

The Effect of Religiosity and Service Quality on Job Satisfaction: A Case Study of MSME Employees

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Abstract - This study aims to analyze the effect of religiosity and service quality on job satisfaction in micro, small and medium enterprise (MSME) industry employees by taking a sample of 120 employees from ten MSME industries in Indonesia. The data collection method used a questionnaire. The analysis method uses Structural Equation Modeling (SEM), Smart PLS v.3.0. The results showed that religiosity had a positive and significant effect on service quality. Religiosity has a positive and significant effect on employee job satisfaction, and service quality has a positive and significant effect on employee job satisfaction. Research results can be used as a basis for improving and maintaining employee job satisfaction in MSME industries through increasing religiosity and service quality of company employees.

Keywords: Job satisfaction, religiosity, service quality.

I. INTRODUCTION

The success of an organization is closely related to the job satisfaction of each member. Therefore, organizations are required to always maintain and increase the satisfaction of their members through human resource management actions (Cahyono et al., 2020; Gazali et al., 2020; Goestjahjanti et al., 2020; Jumiran et al., 2020; Novitasari, Asbari, et al., 2020; Singgih et al., 2020; Yuwono et al., 2020). One of the problems in managing human resources in MSME industries is how to maintain and increase employee religiosity (Abror et al., 2019; Aman et al., 2019; Darto et al., 2015; Hage & Posner, 2015; Haque, 2019; Olowookere et al., 2016). There is no doubt that in this millennial era, the need for spirituality in the workplace is increasing, along with the level of awareness of employees that spirituality is needed to increase life's happiness (Pramono, Lemy, et al., 2020). Among the components of this spirituality is the level of religiosity. This religiosity is not only a monopoly of certain religious teachings, but is intended to promote good relations between individuals and their religious / spiritual teachings. Apart from religiosity, job satisfaction antecedents are also thought to arise from the service quality provided by employees. Good service quality results in feelings of happiness, satisfaction, and meaning (Asbari et al., 2020; Pramono, Purwanto, et al., 2020; Purwanto et al., 2021). This job satisfaction which in turn makes employees able to maintain their performance (Hutagalung, Sopa, et al., 2020; Kamar et al., 2019; Kusumaningsih et al., 2020; Novitasari, Asbari, et al., 2020; Novitasari, Sasono, et al., 2020; Novitasari, Yuwono, et al., 2020; Putra et al., 2020; Singgih et al., 2020; Zaman et al., 2020). Several researchers have conducted studies on the relationship between religiosity, service quality and job satisfaction. The only problem is, there are not many studies that discuss the relationship and influence of religiosity and service quality on job satisfaction as a whole research model. Hopefully this research gap can be filled by this research. In addition, it is hoped that this research will be able to contribute to the development of the practice of religiosity in the workplace.

II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

A. Religiosity

One of the most important individual norms is religion and belief. Stereotypically, religiosity is defined as an understanding of religious knowledge and beliefs, in addition to the effects associated with emotional attachments or feelings about religion. Furthermore, religious behavior is expressed, such as membership and attendance in worship activities, reading holy books, and praying (Hichy et al., 2020; Rowatt & Al-Kire, 2021;

Xia et al., 2021). The tendency towards religious belief shows one's religiosity towards a set of principles that gives some social control to the individual concerned (Jiménez et al., 2019). Two distinctive aspects of religiosity are suggested by Ramlee et al. (2016) namely extrinsic religiosity and intrinsic religiosity. Religious behavior is said to come from an extrinsic aspect, when the use of religiosity for personal gain, especially to gain popularity, achieve business targets or to make friends. In contrast, the intrinsic religiosity dimension is based on a natural goal, which is to guide someone to be more obedient by obeying religious teachings such as praying or engaging in voluntary community service. (Charan et al., 2020; Choy, 2020; Jiménez et al., 2019). The indicators / items of instrument from the religiosity variable in this study were adapted from Ramlee et al. (2016) which consists of five indicators / items, the details of which are mentioned in Table 1.

