

The Effect of Mental Health and Job Satisfaction on Employees Work Morale at Pt. Bank BPR Kerta Raharja Majalaya Branch

Lucky Krisna Wijaya¹, Inne Styawisudarini², Puti Harissa³, Ani Yunaningsih⁴
Universitas Langlangbuana, Indonesia

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Abstract

This study aims to analyze the influence of mental health and job satisfaction on employee morale at PT. Bank BPR Kerta Raharja Majalaya Branch. This research is motivated by the increasing work pressure in the banking industry, especially in Rural Banks (BPR), which requires employees to work productively, adaptively, and possess strong psychological resilience. This study employed a quantitative approach using descriptive and verification methods. Data collection was conducted through questionnaires distributed to employees of PT. Bank BPR Kerta Raharja Majalaya Branch. Data analysis was carried out using multiple linear regression analysis to determine the partial and simultaneous effects of mental health and job satisfaction on employee morale. The results indicate that mental health and job satisfaction have a positive and significant effect on employee morale.

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Corresponding Author:

Lucky Krisna Wijaya

Universitas Langlangbuana, Indonesia

Email Coresspondent: luckykrisna227@gmail.com

1. INTRODUCTION

The banking industry in Indonesia has experienced highly dynamic changes along with digital transformation and increasing competition in the financial services sector. Banking institutions are not only required to provide fast and efficient services, but they are also expected to maintain the quality of human resources in order to remain productive and competitive amid increasingly complex business environmental changes. These conditions have encouraged banking companies to pay greater attention to employees' psychological factors and work well-being as part of efforts to sustain organizational continuity.

Digital transformation in the banking sector has significantly affected employees' work patterns and job demands. Employees are required to adapt to the use of new technologies, perform tasks quickly and accurately, and cope with increasingly demanding work targets. Such circumstances have the potential to create psychological pressure that may affect employees' mental health conditions.

In addition to mental health, job satisfaction is also an important factor influencing employee morale. Job satisfaction reflects the positive emotional state experienced by individuals toward their work. Employees who are satisfied with their jobs, work environment, rewards, and interpersonal relationships tend to demonstrate higher levels of loyalty and work motivation.

2. METHOD

This study employed a quantitative approach using descriptive and verificative methods. The quantitative approach was selected because the study aimed to examine the relationship between mental health and job satisfaction variables on employee morale. The object of this research was the employees of PT. Bank BPR Kerta Raharja Majalaya Branch. Data collection was conducted through the distribution of questionnaires to the research respondents. The research instrument was developed using a five-point Likert scale. The population of this study consisted of all employees of PT. Bank BPR Kerta Raharja Majalaya Branch, totaling 40 employees. Since the number of population members was relatively small, this study applied a saturated sampling technique in which the entire population was used as research respondents. Therefore, the sample size in this study was 40 employees.

Data collection techniques refer to the methods used by researchers to obtain data. Data collection techniques constitute strategic steps in the research process, with the primary objective of obtaining accurate and relevant data (Sugiyono, 2023). According to Sugiyono (2023), there are two types of data sources used in research, namely primary data and secondary data. Primary Data, refers to data obtained directly from the original source that provides information to the researcher, such as interviews and questionnaires. In this study, the primary data were collected from respondents through the distribution of online questionnaires to employees of PT. Bank BPR Kerta Raharja Majalaya Branch. secondary data refers to data obtained indirectly from sources that support the research process.

These data were collected from various supporting materials such as literature, documentation, previous studies, scientific articles, journals, books, internet sources, and other relevant information related to the research topic. According to Sholihin (2021), population refers to the entire subjects or objects of a study that possess specific characteristics determined by the researcher to be examined and subsequently used as the basis for drawing conclusions. A population may consist of individuals, groups, institutions, documents, or phenomena that become the focus of the research.

The independent variables in this study consisted of mental health and job satisfaction, while the dependent variable was employee morale. Data analysis was carried out using multiple linear regression analysis with the assistance of statistical software. The stages of data analysis included validity testing, reliability testing, multiple linear regression analysis, and coefficient of determination analysis.

