

The Role of Job Satisfaction in Mediating the Effect of Workload, Compensation, and Leadership on Performance

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Abstract

Employee performance is central to banking organizations, yet findings on the roles of workload, compensation, leadership, and job satisfaction remain inconsistent, and several 2025 business targets at PT Bank NTT, Kefamenanu Branch, were not fully achieved. This study aims to analyze the direct and indirect relationships of workload, compensation, and leadership with employee performance through job satisfaction as a mediating variable. A quantitative explanatory design was applied to a census of 105 employees, with questionnaire data analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM), including measurement and structural model evaluation and bootstrapping. Workload, compensation, and leadership had positive and significant effects on job satisfaction ($\beta = 0.296, 0.353, \text{ and } 0.325$, respectively), and job satisfaction positively affected performance ($\beta = 0.534$). The direct effects of the three variables on performance were not significant, whereas all three indirect effects were significant, indicating indirect-only mediation. The model explained 58.1% of the variance in job satisfaction and 49.0% in performance. Job satisfaction thus functions as the mechanism linking working conditions to performance, so performance improvement should prioritize compensation adequacy, leadership quality, and workload distribution.

Keywords

Compensation; Employee Performance; Job Satisfaction; Leadership; Workload;



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INTRODUCTION

Employee performance is one of the key factors in the success of a banking organization because it relates to service quality, operational accuracy, and the achievement of business targets (Arizona et al., 2026). Employees need to complete their work in accordance with standards while also meeting customers' needs (Kurnia & Samsuri, 2025). An organization's ability to achieve these goals depends not only on employee competence, but also on the management of workload, the provision of compensation, and leadership practices (Wahyudi et al., 2024); (Riszaldi & Fauzi, 2026). These three factors can shape job satisfaction, which in turn relates to employee performance (Atmaja, 2022).

Workload needs to be aligned with responsibilities, abilities, and available time so that employees can complete their tasks optimally (Yanuari et al., 2026). An imbalanced workload can increase pressure and hinder the achievement of targets. Johan and Satrya (2023) found that workload and job stress were negatively related to the performance of banking employees, whereas job satisfaction had a positive effect on performance. These findings highlight the importance of attending to working conditions and employee satisfaction in efforts to improve performance.

Compensation reflects the organization's recognition of employees' contributions, in both financial and nonfinancial forms (Ilmiyah et al., 2025). Compensation that is commensurate with employees' responsibilities and contributions can support job satisfaction. However, the relationship between compensation and performance does not always yield the same results. (Ardianto et al., (2024) in a study at PT Bank XYZ (Persero) Tbk., found that compensation had a positive effect on performance, whereas job satisfaction had no significant effect on performance. This difference in results indicates that the relationships among compensation, job satisfaction, and performance need to be examined in light of the characteristics of the organization studied.

Leadership also shapes how employees understand their tasks, coordinate, and carry out their responsibilities (Pamungkas & Efriyanti, 2025). Leaders who provide clear direction, value subordinates' ideas, and attend to employees' circumstances and well-being can build a supportive work environment (Mubaroq & Alamsyah, 2025). Wahyuni et al. (2026), in a study at PT Bank Mandiri (Persero) Tbk., Denpasar Renon Branch, found that leadership had a positive effect on performance, whereas workload had a negative effect. The study also showed that job satisfaction mediated the relationship of leadership and workload with performance. These results position job satisfaction as one aspect to be considered in explaining the relationships among working conditions, leadership, and performance.

At PT Bank NTT, Kefamenanu Branch, data for 2025 show that the achievement of a number of business targets has not been optimal. Total credit realization reached 73% of the target, with working capital credit at 73%, investment credit at approximately 101%, and consumer credit at 73%. In terms of fund mobilization, realization reached 28% for current accounts, 55% for savings, and 74% for time deposits. These data show that target achievement is uneven, particularly for current accounts and savings. Although business achievement may also be influenced by market conditions and other operational factors, this situation provides a basis for examining human resource factors related to employee performance.

