

BAB V PENUTUP

5.1 Kesimpulan

Berdasarkan hasil dan pembahasan pada penelitian ini maka dapat ditarik kesimpulan bahwa faktor yang paling dominan dalam menentukan kepuasan kerja pada marketing di lembaga keuangan bank non-bank konvensional dan syariah dilihat dari hubungan langsung adalah variabel *Religiosity* dan *Work Family Conflict*. Sementara pada hubungan tidak langsung faktor yang paling dominan adalah *Religiosity* terhadap *Job Satisfaction* yang dimediasi oleh *Intrinsic Motivation*. Sementara variabel lain seperti *Compensation*, *Workload* dan *Job Stress* berpengaruh tidak signifikan baik pengaruh langsung maupun tidak langsung. Temuan ini juga menunjukkan bahwa tidak ada perbedaan signifikan yang diamati antara kepuasan kerja marketing di lembaga keuangan bank non-bank konvensional dan lembaga keuangan bank non-bank syariah pada marketing dalam hubungan apa pun antara konstruk, baik secara langsung maupun tidak langsung.

Kedua lembaga keuangan bank non-bank konvensional dan syariah memiliki sisi kebijakan yang berbeda, hal ini dibuktikan dengan masing-masing variabel dalam penelitian ini. Pada lembaga keuangan bank non-bank konvensional kompensasi memainkan peran penting, dimana kompensasi diberikan secara adil sehingga stres kerja marketing menurun dan *intrinsic motivation* mereka meningkat. Sementara pada lembaga keuangan bank non-bank syariah *religiosity* memainkan peran penting, dengan *religiosity* yang bagus *work family conflict* dan beban kerja menurun. Temuan ini tergolong unik karena kerangka penelitian yang dibangun mengintegrasikan berbagai variabel yang sering kali dipisahkan dalam studi-studi sebelumnya, seperti *compensation*, *religiosity*, *work-family conflict*, dan *workload*, yang semuanya dikaji secara simultan dalam hubungannya dengan *job satisfaction*. Keunikan lainnya terletak pada peran ganda dari *job stress* dan *intrinsic motivation* sebagai variabel mediasi, yang berfungsi menjelaskan bagaimana pengaruh

langsung dan tidak langsung dari faktor-faktor tersebut terhadap kepuasan kerja yang dapat dipengaruhi oleh keadaan psikologis individu (*stres kerja*) dan motivasi internal mereka.

5.2 Implikasi Penelitian

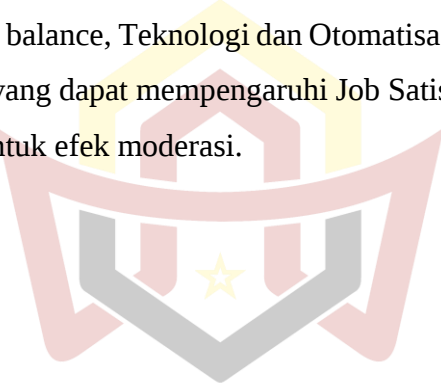
Implikasi penelitian ini mengindikasikan bahwa dalam konteks lembaga keuangan, *compensation*, *religiosity*, *work-family conflict*, dan *workload* dapat mempengaruhi *job satisfaction* melalui jalur yang dipengaruhi oleh *job stress* dan *intrinsic motivation*. Meski demikian, beberapa perbantahan teori menunjukkan bahwa pengaruh tersebut bersifat kontekstual dan dipengaruhi oleh faktor-faktor budaya organisasi dan peran spesifik pekerjaan di lembaga keuangan, sehingga untuk mendapatkan hasil yang sesuai dengan teori yang dibangun dalam penelitian ini, peneliti perlu mengeksplorasi lebih jauh tentang kepuasan kerja. Oleh karena itu, penelitian lebih lanjut diperlukan untuk memahami dinamika pengaruh variabel-variabel tersebut dalam konteks yang lebih luas dan di sektor-sektor lain.

5.3 Rekomendasi

Berdasarkan temuan dari penelitian ini, maka peneliti merekomendasikan untuk studi selanjutnya yaitu bagi lembaga keuangan agar memperhatikan kebijakan seperti pemberian bonus yang sesuai, memberikan beban kerja yang sesuai dengan kapasitas karyawan, serta merancang kebijakan yang lebih bagus agar karyawan bisa memiliki waktu khusus bersama keluarga dan menyediakan dukungan psikologis untuk membantu karyawan mengatasi tekanan pekerjaan, yang pada gilirannya dapat meningkatkan motivasi intrinsik dan kepuasan kerja. penting untuk memperhatikan berbagai faktor, mulai dari kebijakan kompensasi yang adil sesuai dengan kinerja karyawan, pengurangan beban kerja yang berlebihan, hingga memperhatikan lingkungan kerja karyawan agar mereka bisa mengelola stres dengan baik. Oleh karena itu, lembaga keuangan perlu merancang kebijakan yang tidak hanya berfokus pada aspek material, tetapi juga memperhatikan kesejahteraan psikologis dan spiritual karyawan.

5.4 Keterbatasan Penelitian

Meskipun dalam penelitian ini telah menggambarkan efek mediasi, namun penelitian ini mempunyai beberapa keterbatasan yang perlu diperhatikan: lokasi penelitian hanya berfokus pada Kota Padang sehingga responden yang didapatkan menjadi terbatas dan hasil yang didapatkan kurang maksimal. Keterbatasan akses di berbagai lembaga keuangan dan keterbatasan waktu penelitian. Lembaga keuangan yang kurang membuka diri dalam merespon penelitian ini, sehingga peneliti tidak bisa berkomunikasi langsung dengan pimpinan atau HR pada lembaga keuangan. Bagi peneliti selanjutnya agar dapat mengeksplorasi penelitian dengan metode kualitatif, dengan menganalisis kebijakan di setiap lembaga keuangan. Penelitian ini agar menambahkan variabel lain seperti work life balance, Teknologi dan Otomatisasi, Gaya Manajerial, dan Budaya Organisasi yang dapat mempengaruhi Job Satisfaction, dan melakukan penelitian dalam bentuk efek moderasi.



UIN IMAM BONJOL
PADANG

DAFTAR PUSTAKA

- Abdullah, M. (2015). *Metode Penelitian Kuantitatif*. Aswaja Pressindo.
- Afrianty, T. W. (2020). Role of Religiosity Support in Generating Employee's Positive Work Behaviour. *International Journal of Social Science and Business*, 4(1), 98–101. <https://doi.org/10.23887/ijssb.v4i1.22942>
- Ali, A. R. S. I., Haque, A. S. M. A. & Nahar, S. (2022). Influencing Factors of Bank Employees' Motivation and Its Impact on Employees' Performance. *American International Journal of Multidisciplinary Scientific Research*, 13(1), 21–27. <https://doi.org/10.46281/aijmsr.v13i1.1835>
- Alromaihi, M. A., Alshomaly, Z. A. & George, S. (2021). Job Satisfaction and Employee Performance: a Theoretical Review of the Relationship Between the Two Variables. *International Journal of Advanced Research*, 6(1), 1–20. www.garph.co.uk
- Amaliah, I., Aspiranti, T. & Purnamasari, P. (2015). The Impact of the Values of Islamic Religiosity to Islamic Job Satisfaction in Tasikmalaya West Java, Indonesia, Industrial Centre. *Procedia - Social and Behavioral Sciences*, 211(September), 984–991. <https://doi.org/10.1016/j.sbspro.2015.11.131>
- Amanda, N. & Muafi. (2023). The Effect of Intrinsic Motivation and Financial Compensation on Affective Commitment. *Journal of Social Science*, 04(04), 995–1011.
- Amin, N. F., Garancang, S. & Abunawas, K. (2023). Populasi dan Sampel. *Metode Penelitian Pendekatan Kuantitatif*, 14(1), 103–116.
- Amri, W. A. A., Dan, Asbari, M., Novitasari, D., Gazali & Purwanto, A. (2021). The Effect of Religiosity and Service Quality on Job Satisfaction: A Case Study of MSME Employees. *International Journal of Social and Management Studies (Ijosmas)*, 01(01), 53–63.
- Anadkat, K., Joshi, M., Singhal, P. B., Dhyani, B. & Thoti, K. K. (2023). Impact of Job Stress on Employee Performance: An Empirical Study in the Context of Banking Industry. *Journal of Informatics Education and Research*, 2(5). <https://doi.org/10.52783/jier.v3i2.78>

