



## THE EFFECT OF RESILIENCE, WORK ATTACHMENT, AND EMOTIONAL INTELLIGENCE ON JOB SATISFACTION OF BANK SYARIAH INDONESIA EMPLOYEES (Case Study: Bank Syariah Indonesia KC Yogyakarta Kusumanegara)

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### Abstract

This study aims to determine the Effect of Resilience, Work Attachment, and Emotional Intelligence on Employee Job Satisfaction at Bank Syariah Indonesia KC Yogyakarta Kusumanegara. The analysis method used is Structural Equation Modelling using the Partial Least Squares approach using the WarpPLS 5.0 analysis tool. The sampling technique used is Non-probability Sampling with a saturated sampling method using 31 respondents from employees of Bank Syariah Indonesia KC Yogyakarta Kusumanegara. The results showed that resilience, job attachment, and emotional intelligence had a significant influence on the job satisfaction of Bank Syariah Indonesia KC Yogyakarta employees.

### Abstrak

Penelitian ini bertujuan untuk mengetahui Pengaruh Resiliensi, Keterikatan Kerja, Dan Kecerdasan Emosional terhadap Kepuasan Kerja Karyawan di Bank Syariah Indonesia KC Yogyakarta Kusumanegara. Metode analisis yang digunakan adalah Structural Equation Modelling dengan menggunakan pendekatan Partial Least Squares menggunakan alat analisis WarpPLS 5.0. Teknik Sampling yang digunakan yaitu Non probability Sampling dengan metode sampling jenuh dengan menggunakan 31 responden dari karyawan Bank Syariah Indonesia KC Yogyakarta Kusumanegara. Hasil penelitian menunjukkan bahwa Resiliensi, Keterikatan Kerja, Dan Kecerdasan Emosional memiliki pengaruh yang signifikan terhadap Kepuasan Kerja Karyawan Bank Syariah Indonesia KC Yogyakarta.

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## INTRODUCTION

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Organizations or companies need to pay attention to human resources in it. This is important because when employees feel their needs are met, employees will tend to display maximum performance for the company (Masharyono, 2015). Attention to employees should not be ignored, because it can spur employees to work effectively for the achievement of the company's vision and mission (Senen et al., 2016).

Research from Andriany (2019) states that companies must be able to understand employee behavior and ensure their needs can be met, so that employees can feel satisfied when working. They will work optimally when they feel satisfied, this is because they feel all their needs have been met (Zainal et al., 2014). According to (Paterson et al., 2014) satisfaction is a person's perspective on his work. Job satisfaction is a reflection of a person in viewing himself as an individual in the context of work, usually seen from the psychological needs obtained from their workplace environment (Hanna et al., 2017).

Job satisfaction will be the main factor that makes a person stay in a company. It will be interesting if job satisfaction is studied in companies that have merged, such as the event of the merger of three Islamic banks in Indonesia, namely Bank Syariah Mandiri, BRI Syariah, and BNI Syariah in February 2021 under the name of a new entity, namely PT Bank Syariah Indonesia Tbk (Wiyono, 2021). This is interesting because according to research from Nuari (2016) said that when several companies merge, these companies will face several risks, one of which is operational risk in terms of cultural differentiation or culture. The differentiation is caused by the meeting of several companies that differ in terms of habits, values, and even countries.

In this study using BSI objects which are a combination of three Islamic banks. Of the three banks have different cultures and cultures in running their business, for example, BRI Syariah has a work culture such as professional, enthusiastic, HR appreciation, tawakal, integrity, business orientation, and customer satisfaction. In addition, BNI Syariah has a work culture such as professionalism, integrity, customer awareness, and continuous improvement. Meanwhile, BSM has a work culture, namely excellence, teamwork, humanity, integrity, customer focus. With these differences, researchers took the object of BSI Kusumanegara Yogyakarta which is ex dari BNI Syariah to see employee job satisfaction due to the merger of Islamic banks.

Based on the theory of justice, Adams (1963) states that a person's satisfaction will depend on the situation and conditions of a company. Companies that grow sometimes experience a situation of change, these changes will cause conflicts where employees are dissatisfied when experiencing changes both from the internal and external sides. However, acceptance and rejection attitudes depend on where someone is hearing the problem and will greatly affect employee job satisfaction (Hagemeister & Volmer, 2017). The government here plays an important role, namely being a third party to eliminate internal conflicts that occur as much as possible between companies that merge so that post-merger operational conditions are not disturbed (Wiratmini, 2020).