Task load, the adequacy of compensation, and leadership practices are relevant aspects to examine because they relate to employees' experience of carrying out their work (Daffa et al., 2025). A workload perceived as imbalanced, rewards judged to be inadequate, and coordination support that is not yet optimal can be related to job satisfaction (Arta et al., 2026). These conditions need to be tested empirically to determine whether workload, compensation, and leadership are related to performance directly or through job satisfaction.

Previous studies show differing findings regarding the relationships among these variables. Johan and Satrya (2023) found that workload and job stress were related to performance, as well as a positive role of job satisfaction in performance. Ardianto et al. (2024) found a positive effect of compensation on performance, but found no significant effect of job satisfaction on performance. Meanwhile, Wahyuni et al. (2026) showed a mediating role of job satisfaction in the relationship of workload and leadership with performance. These differing findings provide the basis for testing workload, compensation, and leadership simultaneously, with job satisfaction as a mediating variable, at PT Bank NTT, Kefamenanu Branch.

This study aims to analyze the relationships of workload, compensation, and leadership with the performance of employees at PT Bank NTT, Kefamenanu Branch, both directly and indirectly through job satisfaction. The study uses the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach. The test results show that workload, compensation, and leadership are positively and significantly related to job satisfaction. Job satisfaction also has a positive and significant effect on performance, whereas the direct relationships of the three independent variables with performance are not significant. The indirect effects of workload, compensation, and leadership on performance through job satisfaction are significant. These findings indicate that job satisfaction plays a role in explaining the relationship between these three factors and employee performance in the research object.

METHODS

It should be written in paragraphs. It explains the approach of the research, the kinds of research, the data collection technique, and data analysis. They should reflect on and describe the purpose of the study appropriately. In the next paragraph, the author must display the research framework in a concept map or diagram (García, 2020).

This study uses a quantitative approach with an explanatory research design to test the relationships of workload, compensation, and leadership with employee performance through job satisfaction as a mediating variable (Sari & Kasmawati, 2026). The study is located at PT Bank NTT, Kefamenanu Branch, North Central Timor Regency, East Nusa Tenggara. The research model positions workload, compensation, and leadership as independent variables, job satisfaction as the mediating variable, and employee performance as the dependent variable.

The research data consist of primary and secondary data. Primary data were obtained through a questionnaire measuring respondents' perceptions of workload, compensation, leadership, job satisfaction, and performance. Observation and interviews were used to obtain supporting information on working conditions and organizational phenomena. Secondary data came from documents and organizational reports relevant to the research object (Sulung & Muspawi, 2024). Variable measurement followed the indicators established in the research instrument, while the questionnaire responses were processed quantitatively to test the relationships among variables (Iba & Wardhana, 2024). The study population comprised 105 employees of PT Bank NTT, Kefamenanu Branch, and used a saturated sampling (census) technique.

Data were analyzed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method. The evaluation of the measurement model (outer model) was carried out by assessing outer loadings, internal consistency through Cronbach’s alpha, rho_A, and composite reliability, and convergent validity through average variance extracted (AVE) (Changalima & Chuwa, 2026). Discriminant validity was evaluated using the Fornell–Larcker criterion. Next, the evaluation of the structural model (inner model) included the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). Hypothesis testing was conducted through a bootstrapping procedure with a significance level of 5%, i.e., a p value of less than 0.05 (Subhaktiyasa, 2024). Indirect effect analysis was used to test the mediating role of job satisfaction in the relationships of workload, compensation, and leadership with employee performance.

The research framework depicts the direct relationships of workload, compensation, and leadership with job satisfaction and performance. The framework also shows the relationship between job satisfaction and performance and three indirect effect paths through job satisfaction (Furqoniyah et al., 2024). The framework of this study can be seen in Figure 1 below.

