

Workload Analysis and Its Impact on Job Satisfaction Among Cashier Employees at the Rukun Ikhtiar Savings and Loan Cooperative in Bandung City

Vira Irianty Yuniar^{1*}, Aam Rachmat Mulyana²

^{1,2}Universitas Jenderal Achmad Yani, Cimahi, Indonesia

E-mail: ¹⁾ vira.rianty@mn.unjani.ac.id, ²⁾ aam.rachmat@lecturer.unjani.ac.id

ARTICLE INFO

Article History

Received : 16.09.2025
Revised : 07.10.2025
Accepted : 14.10.2025

Article Type :
Research Article



ABSTRACT

A company is established with a purpose that must be fulfilled. To fulfill that purpose, the company is expected to pay attention to work aspects related to human resources, one of which is job satisfaction. As occurred at the Rukun Ikhtiar Cooperative in Bandung City, based on absenteeism data there are still cashiers who do not come to work for various reasons such as unexcused absence, permitted leave, and illness. One factor that can affect job satisfaction is workload. This research aims to determine the workload and its impact on the job satisfaction of cashiers at the Rukun Ikhtiar Cooperative in Bandung City. The method in this research uses a qualitative method, using data collection methods in the form of interviews, observation, and documentation. The number of informants in this research is 6 cashiers of the Rukun Ikhtiar Cooperative in Bandung City. The data validity test used is triangulation. The results of this research show that workload is at a high category and job satisfaction is at a low category. In addition, workload has an impact on the job satisfaction of Rukun Ikhtiar Cooperative cashiers in Bandung City, meaning that the higher the workload, the more it will impact the decrease in cashier job satisfaction.

Keywords: Cooperative HRM, Job Satisfaction, Workload

1. INTRODUCTION

Cooperatives are one type of business entity that has a strategic role in Indonesia's national economy. Based on Law Number 25 of 1992 concerning Cooperatives, a cooperative is a business entity whose members are individuals or cooperative legal entities that carry out activities based on cooperative principles and the family principle. The development of savings and loan cooperatives in Indonesia is marked by an increasing number of members and transaction volume, thus demanding services that are increasingly fast, accurate, and professional. This increase in operational activity has an impact on increasing the workload of employees responsible for member services, transaction recording, preparation of financial reports, and achievement of operational targets. Therefore, human resource management becomes an important factor in maintaining the quality of cooperative services (Afandi, 2021; Siregar & Mulyana, 2025). One important aspect of HR management is the arrangement of workload that is appropriate to the capacity and responsibility of each employee. Unbalanced workload can decrease work effectiveness, service quality, and employee job satisfaction (Fadhilah & Prahiawan, 2024; Mahawati et al., 2021). Therefore, workload evaluation needs to be carried out periodically so that cooperative operations run optimally. In the context of cooperative governance, effective HR management also contributes to improving the quality of service to members and organizational sustainability (Siregar & Mulyana, 2025).

Good human resource (HR) management can support the achievement of the company's goals and targets. One important aspect of human resource management is the arrangement of workload that is appropriate to the capacity and responsibility of each employee. Unbalanced workload can affect work effectiveness, decrease the quality of member service, and impact the level of employee job satisfaction. Therefore, evaluation of workload becomes an important step to ensure that cooperative operations run optimally. In addition, the existence of HR is certainly a crucial matter, one of which is in the cooperative

sector, because all service, administrative, and financial management activities depend on the ability and discipline of employees in carrying out tasks according to the operational standards set by cooperative management (Siregar & Mulyana, 2025). This condition also occurs at savings and loan cooperatives in Bandung City, which have high economic activity and community financing needs. At this cooperative, the cashier division has an important role in receiving and disbursing funds, carrying out financial administrative recording, preparing daily reports, ensuring the conformity of cash with bookkeeping, and providing information to members. This responsibility demands high accuracy and concentration because even the smallest error can cause cash discrepancies or financial reporting errors.

Based on the results of preliminary interviews, the workload of cashiers at KSP Rukun Ikhtiar tends to increase. Heri, an employee of the Palasari Branch, stated that at the end of the month transaction volume increases significantly so that employees must handle a lot of work simultaneously. Iwan from the Katapang Branch revealed that the amount of work is often not proportional to the number of employees so that each employee must multitask, starting from serving members, inputting transactions, to preparing reports on the same day. Meanwhile, Elma from the Otista Branch explained that work pressure increases further during billing periods due to the high volume of transactions. This condition has the potential to cause physical and mental fatigue which ultimately affects the quality of service to employees.

This phenomenon is reflected in the increasing member complaints regarding the length of service and inaccuracy of information. In addition, employee attendance data for 2024 shows there were 53 cases of unexcused absence, 23 permitted leave, and 25 illness. The high rate of unexcused absence indicates a decline in job satisfaction that requires management attention. In an organization, human resources are the main asset that determines the success of achieving organizational goals. Sinambela (2021) explains that job satisfaction is a positive feeling of employees toward their work that is influenced by various factors, both internal and external. Low job satisfaction can cause decreased work morale, increased fatigue, absenteeism, up to behavior unrelated to work (Putra et al., 2022). Research by Sonhaji and Romi (2025) also shows that job satisfaction contributes to increased performance, loyalty, and employee motivation so as to support the achievement of organizational goals.

