JAME

The impact of education, training and work experience on job satisfaction and job performance (Study on Bank BRI Purbalingga)

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Abstract

The purpose of this research is to confirm and integrate the Duggan & Horton (2004) and Robbins (2005) founding on the effect of career development on job satisfaction, and the impact of job satisfaction on employee performance. Existing literatures and researches are only talking about the influence of both career development and job satisfaction as independent variables on employee performance. The sample of this research was 80 employees from Bank Rakyat Indonesia (BRI) in Purbalingga. Those samples are determined using the Slovin method. Data were calculated and analyzed using the IBM Statistical Package for Social Science (SPSS) version 25. The results of this research indicate that (1) Education has a positive and significant influence on job satisfaction. (2) Training has a positive and significant influence on job satisfaction. (3) Work experience has a positive and significant influence on job satisfaction. (4) Job satisfaction has a positive and significant influence on employee performance.

INTRODUCTION

Management of human resources very important for any enterprise to manage, organize and utilize worker so that they can work productively to reach the goals of enterprises. Nowadays, many organizations or enterprises realize that the element of human in their activity can give competitive advantage to them, this thing is consistent with the statement of Porter (1985) that emphasized the role of human resources (hereinafter referred to as the HR) as creator of competitive advantages at any firm. They can make strategy and innovation to achieve the purpose of organization. Besides that, human as one of component in organization is determinant's resource to achieve organization's vision and mission too. Because of that, human resources must be managed in such way in order to be useful in achieving what organization want.

In every enterprise, human resources usually called as employee in charge of running the activity of enterprise's production. Employees are an important element in determining the advancement of company or organization, because, the successful of a company or organization can be influenced by human as factor who does all activity in company. To achieve the purpose of company or organization required employees that suitable to requirements within enterprise, and have capability to do job that has been decided by company or organization.

Capability of employees can be seen by their performance, according to Deadrick and Gardner's (1997), employee performance could be defined as the record of outcomes achieved, for each job function, during a specified period of time. If viewed in this way, performance is represented as a distribution of outcomes achieved, and performance could be measured by using a variety of parameters which describe an employee's paten of performance over time. On the other hand, Darden and Babin (1994) said employee's performance is a rating system used in many corporations to decide the abilities and output of an employee. Good employee performance has been linked with increased consumer perception of service quality, while poor employee performance has been linked with increased customer complaints and brand switching. So that, every enterprise always tries to increase their employee performance, because, good improvement of employee performance will

bring advancement for enterprise, so everything that they expect to become their goals can be achieved.

According to Maud (2001); Performance helps firms, industries and nations to achieve sustainable competitive advantage. Industry is a thrust area for countries in their quest for competitiveness. It must be noted that banks which have maintained the momentum of continuous growth, and profitability showed better ratio of manpower effectiveness. Each element has crucial sub-components which serve as building blocks for productivity, (Rao, 1994). To thrive or survive, banks need to continuously improve quality, attract more customers, and become more cost conscious. In other words, banks need to better increase Employee performance. Over the years, there are many practices, tools, techniques, systems, and philosophies that aim to help banks to gain the competitive advantage of higher performance.

Robbins, (2005) and Lancaster and Jobber, (1994) suggested that job satisfaction can have an effect on several work related results like job performance. The term "Job Satisfaction" refers to an employee's general attitude towards his job. Locke (1990) defines job satisfaction as a "Pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences." To the extent that a person's job fulfills his dominant need and is consistent with his expectations and values, the job will be satisfying. Job satisfaction is an important factor in industrial environment. The satisfied workers produce more; the industrial climate is relatively smooth and conductive. The satisfied workers are creative and innovative.

In the banking sectors, have witnessed significant changes over the past few years. These changes are supposed to affect their profitability greatly. In addition, banks have become increasingly concerned about controlling and analyzing their costs and revenues, as well as measuring the risks taken to produce Acceptable returns. In order to do that highly satisfied work force is an absolutely necessity for achieving a high level of performance advancement. Satisfied worker leads to extend more effort to job performance, then works harder and better. Thus every bank tries to create a satisfied workforce to operate the well- being of the bank (Alajlouni, 2015). However, the total performance depends on efficient and effective performance of individual employees. Therefore, every bank places a

considerable reliance on their individual employee performance to gain high productivity. Employee effort is an important factor that determines an individual performance will be. When an employee feels satisfied about the job, he/she is motivated to do grater effort to the job performance. Then it tends to increase the overall performance of the bank. In other words, a satisfied individual employee and his effort and commitment are crucial for the successfulness of the bank.

Job satisfaction also depended on an individual's ability to recognize and follow his or her interest. According to Henderson, (1999-2000) when the popular literature began suggesting deeper meaning in work these traditional studies and assessments techniques began to have an empty ring for both individuals and career development professionals.

Career development is directly linked to the satisfaction of employee in a way that employees feel value from their supervisors and organization as their goals are being focused and achieved, they get recognition because along with their own goals organizational goals are also being satisfied. So employees become more satisfied with their job and would never want to leave the organization and also organization wants to retain its golden employees to achieve its objectives and long term corporate goals. That's why organization should have to invest in ongoing employee career development programs to make both employee as well as organization successful (Duggan & Horton, 2004).

According to Handoko in Megita (2014) said that career development have three dimensions, there are education, training and work experience. First, education is one of the requirements to be able reach a position. Education is an activity to increase the mastery of theory and skills to solve on issues concerning the job to achieve goals. Second, training is a process of teaching certain knowledge, skills and attitudes so that employees are more skilled and be able to perform responsibilities better, and finally, training can helps employee to achieve the corporate goals. And the last, work experience is the level of mastery of knowledge and skills of a person that can be measured from one's lifetime.

