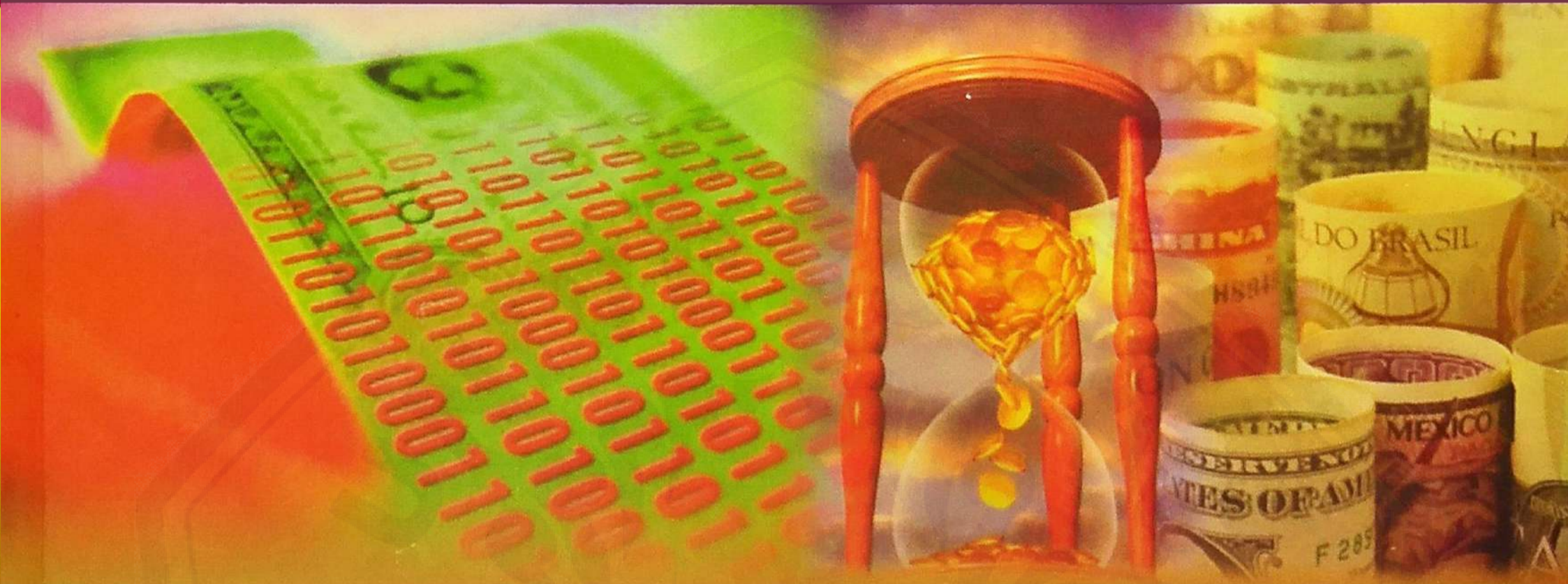


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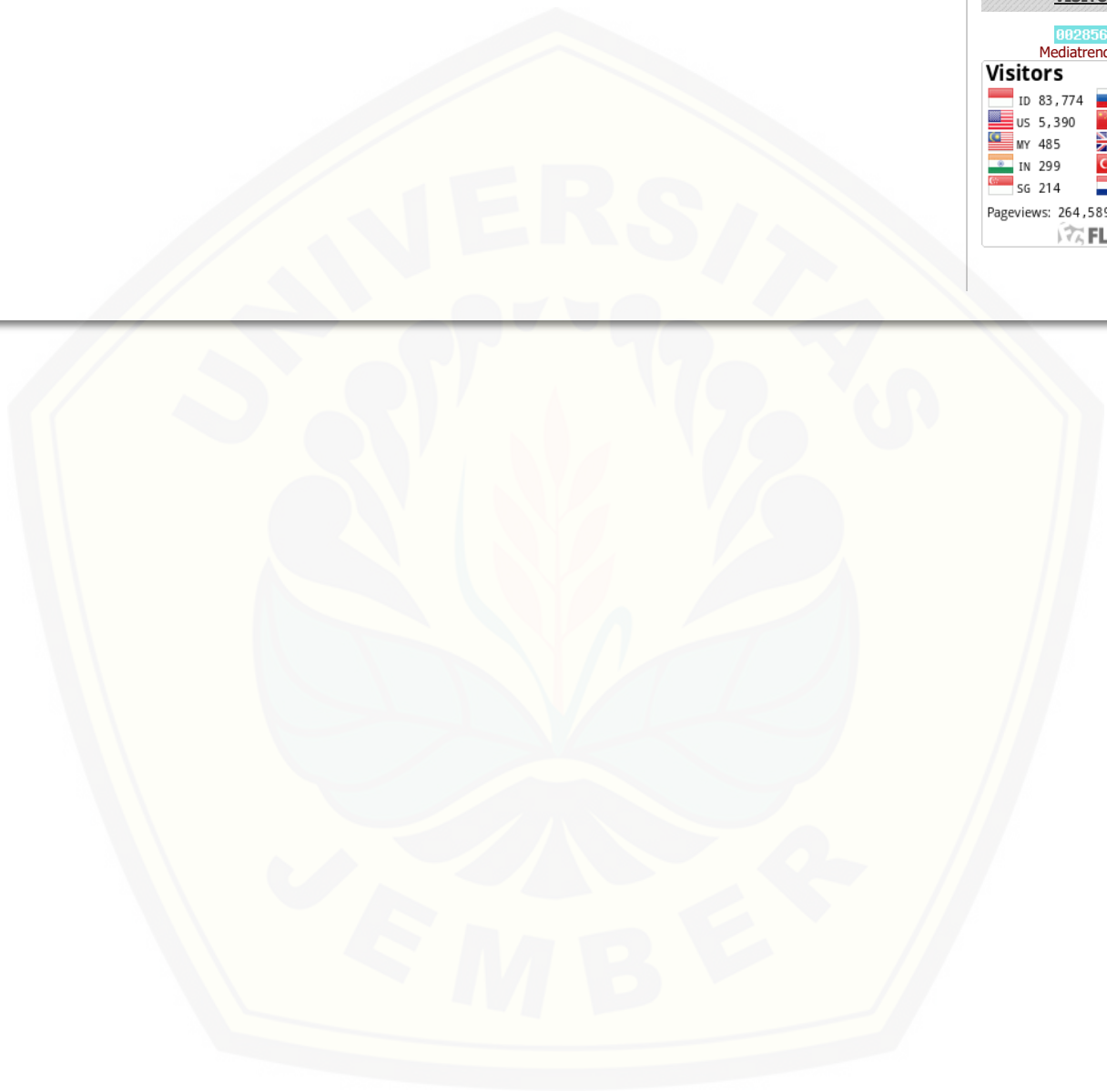
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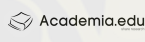
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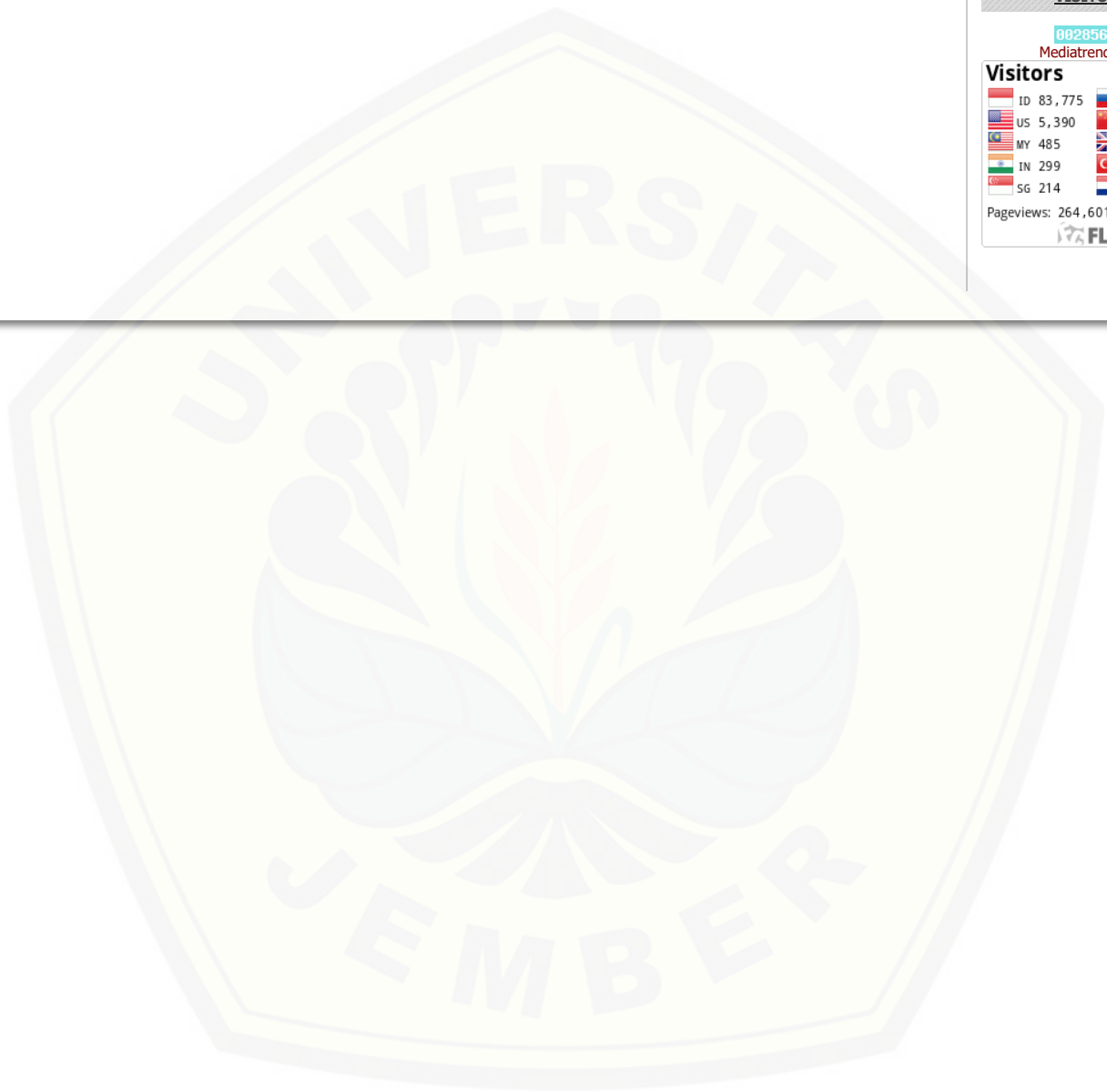
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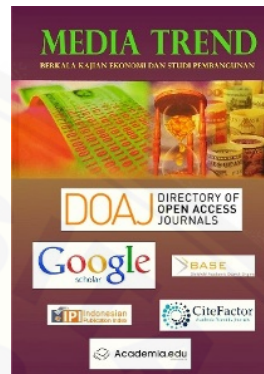
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To achieve open access to scholarly journal literature, we recommend two complementary strategies.