3. RESULTS AND DISCUSSION

Descriptive analysis aims to examine and describe the data collected from the variables of Mental Health and Job Satisfaction on Employee Work Morale at PT. Bank BPR Kerta Raharja Majalaya Branch. Therefore, in order to identify respondents' answers to each statement presented in the questionnaire, a descriptive analysis was conducted using percentage and frequency distribution approaches through a continuum line analysis. The following table presents the recapitulation of 12 statements regarding Mental Health (X1):

Table 3.1
Recapitulation of the Mental Health Variable

Statement	Answer Alternatives					Actual Score	Ideal Score	Percentage (%)	Category
	ST	T	C	S	S				
	S	S	S	S	S				

X1.1	0	0	9	2 4	7	158	200	79%	Good
X1.2	0	0	13	2 4	3	150	200	75%	Good
X1.3	0	0	12	2 4	4	152	200	76%	Good
X1.4	0	1	10	2 3	6	154	200	77%	Good
X1.5	0	1	12	2 2	5	151	200	75,5%	Good
X1.6	0	1	9	2 5	5	154	200	77%	Good
X1.7	0	0	13	2 0	7	154	200	77%	Good
X1.8	0	1	11	2 3	5	152	200	76%	Good
X1.9	0	1	8	2 5	6	156	200	78%	Good
X1.10	0	0	12	2 2	6	154	200	77%	Good
X1.11	0	0	13	2 0	7	154	200	77%	Good
X1.12	0	1	6	2 6	7	159	200	79,5%	Good
TOTAL						1848	2400	77%	Good

Source: Processed by the Researcher, 2026.

Based on the research results presented in Table 4.5, it can be observed that the total actual score of the Mental Health variable (X1) was 1,848 out of the ideal score of 2,400. Furthermore, the percentage obtained for the Mental Health variable was 77.00%.

Table 3.2
Recapitulation of Employee Job Satisfaction

Statement	Answer Alternatives					Actual Score	Ideal Score	Percentage (%)	Category
	ST S	T S	C S	S S	S S				
X1.13	0	0	11	2 3	6	155	200	77,5%	Good
X1.14	0	1	10	2 3	6	154	200	77%	Good
X1.15	0	0	11	2 2	7	156	200	78%	Good

X1.16	0	0	10	2	2	8	158	200	79%	Good
X1.17	0	0	16	2	1	3	147	200	73,5%	Good
X1.18	0	0	9	2	7	4	155	200	77,5%	Good
X1.19	0	0	9	2	6	5	156	200	78%	Good
X1.20	0	0	10	2	4	6	156	200	78%	Good
X1.21	0	0	13	2	0	7	154	200	77%	Good
X1.22	0	0	13	1	9	8	155	200	77,5%	Good
X1.23	0	0	11	2	4	5	154	200	77%	Good
X1.24	0	0	10	2	5	5	155	200	77,5%	Good
X2.25	0	1	11	2	1	7	154	200	77%	Good
X2.26	0	0	9	2	6	5	156	200	78%	Good
X2.27	0	0	13	2	2	5	152	200	76%	Good
X2.28	0	0	11	2	4	5	154	200	77%	Good
X2.29	0	0	9	2	6	5	156	200	78%	Good
X2.30	0	1	13	2	0	6	151	200	75,5%	Good
X2.31	0	0	11	2	2	7	156	200	78%	Good
X2.32	0	0	12	2	1	7	155	200	77,5%	Good
TOTAL							3089	4000	77,23%	Good

Source: Processed by the Researcher, 2026

Based on the research results presented in Table 4.6, it can be identified that the total actual score of the Job Satisfaction variable (X2) was 3,089 out of the ideal score of 4,000. Furthermore, the percentage score obtained for the Job Satisfaction variable was 77.23%.