One factor that affects job satisfaction is workload. Workload that exceeds employee capacity can cause work pressure so as to decrease job satisfaction. Yaningsih and Triwahyuni (2022) states that workload has a negative effect on job satisfaction, this result is reinforced by Fadhilah and Prahawan (2024) which shows that high workload decreases job satisfaction if not balanced with a conducive work environment. In addition, Mahawati et al. (2021) explain that workload is influenced by job demands, the use of working time, and individual ability in completing tasks. The phenomenon of high workload at KSP Rukun Ikhtiar is also reinforced by employee overtime data which shows that there are employees with overtime hours reaching 21 hours in one week. This condition exceeds the provisions of Government Regulation Number 35 of 2021 Article 26 paragraph (1) which stipulates that overtime working hours are a maximum of four hours in one day and eighteen hours in one week. This condition shows the importance of workload evaluation as part of compliance with labor regulations as well as the implementation of good cooperative governance in human resource management.

These various phenomena show an imbalance between job demands and employee capacity in the cashier division of KSP Rukun Ikhtiar. If this condition continues, high workload has the potential to decrease job satisfaction so as to impact productivity, service quality, and cooperative operational performance. Therefore, this research aims to analyze the workload and job satisfaction of cashier division employees at the Rukun Ikhtiar Savings and Loan Cooperative in Bandung City and explain its implications for human resource management and cooperative governance.

2. LITERATURE REVIEW

2.1. Human Resource Management

Human resource management (HRM) is a process of managing labor that includes planning, organizing, procurement, development, compensation, maintenance, up to employee termination to achieve organizational goals effectively and efficiently (Afandi, 2021; Faisal et al., 2025; Sinambela, 2021; Sutrisno, 2019). In its implementation, HRM includes various functions, including planning, development, control,

integration, and maintenance of human resources. The success of HRM management is influenced by various internal and external factors, such as technological development, government policy, organizational culture, information systems, and workforce characteristics that require organizations to continuously adapt to changes in the business environment (Irmayani, 2022).

2.2. Workload

Workload is a number of tasks that must be completed by employees within a certain period, both physical and mental (Afandi, 2021; Mahawati et al., 2021). The level of workload is influenced by working conditions, work targets, the use of working time, work environment, work organization, and individual characteristics (Mahawati et al., 2021). Unbalanced workload can decrease work quality, increase fatigue, increase the absenteeism rate, and decrease the quality of service to customers (Fadhilah & Prahiawan, 2024). Therefore, organizations need to measure workload using methods such as Full Time Equivalent (FTE) and Workload Indicators of Staffing Need (WISN) so that labor needs can be determined more accurately (Mohamed & Al-Lawati, 2022). In addition, the implementation of workload must pay attention to provisions regarding working hours, rest time, and overtime work in accordance with Government Regulation Number 35 of 2021 as a form of compliance with labor regulations.

2.3. Job Satisfaction

Job satisfaction is a positive attitude or feeling of employees toward their work as a result of evaluation of working conditions, rewards received, and the fulfillment of individual expectations (Restanti et al., 2020; Sinambela, 2021). Job satisfaction is influenced by various factors, such as individual ability, work experience, compensation, promotion opportunities, relationships between employees, and quality of supervision (Rahayu et al., 2024). Various theories, such as Equity Theory, Discrepancy Theory, Need Fulfillment Theory, Two-Factor Theory, and Expectancy Theory, explain that job satisfaction will be achieved if employee needs and expectations can be fulfilled. The level of job satisfaction can be measured using instruments, such as the Job Descriptive Index (JDI) and the Minnesota Satisfaction Questionnaire (MSQ), which are widely used to evaluate employee job satisfaction and become the basis for formulating human resource management policies (Nguyen & Tuan, 2022).

3. RESEARCH METHODS

3.1. Research Design

This research uses a qualitative approach with the aim of analyzing workload and its impact on the job satisfaction of employees at the Rukun Ikhtiar Savings and Loan Cooperative (KSP) in Bandung City. The qualitative approach was chosen because it is able to provide a deep understanding of the experiences, perceptions, and real conditions experienced by employees in carrying out their work. This research focuses on understanding the phenomena that occur in the work environment naturally so that it can describe the relationship between workload and job satisfaction comprehensively.

3.2. Research Sample

The determination of informants was carried out using a purposive sampling technique, namely the selection of informants based on the consideration that they have knowledge, experience, and direct involvement with the research object. The informants in this research amounted to six employees of the cashier division of KSP Rukun Ikhtiar Bandung City who were considered able to provide relevant information regarding the conditions of workload and job satisfaction in the cooperative environment.