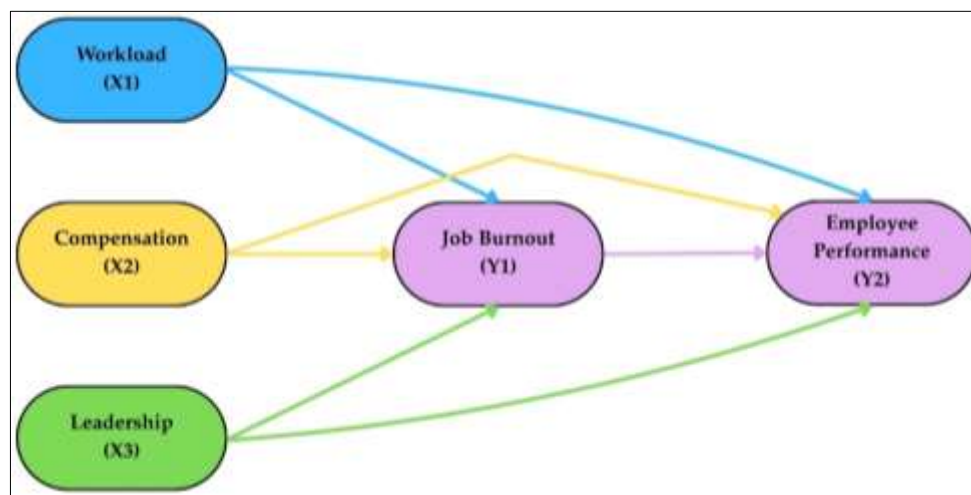


Figure 1. Research Framework

RESULTS AND DISCUSSION

Results

Measurement Model Evaluation (Outer Model)

The measurement model was evaluated through *outer loadings*, construct reliability, convergent validity, and discriminant validity before the structural model was interpreted (Haji-Othman et al., 2024).

Table 1. Outer Loading Results

Construct	Indicator	Outer Loading
Workload	X1.1	0.752
	X1.2	0.839
	X1.3	0.776
Compensation	X2.1	0.865
	X2.2	0.771
Leadership	X3.1	0.704
	X3.2	0.737
	X3.3	0.722
	X3.4	0.704
	X3.5	0.742
	X3.6	0.711
	X3.7	0.748
Job Satisfaction	Y1.1	0.807
	Y1.2	0.776
	Y1.3	0.739
	Y1.4	0.763
Performance	Y2.1	0.834
	Y2.2	0.724
	Y2.3	0.831

Source: PLS-SEM data processing results.

All indicators have outer loadings in the range of 0.704–0.865 (Table 1), thus exceeding the 0.70 threshold. The highest loading belongs to X2.1 (0.865), whereas X3.1 and X3.4 (0.704) are just above the threshold, so the reliability of these two indicators is considered marginal.

Table 2. Construct Reliability and Convergent Validity Results

Construct	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Workload	0.706	0.736	0.832	0.624
Compensation	0.515	0.534	0.803	0.671
Leadership	0.850	0.855	0.885	0.524
Job Satisfaction	0.773	0.773	0.854	0.595
Performance	0.713	0.724	0.840	0.637

Source: PLS-SEM data processing results.

Composite reliability for all constructs ranges from 0.803 to 0.885 (>0.70) and AVE ranges from 0.524 to 0.671 (>0.50), so composite reliability and convergent validity are satisfied (Table

2). The compensation construct is an exception with regard to the internal consistency indicators: Cronbach's alpha (0.515) and rho_A (0.534) are below the minimum threshold of 0.60–0.70. Low alpha values are common in constructs with two indicators, and the composite reliability (0.803) and AVE (0.671) of this construct remain adequate (Alasim & Almohayya, 2026). Nevertheless, the low internal consistency is treated as a limitation in interpreting results involving compensation.

Discriminant validity was evaluated using the Fornell–Larcker criterion, which compares the square root of AVE (diagonal) with the correlations among constructs (Changalima & Chuwa, 2026).

Table 3. Discriminant Validity Test Results Based on the Fornell–Larcker Criterion

Construct	Workload	Compensation	Leadership	Job Satisfaction	Performance
Workload	0.790	-	-	-	-
Compensation	0.386	0.819	-	-	-
Leadership	0.359	0.491	0.724	-	-
Job Satisfaction	0.550	0.627	0.605	0.771	-
Performance	0.475	0.443	0.497	0.682	0.798

Source: PLS-SEM data processing results.