Although there are many researches concludes that each dimensions of career development have positive relationship to job

satisfaction, such as, Kim (2008) said that if employees are satisfied with the job, and if their personality traits are expressed and perceived by the organizations, the customer will perceive all this through the service received. It is obvious that customers very emphasize the treatment by employees during the consumption of certain services and the treatment is highly connected to the educational level of employees. Beside that, Elnaga & Imran (2013: 139) states employees that perceive their training beneficial will be more satisfied than those who get no training or training of no value. Furthermore, the result of Jin & Lee (2012)'s research that conducted in public sector, concluded work experiences were positively related to job satisfaction. The study shows that the more the usage of their past work skills in their current job, the higher the level of job satisfaction. But also, there are many researches states that each career development's dimensions have no relationship to job satisfaction, such as, Kardam and Rangnekar (2012) reveals that there is no significant difference in different experience groups as to job satisfaction, because when employees get familiar with organization and got a plentiful experience his salary expectation must have increase. Besides that, in the same research also discuss the difference at education level between under graduate & post graduate and found no significant differences in context to job satisfaction. Furthermore, Lu (2016) has established results that show training, as measured by types, does not have a statistically significant relationship with level of job satisfaction. This result consistent to Schmidt (2010), some methods of job training are not effective in ensuring that an employee fully understands the components of his or her job.

Based on employee career development concept in banking sector above, BRI is currently developing career-based career management program (Annual Report of the BRI, 2014). This program is used as a form of implementation to increase human capital and achieve harmonious industrial relations. Nevertheless, according to Sukarno (2014), there's a survey conducted by Tower Watson in 2014 states that currently banking employees in Indonesia opt out which is partly due to the lack of career development opportunities.

In addition, Sukarno (2014) informs that Awaldi as Director of Talent & Rewards Towers Watson Indonesia said the factors that cause Indonesian employees to survive in a company other than the salary factor are career development opportunities, comfortable working environment and long time travel to the office. Many companies in Indonesia fail to understand this, so that in the period time of 2 years, 66 percent of employees in Indonesia tend to leave the company where they work, while only 34 percent expressed the intention to stay in the company where he works today.

Based on explanation above, the study is of great significance as it attempts to examine the effect of career development's dimensions towards employee satisfaction and its impacts to job performance in the bank BRI. Also, it would be beneficial for further researches; as it could be helpful for the researchers as a source of literature.

Problem Statement

Therefore, the address research problem of this study is that:
1) Does education affect job satisfaction in bank BRI?
2) Does training affect job satisfaction in bank BRI?
3) Does work experience affect job satisfaction in bank BRI?
4) Does job satisfaction affect job performance in bank BRI?

LITERATURE REVIEW AND HYPOTHESES

Job Performance

Byars and Rue (2008) point out that employee performance is referred to what extent an employee in a certain organization carries out his tasks as his responsibility according to what has been expected by the company. In the organizational context, performance is usually defined as the extent to which an organizational member contributes to achieving the goals of the organization. Employees are a primary source of competitive advantage in service-oriented organizations (Luthans and Stajkovic, 1999; Pfeffer, 1994). In addition, a commitment performance approach views employees as resources or assets, and values their voice. Employee performance plays an important role for organizational performance. Employee performance is originally what an employee does or does not do. Performance of employees could include: quantity of output, quality of output,

timeliness of output, presence at work, cooperativeness (Güngör, 2011). Macky and Johnson (2000) pointed that improved individual employee performance could improve organizational performance as well.

From Deadrick and Gardner's (1997) points, employee performance could be defined as the record of outcomes achieved, for each job function, during a specified period of time. If viewed in this way, performance is represented as a distribution of outcomes achieved, and performance could be measured by using a variety of parameters which describe an employee's paten of performance over time. On the other hand, Darden and Babin (1994) said employee's performance is a rating system used in many corporations to decide the abilities and output of an employee. Good employee performance has been linked with increased consumer perception of service quality, while poor employee performance has been linked with increased customer complaints and brand switching. To conclude, employee performance could be simply understood as the related activities expected of a worker and how well those activities were executed. Then, many business personnel directors assess the employee performance of each staff member on an annual or quarterly basis in order to help employees identify suggested areas for improvement.

Indicators of Job Performance
The indicator of job performance refers to Saragih et al. (2017) research, that is, work quality, work quantity, and determination of time. In addition, based on Chao et al. (2013) research, job performance is measured by using efficiency and effectiveness, and quality as indicators.

Job Satisfaction
According to Divyaranjani and Rajasekar (2014) states the term 'job satisfaction' refers to the attitudes and feelings that people have about their work. Positive and favourable attitudes towards the job indicate job satisfaction whereas negative and unfavourable attitudes towards the job indicate job dissatisfaction. Employee job satisfaction has been interconnected with how people think, feel and observe their jobs (Spector, 1997). It is widely used in the field of human resources, who thought that the internal and external features are elements work satisfaction reports (Chang, 1999). In other words, job satisfaction, it is satisfying

emotional state as a result of damage assessment of the occupation or the experience of a job (Locke, 1976). According to Rainey (1997), is widely studied organizational job satisfaction survey, all which variable related to how people feel about their jobs and different aspects of their work. This really is the extent to which people like or dislike their work (Spector, 1997). Le´vy- Garboua and Montmarquette (2004) defined employee satisfaction as "a directory of inclination for the practiced career against outside chance provisional on information accessible at time".

Employee job satisfaction is known as assemble that has often been described, discussed and researched. There are many presumptions regarding the causal relationship between motives, behavior and proceeds. Employee satisfaction is the measure that tells about employee's general emotion about its workplace and job. It measures his approach towards the job and the extent to which the job is gratifying the employee's needs. It is concluded by many researchers that, to measure the intentions of an employee towards their workplace the satisfaction level of employees is used (Sweeney et al, 2002; Cranny et al., 1992). Numerous factors have been resolute by the researchers like enthusiastic behavior, hygiene factors, managerial responsibility and workplace environment by building on different theories, (Darrow, 1971; Igalens and Roussel, 1999; Brewer et al, 2008; Ahsan et al, 2009; Kuo et al, 2007;).

Indicators of Job Satisfaction
According to Saragih et al. (2017) research, indicators of job satisfaction are liking for a job, devoting to a job, employee morale, discipline, and job performance. In the other hand, Tsui and Huang (2008) states there are five factors were obtained for the five indicators of job satisfaction: (a) satisfaction with supervisors; (b) satisfaction with co-workers; (c) satisfaction with pay (d) satisfaction with promotions; and (e) satisfaction with the work itself.

