

JOB SATISFACTION MEDIATES THE EFFECT OF LEADERSHIP AND WORKLOAD ON EMPLOYEE PERFORMANCE AT PT. BANK MANDIRI (PERSERO) TBK. DENPASAR RENON BRANCH



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Abstract

This research explores job satisfaction as an intervening variable in the relationship between leadership, workload, and employee performance at PT Bank Mandiri (Persero) Tbk, Denpasar Renon Branch. In the banking sector, employee performance plays a vital role, as service excellence, productivity, and the achievement of organizational targets largely depend on the effectiveness of human resources. The study employs a quantitative method with a causal research design. Data were gathered through structured questionnaires administered to 125 employees and analyzed using Structural Equation Modeling Partial Least Squares (SEM-PLS). The findings reveal that leadership exerts a positive and significant influence on employee performance, whereas workload has a significant negative impact. In addition, both leadership and workload significantly affect job satisfaction. Job satisfaction, in turn, shows a positive and significant effect on employee performance and fully mediates the influence of leadership and workload on performance. These results emphasize the importance of strong leadership and appropriate workload management in fostering job satisfaction, which ultimately enhances employee performance. This study contributes to the human resource management literature by reinforcing the mediating role of job satisfaction and provides practical insights for banking institutions in formulating leadership approaches and workload policies to improve employee performance.

Keywords: Leadership, Workload, Job Satisfaction, Employee Performance, Banking Sector

INTRODUCTION

In an increasingly competitive banking landscape, employee performance has emerged as a key factor determining organizational success and long term sustainability. Banking institutions are not only expected to meet financial objectives but also to ensure high service quality, operational effectiveness, and customer satisfaction. These challenges position human resources as the core driver of organizational performance, making employee effectiveness a strategic asset. High levels of employee performance enable banks to achieve productivity goals, improve service delivery, and remain competitive in a dynamic business environment. As one of Indonesia's largest state-owned banks, PT Bank Mandiri (Persero) Tbk continuously endeavors to enhance employee performance through various human resource management initiatives. Nevertheless, empirical conditions at the Denpasar Renon Branch suggest that employee performance has not yet reached its optimal level. This situation is evident in the underachievement of credit distribution targets throughout 2024, as well as variations in employee attendance rates. Such indicators point to the existence of organizational and psychological factors that influence performance and warrant further investigation.

Leadership is widely acknowledged as a dominant factor influencing employee performance. Effective leaders provide clear direction, motivation, and support, enabling employees to carry out their responsibilities efficiently while aligning individual objectives with organizational goals. Leadership also plays a vital role in shaping the work environment, strengthening communication, and fostering employee engagement. Numerous studies have demonstrated that leadership has a positive and significant impact on employee performance across diverse organizational settings. However, leadership does not function independently and may interact with other job-related factors that affect employee outcomes. Workload represents another crucial determinant of employee performance, particularly in the banking sector, where employees are often required to meet demanding targets, handle complex tasks, and work under tight deadlines. An excessive workload can result in physical and psychological exhaustion, heightened stress, and reduced focus, ultimately impairing performance. In contrast, a well managed workload can improve efficiency and productivity. Empirical evidence regarding the relationship between workload and employee performance remains inconclusive, with some studies reporting positive effects and others indicating negative consequences. This inconsistency underscores the need for further empirical examination, especially within the banking context.

Although leadership and workload are commonly examined as direct predictors of employee performance, recent research suggests that their influence may operate through indirect mechanisms. Job satisfaction has been identified as a critical psychological factor that explains how organizational conditions affect employee attitudes and behaviors. It reflects employees' positive feelings toward their work, including aspects such as the work environment, compensation, supervision, and career development opportunities. Employees with higher levels of job satisfaction are generally more committed, motivated, and capable of delivering superior performance. The mediating role of job satisfaction in the relationship between leadership, workload, and employee performance has attracted increasing scholarly attention. Several studies have found that job satisfaction significantly mediates the effect of leadership on performance, while others have produced conflicting results. Similar inconsistencies are observed in research examining job satisfaction as a mediator between

workload and performance. These mixed findings indicate a research gap and suggest that contextual factors, including organizational characteristics and industry-specific conditions, may shape these relationships.