B. Service quality

The era of globalization and the rapid development of information technology has had a tremendous impact on economic activity. Changes occurred that were fast paced and had implications for the domestic and international economy. Competition in various industrial sectors has become increasingly sharp, requiring management expertise to deal with the changes that occur. So that the company can continue to grow and develop, the company must always increase its competitive advantage. Today quality is an important issue in the business world, many companies pay more attention to the quality of goods and services produced. Quality is one of the company's operating objectives and the responsibility the company carries. Especially in the service or service sector, The company will consider policies regarding the importance of service quality. The higher the level of service quality, the higher the customer satisfaction.

Quality of service is a performance that can be offered by one person to another. This performance can be in the form of intangible actions and does not result in the ownership of any goods and to anyone (Kotler & Lee, 2008). The main point is that service is an action taken by a seller to the buyer / consumer in order to meet the needs and desires of consumers. This behavior aims at achieving customer satisfaction itself. A service can be performed when consumers choose a product or after completing a product purchase transaction. Good quality service will also have a good impact on the company because it will be a loyal customer and provide benefits for the company. The quality of service in this study uses five dimensions adapted from Parasuraman et al. (1988), namely: (1) ease of ordering products, (2) fast and responsive in responding to consumer needs, (3) responsible for product quality, (4) ease of returning products that are not in accordance with consumer desires, (5) easy to find products in the market.

C. Job Satisfaction

Job satisfaction is a pleasant or positive emotional state that results from a person's assessment of a job or experience (GS Armstrong et al., 2015; Baluyos et al., 2019; Chordiya et al., 2017; Eliyana et al., 2019; Hedayat et al., 2018; Qureshi et al., 2019; Sabahi & Sanai Dashti, 2016). In other words, job satisfaction is a positive or negative emotion as a result of an employee's evaluation of the level of satisfaction with his job. Therefore, job satisfaction is one of the most frequently measured organizational variables in research and has been widely studied in organizational behavior because job satisfaction can be an important indicator of how workers feel about their jobs and predictors of work behavior such as motivation, absenteeism, and performance. (Bogler, 2001; Onyemah, Rouzie, et al., 2018). Indicators / items of instrument from variable job satisfaction in this study were adapted from Armstrong et al. (2015) which consists of five indicators / items, the details of which are mentioned in Table 1.

D. The Effect of Religiosity on Service Quality

The influence of religiosity has not been studied much, especially in the MSME industry. From that little, we can find research Iqbaluddin (2016). Research result Iqbaluddin (2016) shows that there is a relationship between religiosity with the quality of nursing services at PKU Muhammadiyah hospital in Surabaya. The direction of the relationship is positive, which means that if religiosity is high, then the quality of service is also high, and vice versa if religiosity is low, then the quality of service is low. In connection with this research, the first hypothesis is put forward:

H₁: Religiosity has a significant effect on service quality.

E. The Effect of Religiosity on Employee Job Satisfaction

Religiosity is seen as a factor in providing satisfaction to employees. Regarding the principles of religious life

that are adopted, employees often associate their moods and thoughts at work. Therefore, it is often found that religiosity greatly affects the level of employee job satisfaction. Religiosity can also reduce the level of work stress. Previous research was conducted by (Khan, 2016) about the influence of perceptions of religiosity, service quality, and product innovation on employee trust and commitment and loyalty. The study found that religiosity has a positive effect on job satisfaction. The results of other studies also prove that religiosity has a positive effect on employee job satisfaction (Amaliah et al., 2015; Bednarczuk, 2019; Darto et al., 2015; Onyemah, Rouziès, et al., 2018). In connection with this research, the second hypothesis is put forward:

H₂: Religiosity has a significant effect on job satisfaction.