Career Development
Handoko (2006) highlighted that career is all jobs or positions that are handled or held during one's working life. Thus career shows the development of the individual employees in a hierarchy or rank that can be achieved during the period of employment in an organization. Dubrin (2002) defines career

development is employees' activities which help them plan their future career in a certain company so that both the employees and the company can develop maximally. Besides that, Melinda & Zulkarnain (2004) states that career development is a process and activities to prepare workers for positions in the organization, which will be done in the future. Career development one needs to be done because a worker not only wants to get what belongs but expect change, progress and opportunities to progress to higher. Some of the things that encourage career development within a worker are: first, the desire to develop themselves according to their intellectual abilities; second, to obtain greater compensation than usual; the third to get freedom in the job; fourth, to guarantee safety at work and the last to pursue achievement in work.

The importance of acknowledging career development over the lifespan is incorporated in the following definition: "Career development is the total constellation of psychological, sociological, educational, physical, economic and chance factors that combine to shape the career of an individual over the life span" (Sears, 1982, p. 139). Career development programs and services can assist to "improve individual career awareness, exploration, choice, preparation, and management" (Williams, Bragg, & Makela, 2008, p. 7; see also Herr & Cramer, 1996).

Career Development Dimensions

According to Handoko in Megita (2014) said that career development have three dimensions, there are education, training and experience.

1.   Education

Martoyo (Sikula, 2011: 64) explained that education is a process of human resources development, in which education development is more philosophical and theoretical compared to training. By means of education, someone is prepared to have provisions to be ready to know, to recognize, and to develop the thinking method systematically to solve the problems faced in the future. This will be shown in individual performances, which in the end will guarantee the increase of job productivity. Based on Afriska (2017) research, education is measured by using education level and mastery of theory as indicators.

Training

Rivai (2005: 226) said that a training is a part of skill education outside the education system applied an a relatively short time with a method that focused more on practice that theory. Training is an activity to improve current and future performances. According to Nawawi (2008: 319), training is a process of giving assistance to the workers or members of organizations to master skills and special expertise to fix flaws in working. Training, a key component among common organizational practices, has been identified to have a direct and indirect effectiveness on employees' job satisfaction (Kumari, 2011).

According to Manju & Suresh (2011), training acts as an intervention to improve organization's goods and services quality in stiff the competition by improvements in technical skills of employees. In addition, Forgacs (2009) defines training is as a planned activity aimed at improving employee's performance by helping them realize an obligatory level of understanding or skill through the impartation of information. Based on Afriska (2017) research, training is measured by using training's frequency and certain skill as indicators.

Work Experience

According to Handoko in Megita (2014) states that work experience is the level of mastery of knowledge and skills of a person that can be measured from one's lifetime. In addition, Itafia et al. (2014) said that work experience is a knowledge or skill that has known and controlled by someone as a result of deed or work that has been done before for a certain period of time. Based on Afriska (2017) research, work experience is measured by using the length of work, mastery of knowledge and skills as indicators.

Hypothesis Development

The effect of education on job satisfaction

Research conducted by Yohannes (2013) states that with the level of education owned by employees are low to lower the employee job satisfaction that should be obtained. This happens because with a low education an employee is not motivated or not eager to work. In his research, Yohannes (2013) recommends that an employee with low education be trained formally and informally so that he can add insight to work and can motivate work activities in the hope of increasing productivity and job satisfaction.

Besides that, research of Teddy (2013) mentions that people who have higher education, formal or informal, will have a broader perspective especially in appreciation of work, so that it could be to increase employee satisfaction to the place where they work.

According to Kim (2008), if employees are satisfied with the job, and if their personality traits are expressed and perceived by the organizations, the customer will perceive all this through the service received. It is obvious that customers very emphasize the treatment by employees during the consumption of certain services and the treatment is highly connected to the educational level of employees. Some proponents (Larwood, 1984; Saal and Knight, 1988) maintain that the relationship between education and job satisfaction is positive in nature. In addition, Novita et al. (2008), Puspitadewi (2013) and Zein (2016) reveal a positive relationship between job satisfaction and education.

Thus, the first proposed hypothesis is:

H1: Education has a positive impact on job satisfaction

The effect of training on job satisfaction

There are several studies that examine the effect of training on job satisfaction. One of them is a study by Jaworski (2012) that states training has a significant effect on job satisfaction. Another study was conducted by Vasudevan (2013) in his journal concluded that training has a significant effect on job satisfaction. Similarly, in a study by Hardiana (2015) that conducted at PT. Misaja Mitra Pati stated that training has a significant effect on job satisfaction. With newly-leaned skills and knowledge, employees can actively participate in the decision making process, substantially enhance job performance and greatly increase job satisfaction (Byrne, Miller, & Pitts, 2010; Rowden & Conine, 2005; Schmidt, 2007).

Kim and colleagues (2009) studied Thai hotel workers and conclude that training is positively related to job satisfaction. Costen and Salazar (2011) surveyed employees with four American lodging companies and found employees are more likely to be satisfied with their jobs if they can develop new skills. Despite there is a fundamental difference which motivates individuals to work as temporary employees, we argue that temporary employees, like their full-time counterparts, will achieve high job satisfaction level through training. Following Costen's thinking it would be safe to assume that, employees that perceive their training beneficial will be more satisfied than those who get no training or training of no value (Elnaga & Imran, 2013: 139).

Moreover, the study of Lu (2016) has also established a conclusion that by comparing the level of job satisfaction and their training days, people with low level of job satisfaction had experienced more training days and people with higher level of job satisfaction might not because they had experienced more training than others. In addition, past research such as Novita et al. (2008) and Puspitadewi (2013) reveal a positive relationship between job satisfaction and training.

Based on the literature review discussed above we developed the following second hypotheses:

H2: Training has a positive impact on job satisfaction

The effect of work experience on job satisfaction

Drafke and Kossen (2002) postulated that many people experience satisfaction when they believe that their future job prospects are good. This suggests that employee attitudes toward current jobs in conjunction with future employment affect their job satisfaction. According to the result of Jin & Lee (2012)'s research that conducted in public sector, concluded work experiences were positively related to job satisfaction. The study shows that the more the usage of their past work skills in their current job, the higher the level of job satisfaction. Another research that conducted by Itafia et al. (2014) found same result that states there is a positive and significant influence of work experience on employee job satisfaction in weaving industry in Kalianget Village.