3.3. Data Collection Tools and Procedure

The main instrument in this research is the researcher (human instrument) supported by a structured interview guide, observation sheet, and documentation. Data collection was carried out through structured interviews, observation, documentation, and literature study. Interviews were conducted based on guidelines prepared according to the indicators of workload and job satisfaction variables. Observation was carried out directly to observe employee work activities and working environment conditions. Documentation was used to obtain supporting data in the form of attendance data, tardiness, number of employees, and other documents related to the research. In addition, literature study was carried out through the review of books,

scientific journals, and relevant previous research results as a theoretical foundation. Before data collection was carried out, the researcher first obtained research permission from KSP Rukun Ikhtiar Bandung City. Furthermore, interviews were conducted directly with each informant, then followed by observation and document examination to strengthen the validity of the data obtained.

3.4. Data Analysis

Data analysis was carried out using the Miles and Huberman interactive analysis model which includes four stages, namely data collection, data reduction, data display, and conclusion drawing/verification. The data obtained from interviews, observation, and documentation were first reduced by selecting relevant information according to the research focus. Furthermore, the data were presented systematically in the form of narrative description to facilitate the interpretation process. The final stage was carried out by drawing conclusions and conducting continuous verification through comparison between data sources.

To ensure the credibility of the research results, source triangulation was carried out by comparing information obtained from each informant, as well as technique triangulation through comparison of interview results, observation, and documentation on the same data source, then this research used theory triangulation to increase the credibility and validity of the research results.

4. RESULTS AND DISCUSSION

4.1. Workload of Cashiers at the Rukun Ikhtiar Cooperative in Bandung City

To find out the responses of informants regarding the workload at the Rukun Ikhtiar Cooperative in Bandung City, the researcher conducted interviews with 6 informants who are cashiers at the Rukun Ikhtiar Cooperative in Bandung City. Based on the results of the data analysis carried out by the researcher, the following results were obtained:

4.1.1. Working Conditions

The results of interviews conducted by the researcher with 6 cashiers of the Rukun Ikhtiar Cooperative in Bandung City regarding the working conditions sub-variable on June 2 to 5, 2026 obtained the following results:

Table 1. Informant Responses Regarding Cashier Working Conditions as an Indicator of Workload

No.	Question	Number of Employees (Person/ (%))	Reason
1.	How is the work given, does it demand high concentration and accuracy?	6 (100%)	Based on the interviews conducted, all 6 informants stated that the work performed demands high concentration and accuracy. This is because cashier work is directly related to financial management, member transactions, data input, and services to members so that small errors can cause discrepancies or administrative errors.
2.	How is the increase in work volume during certain periods?	6 (100%)	Based on the interviews conducted, all 6 informants stated that work volume increases at certain times. The increase in work volume usually occurs at the end of the month, beginning of the month, certain days with high transaction numbers, and during the SHU (surplus) distribution program. This condition requires employees to work more focused, thorough, and fast in serving members.

Source: Processed data

Table 2. Observation Results on Working Conditions as an Indicator of Workload

No.	Issue Observed	Observation Result
1.	How is the work given, does it demand high concentration and accuracy?	Based on the observations made during work activities, cashier work requires a high level of concentration and accuracy. Employees must record transactions, receive and count money, input member data, and ensure all transactions comply with applicable provisions. Errors in this process can cause cash discrepancies or administrative errors.
2.	How is the increase in work volume during certain periods?	Based on the observations made, the increase in employee work volume tends to increase during certain periods, such as the beginning of the month, end of the month, or when there are cooperative programs or activities that cause an increase in the number of members who come. Under these conditions, transaction volume becomes higher so that employees must work faster while maintaining accuracy and quality of service to members.

Source: Processed data

Based on the results of interviews conducted with six informants who are cashier division employees at the Rukun Ikhtiar Savings and Loan Cooperative in Bandung City, it is known that all informants (100%) stated that the work they do demands a high level of concentration and accuracy. This is because cashier work is directly related to financial management, transaction recording, member data input, and service to cooperative members.

Informant Bu Novi stated that the work carried out is directly related to finances so that if an error occurs it can cause a cash discrepancy. In line with this, Pak Yogi stated that cashier work requires high focus because in addition to inputting data and counting money, employees must also serve members who need information about cooperative products and services. The results of these interviews show that cashier work not only requires technical ability but also the ability to maintain accuracy and concentration in a dynamic work situation.

The observation results also show that cashier work activities demand high accuracy in every transaction process. Employees must ensure the conformity of the amount of money, transaction data, and supporting documents so as not to cause administrative errors or financial losses to the cooperative. Thus, it can be concluded that the working conditions of the cashier division have a fairly high level of mental demand. In addition to the demand for accuracy, all informants also stated that there are changes in work pressure at certain times. This work pressure generally increases at the beginning of the month, end of the month, Mondays, Saturdays, as well as during the implementation of the SHU distribution program. During this period the number of members conducting transactions increases so that the work volume becomes higher compared to normal days.

Bu Farah explained that at the beginning and end of the month the number of members making deposits tends to increase so that queues become busier. The same was expressed by Bu Novi who stated that work pressure increases during SHU distribution because the number of members who must be served becomes more numerous. Meanwhile, Pak Boyke revealed that this condition often causes the work to become very tiring. This finding is reinforced by the observation results which show an increase in service activity during certain periods so that employees must work faster while still maintaining accuracy and quality of service. This condition shows that the workload felt by employees is not constant, but fluctuates according to the transaction volume and service needs of cooperative members.