I. Self-Archiving: First, scholars need the **tools and assistance** to deposit their refereed journal articles in open electronic archives, a practice commonly called, self-archiving. When these archives conform to standards created by the **Open Archives Initiative**, then search engines and other tools can treat the separate archives as one. Users then need not know which archives exist or where they are located in order to find and make use of their contents.

II. Open-access Journals: Second, scholars need the means to launch a new generation of journals committed to open access, and to help existing journals that elect to make the transition to open access. Because journal articles should be disseminated as widely as possible, these new journals will no longer invoke copyright to restrict access to and use of the material they publish. Instead they will use copyright and other tools to ensure permanent open access to all the articles they publish. Because price is a barrier to access, these new journals will not charge subscription or access fees, and will turn to other methods for covering their expenses. There are many alternative sources of funds for this purpose, including the foundations and governments that fund research, the universities and laboratories that employ researchers, endowments set up by discipline or institution, friends of the cause of open access, profits from the sale of add-ons to the basic texts, funds freed up by the demise or cancellation of journals charging traditional subscription or access fees, or even contributions from the researchers themselves. There is no need to favor one of these solutions over the others for all disciplines or nations, and no need to stop looking for other, creative alternatives.

Open access to peer-reviewed journal literature is the goal. **Self-archiving (I.)** and a new generation of **open-access journals (II.)** are the ways to attain this goal. They are not only direct and effective means to this end, they are within the reach of scholars themselves, immediately, and need not wait on changes brought about by markets or legislation. While we endorse the two strategies just outlined, we also encourage experimentation with further ways to make the transition from the present methods of dissemination to open access. Flexibility, experimentation, and adaptation to local circumstances are the best ways to assure that progress in diverse settings will be rapid, secure, and long-lived.