The results of researches above were consistent with Virk (2012) and Yudistira (2015) which indicates that employees with longer tenure have a greater propensity to be satisfied with their jobs than employees with shorter tenure. Thus, the third proposed hypothesis is:

H3: Work experience has a positive impact on job satisfaction

The effect of job satisfaction on job performance

Job satisfaction is a feeling that the level of positive / negative aspects of the job, the

work situation and relations with colleagues. This means the employee's performance is closely linked to employee satisfaction. An employee with a high level of job satisfaction showed a positive attitude towards the work itself, whereas if a person who is not satisfied with his work showed a negative attitude towards the job (Wahyuni, 2016). Moreover, if company can maintained the employee satisfaction it can impact in give greater effort to job performance (Pushpakumari, 2008). Employee performance is crucial factors in increasing the overall organization performance. When an employee is able to perform effectively and understand more the job that expected to meet, it means they have good job performance and know how to satisfied customers and give benefits to company (Pushpakumari, 2008).
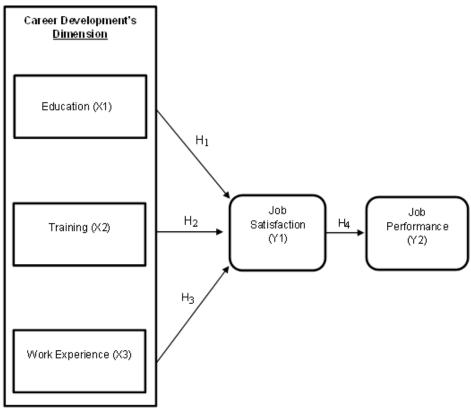
Nanda and Brown (1977) have investigated the important employee's performance indicators at the hiring stage. They concluded that level of job satisfaction and motivation affects the employee's productivity. The high performer demand attractive packages from the employers. And now it becomes predicament for the human

resource experts to retain the performer (Sumita, 2004). The low level of job satisfaction adversely effects on the employee commitment and sequentially effect the achievement of organizational objectives and performance (Meyer, 1999). Similarly, according to the research of Talasaz, Saadoldin, & Shakeri (2014) that conducted among midwives working in Healthcare Centers of Mashhad, Iran, they concluded that there was a positive correlation between job satisfaction and job performance of midwives.

According to Mowday, Porter and Steers (2013), most employees of today have a high degree of job dissatisfaction which create attitudes that are undesirable on the job and in turn degenerate their performance ability and that their working place as well. In addition, previous research such as Puspitadewi (2013) and Riana et al. (2017) reveal a positive relationship between job satisfaction and job performance. Based on the literature review discussed above we developed the following fourth hypotheses:

H4: Job satisfaction has a positive impact on job performance

Research Framework

METHODS
Research Type

Type of research was case study with survey method and questionnaires. Means that collecting the data and investigate the causal

relationships and hypothesis testing to give an overview of the research object (Okta, 2017).

Research Location
This research was conducted at bank BRI in Purbalingga.

Research Period
This research will be conducted in 2018.

Research Subject
Subject of this research was the employees or workers at bank BRI in Purbalingga.

Research Object
The object of this research was career development (education, training and work experience), job satisfaction and job performance.

Population and Sampling Method
To estimate the number of minimum sample, researcher uses Slovin method. This method was chosen because the number of employees can be predicted. Based on the data given by HRD in bank BRI, the number of average employees there are 398, the Slovin formulation to determine the amount of minimum sample is as follows:

$n = \frac{N}{1+Ne^2}$

n = size of samples
N = size of population
e = level of error
From the formula can be calculated sample size as follows:

$$n = \frac{398}{1 + 398\,(0.10)^2} = 79.91$$

Based on Slovin method, minimum sample should be take 83.333 respondents.

Type Source of Data
Primary Data
Primary data in this study were obtained directly in the field of the respondents who bank employees or workers in order to explain the effect of career development (education, training, and work experience) towards job satisfaction and its impact to job performance in bank BRI.

Secondary Data
Secondary data in this research is data that is written sourced from literature references, scientific articles, scientific journals and other sources such as data obtained via the internet related to this research (Okta, 2017).

Data Collection Procedures
Field research was conducted by distributing questionnaires to the respondent that contains a list of statements to determine the effect of career development towards employee satisfaction and its impact to job performance in the bank BRI. The questionnaire distribution was separated into two different ways, first by online questionnaire and second by physical questionnaire directly to the respondent. Researchers assisted respondents during filling the physical questionnaire, so that if respondents have difficulties in filling the questionnaire, it can be assist by the researcher.

Technique of Data Analysis
The measurement of variable research
The measurement scale used in this study is Likert scale type. The answer of each instrument using Likert scale have gradations from strongly positive to strongly negative. Using this measurement scale, the value of the variable is measured by specific instruments can be expressed in the form of numbers, so it will be more accurate, efficient and communicative (Sugiyono, 2003). The measurement of attitudes of individuals based on the answers given by the respondents used a Likert scale level (Suliyanto, 2005). Each item scales have 7 categories, between "strong disagrees" up to "strongly agree".
Each statement is given a numerical score, there are:
a. Answer " strongly disagree" scored 1
b. Answer "disagree" scored 2
c. Answer "somewhat disagree" scored 3
d. Answer "neutral" scored 4
e. Answer "middle agree" scored 5
f. Answer "agree" scored 6
g. Answer "strongly agree" scored 7

Data Analysis Method
Validity and Reliability Test
Validity Test
Validity test is meant to show how far the questionnaire is able to uncover the data so that it can answer the problem. A questionnaire will have high validity if it can perform its measuring function or provide a measuring result in accordance with the purpose of the measurement. According Suliyanto (2011: 18) validity test can be calculated with the help of SPSS version 20.0 using the formula Correlation Product Moment as follows:

$$r_{xy} = \frac{n\sum XY - (\sum X)(\sum Y)}{\sqrt{\left(n\sum X^2 - (\sum X)^2 - (n\sum Y^2 - (\sum Y)^2)\right)}}$$

r$_{xy}$ = Product moment correlation coefficient

Y = Number of total scores
X = Scores of empirical indicators of the study
n = Number of samples

