
**THE MODERATING ROLE OF JOB SATISFACTION IN THE EFFECTS OF
PERFORMANCE EVALUATION, WORK FACILITIES, AND JOB SECURITY ON
EMPLOYEE PERFORMANCE AT BANK MANDIRI TASPEN BRANCHES
THROUGHOUT THE YOGYAKARTA REGION**



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Abstract

Developments in human resource management within the banking sector require organizations to manage factors that can optimally enhance employee performance. However, there remains inconsistency in research findings regarding the role of job satisfaction as a mediating variable in the relationship between organizational factors and employee performance. This study aims to analyze the influence of performance appraisal, work facilities, and job security on employee performance with job satisfaction as a mediating variable at Bank Mandiri Taspen's Yogyakarta Regional Branch Office. This study employed purposive sampling with 64 respondents who are permanent employees directly involved in banking operations. Data were collected via a four-point Likert-scale questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS 3.0. The results indicate that performance appraisal, workplace facilities, and workplace safety have a positive and significant effect on job satisfaction, and that job satisfaction has a significant effect on employee performance. The coefficient of determination indicates that the model explains 49.1% of the variation in job satisfaction and 40.2% of the variation in employee performance. These findings confirm that job satisfaction acts as the primary mediating variable in enhancing employee performance.

Keywords: Performance Evaluation, Workplace Facilities, Workplace Safety, Job Satisfaction, Employee Performance

INTRODUCTION

Employee performance is a strategic factor that determines an organization's success, particularly in the banking sector, which demands excellent service quality and customer trust. In this industry, employees do not merely perform operational functions but serve as the public face of the institution. Bank Mandiri Taspen, which focuses on serving retirees and civil servants (ASN), faces complex managerial challenges due to the need for service that is fast, accurate, and compassionate. These conditions require an integrated human resources management system to ensure that every employee contributes to the fullest extent possible in line with the organization's strategic objectives. (Yuniarsih et al., 2022). Additionally, human resource performance is influenced by internal organizational factors such as leadership and work motivation, which play a significant role in driving individual performance improvements (Mony & Rinaldi, 2024).

Employee performance is significantly influenced by performance evaluations, workplace facilities, and workplace safety. Objective, data-driven performance evaluations serve as a tool to enhance motivation, commitment, and transparency in the workplace (Gazi et al., 2024). Adequate workplace facilities, including state-of-the-art technological support and an ergonomic environment, play a role in improving efficiency and reducing operational fatigue (Katili & Prasetyo, 2021). Meanwhile, workplace safety, both physical and psychological, can create emotional stability that encourages employees to work calmly and productively (Saputra & Setyowati, 2023).

Job satisfaction emerges as a crucial psychological factor that bridges the relationship between organizational policies and individual work performance. Employees who feel satisfied tend to demonstrate greater loyalty and engagement in achieving organizational goals (Hartono & Syafrina, 2024). In the context of Bank Mandiri Taspen's Yogyakarta Branch, the interplay between a fair evaluation system, access to modern facilities, and job security guarantees serves as the primary foundation for creating a work environment conducive to productivity (Yuliana & Prabowo, 2023).

Although the relationships among these variables have been extensively discussed, there remains a research gap in the form of inconsistent findings from previous studies regarding the mediating role of job satisfaction. Some studies indicate a significant mediating effect (Fauziek & Yanuar, 2021), while others find a weak indirect effect. This discrepancy warrants further investigation, particularly at Bank Mandiri Taspen, which has unique service characteristics where the emotional needs of elderly customers are particularly high. This study aims to empirically analyze the influence of performance evaluation, work facilities, and job security on performance through job satisfaction as a mediating variable. The novelty of this study lies in the integration of these four variables into a single comprehensive conceptual model to explain HR dynamics in the specialized banking sector (Rachmawati & Prasetyo, 2022).

REVIEW OF LITERATURE

Performance Evaluation

Performance appraisal is a critical aspect of human resource management, particularly in the banking sector, which demands high-quality service and customer trust. In this context, employees serve not only as operational staff but also as the primary

representatives of the organization's image and credibility (Gazi et al., 2024; Saputra & Setyowati, 2023; Yuniarsih et al., 2022).

Theoretically, performance appraisal is explained through Goal Setting Theory (Locke & Latham, 1990), which emphasizes that clear and measurable goals can guide individual behavior and improve performance. From this perspective, performance appraisal functions as a guiding mechanism that helps reduce role ambiguity and provides feedback that supports improved work effectiveness (Chuang et al., 2025).

