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**The Effect Of Trust, Employee Engagement On Employee Performance Mediation By Job Satisfaction In Private Banking Companies In Indonesia**

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**Abstract**

*This study aims to examine and analyze the "Effect of Trust, Employee Engagement, on employee performance through job satisfaction in private banking companies in Indonesia consisting of 150 respondents. Weak respondents based on Gender, Age, Education. The test results show that Trust has a positive effect on Employee Performance Employee Engagement has a positive effect on Employee Performance Trust has a positive effect on job satisfaction, employee involvement has a positive effect on job satisfaction, job satisfaction has a positive effect on employee performance, trust has an effect on employee performance through job satisfaction, employee involvement has an effect on employee performance through job satisfaction.*

**Keywords:** Trust, Job Satisfaction, Employee Engagement, Employee Performance.

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**INTRODUCTION**

The challenges for companies during the industrial revolution 4.0 have become very dynamic due to the influence of various changes in the environment. Likewise internally within the company, especially from the employee side, such as job satisfaction, trust and employee engagement. One thing that is important to note in employee retention efforts is job satisfaction. Career development and recruitment of new employees require much higher costs than the costs that can be incurred to retain employees, for example the costs of providing incentives and rewards. Retaining employees who are experienced in their fields is an easier choice to make than recruiting new employees (Jefri, 2019). PT. Maybank Indonesia has been a company engaged in the banking sector for a long time, so the company wants an update on the use of technology in customer service as well as in the employee integration system, the development of which is adjusted to a deeper analysis of the current Key Performance Indicators so that it can better facilitate employee work. everyday with the times. From the analysis of the Key Performance Indicators it is known that there is a need for improvement from within the company, especially for the sake of increasing employee performance, that will have a positive impact on the company's output.

**RESEARCH METHODS**

**Data Resources**

In this study using a type of field research (field research) by taking primary data. Primary data collection is done by distributing questions in the form of a questionnaire. Questionnaires were distributed to respondents by giving written questions. After that, the respondent will give answers to the questions asked. The questionnaire given is closed, where the answers to the questionnaire are already available. However, for demographic data the answer is not yet available, where for data This must be filled in by the respondent himself.

**Table 1**  
**Respondents Demographic Characteristics**

<b>Characteristics</b>	<b>Amount (n)</b>	<b>Percentage (%)</b>
<b>Age</b>		
< 25 years	31	20.7
26 to 30 years	45	30.0
> 30 years	74	49.3
Total	150	100.0
<b>Gender</b>		
Woman	114	76.0
Man	36	24.0
Total	150	100.0
<b>Education</b>		
SMK	17	11.3
DIII	19	12.7
S1	108	72.0
S2	6	4.0
Total	150	100.0

Source: SPSS version 22.0

Based on the table above, it is known that the respondents are seen from the gender category with the number of female respondents 114 respondents. It is seen from the results of the data that there are more female employees at the bank than men, because at the bank more job desks are assigned to women. Based on the table above, it is known that the respondents were seen from the age category with the number of respondents 74 respondents, the majority being over 30 years old. This is because many employees are selected from the age range above 30 years. years, let alone usually have a lot of experience. Based on the table above, it is known that respondents are seen from the education category with the number of respondents 108 respondents S1,

### **Technique of Collection**

The data used in this research is primary data. Data collection was carried out using a questionnaire technique, namely by giving written statements to respondents made based on the variables to be studied, as many as 23 statements translated from research instruments that had been carried out previously with slight modifications so that respondents understand the statement given used in this study. Previously a pilot study was conducted to determine the validity and reliability of the 23 statement items that would be distributed.

### **Test Standardize factor loadings Validity**

The validity test is used to measure whether or not a measurement indicator or statement in the questionnaire used is valid, which means being able to express something to be measured. According to Nazir (2019). The basis for making a decision on validity testing with Standardized Factor Loading is quoted from Hair, et al. (2010) are as follows: If the value of standardized factor loading  $< \alpha$  (0.40) sample 150, then the item statement is considered invalid. If the value of standardized factor loading  $> \alpha$  (0.40), then the statement items are considered valid.