In this study, researchers used the COR (Conservation of Resources) theory or in Indonesian, the theory of resource conservation. According to this theory, a person or individuals will always try their best to obtain, maintain, or maintain the resources they have. According to Hobfoll et al (1995) said a person's resources are divided into 4 categories, among others: objects (home, telephone, etc.), personal characteristics (optimism and hope), conditions (stable work and good health), and energy (knowledge).

If a person feels that they are losing these four resources they are in a "negative state", for example a person will experience stress, job dissatisfaction, depression or pressure. Therefore, researchers propose the variable resilience because it represents one of the resources of the COR theory, namely personal resources. Amir & Standen (20, 12) said that one of the dimensions of resilience is the willingness to survive and discipline in the face of difficulties when there is a change in the work environment. With resilience, employees can carry out their work more lightly, think positively, and not think about difficult situations that happen to them. Thus, employees will feel they have reached a higher job satisfaction point (Nuari, 2016).

In addition to resilience, another variable that can be associated with job satisfaction is emotional intelligence. The variables of emotional intelligence are represented by researchers to represent the energy resources of the COR concept theory. Prati et al (2003) said emotional intelligence or emotional intelligence is the ability of a person to use his level of brilliance to respond to everything in himself or when faced with problems in his work. The merger of Islamic banks makes the state of the work environment change, therefore employees are required to think smart to stay in good performance and produce good work results as well (Sojka & Deeter-Schmelz, 2002). Research from Thomas (2009) says that emotional intelligence is closely related to job satisfaction. Employees with high emotional intelligence, will also have a high level of job satisfaction.

In addition to job resilience and attachment, the variable associated with job satisfaction is work engagement. Work engagement or work engagement researchers propose to represent resource conditions in the COR concept theory. Work engagement will make positive feelings, motivation and work related to psychological states characterized by enthusiasm, passion and appreciation of employees (Schaufeli, 2017). This has been confirmed by research from Handayani (2012) that job satisfaction is a reflection of one's feelings for work and work environment. If employees have a positive attitude, the level of job satisfaction will also be high (Handayani, 2012). Therefore, when employees have positive feelings and enthusiasm in carrying out their work, employees will feel job satisfaction.

Research on job satisfaction of Islamic bank employees in Indonesia has been widely conducted (Murtani, 2019; Juliati, 2012; Isnaini, 2017; Alfani, 2018). However, this study is different from previous research because it was conducted during the Covid-19 pandemic. In addition, the object of this study uses Islamic banks after merging, namely Bank Syariah Indonesia. Therefore, this study aims to determine the Effect of Resilience, Work Attachment, and Emotional Intelligence on Job Satisfaction of Bank Syariah Indonesia Employees (Case Study : Bank Syariah KC Yogyakarta Kusumanegara)

## LITERATURE REVIEW

## **COR (Conservation of Resources) Theory**

Conservation of Resources theory or also called conservation theory is a theory that integrates stress models. In addition, this resource conservation theory assesses that an individual will be as strong as possible to obtain, protect, and maintain the resources they have (Hobfoll, 1989). COR theory is a theory that serves to understand a person's stress (Hobfoll, 2001). On the other hand, Hobfoll (1989) says that stress occurs when one's central resources are in danger of loss, one's central resources are lost, or one's central resources cannot be reached (fail) after significant efforts.

Hobfoll et al (1995) in their book say if there are four resources owned by a person and they will continue to be maintained, including: Objects (home, telephone, etc.), Personal characteristics (optimism and hope), Conditions (stable work and good health), Energy (knowledge). Resources themselves in this perspective are also called something that is valued (Hobfoll, 1991). In addition, in his book Lazarus & Folkman (1984) he said that a person will use all the resources he has not only to respond to stress, but also to build a sustainable reservoir of resources in the future. In this study, job satisfaction was included in the resources of personal characteristics (optimism and hope). According to Locke (1976) employees are satisfied when their expectations about work can be met, these expectations are usually in the form of accepted reward, wide promotion opportunities, job suitability, etc.

## **Resilience**

Resilience means a person's ability to bounce back from a situation that is not in his favor and the ability to adapt flexibly to changes that occur over time (Ong & Bergeman, 2004; Tugade & Fredrickson, 2004). In another opinion, Herrman et al (2011) define resilience as the ability to endure and overcome difficulties from difficulties due to injustice and change. Resilience in work settings is very much getting special attention, this is because resilience is one of the psychological factors that make employees more attached to their work. Resilience itself is a person's ability to endure difficulties and how to overcome challenging situations in life, the process of compliance with unfavorable conditions, and the ability to return to the beginning of balance after facing adverse situations (Kumpfer, 2002)

Research from Malik & Garg (2020) says that resilience is a person's ability to manage stress at adverse times in order to maintain mental health, rebound, and prepare for future challenges proactively, which is important to improve competence, improve professionalism, and improve the ability to handle future challenges in the workplace. Some components of resilience include according to McEwen (2011), namely: mental toughness, physical endurance, emotional balance, Purpose and Meanings. In their research Tedeschi & Kilmer (2005) Resilience does not occur by itself, but is influenced by many factors, including: harmonious interpersonal relationships, social relationships and confidence to continue to develop, have internal resources, such as optimism and positive thoughts, high levels of religiosity.

