

## Effect of Workload and Competency on Employee Performance of PT PNM ULamm with Job Satisfaction as an Intervening Variable

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### ABSTRACT

The purpose of this research is to examine the influence of workload on employee job satisfaction, competence on employee job satisfaction, job satisfaction on employee performance, workload on employee performance, competence on employee performance, workload on employee performance through job satisfaction, and competence on employee performance through job satisfaction. This study uses a quantitative method with saturated sampling technique, population in this study are account officers of PT PNM ULamm branch Jabodetabek totaling 220 people, the entire population is used as the research sample, data collection is carried out through the distribution of questionnaires using the Likert scale, data analysis is conducted with the help of SmartPLS-SEM. The result of this study is the higher the workload, the higher the job satisfaction, the higher the competence, the higher the job satisfaction, the higher the job satisfaction, the higher the performance, no matter how high the workload, it will not affect the performance, the higher the competence, the higher the performance, the higher the workload, the higher the performance through job satisfaction, the higher the competence, the higher the performance through job satisfaction

## INTRODUCTION

The development of the banking sector in Indonesia is experiencing rapid growth. This can be seen from the increasing number of banking institutions in Indonesia. The banking sector plays a crucial role in Indonesia's economy and development. Positive changes in the external environment, especially related to government policies on banking, the investment atmosphere, increased public income, and advances in industry and the business world, have encouraged the growth of the banking sector in Indonesia. This can be proven by the number of banks operating in Indonesia, both government-owned banks, national private banks, and foreign banks that establish branches in Indonesia, even financial services businesses outside the banking sector are also growing and growing. (Aulia et al., 2019).

Companies need to achieve satisfactory performance to meet predetermined goals. Optimal employee performance with strong dedication will support the company in achieving these goals and allow the company to make a profit, whereas if employee performance drops and becomes poor, it will make the company lose. Therefore, companies must be able to manage human resources effectively in order to maximize employee performance, avoid conflicts among employees, and achieve a high level of job satisfaction for employees. (Bowdin et al., 2023) says performance is the result of efforts that can be achieved by individuals or groups in a company, in accordance with their rights and responsibilities, in an effort to achieve organizational targets in a legal way, not violating the law and in accordance with norms and ethics.

Optimal employee performance is also supported by the appropriate workload. Where the work carried out by employees can create its own burden for these employees, namely physical, mental, and even social loads. With the work demands made by an employee, there will be an evaluation of employee performance which is a way for the results of employee performance to be carried out their duties and be responsible for the work that has become a mutual agreement with the company. If the workload is a variety of activities that must be completed by a person or group of people, in a certain period of time under normal conditions (He et al., 2023).

Workload in organizations can be categorized into physical workload and mental workload. Physical workload is related to tasks that require physical energy in their implementation, while mental workload is related to psychological pressure, responsibility, and demands for task completion within a certain time (McGrath, 2021). If workload is not managed properly, it can have a negative impact on employee well-being and job satisfaction. Excessive workload is often associated with increased job stress. According to the Job Demand-Resources (JD-R) theory proposed by Bakker & Demerouti (2017), high workload can be a risk factor that reduces employee well-being and increases the level of burnout. Prolonged stress can lead to various health problems, such as chronic fatigue, high blood pressure, and sleep disorders (Schaufeli et al., 2019). In addition, high work pressure can also reduce the level of concentration and proper decision-making, which ultimately affects employee productivity. Conversely, if the workload is too low, employees may feel less motivated

because they do not get enough challenges in their work. This is in accordance with Herzberg's (1959) Motivation-Hygiene theory, which states that a lack of challenge in the job can lead to job dissatisfaction. Therefore, companies must be able to balance the workload to match the capacity and competence of employees, so that productivity remains optimal without causing negative impacts.

Optimal employee performance is also determined by the high competence of the employees themselves. These competencies can include mastery of specific issues, thinking skills, as well as behavioral skills, which are related to self-concept, attitudes, or values. Each is clearly measurable and identifiable to differentiate between exceptional behavior and average performance. Mastery of issues and skills tend to be easier to teach, whereas changing attitudes and behaviors is more difficult than changing goals, although such changes are still possible, the process tends to be lengthy, time-consuming, and expensive. Assessment of competency levels is critical to understanding the extent to which performance is determined to be good or average. (Lee & Kim, 2023).

Job satisfaction acts as an element that can affect employee performance. The term job satisfaction refers to a positive attitude that arises after assessing the expectations that are to be achieved through the effort put into performing a task, in relation to the results or rewards received. When all employee needs are met, a feeling of satisfaction can be realized, and when employee satisfaction levels are at their peak, there will be an increase in their performance. (Robbins & Judge, 2018). Job satisfaction can be a factor that reduces the negative impact of high workload. Employees who feel sufficiently satisfied in their jobs tend to be better able to cope with work pressure because they feel valued and have higher motivation. This is in accordance with Deci & Ryan's (2000) Self-Determination theory, which explains that employees who have high job satisfaction will have more involvement in their work and be motivated to work more optimally. Greenhaus & Beutell (1985) state that an imbalance between workload and personal time can reduce the level of employee job satisfaction. In addition, the high administrative demands and complex document verification are also additional factors that increase employee workload at PT PNM ULaMM. High workload also has an impact on employees' mental and physical health such as experiencing chronic fatigue due to long working hours and pressure to achieve targets.