F. Effect of Service Quality on Employee Job Satisfaction

Service quality is a major determinant of satisfaction for the MSME industry. Services that match or exceed customer expectations will give every employee inner satisfaction. Previous research on the relationship and influence of service quality and employee job satisfaction has been done, including by Baker & Crompton (2000), Kuo et al. (2009), and Spector (1985). These studies state that service quality has a significant effect on employee job satisfaction. In connection with this research, the third hypothesis is put forward:

H₃: Service quality has a significant effect on job satisfaction.

G. Research Framework

According to Now & Bougie (2003) theoretical framework is the foundation on which the entire research project is based. From the theoretical framework can be formulated a hypothesis that can be tested to determine whether the theory formulated is valid or not. Then then further it will be measured by appropriate statistical analysis. Referring to previous theory and research, there is a relationship between variables, including religiosity, service quality, and job satisfaction, so the authors build a research model as Figure 2 follows:

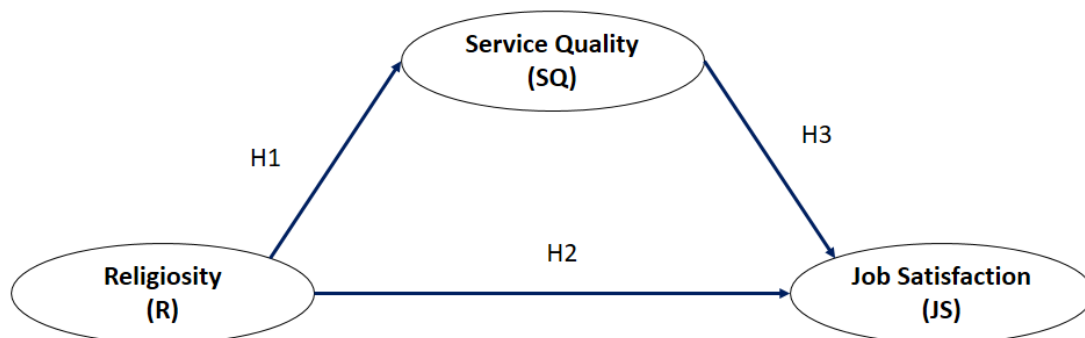


Figure 2. Research Model

III. RESEARCH METHODS

A. Operational Definition of Variables and Indicators

The method used in this research is quantitative method. Data was collected by distributing questionnaires to all female employees who have permanent status in one of the manufacturing industries in Tangerang. The instrument used to measure religiosity was adapted from research Ramlee et al. (2016) that has been validated by Radita et al. (2021) by using 5 items (R1-R5). The service quality instrument was adopted from the research of Sasono et al. (2020) using 5 items (SQ1-SQ5). Job satisfaction instruments adapted from Armstrong et al. (2015) that has been validated by Radita et al. (2021) by using 5 items (JS1-JS5). The questionnaire is designed closed except for questions / statements regarding the identity of the respondent in the form of a semi-open questionnaire. Each closed question / statement item is given five answer options, namely: strongly agree (SS) score 5, agree (S) score 4, neutral (N) score 3, disagree (TS) score 2, and strongly disagree (STS) score 1. The method for processing data is by using PLS and using SmartPLS version 3.0 software as a tool.

Table 1. Instrument Items

Items	Items Description	Items References
R1	I try hard to bring my religious teachings to all of my other affairs in my life	Ramlee et al. (2016), validated by Radita et al. (2021)
R2	It is important for me to spend time in personal reflection and prayer	
R3	I try hard to live my entire life according to my religious beliefs	
R4	My religion feels comfortable in my times of sorrow and sorrow	
R5	My religion is very important because it answers many questions about the meaning of life	
SQ1	The company makes it easy to order products	Sasono et al. (2020)
SQ2	Employees are fast and responsive in responding to customer needs	
SQ3	The company is responsible for product quality	
SQ4	Ease of returning products that are not in accordance with consumer wishes (damaged products)	
SQ5	Products are easy to find in the market and the sales center is easy for customers to contact	
JS1	I feel quite satisfied with my current job	Armstrong et al. (2015), validated by Radita et al. (2021)
JS2	Almost every day, I am enthusiastic about my work	
JS3	Every day more time at work, like the job will never end	
JS4	I really enjoy my job	
JS5	I find my work a little unpleasant	

B. Population and Sample

The population in this study were employees of ten MSME industries in Indonesia, totaling 151 people. The questionnaires were distributed using simple random sampling technique. The questionnaire results were returned and valid as many as 120 samples (79.5 percent of the population).