Within the Indonesian banking sector, empirical studies examining the mediating role of job satisfaction remain relatively scarce, particularly in state-owned banking institutions. Most prior research has focused primarily on the direct effects of leadership and workload on performance, with limited attention to the underlying psychological processes involved. Consequently, a more comprehensive understanding of job satisfaction as a mediating variable is necessary to explain employee performance more thoroughly. Based on these considerations, this study aims to analyze the influence of leadership and workload on employee performance, with job satisfaction serving as a mediating variable, at PT Bank Mandiri (Persero) Tbk, Denpasar Renon Branch. By integrating leadership, workload, job satisfaction, and employee performance into a unified analytical framework, this research seeks to contribute to the human resource management literature by clarifying the mediating role of job satisfaction. From a practical perspective, the findings are expected to offer valuable insights for banking management in formulating leadership approaches and workload management policies that enhance job satisfaction and, ultimately, improve employee performance.

REVIEW OF LITERATURE

Employee performance has increasingly been recognized as a crucial determinant of organizational success and sustainability, particularly in highly competitive sectors such as banking. Banks are expected not only to achieve financial objectives but also to maintain high standards of service quality, operational efficiency, and customer satisfaction. These expectations position human resources as the central driver of organizational performance, making employee effectiveness a strategic asset. High performing employees enable organizations to achieve productivity goals, deliver quality services, and remain competitive in dynamic business environments. Leadership is widely acknowledged as one of the most influential factors affecting employee performance. Effective leadership provides guidance, motivation, and support, enabling employees to execute tasks efficiently while aligning individual objectives with organizational goals. Leaders also play a significant role in shaping the work environment, facilitating communication, and fostering employee engagement. Empirical studies consistently demonstrate that leadership positively and significantly impacts employee performance across various organizational contexts. Nevertheless, leadership does not operate in isolation and may interact with other work-related factors that influence performance outcomes.

Workload is another critical determinant of employee performance. In banking, employees are frequently required to meet demanding targets, manage complex tasks, and adhere to strict deadlines. Excessive workload can lead to physical and psychological fatigue, stress, and decreased concentration, which negatively affect performance. Conversely, a manageable workload can enhance efficiency and productivity. Previous research on workload and employee performance has yielded mixed results, highlighting the need for further investigation, particularly in the banking context. Recent studies suggest that the influence of leadership and workload on employee performance may be mediated by psychological factors such as job satisfaction. Job satisfaction reflects employees' positive

emotional responses to their work, including aspects such as the work environment, supervision, compensation, and career development opportunities. Employees with higher job satisfaction tend to demonstrate greater motivation, commitment, and performance. Several empirical studies indicate that job satisfaction mediates the effect of leadership on employee performance, while other studies report inconsistent findings. Similar contradictions are observed in research examining job satisfaction as a mediator between workload and performance. These discrepancies suggest the presence of contextual and organizational factors that may influence these relationships.

Within the Indonesian banking sector, empirical studies addressing the mediating role of job satisfaction remain limited, particularly in state-owned banking institutions. Most prior research has primarily examined the direct effects of leadership and workload on employee performance, with insufficient exploration of the underlying psychological mechanisms. A deeper understanding of job satisfaction as a mediating variable is therefore essential to provide a more comprehensive explanation of employee performance dynamics. Based on this review, this study seeks to examine the effects of leadership and workload on employee performance, with job satisfaction as a mediating factor, at PT Bank Mandiri (Persero) Tbk, Denpasar Renon Branch. By integrating these variables into a single analytical framework, the study aims to contribute to the human resource management literature by clarifying the mediating role of job satisfaction, while offering practical insights for banking management to enhance leadership practices, workload management, and employee performance.

RESEARCH METHOD

This study utilizes a quantitative method with a causal research design to investigate the influence of leadership and workload on employee performance, considering job satisfaction as a mediating variable. The research was carried out at PT Bank Mandiri (Persero) Tbk, Denpasar Renon Branch, a key operational unit within Indonesia's state-owned banking sector. The study population included all employees at the Denpasar Renon Branch. Employing a saturated sampling technique, all 125 employees were selected as respondents to ensure complete representation of the population. Primary data were collected using a structured questionnaire administered directly to participants.

