

**FACTORS AFFECTING EMPLOYEE JOB SATISFACTION AT PT. BANK  
PERKREDITAN RAKYAT (BPR) HASAMITRA IN MAKASSAR CITY**  
*Faktor-Faktor yang Mempengaruhi Kepuasan Kerja Karyawan Pada PT. Bank  
Perkreditan Rakyat (BPR) Hasamitra di Kota Makassar*

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**Abstract**

The purpose of this study was to determine the factors that influence employee job satisfaction at PT. Bank Perkreditan Rakyat (BPR) Hasamitra in Makassar City. The population in this study were all employees of PT Bank Perkreditan Rakyat (BPR) Hasamitra as many as 29 people. The number of samples was 29 people using saturated sampling technique. Data collection was carried out using documentation, interviews, and questionnaires. The data analysis technique used is multiple regression analysis using Statistical Product and Service Solutions (SPSS). The results of this study indicate that job satisfaction factors consisting of supervision, operating procedures, promotion opportunities and co-workers simultaneously have a significant influence on employee job satisfaction and partially supervision factors and promotion opportunities factors have a negative and insignificant effect on job satisfaction, operating procedures factors have a positive but insignificant effect on job satisfaction and co-worker factors have a positive and significant effect on job satisfaction. The correlation coefficient of 0.581 is in the interval 0.40 - 0.5999 which shows the strength of the relationship between the independent variable and the dependent variable is moderately correlated. The coefficient of determination of 0.337 shows the independent variable to predict the dependent variable by 33.7%, the remaining 66.3% is influenced by other factors.

**Keywords:** factor analysis, job satisfaction, banking, human resource management

**Abstrak**

Tujuan penelitian ini adalah untuk mengetahui Faktor-Faktor yang Mempengaruhi Kepuasan Kerja Karyawan pada PT. Bank Perkreditan Rakyat (BPR) Hasamitra di Kota Makassar. Populasi pada penelitian ini adalah seluruh karyawan PT. Bank Perkreditan Rakyat (BPR) Hasamitra sebanyak 29 orang. Jumlah sampel sebanyak 29 orang dengan menggunakan teknik sampling jenuh. Pengumpulan data dilakukan dengan metode dokumentasi, wawancara, dan kuesioner. Teknik analisis data yang digunakan adalah analisis regresi berganda dengan menggunakan Statistical Product and Service Solutions (SPSS). Hasil penelitian ini menunjukkan bahwa Faktor-faktor kepuasan kerja yang terdiri dari supervisi, operating procedures, kesempatan promosi dan rekan kerja secara simultan mempunyai pengaruh yang signifikan terhadap kepuasan kerja karyawan dan secara parsial faktor supervisi dan faktor kesempatan promosi berpengaruh negatif dan tidak signifikan terhadap kepuasan kerja, faktor operating procedures mempunyai pengaruh positif akan tetapi tidak signifikan terhadap kepuasan kerja dan faktor rekan kerja mempunyai pengaruh positif dan berpengaruh signifikan terhadap kepuasan kerja. Koefisien korelasi sebesar 0,581 berada pada interval 0,40 - 0,5999 yang menunjukkan kekuatan hubungan variabel independen dengan variabel dependen berkorelasi sedang. Koefisien determinasi sebesar 0,337 menunjukkan variabel independen untuk memprediksi variabel dependen sebesar 33,7% sisanya sebesar 66,3% dipengaruhi oleh faktor lain