According to Koesmowidjojo (2017), working conditions are a state that describes an employee's ability and understanding of the work they carry out. The more complex and demanding a job is, the greater the ability required by the employee to complete their work effectively. The results of this research show that cashier employees at the Rukun Ikhtiar Savings and Loan Cooperative have the ability to carry out their work even though the work requires a high level of concentration and accuracy. In addition, Marin-Garcia and Bonavia (2021) state that human work basically involves physical and mental aspects. In the cashier division, the mental aspect is seen from the demands of concentration, accuracy, and responsibility in managing financial transactions, while the physical aspect is seen from service activities that take place continuously

during working hours. Therefore, an increase in the number of transactions during certain periods has the potential to increase the workload felt by employees.

Based on the interview and observation results, and supported by the theory used, it can be concluded that the working conditions of cashier division employees at the Rukun Ikhtiar Savings and Loan Cooperative in Bandung City are in the poor category because the work demands a high level of concentration and accuracy and there is an increase in work pressure at certain times. This condition shows that the working conditions aspect is one of the factors that contributes to the formation of employee workload.

4.1.2. Use of Working Time

Based on interviews with six informants, it can be seen that in general the working hours applied at the Rukun Ikhtiar Savings and Loan Cooperative in Bandung City are considered appropriate by all informants. Employees consider the applicable working hours to still be within reasonable limits and able to support the completion of daily work. Some informants even stated that the working hours applied are already ideal, standard, and in accordance with the operational needs of the cooperative.

However, the interview results also show that even though the work schedule has been well established, not all employees can go home on time every day. As many as four informants (67%) stated that they can go home according to working hours, while two informants (33%) stated that they sometimes have to work beyond working hours if there are still members who come to conduct transactions or need services. This condition shows that cashier workload is influenced not only by the formal work schedule, but also by fluctuating member service volume.

Table 3. Informant Responses Regarding the Use of Working Time as an Indicator of Workload

No.	Question	Number of Employees (Person/ (%))	Reason
1.	How are the working hours set at the Rukun Ikhtiar Cooperative? Are the working hours already appropriate with the set working hours?	6 (100%)	Based on the interviews conducted, all informants stated that the working hours set by the Rukun Ikhtiar Savings and Loan Cooperative are already appropriate, normal, standard, ideal, and sufficient to support the implementation of daily work. Informants consider that the applicable working hours can still be used to complete the tasks that are the responsibility of each employee.
		2 (33%)	Two informants stated that they can go home on time because work can be completed according to the set working hours.
2.	How is the frequency of overtime work?	4 (67%)	Four informants stated that they cannot always go home on time because they still have to serve members conducting transactions or deposits near the end of operational hours so that they sometimes have to work beyond normal working hours.

Source: Processed data

Based on interviews with six informants, it is known that the use of working time at the Rukun Ikhtiar Savings and Loan Cooperative in Bandung City generally runs well. All informants stated that the working hours applied by the cooperative are considered appropriate to support the completion of daily work. However, the research results also show that not all employees can go home on time according to the set working hours. As many as 67% of informants stated that under certain conditions they have to work beyond working hours to continue serving members who are still conducting transactions. This condition indicates that the demands of service to members can affect employees' use of working time. As a result, there is a difference between the working hour provisions and their implementation in the field, especially at certain times when transaction activity is still ongoing close to operational closing hours. This finding shows that the use of working time is influenced by operational needs that arise during the service process.

Table 4. Observation Results on Time Leaving Beyond Working Hours as an Indicator of Workload

Cashier No.	Observation			
	Day 1	Day 2	Day 3	Day 4
1.	✓		✓	✓
2.		✓		
3.		✓		✓
4.	✓	✓		✓
5.				
6.				
Percentage	33%	50%	17%	50%

Source: Processed data

Based on Table 4, observation results over 4 days for the time of leaving beyond working hours performed by cashiers show that the highest occurred on the 2nd and 4th days of observation, namely 50% (3 people) of cashiers not going home on time. Based on the explanation obtained from the interview and observation results that have been conducted, it can be concluded that the use of working time falls into the not optimal category, this is because although the working hours given are already appropriate, in the use of working time the cashiers must take breaks and their time to go home from work is still disrupted by work that must be done. This is in line with Koesmowidjojo (2017) which states that the narrower the time given to carry out work or the more unbalanced the completion time and the volume of work given, the greater the workload received and felt by employees.

The research findings also show that some cashiers still work beyond normal working hours during certain periods. This condition needs to be a concern for cooperative management so that the implementation of working time remains in accordance with the provisions of Government Regulation Number 35 of 2021 regarding the maximum overtime limit. Compliance with labor regulations not only reduces legal risk for the cooperative, but is also part of healthy HR management practices to maintain employee welfare.

