables. Statistical significance was evaluated at $\alpha = 0.05$. The regression model was specified as:

$$\text{Employee Performance} = a + b_1(\text{Job Satisfaction}) + b_2(\text{Employee Loyalty}) + e$$

Because the data were obtained from a single survey source, the study acknowledges the possibility of common method bias. To reduce this risk, the questionnaire was structured by separating the variable blocks, using clear wording, and emphasizing respondent confidentiality. Methodological literature suggests that procedural design and transparent reporting are important considerations in survey-based organizational research (Podsakoff et al., 2003, 2012). Based on these arguments, the study proposes the following hypotheses: H1: Job satisfaction has a positive and significant effect on employee performance. H2: Employee loyalty has a positive and significant effect on employee performance. H3: Job satisfaction and employee loyalty simultaneously have a positive and significant effect on employee performance.

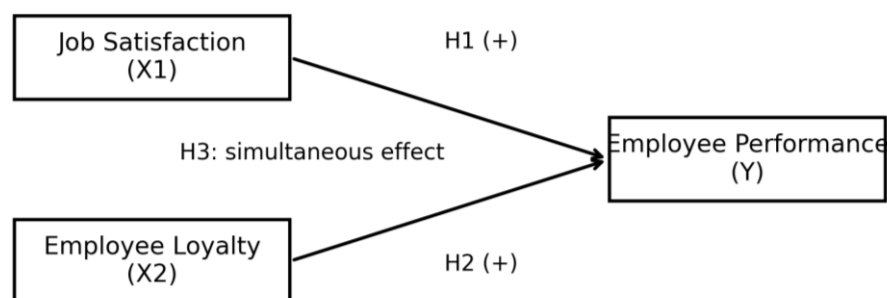


Figure 1. Conceptual framework

RESULT

The classical assumption tests indicated that the regression model met the basic statistical requirements for further analysis, although the multicollinearity results warrant careful interpretation. As shown in Table 1, the residuals were normally distributed because the Kolmogorov-Smirnov significance value was .200, which was greater than .05. The Glejser test also indicated no statistically significant heteroscedasticity, with $p = .805$ for job satisfaction and $p = .680$ for employee loyalty.

The multicollinearity test produced identical tolerance values of .123 and VIF values of 8.124 for both predictors. Although the VIF values were below the commonly used threshold of 10, their relatively high magnitude indicates a substantial overlap between job satisfaction and employee loyalty. Therefore, the result should not be interpreted as evidence that the predictors are completely independent. Rather, the model did not indicate severe multicollinearity according to the applied threshold, but the high VIF suggests that the relationships between the two predictors should be interpreted cautiously. This overlap is conceptually plausible because employees who are satisfied with their work may also develop stronger attachment and loyalty toward the organization.

Table 1. Classical Assumption Tests

Assumption test	Result	Decision
Normality	Kolmogorov-Smirnov Z = 0.087; Asymp. Sig. = .200	Normal residual distribution
Multicollinearity	Tolerance = .123; VIF = 8.124 for both predictors	No severe multicollinearity based on the applied threshold, but relatively high VIF warrants caution
Heteroscedasticity	Glejser p = .805 for job satisfaction; p = .680 for loyalty	Heteroscedasticity not detected

The simultaneous regression test showed that job satisfaction and employee loyalty were jointly associated with employee performance. As shown in Table 2, the regression model was statistically significant, $F(2, 32) = 151.219$, $p = .001$. Thus, H3 was supported. This result indicates that the two predictors, when considered together, were significantly related to variation in employee performance among the respondents at Bank Bahteramas Konawe. Because the study used a cross-sectional survey design, this statistical association should not be interpreted as proof of a causal relationship.

Table 2. Simultaneous Regression Test

Model	Sum of Squares	df	Mean Square	F	p
Regression	1746.365	2	873.183	151.219	.001
Residual	184.778	32	5.774	-	-
Total	1931.143	34	-	-	-

The partial regression results are presented in Table 3. Job satisfaction was positively associated with employee performance ($B = 0.373$, $\beta = .332$, $t = 2.132$, $p = .041$), supporting H1. Employee loyalty also showed a positive association with employee performance ($B = 0.653$, $\beta = .633$, $t = 4.059$, $p = .001$), supporting H2. Based on the standardized coefficients, employee loyalty showed a stronger statistical association with performance than job satisfaction in this sample. These findings indicate that differences in satisfaction and loyalty

scores were accompanied by differences in performance scores, but they do not by themselves establish that changes in either predictor caused changes in performance.