Reliability Test

Reliability is the term used to indicate the extent to which a measurement result is relatively consistent when the measurement is repeated two or more times. If the measurement results are repeated relatively similar then the measurement is considered to have a good level of reliability (Suliyanto, 2009: 149). A construct or variable is said to be reliable if the value of significance value reaches >0.60 (Ferdinand, 2006: 314). The formula of reliability in this study using the formula coefficient Alpha Cronbach with the formula, (Umar, 2000: 207):

$$r_{ii} = \frac{k}{k-1} \times \frac{1 - \sum \alpha b^2}{\alpha t^2}$$

r_{ii} = Instrument reliability
k = the number of questions
$\sum \alpha b^2$ = $\sum$ variance of questions
αt^2 = Total variance

With the formula of variance is:

$$\sum \alpha b^2 = \frac{\sum X^2 - \frac{(\sum X^2)}{n}}{n}$$

n = Number of samples
X = Score value selected

Classic Assumption Test

To find out whether the regression estimation result is free from the result that the regression result is not valid and finally the regression result cannot be used as the basis to test the hypothesis and the conclusion, then use the classical assumption. According Suliyanto (2011: 69), there are some classical assumption test that need to be considered are:

Normality Data Test

The Normality test is the first step that must be done for each multivariate analysis, especially if the goal is inference. The goal is to test whether in the regression model, the dependent variable with the independent variable has a normal distribution or not. A good regression model is the normal or near-normal distribution of data.
The test is done by looking at the spread of data (dots) on the diagonal axis of the scatter plot graphs, the basis of the decision is if the data spreads around the diagonal line and follows the diagonal line then the regression

model meets the assumption of normality. If the data spreads far from the regression or does not follow the direction of the diagonal line, then the regression model does not meet the assumption of normality.

Multicollinearity Test

The main objective was to test whether the regression model found that the correlation between independent variables was used, to detect the presence or absence of multicollinearity in the study was to use Variance Inflation Factor (VIF) which is the opposite of tolerance, so the formula is as follows: $VIF = \frac{1}{(1-R^2)}$ where R^2 is the coefficient of determination. If a small correlation means that the VIF value will be large. If VIF >10 then it is assumed there is multicollinearity with other independent variables. In contrast VIF <10 is considered to be non-multicollinearity.

Heteroscedasticity Test

Heteroscedasticity testing in the regression model is done to determine whether in the regression model the variance and variance inequality is observed. A good regression model is no heteroscedasticity. This test is done by looking at a particular pattern on the graph where the Y axis is predicted and the X axis is the residual (Y predicted - Y actually) that has been standardized. The basic decision-making is:
1) If there is a certain pattern like the points that exist form a regular pattern (wavy widened and then narrowed) then there has been heteroscedasticity.
2) If there is no clear pattern and the spots spread above and below the number 0 (zero) on the Y axis then no heteroscedasticity occurs.

Autocorrelation Test

Autocorrelation test is a correlation or relationship between members of a series of observations arranged in the times series at different times. Autocorrelation aims to test whether in a linear regression model there is a correlation between the confounding errors in period t. If so, there is Autocorrelation. In this research the existence of Autocorrelation is tested with Durbin Watson with the following formula:

$$d = \frac{\sum_{t=2}^{t=n}(e_1 - e_{t-1})}{\sum_{t=2}^{t=n} e_1^2}$$

Information:

(1) If the D - W number below - 2 means there is a positive autocorrelation.
(2) If the D - W number between - 2 to 2 means there is no Autocorrelation.
(3) If D - W above 2 means there is a negative Autocorrelation.

Answer Index Analysis

Answer index analysis per variable is aimed at knowing descriptive description of respondents in this study. Especially regarding the research variables used. This study uses an index analysis technique that describes the respondents on the items of questions asked. Scoring technique used in this study is with a maximum score of 7 and at least 1, then the calculation of the index of respondents' answers with the following formula:

Value Index = {(% F1 x 1) + (% F2 x 2) + (% F3 x 3) + (% F4 x 4) + (% F5 x 5) + (% F6 x 6) + (% F7 x 7)} / 7

Where:

F1: is the frequency of respondents who answered 1 of the scores used in the questionnaire.
F2: is the frequency of respondents who answered 2 of the scores used in the questionnaire.
F3: is the frequency of respondents who answered 3 of the scores used in the questionnaire.
F4: is the frequency of respondents who answered 4 of the scores used in the questionnaire.
F5: is the frequency of respondents who answered 5 of the scores used in the questionnaire.
F6: is the frequency of respondents who answered 6 of the scores used in the questionnaire.
F7: is the frequency of respondents who answered 7 of the scores used in the questionnaire.

The number of respondents did not start from zero, but starting from 1 for minimum and maximum is 7. The number of questions in this study on the independent variables of each 2 questions of education and 2 questions of training and 3 questions of work experience, the dependent variable consists of 5 questions of job satisfaction and 3 employee performance questions. The total score for 7 questions is 49 while for the variable with 5 questions is 35. The total index value is 100 using the Three-box Method, then the range 100 (10-100) will result in a range of 30 to be used as the basis

of the interpretation of the index value. The use of 3 boxes (Three-box Method) is divided as follows (Ferdinand, 2006: 273):

10.00 - 40.00 = Low
40.01 - 70.00 = Medium
70.01 - 100 = Height

Researchers determine the perception index of respondents to the variables used in this study.

Hypothesis Test

Multiple Regression Analysis

According to Sunyoto (2011: 61), multiple regression analysis for knowing whether or not there is a significant influence of two or more independent variables (X1 Education, X2 Training and X3 Work experience) to the variable bound (Y1 Job Satisfaction and Y2 Job Performance). Equation formula for the regression is as following:

$$Y = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + e$$

Where:

Y = Job Satisfaction/Job performance
α = Constants
X_1 = Education
X_2 = Training
X_3 = Work experience
e = Error

T-Test

According to Suliyanto (2011 in pramuja, 2015: 26), used to test the partial regression relationship, this test is done to measure the level of significance or significance of every independent variable to the dependent variable in a regression. The t-test tests whether a hypothesis is accepted or rejected, for the provision of the t-test is as follows.

