



The influence of competence, work motivation, and workload on employee performance with job satisfaction as a mediating variable on operation employees at pt. wom finance

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ABSTRACT

This study aims to examine the influence of Competence, Work Motivation, and Workload on Employee Performance with Job Satisfaction as a Mediating Variable on Operational Employees at PT. WOM Finance. This study uses a quantitative approach with 268 customer respondents. Data analysis was carried out using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of the SmartPLS 4 application. The results of the study indicate that Work Competence (X1) has a positive and significant influence on Job Satisfaction (Z), Work Competence also has a positive and significant influence on Employee Performance (Y), Work Motivation Variable (X2) has a positive and significant influence on Job Satisfaction (Z). In addition, Work Motivation also has a positive and significant influence on Employee Performance (Y). Furthermore, Workload (X3) has a negative and insignificant influence on Job Satisfaction (Z). Job Satisfaction Variable (Z) has a positive and significant influence on Employee Performance (Y). Work Competence (X1) has an indirect influence on Employee Performance (Y) through Job Satisfaction (Z), Work Motivation (X2) also has an indirect influence on Employee Performance (Y) through Job Satisfaction (Z). Furthermore, Workload (X3) has an indirect influence on Employee Performance (Y).

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INTRODUCTION

In today's era of increasingly dynamic business competition, particularly in financing companies (multifinance) in Indonesia, coupled with the rapid development of digital technology, the demand for fast and accurate service has made the Operations function one of the most crucial components in maintaining service quality, efficiency, and operational effectiveness. Therefore, high performance demands require human resources capable of working productively, effectively, and adapting to changing consumer needs and current technological developments (Assa, 2022).

PT. WOM Finance is a multifinance company engaged in vehicle financing (two-wheeled and four-wheeled vehicles) and non-vehicle financing (Precious Metals, Hajiku). It currently has 189 branches across 10 Business Units spread throughout Indonesia, from Sumatra to eastern

Indonesia. As a service company operating in the financing industry, the company's success is crucially determined by the quality of its human resources (Ahmad, 2021).

The worst grading achievement performance condition occurred in 2020, then until 2024 there have been many significant improvements, but in 2025 the grading results at the Green level experienced a decline where the grading results for the Green category only reached 82.21%, and there were still Yellow (12.15%) and Red (5.64%) grading results which experienced a significant increase from previous years (Andriyani, 2022). Based on the data in Operation Grading by Job Level, significant results are seen in achieving grading between job positions. Several positions, such as Branch Custodian, Finance & Accounting BU Coordinator, Finance & Accounting BU Staff, and Transactional Head, showed a 100% Green performance score (Andi, 2016). This indicates that the performance results in these positions are optimal. However, in other positions, a higher proportion of Yellow and Red scores was found (Ardani, 2024).

Competence is fundamental to ensuring employees are able to work according to procedures, process documents accurately, and meet internal company and OJK regulatory compliance standards. Therefore, competence is a fundamental asset that influences work results. Within the Operations work environment, technical competencies such as system mastery, understanding of financing processes, accuracy, and file analysis skills are crucial for job effectiveness and efficiency (Armstrong, 2018). Looking at the trend from 2022 to 2025, competency levels increased from 2022 until 2024, but decreased in 2025. This is evident by position level, where improvements and more intensive management are still needed in the BOH, Teller, GA BU, CS, KOS, and Compliance positions, where competency scores are still below the national average of 90%. Beyond competency, work motivation determines how willing employees are to give their all, work on time, complete tasks according to targets, and deliver results beyond standards. Motivation is the primary driver for employees to achieve targets and behave productively (Bakker, 2018).