IV. RESULTS AND DISCUSSION

A. Sample Description

Table 2. Sample Descriptive Information

Criteria		total	%
Gender	Male	64	53%
	Woman	56	47%
Age (as of December 2019)	<25 years	92	77%
	25 - 30 years	17	14%
	> 30 years	11	9%
The period of service as an employee	<1 year	78	65%
	1-3 years	38	32%
	> 3 years	4	3%
Highest diploma	≥ S1	10	8%
	= High school	97	81%
	<High school	13	11%

B. Test Results of the Validity and Reliability of Research Indicators

The measurement model testing stage includes testing for convergent validity, discriminant validity. Meanwhile, to test the construct reliability, Cronbach's alpha and composite reliability were used. The results of the PLS analysis can be used to test the research hypothesis if all indicators in the PLS model have met the requirements of convergent validity, discriminant validity and reliability testing.

1. Convergent Validity Testing

Convergent validity test is done by looking at the loading factor value of each indicator against the construct. In most references, a factor weight of 0.5 or more is considered to have sufficiently strong validation to explain latent constructs (Chin, 1998; Ghozali, 2014; Hair et al., 2010). In this study, the minimum acceptable loading factor is 0.7, provided that the AVE value of each construct is > 0.5 (Ghozali, 2014). Based on the results of SmartPLS 3.0 processing, after items that do not meet the requirements are discarded, in Table 3, all indicators have a loading factor value above 0.7. So thus, the convergent validity of this research model has met the requirements. The value of loadings, cronbach's alpha, composite reliability and AVE for each complete construct can be seen in Table 3 below:

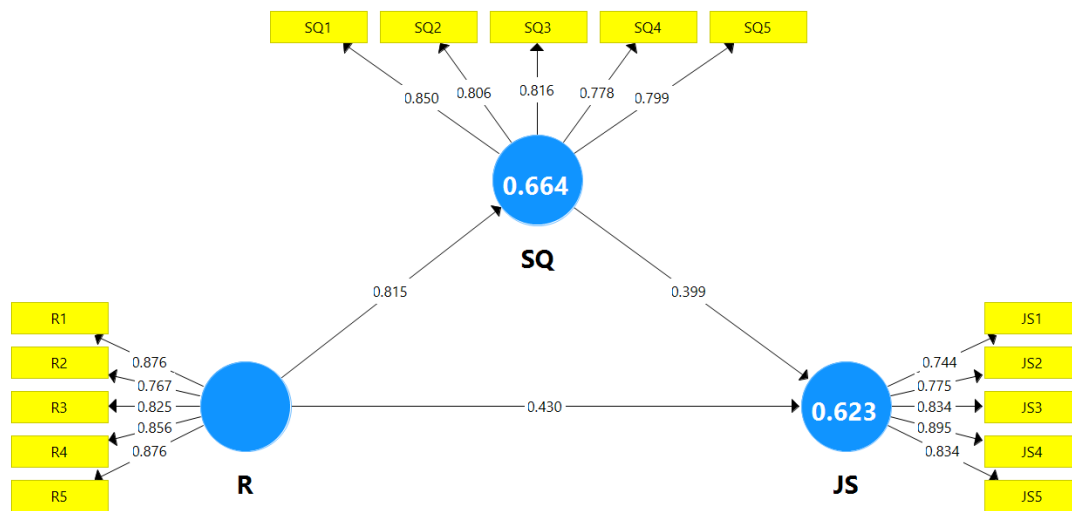


Figure 2. Research Model Fit

Tabel 2. Items Loadings, Cronbach’s Alpha, Composite Reliability, and Average Variance Extracted (AVE)

