

## ROLE STRESS AND COMPENSATION AS DETERMINANTS OF JOB SATISFACTION AMONG ISLAMIC BANK EMPLOYEES IN BANDA ACEH CITY

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### Abstract

Companies that assign workloads exceeding normal practices inevitably increase employees work burdens and lead employees to choose overtime in order to complete these tasks. High job demands tend to cause employees to experience stress. This condition should therefore be balanced with appropriate compensation provided by the company so that employees feel satisfied in their work. The purpose of this study is to examine the effect of role stress and compensation variables on employee job satisfaction at an Islamic bank in Banda Aceh City. The methodology employed a quantitative approach with an associative research design. A total of 61 employees of the Islamic bank were selected as the sample using random sampling techniques. Primary data were collected through questionnaires, and multiple linear regression analysis was used to test the research hypotheses. The results of the study indicate that role stress and compensation have a significant effect on employee job satisfaction at the Islamic bank in Banda Aceh City.

**Keywords:** Role stress, compensation, job satisfaction

### Abstrak

Perusahaan yang membebankan pekerjaan melebihi kebiasaan yang dilakukan, tentu saja menyebabkan beban pekerjaan karyawan bertambah dan menyebabkan karyawan memilih lembur demi menyelesaikan pekerjaan tersebut. Tingginya tuntutan pekerjaan tentunya membuat karyawan menjadi stress. Hal ini tentu pula harus diimbangi dengan kompensasi yang diberikan kepada karyawan agar dalam bekerja para karyawan merasa puas. Tujuan penelitian untuk mengetahui pengaruh variabel role stress dan kompensasi terhadap kepuasan kerja karyawan pada salah satu Bank Syariah di Kota Banda Aceh. Metodologi menggunakan pendekatan kuantitatif dan jenis penelitian asosiasi dengan 61 karyawan Bank Syariah sebagai sampel random sampling bersumber data primer dan teknik pengumpulan data kuesioner serta metode analisis regresi linier berganda untuk membuktikan hipotesis. Hasil penelitian diketahui bahwa terdapat pengaruh yang signifikan variabel role stress dan kompensasi terhadap kepuasan kerja karyawan pada Bank Syariah di Kota Banda Aceh.

**Kata Kunci:** Role stress, kompensasi, kepuasan kerja.

### INTRODUCTION

Job satisfaction is an essential concern for organizations, as it enables companies to identify the factors that contribute to employees' satisfaction at work. Stephen (2015) states that job satisfaction is a psychological condition experienced by employees in the workplace, arising from their roles within the organization and the extent to which their needs are adequately fulfilled. Job satisfaction is not only related to the physical aspects of performing job tasks and the working environment, but also to employees' interactions with their colleagues and

the relational systems established among them. The level of job satisfaction can be observed through several indicators, such as productivity levels, absenteeism rates, and employee turnover. Conversely, job dissatisfaction can be identified through both active and passive organizational behaviors, including allowing unfavorable conditions to persist, avoiding responsibilities, and other similar actions.

A preliminary observation was conducted with an employee of a state-owned Islamic bank in Banda Aceh. In the interview, the participants

stated that every employee already had their own workload. However, it was not uncommon for the company to assign employees additional tasks beyond their usual duties in order to achieve organizational targets. This inevitably increased the workload and often led employees to work overtime to complete tasks and come to work on their days off. High work demands understandably caused employees to feel stressed, unmotivated, and discouraged, which in turn adversely affected their performance and job satisfaction (Employee interview, personal communication, 12 August 2023).

Furthermore, tasks that must be completed in a short, rushed timeframe can also exert pressure on employees, negatively influencing their cognitive processes, emotions, and task execution, thereby resulting in poor performance and decreased job satisfaction. As a consequence, various symptoms of stress may develop in employees that interfere with their work performance, and if left unaddressed over time, can destabilize their psychological well being. Employees contribute their knowledge, skills, effort, time, and commitment to the organization not solely out of devotion, but also with the expectation of receiving appropriate compensation or reward for their performance and productivity.

Every employee has and performs a role in their own life. The roles held by each employee naturally vary depending on their expertise, the tasks and responsibilities they must perform, the experience they possess, and the actions they will undertake. Incompatibility with the role being performed can give rise to role conflict, such as a mismatch between bureaucratic control mechanisms and norms, rules, ethics, as well as autonomy and professionalism (Hanna & Firnanti, 2013).