**Table 2**  
**Confirmatory Factor Analysis For Model Measurement**

<b>Constructs and Indicators</b>	<b>Standardize factor loadings</b>	<b>Conclusion</b>
<p><b>job satisfaction:</b>            I feel satisfied with the way PT. My Maybank provides permanent employment            I am satisfied with the implementation of PT. Maybank            I feel satisfied with the opportunity to advance and develop in the work that I do at PT. Maybank            I feel satisfied with the praise I got at PT. Maybank for doing a good job</p>	<p align="center">.887  .776  .666  .729</p>	<p align="center">Valid</p>
<p><b>Trusts:</b>            If I get into trouble at work, I know my colleagues will try to help me            Management at my work seems to be doing an efficient job            Most of my co-workers will continue to work them even if there is no supervision from my company</p>	<p align="center">.715  .651  .760</p>	<p align="center">Valid</p>
<p><b>Employee Engagement:</b>            I can work long hours at any given time.            I have strong mental resilience when working. I feel challenged at work            My work inspires me.            I feel enthusiastic about my work</p>	<p align="center">.810  .815  .903 .870</p>	<p align="center">Valid</p>

I feel proud of the work I do	.846	
I feel the work I do is very meaningful and have a purpose.	.888	
I have focus when working		
I feel time flies fast when Work.	.838	
	.935	
I fully concentrate on my work.	.906	
I feel happy when I work hard Really.	.824	
I find it hard to leave my job	.856	
I am very involved in my work.		
	.940	
<b>Employee performance:</b>	.878	
I achieved most of the required targets	.598	Valid
company PT. Maybank because it is not right not to trying to reach that target		
I achieved my targeted goals and objectives due to	.641	
it's important to the company and to me		
I achieved my budgeted goals and objectives due	.693	
I want to advance in work		

From the table above it can be seen that of all standardized factor loading values

$\geq \alpha$  (0.40) so that all data is declared valid.

### Reliability Test

The reliability test of each construct used in this study uses Cronbach's Coefficient Alpha with the help of SPSS version 20 software. According to Sekaran (2020), an acceptable Cronbach's Coefficient Alpha is a value of 0.60 or more.

The results of the validity and reliability tests were carried out with Convergent Validity and Cronbach's alpha, Standardize factor loadings Validity. From the table above it can be seen that all standardized factor loading values are standardized factor loading values, all data is valid and the values meet Cronbach alpha so that it can be said to be reliable.

### Data Analysis Method

Amos 6.0. According to Ghazali and Fuad (2020), the data analysis technique uses the Structural Equation Model

## RESULTS AND DISCUSSION

### Results

The data analysis method used in this study is the Structural Equation Model (SEM) which is run with Amos 6.0 software. According to Ghazali and Fuad (2020), data analysis techniques using the Structural Equation Model were carried out to thoroughly explain the

relationship between the variables in the study. In simple terms, SEM asks for the most suitable and efficient estimation technique for simultaneously estimated multiple regressions.

**Table 3**  
**Descriptive Statistics**

	N	Means	std. deviation
<i>trust</i>	150	3.7533	1.11816
<i>employee engagement</i>	150	3.92975	0.93964
<i>job satisfaction</i>	150	3.15165	1.19233
<i>employee performance</i>	150	3.8200	1.023763

N = Number of samples

The table above shows the number of samples, minimum values, maximum values, mean values and standard deviation values. The mean value indicates the average respondent's assessment of the statements submitted, while the standard deviation describes the magnitude of deviation from the average of the statements submitted in the research questionnaire.

### Hypothesis Test Results

After carrying out the Goodness of Fit test, it was found that the model turned out to be feasible for hypothesis testing. Testing of the hypothesis is carried out using the Structural Equation Model (SEM) method. The basis for making a decision to test the hypothesis is to compare the magnitude of the p-value with a significant level of 5% (alpha 0.05). If the p-value is more than alpha 0.05 then the null hypothesis (Ho) fails to be rejected which means there is no significant effect between the two variables and vice versa if the p-value is lower than alpha 0.05 then the null hypothesis (Ho) is rejected .

**Table 9**  
**Hypothesis Testing Results**

hypothesis	Coefficient	P-values	Decision
H1 : Trust has a positive effect on employees <i>performance</i>	0.177	0.012	Ha Supported
hypothesis	Coefficient	P-values	Decision
H2: Employee engagement has a positive effect on <i>employee performance</i>	0.986	0.000	Ha Supported
hypothesis	Coefficient	P-values	Decision
H3: Trust has a positive effect on job satisfaction	0.297	0.000	Ha Supported
hypothesis	Coefficient	P-values	Decision

H4: Employee engagement has a positive effect on <i>job satisfaction</i>	0.195	0.003	Ha Supported
hypothesis	Coefficient	P-values	Decision
H5: Job satisfaction has a positive effect on <i>employee performance</i>	0.813	0.029	Ha Supported
hypothesis	Coefficient	P-values	Decision
H6 : Trust has a positive effect on employees <i>performancethrough job satisfaction</i>	0.9038	0.000	Ha Supported
hypothesis	Coefficient	P-values	Decision
H7: Employee engagement has a positive effect on <i>employee performancethrough job satisfaction</i>	0.9088	0.003	Ha Supported

### Hypothesis 1

The null hypothesis (Ho) and the alternative hypothesis (Ha) are as follows:

Ho1: *Trust* does not have a positive effect on employee performance

Ha1 : Trust has a positive effect on employee performance

Based on table 9, Trust has a positive effect on employee performance. Because the coefficient value is 0.177 and the p-value is 0.012 or less than the error rate ( $\alpha = 5\%$ ) so that Ha1 is accepted, meaning that Trust has a positive effect on employee performance

### Hypothesis 2

The null hypothesis (Ho) and the alternative hypothesis (Ha) are as follows:

Ho2 : Employee engagement has no positive effect on employee performance

Ha2 : Employee engagement has a positive effect on employee performance

Based on table 9, overall it is known that Employee engagement has a positive effect on employee performance. Because, the coefficient value is 0.986 and the p-value is 0.000 or less than the error rate ( $\alpha = 5\%$ ) so that Ha2 is accepted, meaning that Employee engagement has a positive effect on employee performance.

