
Conceptual Model: The Importance of Psychological Well-being of Frontliner Employees in State-owned Banks

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doi.org/10.51505/IJEBMR.2024.8809

URL: <https://doi.org/10.51505/IJEBMR.2024.8809>

Received: July 21, 2024

Accepted: July 30, 2024

Online Published: Aug 08, 2024

Abstract

This article aims to explain the influence of transformational leadership and job autonomy on psychological well-being with job satisfaction and work engagement as mediation. Various literature reviews were conducted to determine the variables that build the conceptual model. The expected findings are a positive relationship between transformational leadership and job autonomy on psychological well-being, as well as the mediating role of job satisfaction and work engagement. This research explains whether the psychological well-being of frontliner employees is met, which will make frontliner employees provide good service to their customers. Researchers hope that this research can provide an understanding of the importance of the psychological well-being of frontliner employees and can be used as a strategy for organizations to see whether transformational leadership and job autonomy can influence psychological well-being. It is also hoped that this article can contribute theoretically, practically, and possibly be used for future research.

Keywords: Job Satisfaction, Job Autonomy, Job Satisfaction, Work Engagement, Psychological Well-being.

1. Introduction

Throughout their lives, humans pursue psychological well-being which influences their emotional feelings because this contributes to a high quality of life (Hu, 2021). Negative energy can have a negative impact on employees' psychological well-being. Low psychological well-being will trigger physical, psychological and behavioral stress, thereby affecting performance and reducing employee work performance as well (Darvishmotevali & Ali, 2020).

When employees are exposed to a stressful work environment for a long period of time, their physical and psychological well-being will be compromised. Ryff & Keyes, (1995), examines psychological well-being in relation to the extent to which individuals have a purpose in life, the extent to which they realize their potential, the quality of their relationships with other people, and the extent to which they feel responsible for their own lives. Hu, (2021) revealed that transformational leadership is positively related to psychological well-being. Transformational

leadership according to Burns, (1978) is that leaders with a transformational leadership style encourage their subordinates to increase their level of motivation, self-confidence, work enthusiasm, and alliance with organizational goals.

Job satisfaction is a positive employee attitude that can enable employees to carry out their work more optimally and establish positive relationships with the organization and their superiors (Bushra et al., 2011). Olatunde & Odusanya, (2015) argue that employees who are satisfied with their current position are more likely to achieve overall life satisfaction, which influences their health and well-being. Therefore, a significant positive relationship was found between job satisfaction and psychological well-being (Olatunde & Odusanya, 2015). Hu, (2021) identified job satisfaction as a mediator of the relationship between transformational leadership, job autonomy and psychological well-being employee.

Ghadi et al., (2013) noted a strong and positive correlation between transformational leadership and employee work engagement. Research by Islam et al., (2022) shows that there is a positive relationship between transformational leadership and work engagement in the context of organizational change. Naqvi et al., (2013) show that there is a positive relationship between job autonomy and job satisfaction. Job autonomy has a positive effect on job satisfaction and psychological well-being (Hu, 2021). Job autonomy is also a resource that helps motivate workers to be engaged in their work and remain committed to their company (Taipale et al., 2011). The results of research from Al Badi et al., (2023) show that job autonomy has a positive effect on acceptable work engagement.

Hu's (2021) research connects independent to dependent variables using Blau's (1964) basic theory of Social Exchange Theory (SET) based on the assumption that individuals engage in social relationships with the hope of receiving rewards equal to or greater than the effort expended. Through SET emphasizing the relationship between transformational leadership, job autonomy, job satisfaction, it can improve employee psychological well-being. According to Schaufeli & Bakker, (2010) work engagement is described as enthusiasm, strength, encouragement of work-oriented commitment, strong focus, and positive thinking. The results of research by Radic et al., (2020) show that work engagement has a positive effect on well-being cruise ship employees .