**Kata kunci:** analisis faktor, kepuasan kerja, perbankan, manajemen sumber daya manusia

## 1. INTRODUCTION

Human resource management must receive adequate attention from the company, because failure in human resources will result in various losses which ultimately have an impact on the company's failure to achieve the expected goals (Akbar et al., 2024; Angreyani et al., 2023). Therefore, companies must be able to manage and use human resources as well and efficiently as possible, which of course is supported by the skills, abilities and attitudes of employees in carrying out their work in accordance with their functions and responsibilities, thus achieving work results and having a high level of productivity expected by the company. Job satisfaction is the general attitude and feelings of an employee towards his job. Job satisfaction variables use indicators, namely supervision, operating procedures, promotion opportunities and co-workers Davis et al (in Kurniawan, 2012). These four indicators are factors that affect employee job satisfaction. Supervision or what is referred to as a boss, someone who always gives orders and instructions in the implementation of work. The attitude of the boss can be unpleasant or pleasant for someone and this can affect employee job satisfaction and have an impact on employee work productivity. Operating procedures are policies, procedures and rules in the company. Promotion opportunities are factors related to whether or not there is an opportunity to get career advancement while working. It is this opportunity that has a different influence on job satisfaction. Likewise, co-workers also greatly affect employee job satisfaction if an employee gets a pleasant or unpleasant relationship with fellow employees, it greatly affects the employee's job satisfaction.

Moreover, PT Hasamitra Rural Bank (BPR) located on Dr. Wahidin Sudiro Husodo street Makassar, is the operational headquarters (KNOP). KNOP plays a role in supplying, fulfilling, supporting all the needs of Hasamitra branch offices. There are several work divisions at the operational headquarters of PT Bank Perkreditan Rakyat (BPR) Hasamitra such as:

- a) HRD;
- b) General Department;
- c) Internal Audit;
- d) IT Team;
- e) Compliance and Risk Management;
- f) Accounting, Taxation, and Reporting;

The supervision factor, namely HRD at Hasamitra, has main tasks such as: (1) Personnel; (2) Recruitment; (3) Training and Development; and (4) Payroll. The operating procedures factor applied by PT Bank Perkreditan Rakyat (BPR) Hasamitra refers to labor law in Indonesia regulated in Law No.13 of 2003 concerning labor. Operating procedures at Hasamitra as a guideline in carrying out routine workers, expediting the duties of officers or employees as well as teams or work units, as a legal basis in the event of irregularities, knowing clearly the obstacles and easy to track, directing employees to be equally disciplined at work. The promotion opportunity factor at PT Bank Perkreditan Rakyat (BPR) Hasamitra is always open to employees who can meet the requirements and are able to do a good job for the company. The requirements for opportunities to get promotional opportunities such as:

- a) Minimum work period of 2 years;
- b) Following basic cadre;
- c) Never get a written reprimand;
- d) Attendance rate must be 95% for 2 years;
- e) Written and Psychological test; and
- f) Minimum 3-year diploma of the latest education.

The co-worker factor at PT Bank Perkreditan Rakyat (BPR) Hasamitra can be seen from the employee turnover which always decreases every year, which means that there is comfort felt by employees and good relationships with fellow employees so that turnover becomes low. PT Bank Perkreditan Rakyat (BPR) Hasamitra builds close friendship among employees by holding several activities.

As a company engaged in banking, PT. Bank Perkreditan Rakyat (BPR) Hasamitra requires the support of employees who have high work productivity in order to compete with other banks. PT. Bank Perkreditan Rakyat (BPR) Hasamitra must be able to provide the best and satisfying service for its customers. In order for employees to make a good contribution to the company, the company must also provide employee rights, one of which is by fulfilling employee job satisfaction.

Based on the results of the researcher's interview, the researcher is interested in studying further through research with the title "Factors affecting employee job satisfaction at PT. Bank Perkreditan Rakyat (BPR) Hasamitra in Makassar City". To find out simultaneously and partially for each employee.

## **2. MATERIALS AND METHODS**

### **Job Satisfaction**

Job satisfaction is basically something individual, where the level of pleasure that a person feels for his role or job in the company. Job satisfaction according to Mangkunegara (2007: 117) is "A feeling that supports or does not support the employee's self-related to his job or his condition. Feelings related to work involving aspects such as, salary / wages received, career development opportunities, relationships with other employees, job placement, type of work, company organizational structure, quality of supervision. While feelings related to themselves, including age, health conditions, abilities and education".