The measurement instruments were developed based on relevant theoretical frameworks and prior empirical research. Leadership was assessed using indicators related to the leader's ability to provide direction, motivation, support, and supervision. Workload was measured through indicators reflecting task volume, work intensity, and time pressure. Job satisfaction was evaluated based on employees' perceptions of their job, compensation, supervision, and work environment. Employee performance was measured using indicators such as work quality, productivity, timeliness, and responsibility. All items were rated on a five point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

Data analysis was conducted using Structural Equation Modeling with Partial Least Squares (SEM-PLS) via SmartPLS software. This technique was selected due to its effectiveness for predictive modeling and its capacity to accommodate complex models with mediating variables. The analysis followed two main stages: the assessment of the measurement model (outer model) and the evaluation of the structural model (inner model). The measurement model was tested for convergent validity, discriminant validity, and

composite reliability, while the structural model was evaluated using path coefficients, the coefficient of determination (R^2), and hypothesis testing via bootstrapping procedures.

RESULTS AND DISCUSSION

Assessment of Goodness of Fit – Outer Model (Measurement Model)

The measurement model was evaluated to determine the validity and reliability of the constructs employed in this study. This step ensures that each indicator accurately reflects its corresponding latent variable prior to analyzing the structural model. The assessment of the outer model involved examining indicator loadings, evaluating convergent validity, and assessing the model's explanatory capability. The results of this outer model evaluation are illustrated in Figure 1.

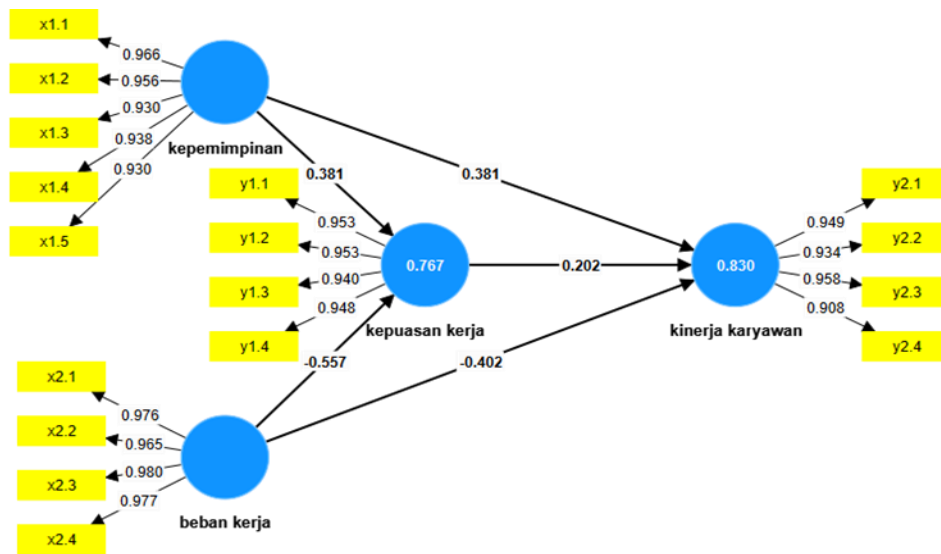


Figure 1 presents the results of the outer model assessment, depicting the relationships between latent variables and their corresponding indicators as analyzed using the Partial Least Squares (PLS) method. The outer model evaluation was conducted to determine the validity and reliability of the instruments used to measure leadership, workload, job satisfaction, and employee performance. The results indicate that all indicators for the leadership variable have high loading factors, exceeding the recommended threshold of 0.70, demonstrating that these indicators effectively represent the construct and satisfy convergent validity requirements. Similarly, all workload indicators exhibit strong loading factors, confirming their adequacy in measuring the workload construct.

For job satisfaction, most indicators show very high loading factors, although one indicator presents a negative loading. Despite this, the indicator was retained because the overall job satisfaction construct meets the necessary validity and reliability criteria. Indicators measuring employee performance consistently display high loading factors, indicating they accurately reflect the construct. Additionally, the figure shows the coefficients of determination (R^2) for the endogenous variables. The R^2 value of 0.767 for job satisfaction suggests that leadership and workload account for 76.7% of the variance in job satisfaction. The R^2 value of 0.830 for employee performance indicates that leadership,

workload, and job satisfaction together explain 83.0% of the variance in employee performance, reflecting the model’s strong explanatory power. In summary, the outer model evaluation confirms that the measurement model meets the standards of validity and reliability, indicating that the constructs and indicators are suitable for further analysis of the structural model and hypothesis testing.