## **Work Attachment**

According to Bakker (2011) work attachment is a positive condition when employees have high energy, devotion, and passion for work. In another opinion, Wellins & Concelman (2005) said work attachment is an illusory force in a person to motivate in order to make employee performance at a high level. This strength can be in the form of commitment, pride, maximum effort, passion, and attachment to work.

Working more than the word "enough" is a hallmark of employees with high attachment, they will work with goal-oriented commitment, maximize intelligence to solve a problem, ensure what is done is right, and make the right decision to correct if needed (Thomas, 2009). Research (Thomas, 2009) suggests the characteristics of employees who have high engagement as follows: focus on what is being and what will be done, feel that they are in a team, do not feel pressure when working, and when faced with problems can act maturely.

## **Emotional Intelligence**

Emotional intelligence is formed from the words emotion and intelligence. It literally means one's brilliance and multidimensional emotions as subjective levels of feeling. Sojka & Deeter-Schmelz (2002) emotional intelligence involves accepting, interpreting, and giving reactions to others. Emotional intelligence is also called a person's ability to understand themselves and those around them. This ability comes from the subconscious to create positive work in relating to others and responding to the world around them (Virk, 2011)

According to Cote & Miners (2006) emotional intelligence has four dimensions, including: self-awareness, self-management, social awareness, and social management. In addition, emotional intelligence has two main components according to Reus & Liu (2004) and Gross (2014), namely: emotional recognition, related to the ability to understand emotions and oneself and emotional regulation is the process by which emotions are used for personal purposes. It is usually automatically realized or unconscious.

In addition, Goleman (1998) divided the factors that affect emotional intelligence, namely the family environment and the non-family environment. Family is the initial environment that shapes a person's emotional characteristics. In the family, the formation of emotional intelligence of children is the responsibility of parents. While in the non-family context, namely the community environment. Emotional intelligence depends on a child's physical and mental development. To train them, they can be taught to socialize with the surrounding community from childhood, so that when they grow up they can adjust to society.

## **Job Satisfaction**

Udechukwu (2000) in his research said that job satisfaction is simply interpreted as a person's feelings of their job and aspects of their task responsibilities in an organization or company. This feeling is limited to only liking (satisfied) and disliking (dissatisfied). In addition, Jernigan et al (2002) stated that the level of employee job satisfaction will reflect the conditions to which they are imposed by the company. It shows the emotional state and well-being of employees, the level of satisfaction will affect the functioning of an organization or company. A person with a high level of productivity due to feelings of satisfaction with his organization, will increase the positive functioning of the organization, and vice versa.

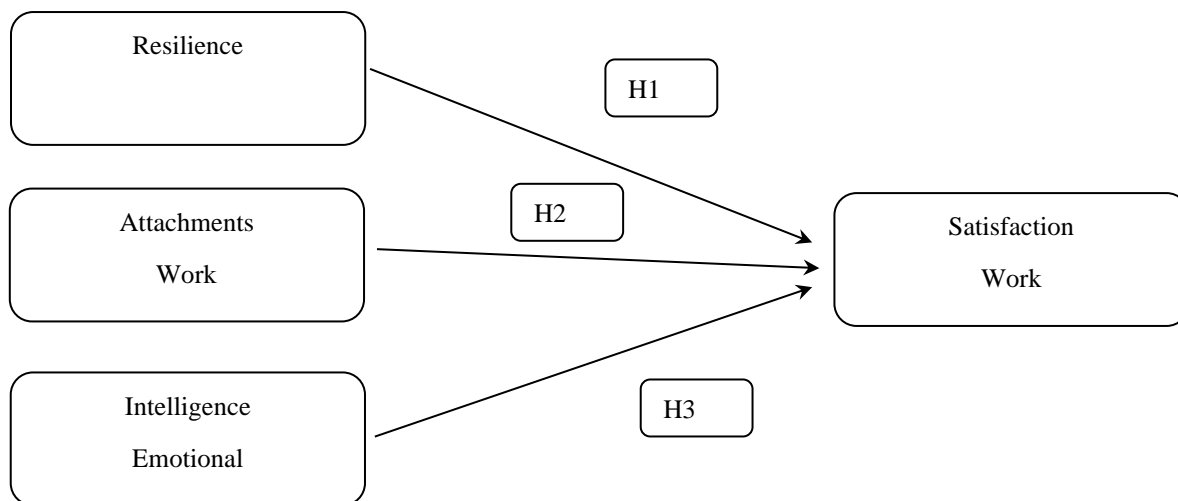
Job satisfaction has a direct relationship with productivity, efficiency, and success. This basic component is the component that acts as a contributor to the progress, productivity, income, appreciation, development and achievement of a person for his work. That way the feelings of employees will be fulfilled (Floudas & Pardalos, 2008). Employees who have satisfaction in themselves will tend to stay longer in a company. On the other hand, satisfaction also has a negative impact if it cannot be suppressed. The effects include: hopelessness, anxiety at work, deteriorating physiological and psychological well-being, and can affect the person of the individual and the business or work he is facing (Ucho et al., 2012).