Table 3. Partial Regression Results

Predictor	B	SE	Beta	t	p	Decision
Constant	-1.825	3.986	-	-0.458	.650	-
Job Satisfaction	0.373	0.175	.332	2.132	.041	Supported
Employee Loyalty	0.653	0.161	.633	4.059	.001	Supported

The model summary indicates a high degree of statistical association between the predictors and employee performance. As presented in Table 4, $R = .951$, $R^2 = .904$, and Adjusted $R^2 = .898$. The Adjusted R^2 indicates that approximately 89.8% of the variation in employee performance in this sample was statistically accounted for by job satisfaction and employee loyalty, after adjustment for the number of predictors. The remaining 10.2% represents variation not accounted for by the model.

The relatively high Adjusted R^2 should, however, be interpreted cautiously. First, the study involved only 35 respondents from a single regional banking institution, which limits the stability and generalizability of the regression estimates. Second, job satisfaction, loyalty, and performance were measured using the same questionnaire source, creating the possibility of common method variance that may strengthen observed relationships. Third, the relatively high VIF values indicate considerable overlap between the two predictors. Therefore, the high explanatory value of the model should not be interpreted as evidence that job satisfaction and loyalty are the only important determinants of employee performance. Other factors, such as leadership, workload, compensation, organizational climate, competence, and work environment, may also contribute to performance but were not included in the present model.

The findings should also be considered in relation to the research gap identified in this study. Previous research has extensively examined job satisfaction, organizational commitment, employee engagement, and performance, but empirical evidence focusing specifically on small regional banking institutions remains comparatively limited. The present findings provide contextual evidence from Bank Bahteramas Konawe, where job satisfaction and employee loyalty were both statistically associated with employee performance. However, because the study was conducted in one institution with a small census-based sample, the findings are best understood as context-specific evidence rather than a general causal explanation of employee performance in regional banking.

Table 4. Model Summary

R	R-square	Adjusted R-square	Std. Error of the Estimate
.951	.904	.898	2.40298

DISCUSSION

The findings indicate that job satisfaction and employee loyalty are both positively associated with employee performance at Bank Bahteramas Konawe. The simultaneous relationship suggests that employee performance in this regional banking context is related to a combination of employees' positive evaluations of their work and their attachment to the organization. This finding is consistent with the broader job-attitudes literature, which indicates that satisfaction, commitment, and related attitudes are associated with employee behavior and performance outcomes (Harrison et al., 2006; Harter et al., 2002; Judge et al., 2001). However, given the cross-sectional design of this study, these relationships should be interpreted as statistical associations rather than evidence that satisfaction or loyalty directly causes changes in performance.

The positive association between job satisfaction and employee performance is consistent with the argument that favorable evaluations of work conditions can coexist with more positive work behaviors. Employees who are satisfied with their work, supervision, promotion opportunities, compensation, and relationships with colleagues may be more likely to demonstrate effort, responsibility, and consistency in completing their tasks. This interpretation is compatible with self-determination theory, which emphasizes the importance of competence, autonomy, and relatedness in supporting positive work motivation (Deci & Ryan, 2000; Deci et al., 2017). The finding also corresponds with previous empirical research reporting positive relationships between job satisfaction and employee performance across organizational contexts (Hendri, 2019; Memon et al., 2023; Riyanto et al., 2021). Nevertheless, the present result should be understood within the specific institutional and respondent characteristics of Bank Bahteramas Konawe rather than generalized to all banking employees.

Employee loyalty showed a stronger standardized coefficient than job satisfaction ($\beta = .633$ compared with $\beta = .332$), making it the stronger statistical predictor in the regression model. This finding is particularly relevant in a regional banking institution where employees routinely handle customer transactions, follow operational procedures, maintain confidentiality, and represent the institution in direct interactions with customers. Loyalty, as operationalized in this study through responsibility, compliance, cooperation, sense of belonging, and interpersonal relationships, may therefore have a closer behavioral connection to day-to-day performance than general satisfaction with work conditions.

The stronger statistical association of loyalty does not necessarily mean that loyalty independently determines performance. The relatively high correlation between the predictors, reflected in the VIF value of 8.124 and tolerance of .123, indicates substantial overlap between

job satisfaction and employee loyalty. Employees who evaluate their work positively may also develop stronger organizational attachment, while employees who feel attached to the organization may perceive their workplace more positively. Consequently, the larger coefficient for loyalty should be interpreted as a stronger predictor within this particular regression model, not as proof that loyalty is inherently more important than job satisfaction in all organizational settings. This interpretation is consistent with organizational commitment research linking organizational attachment with in-role performance and organizational citizenship behavior (Cooper-Hakim & Viswesvaran, 2005; Meyer et al., 2002; Riketta, 2002; Williams & Anderson, 1991).

