



## THE INFLUENCE OF PSYCHOLOGICAL CONTRACTS AND WORK CLIMATE ON EMPLOYEE DETERMINATION BEHAVIOR THROUGH JOB SATISFACTION AS INTERVENING VARIABLES AT EMPLOYEES OF PT.BANK MANDIRI RETAIL COLLECTION RECOVERY UNIT MEDAN

Tulus Andre Leonardo<sup>1</sup>, Prihatin Lumbanraja<sup>2</sup>, Vivi Gusrini Rahmadani Pohan<sup>3</sup>  
<sup>1,2,3</sup> Universitas Sumatera Utara

Corresponding email: <sup>2)</sup>[prihatinlumbanraja20@gmail.com](mailto:prihatinlumbanraja20@gmail.com), <sup>3)</sup>[vivi@usu.ac.id](mailto:vivi@usu.ac.id)

### Abstract

This study aims to test and analyze whether the psychological contract affects the job satisfaction of employees of PT Bank Mandiri Unit Retail Collection Recovery Medan. Does the work climate affect employee job satisfaction. Does the psychological contract affect employee deviant behavior. Does the work climate affect employees' deviant behavior. Does job satisfaction affect employees' deviant behavior. Does the psychological contract affect employee deviant behavior through job satisfaction at. Does the work climate affect employees' deviant behavior through job satisfaction on. This study used a quantitative method involving 42 respondents. Data collection was carried out using questionnaires. The results showed that the psychological contract had a significant effect on employee satisfaction at PT Bank Mandiri Unit Retail Collection Recovery Medan. Work climate has a significant effect on employee job satisfaction at PT Bank Mandiri Unit Retail Collection Recovery Medan. The psychological contract has a significant effect on deviant behavior of PT Bank Mandiri Unit Retail Collection Recovery Medan employees. Work climate has a significant effect on deviant behavior of PT Bank Mandiri Unit Retail Collection Recovery Medan employees. Job satisfaction has a significant effect on deviant behavior of PT Bank Mandiri Unit Retail Collection Recovery Medan employees. Psychological contracts have a significant effect on employee deviant behavior through job satisfaction at PT Bank Mandiri Unit Retail Collection Recovery Medan.

Keywords: *Psychological Contract, Work Climate, Job Satisfaction and Deviant Behavior*

### 1. INTRODUCTION

Human resources are central figures in organizations and companies. In order for management activities to run well, the company must have employees who are knowledgeable, highly skilled and try to work the company as optimally as possible so that there is no deviant behavior. In an organization carrying out its activities cannot be separated from deviant behavior by individuals/employees. According to Primawati (2019) deviant behavior is the result or representation of behavior that is not in accordance with rules and norms based on work standards determined by the organization. Good employee behavior is behavior that is carried out in accordance with organizational standards and supports the achievement of organizational goals. A good organization is an organization that seeks to improve the capabilities of its human resources, because this is a key factor for reducing deviant behavior by employees. Reducing deviant behavior by employees will bring progress for the company to be able to survive in an unstable competitive business environment. Therefore, efforts to minimize deviant behavior by employees are the most serious management challenge because success in achieving company

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goals and survival depends on the quality of job satisfaction of the human resources in it. Reducing deviant behavior by employees will bring progress for the company to be able to survive in an unstable competitive business environment. Therefore, efforts to minimize deviant behavior by employees are the most serious management challenge because success in achieving company goals and survival depends on the quality of job satisfaction of the human resources in it. Reducing deviant behavior by employees will bring progress for the company to be able to survive in an unstable competitive business environment. Therefore, efforts to minimize deviant behavior by employees are the most serious management challenge because success in achieving company goals and survival depends on the quality of job satisfaction of the human resources in it.

PT Bank Mandiri is a State-Owned Enterprise (BUMN) engaged in banking financial institutions. Based on the pre-survey, there were deviant behaviors committed by employees of PT Bank Mandiri Unit Retail Collection Recovery Medan, namely:

**Table 1.1**

**Employee Deviant Behavior at Work at PT Bank Mandiri Unit Retail Collection Recovery Medan**

No	Statement	Yes		No		Total	
		Person	(%)	Person	(%)	Person	(%)
	Employees always come in a timely manner	26	86.66%	4	13.34%	30	00%
	Employees are always present in Work	24	80.00%	6	20.00%	30	00%
	Employees do not use customer money for personal interests	24	80.00%	6	20.00%	30	00%

*Source: PT Bank Mandiri Unit Retail Collection Recovery Medan (2023)*

Based on Table 1.1, there are deviant behaviors carried out by employees, including employees always arriving late by 13.34%. The next deviation factor is that employees are always absent without explanation of 20%. Employees use customers for personal gain by 20%. These deviations committed by employees occur because the psychological contract and work climate that is felt by employees is still lacking, this causes a decrease in employee job satisfaction so that it can trigger deviations committed by employees.

