



## **THE EFFECT OF PERCEIVED ORGANIZATIONAL SUPPORT AND PSYCHOLOGICAL CAPITAL ON JOB SATISFACTION ON EMPLOYEES OF SHARIA INSURANCE COMPANIES IN JAKARTA**

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### **Abstract:**

This study intends to examine the effect of Perceived Organizational Support (POS) and psychological capital on job satisfaction on employees of sharia insurance companies in Jakarta. The research method used was a survey method with a quantitative approach. The population in this study was employees of sharia insurances companies in Jakarta. The sampling technique used was purposive sampling as many as 204 respondents by distributing questionnaires through Google Form. The data analysis technique used was multiple linear regression analysis. The results of this study indicate that: There is a positive and significant effect between Perceived Organizational Support (POS) on job satisfaction based on the t-value of 11.223 which is higher than the t-table value of 1.972. Positive and significant effect between psychological capital on job satisfaction based on the t-value of 4,304 which is higher than the t-table value of 1.972. Also, positive and significant effect between Perceived Organizational Support (POS) and psychological capital on job satisfaction based on the f-value of 127,714 which is higher than the f-table value of 3,041.

**Keywords: Perceived Organizational Support (POS), Psychological Capital, Job Satisfaction**

### **BACKGROUND**

In the current era of globalization and free trade, it requires every company to be able to compete with other companies in order to continue to survive and develop. To produce a competitive and profitable company, there must be competent human resources. As Halisa (2020) said, human resources are the most important capital for a business or business to achieve company goals and objectives.

If an organization already has large capital, advanced technology, abundant natural resources, but there are no human resources who can manage and take advantage of it, then it will be impossible for the company to achieve success in achieving organizational goals. That is why the important role of human resources in the organization is very much needed as the main element and controlling element for organizational success (Huzain, 2021).

Based on information from the National Sharia Economic and Finance Committee (KNEKS) on KNEKS Insight (2020), the number of sharia insurance companies in Indonesia has increased from 2014 to 2019. One of the factors for the increase in the number of sharia insurance companies is the rule that insurance companies are required to separate their sharia units with a deadline of October 17, 2024 as stipulated in RI Law No. 40 of 2014 (2014), and also contained in the Financial Services Authority Regulation (POJK) No. 67/POJK.05/2016 (2016).



An increase in the number of companies in the industry will lead to an increasingly fierce level of competition between companies. Therefore, it is better for a company in the sharia insurance industry to have good quality human resources so that they can compete and be superior to other companies. In line with what Ogi Prastomiyono said in Beritasatu.com (2023) that the insurance company sector is a highly competitive and regulated market. Such conditions require insurance companies to seek competitive advantage to increase the efficiency of business operations, namely by having human resources capable of developing innovative products and services, increasing operational efficiency, and providing high quality customer service.

Based on the data from the Indonesian Sharia Insurance Association (AASI), the growth of Sharia insurance assets from year to year (YoY) from October 2015 to.d. October 2019 continues to experience significant growth. That is, the Sharia insurance industry has wealth with a good increase in assets.

Of course, this cannot be separated from the results of the work that has been done by employees who work in sharia insurance companies. Customer satisfaction is strongly effected by the value of the product provided to these customers. This value is created by employees who are satisfied and loyal to their work so that employee job satisfaction allows employees to provide the best results to customers and then bring benefits to the company. Thus, the increase in asset growth experienced by Sharia insurance companies indicates that there is job satisfaction among employees in a company in that industry.

Based on pre-research was conducted on 30 employees who work in Sharia insurance companies. It can be seen that the factor with the highest score in influencing job satisfaction was psychological capital with a percentage of 97%, followed by Perceived Organizational Support (POS) with a percentage of 67%. Therefore, researchers chose these two factors as independent variables that affect job satisfaction.

Based on a statement in the Republika article (2022), one of the sharia insurance companies, namely Prudential Syariah, stated that they are optimistic that their work results will continue to be positive despite the challenges of a global recession. There are several forms of business that are also carried out by other parties, the Allianz Syariah company, namely with its employees providing digital-based service facilities, both for business partners or marketers and customers, in order to carry out developments in the current digital era (Finance Warta Ekonomi, 2022).