Currently, the work motivation felt by Operation employees from benefits or things done to generate motivation in work, based on the survey results, 47.9% are still at a fairly supportive stage and 12.5% are in a condition that is not very supportive, meaning that the current benefits are considered "standard", there is no "WOW" factor that makes employees feel very special by the company (Bandhu, 2024). Various studies, such as Hajiali (2022), found that competence influences performance through job satisfaction, although the mediation effect can be weak in some contexts. Haryati et al. (2025) stated that workload significantly influences job satisfaction, and job satisfaction is correlated with performance; high workloads tend to decrease satisfaction and, ultimately, performance (Bandhu, 2024).

These three variables are ultimately closely related to employee psychological well-being, one of which is job satisfaction. Therefore, numerous studies show that competence, work motivation, and workload not only directly influence performance but are also influenced by job satisfaction as a mediator (Desy, 2024). Employees who feel satisfied with their work tend to have positive energy and contribute more optimally to the company (Debby, 2019). This phenomenon indicates a significant change that has led to a decline in the operational quality of employee performance. Suboptimal performance will impact the company's operational effectiveness, business process efficiency, and overall operational risk.

This phenomenon indicates a significant change that has led to a decline in the operational quality of employee performance. Suboptimal performance impacts the company's operational effectiveness, business process efficiency, and overall operational risk. This decline in performance can be influenced by internal HR factors such as competence, motivation, workload, and job satisfaction.

These three variables are ultimately closely related to employee psychological well-being, one of which is job satisfaction. Consequently, numerous studies have shown that competence, work motivation, and workload not only directly influence performance but are also influenced by

job satisfaction as a mediator. Employees who feel satisfied with their work tend to have positive energy and make a greater contribution to the company.

Based on these phenomena, this research was conducted with the title *The Influence of Competence, Work Motivation, and Workload on Employee Performance with Job Satisfaction as a mediating variable on Operation employees at PT. WOM Finance*.

RESEARCH METHOD

This research employed quantitative analysis. Quantitative research methods require a systematic, organized, and structured design from the outset. This approach emphasizes the use of numbers, statistics, and numerical measurements to gain an objective understanding of the phenomena being studied (Hair, 2019). The primary objective of quantitative research is to measure and analyze how variables interact with each other using statistical methods.

To determine a representative sample for the population, this study used probability sampling techniques, specifically the random sampling method. This technique was chosen because it provides an equal opportunity for every member of the population to be selected as a respondent, thereby reducing the potential for bias and increasing the validity of the research results.

The total population of the study was 805 employees belonging to the company's operational work units (Dessler, 2020). This population was selected because employees in the Branch Operations and Business Unit functions have a direct role in core business processes, and therefore are considered relevant to provide a comprehensive overview of the variables studied (Gazi, 2024). The study used a quantitative approach with 268 customers as respondents. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of the SmartPLS 4 application. SEM PLS is used to confirm theories and explain relationships between latent variables (Ghozali, 2018). PLS is a powerful method because it is not based on many assumptions or conditions (Febry, 2024).

The sample size was determined using the Slovin formula, which is commonly used to determine sample size when the population is known and researchers want to control the margin of error. The Slovin formula allows researchers to obtain a proportional and representative sample size based on the existing population size. Therefore, the use of probability sampling and the Slovin formula ensures that the selected sample accurately and scientifically reflects the conditions of the Operations employee population.

RESULT AND DISSCUSSION

Outer Model

This study employed path analysis because it is capable of theoretically testing causal relationships between variables. The relationship model between variables is visualized as a pie chart and arrows, where a single arrow indicates the direction of the causal relationship (Widia Astuti, 2022).

Data were processed and presented using the partial least squares structural equation modeling (SEM-PLS) method, supported by SmartPLS software. Furthermore, measurement model testing was conducted to ensure that the research instrument met the criteria for measurement eligibility, particularly validity and reliability.