Based on the various references mentioned above, this research aims to develop research from Hu, (2021), Radic et al., (2020), Islam et al., (2022), and Al Badi et al., (2023). And it is carried out among frontline employees who experience more pressure due to the transition of commercial banking mechanisms and the intense competition in economic development (Hu, 2021). State-owned banks are experiencing problems related to their services. There are several customers who feel disappointed with state-owned banks due to the poor performance of frontliners, for example customers are very annoyed and feel unappreciated, because customer service is inhumane to their customers (Pena, 2021), customers complain about the lack of implementation of health protocols and the rude attitude of officers when handling the disbursement of Wage Subsidy Assistance funds from the government to workers (Adminfixs,

2021), customers are treated harshly by security officers like thugs and act like branch heads (Sumilat, 2022), customers feel like they are being toyed with and are long-winded too long in service so that customers are disappointed (Siwalima, 2024). The large number of customers who come to state-owned banks is a particular job demand for frontliner employees so that the service provided to customers is less than optimal. These work demands can be an indication that psychological well-being at state-owned banks is not yet up to target.

This is because frontliner employees feel a loss of self-confidence due to leaders not being able to solve problems in new ways, and frontliner employees also lack the freedom to decide which tasks will be completed first. Therefore, state-owned banks, through their leaders, must be able to provide motivation and recognition to frontliner employees so that psychological well-being can generate positive energy in the work environment. Based on the background explanation, this research will examine frontliner employees of state-owned banks for psychological well-being can be met according to targets which are influenced by transformational leadership and job autonomy and mediated by job satisfaction and work engagement.

2. Method

This research is included in quantitative research. According to Cooper & Schindler, (2014) population is a collection of all objects to be studied. In other words, population is a generalized area consisting of subjects/objects that have the same characteristics determined by the researcher to be studied. The population in this study were frontliner employees of state-owned banks in Indonesia which were listed on the Indonesia Stock Exchange (BEI). Samples are elements of a population (Cooper & Schindler, 2014). In this research, purposive sampling technique was used for sampling. This method was chosen to obtain representation or be able to represent the sample in accordance with the research objectives. Sampling in this study used considerations (1) respondents were permanent employees; (2) the respondent has worked for at least 1 year; (3) respondents are frontline employees of state-owned banks in Indonesia. The types of data in this research are primary data and secondary data. Primary data was obtained from distributing questionnaires via Google Form to respondents. Secondary data supports primary data needs such as books, journals, websites, literature and various reading materials related to research (Sekaran & Bougie, 2016).

Variable measurement in this research uses a Likert scale. The Likert scale is used to estimate the attitudes, opinions and perceptions of a person or group of people about social phenomena. From the score points that have been obtained from each question, a 5-point Likert scale test will then be tested and given a score of 1 for strongly disagree to 5 points for strongly agree (Sekaran & Bougie, 2016).

Data analysis in this research was carried out using the Partial Least Square (PLS) method using SmartPLS version 3 software. The use of PLS-SEM is because in empirical research human resource management has been widely used to test hypotheses proposed in a study (Ringle et al., 2020). In SmartPLS, hypothesis testing is carried out using bootstrapping steps or increasing data based on samples. To display the alpha value (α) in the path analysis results (path coefficient)

and T-statistic value. The alpha (α) value used in this research is 5% with a t-statistic value of 1.96. If the significance probability value is $\leq 5\%$ or the t-statistic value is > 1.96 , then the hypothesis is supported.

3. Literatur Review

3.1 Social Exchange Theory (SET)

Social exchange theory developed by Homans, (1958) states that individuals tend to participate in social interactions that provide rewards or benefits that are greater than the costs incurred. He emphasized the importance of social exchange as the basis of social relationships. Social exchange theory is a theory that assesses the satisfaction of the interests of the two people involved. According to Thibaut & Kelley, (1959) social exchange theory is social behavior involving social exchange where people are motivated by gaining something of value in exchange for losing something of value (cost). Blau, (1964) stated that balance in social exchange is the key to maintaining stable relationships between individuals. Social exchange theory in the context of organizations and human resource management is often used to understand and improve the quality of relationships between employees and their organizations.

3.2 Transformational Leadership

Transformational leadership was first put forward by Burns, (1978), he stated that leaders with a transformational leadership style encourage subordinates to increase their level of motivation, self-confidence, work enthusiasm, and alignment with organizational goals. Bass, (1998) identified four main behaviors of transformational leadership, namely idealistic influence, inspirational motivation, intellectual stimulation, and individual consideration. Transformational leadership is a leadership model that is considered effective in improving employee performance and job satisfaction. Belias & Koustelios, (2014) say that transformational leadership is an organizational leadership style that can provide direction to achieve goals and certain motivation to employees, so that it can build a positive and motivating organizational culture. Leaders also have a role in creating good work interactions between leaders and employees, so that a harmonious and mutually supportive working relationship is formed.