- Anasi, S. N. (2020). Perceived influence of work relationship, work load and physical work environment on job satisfaction of librarians in South-West, Nigeria. *Global Knowledge, Memory and Communication*, 69(6–7), 377–398. <https://doi.org/10.1108/GKMC-11-2019-0135>
- Andrian, A., Anggraini, R. & Sugiarto, S. (2019). Analisis Karakteristik Responden Dan Atribut Perjalanan Terhadap Pemilihan Moda Angkutan Umum Rute Banda Aceh – Tapaktuan. *Jurnal Arsip Rekayasa Sipil Dan Perencanaan*, 2(4), 294–305. <https://doi.org/10.24815/jarsp.v2i4.14946>
- Anees, R. T., Heidler, P., Cavaliere, L. P. L. & Nordin, N. A. (2021). Brain Drain in Higher Education. The Impact of Job Stress and Workload on Turnover Intention and the Mediating Role of Job Satisfaction at Universities. *European Journal of Business and Management Research*, 6(3), 1–8. <https://doi.org/10.24018/ejbmr.2021.6.3.849>
- Anuraga, G., Sulistiyawan, E. & Munadhiroh, S. (2017). Structural equation modeling–partial least square untuk pemodelan indeks pembangunan kesehatan masyarakat (IPKM) di Jawa Timur. *Seminar Nasional Matematika Dan Aplikasinya*, 10(257). https://scholar.google.co.id/citations?view_op=view_citation&hl=id&user=VU1dWDsAAAAJ&citation_for_view=VU1dWDsAAAAJ:Tyk-4Ss8FVUC
- Apriliyani, U. & Amaroh, S. (2020). Pengaruh Islamic Quality of Work Life, Work Family Conflict, Dan Kompensasi Terhadap Turnover Intention Pengrajin Batik. *Al-Infaq: Jurnal Ekonomi Islam*, 11(1), 69. <https://doi.org/10.32507/ajei.v11i1.591>
- Aprillianti, N., Mansur, U. & Ningrum, H. F. (2023). The Effect of Workload on Turnover Intention with Job Satisfaction as an Intervening Variable. *Jurnal Manajemen Universitas Bung Hatta*, 18(01), 85–94.
- Ardita, O. A. S. & Suwandana, I. G. M. (2022). The Role of Motivation in Mediation of Job stress on Performance of General Hospital Employees. *European Journal of Business and Management Research*, 7(5), 15–18. <https://doi.org/10.24018/ejbmr.2022.7.5.1618>
- Ariani, D. W. (2021). The Role of Religiosity and Spirituality in Motivating and

- Improving Students' Performance in Indonesia. *Journal of Education, Society and Behavioural Science*, 34(8), 52–63.
<https://doi.org/10.9734/jesbs/2021/v34i830351>
- Ariani, D. W. (2023). Relationship Model of Compensation, Motivation, Job Satisfaction and Employee Performance. *International Review of Management and Marketing*, 13(4), 9–13. <https://doi.org/10.32479/irmm.14464>
- Arif, M., Syaifani, P. E., Siswadi, Y. & Jufrizen. (2019). Pengaruh Kompensasi Dan Disiplin Kerja Terhadap Kinerja. *Konferensi Internasional Akuntansi, Bisnis & Ekonomi*, 2(2), 144. <https://doi.org/10.32832/manager.v2i2.2567>
- Arli, D., van Esch, P. & Cui, Y. (2023). Who Cares More About the Environment, Those with an Intrinsic, an Extrinsic, a Quest, or an Atheistic Religious Orientation?: Investigating the Effect of Religious Ad Appeals on Attitudes Toward the Environment. *Journal of Business Ethics*, 185(2), 427–448. <https://doi.org/10.1007/s10551-022-05164-4>
- Armstrong, M. & Taylor, S. (2014). The SAGE handbook of human resource management. In *A Handbook of Human Resource Management Practice* (III). A Handbook of Human Resource Management Practice. <https://doi.org/10.4135/9780857021496>
- Asbari, M., Bernarto, I., Pramono, R., Purwanto, A., Hidayat, D., Sopa, A., Alamsyah, V. U., Senjaya, P., Fayzhall, M. & Mustofa. (2020). The effect of work-family conflict on job satisfaction and performance: A study of Indonesian female employees. *International Journal of Advanced Science and Technology*, 29(3), 6724–6748.
- Azzara, R. C., Simanjuntak, M. & Puspitawati, H. (2022). the Influence of Religiosity, Economic Pressure, Financial Management, and Stress Levels Towards Family Quality of Life During Covid-19 Pandemic in Indonesia. *Jurnal Ilmu Keluarga Dan Konsumen*, 15(1), 27–38. <https://doi.org/10.24156/jikk.2022.15.1.27>
- Bairwa, P. (2020). Increasing Job Stress with declining Job Satisfaction in Banking Employees : A Increasing Job Stress with declining Job Satisfaction in Banking Employees : A consequence of work-family conflict. *Sambodhi*

Journal, 43(03).

- Bandhu, D., Mohan, M. M., Nittala, N. A. P., Jadhav, P., Bhadauria, A. & Saxena, K. K. (2024). Theories of motivation: A comprehensive analysis of human behavior drivers. *Acta Psychologica*, 244(January), 104177. <https://doi.org/10.1016/j.actpsy.2024.104177>
- Banke, N. K. & Yitayaw, M. K. (2022). Deposit mobilization and its determinants: evidence from commercial banks in Ethiopia. *Future Business Journal*, 8(1), 1–10. <https://doi.org/10.1186/s43093-022-00144-6>
- Budiarsi, S. Y. (2020). Pendampingan Pengenalan Program SEM-PLS Pada Fakultas Ekonomi Universitas Merdeka Surabaya. *Jurnal Abdimas PeKA*, 3(2), 126–134.
- Chandra, T. & Priyono. (2022). *Statistika Deskriptif*. CV. Literasi Nusantara Abadi.
- Cheah, J. H., Amaro, S. & Roldán, J. L. (2023). Multigroup analysis of more than two groups in PLS-SEM: A review, illustration, and recommendations. *Journal of Business Research*, 156(April 2022). <https://doi.org/10.1016/j.jbusres.2022.113539>
- Chin, W. W. (1998). The Partial Least Squares Approach to Structural Formula Modeling. *Advances in Hospitality and Leisure*, 8 (2) (January 1998), 5.
- Chin, W. W., Peterson, R. A. & Brown, S. P. (2008). Structural equation modeling in marketing: Some practical reminders. *Journal of Marketing Theory and Practice*, 16(4), 287–298. <https://doi.org/10.2753/MTP1069-6679160402>
- Choi, H. M. (2024). Stress at the Crossroads: Work–Family Conflict and Work Withdrawal Behavior. *Sustainability (Switzerland)*, 16(16). <https://doi.org/10.3390/su16166975>
- Cik, A., Asdar, M., Anwar, A. I. & Efendi, S. (2021). Impact of Training and Learning Organization on Employee Competence and Its Implication on Job Satisfaction and Employee Performance of Bank in Indonesia. *Psychology and Education Journal*, 58(1), 140–156. <https://doi.org/10.17762/pae.v58i1.753>
- Claudia, M. & Al Amin, A. R. (2021). The Influence of Workload on the Performance of Banjarmasin City Land Office Employees Through Motivational Mediation Meiske. *Open Access Indonesia Journal of Social*