4.1.3. Targets to be Achieved

Table 5. Informant Responses Regarding Work Targets as an Indicator of Workload

No.	Question	Number of Employees (Person/ (%))	Reason
1.	How is the time provided to achieve work targets?	5 (83%)	As many as 5 informants stated that the work targets given can be achieved within the specified time. There were even informants who stated they often exceed the set targets. This shows that the targets given are still within the capability limits and can be completed according to the available time.
		1 (17%)	1 informant stated that work targets cannot always be achieved within the specified time because the targets given are sometimes quite high compared to field conditions so that more effort and time are needed to achieve them.
2.	How is the level of conformity between targets and employee ability?	5 (83%)	As many as 5 informants stated that the work targets given are already in accordance with their abilities. This is because the work given is still in accordance with the experience, skills, and responsibilities of each employee.
		1 (17%)	1 informant stated that the work targets given are not yet fully in accordance with ability and competence because under certain conditions the set targets are quite high and require greater effort to achieve.

Source: Processed data

Based on interviews conducted with six informants, it is known that the work targets given by the Rukun Ikhtiar Savings and Loan Cooperative in Bandung City can generally be achieved by employees. As many as 83% of informants stated that the work targets given can be completed within the specified time, and there

were even informants who stated they are able to exceed the set targets. This condition shows that the given targets are still realistic and in accordance with employee work capacity.

However, there were 17% of informants who stated that work targets cannot always be achieved within the specified time. These informants revealed that under certain conditions the targets given are quite high compared to field conditions so that more time and effort are needed to achieve them. This finding shows that there is still a mismatch between the set targets and the operational conditions faced by employees.

Based on the overall results of the interviews and observations, the sub-variable of targets to be achieved can be categorized as achievable. The majority of informants are able to meet the given targets and consider these targets to be in accordance with their competence. Nevertheless, there is still a small portion of employees who feel that certain targets are quite high so that they require additional time and effort to achieve.

The results of this research are in line with Koesmowidjojo (2017) which states that the work targets set by an organization can affect the workload felt by employees. The more the targets match the ability and resources possessed by employees, the smaller the possibility of excessive workload arising. Conversely, targets that are too high can increase work pressure and have the potential to decrease employee job satisfaction.

4.2. Job Satisfaction of Cashiers at the Rukun Ikhtiar Cooperative in Bandung City

To find out the responses of informants regarding job satisfaction at the Rukun Ikhtiar Cooperative in Bandung City, the researcher conducted interviews with 6 informants who are cashiers at the Rukun Ikhtiar Cooperative in Bandung City. Based on the results of the data analysis carried out by the researcher, the following results were obtained:

4.2.1. Turnover

Based on the results of interviews conducted by the researcher with 6 cashiers of the Rukun Ikhtiar Cooperative in Bandung City regarding the turnover sub-variable on June 2 to 5, 2026, the following results were obtained:

Table 6. Informant Responses Regarding Turnover Intention as an Indicator of Job Satisfaction

No.	Question	Number of Employees (Person/ (%))	Reason
1.	Do you have a desire to leave the company if you have the opportunity?	4 (67%)	4 cashiers stated that they have thoughts of leaving their job if they get a better opportunity, namely getting a better job than the current job.
		2 (33%)	2 stated that they do not have thoughts of leaving the company if they get an opportunity from another company because these cashiers have the thought that as long as they can still work at the company, they will keep working.
2.	Is there a thought of quitting the company when considering the appropriateness of the workload given?	3 (50%)	3 cashiers have the thought of leaving the company when considering that the workload performed is quite heavy.
		3 (50%)	3 cashiers do not have thoughts of leaving the company when considering the workload performed because the workload given is still in accordance with their ability.

Source: Processed data

Based on the explanation in the table 6 above, it can be concluded that the turnover sub-variable at the Rukun Ikhtiar Cooperative in Bandung City is in the high category. This is caused by cashiers who have thoughts of quitting their job if they get a better job than their current job. In addition, some cashiers consider leaving the company when considering the workload they perform.

This is in line with research by Fitriani and Yusiana (2020) which states that the lower the job satisfaction felt by employees, the more it can raise thoughts among employees to give up their job and also employees think about choosing other job alternatives.

This finding shows that some cashiers tend to consider leaving the company if there is a job opportunity considered better or when the workload received is considered not sufficiently in accordance with their ability. Nevertheless, there are still some cashiers who choose to stay because they feel the work carried out is still in accordance with their capacity and do not yet have a strong enough reason to leave the company. This difference in views illustrates that the level of desire to leave each employee is influenced by each individual's perception of the working conditions they face.

4.2.2. Level of Work Absenteeism

Table 7. Informant Responses Regarding Absenteeism Level as an Indicator of Job Satisfaction

No.	Question	Number of Employees (Person/ (%))	Reason
1.	Does the level of work fatigue affect your frequency of absenteeism?	5 (83%)	5 informants stated that work fatigue does not affect their absenteeism because work is considered a responsibility that must be completed. They still try to attend despite experiencing work fatigue.
		1 (17%)	1 informant stated that work fatigue affects work attendance. The informant admitted that a high level of fatigue can decrease physical condition so as to potentially cause absenteeism.
2.	What personal factor or reason most often makes you late to the office?	4 (67%)	4 cashiers have the thought of not coming to work because they feel tired and bored with the work performed.
		2 (33%)	2 cashiers do not have the thought of not coming to work because they still feel comfortable with their work and always push themselves to keep coming to work.