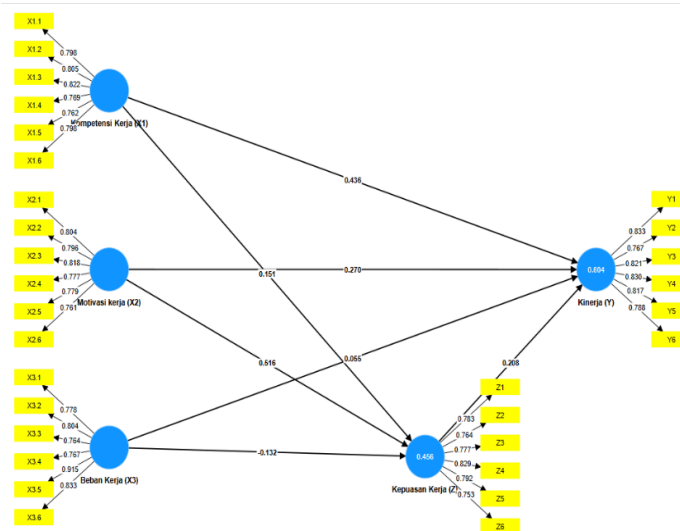


Figure 1. Outer Model Structural Equation Modeling (SEM-PLS)

After conducting a convergent validity analysis, the next step was to test the structural model (inner model) using Average Variance Extracted (AVE) analysis. The goal was to assess the convergent validity of each latent construct and a path coefficient analysis to determine the direct influence between constructs.

Validity Test Results

Convergent validity is an indicator measured using the correlation between component scores or item scores and their construct values. Convergent validity is met if the outer loading value is above 0.5 (Hair et al., 2018). An indicator is considered to meet the discriminant validity test if the indicator's cross-loading value on its variable is the largest compared to other variables (Sarstedt et al., 2020). Below is a picture of the results of the SEM PLS model calculation:

Table 1 Validity test

Variable	Indicator	Loading Factor	Rule of Thumb	Conclusion
Employee performance	Y1.1	0.833	0.700	Valid
	Y1.2	0.767	0.700	Valid
	Y1.3	0.821	0.700	Valid
	Y1.4	0.830	0.700	Valid
	Y1.5	0.817	0.700	Valid
	Y1.6	0.788	0.700	Valid
Competence	X1.1	0.798	0.700	Valid
	X1.2	0.805	0.700	Valid
	X1.3	0.822	0.700	Valid
	X1.4	0.769	0.700	Valid
	X1.5	0.762	0.700	Valid
	X1.6	0.798	0.700	Valid
Work motivation	X2.1	0.804	0.700	Valid
	X2.2	0.796	0.700	Valid
	X2.3	0.818	0.700	Valid
	X2.4	0.777	0.700	Valid
	X2.5	0.779	0.700	Valid
	X2.6	0.761	0.700	Valid
Workload	X3.1	0.778	0.700	Valid

Variable	Indicator	Loading Factor	Rule of Thumb	Conclusion
Job satisfaction	X3.2	0.804	0.700	Valid
	X3.3	0.764	0.700	Valid
	X3.4	0.767	0.700	Valid
	X3.5	0.915	0.700	Valid
	X3.6	0.833	0.700	Valid
	Z1.1	0.783	0.700	Valid
	Z1.2	0.764	0.700	Valid
	Z1.3	0.777	0.700	Valid
	Z1.4	0.829	0.700	Valid
	Z1.5	0.792	0.700	Valid
	Z1.6	0.753	0.700	Valid

These results indicate that each indicator adequately reflects the construct or variable being measured. Therefore, the research instrument meets convergent validity requirements and is suitable for further analysis during the structural model testing phase. Further analysis revealed that all indicators for each variable had loading factor values above 0.700, indicating that all indicators used in this study are valid and suitable for further analysis (Hamid, 2024).

Construct Validity Test

The path coefficient value is used to measure the direct influence between latent variables and test the research hypothesis. The AVE value then measures how much of the indicator variance the construct can explain (Kosec, 2022). An AVE value greater than 0.5 indicates that the construct has good convergent validity, as more than 50% of the indicator variance can be explained by the construct.