- Sciences*, 4(1), 132–142. <https://journalsocialsciences.com/index.php/OAIJSS>
- Darwati, Y. (2022). Coping Stress Dalam Perspektif Al Qur'an. *Spiritualita*, 6(1), 1–16. <https://doi.org/10.30762/spiritualita.v6i1.295>
- Darwin, M. & Umam, K. (2020). Analisis Indirect Effect pada Structural Equation Modeling. *Nucleus*, 1(2), 50–57. <https://doi.org/10.37010/nuc.v1i2.160>
- Difa, Y. I. & Furyanah, A. (2022). Analisis Pemberian Kompensasi Dalam Meningkatkan Kinerja Karyawan Di Perusahaan Dwi Mulia Cuttindo Tangerang. *Managament Insight: Jurnal Ilmiah Manajemen ISSN*, 17(1), 70–84. <https://doi.org/10.33369/insight.17.1.70-84>
- Dikbas, T., Cavus, O. & Asilturk, A. (2023). Herzberg ' s Two Factor Theory And Its Impact On Job Satisfaction : A Research On Bank Employees During The Covid-19 Period Herzberg ' s Two Factor Theory and Its Impact on Job Satisfaction : A Research on Bank Employees During The Covid-19 Period Herzber. *KMU Journal Of Social And Economic Research*, 25(45): 998-1013.
- Dooty, E. N., Fahim, S. T. & Sultana, I. (2015). A comparative analysis on employee satisfaction: a study on conventional and islami banks of bangladesh. *Romanian Economic and Business Review*, 10(1), 99–105.
- Effendi, H. & Chaerudin, C. (2021). The Role of Compensation and Job Satisfaction Towards the Performance of Civil Servants Through Motivation As Mediating Variable At Directorate of Airworthiness and Aircraft Operations Directorate General of Civil Aviation the Ministry of Transportation. *Dinasti International Journal of Education Management And Social Science*, 2(3), 440–450. <https://doi.org/10.31933/dijemss.v2i3.755>
- Egatriyana, A. A. N. D. & Sintaasih, D. K. (2022). The Role of Job Stress Mediates the Effect of Democratic Leadership Style and Workload on Bank Employee Performance. *European Journal of Business and Management Research*, 7(3), 139–146. <https://doi.org/10.24018/ejbmr.2022.7.3.1429>
- Emmanuel, A.-O. & Collins, A. (2016). Relationship between Occupational Stress and Demographic Variables: A Study of Employees in a Commercial Bank in Ghana. *British Journal of Applied Science & Technology*, 12(2), 1–9. <https://doi.org/10.9734/bjast/2016/21460>

- Firmansyah, D. & Dede. (2022). Teknik Pengambilan Sampel Umum dalam Metodologi Penelitian: Literature Review. *Jurnal Ilmiah Pendidikan Holistik (JIPH)*, 1(2), 85–114. <https://doi.org/10.55927/jiph.v1i2.937>
- Fitria, Y., Linda, M. R. & Sarianti, R. (2019). Organizational Commitment Of Women Bank Employees In Padang As Reviewed From Work-Family Conflict And Job Satisfaction. *Advances in Economics, Business and Management Research*, 64(3), 651–657. <https://doi.org/10.2991/piceeba2-18.2019.49>
- Fridayanti, H., Indyastuti, D. L. & Anggreani, A. I. (2019). The Effect f Work-Family Conflict on Job Stress of Country Civil Apparatus With Locus of Control as a Moderation. *International Conference on Rural Development and Entrepreneurship*, 5(1), 269–278.
- Gael, R. & Ramadhania. (2022). The Influence Of Spiritual Leadership And Religiosity On Employee Performance With Job Satisfaction As An Intervening Variable (Empirical Study On Bank Kalbar Syariah). *OPTIMISM Journal of Management Business Entrepreneurship and Organization Volume 1, No. 1, September 2022*, 1(1), 1–23.
- Galib, Z., Lewaherilla, N. C. & Widokarti, J. R. (2023). the Influence of Work Family Conflict and Work Environment on Job Satisfaction Through Job Stress As Intervening Variables. *Journal of Economics*, 12(01), 2023. <http://ejournal.seaninstitute.or.id/index.php/Ekonomi>
- Garg, K., Nagpal, T. & Luthra, S. (2016). A study of job satisfaction among managers in ICICI and HDFC Bank in Jalandhar. *International Journal of Applied Business and Economic Research*, 14(7), 5255–5263.
- Ghazali, I. & Latan, H. (2021). *Partial Least Squares : Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0 untuk Penelitian Empiris*. Universitas Diponegoro Semarang.
- Ghozali, I. & Latan, H. (2021). *Partial Least Squares : Konsep, Teknik dan Aplikasi Menggunakan Program SmartPLS 3.0 untuk Penelitian Empiris*. Universitas Diponegoro Semarang.
- Glock, C. Y. (2006). Religious Education : The Official Commitment On The Study

- Of Religious Commitment 1. *Journal of the Religious Education Association*, 57(4), 98–110.
- Guenther, P., Guenther, M., Ringle, C. M., Zaefarian, G. & Cartwright, S. (2023). Improving PLS-SEM use for business marketing research. *Industrial Marketing Management*, 111(March), 127–142. <https://doi.org/10.1016/j.indmarman.2023.03.010>
- Hadi, M. S. Al & Surya, I. B. K. (2023). Work Stress Mediates the Effect of Workload Against Employee Turnover Intention at BRI Kuta Branch Office. *International Journal of Economics and Management Studies*, 10(5), 26–34. <https://doi.org/10.14445/23939125/ijems-v10i5p104>
- Hadiyatno, D., Pudjiati, P., Silvia, F., Surapati, U. & Rajiman. (2022). Influence Compensation , Leadership Style And Work Environment Against Employee Job Satisfaction PT. Bank Mandiri (Persero) Tbk Balikpapan Klandasan Branch Office. *Baltic Journal of Law & Politics*, 15(3), 1961–1974. <https://doi.org/10.2478/bjlp-2022-002135>
- Hair, J. & Alamer, A. (2021). Partial Least Squares Structural Equation Modeling (PLS-SEM) in second language and education research: Guidelines using an applied example. *Research Methods in Applied Linguistics*, 1(3), 100027. <https://doi.org/10.1016/j.rmal.2022.100027>
- Hair, Joe F, Risher, J. J., Sarstedt, M. & Ringle, C. M. (2019). The Results of PLS-SEM Article information. *European Business Review*, 31(1), 2–24.
- Hair, Joseph F., Risher, J. J., Sarstedt, M. & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>
- Hair JR, J., M. Hult, G. T., M. Ringle, C. & Sarstedt, M. (2022). Partial least squares structural equation modeling. In *Women Entrepreneurs* (III). Sage Publications Asia-Pasific. <https://doi.org/10.1201/9781032725581-7>
- Handayani, H. N. F., Aima, M. H. & Wiratih, H. W. R. (2022). Effect of Workload and Work Environment on Work Motivation and Its Implications on Employee Performance at PT Ciptajaya Sejahtera Abadi. *Dinasti International Journal Of Management Science*, 3(4), 502–515.