### Hypothesis 3

The null hypothesis (Ho) and the alternative hypothesis (Ha) are as follows:

Ho3 : Trust has no positive effect on job satisfaction

Ha3 : Trust has a positive effect on job satisfaction

Based on table 9, overall it is known that Trust has a positive effect on job satisfaction. Because, the coefficient value is 0.297 and the p-value is 0.000 or less than the error rate ( $\alpha = 5\%$ ) so that Ha3 is accepted, meaning that Trust has a positive effect on job satisfaction

#### Hypothesis 4

The null hypothesis (Ho) and the alternative hypothesis (Ha) are as follows:

Ho4 : Employee engagement has no positive effect on job satisfaction

Ha4 : Employee engagement has a positive effect on job satisfaction.

Based on table 9, overall it is known that employee engagement has a positive effect on job satisfaction. Because, the coefficient value is equal to and the p-value is 0.195 or less than the error rate ( $\alpha = 5\%$ ) so that Ha4 is accepted, meaning that Employee engagement has a positive effect on job satisfaction.

#### Hypothesis 5

The null hypothesis (Ho) and the alternative hypothesis (Ha) are as follows:

Ho5 : Job satisfaction has no positive effect on employee performance

Ha5 : Job satisfaction has a positive effect on employee performance

Based on table 9, overall it is known that job satisfaction has a positive effect on employee performance. Because the coefficient value is equal to and the p-value is 0.813 or less than the error rate ( $\alpha = 5\%$ ) so that Ha5 is accepted, meaning that job satisfaction has a positive effect on employee performance.

#### Hypothesis 6

The null hypothesis (Ho) and the alternative hypothesis (Ha) are as follows:

Ho6 : Trust has no positive effect on employee performance through job satisfaction

Ha6 : Trust has a positive effect on employee performance through job satisfaction

Based on table 9, overall it is known that Trust has a positive effect on employee performance through job satisfaction. Because, the coefficient value is equal to and the p-value is 0.903 or less than the error rate ( $\alpha = 5\%$ ) so Ha6 is thus accepted, meaning that Trust has a positive effect on employee performance through job satisfaction

#### Hypothesis 7

The null hypothesis (Ho) and the alternative hypothesis (Ha) are as follows:

Ho7 : Employee engagement has no positive effect on employee performance through job satisfaction

Ha7 : Employee engagement has a positive effect on employee performance through job satisfaction.

Based on table 9, overall it is known that employee engagement has a positive effect on employee performance through job satisfaction. Because, the coefficient value is equal to and the p-value is 0.908 or less than the error rate ( $\alpha = 5\%$ ) so Ha7 is thus accepted, meaning that Employee engagement has a positive effect on employee performance through job satisfaction.

### CONCLUSION

Based on the results of the study which aims to analyze the effect of trust, employee engagement on employee performance mediated by job satisfaction at 3 branches of PT. Maybank Indonesia in Semarang City. The profile of the respondents in this study was dominated by women aged over 30 years who had the last bachelor degree, so the complete conclusions can be described as follows:

1. Trusts positive effect on employee performance. In this research PT. Maybank Indonesia has given good trust to its employees so that employee performance has increased.

2. Employee engagement positive effect on employee performance. In this research PT. Maybank Indonesia has provided good employee engagement to its employees so that employee performance has increased.
3. Trust positive effect on job satisfaction. In this research PT. Maybank Indonesia has given good trust to its employees so that employee job satisfaction has increased.
4. Employee engagement positive effect on job satisfaction. In this research PT. Maybank Indonesia has provided good employee engagement to its employees so that employee job satisfaction has increased.
5. Job satisfaction positive effect on employee performance. In this study employees of PT. Maybank Indonesia already feels that its job satisfaction is well fulfilled so that employee performance has increased.
6. Trust has a positive effect on employee performance through job satisfaction. In this research PT. Maybank Indonesia has given good trust to its employees so that through job satisfaction, employee performance increases.
7. Employee engagement has a positive effect on employee performance through job satisfaction. In this research PT. Maybank Indonesia has provided good employee engagement to its employees so that through job satisfaction, employee performance increases.

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