### **Factors Affects Job Satisfaction**

Davis et al (in Kurniawan, 2012) state that job satisfaction variables use supervision factors, operating procedures, promotion opportunities, and co-workers. Based on this theory, in this writing, these four factors are used as variables for researchers to use as factors that influence employee job satisfaction. The four variables can be explained as follows:

- a) Supervision: Supervision is the direction and control of the level of employees below in an organization or group. According to Ebert & Griffin (2009), the presence of a competent supervisor also plays an important role in job satisfaction, a competent supervisor can maximize other employees' understanding of daily operations as well as understanding of what subordinates do every day. Supervision factors also play a role in determining employee job satisfaction. The functions of supervision are:
  - 1) Research: Supervisor must conduct research on the conditions and situation of the company and the employees under him/her. This supervision activity has the aim of being able to formulate problems with existing data so far.
  - 2) Assessment (Evaluation): After carrying out research, the supervisor must conduct an evaluation or assessment cooperatively with the employees under him. Evaluation activities include: Jointly looking for positive aspects (goodness, progress) that have been achieved. Jointly review the negative aspects (weaknesses, shortcomings, or obstacles) that have not yet been resolved. Jointly analyze the causes of the deficiencies or obstacles experienced.
  - 3) Improvement: The evaluation stage can be carried out by supervision to find out what things are weaknesses and strengths in past activities. In this

- way, supervision can make an improvement which aims to get good results in the future. The stages of improvement in supervision include: (i) Jointly find ways to overcome the shortcomings or obstacles that are being experienced; and (ii) Jointly find a way to maintain what is already good, and even make improvements to make it even better.
- 4) Guidance (Assistance): Supervision has an obligation to provide assistance and guidance and counselling to employees who are under his position. According to this type of activity, supervision has duties including: (i) Prepare / provide time and energy to help make improvements; (ii) Seeking sources, both material sources and personnel sources and also showing the way in the direction of improvement; and (iii) Conduct guidance and counselling in the direction of improving the situation.
  - 5) Cooperation: On the side of providing assistance, one of the supervision activities is to create cooperation and mutual cooperation in a family way between the supervisor and the supervisee (the person being supervised). The purpose of this supervision activity is to bring supervision in the direction of improving a better situation.
- b) Operating Procedures: Every company has standard operating procedures as a foundation or guideline for the company. Moekijat (2008) Standard Operating Procedure (SOP) is a sequence of steps or implementation of work, where the work is done, related to what is done, how to do it, when to do it, where to do it, and who does it. Operating procedures is one of the factors of employee work fatigue, said so because it is proven to be able to encourage employees to complete the amount (volume) of work or tasks. The ability of employees to complete their work or duties reflects the productivity of good employee work. The functions of the SOP or Standard Operational Procedure include:
- 1) Streamline the duties of officers or employees as well as teams or work units;
  - 2) As a legal basis in case of deviation;
  - 3) Knowing clearly the obstacles and easy to track;
  - 4) Directing officers / employees to be equally disciplined at work; and
  - 5) As a guideline in carrying out routine workers
- c) Promotion Opportunities: Promotion opportunities are a factor that greatly affects employee job satisfaction. According to Heidjrachman (1990) Promotion is a movement from a position to another position that has a higher status and responsibility. Promotion has a very meaningful value because it is evidence of recognition of the results or achievements of employee work. Promotion has an important meaning for the company, because with a promotion, the stability of the company and employee morale will be more secure. With the promotion opportunities provided by employees, it will increase employee productivity. Promotion requirements can be used to determine who is entitled to be promoted immediately, according to Nitisemito (1996) several conditions for determining promotion:
- 1) Experience;
  - 2) Education level;
  - 3) Loyalty;
  - 4) Honesty;
  - 5) Responsibility;
  - 6) Sociability;
  - 7) Work performance; and
  - 8) Initiative and creativity