When employees at Sharia insurance companies have positive psychological capital like that, they will understand their goals in the organization and have a tendency to feel satisfied with their jobs and where they work.

Even though the wealth of Sharia insurance company assets continues to increase, companies in the industry are still not fully developed. As stated by Prudential Syariah Chief Financial Officer Paul Setio Kartono in ANTARA News (2023), there are challenges that have caused sharia insurance companies to not develop optimally in Indonesia. One of them is that the available sharia financial education programs are not in accordance with the capabilities required by the industry. In addition, the majority of human resources in Sharia insurance companies come from conventional financial backgrounds, so they do not understand Sharia insurance techniques.

Therefore, the Chairman of IIS Muhammad Zamachsyari in the Republika article (2022) said that the quality of human resources for sharia insurance companies must be continuously encouraged. This can be done by providing organizational support or Perceived Organizational Support (POS) in the form of training for employees to deepen their knowledge or rewards if employees show good results so that they feel satisfied and motivated to continue to develop themselves at work.



Researchers see that research topics related to job satisfaction of employees who work in Sharia insurance companies are very rare. In addition, based on the results of the pre-research that has been done, researchers are interested in finding out more about how the effect of Perceived Organizational Support (POS) and psychological capital increases job satisfaction among employees who work in Sharia insurance companies. Thus, the research title raised by the researcher is "The Effect of Perceived Organizational Support (POS) and Psychological Capital on Job Satisfaction".

## **THEORETICAL FRAMEWORK**

### **Perceived Organizational Support (POS)**

According to Maan et al. (2020), Perceived Organizational Support (POS) is the perception of employees who feel valued or receive things such as salary increases or training opportunities to develop their creativity and innovation. In order to test employees' general beliefs regarding the support provided by the organization, this study uses a measurement tool developed by Eisenberger et al. (1986) namely the Perceived Organizational Support (SPOS) Survey which consists of three dimensions, including (1) Fairness, (2) Supervisor Support, and (3) Organizational Rewards and Job Conditions.

### **Psychological Capital**

According to Citradewi dan Soebandono (2019) psychological capital is a positive individual psychological state that has the characteristics of self-confidence, optimism about current and future conditions, hope, and resilience in achieving goals. For measuring psychological capital in this study using the Psychological Capital Questionnaire - Short Version (PCQ-12) developed by Luthans et al. (2007) with four dimensions, namely (1) Self-efficacy, (2) Optimism, (3) Hope, and (4) Resilience.

### **Job Satisfaction**

According to Munfaqiroh et al. (2020), job satisfaction is a happy feeling and attitude shown by employees where there is a match between expectations and results received. Researchers used the Michigan Organizational Assessment Questionnaire Subscale (MOAQ) developed by Cammann et al. (1979) as a measure of job satisfaction with a global approach. The global approach itself is a measurement of overall job satisfaction with the work done by an employee (Spector, 1997). Siegall (1989) refers to this approach as a one-dimensional concept, which is a sort of psychological summary of all the favorable or unfavorable aspects of a job.

### **The Effect of Perceived Organizational Support (POS) on Job Satisfaction**

Hidayanti et al. (2018) states that one important factor that can be carried out by the company in creating job satisfaction for its employees is to support the creation of employee welfare, one of which is by realizing organizational support or also known as Perceived Organizational Support (POS). POS is based on the existence of social exchange theory which has seen work as an exchange of effort for tangible benefits (salary or social security) and social rewards (self-confidence, recognition and respect) received by employees from the company (Maan et al., 2020).

### **The Effect of Psychological Capital on Job Satisfaction**

It is known that the level of job satisfaction is also effected by the psychological capital possessed by an employee. As said by Tamar and Wirawan (2018) that there are four dimensions of psychological capital, namely self-efficacy, optimism, hope, and resilience. The four dimensions of psychological capital can contribute to a person's level of job satisfaction. The more positive an employee is in the four dimensions, the more likely the employee will be satisfied with his job.

### **The Effect of Perceived Organizational Support (POS) and Psychological Capital on Job Satisfaction**

Based on Fu et al. (2013) and Mustika et al. (2020) it can be synthesized that Perceived Organizational Support (POS) and psychological capital have an effect on job satisfaction. The existence of organizational treatment that makes employees prosperous will increase their job satisfaction, as well as the presence of positive psychological capital in employees will make them feel satisfied with their jobs.



