

Bank's Employees Happiness Factor Analysis (a Study in Bank BTN Harmoni Branch, Jakarta, Indonesia)

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Abstract - Based on a preliminary study of eight respondents obtained the findings which quantitatively the data shown that are still not meet the ideal value of the employees' happiness. The purpose of this study are to determine and analyze what factors of SDP program employees happiness for at Bank BTN Branch Harmoni Jakarta using factor analysis method. This type of research is contextual confirmatory descriptive and quantitative, population in this study were employees of the SDP totaling 66 people at Bank BTN Branch Jakarta Harmoni. The sampling technique used in this study is nonprobability sampling techniques with incidental sampling type. Research shows the amount contributed five factors formed is 65.453% means the five factors will support the happiness for SDP program Bank BTN's Harmoni Branch Jakarta employees. Those five SDP program employees happiness factors of BTN Harmoni branch, Jakarta are leadership, work relationship, work motivation, work skills dan work environment.

Keywords - Happiness, Bank, Employee, Factor Analysis

I. INTRODUCTION

In Sharing Positive Company, Alexander Kjerulf, Chief Happiness Officer [1] said that happiness at work is when someone responds and enjoys what she does at work. According [2], happiness in the workplace is a situation at work where personnel love to work and not feel burdened with work, efficiency and achieve the targeted goals, both him/herself and his/her company. Happiness is one result of the behavior of employees resulting from efficiency [3] [4]. Happiness is addressed to employees who evaluate the quality itself positively [5].

The work environment plays an important role of employee happiness. Work can not make a person happy, and when the employee was not happy at work they would not be happy in the future. Employee happiness is important for a company. There was a significant relationship between employee happiness and productivity, job security, job satisfaction, and happiness in the family. It's important to know the happiness of employees and effective factor that increases life [6].

Happiness has a psychological concept of different definitions and components. This concept refers to the pleasure, happiness and satisfaction [7]. Positive emotions and satisfaction of life can create happiness because it can rule out stress and negative emotions [8].

BTN became part of banks that have long existed in Indonesia since 1897 under the name "Postpaarbank" [9] HYPERLINK "<http://www.btn.co.id>" BTN vision is to become the leading bank in the financing of housing and residential, is both a positioning distinctive BTN in Indonesia. As an organization [10] BTN has a purpose, the purpose of BTN is distinctive.

SDP (Supervisor Development Program) is a program that is held BTN in order to identify challenges / barriers to achieving optimal performance achievement levels (high performances); how to act more innovative and proactive in order to increase the quality of work; addressing the job with limited time or how to run a flexible leadership role in both the formal and informal situations (*1Officer Development Program/Staff Development Program*). Previous research with the same research's object in the banking sector [12] [13] that contributed to the importance of this research.

To know the existence of problems related to SDP employee happiness then a preliminary study conducted by interviewing eight respondents randomly selected. Based on a preliminary study of eight respondents obtained the findings which quantitatively the data shown that are still not meet the ideal value of the employees' happiness. Based on preliminary studies above, this study aims to determine whether the employees' happiness dominant factor of BTN branch Harmoni Branch Jakarta Indonesia.

II. METHODOLOGY

Researcher took the theory of happiness according [2], which has five factors of happiness that is work inspiration, organization's values, relationships, quality of work life, and leadership. Researcher used this theoretical approach in this research because this theory approach to the object of research. Five factors of happiness in the workplace, among others:

- 1) *Work Inspiration*: employees are satisfied with the work which they are assigned, and to achieve its objective.
- 2) *Organization's value*: behavior and organizational culture.
- 3) *Relationship*: interaction, bond group and acceptance among peers.
- 4) *Quality of work life*: the relationship between the three elements, namely the working environment, employee participation, and the humanization of work. A good balance between the three elements

produces satisfaction leading to the degree of efficiency.

- 5) *Leadership*: executive or head of the organization who promote and create happiness for personnel when they work by creating motivation, awareness, and dedication to their subordinates. Leaders are also involved in a transparent two-way communication with their staff and their own, dedicated to creating a good atmosphere for their staff as well.

Based on the formulation of the problems that have been raised, then the hypothesis of this study is there main factors that affect the happiness of SDP program employees at BTN Harmoni branch, Jakarta. Questionnaire as research tool to collect data was arranged on Manopoti's research variable [2]. The 5 variables being source to be breakdown to 29 questionnaire statements.

Researchers used census study that took the overall study sample totaling 66 respondents. The population (also sample) in this study are, totaling 66 respondents. After the questionnaires distributed, questionnaires back to only amounted to 51. Questionnaire data were tested and processed are from 51 questionnaires were collected.