Role stress describes the extent to which the expectations associated with a set of

organizational roles confront situations involving multiple dimensions triggered by several antecedents. One of these antecedents is role ambiguity, which arises when there is insufficient information necessary to perform a role satisfactorily. Role conflict emerges as the simultaneous occurrence of two or more pressures, such that compliance with one demand creates a dilemma in complying with another. Hanna & Firnanti (2013) Role overload occurs when an employee has too many tasks to complete relative to the time available and the capabilities they possess.

Grandey & Cropanzano (1999) stated that employees who experience role conflict or role stress are likely to generate undesirable situations within the organizations where they work. In other words, greater role conflict and ambiguity will lead to increased pressure on employees. Employee job satisfaction is achieved not only by fulfilling employees' material needs, but also by providing comfort and freedom from stressors that interfere with their work performance. The relationship between role stress and job satisfaction has been previously demonstrated empirically; for example, Wibowo et al. (2015) found that role stress has a significant effect on job satisfaction among bank employees.

Another factor that contributes to an employee's job satisfaction is the magnitude of the compensation provided by the company. According to Masram & Mu'ah (2017), compensation encompasses all forms of reward that employees receive as remuneration for their work. Compensation is considered one of the most effective means for the human resources department to enhance employee performance, motivation, and job satisfaction. A well-designed compensation system can provide satisfaction to employees and enable the company to retain its workforce. Mangkunegara (2019) asserts that the

compensation given to employees has a significant influence on the level of job satisfaction, work motivation, and job performance. In other words, compensation is closely related to employee job satisfaction within a company.

It is expected that the company provides fair compensation in accordance with the employment agreement (work contract), including the amount of salary or allowances, as well as the timing of compensation payments, which must align with the terms stipulated in the contract. This expectation is reinforced by the acknowledgment of an employee from a regional Islamic bank who stated that if the compensation received does not correspond to the workload, it will certainly result in employee dissatisfaction with their work (Employee interview, personal communication, 24 January 2024). The relationship between compensation and employee satisfaction has been demonstrated in previous research; studies by Wulandari & Prianthara (2018) and Hadiwijaya & Hanafi (2016) indicate that work compensation has a positive and significant effect on job satisfaction among bank employees.

## **THEORETICAL FRAMEWORK**

### **Job Satisfaction**

According to Abdurrahmat (2016:6), job satisfaction is an emotional attitude characterized by a pleasurable feeling and love for the work in which one is engaged. Job satisfaction at work refers to the sense of contentment that employees experience when they achieve work objectives, receive proper placement, fair treatment, and work in a favorable environment. Employees who enjoy job satisfaction are more likely to prioritize their work over the compensation or wages they receive. Moreover, employees tend to feel more satisfied when their compensation is commensurate with the results of their work.

Handoko (2017:87) contends that job satisfaction is one of the variables that can influence employee productivity or performance. Meanwhile, Bangun (2014:44) states that work that provides job satisfaction is work that is perceived as enjoyable to perform. Conversely, work that is not enjoyable is an indicator of job dissatisfaction. Achmad (2010:38) explains that job satisfaction can function to increase employees' work enthusiasm, enhance productivity, reduce absenteeism, improve employee loyalty, and retain employees within an organization.

Job satisfaction is a multidimensional concept, meaning that it is influenced by various factors. It has many dimensions, generally observed through satisfaction with the work itself, salary, recognition, relationships between supervisors and employees, and opportunities for advancement. According to Hasibuan (2017:56), indicators of an individual's job satisfaction include:

a. **Pride in one's work**

Employees who are satisfied with their work are characterized by a strong liking for their job. A strong liking for work fosters pride and generates significant interest in the job, which serves as a strong incentive to perform effectively.

b. **Enjoying and loving the work**

Satisfied employees demonstrate love for their job. When an individual feels passionate about their work, they can perform more efficiently and effectively because the motivation to work originates from within, allowing them to work disciplinedly even without strict supervision.

c. **Enthusiasm and happiness at work**

Job satisfaction is manifested by an individual's enthusiasm toward assigned tasks and the happiness experienced while performing them. Happiness represents the

highest value in human activity. An employee who feels happy will devote full effort to tasks, prioritizing intrinsic satisfaction over material rewards, perceiving their work as engaging and inspiring.

d. Responsibility toward one's work

Employees who are satisfied with their job carry out tasks responsibly. Taking responsibility in completing tasks assigned by supervisors provides satisfaction to all stakeholders, especially superiors.

e. Reduced absenteeism among employees

Job satisfaction is also indicated by low absenteeism. Employees consistently attend work according to scheduled hours when they are satisfied with their jobs.

f. Decision-making with proper behaviour

A satisfied employee performs tasks professionally and responsibly, making well-considered decisions in their conduct that do not harm themselves or the organization.

g. Improved employee performance and appearance

Job satisfaction can be observed through improvements in employee performance and professional presentation over time. This means that employees consistently provide services skillfully and effectively to clients.