Variables	Items	Loadings	Cronbach’s Alpha	Composite Reliability	AVE
Religiosity (R)	R1	0.876	0.896	0.923	0.707
	R2	0.767			
	R3	0.825			
	R4	0.856			
	R5	0.876			
Quality of Service (SQ)	SQ1	0.850	0.869	0.905	0.656
	SQ2	0.806			
	SQ3	0.816			
	SQ4	0.778			
	SQ5	0.799			
Job Satisfaction (JS)	JS1	0.744	0.876	0.910	0.669
	JS2	0.775			
	JS3	0.834			
	JS4	0.895			
	JS5	0.834			

2. Desrminant Validity Testing

Discriminant validity done to ensure that each concept of each latent variable is different from other latent variables. The model has good discriminant validity if the AVE square value of each exogenous construct (the value on the diagonal) exceeds the correlation between that construct and other constructs (values below the diagonal) (Ghozali, 2014). The results of discriminant validity testing using the AVE square value, namely by looking at the Fornell-Larcker Criterion Value in Table 3.

Table 3. Discriminant Validity

Variables	JS	R	SQ
JS	0.818		
R	0.755	0841	
SQ	0.749	0.815	0.810

The results of the discriminant validity test in Table 3 above show that all constructs have a square root value of AVE above the correlation value with other latent constructs, through the Fornell-Larcker criteria, so it can be concluded that the model has met discriminant validity.(Fornell & Larcker, 1981).

Furthermore, a collinearity evaluation is carried out to determine whether there is collinearity in the model. To find collinearity, it is necessary to calculate the VIF of each construct. If the VIF score is higher than 5, then the model has collinearity(Hair et al., 2014). As shown in Table 4, all VIF scores are less than 5, meaning that this model does not have a collinearity problem.

Table 4. Collinearity Statistics (VIF)

Variables	JS	R	SQ
JS			
R	2,978		1,000
SQ	2,978		

3. Construct Reliability Testing

The construct reliability can be assessed from the Cronbach's alpha value and the composite reliability of each construct. The recommended composite reliability and Cronbach's alpha values are more than 0.7(Ghozali, 2014). The reliability test results in Table 3 above show that all constructs have composite reliability and Cronbach's alpha values greater than 0.7 (> 0.7). In conclusion, all constructs have met the required reliability.

C. Hypothesis Test

Hypothesis testing in PLS is also called the inner model test. This test includes the significance test of direct and moderating effects as well as measuring the magnitude of the influence of exogenous variables on endogenous variables.To determine the effect between research variables, a direct effect and moderation test are required. The effect test was carried out using the t-statistic test in the partial least squared (PLS) analysis model using the SmartPLS 3.0 software.With the boothstrapping technique, the R Square value and the significance test value were obtained as shown in Table 5 below:

Table 5.Value of R Square

	R Square	R Square Adjusted
JS	0.623	0.617
SQ	0.664	0.661

Table 6. Hypotheses Testing

Hypotheses	Relationship	Beta	SE	T Statistics	P-Values	Decision
H1	R -> SQ	0.815	0.030	27,035	0.000	<i>Supported</i>
H2	R -> JS	0.430	0.092	4,686	0.000	<i>Supported</i>
H3	SQ -> JS	0.399	0.096	4,155	0.000	<i>Supported</i>

Based on Table 5 above, the R Square SQ value is 0.664, which means that the variable service quality (SQ) can be explained by the religiosity (R) variable of 66.4%, while the remaining 33.6% is explained by other variables not discussed in this study. The R Square JS value is 0.623, which means that the job satisfaction (JS) variable can be explained by the religiosity (R) and service quality (SQ) variable of 62.3%, while the remaining 37.7% is explained by other variables not discussed in this study. Meanwhile, Table 7 shows the T Statistics and P-Values which show the influence between the research variables that have been mentioned.