Table 3.3
Rekapitulation of Employee Work Morale

Statement	Answer Alternatives					Actual Score	Ideal Score	Percentage (%)	Category	
	ST	T	C	S	S					
Y.33	0	0	6	2	6	8	162	200	81%	Good

Y.34	0	0	5	2 7	8	163	200	81,5%	Good
Y.35	0	0	8	2 4	8	160	200	80%	Good
Y.36	0	0	6	2 7	7	161	200	80,5%	Good
Y.37	0	0	10	2 3	7	157	200	78,5%	Good
Y.38	0	0	8	2 7	5	157	200	78,5%	Good
Y.39	0	0	10	2 3	7	157	200	78,5%	Good
Y.40	0	1	11	2 1	7	154	200	77%	Good
Y.41	0	0	12	2 1	7	155	200	77,5%	Good
Y.42	0	0	12	2 1	7	155	200	77,5%	Good
Y.43	0	0	9	2 3	8	159	200	79,5%	Good
Y.44	0	0	8	2 4	8	160	200	80%	Good
Y.45	0	0	7	2 5	8	161	200	80,5%	Good
Y.46	0	0	8	2 4	8	160	200	80%	Good
Y.47	0	0	12	1 9	9	157	200	78,5%	Good
Y.48	0	0	10	2 1	9	159	200	79,5%	Good
TOTAL						2537	3200	79,28%	Good

Source: Processed by the Researcher, 2026

Based on the research results presented in Table 4.7, it can be identified that the total actual score of the Employee Work Morale variable (Y) was 2,537 out of the ideal score of 3,200. Furthermore, the percentage score obtained was 79.28%.

The verificative analysis in this study was conducted to determine the causal relationship between the Mental Health variable (X1) and Job Satisfaction variable (X2) on Employee Work Morale (Y). The analysis was performed using the Path Analysis method. Prior to conducting the path analysis, the ordinal data obtained from the questionnaire were transformed into interval data using the Method of Successive Interval (MSI). The data transformation process was necessary because path analysis is a part of parametric statistical analysis, which requires data measured on an interval scale.

Table 3.4

Correlation Coefficient Between Research Variables

		Total_X1	Total_X2	Total_Y
Total_X1	Pearson Correlation	1	.558**	.673**
	Sig. (2-tailed)		<.001	<.001
	N	40	40	40
Total_X2	Pearson Correlation	.558**	1	.698**
	Sig. (2-tailed)	<.001		<.001
	N	40	40	40
Total_Y	Pearson Correlation	.673**	.698**	1
	Sig. (2-tailed)	<.001	<.001	
	N	40	40	40

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Processed by the Researcher by SPSS, 2026

The relationship between Mental Health (X1) and Job Satisfaction (X2) is 0.558. Based on the interpretation of the correlation coefficient, this value falls into the category of a moderate relationship level. The relationship between Mental Health (X1) and Employee Work Morale (Y) is 0.673. Based on the interpretation of the correlation coefficient, this value is categorized as a strong relationship level. The relationship between Job Satisfaction (X2) and Employee Work Morale (Y) is 0.698. Based on the interpretation of the correlation coefficient, this value is categorized as a strong relationship level.

The variables used in the path coefficient analysis consisted of Mental Health (X1) and Job Satisfaction (X2) as independent variables, while Employee Work Morale (Y) was used as the dependent variable. The results of the path coefficient calculation regarding the influence of Mental Health and Job Satisfaction on Employee Work Spirit are presented in the table below.

Table 3.5
Path Coefficients of Mental Health and Job Satisfaction on Employee Work Morale

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.814	7.047		1.534	.133
	Total_X1	.519	.157	.412	3.307	.002
	Total_X2	.371	.099	.468	3.752	<.001

a. Dependent Variable: Total_Y

Source: Processed by the Researcher by SPSS, 2026

The results presented in the table above indicate that the Standardized Coefficients Beta value for the Mental Health variable (X1) has a path coefficient of 0.412. Meanwhile, the Standardized Coefficients Beta value for the Job Satisfaction variable (X2) has a path coefficient of 0.468.