Job satisfaction is influenced by several components according to Downes et al (2002), including: the nature of the job itself, the income received, promotion opportunities for their hard work, benefits obtained, and their working conditions within the company. Research from Lok & Crawford (2001) tries to divide six aspects that will then grow employee job satisfaction. These aspects include:

The mentality of workers who like challenges, personal interest in work, reduced physical burden on workers, income received in accordance with work effort, dignity of employees in an organization, and working conditions in accordance with the expectations of employees. In his research (Lumley et al, 2011; Herrman et al, 2011) researchers divide job satisfaction built by extrinsic and intrinsic factors. It is based on the idea that job satisfaction is built on negative or positive feelings about one's work in an organization. The intrinsic factor can be seen from satisfaction in completing a job and the opportunity to self-actualize for his work. It usually comes from the job itself and extrinsic factors related to income satisfaction and compensation received by employees during service to the organization where they work. Usually related to employees' feelings about their work that are external to themselves.

**RESEARCH MODEL**

Based on the problems mentioned, the description of this research will be compiled in the following research model:



**Figure 1. Research Framework**  
**Source: Data processed by researchers (2022)**

**Formulation of Research Hypotheses**  
**Resilience to Job Satisfaction**

Resilience is seen as the ability a person has to rise from difficult times. This greatly determines the successes and failures a person faces in his life (Jackson & Watkin, 2004). A person who can face and overcome the difficulties he is facing will make a person strong and resistant to changes that occur in his life (Fonny, 2005).

There are at least two conditions that describe resilience, individual readiness to adapt to problems that have occurred and individual ability to be able to face problems (Wahyudi et al., 2018). According to Amir & Standen (2012), resilience is closely related to one dimension, namely commitment to grow, where individuals will always face difficulties in their lives to become better individuals. Meanwhile, according to Yuniar et al (2011) suggested that resilience is a factor to change the problems and difficulties experienced by a person to be transformed into opportunities to grow, develop, and can increase better adaptability.

In the world of work, employees with high resilience will easily overcome various problems and difficulties in their work. That way, the employee will do his job more lightly. Therefore, employees will achieve higher job satisfaction (Nuari, 2016). With resilience people will develop at least three attitudes: commitment, control, and the ability to face challenges. A person who has these three attitudes will persist when faced with stressful situations, as well as turn urgent situations into opportunities to achieve success (Garmezy, 1991). This is reinforced by research from (Cheung et al., 2011; Paterson et al., 2014; Nuari, 2016) which says that there is a positive and significant relationship between resilience to job satisfaction. Therefore, researchers hypothesize that,

**H1: resilience has a positive and significant effect on job satisfaction**

### Job Attachment to Job Satisfaction

Work attachment is often associated with illusive or self-derived power regarding positive energy, pride in work, totality or having more effort when working, high interest in work, and commitment in carrying out tasks Mancheno-Smoak (2008). Work engagement is often associated with a person's mental state with positive feelings. This is inseparable from the three dimensions of work attachment, namely someone with strong and diligent work when working, has full concentration, has a full interest, is difficult to escape from work and is completely immersed in work for a long time (Schaufeli et al., 2002).