- Haque, A. U. & Yamoah, F. A. (2021). The role of ethical leadership in managing occupational stress to promote innovative work behaviour: A cross-cultural management perspective. *Sustainability (Switzerland)*, 13(17). <https://doi.org/10.3390/su13179608>
- Hariyanto, D., Soetjipto, B. E. & Sopiah, S. (2022). The Influence of Workload and Environment on Turnover Intention Through Job Satisfaction and Organizational Commitment. *PENANOMICS: International Journal of Economics*, 1(3), 335–346. <https://doi.org/10.56107/penanomics.v1i3.72>
- Hasibuan. (2017). *Manajemen Sumber Daya Manusia* (Edisi Revi). Bumi Aksara.
- Hong, E., Jeong, Y. & Downward, P. (2019). Perceived organizational support, internal motivation, and work–family conflict among soccer referees. *Managing Sport and Leisure*, 24(1–3), 141–154. <https://doi.org/10.1080/23750472.2019.1593049>
- Hutabarat, L., Sihombing, N. S., Herlambang, S. P., Siregar, P. N. U. S. & Sitompul, J. (2023). The Effect of Competence, Compensation, Workload, and Work Motivation toward Employee Performance. *International Journal of Finance, Economics and Business*, 2(1), 84–92. <https://doi.org/10.56225/ijfeb.v2i1.171>
- Islamiah, A. F., Hermawati, A. & Survival. (2022). Analyzing The Mediation Effect of Job Stress on Turnover Intention Based On Work Hour and Job Characteristic. *Asia Pacific Journal of Business ...*, 02(02), 1–12. <http://www.apjbet.com/index.php/apjbet/article/view/42>
- Jaafar, Syaiful Baharee, Hassan, H. M. & Zambhi, N. M. (2021). The Relationship between Stress and Job Satisfaction. *International Journal of Business and Management*, 5(1), 8–12. <https://doi.org/10.26666/rmp.ijbm.2021.1.2>
- Jabid, A. W., Soleman, M. M. & Jannang, A. R. (2023). The Mediating Role of Islamic Job Satisfaction on Relationship of Islamic Work Ethics on Intention to Leave. *International Journal of Professional Business Review*, 8(6), e02066. <https://doi.org/10.26668/businessreview/2023.v8i5.2066>
- Jadmiko, P., Azliyanti, E. & Sakti, M. R. P. (2023). Religiosity as a Stress Buffer: An Investigation of Muslim Women’s Work-Life Conflict and Job Stress among Minangkabau Women. *Journal of Islamic Economic and Business*

- Research*, 3(2), 181–197. <https://doi.org/10.18196/jiebr.v3i2.213>
- Janib, J., Rasdi, R. M., Omar, Z., Alias, S. N., Zaremohzzabieh, Z. & Ahrari, S. (2021). The Relationship between Workload and Performance of Research University Academics in Malaysia: The Mediating Effects of Career Commitment and Job Satisfaction. *Asian Journal of University Education*, 17(2), 85–99. <https://doi.org/10.24191/AJUE.V17I2.13394>
- Jarbou, S. I., Irimia-Diéguez, A. & Prieto-Rodríguez, M. (2024). Financial performance of Islamic and conventional banks in MENA region: a GLS approach. *Journal of Islamic Accounting and Business Research*. <https://doi.org/10.1108/JIABR-11-2023-0380>
- Jaya. (2019). *Penerapan Statistik Penelitian Pendidikan* (1st end). Kencana.
- Jia, H., Iqbal, S. & Ayub, A. (2023). “Entrepreneurship” from the lens of enlightenment: Impacts of religiosity and spiritual intelligence on social entrepreneurial intentions. *PLoS ONE*, 18(10 October), 1–21. <https://doi.org/10.1371/journal.pone.0285140>
- Jin, J. H. & Lee, E. J. (2019). The mediating effect of workplace spirituality on the relation between job stress and job satisfaction of cancer survivors returning to work. *International Journal of Environmental Research and Public Health*, 16(19). <https://doi.org/10.3390/ijerph16193510>
- Johan, R. F. & Satrya, A. (2023). Effects of Workload and Job Stress on Employee Performance of Banking Employees: the Mediating Role of Job Satisfaction. *Jurnal Scientia*, 12(1), 545–555. <http://infor.seaninstitute.org/index.php>
- Johnes, J., Izzeldin, M. & Pappas, V. (2014). A comparison of performance of Islamic and conventional banks 2004-2009. *Journal of Economic Behavior and Organization*, 103, 1–15. <https://doi.org/10.1016/j.jebo.2013.07.016>
- Jungo, J. (2024). Institutions and economic growth: the role of financial inclusion, public spending on education and the military. *Review of Economics and Political Science*, 9(3), 298–315. <https://doi.org/10.1108/REPS-04-2023-0034>
- Kabia, A. & Conteh, B. K. (2015). The Complementary Role of Non-Bank Financial Institutions (NBFIS) in Sierra Leone Financial Intermediation Space: A Case Study of National Corporate *International Journal of ...*, III(4),

- 1–36. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2849940
- Kaiser, S., Ringlstetter, M. J., Eikhof, D. R. & Cunha, M. P. E. (2011). Creating balance?: International perspectives on the work-life integration of professionals. *International Perspectives on the Work-Life Integration of Professionals*, 1–328. <https://doi.org/10.1007/978-3-642-16199-5>
- Karuhanga, B. N. (2016). Workload, generic and work–family specific social supports and job stress: mediating role of work-family and family-work conflict. *The Eletronic Library*, 34(1), 1–5.
- Kaur, G., Setia, S., Robin, Surrender & Sonika. (2020). Factors Influencing Job Satisfaction In Banking Industry: Systematic Literature Review. *Jetir*, 7(2, ISSN-2349–5162), 90–94.
- Keerthi & Parimalakanthi. (2019). A Study On Job Satisfaction Among Private Sector Bank Employees In Palakkad City. *Think India (Quartely Journal)*, 22(4-0971–1260).
- Kenia, D. & Uyun, M. (2023). Islamic Religiosity and Perceived Behavioral Control on Academic Cheating. *International Journal of Islamic Educational Psychology*, 4(1), 33–47. <https://doi.org/10.18196/ijiep.v4i1.17743>
- Kharisma, A. & Kurniawati, M. (2024). The Influence of Motivation and Workload on Job Satisfaction as Customer Service at PT Telkom Witel North Surabaya. *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*, 13(2), 549–562. <https://doi.org/10.30588/jmp.v13i2.1619>
- Kokoroko, E. & Sanda, M. A. (2019). Effect of Workload on Job Stress of Ghanaian OPD Nurses: The Role of Coworker Support. *Safety and Health at Work*, 10(3), 341–346. <https://doi.org/10.1016/j.shaw.2019.04.002>
- Kumalasari, L. D. & Elgeka, H. W. S. (2024). The Mediating Role of Intrinsic Motivation in the Relationship Between Paternalistic Leadership and Organizational Citizenship Behavior. *Sains Psikologi*, 13(1), 81–90. <https://doi.org/10.23834/isrjournal.1413335>
- Kutcher, E. J., Bragger, J. D., Rodriguez-Srednicki, O. & Masco, J. L. (2010). The role of religiosity in stress, job attitudes, and organizational citizenship behavior. *Journal of Business Ethics*, 95(2), 319–337.