The coefficient of determination indicates the extent to which the independent variables in the model contribute to explaining the dependent variable. The results of the coefficient of determination analysis for Mental Health (X1) and Job Satisfaction (X2) on Employee Work Morale (Y) are presented as follows. The following section describes the results of the coefficient of determination analysis between the mental health and job satisfaction variables on employee work Morale.

Tabel 3.6
Results of the Coefficient of Determination Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.777 ^a	.604	.583	5.056

a. Predictors: (Constant), Total_X2, Total_X1

Source: Processed by the Researcher by SPSS, 2026

Based on the table above, the results indicate that the coefficient of determination (R Square) value is 0.604. This finding implies that the contribution of the Mental Health variable (X1) and Job Satisfaction variable (X2) toward Employee Work Morale (Y) is 60.4%, while the remaining 39.6% is influenced by other variables outside the scope of this study. Furthermore, the epsilon value was calculated as $e = 1 - 0.604 = 0.396$, indicating the proportion of unexplained variance in the research model.

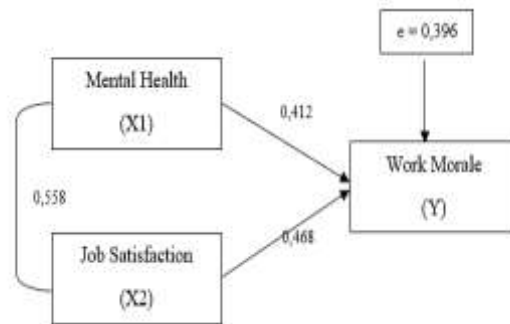


Figure 3.1
Overall Path Analysis Structur
Source: Processed by the Researcher, 2026

The results of the path analysis indicate that Mental Health (X1) had both direct and indirect influences on Employee Work Morale (Y). The direct influence of Mental Health on Employee Work Spirit was 16.97%, while the indirect influence through Job Satisfaction (X2) was 10.75%, resulting in a total influence of 27.72%. Meanwhile, Job Satisfaction (X2) also demonstrated both direct and indirect effects on Employee Work Morale (Y). The direct influence of Job Satisfaction on Employee Work Spirit was 21.90%, whereas the indirect influence through Mental Health (X1) was 10.75%, resulting in a total influence of 32.65%. Therefore, it can be concluded that Mental Health and Job Satisfaction simultaneously influenced Employee Work Morale by 60.28%, while the remaining 39.72% was influenced by other variables not examined in this study.

4. CONCLUSION

Based on the research results previously described regarding the Mental Health variable (X1) at PT. Bank BPR Kerta Raharja Majalaya Branch, the total actual score obtained was 1,848 out of the ideal score of 2,400, resulting in a percentage value of 77%. These findings indicate that the condition of employees' mental health falls within the good category. This result suggests that, in general, employees possess relatively positive mental health conditions in carrying out their daily work activities. Good mental health reflects

employees' ability to manage work pressure, maintain emotional stability, and sustain concentration and motivation in performing their job responsibilities.

The findings further demonstrate that the work environment at PT. Bank BPR Kerta Raharja Majalaya Branch adequately supports the creation of healthy psychological conditions for employees. Based on the recapitulation of respondents' answers to the 12 statement items of the Mental Health variable, all indicators were categorized as good, with percentage scores ranging from 75% to 79.5%. The highest percentage was found in item X1.12, with a score of 79.5%, indicating that most respondents felt capable of maintaining their mental and emotional conditions while working. In addition, item X1.1 obtained a high percentage score of 79%, suggesting that respondents generally felt comfortable and capable of adapting to the work environment.

Meanwhile, the lowest percentage scores were identified in item X1.2 at 75% and item X1.5 at 75.5%, although both indicators still remained within the good category. These results indicate that several employees may not yet be fully optimal in managing certain work pressures or workloads. Nevertheless, the overall responses still demonstrate that employees' mental health conditions are generally good. Furthermore, the continuum line analysis showed that the percentage score of 77% falls within the good category interval, namely between 68% and 84%. Therefore, it can be concluded that the mental health condition of employees at PT. Bank BPR Kerta Raharja Majalaya Branch has been implemented and maintained quite well.

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