3.3 Job Autonomy

Autonomy is considered one of the core job characteristics, reflecting the extent to which a job provides employees with freedom and flexibility in planning their work and determining the procedures used to carry out their work. (Hackman & Oldham, 1975). Job autonomy allows employees to determine the sequence and pace of work as well as the steps required to complete tasks. This provides certain policies and control for employees over work-related decisions and is the basis for creating a sense of responsibility in employees. Employees with high job autonomy tend to have a positive impression that leaders in the organization trust and believe in the employee's competence and abilities, making it easier for employees to work harder to improve performance and achieve organizational targets (Hu, 2021). Job autonomy refers to an individual's perception of control over their work activities, and it is mainly reflected in the extent to which employees can control and determine their own work methods, work schedules and work standards (Wang et al., 2022).

3.4 Job Satisfaction

Job satisfaction reflects how satisfied an employee is with his current job based on an evaluation of his work experience (Lu et al., 2005). According to Bushra et al., (2011) job satisfaction is a positive employee attitude, which makes it easier for employees to carry out their work more optimally and build positive relationships with the organization and its leaders. Job satisfaction in an organization reflects how much employees like their jobs. Saragih, (2011), found that employees with higher job satisfaction tend to gain more intrinsic motivation to do their work effectively. When employees feel satisfied with their current work, employees become more effective and productive in completing their tasks (Naqvi et al., 2013). Job satisfaction determines the productivity that leaders really want.

3.5 Work Engagement

Kahn, (1990) concluded that work engagement is a condition in which employees physically, cognitively, emotionally and mentally express themselves positively in their work roles. A state of mind that is positive, satisfying and related to work which is characterized by enthusiasm, dedication and absorption according to (Schaufeli et al., 2002). Passion refers to energy, resilience and effort in carrying out work. Dedication refers to a sense of pride, enthusiasm, and a sense of meaning. Comprehension refers to determination characterized by full concentration in work and the feeling that time passes more quickly. Thus, work engagement is an attitude of loyalty towards the organization where an employee works, and the loyalty felt by an employee will encourage employee performance and achieve better work results to achieve organizational goals.

3.6 Psychological Well-being

The theory of psychological well-being was developed by Ryff, (1989), which refers to a person's feelings regarding daily life activities. Psychological well-being refers to all the activities that a person performs every day, during which he or she may experience fluctuations in thoughts and emotions, from negative to positive mental states, for example from trauma to acceptance of life. Ryff & Keyes, (1995) views psychological well-being based on the extent to which individuals have goals in their lives, whether they realize their potential, have good relationships with other people, and the extent to which they are responsible for their own lives. Satisfaction work focuses on the content of work while psychological well-being reflects the individual's overall psychological feelings, which include subjective experiences including the presence of positive emotions and the absence of negative emotions (Wright & Bonett, 2007). Employees with psychological well-being are more likely to improve their work performance and achieve organizational goals due to positive emotions (Yang & Zhao, 2018).

4. Proposed Conceptual Framework

The next step in this research is to explain the research hypothesis and problem solutions so that the research is more focused.

4.1 The Effect of Transformational Leadership on Job Satisfaction

Transformational leadership has a positive impact on job satisfaction and organizational commitment in the banking sector in Pakistan (Bushra et al., 2011). Belias & Koustelios, (2014) found that transformational leadership was positively related to job satisfaction among employees in the banking sector. Hu's research (2021) reveals that transformational leadership is positively related to the job satisfaction of frontliner employees in Chinese commercial banks. Therefore, this study proposes:

H1: Transformational leadership has a positive effect on job satisfaction.

4.2 The Effect of Transformational Leadership on Work Engagement

Transformational leaders develop dynamism, innovation, and a visionary mindset in an employee by ensuring employee work engagement (Zhu et al., 2009). The ideas of transformational leadership and work engagement often consider the positive relationship between leaders and followers (Salanova et al., 2011). Ghadi et al., (2013) noted a strong and positive correlation between transformational leadership and employee work engagement. Research by Islam et al., (2022) shows that there is a positive relationship between transformational leadership and work engagement in the context of organizational change. Therefore, this study proposes:

H2: Transformational leadership has a positive effect on work engagement.