Table 2. Construct validity test

Variable	Average variance extracted (AVE)
Competence (X1)	0.539
Work motivation (X2)	0.568
Workload (X3)	0.656
Job satisfaction (Z)	0.604
Employee performance (Y)	0.599

Based on the results of the Average Variance Extracted (AVE) test in Table 4.6, it is known that all research variables have an AVE value above 0.500. The Work Competence variable has an AVE value of 0.539, Work Motivation of 0.568, Workload of 0.656, Job Satisfaction of 0.604, and Employee Performance of 0.599.

Discriminant Validity Test

Table 3. Discriminant validity test

Indikator	Workload (X3)	Job satisfaction (Z)	Employee performance (Y)	Competence (X1)	Work motivation (X2)
X1.1	-0.086	0.368	0.533	0.798	0.478
X1.2	-0.067	0.388	0.538	0.805	0.500
X1.3	-0.113	0.376	0.579	0.822	0.494
X1.4	-0.115	0.278	0.482	0.669	0.390
X1.5	-0.100	0.467	0.550	0.762	0.545
X1.6	-0.150	0.448	0.609	0.798	0.597
X2.1	-0.254	0.496	0.543	0.517	0.804
X2.2	-0.189	0.464	0.560	0.548	0.796
X2.3	-0.282	0.507	0.553	0.565	0.818
X2.4	-0.330	0.542	0.357	0.352	0.677
X2.5	-0.140	0.476	0.593	0.588	0.779

Indikator	Workload (X3)	Job satisfaction (Z)	Employee performance (Y)	Competence (X1)	Work motivation (X2)
X2.6	-0.277	0.566	0.495	0.430	0.761
X3.1	0.778	-0.156	0.005	0.044	-0.126
X3.2	0.804	-0.172	-0.091	-0.068	-0.173
X3.3	0.564	-0.037	0.103	0.075	0.016
X3.4	0.367	0.006	0.156	0.117	0.109
X3.5	0.915	-0.352	-0.203	-0.199	-0.365
X3.6	0.833	-0.222	-0.038	-0.040	-0.172
Y1	-0.126	0.472	0.833	0.608	0.548
Y2	-0.147	0.454	0.767	0.516	0.509
Y3	-0.168	0.445	0.821	0.558	0.498
Y4	-0.098	0.477	0.830	0.583	0.534
Y5	-0.118	0.533	0.817	0.601	0.576
Y6	-0.097	0.466	0.788	0.570	0.592
Z1	-0.300	0.583	0.230	0.191	0.358
Z2	-0.206	0.764	0.418	0.388	0.485
Z3	-0.166	0.777	0.538	0.480	0.513
Z4	-0.244	0.829	0.458	0.395	0.536
Z5	-0.247	0.792	0.409	0.324	0.545
Z6	-0.296	0.753	0.529	0.438	0.501

Based on the cross-loading test results in the table above, it is known that all indicators have the highest loading values on the constructs or variables they measure compared to the loading values on other constructs. For example, indicator X1.1 has a loading value of 0.798 on the Work Competence variable (X1), which is higher than the loadings on other variables. Similarly, the indicators on the Work Motivation, Workload, Job Satisfaction, and Employee Performance variables show the highest loading values on their respective constructs.

Reliability Test

Reliability testing was conducted to ensure the consistency of the research questionnaire, even when tested on multiple respondents (Kosim, 2023). This study used Cronbach's alpha and composite reliability methods. A latent variable is considered to have good reliability if the composite reliability value is greater than 0.7, which means it meets the reliability test (Hair et al., 2010):

Table 4. Reliability test

Variable	Cronbach's alpha	Composite reliability (rho_c)	Keterangan
Workload (X3)	0.877	0.942	Reliabel
Job satisfaction (Z)	0.846	0.859	Reliabel
Employee performance (Y)	0.895	0.896	Reliabel
Competence (X1)	0.868	0.873	Reliabel
Work motivation (X2)	0.865	0.868	Reliabel