- d) Co-workers: Co-workers are fellow employees whose abilities are capable and support each other in their work. Co-workers in a team can affect employee job satisfaction. In a good team, it will make work feel more enjoyable Luthans (2002). Co-worker support, including mentoring from co-workers, friendliness and positive influence, can be associated with increased job satisfaction. This happens because co-workers are an important source of support and information. Communication experiences with co-workers greatly affect productivity so that employees can contribute to the quality and quantity of their work (Shockley & Zalabak, 2006). Co-workers are measured through the following indicators Sudriamunawar (2006):
- 1) Healthy competition is competition among co-workers to achieve the highest position;
  - 2) Employees respect each other is the attitude and actions of employees in respecting fellow co-workers; and
  - 3) Employees cooperate with each other in solving problems is the action of employees to solve problems that are considered quite complicated, both those that occur to an employee and all employees.
  - 4) The existing family atmosphere is a condition that occurs in the company environment.

### PREVIOUS RESEARCH

Binsar Christ Daniel Pangaribuan (2014), examined the "Effect of Employee Job Satisfaction on Employee Productivity of PT Dua Titik Advermata Bandung". This study obtained the results of a very low and positively correlated relationship which shows the direction (moving directly proportional) between job satisfaction and employee productivity. Fajar Islam (2017), examined the "Effect of Job Satisfaction Factors on Employee Job Performance in the Operational Section at PT Semen Tonasa (PERSERO) Pangkep Regency". This study obtained the results of job satisfaction factors consisting of salary, the work itself and the work environment together have a significant influence simultaneously on the work performance of operational section employees at PT. Semen Tonasa in Pangkep Regency.

### RESEARCH METHOD

#### Research Variables

There are two main types of variables in this study, namely dependent variables and independent variables. Independent variables are variables that are thought to be the cause of change or movement of related variables. The independent variables in this study are supervision (X1), operating procedures (X2), promotion opportunities (X3) and co-workers (X4). Dependent variable is a variable whose changes and movements depend on changes or movements in other variables. The related variable in this study is job satisfaction (Y).

#### Population and Sample

Population is a generalization area consisting of objects / subjects that have the qualities and characteristics of what is determined by the researcher to study and then draw conclusions Sugiyono (2013: 148). The population in this study were permanent employees and contract employees of PT. BPR Hasamitra Makassar City, totalling 29 people.

#### Data Collection Technique

The data collection process was carried out using a questionnaire, distributing questionnaires to employees totalling 29 people. Also, research questionnaires to be filled in by the employees concerned. The questionnaire is used to measure the four independent variables which are factors affecting job satisfaction. Likewise, direct interviews with parties who have the authority to provide information related to the required data are also applied as well as documents that exist at the place of research.

### Data Analysis Technique

Multiple linear regression analysis is a linear relationship between two or more independent variables (X1, X2, ... Xn) with the dependent variable (Y). This analysis is used to determine how much influence the independent variables, namely factors consisting of Supervision (X1), Operating Procedures (X2), Promotion Opportunities (X3) and Co-workers (X4) have on the dependent variable, namely job satisfaction (Y).

The multiple linear regression equation is as follows:

$$Y = a + b (1) X (1) + b (2) X2+ b (3) X (3) + b (4) X (4) + e$$

Where: Y = Job satisfaction; a = Constant (b1, b2, b3, b4) = Regression coefficient; X1 = Supervision; X2 = Operating procedures; X3 = Promotion opportunity; X4 = Co-workers; and E = error / confounding variable.