Employees with high work attachment will come to work more often, this is based on employees who feel happy when working and tend to be more able to contribute positively to the organization and have high quality work (Effendi & Romas, 2017). This is reinforced by research conducted by (Citradewi & Soebandono, 2017; Rothmann, 2008; Karanika-Murray et al., 2015; Moura et al, 2015) who explained that job attachment has a significant and positive effect on job satisfaction. Therefore, researchers hypothesize that,

**H2: job attachment has a significant positive effect on job satisfaction**

### Emotional Intelligence on Job Satisfaction

In research from Çekmecelioğlu et al (2012) stated that what links emotional intelligence or emotional intelligence with job satisfaction is about a person's thinking to be able to optimize as best as possible which can then provide satisfaction for himself. High emotional intelligence will make employees able to survive because they are able to control stress and make them diligent in work. Conversely, employees with low emotional intelligence tend to be less likely to have difficulty controlling stress and emotions when faced with difficult situations, consequently can reduce job satisfaction levels (Sy et al., 2006) This is reinforced by research from (Virk, 2011; Çekmecelioğlu et al., 2012) who said emotional intelligence or emotional intelligence has a positive and significant effect on job satisfaction. Therefore, researchers hypothesize that,

**H3: emotional intelligence has a positive and significant effect on job satisfaction**

## RESEARCH METHODS

This study used a descriptive quantitative approach. The population and sample in this study are all employees of Bank Syariah Indonesia KC Yogyakarta totaling 31 employees. In this study, researchers used Non Probability Sampling techniques using saturated sampling methods. Saturated sampling is a method of sampling all members of a population with a relatively small amount. The data collection technique in this study used two ways, namely google form and direct interview. Data analysis in this study used SEM-PLS analysis using WarpPLS 5.0 software. The reason researchers use SEM-PLS analysis is that it can be used for relatively small samples and can also be used for non-parametric analysis. This study uses two variables, namely job satisfaction as a dependent variable or variable (Y) and three independent variables or variables (X), including Resilience (X1), Work Attachment (X2), and Emotional Intelligence (X3).

## RESULTS AND DISCUSSION

### Characteristics of Respondents

**Table 1. Characteristics of Respondents**

Variable	Description	Frequency	Percentage (%)
<b>Gender</b>	Man	25	80,6
	Woman	6	19,4
<b>Age</b>	< 20 Years	0	0
	21 – 30 Years	9	29
	31 – 40 Years	17	54,8
	> 40 Years	5	16,1
<b>Recent Education</b>	High School/Equivalent	4	12,9
	Diploma	3	9,7
	Bachelor	23	74,2
	Other	1	3,2
<b>Length of Work</b>	< 1 Year	2	6,5
	1 – 3 Years	15	48,4
	4 – 6 Years	10	32,3

<b>Income</b>	> 6 Years	4	12,9
	< 1,000,001	0	0
	1.000.001 – 3.000.000	15	48,4
	3 .000.001– 5.000.000	8	25,8
	> 5,000,000	8	25,8

Source:DataPrimer(2022)

Based on the table above, it was found that 31 respondents were dominated by male respondents with 25 respondents or 80.6% and women with 6 respondents or 19.4%.

Based on age, respondents are dominated by Russian respondents 31-40 years old with 17 respondents or 54.8%, < 20 years old with 0 respondents, 21-30 years old with 9 respondents or 29%, and > 40 years old with 5 respondents or 16.1%.

Based on the latest education, it was dominated by Bachelor respondents with 23 respondents or 74.2%, Senior High School / equivalent with 4 respondents or 12.9%, Diploma with 3 respondents or 9.7%, and others 1 respondent or 3.2%.

Based on the length of work, it is dominated by respondents who work 1-3 years with 15 respondents or 48.4%, < 1 year 2 respondents or 6.5%, 4-6 years with 10 respondents or 32.3%, and > 6 years with 4 respondents or 12.9%.

Based on income by respondents with income of 1,000,001 – 3,000,001 with 15 respondents or 48.4%, < 1,000,000 with 0 respondents, 3,000,001 – 5,000,001 with 8 respondents or 25.8%, and > 5,000,001 with 8 respondents or 25.8%.

## Data Testing Results

### Outer Model Test (Validity)

Table 2. Validity Test

Variable	Items	Loading Factor	Parameters	AVE	Parameters	Information
Resilience	X1.1	0,570	0,50	0,705	0,50	VALID
	X1.2	0,738				
	X1.3	0,613				
	X1.4	0,729				
	X1.5	0,563				
	X1.6	0,568				
	X1.7	0,634				
	X1.8	0,714				
	X1.9	0,790				
	X11.0	0,591				
	X1.11	0,670				
	X1.12	0,650				
	X1.13	0,544				
	X1.14	0,601				
	X1.15	0,825				
	X1.16	0,764				
	X1.17	0,808				
	X1.18	0,804				
	X1.19	0,647				
	X1.20	0,686				
	X1.21	0,829				
	X1.22	0,746				
	X1.23	0,609				
	X1.24	0,680				
	X1.25	0,739				
	X1.26	0,805				
	X1.27	0,521				
	X1.28	0,873				
	X1.29	0,832				