Based on the reliability test results in Table 4.8, all research variables had Cronbach's Alpha and Composite Reliability values above 0.700. The Workload variable had a Cronbach's Alpha value of 0.877 and a Composite Reliability of 0.942, while Job Satisfaction had values of 0.846 and 0.859, Employee Performance had values of 0.895 and 0.896, Job Competence had values of 0.868 and 0.873, and Work Motivation had values of 0.865 and 0.868. Therefore, it can be concluded that all variables in this study met the reliability criteria, making the research instrument suitable for further analysis.

Coefficient of Determination Test (R²)

The R² value is used to determine how much influence the variability of the dependent variable can be explained by the independent variable. The coefficient of determination test is

conducted to determine how much endogenous variables can simultaneously explain exogenous variables (Shinta, 2023). A higher R² value means a better predictive model of the proposed research model. The coefficient of determination (R²) test is conducted to determine and predict how large or significant the contribution of the influence provided by the independent variables together on the dependent variable. The coefficient of determination value is between 0 and 1. If the value is close to 1, it means that the independent variables provide almost all the information needed to predict the dependent variable. However, if the R² value is smaller, it means the ability of the independent variables to explain the dependent variable is quite limited (Ghozali, 2016).

Table 5. Coefficient of determination test (R²)

Variable	R-square	R-square adjusted
Job satisfaction (Z)	0.456	0.454
Employee performance (Y)	0.604	0.602

Based on the results of the R-Square test in Table 4.9, it is known that the Job Satisfaction variable (Z) has an R-square value of 0.456 and an adjusted R-square of 0.454. This indicates that the variables of Work Competence, Work Motivation, and Workload are able to explain the Job Satisfaction variable by 45.6%, while the remaining 54.4% is explained by other variables outside the research model.

Hypothesis Testing

Hypothesis testing uses the calculated path coefficient value in the inner model test. If the t-statistic value is greater than the t-table of 2.039 (α 5%), the hypothesis is accepted, which means that if the t-statistic value for each hypothesis is greater than the t-table, then the hypothesis is accepted or can be proven.

Table 6. Hypothesis Testing

Hubungan Antar Variabel	Original Sample (O)	T Statistics	P Values	Conclusion
Competence (X1) → Job satisfaction (Z)	0.151	3.431	0.001	Significant
Competence (X1) → Employee performance (Y)	0.436	11.375	0.000	Significant
Work motivation (X2) → Job satisfaction (Z)	0.516	10.914	0.000	Significant
Work motivation (X2) → Employee performance (Y)	0.270	5.190	0.000	Significant
Workload (X3) → Job satisfaction (Z)	-0.132	3.539	0.000	Significant
Workload (X3) → Employee performance (Y)	0.055	1.908	0.056	Not Significant
Job satisfaction (Z) → Employee performance (Y)	0.208	4.587	0.000	Significant

Based on the table above, it can be explained that Based on the results of the direct influence test in Table 4.10, it is known that Work Competence (X1) has a positive and significant effect on Job Satisfaction (Z) with a coefficient value of 0.151 and a p-value of 0.001 (<0.05). This shows that the higher the employee's work competence, the more employee job satisfaction will increase. Work competence also has a positive and significant effect on Employee Performance (Y) with a coefficient value of 0.436 and a p-value of 0.000 (<0.05).

The Work Motivation variable (X2) has a positive and significant effect on Job Satisfaction (Z) with a coefficient of 0.516 and a p-value of 0.000 (<0.05). These results indicate that the higher an employee's work motivation, the higher their job satisfaction. Furthermore, Work Motivation also has a positive and significant effect on Employee Performance (Y) with a coefficient of 0.270 and a p-value of 0.000 (<0.05).