- <https://doi.org/10.1007/s10551-009-0362-z>
- Kuvaas, B., Buch, R. & Dysvik, A. (2020). Individual variable pay for performance, controlling effects, and intrinsic motivation. *Motivation and Emotion*, 44(4), 525–533. <https://doi.org/10.1007/s11031-020-09828-4>
- Li, X., Chen, X. & Gao, D. (2022). Influence of Work-Family Conflict on Turnover Intention of Primary and Secondary School Teachers: Serial Mediating Role of Psychological Contract and Job Satisfaction. *Frontiers in Psychiatry*, 13(April), 1–11. <https://doi.org/10.3389/fpsyt.2022.869344>
- Ling, A. W., Bahron, A. & Boroh, R. P. (2014). A Study on Role Stress and Job Satisfaction Among Bank Employees in Kota Kinabalu , Sabah. *International Journal of Research in Management and Business Studies*, 1(2), 19–23.
- Listiorini, D., Madiistriyatno, H. & Nugraha, E. A. (2024). The Effect of Workload and Compensation on the Work Stress of Employees of PT. Puja Perkasa. *Journal of Social Research*, 3(4), 1062–1069. <https://doi.org/10.55324/josr.v3i4.1990>
- Lloyd, J., Bond, W. & Flaxman, P. E. (2017). Work-related self-efficacy as a moderator of the impact of a worksite stress management training intervention: Intrinsic work motivation as a higher order condition of effect. *Journal of Occupational Health Psychology*, 22(1), 115–127. <https://doi.org/10.1037/ocp0000026>
- Lopes, S., Sabino, A., Dias, P. C., Rodrigues, A., Chambel, M. J. & Cesário, F. (2022). Through the Lens of Workers' Motivation: Does It Relate to Work–Family Relationship Perceptions? *Sustainability (Switzerland)*, 14(23), 1–20. <https://doi.org/10.3390/su142316117>
- M K., M. & Renukamurthy, T. P. (2017). Stress Among Banking Employee- a Literature Review. *International Journal of Research -GRANTHAALAYAH*, 5(1), 206–213. <https://doi.org/10.29121/granthaalayah.v5.i1.2017.1884>
- Mandjar, T. L. & Turangan, J. A. (2023a). The Effect of Workload, Work Motivation and Work Environment on Employee Job Satisfaction. *International Journal of Application on Economics and Business*, 1(1), 224–231. <https://doi.org/10.24912/v1i1.224-231>

- Mandjar, T. L. & Turangan, J. A. (2023b). The Effect of Workload, Work Motivation and Work Environment on Employee Job Satisfaction. *International Journal of Application on Economics and Business*, 1(1), 224–231. <https://doi.org/10.24912/ijaeb.v1i1.224-231>
- Mansour, Y. (2024). *Etika Kerja dalam Islam: Prinsip dan Nilai Dasar*. Terjatev.Si. <https://terjatev.si/post/30695>
- Manzoor, U., Irfan, A., Baig, S. A., Sajjad, I., Ullah, A. & Khalid, N. (2021). Effects of Job Stress on Employees Kinerja A Study on Banking Sector of Pakistan. *Pakistan Journal of Multidisciplinary Research (PJMR)*, 2(2), 61–68.
- Mensah, H. K., Asiamah, N. & Azinga, S. A. (2019). The association between nurses' religiousness and job satisfaction: Does materialism account for a moderation effect? *International Journal of Ethics and Systems*, 35(3), 426–443. <https://doi.org/10.1108/IJOES-04-2018-0061>
- Naidu, A. T. & Satyanarayana. (2018). Impact of compensation on employee performance. *International Journal of Human Resource Research Review*, 6(4), 302–309.
- Nasution, M. (2023). *Pekerjaan Impian Gen Z: BUMN Banyak Dicari, Bidang Keuangan Paling Diminati*. Solopus Bisnis. <https://bisnis.solopos.com/pekerjaan-impian-gen-z-bumn-banyak-dicari-bidang-keuangan-paling-diminati-1656824>
- Nasution, Z. (2022). Sharia insurance efficiency in Indonesia and Malaysia using the stochastic frontier approach analysis. *Asian Journal of Islamic Management (AJIM)*, 3(2), 123–136. <https://doi.org/10.20885/ajim.vol3.iss2.art5>
- Netemeyer, R. G., Boles, J. S. & McMurrian, R. (1996). Development and validation of work-family conflict and family-work conflict scales. *Journal of Applied Psychology*, 81(4), 400–410. <https://doi.org/10.1037/0021-9010.81.4.400>
- Ngah, N., Ahmad, A., Hamid, T. A. T. A. & Ismail, A. (2010). The mediating role of work-family conflict in the relationship between supervisor support and job satisfaction. *International Journal of Interdisciplinary Social Sciences*, 4(11),

- 187–197. <https://doi.org/10.18848/1833-1882/cgp/v04i11/53030>
- Nguyen, H. H. (2024). Improving Employee Job Satisfaction: the Case of Commercial Banks Strategy. *Corporate and Business Strategy Review*, 5(4), 134–139. <https://doi.org/10.22495/cbsrv5i4art12>
- Noor, J. (2017). Metodologi penelitian : skripsi, tesis, disertasi, dan karya ilmiah. In *Kencana* (Cet-7). Kencana.
- Novianti, K. R. & Roz, K. (2023). The Determinant Factors Related to Work Stress and Workload in The Banking Sector. *Jurnal Aplikasi Bisnis Dan Manajemen*, 9(2), 378–385. <https://doi.org/10.17358/jabm.9.2.378>
- Novitasari, D., Asbari, M. & Sasono, I. (2021). Pengaruh Religiusitas dan Kualitas Pelayanan. *Jurnal Manajemen Strategi Dan Aplikasi Bisnis*, 4(1), 117–130.
- Nuraini, F., Sutarman, A., Setiawan, E. & Juliandara, L. (2022). The Effect Of Compensation And Work Environment On Employee Satisfaction At Pt. Veneta Indonesia. *Business Review and Case Studies*, 3(3), 197. <https://doi.org/10.17358/brcs.3.3.226>
- Olafsen, A. H., Jauvin, F., Cécire, P. & Forest, J. (2024). Money talks? The motivational mechanisms of base pay on well-being and work performance. *Scandinavian Journal of Psychology*, 1027–1038. <https://doi.org/10.1111/sjop.13033>
- Olivia, M., Rizky, M. T. & Ramadhani, D. A. (2024). Analysis of compensation and work environment in improving employee performance. *Indonesian Journal of Multidisciplinary Science*, 3(4), 350–354. <https://doi.org/10.55324/ijoms.v3i4.803>
- Orabi, M. M. A. (2024). The Impact of Voluntary Disclosure on the Financial Performance of Industrial Companies Operating in the City of Hebron. *Journal of Business and Econometrics Studies*, January 2014, 1–9. <https://doi.org/10.61440/jbes.2024.v1.02>
- Orellana, L., Schnettler, B., Miranda-Zapata, E., Saracostti, M., Poblete, H., Lobos, G., Adasme-Berríos, C., Lapo, M. & Concha-Salgado, A. (2023). Job satisfaction as a mediator between family-to-work conflict and satisfaction with family life: a dyadic analysis in dual-earner parents. *Applied Research in*