Techniques used in this research was nonprobability sampling. After the writer distributing questionnaires turned out questionnaires returned to the hands of the author only amounted to 51 questionnaires

Before the questionnaire used for data collection, authors test the validity and reliability of the 30 respondents to determine the validity and reliability of the used questionnaires. Reliability test testing the consistency of respondents' answers to all the items that are measured [11]. A questionnaire is reliable if someone answers to questions are consistent or stable over time. Test reliability using Cronbach Alpha Results $\alpha \geq 0.60$ means reliable.

After the data collected, it have been tested then the data will be processed using factor analysis technique. According to [12] factor analysis is a statistical technique to identify the relatively small number of factors that can be used to describe the relationship among several variables are interrelated. By factor analysis, indicator of the variables in the research instrument categorized or grouped. This method is used to summarize the information available in a number of variables that many reduced to a number of factors. In the factor analysis techniques, the validity of the test was not done separately. Validity test can be done by measuring the value of KMO, the value of KMO is a part in the process of factor analysis. To test the accuracy of the factors formed Barlett test used statistical tests Sphericity with significant values of < 0.05 and Kaiser Mayer Olkin (KMO) to determine the feasibility of factor analysis. If the index values ranged from 0.5 to 1, a factor analysis feasible. On the contrary, if the KMO value is below 0.5, then the factor analysis is not worth doing.

III. RESULTS

A. Assessing eligible indicators

KMO equipment test and Barlett's test of Sphericity and Anti-Image used for the initial test whether existing data can be broken down into a number of factors. MSA (Measure of Sampling Adequacy) ranges from 0 to 1 with the following criteria: $MSA = 1$, this indicator can be predicted without error by the other indicators. $MSA > 0.5$ the indicators are predictable and can be analyzed further. $MSA < 0.5$, the indicator is unpredictable and can not be analyzed further, or expelled from other indicators.

The results of the anti-image correlation from table below indicates that the $MSA < 0.5$ are item 1,2,5,6,7,11,13,14,16,17 & 19. this means that the item is not valid and can not be included into the next stage.

TABLE I
ANTI IMAGE MATRICS

No	Indicators	MSA
1	Assigned job specifications	0,461
2	Systematic commissioned work / follow certain rules	0,216
3	Freedom in making decisions about assigned work	0,665
4	Challenging work	0,624
5	The current work provides opportunities for promotion	0,469
6	The current job demands a high responsibility	0,328
7	Work flexibility	0,388
8	Varied and interesting job	0,661
9	Being able to control his/her own work	0,513
10	Parallels between possessed jobs and skills	0,566
11	Understand the importance of work today	0,360
12	Believe in the value of the organization and put the employees in accordance with the job	0,560
13	Attention of co-workers	0,365
14	The importance of co-workers	0,373
15	Believe in the value of the organization and put the employees in accordance with the job	0,747
16	Able to seek advice from co-workers for any type of issue	0,450
17	Good working environment, safe, make employees become better physically and mentally	0,224
18	There is a good balance between personal life and work	0,666
19	The ability to manage time wellness for personal things and work	0,471
20	Leaders took a large role in creating and developing teams work	0,737
21	Leaders establish a common understanding between staff	0,651
22	The Leader made the staff aware of the organization vision and mission	0,660
23	Leaders engage in two-way communication, transparent communication within the organization	0,527
24	Leaders promote the desire and the creative mind so that employees work enthusiastically	0,669
25	Leaders and organizations dedicated to employee	0,566
26	Leaders promote decentralization of power between employees	0,508
27	Leaders remember and pay attention to employee success	0,622
28	Leaders create the motivation so that employees work efficiently	0,695

B. Total Variance Explained

Total variance explained tables show how many factors formed with regard to the value of eigenvalues. From Fig.1 below shows that only five valid indicator, because these five factors have eigenvalues value > 1. Factors those have eigenvalues value < 1 is not maintained.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5,250	29,164	29,164	5,250	29,164	29,164	3,140	17,443	17,443
2	2,358	13,099	42,263	2,358	13,099	42,263	2,557	14,207	31,650
3	1,613	8,959	51,222	1,613	8,959	51,222	2,363	13,128	44,777
4	1,364	7,578	58,800	1,364	7,578	58,800	2,131	11,840	56,618
5	1,117	6,203	65,003	1,117	6,203	65,003	1,509	8,385	65,003
6	.954	5,300	70,302						
7	.915	5,082	75,384						
8	.836	4,645	80,029						
9	.770	4,276	84,305						
10	.559	3,107	87,412						
11	.491	2,729	90,141						
12	.386	2,144	92,285						
13	.329	1,830	94,116						
14	.283	1,570	95,686						
15	.252	1,401	97,087						
16	.218	1,209	98,296						
17	.177	.982	99,278						
18	.130	.722	100,000						

Extraction Method: Principal Component Analysis.