**2. LITERATURE REVIEW**

**2.1. Psychological Contract**

The term Psychological Contract differs from employment contract deviations. Rousseau (2020) states that employment contract deviation generally refers to a written document that regulates the rights and obligations of an employee and is subject to regulations



that the company violates. Furthermore, Rousseau (2020) explains that contracts bind employees and companies in a work union, regulate the behavior of each party in the company and enable the achievement of company goals (Rousseau, 2020). The term psychological contract was first introduced by two psychologists, (Conway, 2018). The definition of a psychological contract has developed since the theory was first introduced to the present. Here are some definitions explained by experts regarding psychological contracts.

## 2.2. Psychological Contract Dimensions and Indicators

Psychological Contract is defined as the company's failure to fulfill obligations that should be given to employees. Or in other words, a breach of the psychological contract is a condition felt and experienced by employees if they do not receive compensation in accordance with what the company promised (Conway, 2018), the dimensions of which are:

### a. *Transactional Contracts*(Transactional Contract)

Transactional contracts are short-term agreements and focus on material (economic) aspects with narrow types of work and only involve limited involvement of employees. Transactional Contract indicators, namely:

- a. Appropriateness of the salary, the suitability of the salary given by the company for what has been previously promised.
- b. Suitability of working hours, suitability of working hours provided by the company from those that have been set.
- c. Appropriateness of bonuses and allowances, suitability of bonuses and allowances by the company from what has been promised.

### b. *Relational Contracts*(Relational Contract)

A relational contract means that it has a long term and cannot determine when it will expire. A relational contract involves a relationship formed by complete trust, the existence of an implicit emotional bond, and embracing long-term employment. Relational Contract indicators (Relational Contract), namely:

- a. Compliance with holidays, the suitability of giving holidays / leave by the company from what has been determined.

## 2.3. Working climate

According to Malthis (2018) the working climate in a company is very important. The climate that exists within a company has an impact on the level of one's morale. The work climate is influenced by the internal or psychological environment of the company. The level of employee morale is also influenced by the working climate conditions that take place where they work. Working climate control is one way that can be used to increase the productivity of human resources. Each company will have different characteristics and work climate. The existence of unique characteristics of a particular company along with management activities and behavior, determines the climate in a work environment.

According to Inge (2018) states that "Work Climate is defined as a psychological atmosphere that can influence the behavior of organizational members, formed as a result of

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organizational actions and interactions between organizational members. Furthermore, according to Rivai (2018) states that "Work Climate is the environment of an organization or company that can create a good and bad working atmosphere for employees".

From the definition above, work climate is the state and condition of the working atmosphere in a company where you feel comfortable, free and calm to do your job with pleasure.

Based on the explanation above, a work climate can be formed properly if it fulfills several factors. According to Inge (2018) The factors that affect the work climate are:

1. flexibility
2. Responsibility
3. Standard
4. Wages
5. Clarity
6. Commitment
7. Structure
8. Support
9. Leadership

In the following, an explanation of the above work climate factors will be presented as follows:

1. Flexibility, Flexibility is a condition in which the company provides freedom of action for employees and in terms of making adjustments to the tasks given.
2. Responsibility. Responsibility is the employee's feelings about the implementation of employee duties that are carried out with a sense of responsibility for the results achieved.
3. Standards, Standards are employees' feelings about the condition of the company where management pays attention to tasks that are carried out properly, goals that have been determined as well as tolerance for mistakes or things that are not appropriate or not good.
4. Feedback, feedback is employee feelings about appreciation and recognition for good work. The compensation received must be appropriate and appropriate gifts and awards are received by employees.
5. Clarity, Clarity is the feeling of employees that they know what is expected of them in relation to work, roles and company goals.

### **3. RESEARCH METHOD**

#### **3.1.Type and Nature of Research**

This type of research is associative research with a quantitative analysis approach. Quantitative analysis is systematic scientific research on the parts and phenomena and the causality of their relationships. The nature of this research can be known based on the relationship between the variables used in the research.



### 3.2 Location and Time of Research

This research was conducted at PT Bank Mandiri Unit Retail Collection Recovery Medan. The research was conducted from September 2022 to December 2022.