Recent developments indicate a transformation of evaluation systems toward more efficient, data-driven digital approaches. These systems can accelerate the feedback cycle but also pose challenges such as potential algorithmic bias and fairness issues in performance evaluation. Therefore, the Balanced Scorecard (BSC) approach remains relevant for balancing quantitative and qualitative aspects in evaluation (khaeruman, Suflani, Ahmad Muklis, 2023; Mustafa et al., 2025).

Nevertheless, there remains a lack of research on how the transparency of digital-based evaluations affects employees' psychological well-being, particularly in service contexts with high emotional demands, such as those involving elderly clients. This study focuses on this context at Bank Mandiri Taspen's Yogyakarta Branch, emphasizing the importance of procedural fairness and the system's ability to assess non-technical aspects such as empathy, which have implications for employee commitment and performance (Nan et al., 2020; Tafese Keltu, 2024).

Based on the above, the proposed research hypothesis is:

H1: Performance evaluations conducted fairly, transparently, and digitally have a positive effect on employee performance.

Workplace Facilities

Work facilities are the resources and infrastructure provided by an organization to support employee performance effectiveness and service quality, particularly in the banking sector (Paula & Qui, 2022). From the perspective of the Two-Factor Theory, facilities are categorized as hygiene factors that serve to prevent dissatisfaction resulting from limitations in the work environment (Herzberg, 1966). Therefore, the availability of adequate facilities acts as a work stabilization mechanism by reducing operational disruptions and employees' cognitive load. Recent developments indicate that facilities encompass not only physical aspects but also technological integration through ergonomic approaches capable of enhancing concentration and reducing work-related fatigue (Kaklauskas *et al.*, 2025).

However, previous research has predominantly highlighted the general relationship between workplace facilities and productivity, and has not specifically examined their role in managing mental workload in banking services involving intensive interactions, particularly with elderly customers. In the context of Bank Mandiri Taspen's Yogyakarta Branch Office, this issue is critical due to service characteristics that demand emotional interaction and extended service durations. Reliable facilities, such as a stable information system and an ergonomic work environment, contribute to increased employee satisfaction, engagement, and performance quality (Asri & Febiana, 2025; Dewi Kristina, 2025; Eshete et al., 2025). Thus, this study positions workplace facilities as a strategic mechanism for managing workload and the quality of service interactions. Workplace facilities are measured using three indicators: the reliability of information systems, the physical comfort of

workspaces, and the adequacy of support facilities. Therefore, the second hypothesis is proposed as follows:

H2: Adequate, modern, and sustainably managed workplace facilities have a positive effect on employee performance.

Workplace Safety

Work security is a critical factor in enhancing employees' psychological well-being and emotional stability, particularly in the banking sector, which demands precision, compliance, and trust (Sharma & Das, 2024). Within the framework of Maslow's Hierarchy of Needs, a sense of security is a basic need that must be met before individuals can achieve optimal performance. This concept is reinforced by the Psychological Contract, where workplace security is not merely formal but also reflects mutual expectations between employees and the organization. Meeting this need for security helps reduce work-related stress while enhancing employee focus and engagement. As this field evolves, workplace safety also encompasses organizational support in navigating technological disruptions and ensuring alignment of competencies with job demands, which has been shown to strengthen job stability (Nong et al., 2024; van Oudenhoven et al., 2025)

However, previous research has tended to address workplace security in general and has not yet thoroughly examined its role in the context of service roles involving intensive interaction, particularly with elderly clients. A lack of psychological safety, especially due to excessive monitoring without open communication, can increase stress and reduce performance quality (Siegel et al., 2022). In the context of Bank Mandiri Taspen's Yogyakarta Branch, job security is crucial due to the nature of the services, which require emotional stability and a high degree of empathy. Employees who feel secure tend to have better cognitive capacity to provide optimal service and build emotional connections with customers. Thus, job security is positioned as a strategic mechanism for enhancing employee satisfaction, commitment, and performance. This variable is measured through three indicators: contract certainty, welfare protection, and structural stability. Based on this description, the following hypothesis is proposed:

H3: High job security, both physical and psychological, has a positive effect on employee performance.