## 3. RESULTS AND DISCUSSIONS

### A. Results

Table 1. The Validity Test Results

Variabel	Item	r-count	r-table	Results
Supervision (X1)	X1.1	0,723	0,3673	Valid
	X1.2	0,802	0,3673	Valid
	X1.3	0,725	0,3673	Valid
	X1.4	0,628	0,3673	Valid
Operating Procedures(X2)	X2.1	0,579	0,3673	Valid
	X2.2	0,726	0,3673	Valid
	X2.3	0,634	0,3673	Valid
	X2.4	0,663	0,3673	Valid
Promotion Opportunities (X3)	X3.1	0,876	0,3673	Valid
	X3.2	0,819	0,3673	Valid
	X3.3	0,678	0,3673	Valid
	X3.4	0,801	0,3673	Valid
Co-Workers (X4)	X4.1	0,804	0,3673	Valid
	X4.2	0,814	0,3673	Valid
	X4.3	0,733	0,3673	Valid
	X4.4	0,886	0,3673	Valid
Job Satisfaction (Y)	Y.1	0,802	0,3673	Valid
	Y.2	0,754	0,3673	Valid

Source: Data Generated (2025)

Based on Table 1, it can be seen that all question items are valid. This can be seen from all question items that have a value of r-count greater than r table, so the questionnaire is declared valid.

Table 2. The Reliability Test Results

Variables	Cronbach's Alpha	Results
Supervision (X1)	0,786	Valid
Operating Procedures (X2)	0,744	Valid
Promotion Opportunities (X3)	0,811	Valid
Co-Workers (X4)	0,817	Valid
Job Satisfaction (Y)	0,815	Valid

Source: Data Generated (2025)

Based on Table 2, it can be concluded that the variables used in this study are reliable because all variables have a Cronbach's Alpha value greater than 0.60 so that these variables are suitable for use as measuring instruments on the questionnaire instrument in this study.

## Classical Assumption Test Results

Table 3. The Multicollinearity Test Results

Variables	Tolerance	VIF
Supervision (X1)	0,344	2,910
Operating Procedures (X2)	0,752	1,330
Promotion Opportunities (X3)	0,706	1,417
Co-Workers (X4)	0,441	2,270

Source: Data Generated (2025)

Table 3 shows that the VIF value of all independent variables in this study is smaller than 10 while the tolerance value of all independent variables is more than 10%, which means that there is no correlation between the independent variables whose value is more than 90%, thus it can be concluded that there are no multicollinearity symptoms between the independent variables in the regression model.

## Multiple Linear Regression Analysis

Table 4. The Multicollinearity Test Results

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4,489	2,178		2,061	0,050
X1	-0,192	0,183	-0,297	-1,049	0,304
X2	0,141	0,130	0,208	1,085	0,289
X3	-0,028	0,097	-0,058	-0,291	0,773
X4	0,329	0,120	0,686	2,738	0,011

a. Dependent Variable: KEPUASAN KERJA

Source: Data Generated (2025)

Based on Table 4, the interaction of the regression equation is:

$Y = 4.489 - 0.192X_1 + 0.141X_2 - 0.028X_3 + 0.329X_4$ , which means:

- The constant value of 4.489 states that if there are no Supervision, Operating procedures, Promotion opportunities and Co-workers variables, Job satisfaction still produces a value of 4.489 or in other words. If the variables Supervision, Operating procedures, Promotion opportunities and Co-workers do not affect or are equal to 0, Job Satisfaction is 4.489.
- The regression coefficient value of X1 of -0.192 states that the Supervision variable has a negative effect on job satisfaction. This shows that when the Supervision factor (X1) increases by one unit while other variables are considered constant, employee job satisfaction will decrease by 0.192.
- The X2 regression coefficient value of 0.141 states that each increase or addition of 1 level of Operating Procedures value will increase Job Satisfaction by 0.141, this indicates that the Operating Procedures variable has a positive effect on employee job satisfaction;
- The regression coefficient value of X3 of -0.028 states that the Promotion Opportunities variable has a negative effect on job satisfaction. This shows that when the Promotion Opportunities factor (X3) increases by one unit while other variables are considered constant, employee job satisfaction will decrease by 0.028; and

- e) The X4 regression coefficient value of 0.329 states that every increase or addition of 1 level of value of Co-workers will increase Job Satisfaction by 0.329, this indicates that the Co-workers variable has a positive effect on employee job satisfaction.