Source: Processed data

Based on the attendance data obtained previously as seen in Table 7, it was found that there are still many cashiers who do not come to work either due to unexcused absence, illness, or permitted leave. Therefore, from the description above it can be concluded that the sub-variable of work absenteeism level for cashiers at the Savings and Loan Cooperative in Bandung City falls into the high category. Because in addition to the known cashier absenteeism from attendance data, it is also known that the reason cashiers have the thought of not coming to work is because cashiers feel tired and bored with the work they perform.

4.2.3. Level of Work

Table 8. Informant Responses Regarding Level of Work as an Indicator of Job Satisfaction

No.	Question	Number of Employees (Person/ (%))	Reason
1.	How is the level of accuracy and responsibility in the work you carry out? Is it already appropriate?	6 (100%)	6 informants stated that cashier work demands high accuracy and responsibility. Informants stated that the work is directly related to financial transactions so that small errors can cause cash discrepancies, recording errors, or losses for the cooperative. Therefore, accuracy and responsibility are very important aspects in carrying out daily work.
2.	How is the clarity of task division and work responsibility for you?	2 (33%)	2 informants stated that handling more than one job at the same time can still be controlled and is considered part of the responsibility that must be carried out as a cooperative employee.

No.	Question	Number of Employees (Person/ (%))	Reason
		4 (67%)	4 informants stated that dual work or multitasking is quite difficult to do because the cashier position requires high concentration and accuracy. In addition to serving financial transactions, some employees also have to do other administrative tasks so that it has the potential to increase the risk of work errors.

Source: Processed data

Based on the interview results, all informants stated that the work carried out requires high accuracy and responsibility. This shows that the characteristics of cashier work have a fairly large level of risk because it is directly related to financial transactions, member data recording, and service to cooperative members. This condition requires employees to always be focused and careful in carrying out their work in order to avoid errors that could harm the organization. It can be concluded that the level of work sub-variable at the Rukun Ikhtiar Savings and Loan Cooperative in Bandung City is included in the high category. This is seen from the high demands for accuracy and responsibility in work as well as the tendency that carrying out several jobs simultaneously can increase the complexity of the work that must be borne by cashier employees.

4.2.4. Organizational Size

Table 9. Informant Responses Regarding Organizational Support as an Indicator of Job Satisfaction

No.	Question	Number of Employees (Person/ (%))	Reason
1.	How are the facilities and resources provided to employees?	2 (33%)	2 informants stated that the available facilities and resources are already quite suitable for work needs. Informants opined that the available facilities can still support the implementation of daily tasks despite some limitations.
		4 (67%)	4 informants stated that the available facilities and resources are still not sufficiently suited to work needs. Informants revealed that there are still facility limitations that can hinder the smoothness of work implementation so that improvements to facilities and organizational support are needed.
2.	How is the smoothness of communication between subordinates and superiors?	1 (17%)	1 informant stated that communication with superiors is already quite good although not yet fully optimal. Communication can still be carried out to convey work information and work coordination.
		5 (83%)	5 informants stated that communication between employees and superiors is still not going well. Informants feel that interaction with superiors is still limited so that coordination, delivery of information, and resolution of work problems have not run maximally.

Source: Processed data

Based on the observation results, it can be concluded that the organizational size sub-variable at the Rukun Ikhtiar Savings and Loan Cooperative in Bandung City is included in the inadequate category. This is caused by still limited available work facilities and not yet optimal communication between employees and superiors that can affect the effectiveness of work implementation. This finding is in line with research by Rosyidah and Prabowo (2026) that in addition to the workload factor, support and availability of adequate work facilities in supporting work also contribute to employee job satisfaction.

In addition, the research results show that communication between employees and superiors is still one of the weaknesses in the organization. Most informants stated that the communication established is still not

intensive and not effective enough. This condition can cause misunderstanding in the implementation of work, delay in the delivery of information, and less than optimal resolution of problems faced by employees. The results of this research are in line with the theory of Robbins and Judge (2017) which explains that communication is one important factor in an organization because it functions as a means of coordination, delivery of information, and decision making.

4.3. The Impact of Workload on the Job Satisfaction of Cashiers at the Rukun Ikhtiar Cooperative in Bandung City

Based on the absenteeism data that occurred at the Rukun Ikhtiar Cooperative in Bandung City, there are still many cashiers who do not come to work, because according to Mangkunegara (2017), employees who feel less satisfied tend to have a fairly high level of absenteeism. In addition, based on the interviews that have been conducted, it was found that informants admitted that a high level of fatigue can decrease physical condition so as to potentially cause absenteeism. Furthermore, based on the interviews conducted by the researcher, the results were found that as many as 67% (4 people) of cashiers have the thought of not coming to work because they feel tired and bored with the work performed. Meanwhile, 33% (2 people) of cashiers do not have the thought of not coming to work because they still feel comfortable with their work and always push themselves to keep coming to work.