4.3 The Effects of Transformational Leadership on Psychological Well-Being

Munir et al., (2012) argue that transformational leadership is significantly related to job satisfaction and psychological well-being because transformational leadership can inspire subordinates to discover more things beyond their personal interests with a clear organizational vision and beliefs. In Hu's research, (2021) argues that transformational leadership is positively related to psychological well-being frontline employees at a Chinese commercial bank. Therefore, this study proposes:

H3: Transformational leadership has a positive effect on psychological well-being

4.4 The Effect of Job Autonomy on Job Satisfaction

Saragih (2011) found that job autonomy has a significant influence on job satisfaction and work performance among banking sales personnel. Moreover, Naqvi et al., (2013) revealed that there is a positive relationship between job autonomy and job satisfaction. Hu's research (2021) shows that job autonomy is positively related to job satisfaction. Therefore, this study proposes:

H4: Job autonomy has a positive effect on job satisfaction.

4.5 The Effect of Job Autonomy on Work Engagement

Coworker support and autonomy are also resources that help motivate workers to engage in their work, remain committed to their organization, and learn at work (Taipale et al., 2011). Employees who feel they have autonomy at work expect managers to support them in acting independently, and tend to evaluate their job demands appropriately and are able to treat them

positively (Grover et al., 2017). In research, Al Badi et al., (2023) shows that job autonomy has a positive effect on work engagement. Therefore, this study proposes:

H5: Job autonomy has a positive effect on work engagement.

4.6 The Effect of Job Autonomy on Psychological Well-Being

Job autonomy has a significant impact on job satisfaction which in turn affects employees' psychological well-being (Chung-Yan, 2010). Yang & Zhao, (2018) found that job autonomy was positively related to employees' psychological well-being. In Hu's research, (2021) explains that job autonomy is positively related to employees' psychological well-being. Therefore, this study proposes:

H6: Job autonomy has a positive effect on psychological well-being.

4.7 The Effect of Job Satisfaction on Psychological Well-Being

Chung-Yan, (2010) revealed that job satisfaction is positively related to employee psychological well-being. Olatunde & Odusanya, (2015) argue that employees who are satisfied with their current job position are more likely to achieve general life satisfaction, which in turn influences their psychological health and well-being. Therefore, it was found that a significant positive relationship exists between job satisfaction and psychological well-being (Olatunde & Odusanya, 2015). However, the results in Hu's research (2021) showed that the relationship between job satisfaction and psychological well-being was rejected. Therefore, if there are differences in research results, the hypothesis in this research proposes:

H7: Job satisfaction has a positive effect on psychological well-being.

4.8 The Effect of Work Engagement on Psychological Well-Being

Work engagement is a positive, satisfying, and work-related state of mind that is characterized by enthusiasm, dedication, and appreciation (Schaufeli et al., 2002). In research, Radic et al., (2020) explained that work engagement has a positive effect on well-being cruise ship employees. High work engagement also provides a sense of accomplishment and purpose, thereby contributing to improved psychological well-being. Therefore, this research proposes. Therefore, this study proposes:

H8: Work engagement has a positive effect on psychological well-being.

4.9 The influence of Transformational Leadership and Job Autonomy on Psychological Well-being is mediated by Job Satisfaction

Job satisfaction was identified as a mediator of the relationship between transformational leadership, job autonomy and psychological well-being frontliner employees at commercial banks in China (Hu, 2021). Frontline employees who have job satisfaction are more likely to lead to psychological well-being with more positive emotions and excellent work performance such as high-quality customer service and achieving sales targets at the bank (Hu, 2021). However, in Hu's (2021) research, job satisfaction did not play a mediating role in predicting

psychological well-being frontline employees at a Chinese commercial bank. Therefore, this study proposes:

H9: Job satisfaction mediates the effect of transformational leadership, job autonomy, on psychological well-being.