Work Attachment	X2.1	0,684	0,50	0,793	0,50	VALID
	X2.2	0,730				
	X2.3	0,786				
	X2.4	0,607				
	X2.5	0,766				
	X2.6	0,857				
	X2.7	0,733				
	X2.8	0,801				
	X2.9	0,856				
	X2.10	0,784				
	X2.11	0,774				
	X2.12	0,823				
	X2.13	0,860				
	X2.14	0,888				
	X2.15	0,828				
	X2.16	0,864				
Emotional Intelligence	X3.1	0,765	0,50	0,688	0,50	VALID
	X3.2	0,587				
	X3.3	0,674				
	X3.4	0,712				
	X3.5	0,688				
	X3.6	0,700				
	X3.7	0,621				
	X3.8	0,740				
	X3.9	0,687				
Job Satisfaction	Y1	0,543	0,50	0,680		VALID
	Y2	0,721				
	Y3	0,655				
	Y4	0,804				
	Y5	0,816				
	Y6	0,692				
	Y7	0,587				
	Y8	0,721				
	Y9	0,506				

**Source: Data processed by researchers (2022)**

Based on data processing using the WarpPLS 5.0 application, it was found that all loading factors from the variables of resilience, work attachment, emotional intelligence, and job satisfaction > 0.50 and AVE value > 0.50. This proves that all question indicators are valid.

#### Outer Model Test (Reliability)

**Table 3. Reliability Test**

Variable	Cronbach's Alpha	Composite Reliability	Parameters	Information
<b>Resilience</b>	0,962	0,965	0,70	Reliable
<b>Work Attachment</b>	0,960	0,964	0,70	Reliable
<b>Emotional Intelligence</b>	0,859	0,889	0,70	Reliable
<b>Job Satisfaction</b>	0,849	0,883	0,70	Reliable

**Source: Data processed by researchers (2022)**

Based on data processing using the WarpPLS 5.0 application, it was found that all cronbach alpha and composite reliability had a value of > 0.70. This proves that all variables are said to be reliable and can be continued to the next process.

## Inner Model Test (Goodness of Fit)

**Table 3. Goodness of Fit Test**

Indicators	Value	Parameters	Information
<b>R<sup>2</sup></b>	0,68	Strong $\leq 0.70$ Moderate $\leq 0.45$ Weak $\leq 0.25$	Strong
<b>Tenenhaus GoF</b>	0,590	Small 0.1 – 0.24 Medium 0.25 – 0.35 Large $\geq 0.36$	Large
<b>Average Path Coefficient (APC)</b>	0,494 P < 0.001	Fit < 0.005	Fit
<b>Average R-Squared (ARS)</b>	0,677 P < 0.001	Fit < 0.005	Fit
<b>Average Adjusted R-Squared (AARS)</b>	0,641 P < 0.001	Fit < 0.005	Fit
<b>Average Block VIF (AVIF)</b>	1,983	Ideal < 3.3 Good < 5	Ideal
<b>Average Full Collinearity VIF (AFVIF)</b>	4,668	Ideal < 3.3 Good < 5	Good
<b>R-squared Contribution Ratio (RSCR)</b>	1,000	Ideal = 1 Good > 0.9	Ideal

**Source: Data processed by researchers (2022)**

Based on the results above, it was found that  $R^2$  has a value of 0.68, this proves that job satisfaction is influenced by variables of resilience, work attachment, and emotional intelligence by 68%, while 32% is explained by other variables. In addition, the Tanenhaus GoF has a value of 0.590 ( $\geq 0.36 =$  large), APC value 0.494 P < 0.001 (P Value < 0.005 = Fit), ARS value 0.677 P < 0.001 (P Value < 0.005 = Fit), AARS 0.641 < 0.001 (P Value < 0.005 = Fit), AVIF value 1.983 ( $\leq 3.3 =$  ideal), AFVIF value 4.668 ( $< 5 =$  good), RSCR value of 1,000 (value = 1 ideal). That way, the research model that the researcher proposed was fit based on rule of thumb indicates that the research model is good and acceptable.

## Test the hypothesis

**Table 3. Test the hypothesis**

Variable	P-Value	B	Parameters	Decision
<b>Resilience =&gt; Job Satisfaction</b>	= 0.04	0,28	Significant P Value $\leq 0.05$	Supported
<b>Job Attachment =&gt; Job Satisfaction</b>	< 0.01	0,55	Significant P Value $\leq 0.05$	Supported
<b>Emotional Intelligence =&gt; Job Satisfaction</b>	< 0.01	0,65	Significant P Value $\leq 0.05$	Supported

**Source: Data processed by researchers (2022)**

Based on data processing, it was found that the effect of resilience on job satisfaction had a P Value value of = 0.04. This indicates that the P Value value  $\leq 0.05$ . Therefore, on hypothesis 1 is supported.