### Research Hypothesis

The hypothesis is a statement of the causal relationship of the variables to be studied. So based on the conceptual description and theoretical framework above, the researcher formulated the following hypothesis:

**H1:** There is a positive effect of Perceived Organizational Support (POS) on job satisfaction

**H2:** There is a positive effect of psychological capital on job satisfaction

**H3:** There is a positive effect of Perceived Organizational Support (POS) and psychological capital on job satisfaction

### METHOD

This research method uses a survey method with a quantitative approach using a 6-point Likert scale questionnaire.

#### Population

The population in this study are all employees of sharia insurance companies who have been registered in the list of the Indonesian Sharia Insurance Association (AASI).

#### Sample

The sampling method used is a purposive sample, namely the selection of a group of subjects based on determining specific criteria for the sample, especially people who are considered experts in their field (Priyono, 2008). The characteristics of the research subjects are as follows:

1. Employees of sharia insurance companies who have been registered in the list of the Indonesian Sharia Insurance Association (AASI) in the DKI Jakarta area
2. The employee has worked for at least one year.

Determination of the sample in this study using the theory of Hair et al. (2014) obtained the results of a total sample of 115 and were still considered insufficient by researchers. Therefore, the researcher took a sample of 200 so that the respondents were expected to be more representative of the population and the researcher could obtain more valid data.

#### Data Collection Technique

The data collection method used to obtain data in this study is to use primary data, by distributing questionnaires. In this study, the questionnaire was conducted by giving questions to employees of sharia insurance companies in the last one year. The distribution of the questionnaires was carried out online through the Google Form. In addition, researchers also use secondary data in the form of information obtained through the results of research conducted by snapcart, articles, and other reference sources.

#### Data Analysis Technique

The data obtained was processed using SPSS version 24 with multiple linear regression analysis techniques.

### RESULT

#### Validity Test

The validity test in this study was used to determine whether each indicator could produce valid results or not. Each indicator of each variable is declared valid if it has a value of  $r_{count} > r_{table}$ . The formula for finding  $r_{table}$  is the degree of freedom formula (df):

$$df = n - k$$

$$df = 204 - 2 = 202$$

$$df = 0.137$$

**Table 1 Validity Test**

Variable	Question Items	r count	r table	Explanation
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Perceived Organizational Support (X1)	X1.1	0,720	0,137	Valid
	X1.2	0,813	0,137	Valid
	X1.3	0,795	0,137	Valid
	X1.4	0,783	0,137	Valid
	X1.5	0,778	0,137	Valid
	X1.6	0,804	0,137	Valid
	X1.7	0,813	0,137	Valid
	X1.8	0,739	0,137	Valid
Psychological Capital (X2)	X2.1	0,694	0,137	Valid
	X2.2	0,674	0,137	Valid
	X2.3	0,729	0,137	Valid
	X2.4	0,702	0,137	Valid
	X2.5	0,761	0,137	Valid
	X2.6	0,756	0,137	Valid
	X2.7	0,727	0,137	Valid
	X2.8	0,794	0,137	Valid
	X2.9	0,786	0,137	Valid
	X2.10	0,812	0,137	Valid
	X2.11	0,802	0,137	Valid
	X2.12	0,761	0,137	Valid
Job Satisfaction (Y)	Y.1	0,876	0,137	Valid
	Y.2	0,883	0,137	Valid
	Y.3	0,874	0,137	Valid

Based on Table 1 it can be stated that the instrument statement of each indicator has valid results because it has a value of  $r_{count} > r_{table}$ .

### Reliability Test

The reliability test functions in knowing the accuracy of each variable. It is said that the variable has reliable results if the Cronbach's alpha value is  $> 0.70$ . The following is the result of calculating the reliability test for each variable:

**Table 2 Reliability Test**

Variable	Cronbach's Alpha	Explanation
Perceived Organizational Support (X1)	0,908	Reliable
Psychological Capital (X2)	0,929	Reliable
Job Satisfaction (Y)	0,851	Reliable

Based on the results of the reliability test in Table 2, it can be said that each variable has a Cronbach's alpha value  $> 0.70$ , which means that the data for each variable is reliable and is said to be suitable for further research.