The **Open Society Institute**, the foundation network founded by philanthropist George Soros, is committed to providing initial help and funding to realize this goal. It will use its resources and influence to extend and promote institutional self-archiving, to launch new open-access journals, and to help an open-access journal system become economically self-sustaining. While the Open Society Institute's commitment and resources are substantial, this initiative is very much in need of other organizations to lend their effort and resources.

We invite governments, universities, libraries, journal editors, publishers, foundations, learned societies, professional associations, and individual scholars who share our vision to join us in the task of removing the barriers to open access and building a future in which research and education in every part of the world are that much more free to flourish.

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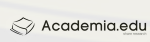
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Tingkat Kesejahteraan dan Indeks Kebahagiaan Karyawan Perbankan Karyawan Perbankan di Kota Malang dan Kota Jember

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ABSTRACT

Economic growth is influenced by several factors such as welfare and happiness. The purpose of this study was to determine the level of welfare and happiness of banking employees in the city of Jember and the city of Malang. The research method used in this study is a quantitative descriptive method. The data collection method used is a questionnaire and literature study while the data analysis method used is two, namely welfare analysis and factor analysis. The results of this study are 100 employees in Malang City and Jember City which are classified as prosperous. Based on happiness index, the level of happiness of bank employee in Jember city is higher than the level of happiness of bank employee in Malang City. The value of the happiness index of bank employees in Jember city is 80,61 and the happiness index of bank employees in Malang City is 72,40.

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PENDAHULUAN

Jawa Timur merupakan sebuah provinsi yang dikenal memiliki signifikansi perekonomian yang cukup tinggi. Jawa timur juga memiliki sejumlah industri serta pertambangan yang mampu meningkatkan pertumbuhan ekonomi di Jawa Timur. Peningkatan pertumbuhan ekonomi akan mendorong pemerintah untuk melakukan pembangunan ekonomi dengan menggunakan sumber daya yang ada dan dengan menciptakan lapangan kerja yang baru (Pambudi & Miyasto, 2013). Jumlah lapangan kerja yang semakin meningkat akan mendorong terjadinya perekrutan karyawan baru. Pada tahun 2018 terjadi peningkatan UMK kota dan kabupaten di Jawa Timur mencapai 8,71 persen. Peningkatan UMK tersebut nyatanya belum mampu untuk meningkatkan pertumbuhan ekonomi karena pertumbuhan saat ini bukan hanya ditentukan dari pendapatan saja (Indriyani, 2014). Terdapat faktor lain yang mempengaruhi pertumbuhan ekonomi yaitu kesejahteraan serta kebahagiaan sebagai faktor pendukung untuk mengukur kesejahteraan (Amalia & Nurpita, 2017). Seluruh angkatan kerja haruslah sejahtera dan bahagia sehingga mampu meningkatkan pertumbuhan serta perkembangan ekonomi di suatu daerah (Dian Komala Sari, Dwi Haryono, 2014).

Penelitian ini memilih kota Malang dan Kota Jember sebagai objek penelitian karena Kota Malang merupakan kota maju kedua di provinsi Jawa Timur sedangkan kota Jember merupakan kota yang masih dalam tahap berkembang.

Penelitian ini juga memilih karyawan bank sebagai objek penelitian karena rata-rata upah karyawan bank di atas UMK. Peneliti ingin mengetahui apakah dengan upah tersebut mereka sejahtera atau tidak.

Selain itu, penelitian ini memilih empat bank yaitu bank BCA, bank BRI, bank Mandiri, dan Bank CIMB Niaga sebagai objek penelitian karena bank BCA meru-

upakan bank yang paling efisien, handal, produktif dan termasuk *the best parenting bank*, Bank CIMB Niaga merupakan bank terbaik dalam layanan perbankan ritel, bank BRI merupakan bank paling handal, efisien, terbaik dalam layanan digital dan termasuk *the best parenting bank* dan bank Mandiri merupakan bank paling efisien dan terbaik dalam perbankan ritel.

METODE PENELITIAN

Penelitian ini menggunakan data primer yang diperoleh dengan cara menyebarkan kuesioner pada 100 karyawan bank di kota Jember dan 100 karyawan di kota Malang.