D. Discussion

1. Effect of Religiosity on Service Quality

The religiosity construct has a positive influence on the service quality construct. This is evidenced by the original sample value (Beta) of 0.815 which means it has a positive relationship. Value of t-The statistic on this construct relationship is 27,035 with a t-count value of 1.96 at a significance level of 5 percent, because the criteria for the t-statistic value > 1.96 and the p-value -value 0.000 < 0.05, then the result of the above calculation is that the relationship of religiosity to service quality is significant. Therefore, religiosity has a positive and significant effect on the service quality construct so that the first hypothesis (H1) is accepted. These results indicate that the higher the level of employee religiosity, the higher the employee's service quality. This result is consistent with several studies which prove that religiosity has a positive effect on service quality (Abror et al., 2019). To build a better service quality, company management needs to maintain and continuously improve the religiosity of all employees. A good religiosity attitude can be used as the basis for conducting business activities that are results-oriented. Therefore, among the company's strategies is the need to always increase the values of religiosity, for example by providing space and time for each employee to carry out their religious rituals, for example by providing adequate prayer space in the work environment. Providing the opportunity for time to worship, not doing work or activities at times of religious celebration, and conducting joint celebrations on religious holidays (Novitasari et al., 2020; Radita et al., 2021).

2. The Effect of Religiosity on Employee Job Satisfaction

The construct of religiosity has a positive influence on the construct of employee job satisfaction, this is evidenced by the original sample value (Beta) of 0.430 which means it has a positive relationship. Value of t-The statistic on this construct relationship is 4.686 with a t-value of 1.96 at a significance level of 5 percent, because the criteria for the t-statistic value must be > 1.96 and the p-value -value 0.000 < 0.05, then the result of the above calculation is that the relationship of religiosity to job satisfaction is significant. Therefore, religiosity has a positive and significant effect on the job satisfaction construct so that the second hypothesis (H2) is accepted. These results are consistent with research that proves religiosity has a positive effect on employee job satisfaction (Novitasari, Asbari, et al., 2020; Radita et al., 2021), as well as the research conclusions (Hutagalung et al., 2020; Maesaroh et al., 2020). The existence of religiosity still has an influence which of course can support optimal employee job satisfaction. Increasing the existing religiosity of employees through the holding of religious studies / tausiah, social services and other activities that can increase knowledge about religion and increase sensitivity in practicing religious teachings in carrying out daily life, so that positive religious values can grow. and influence relationships with employee behavior.

3. Effect of Service Quality on Employee Job Satisfaction

The service quality construct has a positive influence on the job satisfaction construct. This is evidenced by the original sample value (Beta) of 0.399 which means it has a positive relationship. Value of t-Statistic on this construct relationship is 4.155 with a t-count value of 1.96 at a significance level of 5 percent, because the criteria for the t-statistic value > 1.96 and the p-value < 0.05 , then the result of the above calculation is that the relationship between service quality and job satisfaction is significant. Therefore, service quality has a positive and significant effect on the job satisfaction construct so that the third hypothesis (H3) is accepted. These results are consistent with research that proves service quality has a positive and significant effect on job satisfaction (Baker & Crompton, 2000; Kuo et al., 2009; Spector, 1985).

V. CONCLUSION AND SUGGESTION

A. Conclusion

Based on the results of the analysis and discussion of the effect of religiosity and service quality on MSME employee job satisfaction, it can be concluded as follows: (1) Religiosity has a positive and significant effect on service quality, (2) Religiosity has a positive and significant effect on employee job satisfaction, (4) Service quality has a positive and significant effect on employee job satisfaction

B. Suggestion

MSME industry management needs to improve policies that are friendly to the values of employee religiosity. In addition, management is necessary to maintain and better prepare a framework that is in line with the practice of religiosity in the workplace. Finally, it is also necessary to conduct future research to measure the reciprocal effect of job satisfaction and service quality on more units of analysis and a larger number of research samples.

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