- Quality of Life*, 18(1), 491–520. <https://doi.org/10.1007/s11482-022-10082-8>
- Ozturk, A. T. & Aygun, I. K. (2020). The determination of the mediating role of stress on the relationship between job satisfaction and work performance. *Gazi Journal of Economics and Business*, 6(3), 210–234. <https://doi.org/10.30855/gjeb.2020.6.3.001>
- Pajankar, V. D. (2022). *Easy Statistics with Jamovi Use of Jamovi for beginners* (Issue February). SK Print House. <https://www.researchgate.net/publication/368387691>
- Paramita, L. & Supartha, I. W. G. (2022). Role of Work Stress as Mediating Variable between Compensation and Work-Life Balance on Employee Performance. *European Journal of Business and Management Research*, 7(3), 163–167. <https://doi.org/10.24018/ejbmr.2022.7.3.1438>
- Prasetio, A. P., Azis, E. & Anggadwita, G. (2019). Exploring Compensation Satisfaction To Enhance Motivation and Reduce Turnover Intention Among Employee of Private Bottled Water Company in Indonesia. *Jurnal Bisnis Dan Manajemen*, 20(1), 32–48. <https://doi.org/10.24198/jbm.v20i1.274>
- Prasetyo, A. & Hidayati, N. (2023). The Effect of Islamic Compensation on Employee Performance Through Islamic Work Ethics in Islamic Boarding School Business in Gerbangkertasusila. *International Management Conference and Progressive Paper Mission*, 54–71. <https://proceeding.unesa.ac.id/index.php/immersive/article/view/665%0Ahttps://proceeding.unesa.ac.id/index.php/immersive/article/download/665/420>
- Pratame, K. A. B. P. & Supartha, I. W. G. (2022). Employee motivation mediate the effect of work-family conflict on employee performance. *International Journal of Business, Economics & Management*, 5(4), 432–445. <https://doi.org/10.21744/ijbem.v5n4.2028>
- Prihantoko, C. & Ferijani, A. (2021). Effect of Compensation and Benefit on Employee Performance with Motivation as Moderating Variable. *Journal of Management and Business Environment (JMBE)*, 2(2), 188. <https://doi.org/10.24167/jmbe.v2i2.3048>
- Prilatama, A. & Churiyah, M. (2023). KEPUASAN KERJA: ANALISIS

- BIBLIOMETRIK Aris. *Jurnal Kemanusiaan, Ilmu Sosial Dan Bisnis*, 3, 434–443.
- Purnomo, B. S., Nasim, A., Hairul, M., Haji Besar, A. & Suryadi, E. (2024). Mudharabah and Musyarakah Financing in Indonesian Islamic Banking Practices: Is It Equity or Debt Financing? *The International Journal of Islamic Civilization Studies*, 7(1), 14–22. <https://doi.org/10.47076/jkps.v7i1.232>
- Putra, W. B. T. S. (2022). Problems, Common Beliefs and Procedures on the Use of Partial Least Squares Structural Equation Modeling in Business Research. *South Asian Journal of Social Studies and Economics*, May, 1–20. <https://doi.org/10.9734/sajsse/2022/v14i130367>
- Putri, D. I. M. & Sintaasih, D. K. (2018). The role of job stress in mediating the influence of work-family conflicts on job satisfaction in women employees. *Jagadhita: Jurnal Ekonomi & Bisnis*, 5(1), 72–83. <https://doi.org/10.22225/jj.5.1.532.72-83>
- Radita, F. R., Augustin, W., Amri, A., Supiana, N., Sasono, I. & Pramono, T. (2021). Work-Family Conflict among Employees : What is the Role of Religiosity on Job Satisfaction and Performance. *International Journal of Science and Management Studies (IJSMS)*, 4(February), 45–59. <https://doi.org/10.51386/25815946/ijsms-v4i1p105>
- Rahman, A., Nurmatias, F. & Azmi, K. (2022). Pengaruh Kepuasan Kerja Dan Disiplin Kerja Terhadap Kinerja Karyawan Di Baznas Kota Dumai. *Al-Hisbah*, 2(3), 1–12.
- Raksayudha, A. M. F. & Agustina, R. (2019). Linking Religiosity and Job Performance in Islamic Rural Banks. *International Journal of Applied Business Research*, 1(02), 155–169. <https://doi.org/10.35313/ijabr.v1i02.77>
- Raksayudha, A. M. F. & Suhartanto, D. (2019). The Effect of Employee Religiosity on the Islamic Bank Performance: Its Implication on Religion Education. *International Conference On Education Development And Quality Assurance Through*, 189–193. <https://doi.org/10.5220/0008679601890193>
- Ranz, R. & Allasad Alhuzail, N. (2021). How Religious Jewish and Muslim Students of Social Work Cope in a Secular College. *British Journal of Social*

- Work*, 51(7), 2321–2340. <https://doi.org/10.1093/bjsw/bcaa022>
- Raza, M. Y., Akhtar, M. W., Husnain, M. & Akhtar, M. S. (2015). The Impact of Intrinsic Motivation on Employee's Job Satisfaction. *Management and Organizational Studies*, 2(3). <https://doi.org/10.5430/mos.v2n3p80>
- Renaldi, Y., Handoko, B. & Ardiani, W. (1805). *COMPANY ORGANIZATIONAL CULTURE ON EMPLOYEE JOB*. 1231–1244.
- Ridwan, Baihaqi & Kesuma, T. M. (2022). the Effect of Intrinsic Motivation on Job Satisfaction and Its Implications on Commitment and Performance of Aceh Jaya District Education Office. *International Journal of Business Management and Economic Review*, 05(02), 98–108. <https://doi.org/10.35409/ijbmer.2022.3373>
- Rifai, D., Sihite, D. B. & Pratiwi, N. (2018). Analisis Jalur Terhadap Faktor Faktor yang Mempengaruhi INDEKS PRESTASI KUMULATIF (IPK) Mahasiswa. *Jurnal Statistika Industri Dan Komputasi*, 3(1), 31–39.
- Rismawati, Mahfud, Susiana, Hafliyah, T., Sautunnida, L. & Jeumpa, I. K. (2023). Comparative Study of Post-Marriage Nationality Of Women in Legal Systems of Different Countries International Journal of Multicultural and Multireligious Understanding The Policies of Conventional Financial Institutions in Implementing Sharia Financial In. *International Journal of Multicultural and Multireligious Understanding*, 10(8), 273–280. <http://ijmmu.com><http://dx.doi.org/10.18415/ijmmu.v10i8.5015>
- Rizal, M. & Mustapita, A. F. (2023). Determinants of Islamic Bank Employee Performance through Job Satisfaction. *Journal of Islamic Economics and Finance Studies*, 4(1), 83–98. <https://doi.org/10.47700/jiefes.v4i1.5923>
- Robbie, R. I. & Novianti, K. R. (2020). Exploring the Role of Religiosity in Moderating Employee Commitments in Islamic Banking (Study at Sharia Banks in East Java, Indonesia). *Tsaqafah*, 16(1), 21. <https://doi.org/10.21111/tsaqafah.v16i1.3695>
- Robbie, R. I. & Sayyaf, R. T. F. (2022). Impact of Religiosity, Work-related Stress on Job Performance and Workload as Moderating Variable. *International Journal of Social Science and Business*, 6(2), 156–164.