## Role Stress

A role is a pattern of behavior expected from an individual in interactions involving others. Roles reflect a person's position within a social system, along with the associated rights, obligations, authority, and responsibilities (Davis & Newstrom, 2012). Meanwhile, Hasibuan (2011) defines stress as tension that affects an individual's emotions, thought processes, and condition. Employee stress arises when job satisfaction is not fulfilled through their work. Generally, the work performance of stressed employees declines as they experience

mental tension, unusual behavior, irritability, and a tendency to isolate themselves.

Role stress essentially refers to a condition in which the expectations associated with an individual's role differ and are influenced by the expectations of others. These expectations can conflict, be unclear, and complicate the individual's role, making it ambiguous, difficult, contradictory, or even impossible to meet (Hadiwijaya & Hanafi, 2016). Based on the above, role stress is a condition in which an individual experiences tension that affects their emotions and thought processes, making the tasks they perform feel excessively burdensome. The expectations associated with a person's role sometimes differ and are influenced by the expectations of others, which may conflict, be unclear, or complicate the role. According to Utama & Surya (2019:69), the indicators of role stressors include:

a. Workload

Employees feel that the workload assigned is not reasonable, especially when additional work hours are required without being counted as overtime.

b. Pressure

Pressure experienced by employees can arise from peers or subordinates and superiors. This pressure often comes in the form of tasks assigned by supervisors, particularly when these tasks have tight deadlines.

c. Conflict

Conflict arises in the workplace, reducing employee productivity. This can occur within the organization and also outside, such as at home or in nearby areas.

## Compensation

According to Sutrisno (2019), the provision of compensation is one of the implementations of human resource management functions related to all types of

individual rewards as an exchange for performing organizational tasks. Dessler (2017) states that employee compensation encompasses all forms of payment or rewards given to employees arising from their work.

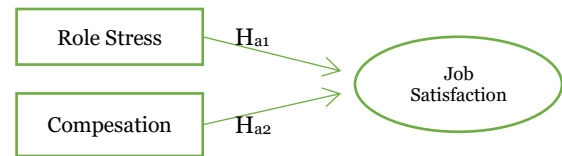
Nawawi (2015:315) defines compensation as a form of reward or recognition provided by an organization or company to employees who bear responsibilities in performing their duties. Furthermore, Mathis & Jackson (2011) explain that compensation is a reward provided by the company to employees. It can be concluded that compensation is an important factor influencing how and why individuals choose to work for one organization over another. In this study, compensation is measured using financial compensation. Indicators of financial compensation are adapted from Hasibuan (2017:79), including:

- a. Salary  
Remuneration received by employees periodically and regularly from the company.
- b. Incentives  
Rewards provided by the company to employees who exceed predetermined performance targets.
- c. Allowances  
Rights granted by the company to employees according to their position and job role.
- d. Facilities  
Physical supporting resources provided by the company to facilitate its operations.

### Conceptual Framework

Balitbangkes, as cited in Rusiadi (2015:65), explains that a theoretical framework is a description of the relationships among variables related to a particular problem, especially those being studied, in accordance with the problem formulation and literature review. A conceptual framework should be presented in the form of a scheme or diagram.

The explanation of the conceptual framework is provided in a narrative form, including the identification of variables, their types, and the relationships among them. The conceptual framework is illustrated in a diagram (Figure 1):



**Figure 1.**  
**Conceptual Framework Diagram**

### Research Hypotheses

Based on the problem formulation, theoretical review, and literature review, the hypotheses for this study are formulated as follows:

- H<sub>a1</sub> : Role Stress has a significant effect on the job satisfaction of Islamic bank employees in Banda Aceh
- H<sub>a2</sub> : Compensation has a significant effect on the job satisfaction of Islamic bank employees in Banda Aceh.