Job Satisfaction

Job satisfaction is a positive emotional state that arises when work experiences align with employees' expectations (Islam *et al.*, 2024). In the banking sector, which is characterized by high operational pressure, job satisfaction serves as a psychological mechanism linking organizational policies to individual (Hartono & Syafrina, 2024). From the perspective of Value-Percept Theory, satisfaction is the result of evaluating the alignment between expected and received values, a concept reinforced by the Two-Factor Theory as a combination of motivator and hygiene factors (Herzberg, 1966). Additionally, through Social Exchange Theory, job satisfaction explains a reciprocal relationship, where fair and supportive organizational treatment encourages employees to contribute more optimal performance. Recent developments indicate that job satisfaction is also influenced by psychological capital (Aggarwal, 2024). Furthermore, an organization's ability to maintain a balance between digital demands and emotional well-being plays a crucial role (Jiang & Yuan, 2025). A supportive work environment has also been shown to increase engagement and reduce work-related stress levels (Alzouebi *et al.*, 2025).

However, previous research has tended to treat job satisfaction as an outcome variable and has not extensively examined its role as a mediating mechanism, particularly in banking services involving intensive interactions with retired customers. In the context of Bank Mandiri Taspen's Yogyakarta Branch, job satisfaction is not merely material in nature but is also linked to the social significance of providing services to elderly customers. Job satisfaction functions as a conversion mechanism that transforms performance evaluations, work facilities, and job security into optimal performance. Without satisfaction, various organizational stimuli tend to be transactional in nature and are less capable of driving sustainable performance. Therefore, job satisfaction is positioned as an intervening variable measured through two indicators: internal satisfaction and social satisfaction. Based on the above discussion, the fourth hypothesis is proposed as follows:

H4: Job satisfaction has a positive effect on employee performance and mediates the relationship between performance evaluations, work facilities, and job security on employee performance.

Employee Performance

Employee performance refers to an individual's work output in fulfilling their responsibilities and their contribution to achieving organizational goals. In the banking sector, performance is not only measured by quantitative aspects but also encompasses the quality of behavior, discipline, and professionalism in providing services (Ramadan et al., 2025). From the perspective of Social Exchange Theory, performance is viewed as a reciprocal response to how the organization treats its employees (Blau, 1964). Organizational support through fair evaluation systems, adequate facilities, and guaranteed job security encourages employees to deliver optimal performance. Recent developments indicate that more flexible and meaningful work approaches, such as playful work design, can enhance employee engagement and productivity (Hoang et al., 2025).

However, previous research has tended to measure performance in general terms and has not yet extensively integrated technical and emotional aspects, particularly in banking services involving intensive interactions with elderly customers. In the context of Bank Mandiri Taspen's Yogyakarta Branch, employees are expected to balance administrative accuracy with the quality of humanistic interactions. A safe work environment, adequate facilities, and high job satisfaction have been shown to support improved focus, attention to detail, and service quality (Rachmawati & Prasetyo, 2022). Therefore, employee performance is viewed as the end result of the synergy between performance evaluation, workplace facilities, workplace safety, and job satisfaction. These variables are measured through three indicators: technical proficiency, service excellence, and adaptability. Based on the above discussion, the following hypothesis is proposed:

H5: Performance appraisal, work facilities, workplace safety, and job satisfaction have a positive effect on employee performance, both directly and indirectly.