H_o = 0: means there is no meaningful influence of the independent variable to the dependent variable.
$H_a \neq 0$; means there is a meaningful influence of the independent variable to the dependent variable.

To decide which hypothesis is accepted and what is rejected, the test is done by comparing the t-hit value with the t-table value, if:

- T-test > t table; then Ho is rejected and Ha is accepted, which means that the partially independent variable positively affects the dependent variable is significant;
- T-test < t table; then Ho accepted and Ha rejected, which means that the partially influence of independent variable on the dependent variable is not significant.

F-Test

According to Suliyanto (2011 in pramuja, 2015: 27), this test is used to determine whether the independent variables $X1$, $X2$, and Xn together significantly influence the dependent variable (Y) at the 95% or α = 5% confidence level. With the following test criteria:

H_o = 0: means there is no meaningful influence of independent variable simultaneously to the dependent variable.

$H_a ≠ 0$: means there is a meaningful influence of independent variables simultaneously to the dependent variable.

To decide which hypothesis is accepted and what is rejected, the test is done by comparing the t-count value with the t-table value if:

- F-test > F-table, then Ho is rejected and Ha accepted, which means that the independent variable simultaneously have a positive effect on the dependent variable is significant;
- F-test < F-table, then Ho is accepted and Ha is processed, meaning the influence of independent variable simultaneously to the dependent variable is not significant.

Coefficient of Determination (R²)

The coefficient of determination (R^2) is used to determine the percentage of independent variables together can explain the dependent variable. Suharyadi (2009: 216) states that the coefficient of determination is between zero and one. If the coefficient of determination (R^2) = 1, it means that the independent variable provides the information needed to predict the dependent variables.

RESULTS AND DISCUSSION
Validity Test Result

Validity test of questionnaire within study uses product moment correlation formula. Based on the output of validity test from research variables such as education (X1), training (X2), work experience (X3), job satisfaction (Y1) and job performance (Y2) in Appendix 3, then it can be summarized as shown in Table 9 to Table 13.

Table 9. Validity Test of Education Variable (X1)

Refers to data in Table 9, it known that rstatistic value of education variable each is greater than the value of rtable with degree of freedom (df) = n-2. Therefore, all items of education variable are valid and these items

can be used as data collection instrument of this research.

Table 10. Validity Test Result of Training Variable (X2)

Items	$r_{statistic}$	r_{table} df = (n-2) and $\alpha = 0.05$	Judgment
1	0.833	0.220	Valid
2	0.864	0.220	Valid

Based on Table 10, it can be seen that the r statistic value of training variable each is greater than value of r table with df = n-2. Therefore, all items of training variable are valid and these items can be used as data collection instrument of this research.

Table 11. Validity Test Result of Work Experience Variable (X3)

Items	$r_{statistic}$	r_{table} df = (n-2) and $\alpha = 0.05$	Judgment
1	0.803	0.220	Valid
2	0.802	0.220	Valid
3	0.855	0.220	Valid

Refers to the data in Table 11, it can be seen that the r statistic value of work experience variable each is greater than value of r table with df = n-2. Therefore, all items of work experience variable are valid and it can be used as data collection instrument of this research.

Table 12. Validity Test Result of Job Satisfaction

Variable (Y1) Items	rstatistic	rtable df = (n-2) and ☐ = 0.05	Judgment
1	0.834	0.220	Valid
2	0.831	0.220	Valid
3	0.788	0.220	Valid
4	0.816	0.220	Valid
5	0.857	0.220	Valid

Data in Table 12 shows that the r statistic value of job satisfaction variable each is

Items	$r_{statistic}$	r_{table} df = (n-2) and $\alpha = 0.05$	Judgment
1	0.935	0.220	Valid
2	0.933	0.220	Valid

greater than value of r table with degree of freedom (df) = n-2. Therefore, all items of

job satisfaction variable are valid and these items can be used as data collection instrument of this research.

Table 13. Validity Test Result of Job Performance Variable (Y2)

Items	$r_{statistic}$	r_{table} df = (n-2) and α = 0.05	Judgment
1	0.932	0.220	Valid
2	0.913	0.220	Valid
3	0.883	0.220	Valid

Based on data in Table 13, it known that the rstatistic value of job performance variable each is greater than the value of rtable with degree of freedom (df) = n-2. Therefore, all items of job performance variable are valid and these items can be used as data collection instrument of this research.

Reliability Test Result

Reliability test of questionnaire within study uses cronbach's alpha formula. Based on the output of reliability test in Appendix 4, it can be summarized in Table 14.

Table 14. Result Summary of Reliability Test

Variables	Reliability Coefficient	Cut of Value	Judgment
X_1	0.853	> 0.60	Reliable
X_2	0.609	> 0.60	Reliable
X_2	0.705	> 0.60	Reliable
Y_1	0.882	> 0.60	Reliable
Y_2	0.893	> 0.60	Reliable

Refers to data in Table 14, it can be seen that the reliability coefficient (rtotal) of education, training, work experience, job satisfaction and job performance variables are greater than the cut of value (0.60). Therefore, all of the questions for each research variable are reliable and it can be used as data collection instrument.

Classical Assumptions Tests

To obtain a regression model that produces the Best Linear Unbiased Estimator (BLUE), it is necessary to test the classical assumptions with the following results:

Normality Test Result

Based on normality test output of regression model by using scatter plot graphs in Appendix 7, it can be seen that the data spreads around the diagonal line and follows the diagonal line. Additionally, from the normality test output of by using Kolmogorov Smirnov test in Appendix 7, it can be seen the result summary as shown in Table 15.

Table 15.Result Summary of Normality Test

No	Variable	Kolmogorov Smirnov Value	*Asymp. Sig.*	Judgment
1	Standardized Residual	1.198	0.113	Normal

From the data in Table 15, it is obtained the asymptotic significant value of 0.113 is greater than α (0.05). Therefore, the data of regression model within study is revealed a normal distribution.