Based on data processing, it was found that the effect of job attachment on job satisfaction had a P Value of < 0.01. This indicates that the P Value value  $\leq 0.05$ . Therefore That, on hypothesis 2 is supported.

Based on data processing, it was found that the effect of emotional intelligence on job satisfaction had a P Value of < 0.01. This indicates that the P Value value  $\leq 0.05$ . Therefore, on the hypothesisS 3 is supported.

## Discussion

### The Effect of Resilience on Job Satisfaction

From the results of the first hypothesis test, it was found that the effect of resilience on job satisfaction had a P Value value of = 0.04. This indicates that the value is P Value  $\leq 0.05$ . Therefore, the resilience variable has a significant effect on job satisfaction. Resilience is seen as a way for a person to bounce back from environmental changes, life pressures, and learn to adapt in order to succeed despite being under pressure, both internally and externally (Niaz, 2006; Kindt, 2006; Bonanno, 2004). On the other hand, resilience emphasizes the importance of flexibility, adaptation, and even improvisation from employees in situations dominated by



change and uncertainty. That way, employees will be encouraged by themselves to have planning, preparation, rationalization, and logical interpretation in order to get out of situations full of uncertainty, such as changes in the work environment (Coutu, 2002).

Based on research conducted at KC Yogyakarta Kusumanegara, employee resilience does not cause significant changes when a merger occurs. This is because BSI KC Yogyakarta employees before and after the merger remain individuals with strong mental resilience, have high work optimism, can manage work emotions, and focus on company goals. That way, with some of these things when employees are faced with a situation of change due to a merger, employees tend to be able to easily survive and make these changes to be able to improve competence in the workplace.

This study states that resilience has a significant effect on job satisfaction. This refers to the results of research that shows respondents feel that when working can go through all unpleasant things and also respondents can continue to move forward despite many obstacles when working. In addition, respondents feel abstinent, diligent, and can control emotions when faced with a problem. Respondents feel not easily influenced by others when making decisions, so respondents feel they can find the best solution to their problems without affecting people around them. That way, respondents can rise from negative circumstances which will then make them satisfied with their work.

Research from Ryff & Singer (2003) states that individuals with high resilience will be more likely to be able to adapt positively and successfully bounce back from negative events from the workplace. That way, the individual will achieve higher work motivation and can maintain himself due to environmental changes. In addition, individuals will proactively tend to be able to prepare strategies and can minimize the impact of stress on work life which in turn will increase job satisfaction. Conversely, individuals who have low resilience are less able to recognize potential setbacks due to changes in the work environment and will be less likely to be able to minimize the impact of stress due to work. That way, individuals cannot rebound and cannot return to the equilibrium point, their output can reduce job satisfaction. This is in line with research from (Larson & Luthans, 2006; Youssef & Luthans, 2007) which states that resilience has a positive and significant effect on employee job satisfaction.

### **The Effect of Job Attachment on Job Satisfaction**

From the results of the second hypothesis test, it was found that the effect of job attachment on job satisfaction had a P Value of  $< 0.01$ . This indicates that the value is  $P \text{ Value} \leq 0.05$ . Therefore, the variable of job attachment has a significant effect on job satisfaction.

Work attachment has three dimensions, including: vigor, dedication, and absorption. Employees with high work attachment tend to have enough energy and mentality to work, as a result so they will be diligent in carrying out their work. In addition, employees will concentrate fully when working, so they will be deep and serious every time they do the work they are doing. The output of these things will have a positive impact on employees, where employees will enjoy their work and find it difficult to get off work. That way, when employees feel they enjoy their work, employees will become satisfied (Schaufeli et al., 2002; Bakker, 2011).

Based on research conducted at KC Yogyakarta Kusumanegara, employee work attachment does not cause significant changes when a merger occurs. This is because BSI KC Yogyakarta employees before and after the merger remain individuals with high attachment to work, have enthusiasm when working, have pride in work, have concentration while working, and will contribute optimally to the company. However, during the early stages of the merger, employees felt they had too much work to do than usual. This is because some employees get additional work such as administrative activities and other operational activities that must be done along with the move to Bank Syariah Indonesia. However, this does not affect their enthusiasm to be able to complete the work.