Furthermore, Workload (X3) has a negative and insignificant effect on Job Satisfaction (Z) with a coefficient of -0.132 and a p-value of 0.000 (<0.05). This indicates that the higher the workload, the lower their job satisfaction tends to be. However, Workload did not significantly influence Employee Performance (Y) with a p-value of 0.056 (>0.05), although the coefficient value indicated a positive relationship of 0.055.

The Job Satisfaction variable (Z) had a positive and significant influence on Employee Performance (Y) with a coefficient value of 0.208 and a p-value of 0.000 (<0.05). This indicates that the higher the level of employee job satisfaction, the higher the employee performance.

Indirect Effect Test (Moderation/Mediation)

Testing of the mediation effect was carried out following the mediation analysis procedure (Hair et al., 2014) as follows:

Table 7. Moderation/Mediation

Hubungan Antar Variabel	Original Sample (O)	T Statistics	P Values	Kesimpulan
Competence (X1) → Job satisfaction (Z) → Employee performance (Y)	0.031	2.534	0.011	Significant
Work motivation (X2) → Job satisfaction (Z) → Employee performance (Y)	0.107	3.906	0.000	Significant
Workload (X3) → Kepuasan Kerja (Z) → Employee performance (Y)	-0.028	3.235	0.001	Significant

Based on the table above, it can be seen that the Job Satisfaction (Z) variable mediates the relationship between Job Competence, Work Motivation, and Workload on Employee Performance. Job Competence (X1) has an indirect effect on Employee Performance (Y) through Job Satisfaction (Z), with a coefficient of 0.031, a T-statistic of 2.534, and a p-value of 0.011 (<0.05). These results indicate that Job Satisfaction significantly mediates the effect of Job Competence on Employee Performance. This means that increasing job competency can increase job satisfaction, which ultimately impacts employee performance.

Work Motivation (X2) also has an indirect effect on Employee Performance (Y) through Job Satisfaction (Z), with a coefficient of 0.107, a T-statistic of 3.906, and a p-value of 0.000 (<0.05). These results indicate that Job Satisfaction significantly mediates the effect of Work Motivation on Employee Performance.

Furthermore, Workload (X3) has an indirect effect on Employee Performance (Y) through Job Satisfaction (Z), with a coefficient of -0.028, a T-statistic of 3.235, and a p-value of 0.001 (<0.05). These results indicate that Job Satisfaction significantly mediates the effect of Workload on Employee Performance, with a negative relationship.

CONCLUSION

A research model is a conceptual framework that guides how research is conducted, from problem formulation to analysis of results. Based on the research findings on the influence of work competence, work motivation, and workload on employee performance, with job satisfaction as a mediating variable in the Operations function of PT. WOM Finance, the following conclusions can be drawn: Work competence has a positive and significant effect on the performance of Operations employees at PT. WOM Finance, Work motivation has a positive and significant effect on the performance of Operations employees at PT. WOM Finance, Workload does not significantly affect the performance of Operations employees at PT. WOM Finance, Work competence has a positive and significant effect on the job satisfaction of Operations employees at PT. WOM Finance, Work motivation has a positive and significant effect on the job satisfaction of Operations employees at PT. WOM Finance, Workload has a negative and insignificant effect on the job satisfaction of Operations employees at PT. WOM Finance, Job satisfaction has a positive and significant effect on the performance of Operations employees at PT. WOM Finance, Job satisfaction mediates the effect of work competence on the performance of Operations employees at PT. WOM Finance, Job satisfaction can mediate the influence of work motivation on the performance of Operation

employees at PT. Keuangan WOM, Job satisfaction can mediate the influence of workload on the performance of Operation employees at PT. Keuangan WOM.

Companies need to improve employee work competency through regular training, technical skills development, increased understanding of SOPs, and strengthening the ability to use work systems to optimize employee performance.

Future research is expected to include other variables that influence employee performance, such as job stress, work environment, leadership, organizational culture, or work-life balance (Sumilat, 2025).

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