Teknik Analisis Data

Analisis Kesejahteraan

Analisis Kesejahteraan digunakan untuk mengukur kesejahteraan dengan menggunakan beberapa faktor seperti: (1) kependudukan, (2) kesehatan dan gizi, (3) pendidikan, (4) pola konsumsi, (5) ketenagakerjaan, (6) perumahan dan lingkungan, dan (7) sosial lainnya. Pengukuran tingkat kesejahteraan terhadap masing-masing kelompok dilakukan dengan mengurangi jumlah skor tertinggi dengan jumlah skor terendah (Frey & Stutzer, 2002). Hasil dari pengurangan tersebut akan dibagi dengan jumlah klasifikasi yang digunakan. Rumus yang digunakan untuk menentukan *range* skor tersebut adalah:

$$RS = \frac{SkT - SkR}{JK1}$$

Dimana RS adalah range skor, SkT adalah skor tertinggi, SkR adalah skor terendah dan JK1 adalah jumlah klasifikasi yang digunakan (Rahayu, 2016). Berdasarkan kriteria BPS, skor tertinggi adalah tiga (3) dan skor terendah adalah satu (1), jumlah indikator yang digunakan adalah tujuh (7), dan jumlah klasifikasi yang digunakan adalah dua (2) yaitu sejahtera dan belum sejahtera.

Berdasarkan perhitungan dengan menggunakan rumus tersebut, *range* skor yang dihasilkan adalah 7, sehingga tingkat kesejahteraan karyawan perbankan dibedakan menjadi dua yaitu jika nilai total skor adalah 7-14 maka karyawan dinyatakan belum sejahtera sedangkan jika nilai total skor adalah 15-21 maka karyawan dinyatakan sejahtera.

Analisis Indeks Kebahagiaan

Analisis indeks kebahagiaan digunakan untuk mengukur kebahagiaan dengan memperhatikan tiga dimensi yaitu dimensi kepuasan hidup, dimensi perasaan dan dimensi makna hidup (Bismantara, 2015). Rumus yang dapat digunakan untuk mengukur indeks kebahagiaan adalah:

1. Menghitung Nilai penimbang setiap variabel

a. Perhitungan penimbang tiap variabel dalam faktor

$$W = \frac{LF}{RLF} \times RSL$$

W adalah nilai penimbang, LF adalah *loading factor*, RLF adalah rata-rata *loading factor*, RSL adalah *rotation sums of squared loading (%variance)*.

b. Perhitungan penimbang berstandarisasi tiap variabel dalam faktor

$$w = \frac{W}{JW}$$

w adalah nilai penimbang berstandarisasi, W adalah nilai penimbang dan JW adalah jumlah seluruh penimbang.

2. Menghitung tiga dimensi kepuasan

a. $I_{\text{kepuasaan hidup}} = \frac{\sum w_i x_i}{\sum w_i}$

b. $I_{\text{Perasaan}} = \frac{\sum w_i x_i}{\sum w_i}$

c. $I_{\text{Makna Hidup}} = \frac{\sum w_i x_i}{\sum w_i}$

w_i adalah nilai penimbang indikator ke-i dan x_i adalah nilai indikator ke-i.

3. Menghitung Indeks Kebahagiaan

$$I_{\text{Kebahagiaan}} = \frac{W_1 * I_{\text{Kepuasan Hidup}} + W_2 * I_{\text{Perasaan}} + W_3 * I_{\text{Makna Hidup}}}{W_1 + W_2 + W_3}$$

Hasil perhitungan indeks kebahagiaan akan didapatkan hasil dengan skala 0-10 dan hasil tersebut akan dikali 10 sehingga rentang skala menjadi 0-100. Berdasarkan hal tersebut, maka kebahagiaan karyawan perbankan di bedakan menjadi lima tingkat yaitu jika nilai indeks kebahagiaan mencapai skala 0-20 maka karyawan tidak bahagia, jika indeks kebahagiaan mencapai 20-40 maka karyawan kurang bahagia, jika indeks kebahagiaan mencapai 40-60 maka karyawan cukup bahagia, jika indeks kebahagiaan mencapai 60-80 karyawan bahagia dan jika indeks kebahagiaan mencapai 80-100 karyawan sangat bahagia.

HASIL DAN PEMBAHASAN

Hasil Analisis Kesejahteraan Karyawan Bank di Kota Jember

Hasil penelitian ini menunjukkan bahwa seluruh karyawan bank di Kota Jember termasuk dalam kategori Sejahtera. Berdasarkan Jenis Bank, dapat dilihat bahwa seluruh karyawan yang bekerja di empat bank tersebut tergolong sejahtera. Setiap bank terdapat 25 karyawan tergolong sejahtera.