### METHODOLOGY

Research is a systematic, orderly, and continuous investigation that can solve a problem (Nazir, 2018). This study falls into the category of quantitative research with an associative type for testing influence. According to Sugiyono (2018), associative research aims to determine the relationship between two or more variables, examining the role, influence, and causal relationships between independent and dependent variables. The associative approach in this study is intended to analyze the effect of role stress and compensation on the job satisfaction of employees at Islamic banks.

Primary data, as the main source needed in this study, were obtained directly from the field using questionnaires (Sunyoto, 2019), which were distributed to employees of an Islamic bank in Banda Aceh. The population consisted of all employees at a regional

government owned Islamic bank branch in Banda Aceh, totaling 158 employees. The sample was selected using random sampling, giving each employee an equal chance to be included as a respondent (Sugiyono, 2018). The sample size was 61 respondents, who received questionnaires directly. The data analysis methods employed included validity and reliability testing, classical assumption testing, and multiple linear regression analysis to measure the influence of role stress and compensation on employee job satisfaction, as well as to test the proposed hypotheses.

## RESULTS AND DISCUSSION

### Normality Test Results

Normality testing is one of the prerequisites for data analysis (classical assumptions). This means that before conducting statistical analysis for hypothesis testing, the research data must be tested for the normality of its distribution. Based on Table 1, the SPSS output shows that the significance value of the variable Asymp. Sig. (2-tailed) is 0.200, which is greater than 0.05. Therefore, according to the decision criteria of the Kolmogorov–Smirnov normality test, it can be concluded that the data are normally distributed

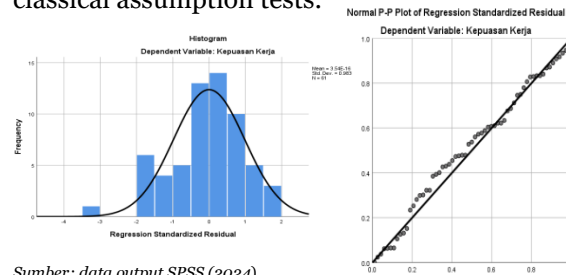
**Table 1.**  
**Normality Test Results (Kolmogorov–Smirnov Value)**

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		61
Normal	Mean	.0000000
Parameters <sup>a,b</sup>	Std. Deviation	4.34800400
Most Extreme	Absolute	.088
Differences	Positive	.053
	Negative	-.088
Test Statistic		.088
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>

Source: output SPSS (2024)

In Figure 2, the histogram shows a bell shaped distribution, while Figure 3 presents the results of the normal P–P plot, in which the data points are scattered around the diagonal line and follow its direction. Based on both graphical displays, it can be concluded that the data exhibit a normal distribution pattern. Therefore, all data

used in this study meet the requirements of the classical assumption tests.



Sumber: data output SPSS (2024)

**Figure 2.**  
**Normality Test (Histogram)**

**Figure 3.**  
**Normality Test (P-P Plot)**

### Multicollinearity Test Results

Multicollinearity in a regression model can be detected using several methods, as suggested by Sunyoto (2019): (a) examining the correlation values among independent variables, (b) analyzing the condition index and eigenvalues, and (c) observing the tolerance values and the variance inflation factor (VIF). Decision-making in the multicollinearity test is commonly based on the tolerance and VIF values. Based on Table 2 of the SPSS output in the Coefficients section under Collinearity Statistics, the tolerance values for the variables role stress (X1) and compensation (X2) are 0.507, which are greater than 0.10. Meanwhile, the VIF values for variables X1 and X2 are 1.974, which are less than 10. Therefore, based on the criteria of the multicollinearity test, it can be concluded that there is no indication of multicollinearity in the regression model.

**Table 2.**  
**Multicollinearity Test Results**

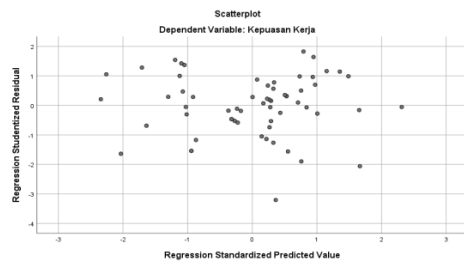
Model	Collinearity Statistics	
	Tolerance	VIF
Role Stress	.507	1.974
Kompensasi	.507	1.974

a. Dependent Variabel: Kepuasan Kerja  
Source: output SPSS (2024)

### Heteroskedasticity Test Results

The heteroskedasticity test was performed to examine whether the regression model exhibits constant or non-constant variance of residuals across observations (Sunyoto, 2019). As shown in Figure 4, the scatterplot results indicate that the data points are randomly distributed and do not form any discernible

pattern. This suggests that the regression model satisfies the assumption of homoskedasticity and is free from heteroskedasticity issues.