### Analysis Requirements Test

#### 1. Normality Test

The normality value in a research data can be found if the Kolmogorov Smirnov significance  $> 0.05$ . The following is the result of the normality test:

**Table 3 Normality Test**

**One-Sample Kolmogorov-Smirnov Test**

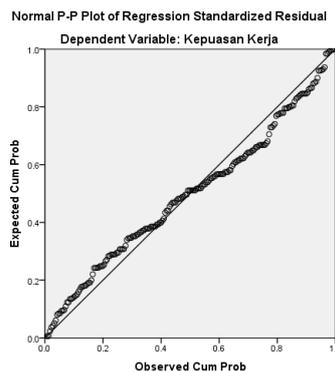


		Unstandardized Residual
N		204
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.40710039
Most Extreme Differences	Absolute	.091
	Positive	.091
	Negative	-.074
Test Statistic		.091
Asymp. Sig. (2-tailed)		.000 <sup>c</sup>

a. Test distribution is Normal.  
b. Calculated from data.  
c. Lilliefors Significance Correction.

From the results of the normality test in the table above it can be seen that the independent variables (independent) Perceived Organizational Support (POS) and psychological capital, then the dependent variable (dependent) job satisfaction have a normal distribution. This is evidenced by a significance value of 0.091 > 0.05.

**Figure 1 Graph of P-Plot Normality Test**



The normality test can also be measured using the normal probability plot method and the normal P-Plot graph which, according to the characteristics of a data in these methods, is said to be normal if the histogram results are perfectly bell-shaped and the normal P-Plot graph is said to be perfect if the dots follow the diagonal line on the graph. Based on Figure 1 it can be concluded that the research data has a normality test value with the results of the data distribution running normally.

**2. Linearity Test**

The results of the linearity test related to Perceived Organizational Support (POS) variables with job satisfaction, namely:

**Table 4 POS Linearity Test Results on Job Satisfaction**

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Job satisfaction * Perceived Organizational Support	Betw	(Combined)	554.526	23	24.110	12.117	.000
		Linearity	473.710	1	473.710	238.07	.000
	Grou	Deviation	80.816	22	3.673	1.846	.016
		from Linearity					
Within Groups			358.160	180	1.990		



Total	912.686	203		
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Table 4 states that the significant value on the linearity test of Perceived Organizational Support (POS) with job satisfaction is 0.000 which is not greater than 0.05. This shows that there is a positive and significant linear relationship between Perceived Organizational Support (POS) and job satisfaction. There are also the results of the linearity test between psychological capital and job satisfaction, namely:

**Table 5 Linearity Test Results of Psychological Capital on Job Satisfaction**

ANOVA Table							
			Sum of Squares	df	Mean Square	F	Sig.
Job satisfaction *	Between Groups	(Combined)	407.125	29	14.039	4.832	.000
		Linearity	258.894	1	258.894	89.104	.000
Psychological Capital	Within Groups	Deviation from Linearity	148.231	28	5.294	1.822	.011
			505.561	174	2.906		
Total			912.686	203			

Table 5 states that the significant value in the psychological capital linearity test with job satisfaction is 0.000 which is not greater than 0.05. This shows that there is a positive and significant linear relationship between psychological capital and job satisfaction.

**Multiple Linear Regression Test**

The results of the multiple regression test in this study can be seen in the table below:

**Table 6 Multiple Linear Regression Test**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.478	1.009		.474	.636
Perceived Organizational Support	.250	.022	.605	11.223	.000
Psychological Capital	.075	.017	.232	4.304	.000

a. Dependent Variable: Job satisfaction

From Table 4.17 a regression equation can be compiled which is stated in the following points:

$$Y' = 0.478 + 0.250x_1 + 0.075x_2$$

1. The constant value in this regression analysis is 0.478, meaning that if the independent variables, namely Perceived Organizational Support (X1) and psychological capital (X2) are equal to zero then the dependent variable (dependent), job satisfaction (Y), will have a constant value of 0.478.
2. The coefficient value of the Perceived Organizational Support (X1) variable is 0.250 indicating that if the values of all independent variables are constant, the value of the variable job satisfaction (Y) will increase by 0.250 for each X1 unit.
3. The coefficient value of the psychological capital variable (X2) is 0.075 indicating that if the values of all independent variables are constant, the value of the variable job satisfaction (Y) will increase by 0.075 for each X2 unit.