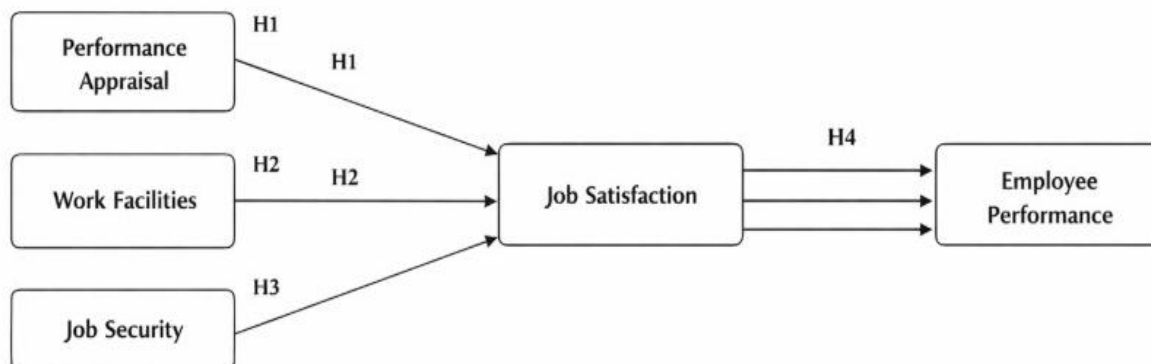


Figure 1. Research Model

RESEARCH METHOD

This study employs a quantitative approach with a causal-explanatory design to analyze the direct and indirect relationships between performance evaluations, workplace facilities, and workplace safety on employee performance, with job satisfaction serving as the mediating variable. This approach was chosen because it can identify causal relationships among variables and provide empirical evidence regarding the mediating role of job satisfaction in improving employee performance within the context of human resource management in the banking sector.

The study population consists of all Bank Mandiri Taspen employees working at five branch offices in the Special Region of Yogyakarta (Yogyakarta, Bantul, Sleman, Wates, and Wonosari), totaling 75 employees. Given the relatively small and homogeneous population size, this study employed purposive sampling with the following criteria: (1) permanent employee status, (2) a minimum of one year of service, and (3) direct participation in banking operational activities. Based on the Slovin formula with a 5% error rate, a minimum sample size of 64 respondents was obtained, which met the minimum requirements for structural model analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM).

The research instrument consists of a structured online questionnaire divided into two sections. The first section contains respondents' demographic data (age, gender, job title, and length of service), while the second section consists of statement items for five latent variables: performance evaluation (X_1), workplace facilities (X_2), workplace safety (X_3), job satisfaction (Z), and employee performance (Y). Each indicator was measured using a four-point Likert scale (1 = strongly disagree to 4 = strongly agree) to encourage more definitive responses and avoid central tendency bias.

Prior to the main distribution, the instrument's validity and reliability were tested using the Pearson Product-Moment and Cronbach's Alpha (≥ 0.70) on a sample of initial respondents to ensure internal consistency among the statement items. Indicators that did not meet validity criteria were revised or removed to meet the established construct standards. Data collection was conducted online via Google Forms, ensuring data confidentiality and providing respondents with an explanation of the research objectives. Participation was voluntary without financial incentives, in accordance with the principles of social research

ethics. The collected data was then screened and checked for completeness prior to the analysis phase.

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS software version 3.0. This method was chosen for its ability to estimate complex structural models with small sample sizes and without the assumption of a normal distribution. The analysis was conducted in two stages: (1) Evaluation of the measurement model (outer model) to test convergent, discriminant, and construct validity based on outer loadings, Average Variance Extracted (AVE), and Composite Reliability; and (2) Evaluation of the structural model (inner model) to test relationships among latent variables based on path coefficients, t-statistics, and p-values at a 5% significance level. The mediation test was conducted using a bootstrapping procedure with 5,000 resamplings to obtain stable and accurate parameter estimates. The application of the PLS-SEM method was deemed appropriate because it provides analytical flexibility in testing models with mediating variables and multiple indicators. This approach also allows for the simultaneous testing of direct and indirect effects between variables, resulting in a more comprehensive and robust analysis. As demonstrated by (Wiguna et al., 2025) in the *Abdimas SOSEK Journal*, the use of SmartPLS helps improve the accuracy of estimation and the interpretation of latent relationships in human resource management research.

The entire research process was conducted in accordance with scientific ethics, including maintaining the confidentiality of respondents' personal data, using the information solely for academic purposes, and ensuring that participation was informed and voluntary. With this systematic, structurally-based methodological design, the study is expected to provide valid and reliable empirical findings regarding the role of job satisfaction as a mediating variable in the relationship between performance evaluation, workplace facilities, and job security on the performance of Bank Mandiri Taspen employees in the Yogyakarta region.

RESULTS AND DISCUSSION

This section presents the research findings and a discussion based on the results of data analysis to explain the relationships among variables, particularly the mediating role of job satisfaction in the effects of performance evaluation, workplace facilities, and workplace safety on employee performance. The analysis was conducted using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS software, which allows for simultaneous model testing. The research results are presented in two main stages: evaluation of the measurement model (outer model) to ensure construct validity and reliability, and the structural model (inner model) to test the relationships between variables and the research hypotheses.