Fig. 1. Total Variance Explained

The percentage of variance in contributions a factor obtained by dividing the corresponding eigenvalues (of the factors concerned) with the number of indicators and multiplying by 100%. Because there were 18 original indicators, so divided by 18.

Donations variants of each of the factors, among others:

Factor 1: $5,250 / 18 \times 100\% = 29.614\%$

Factor 2: $2,358 / 18 \times 100\% = 13.099\%$

Factor 3: $1,613 / 18 \times 100\% = 8.959\%$

Factor 3: $1,364 / 18 \times 100\% = 7.578\%$

Factor 3: $1,117 / 18 \times 100\% = 6.203\% + 65.453\%$

Of a total of five factors can explain / contribute to 65.453% of the variability of all 18 of the original indicator.

D. Communalities

Communalities table gives relevant information after the desired number of factors that have successfully extracted (paraphrased). Communalities for indicators in different extraction column to column initial, because not all the variants associated with the indicators described (not explained), unless all the factors retained. The extraction sum of squares of loadings (presented in table 2 total variance explained) gives the value of the variant associated with factors that maintained that a factor of 1, 2, 3, 4 and 5.

Eq for indicators of freedom in making decisions about the work assigned, number variants / communalitynya is 0,692. This means that approximately

69.2% of the variance of the indicator " Freedom in making decisions about assigned work " could be explained by factors formed (when seen in the table Component Matrix, there are five components which means that there are five factors are formed). And so on for the other indicators, with the proviso that the greater communality an indicator, meaning more closely related to factors formed.

TABLE II
COMMUNALITIES

Indicator No	Initial	Extraction
3	1	0,692
4	1	0,402
8	1	0,698
9	1	0,718
10	1	0,592
12	1	0,603
15	1	0,665
18	1	0,575
20	1	0,742
21	1	0,702
22	1	0,630
23	1	0,708
24	1	0,509
25	1	0,631
26	1	0,596
27	1	0,785
28	1	0,743
29	1	0,711

E. Component Matrix

Component Matrix table shows the distribution of all 18 indicators in five factors formed. While the figures contained in the table is a big factor loadings showed a correlation between an indicator with factor 1, factor 2, factor 3, factor 4 or factor 5. The process of determining which indicators will go into the factors which is done by doing a great comparison correlation on each line.

Table 3 component matrix, an indicator 3 / freedom in making decisions about the assigned work has:

- The correlation between the indicators one by a factor of 1 is -0.316
- The correlation between the indicators one by a factor of 2 is 0,427
- The correlation between the indicators one by a factor of 3 is -0.607
- The correlation between the indicators one by a factor of 4 is -0.004
- The correlation between the indicators one by a factor of 5 was 0.203

The loading factor because the number is on the component / factor number 2, the indicator 3 can be included as a component factor of 2. In indicator 4:

- The correlation between the two indicators by a factor of 1 is 0.502
- The correlation between the two indicators by a factor of 2 is 0.290
- The correlation between the two indicators by a factor of 3 is -0.043
- The correlation between the two indicators by a factor of four is 0.057
- The correlation between the two indicators by a factor of 5 was 0.247

Because the two indicators (3 & 4) already exist different correlations. To better clarify the position of an indicator on a factor it is necessary to process the rotation (rotation).

TABLE III
COMPONENT MATRIX

Indicator No	Component				
	1	2	3	4	5
3	-.316	.427	-.607	-.004	.203
4	.502	.290	-.043	.057	.247
8	.556	.485	.300	-.236	-.086
9	.437	-.338	.623	.156	.026
10	-.431	-.575	-.004	.183	.205
12	.519	.219	.378	-.377	-.033
15	.302	.515	.115	.401	-.366
18	.229	.640	.031	.013	.336
20	.540	-.623	-.053	.185	-.159
21	-.610	.233	.101	.312	-.409
22	.425	.126	-.451	.479	.011
23	-.600	-.169	.142	-.077	.541
24	.602	-.089	-.206	.284	.124
25	.610	-.158	-.256	-.410	.017
26	.543	-.012	.133	.441	.298
27	.707	-.109	-.395	-.324	-.107
28	.769	.045	.203	.160	.289
29	-.688	.395	.219	.045	.177

F. Rotation Process

Rotated component matrix shows the clear and real indicators distribution. It can be seen that the loading factor was once little more scaled down and loading a large factor increasingly magnified. Rotation method used in this study is Varimax. Based on previous matrix component process, because there are still indicators that have not been put in a factor of 1, 2, 3, 4 or 5, it is necessary to do the rotation in order to more clearly the difference an indicator will be included in the factor of 1, 2, 3, 4 or 5.