4.10 The influence of Transformational Leadership and Job Autonomy on Psychological Well-being is mediated by Work Engagement

According to Baron & Kenny, (1986) there are three criteria to determine whether there is a mediating influence in a relationship, namely the independent variable must have a significant effect on the mediator variable, the mediator variable must have a significant effect on the dependent variable, and the independent variable must have a significant effect on the variable dependent. This research shows that transformational leadership and job autonomy have an influence on psychological well-being and work engagement has an influence on psychological well-being. So this implies that work engagement has a mediating role in the relationship between transformational leadership, job autonomy on psychological well-being. Therefore, this study proposes:

H10: Work engagement mediates the influence of transformational leadership, job autonomy, on psychological well-being.

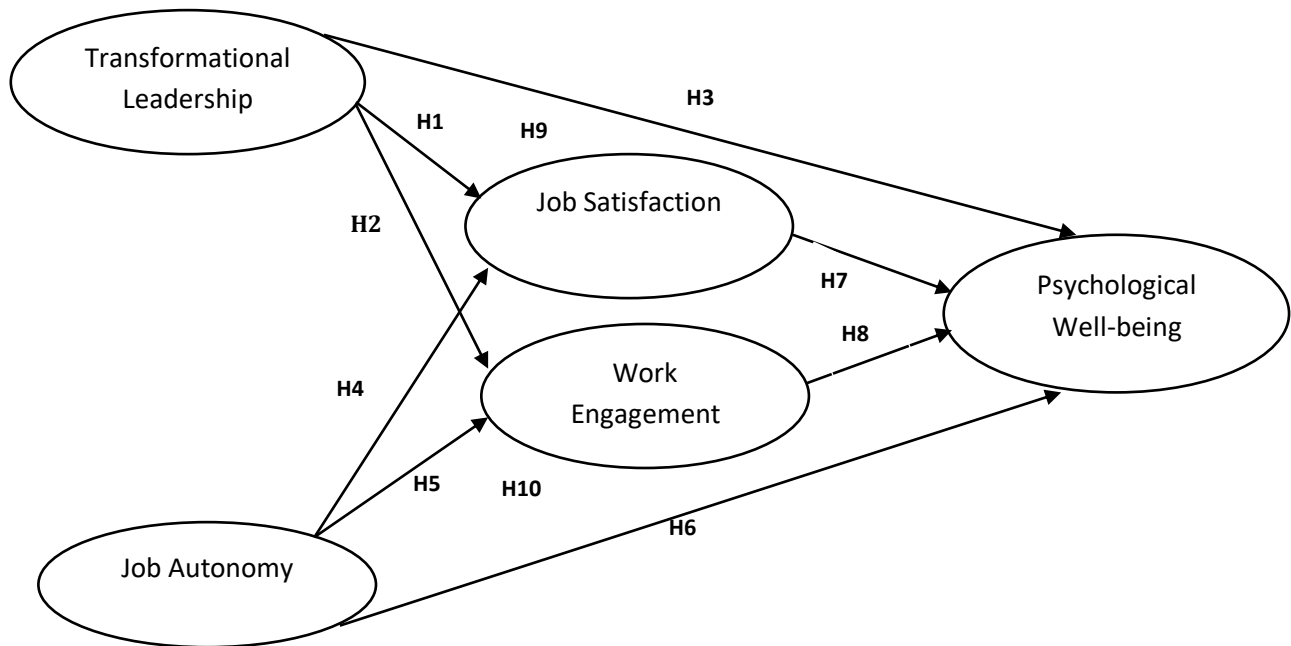


Figure 1. Proposed Conceptual Model

In the conceptual framework, this research will examine the influence of transformational leadership and job autonomy on psychological well-being which is mediated by job satisfaction

and subsequent work tenure. The dependent variable in this research is psychological well-being and the independent variables are transformational leadership and job autonomy as well as job satisfaction and work mortality as mediating variables.

5. Conclusion

Theoretical and practical implications are based on this research as material for consideration for further research. The conceptual model of this research provides an alternative model that is different from previous research where there is mediation between job satisfaction and work engagement in a study regarding the influence of transformational leadership and job autonomy on psychological well-being. This conceptual model is a role model that can be used as a reference and applied to banking organizations in Indonesia. With the role of transformational leadership and job autonomy, it is hoped that organizations can provide the best service to customers by making employees trust their leaders and create satisfaction and engagement between employees and the organization which will ultimately lead to positive energy or psychological well-being in frontline employees.

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