**Hypotheses Analysis: R-Square Test, F-Test, and T-Test**

Table 5. R-Square Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,581a	0,337	0,227	0,89216

a. Predictors: (Constant), Co-Workers, Promotion Opportunities, Operating Procedure, Supervision

Source: Data Generated (2025)

In the table the coefficient of determination is 0.337, meaning that 33.7% variable Job Satisfaction can be explained by the independent variables consisting of Supervision, Operating Procedures, Promotion Opportunities, Co-workers and the remaining 66.3% is explained by other variables not examined.

Table 6. F-Test Results

ANOVA <sup>a</sup>					
Model	Sum of Sq.	df	Mean Square	F	Sig.
Regression	9,725	4	2,431	3,055	0,036b
Residual	19,103	24	0,796		
Total	28,828	28			

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), Co-Workers, Promotion Opportunities, Operating Procedures, Supervision

Source: Data Generated (2025)

In the Table 6 above, there is a calculated F value of 3.055 (F-count) with a significant level of 0.036. When compared with the F table value with degrees of freedom  $df_1 = 4$  and  $df_2 = n - k = 29 - 4 = 25$ , the F-table value is 2.76. From these results, it is obtained that the value of  $F\text{-count} > F\text{-table}$  and the significance level is  $\leq 0.05$ , or 0,03.

Table 7. T-Test Results

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4,489	2,178		2,061	0,050
X1	-0,192	0,183	-0,297	-1,049	0,304
X2	0,141	0,130	0,208	1,085	0,289
X3	-0,028	0,097	-0,058	-0,291	0,773
X4	0,329	0,120	0,686	2,738	0,011

a. Dependent Variable: KEPUASAN KERJA

Source: Data Generated (2025)

Table 7 indicates this study finds that for the hypothesis Test 1, the hypothesis formulation is:

- $H_0$  = it is suspected that the satisfaction factor variable, namely supervision, has no significant effect on employee job satisfaction.

- $H_a$  = it is suspected that the variable satisfaction factor, namely supervision, has a significant effect on employee job satisfaction.

From Table 7, it can be seen that the results of hypothesis testing about supervision (X1) show a t value of -1.049 with a significance level of 0.304. The significance level is greater than 0.05 and the t-count value (-1.049) < t-table value (2.0639) which means that the hypothesis  $H_a$  is rejected and  $H_o$  is accepted, or in other words the supervision variable has no significant effect on employee job satisfaction.

- $H_o$ : it is suspected that the satisfaction factor variable, namely Operating Procedures, does not have a significant effect on employee job satisfaction.
- $H_a$ : it is suspected that the satisfaction factor variable, namely Operating Procedures, has a significant effect on employee job satisfaction.

Table 7 displays that the results of hypothesis testing about operating procedures (X2) show a t value of 1.085 with a significance level of 0.289. The significance level is greater than 0.05 and the t value (1.085) < than the t table value (2.0639) which means that the hypothesis  $H_a$  is rejected and  $H_o$  is accepted, or in other words the operating procedures variable has no significant effect on employee job satisfaction.

- $H_o$ : it is suspected that the satisfaction factor variable, namely Promotion Opportunities, does not have a significant effect on employee job satisfaction.
- $H_a$ : it is suspected that the satisfaction factor variable, namely the Promotion Opportunity, has a significant effect on employee job satisfaction.

It can be seen in Table 7 that the results of hypothesis testing about promotional opportunities (X3) show a t value of -0.291 with a significance level of 0.773. The significance level is greater than 0.05 and the t value (-0.291) is less than the t table value (2.0639) which means that the hypothesis  $H_a$  is rejected and  $H_o$  is accepted, or in other words, the promotion opportunity variable has no significant effect on employee job satisfaction.