The square root of AVE of each construct (diagonal) is greater than its correlations with the other constructs in the model (Table 3), so discriminant validity is satisfied according to the Fornell–Larcker criterion. For example, the square root of AVE of Job Satisfaction (0.771) exceeds its highest correlation, which is with Performance (0.682). Similarly, the square root of AVE of Performance (0.798) is higher than its correlations with Job Satisfaction (0.682), Leadership (0.497), and the other constructs. This indicates that each construct explains the variance of its own indicators better than the variance it shares with other constructs, so each construct is empirically unique.

Structural Model Evaluation (Inner Model)

The structural model was evaluated through the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and the significance of path coefficients based on the bootstrapping procedure.

Table 4. Coefficient of Determination (R^2)

Endogenous Construct	R^2	Adjusted R^2
Job Satisfaction	0.581	0.569
Performance	0.490	0.470

Source: PLS-SEM data processing results.

Workload, compensation, and leadership simultaneously explain 58.1% of the variance in job satisfaction ($R^2 = 0.581$; moderate), whereas the four predictors of performance explain 49.0% of its variance ($R^2 = 0.490$; close to the moderate threshold). The remaining variance,

41.9% and 51.0% respectively, is explained by factors outside the model. The classification follows Hair et al. (2019) as cited in Haji-Othman et al. (2024): 0.25 (weak), 0.50 (moderate), and 0.75 (substantial).

Table 5. Effect Size (f^2)

Relationship Between Variables	f^2
Workload → Job Satisfaction	0.171
Compensation → Job Satisfaction	0.211
Leadership → Job Satisfaction	0.183
Workload → Performance	0.026
Compensation → Performance	0.000
Leadership → Performance	0.020
Job Satisfaction → Performance	0.235

Source: PLS-SEM data processing results.

According to the criteria of Cohen (1988) as cited in Kazemi et al. (2025), namely 0.02 (small), 0.15 (medium), and 0.35 (large), the three paths to job satisfaction have medium effect sizes (Table 5), with compensation the largest (0.211), followed by leadership (0.183) and workload (0.171). The path from job satisfaction to performance also has a medium effect size (0.235). Meanwhile, the direct paths from workload (0.026) and leadership (0.020) to performance have small effect sizes, whereas compensation makes no additional contribution to performance (0.000). This pattern indicates that the contributions of workload, compensation, and leadership to performance are channeled more through job satisfaction than directly.

Table 6. Predictive Relevance (Q^2)

Construct	Q^2
Job Satisfaction	0.328
Performance	0.283

Source: PLS-SEM data processing results.

The Q^2 values of job satisfaction (0.328) and performance (0.283) are greater than zero and fall in the range of 0.25–0.50, so the model has moderate predictive relevance for both endogenous constructs (Hair et al., 2019).

Direct Effect Hypothesis Testing

Testing was carried out using bootstrapping at a 5% significance level; an effect is declared significant if $p < 0.05$.

Table 7. Direct Effect Test Results

Relationship Between Variables	Coefficient (β)	t-statistic	p-value	Decision
Workload → Job Satisfaction	0.296	3.462	0.001	Significant
Compensation → Job Satisfaction	0.353	4.744	<0.001	Significant

Leadership → Job Satisfaction	0.325	3.832	<0.001	Significant
Workload → Performance	0.138	1.394	0.164	Not significant
Compensation → Performance	-0.009	0.083	0.934	Not significant
Leadership → Performance	0.128	1.372	0.171	Not significant
Job Satisfaction → Performance	0.534	4.893	<0.001	Significant

Source: PLS-SEM data processing results.

Workload ($\beta = 0.296$; $p = 0.001$), compensation ($\beta = 0.353$; $p < 0.001$), and leadership ($\beta = 0.325$; $p < 0.001$) have a positive and significant effect on job satisfaction, and job satisfaction has a positive and significant effect on performance ($\beta = 0.534$; $p < 0.001$). The direct effects of these three variables on performance are not significant ($p = 0.164$; 0.934 ; and 0.171) (Table 7).

Indirect Effect Testing

Indirect effect testing assesses the mediating role of job satisfaction in the relationships of workload, compensation, and leadership with performance.