Source: output SPSS (2024)

**Figure 4.**  
Heteroskedasticity Test Results

### Multiple Linear Regression Analysis

Based on the data generated from the SPSS output using the multiple linear regression analysis model, the results presented in Table 3 (SPSS output, Unstandardized Coefficients B) provide information regarding the regression equation, indicating the extent to which the independent variables (X), namely role stress and compensation, influence the dependent variable (Y), job satisfaction. The regression equation used in this study is formulated as follows:

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 4,750 + 0,873 X_1 + 0,259 X_2$$

- The constant value obtained is 4.750. This indicates that when the independent variables, namely role stress and compensation, are equal to zero, the job satisfaction score is 4.750.
- The regression coefficient for  $X_1$  (role stress), represented by  $b_1$ , is 0.873 and is positive. This means that a one unit increase in role stress leads to an increase in job satisfaction by 0.873 units, assuming other variables remain constant.
- The regression coefficient for  $X_2$  (compensation), represented by  $b_2$ , is 0.259 and is positive. This indicates that a one unit increase in compensation results in an increase in job satisfaction by 0.259 units, holding other variables constant.

**Table 3.**  
Multiple Linear Regression Analysis  
Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	4.750	2.558			1.857	.068
Role Stress	.837	.166	.584		5.042	.000
Kompensasi	.259	.121	.248		2.142	.036

a. Dependent Variable: Kepuasan Kerja

Source: output SPSS (2024)

### Hypothesis Testing

Hypothesis testing was conducted using t-statistics and significance (p-value) analysis in the multiple linear regression model. Based on the results presented in Table 3, the calculated t-values were compared with the critical t-value at a significance level of  $\alpha = 0.05$  using a two-tailed test. With a sample size of  $n = 61$  and degrees of freedom  $df = n - k - 1 = 58$ , the critical t-value was 2.001. The results are summarized as follows:

#### a. Role Stress ( $X_1$ )

The role stress variable ( $X_1$ ) produced a calculated t-value of 5.042, which exceeds the critical t-value of 2.001, with a significance level of  $p = 0.000 (< 0.05)$ . These results indicate that role stress has a statistically significant effect on job satisfaction (Y).

#### b. Compensation ( $X_2$ )

The compensation variable ( $X_2$ ) yielded a calculated t-value of 2.142, which is greater than the critical t-value of 2.001, with a significance level of  $p = 0.036 (< 0.05)$ . This finding demonstrates that compensation has a statistically significant effect on job satisfaction (Y).

### Coefficient of Determination Analysis

The coefficient of determination ( $R^2$ ) indicates the proportion of variance in the dependent variable (Y) explained by the independent variables (X). As shown in Table 4 (SPSS Model Summary),  $R^2$  is 0.606, calculated by squaring the correlation coefficient ( $R = 0.778$ ). This implies that 60.6% of the variance in job satisfaction (Y) is explained by role stress and compensation (X), while the remaining

39.4% is attributed to other factors not included in the regression model.

**Table 4.**  
**Coefficient of Determination (R<sup>2</sup>)**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.778 <sup>a</sup>	.606	.592	4.422

a. Predictors: (Constant), Kompensasi, Role Stress

b. Dependent Variable: Kepuasan Kerja

Source: output SPSS (2024)

## DISCUSSION

### The Effect of Role Stress on Employee Job Satisfaction at Sharia Banks in Banda Aceh

Based on the research findings, the first hypothesis (Ha1) is accepted. This is evidenced by the calculated t-value for the role stress variable of 5.042, which is greater than the t-table value of 2.001, with a significance level of 0.000 ( $< 0.05$ ). These results indicate that role stress has a significant effect on employee job satisfaction at one of the Sharia banks in Banda Aceh. This study demonstrates that the role stress experienced by employees at this bank can still be managed effectively.