The high explanatory power of the regression model also requires careful interpretation. The model produced an Adjusted R^2 of .898, indicating that approximately 89.8% of the variation in employee performance in this sample was statistically accounted for by job satisfaction and employee loyalty after adjustment for the number of predictors. Although this value indicates a strong model fit within the observed data, it should not be interpreted as evidence that these two variables account for nearly all determinants of employee performance. The study involved only 35 employees from one regional banking institution, which limits the stability and generalizability of the estimate. In addition, all variables were measured through the same questionnaire source, creating the possibility of common method variance. The relatively high VIF also suggests that the two predictors share considerable variance. These factors provide important reasons for interpreting the high Adjusted R^2 cautiously.

The findings can also be understood through the Job Demands-Resources perspective. Job resources such as supportive supervision, recognition, constructive relationships, and opportunities for development may contribute to positive employee experiences and strengthen motivational conditions (Bakker & Demerouti, 2017). In the context of Bank Bahteramas Konawe, the descriptive findings concerning compensation, teamwork, supervision, and work independence suggest that satisfaction and loyalty are not isolated psychological conditions. They are connected to employees' perceptions of their everyday organizational environment. Thus, managerial attention to fairness, communication, recognition, and employee development may be relevant to maintaining positive work attitudes, although the present study does not provide sufficient evidence to establish the causal effectiveness of particular interventions.

From a practical perspective, the findings suggest that regional banking managers should consider employee loyalty beyond length of service or simple compliance with organizational rules. Loyalty appears to be particularly relevant when it is reflected in responsibility,

cooperation, organizational identification, and willingness to maintain service standards. At the same time, loyalty should not be separated from the work conditions that shape employee satisfaction. Recognition, fair treatment, supportive supervision, opportunities for development, and constructive teamwork may provide an organizational context in which positive attitudes toward the institution are maintained.

The contribution of this study lies primarily in its contextual evidence from a small regional banking institution. Previous research has established relationships between job satisfaction, commitment, and performance, but evidence from smaller regional banking organizations remains comparatively limited. Bank Bahteramas Konawe provides a context characterized by a relatively small employee population, localized customer relationships, and direct organizational interactions. The findings therefore extend existing discussion by showing that, within this context, employee loyalty has a stronger statistical association with performance than job satisfaction, while both variables remain significant predictors in the same model. This contribution should be viewed as context-specific evidence rather than a universal pattern. Overall, the results indicate that employee performance at Bank Bahteramas Konawe is closely associated with both job satisfaction and employee loyalty, with loyalty showing the stronger standardized association in the present sample. However, the high overlap between the predictors, the small sample size, the use of a single survey source, and the cross-sectional design require cautious interpretation. Future studies involving larger samples, multiple regional banking institutions, longitudinal designs, and additional predictors could provide stronger evidence regarding the stability and direction of these relationships.

CONCLUSION

This study examined the relationship of job satisfaction and employee loyalty with employee performance at Bank Bahteramas Konawe. The findings indicate that job satisfaction and employee loyalty are positively and significantly associated with employee performance, both simultaneously and partially. Employee loyalty showed a stronger standardized association with performance than job satisfaction, suggesting that loyalty may be a particularly important factor in understanding employee performance in this regional banking context. The regression model showed a high explanatory capacity, with an adjusted R^2 of 0.898. However, this value should be interpreted as the proportion of variation in employee performance explained by the predictors within the sample, rather than as evidence of a causal relationship. The relatively high VIF value also indicates that job satisfaction and employee loyalty are closely related constructs, so the relative strength of loyalty should be interpreted with caution.

The study contributes contextual evidence to human resource management by highlighting the importance of examining job satisfaction and employee loyalty together in a small regional bank. The findings suggest that regional banking managers should consider fair compensation, supportive supervision, recognition, teamwork, employee development, and appropriate work autonomy as part of efforts to maintain satisfaction and organizational loyalty. Overall, the results show the importance of managing both job satisfaction and employee loyalty when addressing employee performance in regional banking institutions.

RECOMMENDATION

Bank Bahteramas Konawe should improve job satisfaction by reviewing compensation fairness, strengthening supervisory support, and creating clearer promotion and development opportunities. Employee loyalty should be strengthened through team-based coordination, internal communication, recognition of responsible behavior, and efforts to build a stronger sense of belonging. To improve performance, management should increase coaching and delegation so that employees become more independent and proactive in completing tasks. Future studies should use larger samples, compare several regional banks, and include additional variables such as motivation, leadership, organizational culture, work engagement, and compensation.

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