### 3.3 Operational Limitations

This operational limitation is only on the influence of psychological contracts and work climate on job satisfaction and deviant behavior among PT Bank Mandiri Unit Retail Collection Recovery Medan employees.

### 3.4. Variable Operationalization

Operational variable is an indication of how a variable is measured operationally in the field.

### 3.5. Variable Measurement Scale

Measurement of each - each variable in this study is to use a Likert Scale. With a Likert scale, the variables to be measured are translated into variable indicators. Then these indicators are used as a starting point for compiling instrument items which can be in the form of statements or questions. Guidelines for scoring as follows:

**Table 3.2 Likert Scale Instrument**

No.	Question	Score
1.	Strongly Agree (SS)	5
2.	Agree (S)	4
3.	Disagree (KS)	3
4.	Disagree (TS)	2
5.	Strongly Disagree (STS)	1

Source: Sugiyono (2018)

Each respondent's answer has a score. Later the average value of the score will be obtained. The average value obtained will be adjusted to the range score that has been calculated to find out the description of the statement items. The range score that has been calculated can be seen in Table 3.3 as follows:



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**Table 3.3 Range Score**

No.	Range	Information
1.	1.0 – 1.7	Very bad
2.	1.8 – 2.5	Bad
3.	2.6 – 3.3	Currently
4.	3.4 – 4.1	Good
5.	4.2 - 5.0	Very good

Source: Sugiyono (2018)

**6 Population and Sample**

According to Sugiyono (2018) population is a generalized area consisting of objects or subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions. The population in this study were all employees of PT Bank Mandiri Unit Retail Collection Recovery Medan, totaling 42 employees.

**4. RESULTS AND DISCUSSION**

The Indonesian government nationalized this company in 1960, and then in 1965 this company was merged with Bank Negara Indonesia to become Bank Negara Indonesia Unit II. The Development Bank of Indonesia (Bapindo) originated from the State Industrial Bank (BIN), an Industrial Bank founded in 1951. The mission of the State Industrial Bank is to support the development of certain economic sectors, particularly plantations, industry and mining. Bapindo was formed as a state-owned bank in 1960 and BIN was later merged with Bank Bapindo. In 1970, Bapindo was assigned to assist national development through medium and long term financing in the manufacturing, transportation and tourism sectors.

in State Owned Enterprises (BUMN). 60% of the shares are owned by the state-owned bank of the Republic of Indonesia and the remaining 40% are owned by the public. Bank Mandiri claims to be the largest bank in Indonesia as well as the largest state-owned bank in Indonesia based on its total assets. Total assets owned by Bank Mandiri amounted to Rp 733.1 trillion at the close of 2013. Based on the total market share as of December 2013, Bank Mandiri controlled 15.2% of the total market throughout Indonesia. This is evidenced by the number of accounts registered at Bank Mandiri, which reached 14 million accounts, with a net profit of IDR 18.2 trillion.

Based on closing data for 2013, Bank Mandiri has 2,050 branch offices and employs 33,982 employees throughout Indonesia. Bank Mandiri reports that there are currently 11,514 ATMs spread across Indonesia. Until 2013, Bank Mandiri had 7 overseas branch/representative offices, namely Cayman Island, Singapore, Hong Kong, Shanghai, London-UK, Dili-Timor Leste, Mandiri International Remittance in Kuala Lumpur-Malaysia. Thus proving that Bank Mandiri is a bank that has high visibility, especially in Indonesia. Bank Mandiri is a bank that has been operating for 15 years. Bank Mandiri is a bank resulting from the government's efforts

to restructure banking after the 1998 crisis. So on October 2, 1998, Bank Mandiri was officially established. In July 1999,

#### 4.1.Descriptive statistics

The descriptive statistics of the respondents' answers describe how the distribution of the respondents' answers to the statements submitted in the questionnaire. The following is the distribution of respondents' answers regarding Psychological Contracts (X1), Work Climate (X2), job satisfaction (Z) and Deviant Behavior (Y). Perception respondents to the research variables where the highest average is 5 and the lowest average is 1 can be categorized as follows:

1.0 - 1.7 : Very Bad

1.8 - 2.5 : Bad

2.6 - 3.3 : Moderate

3.4 - 4.1 : Good

4.2 - 5.0 : Very Good

The results of the descriptive analysis of each research variable are as follows:

#### 4.2.Distribution of Respondents' Answers on Psychological Contract Variables

**Table 4.1 Distribution of Respondents' Answers on Psychological Contract Variables (X1)**

P	STS		S		KS		SS		Total		Means	Ket
		%		%		%		%		%		
X1.1	14,3	5	5,7	,1	6,7	1	26,2	2	00	3,04	Currently	
X1.2	-	-	4,3	,5	4	3,3	8	42,9	2	00	4,04	Good
X1.3	-	-	9,0	0	3,8	9,0	6	38,1	2	00	3,76	Good
X1.4	-	-	6,7	4,3	,5	5	59,5	2	00	4,11	Good	
X1.5	-	2	2,4	,5	4,3	0	23,8	2	00	3,09	Currently	
X1.6	-	1	6,2	5	5,7	4	3,3	4,8	2	00	3,16	Currently
<b>Psychological Contract (X1)</b>											3,53	Good

Source: Primary data processed (2023)

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Information:

- X1.1 :The salary given by the company is in accordance with the contract provided
- X1.2 : O'clockthe work provided by the company is in accordance with what has been set
- X1.3 : Bonuses andbenefits in accordance with the company agreement
- X1.4 : Dayholidays/leave according to the agreement
- X1.5 : When there is a violation the company does not give sanctions/penalties that exceed what has been determined
- X1.6 :The work given is according to my abilities.

Based on Table 4.1 it is known that:

1. In the statement (X1.1), namely for the statement "The salary provided by the company is in accordance with the contract provided" there were 6 respondents (14.3%) stated that they strongly disagreed, 15 respondents (35.7%) stated that they did not agree, 3 respondents (7.1%) stated that they did not agree, 7 respondents (16.7%) agreed, and 11 respondents (26.2%) stated that they strongly agreed. The Mean value shows the number 3.04 with the medium category. This means that the salary statement given by the company in accordance with the contract that has been given is running moderately.
2. In the statement (X1.2), namely for the statement "Work hours provided by the company are in accordance with what has been determined" there were 6 respondents (14.3%) stated that they did not agree, 4 respondents (9.5%) stated that they did not agree, 14 respondents (33.3%) stated that they agreed, and 18 respondents (42.9%) stated that they strongly agreed. The Mean value shows the number 4.04 with a good category. This means that the statement of working hours given by the company in accordance with this has been going well.

In the statement (X1.3), namely for the statement "Bonuses and allowances are in accordance with the company agreement" there were 8 respondents (19.0%) who disagreed, 10 respondents (23.8%) stated that they did not agree, 8 respondents (19.0 %) stated that they agreed and 16 respondents (38.1%) stated that they strongly agreed. The mean value shows 3.76 in the good category.





## 5. CONCLUSIONS AND SUGGESTIONS

### 5.1. CONCLUSION

Based on the research results described above. Then it can be concluded that:

1. Psychological contracts have a significant effect on employee job satisfaction at PT Bank Mandiri Unit Retail Collection Recovery Medan, where if the psychological contract increases, it will have a significant effect on job satisfaction.
2. Work climate has a significant effect on employee job satisfaction at PT Bank Mandiri Retail Collection Recovery Unit Medan, where if the work climate improves, it will have a significant effect on job satisfaction.
3. The psychological contract has a significant effect on deviant behavior of PT Bank Mandiri Retail Collection Recovery Unit Medan employees, where if the psychological contract increases, it will have a significant effect on deviant behavior.
4. Work climate has a significant effect on deviant behavior of employees of PT Bank Mandiri Retail Collection Recovery Unit Medan, where if the work climate increases, it will have a significant effect on deviant behavior.

### 5.2. SUGGESTIONS

Based on the results of the analysis and discussion above, the suggestions that can be given are as follows:

1. Companies need to pay attention to and facilitate aspects of the psychological contract which are not only related to tangible aspects such as salary, but can also facilitate intangible aspects such as providing opportunities for employees to develop, protecting all elements of employees and giving awards to employees for their work.
2. Companies are expected to always pay attention to how the work climate is created within the company, so that employees working in the company can work effectively and achieve productivity.  
As expected, this can reduce the risk of employee desire to leave the company.
3. Companies must always strive to increase employee job satisfaction through the provision of fair and appropriate compensation, placement according to expertise, adjustments to the severity of the work performed, work atmosphere and work environment, equipment that supports work, leader's attitude and leadership style, character monotonous work or not, provides opportunities for promotion, supervision as well as co-workers who are fun and supportive of their work. If job satisfaction has been obtained by employees in the company, then the risk or threat of employees leaving the company will be smaller, this will provide benefits for the continuity of the company's business activity processes in order to achieve company productivity.

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