Berdasarkan jabatannya diketahui bahwa seluruh jabatan tergolong sejahtera. Jabatan dengan jumlah karyawan sejahtera terbanyak adalah *teller* dengan jumlah 44 karyawan dan jabatan dengan jumlah karyawan sejahtera paling sedikit adalah admin kredit dan *driver* dengan jumlah 4 karyawan.

Berdasarkan jenis pekerjaannya diketahui seluruh karyawan dengan jenis pekerjaan yang berbeda tergolong sejahtera. Karyawan tetap merupakan jenis

Tabel 1.
Hasil Kesejahteraan Karyawan Bank di Kota Jember

Keterangan	Kategori	
	Sejahtera	Belum Sejahtera
Karyawan di Kota Jember	100	-
Jenis Bank		
a. BCA	25	-
b. BRI	25	-
c. Mandiri	25	-
d. CIMB Niaga	25	-
Jabatan		
a. Back Office	16	-
b. Admin Kredit	4	-
c. CSO	32	-
d. Teller	44	-
e. Driver	4	-
Jenis Pekerjaan		
a. Kary. Tetap	53	-
b. Kary. Outsourching	47	-

pekerjaan dengan jumlah karyawan sejahtera terbanyak yaitu sejumlah 53 karyawan.

Hasil Analisis Kesejahteraan Karyawan Bank di Kota Malang

Berdasarkan hasil penelitian diketahui bahwa seluruh karyawan bank di Kota Malang tergolong sejahtera. Ber-

dasarkan jenis pekerjaan dapat dilihat bahwa seluruh karyawan yang bekerja di empat bank berbeda tergolong sejahtera. Tiap bank memiliki 25 karyawan yang tergolong sejahtera.

Berdasarkan jabatan diketahui bahwa seluruh jabatan tergolong sejahtera. Jabatan yang memiliki jumlah karyawan

Tabel 2.
Hasil Kesejahteraan Karyawan Bank di Kota Malang

Keterangan	Kategori	
	Sejahtera	Belum Sejahtera
Karyawan di Kota Malang	100	-
Jenis Bank		
a. BCA	25	-
b. BRI	25	-
c. Mandiri	25	-
d. CIMB Niaga	25	-
Jabatan		
a. Back Office	19	-
b. Marketing	12	-
c. Admin Kredit	19	-
d. Analis Kredit	9	-
e. Account Officer	5	-
f. CSO	13	-
g. Teller	17	-
h. Security	6	-
Jenis Pekerjaan		
a. Kary. Tetap	72	-
b. Kary. Outsourshing	28	-

sejahtera adalah *Back Office* dan Admin Kredit sedangkan Jabatan yang memiliki jumlah karyawan sejahtera paling sedikit adalah *account officer*.

Berdasarkan jenis pekerjaan, diketahui bahwa seluruh karyawan seperti karyawan tetap dan karyawan *outsourcing* tergolong sejahtera. Karyawan tetap merupakan jenis pekerjaan yang memiliki tingkat kesejahteraan tertinggi.

Hasil Analisis Indeks Kebahagiaan Karyawan Bank di Kota Jember

Berdasarkan hasil perhitungan indeks kebahagiaan pada karyawan bank di kota Jember diketahui bahwa nilai indeks kebahagiaan karyawan bank di Kota Jember adalah 80,61. Berdasarkan nilai tersebut, karyawan bank di Kota Jember termasuk dalam kategori sangat bahagia.

Berdasarkan jenis bank diketahui bahwa terdapat karyawan yang sangat bahagia dan bahagia. Bank yang memiliki karyawan dengan indeks kebahagiaan paling tinggi adalah bank BCA yaitu 85,94. Berdasarkan jabatan, terdapat empat jabatan termasuk dalam kategori bahagia dan satu jabatan termasuk dalam kategori

sangat bahagia. Karyawan memiliki indeks kebahagiaan paling tinggi adalah karyawan yang menjabat sebagai admin kredit dengan nilai indeks kebahagiaannya 87,66. Berdasarkan jenis pekerjaan, seluruh karyawan termasuk dalam kategori bahagia. Karyawan tetap merupakan karyawan yang memiliki indeks kebahagiaan paling tinggi yaitu 78,92.

Hasil Analisis Indeks Kebahagiaan Karyawan Bank di Kota Malang

Berdasarkan hasil penelitian indeks kebahagiaan terhadap karyawan bank di Kota Malang, diketahui bahwa karyawan bank di Kota Malang tergolong bahagia dengan nilai indeks kebahagiaannya adalah 72,40.