This study states that job attachment has a significant effect on job satisfaction. This refers to the results of research that shows respondents feel enthusiastic at work, because they feel they have more energy. In addition, respondents feel mentally tough, feel strong, and can live in circumstances that don't even go smoothly. Respondents also see a job as something challenging and can inspire themselves. Finally, respondents feel proud in doing the work they do, respondents feel when they work full of meaning and purpose, and most importantly respondents feel happy at work and find it difficult to break away from work that makes them satisfied with their work.

Engagement is one of the work attitudes as a form of good and bad indicators of an organization (Dalal et al., 2012). Research from Bakker (2011) says that employees who are proactive, highly dedicated, have initiative, full of energy and are responsible are employees that are needed by companies today. One of the characteristics of employees who have high work attachment is to have a broad mind and can meet work demands even if there are changes. They will tend to focus more on company goals. In addition, employees will actively develop their abilities not only for themselves, but also for the organization. On the other hand, employees with high engagement will be able to withstand all pressures, feel immersed in work and be able to make breakthroughs when working. Conversely, employees with low engagement will result in the way they work, they will always feel burnout, high work stress, and feel burdened due to high job intensity. This is due to the inability of employees to answer work demands which will then have an impact on job satisfaction. These results are in line with research (Moura et al., 2015; Karanika-Murray et al., 2015) stated that employee engagement or job engagement has a positive and significant effect on employee job satisfaction.

## **The Effect of Emotional Intelligence on Job Satisfaction**

From the results of the first hypothesis test, it was found that the effect of emotional anxiety on job satisfaction had a P Value of  $< 0.01$ . This indicates that the value is  $P \text{ Value} \leq 0.05$ . Therefore, emotional intelligence variables have a significant effect on job satisfaction.

According to Chiva & Alegre (2008), emotional intelligence or emotional intelligence is an important issue for an organization, this will have a lot to do with employee job satisfaction. This is because job satisfaction is a subjective variable that is the result of conclusions from the comparison of what employees get from their jobs compared to what is desired, expected, and thought of as a reward for what they do.

Based on research conducted at KC Yogyakarta Kusumanegara, employees' emotional intelligence does not cause significant changes when a merger occurs. This is because BSI KC Yogyakarta employees before and after the merger remain individuals who can manage emotions, can think calmly, have good empathy, are smart in seeing situations, and have good relationships with fellow colleagues. That way, employees tend to be able to do the best for themselves and their work when faced with changing situations due to company mergers.

This study states that emotional intelligence has a significant effect on job satisfaction. This refers to the results of research that shows respondents have a good understanding of their emotions when working. In addition, respondents feel sensitive to their own feelings, feelings to fellow co-workers and their environment. Respondents have goals where they will try their best to achieve them. Furthermore, respondents feel that they can control their emotions and can handle all problems rationally, no less important respondents are able to consider everything that is good and able to think from two points of view (in their own and others). These things make employees focus on work and feel satisfied with the work they do.

Based on research from Handoko (2016), job satisfaction is a person's perception in viewing the condition of their work happy or unhappy, satisfied or dissatisfied. Emotional intelligence plays an important role in employee job satisfaction. Employees with high emotional intelligence tend to be able to persevere in a situation, they can understand things that can cause stress when working. That way, they can do something or strategize in order to deal with the consequences of negative impacts due to stress, so that they will be diligent in working and can increase job satisfaction. Conversely, employees with low emotional intelligence tend to be less aware of and less able to cope with emotions when faced with difficult situations, which can exacerbate stress levels and can result in decreased levels of job satisfaction. This is in line with research from (Virk, 2011; Cote & Miners, 2006) which states there is a positive and significant relationship of emotional intelligence to job satisfaction.

## **CONCLUSION AND SUGGESTION**

### **Conclusion**

Based on the analysis and results of Structural Equation Modeling Partial Least Square data processing using WarpPLS 5.0 with a sample of 31 employees in the form of questionnaires distributed to all employees of Bank Syariah Indonesia KC Yogyakarta Kusumanegara, it can be concluded that is:

Resilience has a positive and significant effect on job satisfaction

Job attachment has a positive and significant effect on employee job satisfaction

Emotional intelligence has a positive and significant effect on employee job satisfaction

### **Suggestion**

Share BSI KC Yogyakarta Kusumanegara

BSI KC Yogyakarta Kusumanegara can use this research in order to evaluate the overall employees so that the incidence of Islamic bank mergers does not have a negative impact on employees at work and so that job satisfaction in the employee environment can be maintained.

For the Next Researcher

For further researchers, it is expected to add other variables such as self esteem and self efficacy that affect employee job satisfaction. In addition, researchers can further increase the number of respondents by adding research objects to several BSI objects in a district or city in order to generalize better research results.

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