This is supported by Zulher (2020) who states that workload that is too heavy can cause employees to easily become bored and physically fatigued at work, while monotonous workload can cause employees to feel bored and become more lazy and relaxed in their work so that job satisfaction decreases. The results of this research support the results of research by Astuti and Mayasari (2021) and research conducted by Suartana and Dewi (2020) which states that workload has an impact or negative effect on job satisfaction. This means that the higher the workload, the more it will decrease employee job satisfaction.

The research findings show that the high workload of cashiers is mainly influenced by the increase in transaction volume during certain periods, the implementation of multitasking, and the limited number of employees. This condition indicates the need for objective workload evaluation through the Full Time Equivalent (FTE) approach or the Workload Indicators of Staffing Need (WISN) approach. The FTE method can be used to calculate the conformity between the workload and the effective working hour capacity of each cashier, while the WISN method can help management determine the labor needs based on the actual service volume. Through this evaluation, cooperative management can arrange work redistribution, plan HR needs, and reduce excessive workload so that employee job satisfaction can increase.

From a cooperative governance perspective, this finding shows that human resource management is an important part of maintaining organizational sustainability and quality of service to members. Unbalanced workload has the potential to decrease service quality, increase the risk of transaction errors, and affect employee job satisfaction. Therefore, cooperative management needs to conduct periodic workload evaluation, arrange proportional task division, and ensure the availability of adequate resources as part of implementing effective and accountable cooperative governance.

5. CONCLUSIONS

The research results show that the workload of cashiers at the Rukun Ikhtiar Cooperative in Bandung City is in the high category, while job satisfaction is in the low category. High workload is influenced by working conditions that demand high concentration and accuracy, not yet optimal use of working time because break time and time to go home are still often used to complete work, although work targets can generally still be achieved according to employee competence. On the other hand, low job satisfaction is reflected in the high desire of employees to change jobs, the high level of absenteeism due to fatigue and boredom, increasing work complexity, and work facilities and communication between superiors and employees that are still not adequate.

Based on these findings, the Rukun Ikhtiar Cooperative in Bandung City is advised to conduct periodic workload evaluation using the FTE or WISN method as a basis for determining labor needs, optimize the use of working time, cooperative management needs to ensure the implementation of working hours and overtime in accordance with applicable labor regulations, and improve adequate work facilities, communication, and the provision of appreciation to employees to increase job satisfaction. This research has limitations because it

only involved six informants from one cooperative so that the research results cannot yet be generalized to all savings and loan cooperatives in Indonesia. In addition, the research uses a qualitative approach so that the results more describe the informants' experiences compared to causal relationships between variables. For future researchers, this research is expected to become a reference for developing studies on workload and job satisfaction by involving more informants, various types of organizations, and considering other factors such as compensation, motivation, work environment, leadership, work stress, and work-life balance. The use of a mixed methods or quantitative approach is also recommended so that the relationship between variables can be explained more comprehensively and supported by statistical evidence.

6. REFERENCES

- Afandi, P. (2021). *Manajemen Sumber Daya Manusia : Teori, Konsep dan Indikator*. Zanafra Publishing.
- Astuti, D. G. M., & Mayasari, N. M. D. A. (2021). Pengaruh Beban Kerja dan Motivasi Kerja Terhadap Kepuasan Kerja Pegawai Pada Lapas Kelas IIB Singaraja. *Bisma: Jurnal Manajemen*, 7(2), 255–263. <https://doi.org/10.23887/bjm.v7i2.32313>
- Fadhilah, A. R. N., & Prahiawan, W. (2024). The Effect of Workload and Work Environment on Job Satisfaction in Company Employees. *Jurnal Manajemen Dan Bisnis*, 6(1), 71–78. <https://doi.org/10.47080/jmb.v6i1.3259>
- Faisal, R., Ginting, G., & Asnawi, S. K. (2025). Improving Human Resource Quality and Cultural Values to Foster Community Independence in the Gayo Coffee Agrotourism Area, Bener Meriah Regency. *Transekonomika: Akuntansi, Bisnis Dan Keuangan*, 5(2), 370–382. <https://doi.org/10.55047/transekonomika.v5i2.859>
- Fitriani, L. K., & Yusiana, N. (2020). Analisis Pengaruh Kompensasi dan Beban Kerja terhadap Kepuasan Kerja dan Turnover Intention pada Karyawan Inti Pangan, Kuningan. *Indonesian Journal of Strategic Management*, 3(2), 1–15. <https://doi.org/10.25134/ijsm.v3i2.3632>
- Irmayani, N. W. D. (2022). *Manajemen Sumber Daya Manusia*. Deepublish.
- Koesmowidjojo, S. R. M. (2017). *Panduan Praktis Menyusun Analisis Beban Kerja*. Raih Asa Sukses.
- Mahawati, E., Yuniwati, I., Ferinia, R., Rahayu, P. P., Anggri, T. F., Setijaningsih, P. S. R. A., Ayudia, Q. F., Mayasari, P. S. I., Dewi, I. K., & Bahri, S. (2021). *Analisis Beban Kerja dan Produktivitas Kerja*. Yayasan Kita Menulis.
- Mangkunegara, A. P. (2017). *Manajemen Sumber Daya Manusia Perusahaan*. PT Remaja Rosdakarya.
- Marin-Garcia, J. A., & Bonavia, T. (2021). Empowerment and Employee Well-Being: A Mediation Analysis Study. *International Journal of Environmental Research and Public Health*, 18(11), 5822. <https://doi.org/10.3390/ijerph18115822>
- Mohamed, N., & Al-Lawati, N. (2022). How to make the best use of the workload indicators of staffing needs method in determining the proportion of time spent in each of the workload components and its implication in decision making: the experience of the Sultanate of Oman. *Human Resources for Health*, 19(S1), 113. <https://doi.org/10.1186/s12960-021-00656-2>
- Nguyen, N. T. H., & Tuan, L. T. (2022). Creating Reasonable Workload to Enhance Public Employee Job Satisfaction: The Role of Supervisor Support, Co-Worker Support, and Tangible Job Resources. *Public Performance & Management Review*, 45(1), 131–162. <https://doi.org/10.1080/15309576.2021.2018717>
- Putra, K. R. S., Suryani, N. N., & Salain, P. P. P. (2022). Pengaruh Kepuasan Kerja, Pemberdayaan Karyawan, dan Stres Kerja terhadap Kinerja Karyawan pada Koperasi UO SP Taman Artha. *EMAS: Jurnal Ekonomi, Manajemen Dan Bisnis*, 3(12), 23–30. <https://doi.org/10.36733/emas.v3i12.4331>
- Rahayu, G., Santoso, J. B., Akhmadi, A., Nafisah, S., & Mustika, M. (2024). The Influence of Discipline, Motivation, and Compensation on Teachers' Self-Perception of Performance. *Human Capital and Organizations*, 1(2), 101–107. <https://doi.org/10.58777/hco.v1i2.223>
- Restanti, E. Y., Indrawati, M., & Muninghar, M. (2020). Pengaruh Motivasi Kerja, Kepemimpinan, dan Budaya Organisasi terhadap Kepuasan Kerja Pegawai di Bappeda Kabupaten Bojonegoro. *Jurnal Mitra*