<https://doi.org/10.23887/ijssb.v6i2.43319>

- Rohmatulloh, I. H. & Nugraha, J. (2022). Penggunaan Learning Management System di Pendidikan Tinggi Pada Masa Pandemi Covid-19: Model UTAUT. *Jurnal Pendidikan Administrasi Perkantoran (JPAP)*, 10(1), 48–66. <https://doi.org/10.26740/jpap.v10n1.p48-66>
- Rosyadi, I., Adi Artanto, F. A. & Febrianto, M. Y. (2021). Pengaruh Kepuasan Kerja terhadap Kinerja Karyawan di RTO dengan Structural Equation Modeling (SEM) dan Partial Least Square (PLS). *Indonesian Journal of Strategic Management*, 4(1). <https://doi.org/10.25134/ijsm.v4i1.5287>
- Rumengan, C. M. Y., Lengkong, V. P. K. & Saerang, R. T. (2023). Pengaruh Standar Operasional Prosedur (Sop) Dan Job Insecurity Terhadap Turnover Intention Dengan Kepuasan Kerja Sebagai Variabel Intervening Pada Karyawan Koperasi Savior Motoling. *Jurnal EMBA : Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 11(4), 614–625. <https://doi.org/10.35794/emba.v11i4.51952>
- Rusmiati, E., Harjadi, D. & Karmela, F. L. (2021). Analysis Of The Impact Of Risk And Workload On Motivation And Impact On Employee Performance. *International Journal of Economics, Business and Accounting Research*, 5(2), 386–398. <https://jurnal.stie-aas.ac.id/index.php/IJEBAR>
- Salsabilla, A., Margono Setiawan & Jiwa Juwita, H. A. (2022). The effect of workload and job stress on job satisfaction mediated by work motivation. *International Journal of Research in Business and Social Science* (2147-4478), 11(9), 97–106. <https://doi.org/10.20525/ijrbs.v11i9.2209>
- Saputra, P. (2022). Pengaruh Stres Kerja Dan Beban Kerja Terhadap Kinerja Karyawan Dengan Kepuasan Kerja Sebagai Variabel Intervening (Studi Pada Bank Kalsel). *Manajemen Business Innovation Conference*, 7, 836–847. <https://ejurnal-unespadang.ac.id/index.php/MJ/article/view/583>
- Sari, A. & Rahyuda, A. G. (2019). The Effect of Work Loads on Job Satisfaction Mediated By Job Stress. *International Journal of Economics and Management Studies*, 6(8), 174–181. <https://doi.org/10.14445/23939125/ijems-v6i8p119>
- Sari, D. P. (2021). Kepuasan Kerja dalam Perspektif Islam: Uji Model dengan

- Spiritualitas Sebagai Mediator. In *Cinta Buku Media*.
<https://repository.uinjkt.ac.id/dspace/handle/123456789/65855>
- Sarianti, R., Fitria, Y. & Engriani, Y. (2018). *The Effects of Work-Family Conflict on Turnover Intention of Banks Employees in Padang with Burnout as The Mediating Variable*. 57(Piceeba), 292–300. <https://doi.org/10.2991/piceeba-18.2018.59>
- Schneider, R. C., Carroll Coleman, D., Howard Ecklund, E. & Daniels, D. (2022). How Religious Discrimination is Perceived in the Workplace: Expanding the View. *Socius*, 8. <https://doi.org/10.1177/23780231211070920>
- Semaksiani, A., Handaru, A. W. & Rizan, M. (2019). The Effect of Work Loads and Work Stress on Motivation of Work Productivity (Empirical Case Study of Ink-Producing Companies). *Scholars Bulletin*, 05(10), 560–571. <https://doi.org/10.36348/sb.2019.v05i10.003>
- Setiadi, M. F. & Irawati, S. A. (2024). Pengaruh Kompensasi Dan Kompetensi Terhadap Stres Kerja Dengan Kepuasan Kerja Sebagai Variabel Moderating (Studi Pada Karyawan PERUMDA Air Minum Sumber Sejahtera Bangkalan). *Jurnal Kajian Ilmu Manajemen (JKIM)*, 3(4), 507–526. <https://doi.org/10.21107/jkim.v3i4.18621>
- Shabbir, B. & SMM, R. N. (2017). Impact of Workload and Job Complexity on Employee Job Performance with the Moderating Role of Social Support and Mediating Role of Job Stress: A Study of Travel agencies in Rawalpindi, Islamabad and AJK. *Journal of Accounting & Marketing*, 06(01). <https://doi.org/10.4172/2168-9601.1000214>
- Shahid, A. (2017). *Strategies Used by Banking Managers to Reduce Employee Turnover*.
- Shanjabin, S., Khatun, M. & Hossain, A. (2022). Factors Affecting Job Stress and Impact of Stress on Absenteeism: a Study on the Banking Sector in Bangladesh. *Khulna University Studies*, 19(1), 74–89. <https://doi.org/10.53808/kus.2022.19.01.2129-m>
- Sheaffer, Z. (2015). Do Fear of Success and Work Family Conflict Adversely Impact Affective Commitment: the Role of Self-Efficacy and Intrinsic

- Motivation. *International Academic Conference Proceedings* , 98–108.
- Shofi, A. H., Herlambang, T. & Sanosra, A. (2024). *Work Environment and Workload on Job Satisfaction with Job Stress as an Intervening Variable on Situbondo Regency Government Employees*. 8(1), 69–83.
- Sinaga, M., Saluy, A. B., Kemalasari, N. & Bari, A. (2022). The impact of compensation and career development on turnover intention with job satisfaction ad intervening variable at PT Wijaya Machinery Perkasa. *Dijefa*, 3(5), 551–573. <https://dinastipub.org/DIJEFA>
- Singh, S. & Tripathy, P. (2021). *Linkage Between Employee Satisfaction and Employee Linkage Between Employee Satisfaction and Employee Performance : A Case in Banking Industry*. May, 0–12. <https://doi.org/10.1177/0972150920970351>
- Siramianti, N. W., Surachman, Hadiwidjojo, D. & Rohman, F. (2016). Performance-Based Compensation Effect on Employee Motivation, Satisfaction of Employees, and Performance of Employees (Study on Private Universities in the Province of Bali): Conceptual Frameworks. *International Journal of Business, Economics and Law*, 11(2), 62–70.
- Siregar, I. A. & Halwi, M. (2021). Ayat-Ayat Al-Qur'an Tentang Motivasi Kerja Dalam Islam. *ALACRITY : Journal Of Education*, 1(1), 80–86.
- Siswanto, Masyhuri, Hidayati, N., Ridwan, M. & Hanif, R. (2022). Impact of Work-Family Conflict on Job Satisfaction and Job Stress: Mediation Model From Indonesia. *Problems and Perspectives in Management*, 20(2), 44–56. [https://doi.org/10.21511/ppm.20\(2\).2022.05](https://doi.org/10.21511/ppm.20(2).2022.05)
- Siyoto, S. & Sodik, M. A. (2015). Dasar Metodologi Penelitian. In *Literasi Media Publishing*.
- Soelton, M., Amalia, D., Noermijati, N. & Wahyudiono, B. (2020). Self-Esteem: The Levels of Religiosity in Job Insecurity and Stress in Government Company. *Advances in Economics, Business and Management Research*, 120(Icmeb 2019), 302–310. <https://doi.org/10.2991/aebmr.k.200205.052>
- Sopiah. (2013). The Effect of Compensation toward Job Satisfaction and Job Performance of Outsourcing Employees of Syariah Banks in Malang