Multicollinearity Test Result

Refers to the output of multicollinearity test in Appendix 7, it can be seen the result summary below:

Table 16. Result Summary of Multicollinearity Test

No	Variables	VIF Value	Judgment
1	Education (X_1)	1.140	No multicollinearity
2	Training (X_2)	1.380	No multicollinearity
3	Work experience (X_3)	1.299	No multicollinearity

According to the result summary of multicollinearity test, it obtained the VIF value of education, training as well as work experience variable each is less than 10. Hence, it can be stated that there is no multicollinearity in regression model.

Heteroscedasticity Test Result

Based on heteroscedasticity test output by using scatterplot in Appendix 7, it can be seen that there is no clear pattern and the spots spread above and below the number 0 (zero) on the Y axis. Furthermore, refers to

the heteroscedasticity test output by using Glejser test in Appendix 7, it can be seen the result summary as follows:

Table 17. Result Summary of Heteroscedasticity Test

No	Variables	Sig.	Judgment
1	Education (X_1)	0.096	No heteroscedasticity
2	Training (X_2)	0.497	No heteroscedasticity
3	Work experience (X_3)	0.517	No heteroscedasticity

Related to the data in Table 17, it known that the significant value of education, training as well as work experience variable each is greater than the value of (0.05). Therefore, it can be stated that there is no heteroscedasticity in regression model.

d.   Autocorrelation Test Result

Refers to the autocorrelation test output of multiple regression model by using Durbin-Watson (DW) test in Appendix 7, it can be summarized as shown in Table 18.

Table 18. Result Summary of Autocorrelation Test

No	DW$_{Statistic}$	Cut of Value	Judgment
1	1.905	1.743 – 2.257	No Autocorrelation

Based on data in Table 18, it can be seen that value of Durbin-Watson (DW) test result of 1.905. This value is compared with DWtable by using number of data (80) and number of variable (4), so it known that value of dU = 1.743 (Appendix 11) and value of 4-dU = 2.257. It shows that DWstatistic value is between value of dU and 4 - dU, so it can be stated there is no autocorrelation in multiple regression model within study.

The Impact of Education, Training and Work Experience on Job Satisfaction

To test first, second and third hypotheses within study, it is necessary to do multiple regression analysis with the following results below:

Equation of Multiple Regression Model

Based on the output of multiple regression analysis in Appendix 8, it can be summarized as presented in Table 19.

Table 19. Result Summary of Multiple Regression Model

No.	Variables	Regression Coefficient	$t_{statistic}$	t_{table} (one tailed)
1.	Education (X_1)	0.211	3.250	1.665
2.	Training (X_2)	0.262	2.813	1.665
3.	Work experience (X_3)	0.202	2.371	1.665

Constant   = 2.188
R Square   = 0.402
F $_{statistic}$ = 16.997

Based on data in Table 19, so the multiple regression equation is as follows:

Y1 = 2.188 + 0.211X1 + 0.262X2 + 0.202X3 +

Following the multiple regression equation above, it can be explained that:

1)   Constant value of 2.188, it means that if education, training and work experience variables are assumed have value of zero, so the employees' job satisfaction of Bank Rakyat Indonesia (BRI) in Purbalingga is 2.188 score unit.

2)   Regression coefficient of education variable shows a positive value of 0.211. It means that education has a positive effect on job satisfaction, or it can be explained that if education increase one score unit, then it will be able to increase employees' job satisfaction of Bank Rakyat Indonesia (BRI) in Purbalingga is 0.211 score unit.

3)   Regression coefficient of training variable shows a positive value of 0.262. It means that training has a positive impact on job satisfaction, or it can be explained that if training increase one score unit, then it will be able to increase employees' job satisfaction of Bank Rakyat Indonesia (BRI) in Purbalingga is 0.262 score unit.

4)   Regression coefficient of work experience shows a positive value of 0.202. It means that work experience has a positive effect on job satisfaction, or functionally it can be explained that if work experience increase

one score unit, then it will be able to increase employees' job satisfaction of Bank Rakyat Indonesia (BRI) in Purbalingga is 0.202 score unit.

Goodness of Fit
F-test
Based on the confidence level of 95% or significant level ($\square$) = 0.05 with degree of freedom (df) = (k-1) and (n-k), it known that the Ftable value is 2.76. From multiple regression analysis results, it is obtained the Fstatistic value of 16.997 with p value of 0.000. Because Fstatistic value is greater than the Ftable, or p value is less than α (0.05), so it known that education, training and work experience variables have a significant simultaneously effect on job satisfaction, or it can be stated that multiple regression model within study is fit with the research data (goodness of fit).

Coefficient of Determination
Result of multiple regression analysis shows the coefficient of determination (R square) is 0.402. It means that job satisfaction within study can be explained by education, training and work experience variables of 40.20 percent, while the remaining of 59.80 percent can be explained by the other variables are not examined.

No.	Variable	Regression Coefficient	$t_{statistic}$	t_{tabel} (one tailed)
1.	Job satisfaction (Y_1)	0.473	3.558	1.665

Constant = 2.879
R Square = 0.140
F $_{statistic}$ = 12.657

Significance Partially Effect Testing by T-test
To test the significant partially effect of education, training as well as work experience variable on job satisfaction is used t-test results. Based on the confidence level of 95% (α = 0.05) and degree of freedom (df) = (n-k) with one tailed t-test, it known that the ttable value of 1.665. From the result summary of multiple regression analysis in Table 19 above, it known that tstatistic value of education variable is 3.250, tstatistic value of training variable of 2.813 and tstatistic value of work experience variable is 2.371.