## Hypothesis Testing

### 1. t-Test

The significance level used as a reference in the partial significance test (t test) is 0.05. Following are the results of the partial significance test (t test):

**Table 7 Partial Significance Test Results (t test)**

Model	Coefficients <sup>a</sup>				t	Sig.
	Unstandardized Coefficients		Standardized Coefficients	Beta		
	B	Std. Error				
1 (Constant)	.478	1.009			.474	.636
Perceived Organizational Support	.250	.022	.605		11.223	.000
Psychological Capital	.075	.017	.232		4.304	.000

a. Dependent Variable: Job satisfaction

a. The variable Perceived Organizational Support (X1) has a significance value of 0.000 < 0.05 so that it can be decided that H0 is rejected and H1 is accepted. A positive t value indicates that Perceived Organizational Support (X1) has a direct relationship with job satisfaction (Y). Meanwhile, the calculated t value for the Perceived Organizational Support (X1) variable is 11.223 which is higher than the t table value of 1.972. Thus, the decision that can be drawn is that H0 is rejected and H1 is accepted, meaning that Perceived Organizational Support (X1) has a significant effect on job satisfaction (Y).

b. The psychological capital variable (X2) has a significance value of 0.000 < 0.05 so it can be decided that H0 is rejected and H2 is accepted. A positive t value indicates that psychological capital (X2) has a direct relationship with job satisfaction (Y). Meanwhile, the calculated t value for the psychological capital variable (X2) is 4.304 which is higher than the t table value of 1.972. Thus, the decision that can be drawn is that H0 is rejected and H2 is accepted, meaning that psychological capital (X2) has a significant effect on job satisfaction (Y).

### 2. F-Test

The following are the results of the simultaneous test (f test):

**Table 8 Simultaneous Test Results (Test F)**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	510.760	2	255.380	127.714	.000 <sup>b</sup>
	Residual	401.926	201	2.000		
	Total	912.686	203			

a. Dependent Variable: Job satisfaction

b. Predictors: (Constant), Psychological Capital, Perceived Organizational Support

Table 8 indicates that the significance value in the f test is 0.000 < 0.05. Meanwhile, the calculated f value in the table also indicates a value of 127.714 which has a higher value than the f table value of 3.041. Thus, it is concluded that all independent variables, namely Perceived Organizational Support (X1) and psychological capital (X2) simultaneously have a significant effect on job satisfaction (Y).

### 3. Coefficient Determination



The results of the coefficient of determination test from this study are:

**Table 9 Test Results for the Coefficient of Determination**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.748 <sup>a</sup>	.560	.555	1.41408

a. Predictors: (Constant), Psychological Capital, Perceived Organizational Support

Table 9 indicates that the value of the coefficient of determination marked with the Adjusted R Square value is 0.555. Based on Table 3.9 regarding the interpretation of the correlation coefficient for the R value, the value of 0.555 means that the correlation is stated to be quite strong. This means that Perceived Organizational Support (X1) and psychological capital (X2) have an effect of 0.555 or 56% on job satisfaction (Y). Related to other variables not explained in this study, it has an effect of 44% on job satisfaction (Y).

## DISCUSSION

### **The effect of Perceived Organizational Support (POS) on job satisfaction in employees of Sharia insurance companies in Jakarta**

Testing the H1 hypothesis which has been studied on 204 employees of Sharia insurance companies in Jakarta resulted in a significant effect between Perceived Organizational Support (POS) on job satisfaction among employees of Sharia insurance companies in Jakarta. This is indicated by the results of the t test with a significance value of  $0.000 < 0.05$  and a calculated t value of  $11.223 > t$  table of 1.972, meaning that  $H_0$  is rejected and  $H_a$  is accepted. Thus, it can be concluded that the higher the level of Perceived Organizational Support (POS), the higher the level of job satisfaction among Sharia insurance company employees in Jakarta.