Table 1.
Average Variance Extracted (AVE) Values

Variable	AVE	\sqrt{AVE}	X1	X2	Y1	Y2
Leadership (X1)	0.950	0.944	1.000			
Workload (X2)	0.891	-0.734	0.975	1.000		
Job Satisfaction (Y1)	0.900	0.790	-0.837	0.949	1.000	
Employee Performance (Y2)	0.878	0.836	-0.851	0.839	0.937	1.000

Table 2.
Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
Leadership	0.969	0.971
Workload	0.982	0.983
Job Satisfaction	0.963	0.963
Employee Performance	0.954	0.954

Table X displays the Average Variance Extracted (AVE) values for each construct in this study. All constructs exhibit AVE values above the recommended threshold of 0.50, indicating that each latent variable explains more than half of the variance in its indicators. This demonstrates satisfactory convergent validity, confirming that the indicators used to measure leadership, workload, job satisfaction, and employee performance are valid representations of their respective constructs. Table Y shows the Cronbach’s alpha and composite reliability values for each construct. All constructs exceed the 0.70 threshold for both measures, indicating strong internal consistency among the indicators. These findings confirm the reliability of the measurement instruments, ensuring that they produce stable and consistent results.

In summary, the assessments of convergent validity and reliability indicate that the measurement model satisfies the necessary statistical criteria, making the constructs and indicators suitable for further analysis of the structural model and hypothesis testing.

Evaluation of Goodness of Fit – Inner Model (Structural Model)

The structural model is evaluated using the Q² predictive relevance metric, which assesses the model’s ability to generate observed values. The Q² value is derived from the coefficient of determination (R²) for all endogenous variables, with values ranging from 0 < Q² < 1; values closer to 1 indicate stronger predictive relevance. In this model, there are two endogenous variables job satisfaction (Y1) and employee performance (Y2) and their respective R² values are used to calculate the Q² predictive relevance, as presented in Table 3.

Table 3.
R-Square (R²) Values and Q² Predictive Relevance

No	Dependent Variable	R-Square (R ²)
1	Job Satisfaction (Y1)	0.767
2	Employee Performance (Y2)	0.830

Q² Calculation:

$$Q^2 = 1 - [(1 - R_1^2)(1 - R_2^2)]$$

$$Q^2 = 1 - [(1 - 0.767)(1 - 0.830)]$$

$$Q^2 = 1 - (0.233 \times 0.170)$$

$$Q^2 = 1 - 0.03961$$

$$Q^2 = 0.960$$

Structural Model Evaluation

Based on Table 3, the structural model evaluation shows a Q² value of 0.96, which is close to 1, indicating excellent model fit. This suggests that 96% of the variance in the data is explained by the model, while the remaining 4% is accounted for by error or other variables not included in the model.

Hypothesis Testing

Hypotheses were tested using the bootstrapping procedure in Partial Least Squares (PLS) to assess the significance of the relationships among constructs. Significance was determined based on path coefficients, t-statistics, and p-values, with a 5% significance level. The results demonstrate that leadership has a positive and significant effect on employee performance, implying that effective leadership enhances employees’ ability to complete tasks and achieve organizational goals. Therefore, the hypothesis that leadership positively affects employee performance is supported. Conversely, workload exhibits a negative and significant effect on employee performance, indicating that excessive workload can decrease performance due to fatigue, stress, and reduced focus. Accordingly, the hypothesis that workload negatively affects employee performance is accepted.

Leadership also has a positive and significant effect on job satisfaction, suggesting that supportive and effective leadership improves employees’ satisfaction with their work. In contrast, workload negatively affects job satisfaction, meaning that higher work demands reduce employee satisfaction. Both related hypotheses are thus supported. Moreover, job satisfaction positively and significantly influences employee performance, confirming that higher job satisfaction is associated with better performance. This hypothesis is accepted. Mediation analysis further reveals that job satisfaction significantly mediates the relationship between leadership and employee performance, as well as between workload and employee performance. These findings indicate that leadership and workload affect employee performance not only directly but also indirectly through job satisfaction. Therefore, the hypotheses concerning the mediating role of job satisfaction are supported.