- Indonesai. *International Journal of Learning and Development*, 3(2), 77.
<https://doi.org/10.5296/ijld.v3i2.3612>
- Sopiah & Sangadji, M. E. (2020). The Effect of Job Stress on Turnover Intention through Job Satisfaction of Government Commercial Bank Employees. *International Conference on Islam, Economy, and Halal Industry*, 2020, 66–82. <https://doi.org/10.18502/kss.v4i9.7317>
- Sugiono, Noerdjanah & Wahyu, A. (2020). Uji Validitas dan Reliabilitas Alat Ukur SG Posture Evaluation. *Jurnal Keterampilan Fisik*, 5(1), 55–61. <https://doi.org/10.37341/jkf.v5i1.167>
- Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Sugiyono. (2018a). *Metode Penelitian Kuantitatif, Kualitatif, dan Kombinasi (Mix Methods)*. Alfabeta.
- Sugiyono. (2018b). *Metode Penelitian Kuantitatif, Kualitatif, dan Kombinasi (Mix Methods)*. Alfabeta.
- Suliztyanto, M., Anwar, Y. & Rizky, C. (2023). The Influence of Work Discipline and Organizational Culture on Employee Performance with Job Satisfaction as an Intervening Variable. *International Journal of Social Science and Business*, 7(3), 748–757. <https://doi.org/10.23887/ijssb.v7i3.53743>
- Sumiyati, S., Widjajanta, B., Masharyono, M. & Izzati, S. N. (2021). An Analysis of Workload and Job Stress on Employee Job Performance. *Proceedings of the 5th Global Conference on Business, Management and Entrepreneurship (GCBME 2020)*, 187(Gcbme 2020), 222–226. <https://doi.org/10.2991/aebmr.k.210831.044>
- Surya, I. B. & Rihayana, I. G. (2024). The Relationship of Workload , Work Life Balance and Job Stress on Bank Employees. *International Research Journal of Economics and Management Studies*, 3(4), 46–52. <https://doi.org/10.56472/25835238/IRJEMS-V3I4P108>
- Suzabar, D. F., Soelton, M., Umar, M. & Triwulan, J. (2020). *Recognizing How the Time Demands of Work Influences the Turnover Intention in Banking Industry*. 120(Icmeb 2019), 40–45. <https://doi.org/10.2991/aebmr.k.200205.009>
- Tajudeen, F., Kayode, A. & Ajetomobi, E. (2023). The Effect Of Job

- Dissatisfaction On Employee Turnover In Banks. *Global Scientific Journals*, 11(3). <https://doi.org/10.11216/gsj.2023.03.214272>
- Tarmidi, D., Simbolon, R., Putra, W. A., Sulaeman, A. R. & Farhan, M. (2021). The Effect of Financial Compensation and Work Stress on the Job Satisfaction of Go- Jek (Go-Ride) Driver Partners in Bandung Area in the Covid-19 Pandemic. *Turkish Journal of Computer and Mathematics Education*, 12(4), 740–746.
- Thapa, R. (2023). The Impact of Compensation towards Employees' Performance: Employees' Motivation as the Mediating Role. *The Spectrum*, 1(1), 79–95. <https://doi.org/10.3126/spectrum.v1i1.54942>
- Tika. (2023). *Ini Kelebihan dan Kekurangan Bekerja di Bank*. Ajaib.Co.Id. <https://ajaib.co.id/ini-kelebihan-dan-kekurangan-bekerja-di-bank/>
- Tulangow, M. J., Saerang, D. P. E. & Rumokoy, F. S. (2018). The Effect Of Job Stress, Work Environment And Workload On Employee Turnover Intention (Case Study At Pt. Wika Realty Manado). *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 6(2), 467–474. <https://doi.org/10.1016/B978-0-12-809324-5.05616-9>
- Uddin, S., Rahaman, A. & Latif, W. Bin. (2023). Determining Dimensions of Job Satisfaction among Employees : Evidence from Commercial Bank Industries in Bangladesh. *Journal of Asian Finance, Economics and Business*, 10(2), 195–201. <https://doi.org/10.13106/jafeb.2023.vol10.no2.0195>
- Udriyah, Riyadi & Utaminingtiyas, R. R. B. (2020). Pengaruh Beban Kerja, Work-Family Conflict Dan Job Insecurity Terhadap Kepuasan Kerja Serta Dampaknya Terhadap Turnover Intention Di Pt Binabusana Internusa Semarang. *Admisi & Bisnins*, 18(3), 163–182.
- Verlinden, N. (2023). *What Does High Turnover Mean? Turnover Rates and Causes*. Academy To Innovate HR. [https://www.aihr.com/blog/high-turnover-meaning-rates/#:~:text=In an HR context%2C \(high,hiring decisions and bad management](https://www.aihr.com/blog/high-turnover-meaning-rates/#:~:text=In an HR context%2C (high,hiring decisions and bad management)
- Vickovic, S. G. & Morrow, W. J. (2020). Examining the Influence of Work–Family Conflict on Job Stress, Job Satisfaction, and Organizational Commitment

- Among Correctional Officers. *Criminal Justice Review*, 45(1), 5–25.
<https://doi.org/10.1177/0734016819863099>
- Wijayanti, R. & Nurhayati, M. (2021). The Effect of Employee Religiosity and Organizational Culture on Employee Performance with Intrinsic Motivation as a Mediation Variable in Bank Syariah Indonesia (BSI) Ex BNI Syariah Head Office. *European Journal of Business and Management Research*, 6(5), 100–106. <https://doi.org/10.24018/ejbmr.2021.6.5.1069>
- Wiliandari, Y. (2019). Kepuasan Kerja Karyawan. *Society*, 6(2), 81–95.
<https://doi.org/10.20414/society.v6i2.1475>
- Yamin, S. (2023). *Olah data Statistik SMARTPLS 3 SMARTPLS 4 AMOS & STATA (MUDAH & PRAKTIS) EDISI III (III)*. PT Dewangga Energi Internasional.
https://www.google.co.id/books/edition/Olah_data_Statistik_SMARTPLS_3_SMARTPLS/0b_LEAAAQBAJ?hl=en&gbpv=1&dq=SMARTPLS+3+SMARTPLS+4.+In+2023&pg=PR3&printsec=frontcover
- Yampap, U. & Hasyda, S. (2023). Pengaruh Penerapan Model Problem Based Learning Terhadap Peningkatan Keterampilan Berpikir Kritis Siswa. *Jurnal Pendidikan Dasar Flobamorata*, 4(1), 437–443.
<https://doi.org/10.51494/jpdf.v4i1.853>
- Yani, M. (2021). The Effect Of Compensation, Environment And Leadership Style On Employee Spirit And Performance Through Motivation. *JBMP (Jurnal Bisnis, Manajemen Dan Perbankan)*, 7(1), 1–20.
<https://doi.org/10.21070/jbmp.v7i1.1337>
- Yperen, V. N. W. & Hagedoorn, M. (2003). Do High Job Demands Increase Intrinsic Motivation or Fatigue or Both? The Role of Job Control and Job Social Support. *Academy of Management Journal*, 46(3), 339–348.
<https://doi.org/10.5465/30040627>
- Yusoff, F. W., Kian, T. S. & Idris, M. T. M. (2016). Herzberg ' s Two-Factor Theory on Work Motivation : Does it Work for Today's Environment? *Global Journal of Commerce & Management Perspective*, 2(September 2013), 18–22.
<https://www.researchgate.net/publication/262639924>
- Yusuf, M. (2021). The Effects of the Intrinsic Motivation and Extrinsic Motivation

on Employee Performance with Job Satisfaction as an Intervening Variable at
PT. Alwi Assegaf Palembang. *Mbia*, 20(1), 18–31.
<https://doi.org/10.33557/mbia.v20i1.1221>