This statement is also supported by Aprillia and Mukti (2018), Maan et al. (2020), Savitri and Komalasari (2021) which also proves that there is a significant positive effect between Perceived Organizational Support on job satisfaction. Leaders or the HR management section of a sharia insurance company in Jakarta need to improve their managerial competence, such as organizational support that is able to create an equitable sense of justice for employees, provide concern for employee welfare, and appreciate employee contributions by providing salaries; promotion; employee development programs; etc. That way, the efforts made by the leadership or the HR management section of a sharia insurance company in Jakarta in implementing POS will affect the increase in employee job satisfaction.

### **The effect of psychological capital on job satisfaction of employees of Sharia insurance companies in Jakarta**

Testing the H2 hypothesis which has been studied on 204 employees of Sharia insurance companies in Jakarta resulted in a significant effect between psychological capital on job satisfaction among employees of Sharia insurance companies in Jakarta. This is indicated by the results of the t test with a significance value of  $0.000 < 0.05$  and a calculated t value of  $4.304 > t$  table of 1.972, meaning that  $H_0$  is rejected and  $H_a$  is accepted. Thus, it can be concluded that the higher the level of psychological capital, the higher the level of job satisfaction among Sharia insurance company employees in Jakarta.

This statement is also supported by Khairunnisa (2019), Munfaqiroh et al. (2020), Ngwenya and Pelsler (2020) which also prove that there is a positive relationship between psychological capital and job satisfaction. Employees of Sharia insurance companies in Jakarta need to train themselves to manage positive thoughts with confidence in their abilities, have good hopes, be optimistic about the future, and have the ability to bounce back when they experience failure. That way, the efforts made by



employees of Sharia insurance companies in Jakarta in implementing psychological capital will affect the increase in job satisfaction of the employees themselves.

**The effect of Perceived Organizational Support (POS) and psychological capital on job satisfaction of employees of Sharia insurance companies in Jakarta**

Testing the H3 hypothesis which has been studied on 204 employees of Sharia insurance companies in Jakarta resulted in the assumption that there is an effect between Perceived Organizational Support (POS) and psychological capital on job satisfaction among employees of Sharia insurance companies in Jakarta. This is indicated by the results of the F test with a significance value of  $0.000 < 0.05$  and a calculated f value of  $127.714 > f \text{ table } 3.041$ , meaning that  $H_0$  is rejected and  $H_3$  is accepted. Thus, it can be concluded that the higher the level of Perceived Organizational Support (POS) and psychological capital, the higher the level of job satisfaction among Sharia insurance company employees in Jakarta.

This statement is also supported by Fu et al. (2013) and Mustika et al. (2020) which also proves that Perceived Organizational Support and psychological capital have a positive effect on job satisfaction. Efforts to increase job satisfaction through Perceived Organizational Support (POS) and psychological capital can be done by implementing efforts based on each indicator of the two variables. Therefore, companies need to provide effective organizational support to employees so that they feel cared for and in the end they feel satisfied with the work given. In addition, the employees themselves also need to have psychological capital or positive thinking considering that this also has a direct effect on job satisfaction of employees.

## **CONCLUSIONS AND SUGGESTIONS**

### **Conclusion**

Based on the data that has been processed, the description of the data that has been parsed, as well as the analysis and discussion that has been described in the previous chapters, it can be concluded that:

1. There is a positive and significant effect between Perceived Organizational Support (POS) on job satisfaction of employees of Sharia insurance companies in Jakarta based on the t-value of 11.223 which is higher than the t-table value of 1.972.
2. There is a positive and significant effect between psychological capital on job satisfaction of employees of Sharia insurance companies in Jakarta based on the t-value of 4.304 which is higher than the t-table value of 1.972.
3. There is a positive and significant effect between Perceived Organizational Support (POS) and psychological capital on job satisfaction in Sharia insurance company employees in Jakarta based on the calculated f value of 127.714 which is higher than the f table value of 3.041.

### **Suggestion**

Based on the conclusions, implications, and limitations of the research that have been explained previously, the researcher can provide several recommendations for further research in the hope that they can be used as useful references and references, including:

1. Researchers who are interested in this research topic can do so with the characteristics of employees of Sharia insurance companies in areas other than Jakarta.
2. It is hoped that further research will involve a larger number of respondents and add a more complete picture of the respondent's profile which can later support research.
3. Future researchers are advised to measure job satisfaction not only from the perspective of employees, but also from the perspective of superiors, subordinates, or employees working in the field and so on in order to produce more varied data.



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