- Manajemen*, 4(5), 732–744. <https://doi.org/10.52160/ejmm.v4i5.395>
- Robbins, S. P., & Judge, T. A. (2017). *Organizational Behavior* (17th ed.). Pearson Education.
- Rosyidah, L., & Prabowo, R. M. (2026). Pengaruh Beban Kerja dan Fasilitas Kerja terhadap Kepuasan Kerja ASN Jabatan Pelaksana pada Kantor Dinas Perindustrian dan Perdagangan Provinsi Jawa Barat. *Journal of Management Science Innovation and Defense*, 2(1), 1–13. <https://journal.unjani.ac.id/index.php/jmsiad/article/view/1384>
- Sinambela, L. P. (2021). *Manajemen Sumber Daya Manusia: Membangun tim kerja yang solid untuk meningkatkan kinerja*. Bumi Aksara.
- Siregar, A. A. D., & Mulyana, A. R. (2025). Pengaruh Pembinaan Disiplin dan Motivasi Kerja Terhadap Kepuasan Kerja Pegawai Bank XYZ Cabang Cimahi. *Portofolio: Jurnal Ekonomi, Bisnis, Manajemen, Dan Akuntansi*, 22(1), 1–17. <https://doi.org/10.26874/portofolio.v22i1.749>
- Sonhaji, N., & Romi, M. (2025). Pengaruh Work Life Balance dan Kepuasan Kerja terhadap Komitmen Organisasi Divisi Sales PT. Fastrata Buana Denpasar. *Journal of Management Science Innovation and Defense*, 2(2), 32–39. <https://journal.unjani.ac.id/index.php/jmsiad/article/view/1123>
- Suartana, I. P., & Dewi, I. G. A. M. (2020). Pengaruh Stres Kerja, Beban Kerja, dan Konflik Pekerjaan–Keluarga terhadap Kepuasan Kerja Karyawan Swiss-Belinn Hotel. *E-Jurnal Manajemen Universitas Udayana*, 9(3), 863–883. <https://doi.org/10.24843/EJMUNUD.2020.v09.i03.p03>
- Sutrisno, E. (2019). *Manajemen Sumber Daya Manusia*. Kencana Prenada Media Group.
- Yaningsih, T. A., & Triwahyuni, E. (2022). Pengaruh Pengawasan, Beban Kerja, dan Pengembangan Karir Terhadap Kepuasan Kerja Karyawan. *Akmenika: Jurnal Akuntansi Dan Manajemen*, 19(1), 604–613. <https://doi.org/10.31316/akmenika.v19i1.2636>
- Zulher, Z. (2020). Analisis Etos Kerja, Lingkungan Kerja, dan Beban Kerja terhadap Kepuasan Kerja Pegawai (Survei pada Pegawai UPTD Puskesmas Bangkinang Kota). *Jurnal Menara Ekonomi: Penelitian Dan Kajian Ilmiah Bidang Ekonomi*, 6(2), 99–105. <https://doi.org/10.31869/me.v6i2.1826>