Table 8. Indirect Effect Test Results (*Specific Indirect Effects*)

Mediation Path	Coeff.	t-statistic	p-value	Decision
Workload → Job Satisfaction → Performance	0.158	3.004	0.003	Significant
Compensation → Job Satisfaction → Performance	0.189	3.153	0.002	Significant
Leadership → Job Satisfaction → Performance	0.174	2.775	0.006	Significant

Source: PLS-SEM data processing results.

All three indirect effects are positive and significant; the largest coefficient belongs to compensation (0.189), followed by leadership (0.174) and workload (0.158). The combination of significant indirect effects and non-significant direct effects indicates an indirect-only mediation pattern (Zhou et al., 2020).

Discussion

The Effect of Workload on Job Satisfaction

Workload has a positive and significant effect on job satisfaction ($\beta = 0.296$; $p = 0.001$; $f^2 = 0.171$), so H1 is accepted. This finding is not in line with previous studies in the banking sector that reported a negative effect of workload (Johan & Satrya, 2023; Wahyuni et al., 2026). According to the *Job Demands–Resources* (JD-R) model, job demands reduce well-being only when they exceed the available resources (Pratomo & Syaebani, 2025), and demands that are balanced by resources tend to be perceived as challenges associated with positive work outcomes (Irvan et al., 2023). Descriptive calculations for the 105 respondents (1–5 scale) show that workload is rated lower than the job resources of compensation and leadership. Workload is classified as moderate to high (mean 3.45; standard deviation 0.84), whereas compensation (mean 3.99; standard deviation 0.65) and leadership (mean 3.76; standard deviation 0.77) are

classified as high. Only 34.3% of respondents rated workload at the level of agree or higher, compared with 66.7% for compensation and 41.0% for leadership. Workload is also positively correlated with compensation and leadership (correlation coefficients of 0.386 and 0.359; Table 3). This pattern is consistent with equity theory, which states that a burden commensurate with the rewards does not reduce satisfaction (Devi et al., 2025).

The Effect of Compensation on Job Satisfaction

Compensation has a positive and significant effect on job satisfaction ($\beta = 0.353$; $p < 0.001$) with the largest f^2 among the three antecedents (0.211), so H2 is accepted. Compensation also has the highest correlation with job satisfaction (0.627; Table 4). This result is consistent with equity theory, which states that satisfaction depends on the fit between rewards and employees' contributions (Devi et al., 2025), and with (Rahmadhani & Priyanti, 2022) who define satisfaction as the fit between what is considered important and what is obtained from the job. Herzberg et al.'s (1959) two-factor theory predicts otherwise, namely that salary, as a hygiene factor, only prevents dissatisfaction and does not produce satisfaction, as cited in (Anwar, 2020). This prediction is not supported, because compensation is the strongest predictor of satisfaction among the variables tested. The compensation construct has only two indicators, with a Cronbach's alpha of 0.515 and rho_A of 0.534, so this coefficient needs to be confirmed with a more reliable instrument.

The Effect of Leadership on Job Satisfaction

Leadership has a positive and significant effect on job satisfaction ($\beta = 0.325$; $p < 0.001$; $f^2 = 0.183$), so H3 is accepted. Leadership is correlated 0.605 with job satisfaction (Table 4). This result is consistent with social exchange theory and *leader-member exchange* theory, which state that supportive and fair treatment from superiors is reciprocated by subordinates with positive work attitudes (Blau, 1964; Graen & Uhl-Bien, 1995), as well as with *path-goal* theory, which states that leaders who clarify work direction and remove obstacles increase subordinates' satisfaction (House, 1971). Two-factor theory classifies supervision as a hygiene factor that does not produce satisfaction (Herzberg et al., 1959); the moderate effect of leadership on satisfaction in this study does not support that prediction. Among the three antecedents, the leadership construct has the highest internal consistency (Cronbach's alpha 0.850), so its estimate is the most dependable.