Tabel 1. Validity and Reliability Test Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Workplace Safety	0.715	0.745	0.812	0.521
Workplace Facilities	0.716	0.731	0.825	0.543
Performance Evaluation	0.686	0.694	0.809	0.516

Job Satisfaction	0.661	0.679	0.795	0.493
Employee Performance	0.674	0.673	0.804	0.506

Source: Data Processing (2026)

An analysis of the measurement model (outer model) was conducted to evaluate the construct validity and reliability of the study using the Average Variance Extracted (AVE), Composite Reliability, and Cronbach's Alpha. Based on Table 1, most variables have AVE values above the 0.50 threshold, namely Job Security (0.521), Work Facilities (0.543), Performance Appraisal (0.516), and Employee Performance (0.506), indicating that the indicators are capable of representing the latent construct well. However, the Job Satisfaction variable has an AVE value of 0.493, which is slightly below the recommended threshold but is still acceptable as it is supported by a Composite Reliability value of 0.795 (>0.70). Furthermore, all variables have Composite Reliability values above 0.70 and Cronbach's Alpha within an acceptable range, indicating good internal consistency.

During the initial testing phase, several indicators were found to have low factor loadings and thus did not meet the criteria for convergent validity. Therefore, a model evaluation was conducted through the process of eliminating indicators that did not meet these criteria. The final test results showed that all constructs had an AVE value above 0.50 and a Composite Reliability above 0.70, so the measurement model was deemed to have met the validity and reliability criteria and was suitable for use in the next stage of analysis.

Tabel 2. Test of the Coefficient of Determination (R^2)

	R Square	Remarks
Employee Performance	0.402	40,2% of the variance is explained
Job Satisfaction	0.491	49,1% of the variance is explained

Source: Data Processing, (2026)

Based on Table 2, the R-squared (R^2) value indicates that Job Satisfaction has a value of 0.491, meaning that 49.1% of the variance in job satisfaction can be explained by Performance Appraisal, Workplace Facilities, and Workplace Safety, while the remaining 50.9% is influenced by other factors outside the model. Meanwhile, Employee Performance has an R-squared (R^2) value of 0.402, indicating that 40.2% of the variance in employee performance is explained by Job Satisfaction, and the remaining 59.8% by other factors. Overall, these values indicate that the model has moderate explanatory power.

Tabel 3. Hypothesis Test Results

	P Values	Remarks
Workplace Safety -> Job Satisfaction	0.008	Supported
Workplace Facilities -> Job Satisfaction	0.004	Supported
Performance Evaluation -> Job Satisfaction	0.001	Supported
Job Satisfaction -> Employee Performance	0.000	Supported

Source: Data Processing, (2026)

Based on Table 3, the results of the hypothesis testing show that all relationships between variables have P-values < 0.05 , so all hypotheses in this study are supported. This indicates that the variables of Performance Appraisal, Work Facilities, and Workplace Safety significantly contribute to Job Satisfaction, and that Job Satisfaction plays a role in improving Employee Performance.

The relationship between Workplace Safety and Job Satisfaction was found to be significant ($P = 0.008$), indicating that the higher the level of workplace safety perceived by employees, the higher the level of job satisfaction. Additionally, Work Facilities also have a significant effect on Job Satisfaction ($P = 0.004$), indicating that the availability of adequate facilities can enhance comfort and work effectiveness. Performance Appraisal also showed a significant result regarding Job Satisfaction ($P = 0.001$), confirming that a fair and transparent appraisal system can enhance employees' positive perceptions of the organization.

Furthermore, the relationship between job satisfaction and employee performance was the most significant finding ($P = 0.000$), indicating that job satisfaction plays a crucial role in driving improvements in employee performance. This finding confirms that job satisfaction serves as the primary mediating variable linking organizational factors to employee performance; therefore, improving the quality of performance evaluations, workplace facilities, and workplace safety are key strategies for enhancing overall employee performance.