- $H_o$ : it is suspected that the satisfaction factor variable, namely Coworkers, does not have a significant effect on employee job satisfaction.
- $H_a$ : it is suspected that the satisfaction factor variable, namely Coworkers, has a significant effect on employee job satisfaction.

The results of hypothesis testing about co-workers in Table 7 show a t value of 2.738 with a significance level of 0.011. The significance level is smaller than 0.05 and the t value (2.738) > from the t table value (2.0639) which means that the  $H_a$  hypothesis is accepted and  $H_o$  is rejected, or in other words the co-worker variable has a significant effect on employee job satisfaction.

- $H_o$  = it is suspected that job satisfaction factors, namely supervision, operating procedures, promotion opportunities, coworkers simultaneously have no significant effect on employee job satisfaction.
- $H_a$  = allegedly job satisfaction factors, namely supervision, operating procedures, promotional opportunities, coworkers simultaneously have a significant effect on employee job satisfaction.

From Table 6, it can be seen that the results of hypothesis testing about supervision, operating procedures, promotional opportunities, co-workers show the calculated F value of 3.055 with a significance level of 0.036. The significance level is smaller than 0.05 and the value of F count (3.055) > the value of F table (2.76) which means that the hypothesis  $H_a$  is accepted and  $H_o$  is rejected, or in other words the variable factors, namely

supervision, operating procedures, promotional opportunities, co-workers simultaneously have a significant effect on employee job satisfaction.

## B. Discussions

Based on the results of the analysis previously described, it explains that simultaneously the four independent variables, supervision, operating procedures, job opportunities and co-workers have a significant effect. Meanwhile, based on the results of the partial test analysis of each independent variable's influence on the dependent variable, the results show that the supervision factor, operating procedures, promotion opportunities have no significant effect on employee job satisfaction and only the co-worker factor has a significant effect on employee job satisfaction. Where the four variables can be explained to employee job satisfaction as follows:

- 1) Supervision in this study has no effect on employee job satisfaction and is not significant. The supervision variable has a negative effect on employee job satisfaction. The negative effect indicates that the effect of supervision is not in the same direction as employee job satisfaction. In other words, the lower the supervision, the lower the quality of employee job satisfaction and vice versa, if the supervision factor increases employee job satisfaction will also increase. As stated by Ebert & Griffin (2009) the presence of a competent supervisor also takes an important role in job satisfaction, a competent supervisor can maximize other employees' understanding of daily operations and as well as understanding of what subordinates run every day. As happened at PT Bank Perkreditan Rakyat (BPR) Hasamitra, there are still frequent differences of opinion between supervision and employees, as evidenced when researchers conducted interviews and the results showed that the variable supervision factor (X1) had a negative effect and was not significant on employee job satisfaction.
- 2) Operating procedures in this study have a positive influence on job satisfaction. According to Sailendra (2015) Operating procedures are guidelines used to ensure the operational activities of an organization or company run smoothly. At PT Bank Perkreditan Rakyat (BPR) Hasamitra, employee job descriptions, employee work rules and everything related to work and the company are regulated based on operating procedures that have been set by PT Bank Perkreditan Rakyat (BPR) Hasamitra which refers to labor law in Indonesia regulated in Law No.13 of 2003 concerning labor. Increased discipline in terms of complying with the provisions or regulations set by the company increases employee job satisfaction. However, increasing operating procedures is not enough, if it is not accompanied by an increase in other satisfaction variables such as supervision, promotional opportunities and co-workers.
- 3) Promotion opportunities do not have a significant effect on job satisfaction. According to Evans, Pucik, & Bjorkman (2011) job satisfaction has been studied to positively influence the perception of a worker based on the availability of opportunities for promotion, expectations of future promotions and past promotions. At PT Bank Perkreditan Rakyat (BPR) Hasamitra, there are several requirements that must be met to get promotion opportunities such as, employee tenure of at least 2 years, having passed the screening period, taking basic cadre such as state defence and banking basics exams, never getting a written warning, attendance percentage must be 95% for 2 years, taking a written test and taking a psychological test. All requirements must be met to get a promotion opportunity, from the results of the study it turns out that there are still many employees who are not satisfied with the promotion opportunities which cause promotion opportunities not to have a significant influence on job satisfaction.