The findings suggest that role stress among bank employees is relatively low. This indicates that each employee's role is clearly defined, and role pressure and role conflict rarely occur. High role stress negatively affects perceived job satisfaction, whereas low role stress tends to increase job satisfaction. Role stress refers to the pressure or condition in which an individual experiences difficulty in understanding their responsibilities, perceiving their role as overly demanding in the workplace (Sopiah, 2018). Often, role stress is associated with role conflict, role ambiguity, and role overload (Mas'ulah et al., 2020).

Role stress can occur to anyone, not only to structural officials, and can be triggered by various work conditions. Employees experiencing role stress face demands that are difficult to meet, resulting in a misfit between the individual and the work environment (Siswadi et

al., 2020). Individuals are confronted with pressures related to the functions of specific roles they perform within the organization. Such conflicts may lead to physiological, psychological, and behavioral symptoms, which in turn can reduce employee performance. The significant effect of role stress on employee job satisfaction at Sharia banks in Banda Aceh is also supported by previous studies, including Wibowo et al. (2015); Wulandari & Prianthara (2018); Utama & Surya (2019); and Wahyuningrum & Khan (2023), all of which found that role stress influences job satisfaction.

### The Effect of Compensation on Employee Job Satisfaction at Sharia Banks in Banda Aceh

Based on the research findings, the second hypothesis (Ha2) is accepted. This is evidenced by the calculated t-value for the compensation variable of 2.142, which is greater than the t-table value of 2.001, with a significance level of 0.036 ( $< 0.05$ ). These results indicate that compensation has a significant effect on employee job satisfaction. In other words, the findings suggest that compensation positively impacts the job satisfaction of employees at one of the Sharia banks in Banda Aceh. This implies that the compensation provided by the bank aligns with employee expectations, being perceived as fair and reasonable.

Compensation includes salaries that meet employees' basic needs, incentives for achieving targets, allowances appropriate to their positions and roles, as well as facilities and resources provided to support task performance. This indicates that the compensation system implemented by the bank is effective, resulting in a positive influence on employee job satisfaction.

Compensation serves as a reward for employee contributions to the organization. Proper compensation is provided in accordance with employee capacity to produce optimal



performance, thereby enhancing work productivity. According to Zainal (2015:741), compensation can be categorized into financial and non-financial types. Compensation must be appropriate and fair, as it can improve employee productivity by providing satisfaction in performing their work.

Providing compensation to employees can enhance job satisfaction. According to Mangkunegara (2019:84), compensation significantly affects employee job satisfaction, work motivation, and performance outcomes. When compensation corresponds to the type of work and job position, employees experience greater satisfaction in their roles. These findings clearly demonstrate that compensation is crucial for employees, as it serves as a measure of job value. Fulfillment of employee needs and expectations through adequate compensation positively influences their job satisfaction. This study also supports the findings of Wulandari & Prianthara (2018), who demonstrated that non-financial compensation significantly affects employee job satisfaction. Furthermore, Mangkunegara's theory (2019:84) supports the view that compensation strongly influences employee satisfaction levels. This research is consistent with the studies of Anggreani & Saroyo (2023), Suprihartini (2023), and Guslina et al. (2024), which indicate that financial compensation has a significant and positive effect on employee job satisfaction.

### **Implications of the Effect of Role Stress and Compensation on Employee Job Satisfaction at Sharia Banks in Banda Aceh**

The research findings indicate that the  $R^2$  value is 0.606, or 60.6%. This means that the variables of role stress and compensation collectively explain 60.6% of the variation in employee job satisfaction. The remaining 39.4% of variation in job satisfaction is influenced by

other factors not examined in this study, such as employee competence, human resource quality (Hadiwijaya & Hanafi, 2016), work environment (Utama & Surya, 2019), work motivation (Wulandari & Printhara, 2018), and turnover intention (Artopo & Wahyuni, 2024).

Role stress and compensation can serve as important considerations in supporting employee performance. When financial and non-financial compensation aligns with employees' expectations, it enhances their job satisfaction and performance. Similarly, role stress can occur at any time and affect any employee, as individuals face pressures related to the functions of specific roles within the organization. Such stress may lead to conflicts, resulting in physiological, psychological, and behavioral symptoms, which can reduce work performance.

### **CONCLUSION**

Overall, both role stress and compensation have a significant impact on employee job satisfaction at Sharia banks in Banda Aceh. Low role stress and adequate, fair compensation contribute positively to higher employee satisfaction, which aligns with the results of previous research and theoretical frameworks.

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