Discussion

This study examines the influence of leadership and workload on employee performance, with job satisfaction acting as a mediating variable, at PT Bank Mandiri (Persero) Tbk, Denpasar Renon Branch. The discussion interprets the findings in relation to

relevant theories and previous research, while highlighting their practical implications in the banking sector.

Leadership and Employee Performance

The findings show that leadership positively and significantly affects employee performance, indicating that effective leadership enhances employees' ability to meet targets, maintain service quality, and perform tasks efficiently. In banking, where operational standards and customer service are critical, leadership serves as a guiding force shaping performance outcomes. This aligns with transformational leadership theory, which emphasizes vision, motivation, and individualized support, and corroborates prior studies showing that effective leadership fosters employee commitment and performance. Practically, these results suggest that banks should invest in leadership development programs to strengthen communication, motivation, and decision-making skills, thereby improving employee performance.

Workload and Employee Performance

Workload is found to have a negative and significant effect on employee performance. Excessive work demands can cause fatigue, stress, and reduced concentration, ultimately lowering productivity and work quality. These results are consistent with the Job Demands Resources (JD-R) model and prior studies indicating that high workload can impair performance, especially in service-oriented environments. Practically, this highlights the need for balanced task allocation, realistic performance targets, and monitoring systems to prevent employee burnout and maintain optimal performance.

Leadership and Job Satisfaction

Leadership also positively influences job satisfaction. Employees who perceive their leaders as supportive, fair, and competent report higher levels of satisfaction. This is in line with organizational behavior theories that emphasize leadership's role in shaping employee attitudes and is supported by previous empirical studies. Managers should focus on trust building, participative decision making, and feedback to enhance job satisfaction, which can improve retention and organizational performance.

Workload and Job Satisfaction

Conversely, workload negatively affects job satisfaction. Excessive demands and stress reduce employees' satisfaction, consistent with stress theory and the JD R model. This finding underscores the importance of effective workload management, including adjusting targets and providing adequate resources to maintain a positive work environment.

Job Satisfaction and Employee Performance

Job satisfaction positively and significantly impacts employee performance, confirming that satisfied employees are more motivated, engaged, and productive. This supports the satisfaction-performance hypothesis and aligns with previous findings in service industries. Banking management should therefore prioritize factors influencing satisfaction, such as leadership quality, workload balance, and work environment, to enhance overall performance.

Mediating Role of Job Satisfaction

A key contribution of this study is the confirmation of job satisfaction as a mediator between leadership, workload, and employee performance. Leadership improves performance indirectly by enhancing job satisfaction, while excessive workload reduces satisfaction, thereby lowering performance. This demonstrates that job satisfaction is a

critical psychological mechanism linking organizational factors to employee outcomes, providing a more comprehensive understanding of performance dynamics.

Implications for the Banking Sector

These findings have practical implications for banks, particularly state owned institutions. Effective leadership and balanced workload management are essential for promoting employee satisfaction and performance. Banking management should implement leadership development initiatives and workload monitoring strategies to enhance job satisfaction, service quality, and organizational sustainability.

Theoretical Contributions

This study contributes to human resource management literature by empirically validating the mediating role of job satisfaction in the relationships between leadership, workload, and performance. By integrating these variables into a single model, it offers a more nuanced understanding of employee performance dynamics and extends existing theory by highlighting the psychological mechanisms at play in the Indonesian banking context.

CONCLUSION

This study examined the effects of leadership and workload on employee performance at PT Bank Mandiri (Persero) Tbk, Denpasar Renon Branch, with job satisfaction as a mediating variable. The results indicate that leadership positively and significantly influences both employee performance and job satisfaction, while excessive workload negatively impacts these outcomes. Job satisfaction was found to mediate the relationships between leadership, workload, and performance, highlighting its key role in translating organizational factors into employee outcomes. Practically, these findings suggest that banks should invest in leadership development and carefully manage workload distribution to enhance job satisfaction and optimize performance. Despite its contributions, the study is limited by its single branch focus, reliance on self reported data, and examination of only a subset of potential performance determinants. Future research should consider multiple branches or organizations, additional variables, and mixed-method approaches to strengthen generalizability and provide a more comprehensive understanding of employee performance dynamics.

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