- 4) Co-workers in this study have a positive influence on job satisfaction and are significant, good relationships with co-workers increase employee job satisfaction. With a well-established relationship, work is easier to complete with teamwork and the enthusiasm of fellow co-workers. Co-worker variables have a significant influence on employee job satisfaction. The existence of influence shows that co-workers are in the same direction as employee job satisfaction. Ebert & Griffin (2009) through their research stated that job satisfaction is influenced by work relationships co-workers, based on the perceptions of fellow workers to other workers. Workers will be more satisfied in the work given when employees find that these workers have co-workers who are easy to work with in one company. PT Bank Perkreditan Rakyat (BPR) Hasamitra always holds activities aimed at improving good relations among employees, strengthening friendship. Judging from the employee turnover which always decreases every year, it concludes that employees feel comfortable and satisfied, one of which is the co-worker factor.

## 4. CONCLUSIONS AND RECOMMENDATIONS

### A. Conclusions

Based on the results that have been described, the results of the analysis and discussion of job satisfaction factors that affect employee job satisfaction at PT. Bank Perkreditan Rakyat (BPR) Hasamitra in Makassar City, the following conclusions can be drawn:

- 1) Job satisfaction factors consisting of supervision, operating procedures, promotion opportunities and co-workers simultaneously have a significant influence on the job satisfaction of employees of PT. Bank Perkreditan Rakyat (BPR) Hasamitra in Makassar City.
- 2) Job satisfaction factors, namely the supervision variable, have a negative and partially insignificant effect on employee job satisfaction at PT. Bank Perkreditan Rakyat (BPR) Hasamitra in Makassar City.
- 3) The job satisfaction factor, namely the operating procedures variable, partially has a positive but insignificant effect on employee job satisfaction at PT. Bank Perkreditan Rakyat (BPR) Hasamitra in Makassar City.
- 4) Job satisfaction factors, namely the promotion opportunity variable, partially have a negative and insignificant effect on employee job satisfaction at PT. Bank Perkreditan Rakyat (BPR) Hasamitra in Makassar City.
- 5) Job satisfaction factors, namely co-worker variables, partially have a positive influence and have a significant effect on employee job satisfaction at PT. Bank Perkreditan Rakyat (BPR) Hasamitra in Makassar City.

### B. Recommendations

Based on the results of the above research, the following suggestions are proposed to be useful for companies or for researchers who want to develop similar studies:

- 1) Job satisfaction factors, namely supervision, operating procedures, promotional opportunities need special attention, for example in supervision, so that you can provide a better approach, direction and communication to employees so that employees can improve their performance which aims positively for the company and get job satisfaction for the employees themselves. In operating procedures and promotion opportunities, so that employees can be given career path opportunities and conditions of work according to better company standards to increase employee productivity and job satisfaction, while co-workers who are perceived by respondents are quite good and it is hoped that good relationships will continue among employees to produce good performance for the company and job satisfaction for employees. This is because based on research that has been

conducted, the four job satisfaction factors together have an effect on employee job satisfaction.

- 2) This study only focuses on four variables, namely supervision, operating procedures, promotion opportunities and co-workers, therefore for future research it is necessary to include other important variables that have not been included in this study, such as the work itself, salary, work environment, individual factors (intellectual abilities, physical abilities and emotional levels) that may affect job satisfaction.

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