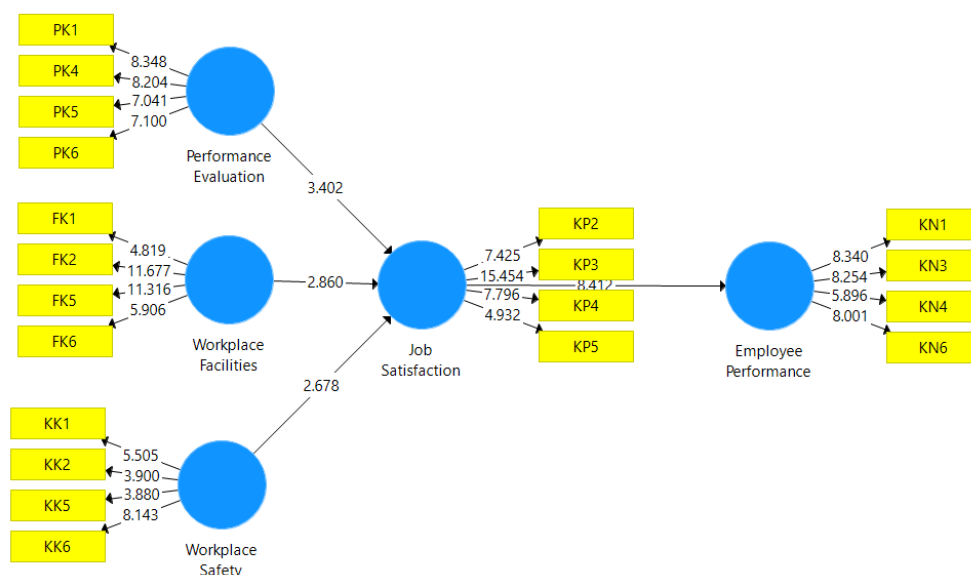


Figure 2. Final Research Model

The results of the study indicate that the variables of performance evaluation, workplace facilities, and workplace safety have a positive and significant influence on job satisfaction, which in turn leads to improved employee performance. These findings confirm that job satisfaction serves as a crucial mechanism in mediating the influence of organizational factors on employee performance, consistent with the view that job satisfaction acts as the primary link between organizational policies and performance outcomes (Hartono & Syafrina, 2024).

More specifically, the influence of performance appraisal on job satisfaction indicates that clear targets and transparent evaluations can enhance employees' positive perceptions of the organization, ultimately increasing job satisfaction. These findings reinforce the Goal Setting Theory (Locke & Latham, 1990) and are supported by research (Chuang et al., 2025) emphasizing the importance of clear evaluation parameters in reducing role ambiguity.

Additionally, adequate workplace facilities have been shown to enhance comfort and reduce operational stress, thereby creating a more conducive work environment, consistent with the Two-Factor Theory (Herzberg, 1966) and findings (Kaklauskas et al., 2025). Meanwhile, workplace safety also has a significant impact on job satisfaction, indicating that a sense of safety fosters emotional stability and enhances employee engagement (van Oudenhoven et al., 2025).

These findings are also consistent with Value-Percept Theory, which states that job satisfaction is a key factor in driving employee performance (Islam et al., 2024). However, this study highlights a different focus compared to previous studies, which have primarily focused on technical aspects such as digitalization (Gazi et al., 2024; Mustafa et al., 2025). In the context of Bank Mandiri Taspen, psychological factors such as job security and workplace comfort actually play a more dominant role, which can be explained by the characteristics of retired customers who require service with a high level of empathy. Overall, these findings reinforce Social Exchange Theory (Blau, 1964), in which employees who feel treated fairly, safely, and supported by the organization will reciprocate with improved performance, thereby making job satisfaction the primary mediating variable in this relationship.

CONCLUSION

This study identifies the key factors influencing employee performance at Bank Mandiri Taspen, specifically through the mediating role of job satisfaction. The findings indicate that performance evaluations, workplace facilities, and job security have a positive and significant impact on job satisfaction, while job satisfaction significantly enhances employee performance. This confirms that performance is not only directly influenced by organizational factors but also through employees' internal psychological processes. Thus, job satisfaction is proven to be a key mechanism bridging the influence of the work environment on performance improvement.

The theoretical contribution of this study lies in reinforcing the role of job satisfaction as a mediating variable in the relationship between performance evaluations, work facilities, and job security on employee performance. By integrating Goal Setting Theory, Two-Factor Theory, Maslow's Hierarchy of Needs, and Social Exchange Theory, this study enriches the human resource management literature by demonstrating that organizational factors do not directly influence performance but rather through the formation of affective conditions in the form of job satisfaction as the primary mechanism.

In practical terms, the findings of this study indicate that organizations, particularly Bank Mandiri Taspen, need to prioritize the management of employees' psychological well-being through a transparent performance evaluation system, the provision of adequate workplace facilities, and the assurance of ongoing job security. These efforts not only enhance job satisfaction but also drive optimal employee performance, particularly in the context of serving retired customers who require an empathetic approach and a high degree of emotional stability.

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