The Effect of Job Satisfaction on Performance

Job satisfaction has a positive and significant effect on performance ($\beta = 0.534$; $p < 0.001$; $f^2 = 0.235$), so H7 is accepted, and it is the strongest direct path in the model. The correlation between the two (0.682; Table 4) is also the highest among all pairs of constructs. This result is consistent with Johan and Satrya (2023) for banking employees, but differs from Ardianto et al. (2024), who found no significant effect. The coefficient in this study is larger than the average satisfaction-performance correlation in the meta-analysis by Judge et al. (2001) ($\rho \approx 0.30$). The difference may be influenced by *common method variance* because both constructs were measured with a questionnaire completed by the same respondents (Podsakoff et al., 2003), as well as by the sample coming from a single branch. The direction of influence also

cannot be determined from cross-sectional data: Porter and Lawler (1968) argued that rewarded performance can shape satisfaction, and Organ (1977) considered the relationship between the two not always unidirectional. This coefficient is therefore an association, not evidence of causality.

The Direct Effects of Workload, Compensation, and Leadership on Performance

Workload ($\beta = 0.138$; $p = 0.164$), compensation ($\beta = -0.009$; $p = 0.934$), and leadership ($\beta = 0.128$; $p = 0.171$) have no significant direct effect on performance, with small to zero f^2 (0.026; 0.000; 0.020); H4, H5, and H6 are rejected. The workload coefficient is even positive, opposite to the direction of H4. The three variables are correlated 0.443–0.497 with performance (Table 4), but their direct effects are not significant once job satisfaction is included in the model, so these relationships operate through job satisfaction. This pattern is consistent with the JD-R model, which positions motivational processes and well-being as intermediaries between working conditions and organizational outcomes (Bakker & Demerouti, 2007), as well as with two-factor theory, which states that hygiene factors such as salary and supervision prevent dissatisfaction without directly driving performance (Herzberg et al., 1959). These results differ from Johan and Satria (2023), who reported a negative effect of workload, Ardianto et al. (2024), who reported a positive effect of compensation, and Wahyuni et al. (2026), who reported a positive effect of leadership on performance at PT Bank Mandiri, Denpasar Renon Branch. These differences may stem from organizational context and the operationalization of variables. The absence of significance does not prove that a direct effect does not exist, but rather that the effect is not detected in this data and model.

The Mediating Role of Job Satisfaction

Job satisfaction mediates the effects of workload ($\beta = 0.158$; $p = 0.003$), compensation ($\beta = 0.189$; $p = 0.002$), and leadership ($\beta = 0.174$; $p = 0.006$) on performance; H8, H9, and H10 are accepted. Because the direct effects of the three are not significant, the pattern is indirect-only mediation (Zhao et al., 2010), equivalent to full mediation according to Baron and Kenny (1986). The order of magnitude of the indirect effects follows the magnitude of the paths to job satisfaction (compensation 0.353; leadership 0.325; workload 0.296), because the path from job satisfaction to performance has the same value for all three (0.534). This result is consistent with Wahyuni et al. (2026) regarding the mediation of job satisfaction for workload and leadership; this study adds compensation as a third predictor. From the sum of the direct and indirect coefficients, the total effects on performance are 0.296 (workload), 0.180 (compensation), and 0.302 (leadership); the significance of the total effects needs to be verified from the bootstrapping output.

CONCLUSION

Based on the PLS-SEM analysis results, this study concludes that: (1) workload, compensation, and leadership have a positive and significant effect on job satisfaction, with the largest effect coming from compensation ($\beta = 0.353$); (2) job satisfaction has a positive and significant effect on performance ($\beta = 0.534$); (3) workload, compensation, and leadership have

no significant direct effect on performance; and (4) job satisfaction mediates the effects of these three variables on performance with an indirect-only mediation pattern. The model explains 58.1% of the variance in job satisfaction and 49.0% of the variance in performance.

Theoretically, these findings indicate that job satisfaction functions as a linking mechanism between working conditions and performance, and that compensation plays a role beyond that of a mere hygiene factor. Practically, improving the performance of employees at PT Bank NTT, Kefamenanu Branch, needs to be pursued by increasing job satisfaction, with priority given to the adequacy of compensation, the quality of leadership, and the distribution of workload.

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