Berdasarkan jenis bank, setiap bank memiliki karyawan yang tergolong bahagia. Bank yang memiliki karyawan dengan nilai indeks kebahagiaan tertinggi adalah bank BCA dengan nilai indeks kebahagiaannya sebesar 72,90.

Berdasarkan jabatan, seluruh karyawan tergolong bahagia. Jabatan yang memiliki indeks kebahagiaan paling tinggi dengan nilai sebesar 75,33 adalah admin

Tabel 3.
Hasil Indeks Kebahagiaan Karyawan Bank di Kota Jember

Keterangan	Indeks Kebahagiaan
Karyawan di Kota Jember	80,61
Jenis Bank	
a. BCA	85,94
b. BRI	82,27
c. Mandiri	75,30
d. CIMB Niaga	74,47
Jabatan	
a. Back Office	79,90
b. Admin Kredit	87,66
c. CSO	77,51
d. Teller	78,95
e. Driver	70,40
Jenis Pekerjaan	
a. Kary. Tetap	78,92
b. Kary. Outsourcing	78,05

kepercayaan, kebahagiaan, dan subjektifitas kebahagiaan. Berdasarkan jenis pekerjaan, seluruh karyawan tergolong bahagia di mana jenis pekerjaan yang paling bahagia adalah karyawan tetap dengan indeks kebahagiaan 73,48.

kepercayaan, kebahagiaan, dan subjektifitas kebahagiaan.

Berdasarkan indeks kebahagiaan, karyawan bank di Kota Jember tergolong sangat bahagia, sedangkan karyawan bank di Kota Malang tergolong bahagia.

Tabel 4.
Hasil Indeks Kebahagiaan Karyawan Bank di Kota Malang

Keterangan	Indeks Kebahagiaan
Karyawan di Kota Malang	72,40
Jenis Bank	72,90
a. BCA	70,77
b. BRI	72,18
c. Mandiri	71,87
d. CIMB Niaga	
Jabatan	73,60
a. Back Office	71,20
b. Marketing	75,33
c. Admin Kredit	73,05
d. Analis Kredit	68,88
e. Account Officer	
f. CSO	71,82
g. Teller	71,89
h. Security	66,02
Jenis Pekerjaan	
a. Kary. Tetap	73,48
b. Kary. Oursourshing	70,29

KESIMPULAN

Jumlah karyawan bank yang sejahtera di kota jember sama dengan karyawan bank di kota Malang, yaitu 100 karyawan. Artinya dari 100 responden di setiap kota, seluruh karyawan tergolong sejahtera. Hasil penelitian memiliki hubungan dengan konsep baru yang menyatakan bahwa kesejahteraan akan tercapai jika menambah pendapatan dengan waktu luang serta mengurangi pendapatan dengan biaya yang dikeluarkan. Penelitian ini juga sesuai dengan konsep IPM dan indeks mutu hidup, bahwa kesejahteraan manusia bukan hanya ditentukan oleh pendapatan tetapi juga ditentukan oleh faktor lain seperti pendidikan, tingkat

Hal ini membuktikan bahwa karyawan Jember lebih bahagia daripada karyawan bank di Kota Malang. Hasil penelitian ini sesuai dengan teori *hedonism*, *cognitive* dan *desire* yang menyatakan bahwa kebahagiaan akan tercapai jika meningkatkan perasaan bahagia dan mengurangi perasaan sedih serta kebahagiaan akan tercapai jika tujuan hidupnya tercapai.

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Tingkat Kesejahteraan dan Indeks Kebahagiaan Karyawan Perbankan Karyawan Perbankan di Kota Malang dan Kota Jember

Theresia Oktavia

Abstract

Economic growth is influenced by several factors such as welfare and happiness. The purpose of this study was to determine the level of welfare and happiness of banking employees in the city of Jember and the city of Malang. The research method used in this study is a quantitative descriptive method. The data collection method used is a questionnaire and literature study while the data analysis method used is two, namely welfare analysis and factor analysis. The results of this study are 100 employees in Malang City and Jember City which are classified as prosperous. Based on happiness index, the level of happiness of bank employee in Jember city is higher than the level of happiness of bank employee in Malang City. The value of the happiness index of bank employees in Jember city is 80,61 and the happiness index of bank employees in Malang City is 72,40.

Keywords

Welfare Level and Happiness Index

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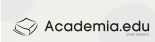
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