The Impact of Job Satisfaction on Job Performance
To test the significant impact of job satisfaction on job performance (fourth hypothesis) within study, it is necessary to do simple regression model with the following results below:

Equation of Simple Regression Model
Based on the result of simple regression analysis in Appendix 9, it can be summarized as shown in Table 20.
Refers to the data in Table 20, it known the simple regression equation is as follows:
Y2 = 2.879 + 0.473Y1 + $\square$
Statistically, simple regression equation above can be explained that:
1) Constant value of 2.879, it means that if job satisfaction variable is assumed has value of zero, so employees' job performance of Bank Rakyat Indonesia (BRI) in Purbalingga is 2.879 score unit.
2) Regression coefficient of job satisfaction variable shows a positive value of 0.473. It means that job satisfaction has a positive effect on job performance, or it can be explained that if job satisfaction increase one score unit, then it will be able to increase employees' job performance of Bank Rakyat Indonesia (BRI) in Purbalingga is 0.473 score unit.

Goodness of Fit
F-test
Based on the confidence level of 95% or significant level ($\square$) = 0.05 with degree of freedom (df) = (k-1) and (n-k), it known that the Ftable value is 4.00. From the simple regression analysis results, it is obtained the Fstatistic value of 12.657 with p value of 0.001. Because Fstatistic value is greater than the Ftable, or p value is less than α (0.05), so it can be stated that simple regression model within study is fit with the research data (goodness of fit).

Coefficient of Determination
Result of simple regression analysis shows the coefficient of determination (R square) is 0.140. It means that job performance within study can be explained by job satisfaction variable of 14.00 percent, while the remaining of 86.00 percent can be explained by the other variables are not examined.

Significance Partially Impact Testing by T-test

To test the significant partially impact of job satisfaction on job performance is used t-test results. Based on the confidence level of 95% (α = 0.05) and degree of freedom (df) = (n-k) with one tailed t-test, it known that the ttable value of 1.665. From the result summary of simple regression analysis in Table 20 above, it known that tstatistic value of job satisfaction variable is 3.558.

Hypotheses Testing
First Hypothesis
Based on result summary of multiple regression analysis in Table 19, it known that tstatistic value of education on job satisfaction (3.250) is greater than ttable value (1.665). Therefore, first hypothesis which states that education has a positive impact on job satisfaction is accepted.

Second Hypothesis
Refers to the result summary of multiple regression analysis, it can be seen that tstatistic value of training on job satisfaction (2.813) is also greater than ttable value (1.665). Therefore, second hypothesis which states that training has a positive impact on job satisfaction is accepted.

Third Hypothesis
Furthermore, from the result summary of multiple regression analysis in Table 19 above, it known that tstatistic value of work experience on job satisfaction (2.371) is greater than ttable value (1.665). Therefore, third hypothesis which states that work experience has a positive impact on job satisfaction is accepted.

Fourth Hypothesis
Based on result summary of simple regression analysis in Table 20 above, it has got the tstatistic value of job satisfaction on job performance (3.558) is greater than ttable value (1.665). Therefore, fourth hypothesis which states that job satisfaction has a positive impact on job performance is accepted.

Discussion
The Impact of Education on Job Satisfaction
Result of this study found that education has a positive and significant impact on job satisfaction. This result means that the better level of employees' education, then the higher level of employees' job satisfaction of Bank Rakyat Indonesia (BRI) in Purbalingga. It shows how the mastery of theory can make employee like their job and duty that has been given to them. Result of this study is in line with the prior study by Puspitadewi (2013) who found there is a positive relationship between job satisfaction and education. Furthermore, result within study is consistent with the previous study conducted by Zein (2016) who concludes that education has a positive relationship with job satisfaction.

The Impact of Training on Job Satisfaction
Current study proves that training has a positive and significant impact on job satisfaction. It means that the better level of training, then the higher level of employees' job satisfaction of Bank Rakyat Indonesia (BRI) in Purbalingga. It shows how training would give certain skills to employees and it can make employee like their job and duty that has been given to them. Result of current study is consistent with the study conducted by Jaworski (2012) who proves that training has a significant effect on job satisfaction.

The Impact of Work Experience on Job Satisfaction
Furthermore, this study result proves that work experience has a positive and significant impact on job satisfaction. It means that the better level of employees' work experience, then the higher level of employees' job satisfaction of Bank Rakyat Indonesia (BRI) in Purbalingga. It shows how skills can make employee like their job and duty that has been given to them. Empirically, result of this study is in line with the study conducted by Jin & Lee (2012) who found that work experience has a positive impact on job satisfaction. Additionally, current study result is consistent with the previous study by Itafia et al., (2014) who conclude there is a positive and significant influence of work experience on employee job satisfaction.

The Impact of Job Satisfaction on Job Performance
Result of this study is also found that job satisfaction has a positive and significant impact on job performance. This causal relationship means that the higher level of employees' job satisfaction, then the higher

level of employees' job performance of Bank Rakyat Indonesia (BRI) in Purbalingga. It shows when employees like their job and duty that has been given to the, it can help them to finish their job on time. Empirically, this study result is consistent with the study by Talasaz, Saadoldin, & Shakeri (2014) who conclude that job satisfaction has a positive correlation with job performance.

CONCLUSION

Based on the results of research that have been discussed in previous chapter, some conclusions can be drawn such as education has a positive impact on job satisfaction. Besides that, training has a positive impact on job satisfaction. Then, work experience has a positive impact on job satisfaction. And the last, job satisfaction has a positive impact on job performance.

Implication

Practically, as an effort to increase employees' job satisfaction, management of Bank Rakyat Indonesia (BRI) in Purbalingga need to maintain or increase their employees' education, training and work experience related to all items of each variable in answer index analysis that include on high category. The ways can be done by provide the non-formal education program for employee that combine the basic education with work skills, apply the effective training program and give the same opportunity for each employee to follow the training program periodically, offer the employees opportunities for growth at work and give opportunity for each employee to achieve the higher positions and guarantee the continuity of their work in order to achieve the organization goals. Additionally, as an effort to increase employees' job performance, management of Bank Rakyat Indonesia (BRI) in Purbalingga needs to pay attention on employees' job satisfaction, especially, their dedication for the job, because, its value in answer index analysis smaller than the other items. The ways can be done by meet the various needs and desires of employee related to their work activities and provide the interest, encouragement and the fairly treatment in order to create the harmonious working relationships.

Theoretically, in this research, there are contributions of empirical support such as concept from Duggan & Horton (2004) that said organization should have to invest in ongoing employee career development programs to make both employee as well as organization successful.

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