TABLE IV
ROTATED COMPONENT MATRIX

Indicator No	Component				
	1	2	3	4	5
3	-.102	-.021	.041	-.824	-.032
4	.172	.398	.457	-.060	.034
8	.139	.775	.092	.162	.208
9	.041	.098	.249	.802	-.038
10	-.155	-.646	-.038	.128	-.364
12	.240	.664	-.019	.323	.007
15	-.202	.321	.249	.029	.677
18	-.164	.589	.350	-.280	-.025
20	.546	-.335	.279	.480	.153
21	-.620	-.227	-.328	-.126	.377
22	.217	-.102	.601	-.244	.389
23	-.412	-.228	-.105	-.093	-.683
24	.372	.001	.583	.073	.160
25	.755	.227	.079	.028	-.056
26	.052	.103	.714	.265	.049
27	.839	.203	.138	-.045	.136
28	.269	.382	.640	.340	-.001
29	-.737	.074	-.232	-.266	-.196

In table 5, there are five factors that represent the 18 indicators. Grouping indicators into a factor obtained from tables 5 component column (top to bottom) the greatest value for each row. In determining the dominant factor, the factor considered is the value of the largest eigenvalues. Fig. 1 total variance explained column shows the total initial eigenvalues eigenvalues value of each factor.

TABLE V
COMPONENT FACTORS

Factor	Indicator No	Factor Loading
1	20	0,546
	25	0,755
	27	0,839
2	8	0,98
	12	0,664
	18	0,589
	29	0,074
	3	0,41
3	4	0,457
	22	0,601
	24	0,583
	26	0,714
	28	0,64
4	9	0,802
	10	0,128
	23	-0,093
5	15	0,677
	21	0,377

G. Interpretation Factors Formed

The interpretation of the name of a factor do with judgment. Because of the subjective nature, the results can be different if the interpretation is done by others. Naming factors used by researchers is a surrogate variable. Surrogate variable naming factor is through surrogate indicators that have contributed the most high loading factor for other indicators represent a factor. For example, to factor one indicator that has the greatest loading factor is the leader remember and pay attention to the success of employees (0.839). This finding shows that leadership is the biggest contributor for employees happiness.

TABLE VI
FACTORS NAME

Factor	Factor Name	Factor Loading	Contribution
1	Leadership	0,839	29,164 %
2	Work Motivation	0,98	13,009 %
3	Work Relationship	0,714	8,959 %
4	Work Skills	0,802	7,578 %
5	Work Environment	0,677	6,203 %
	Total		65,453 %

Total contributions are five factors that formed was 65.453% means that these five factors as a whole can answer 65.453% of the research problem, which means the five factors will support SDP program employee happiness at Bank BTN Branch Harmoni Jakarta. The remaining amount of 34.547% is not described in this study because they did not contribute.

IV. DISCUSSION

Leaders must consider SDP program employees' happiness. The important things that must be considered by a leader for the happiness of employees is communication, informing employees about their performance, provide advice and listen to their opinions. Promoting employees is important to the happiness of employees at their place of work, for employees means a leader must create motivated, provides support, creates a desire to work regularly. The leaders must be dedicated to the good of the organization to make employees feel good and happy for the sake of the profitability of a company / organization.

Motivation will only perfectly succeed if among others can be harmonized with the objectives of the organization with the goal of which is owned by individuals and or groups of people who are members of the organization. Thus the first step that needs to be done is to recognize that purpose and is owned by individuals or group of people to then try to integrate with the organization's objectives so as to cause the happiness of employees with a high level of motivation.

The results are in a good relationship is good communication between employees, and employees union, all of which lead to the happiness of employees in the workplace. Therefore, companies must provide

happiness and justice for all levels of employees. Head of the division must create a friendly work environment, promote the sharing of opinions, encouraging employees to help each other and support teamwork. A good relationship begins with trust, honesty, and friendship.

Skills is an individual thing. Each individual will have different skill levels depending on the ability and experience of working. Skills have great benefits for individuals, companies and communities, those individual's working skill can improve his performance so as to obtain the appropriate remuneration with his/her performance. In this study uses the notion work skills.

A good working environment brings physical and mental health of employees. The convenience and benefits to make employees satisfied and achieve happiness levels desired by the employee, make a good attitude towards work, which in turn reduces the problems that will affect the lack of employees' happiness in the task / work them. Good organizational happiness qualities impact on employees and increase employee happiness in the workplace.

V. CONCLUSION

There are five factors that play role in the SDP program BTN Harmoni branches Jakarta employees happiness namely: leadership, work motivation, work ties, work skills, and work environment. Work motivation factor were most dominant factor in the SDP employees BTN Bank Harmoni branch Jakarta. For further future research there is opportunity for more deeper study of work motivation.

This study has limitations that the scope of the subject and object of research as well as the variables used. This limitation has the potential for future research related to employees' happiness bank in Indonesia from macro perspective, gradually and use the variables that vary, more upto date and fits with the Indonesian context.

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