Table 1. Lending, Outstanding, LAR

LENDING (In Millions)	MONTHS												Grand Total
	1	2	3	4	5	6	7	8	9	10	11	12	
Year	1	2	3	4	5	6	7	8	9	10	11	12	
2023	126.95 4	160.65 5	171.29 6	113.86 2	128.79 0	154.68 3	141.95 7	140.68 0	117.60 4	122.53 1	133.96 0	122.83 9	1.635.811
2024	102.74 3	124.75 4	124.69 8	97.470	121.10 1	135.75 2	150.33 0	154.75 8	156.35 3	175.52 4	183.52 4	189.01 8	1.716.025
Changes	- 19,07%	- 22,35%	- 27,20%	- 14,40%	-5,97%	- 12,24%	5,90%	10,01%	32,95%	43,25%	37,00%	53,87%	4,90%
OUTSTANDING (In Millions)	MONTHS												Grand Total
	1	2	3	4	5	6	7	8	9	10	11	12	
Year	1	2	3	4	5	6	7	8	9	10	11	12	
2023	5.581.1 91	5.513.1 74	5.401.6 06	5.263.9 89	5.090.2 06	4.963.3 66	4.806.8 84	4.694.2 98	4.572.1 05	4.412.7 09	4.290.9 66	4.145.2 02	58.735.69 7
2024	4.036.0 42	3.975.5 68	3.911.8 91	3.792.5 74	3.736.5 13	3.673.0 42	3.634.6 52	3.575.4 42	3.551.2 72	3.564.9 32	3.599.2 20	3.632.5 45	44.683.69 3
Changes	- 27,68%	- 27,89%	- 27,58%	- 27,95%	- 26,59%	- 26,00%	- 24,39%	- 23,83%	- 22,33%	- 19,21%	- 16,12%	- 12,37%	-23,92%
LAR (In Millions)	MONTHS												Grand Total
	1	2	3	4	5	6	7	8	9	10	11	12	
Year	1	2	3	4	5	6	7	8	9	10	11	12	
2023	3.393.6 92	3.381.5 18	3.265.4 53	3.238.4 10	3.048.2 43	2.943.6 36	2.760.9 66	2.641.6 26	2.535.0 20	2.386.2 95	2.252.0 14	2.083.3 90	33.930.26 3
2024	2.055.8 21	2.013.8 17	1.958.7 58	1.871.5 37	1.800.4 65	1.724.8 48	1.650.9 59	1.556.0 75	1.505.9 91	1.461.1 66	1.432.1 14	1.365.8 16	20.397.36 7
Changes	- 39,42%	- 40,45%	- 40,02%	- 42,21%	- 40,93%	- 41,40%	- 40,20%	- 41,09%	- 40,59%	- 38,77%	- 36,41%	- 34,44%	-39,88%

Compared to 2023, there was a decline in 2024 but that was because lending was smaller than run off so outstanding did not grow. Although compared to 2023 there was an increase in lending in 2024, it still could not boost the increase in outstanding. Although LAR looks better with a significant decrease, this is because outstanding is much reduced. Based on the problem formulation above, the reviews in this study are :

1. Examining the effect of workload on job satisfaction of employees of PT. PNM ULaMM
2. Examining the effect of competence on job satisfaction of PT PNM ULaMM employees.
3. Examining the effect of job satisfaction on the performance of employees of PT PNM ULaMM.
4. Examining the effect of workload on the performance of employees of PT. PNM ULaMM
5. Examining the effect of competence on the performance of employees of PT. PNM ULaMM
6. Examining the effect of workload on employee performance of PT. PNM ULaMM through job satisfaction
7. Examining the effect of competence on employee performance of PT. PNM ULaMM through job satisfaction

## LITERATURE REVIEW

### Workload

In a professional environment, the volume of work is a crucial element and a significant measure to assess the extent to which an employee is able to perform and contribute, both in terms of time, effort, and thought in completing their duties. Based on Kep. Men. PAN No: KEP/75/M.PAN/7/2004, work volume is the total targets and objectives that must be achieved within a certain period of time. The volume of work must be implemented through a work division program which is then broken down into targets for each position. According to (Majumder et al., 2023) workload is closely related to job satisfaction. Based on this, leaders should be able to predict the appropriate workload for each worker. Top management work cannot be easily defined clearly, and how the work is carried out depends on the manager's pattern and leadership. Outputs may not be viewed in a certain time because leaders will spend months, if not years, executing a merger or predicting the benefits of a large capital grant. Thus, organizations often do not put much effort into calculating the workload of their employees. In contrast, top managers have broad overall targets that can provide the satisfaction of optimal performance and provide a benchmark against which to measure that exclusive weight. Despite the benefits and advantages of motion assessment, many experts are still conducting research in determining the best method for each employee to perform a job. After analyzing the motion studies of employees, time studies can then be conducted. According to (Bowdin et al., 2023), time review is a stage in determining the standard time needed to complete a job. It generally includes four stages, namely determining workers, setting observed time, using a production factor, giving dispensation in fatigue, personal time, and other possibilities for employees. The time standard is based on the time taken by an ordinary worker who is required to work at a standard speed and under ordinary conditions, using techniques appropriate to the materials and speed of the machine. From this, it can be understood that employees will not feel pressure when they are familiar with the tasks in the company. However, if the work they do goes beyond the limits set by the company, then it cannot be considered a normal thing. (Baykal et al., 2023) added, that instead, the company calculates the time of the worker's work speed. If workers are seen working at a speed that is slightly slower or faster than the standard, they will make a number of special improvements to harmonize the observed speed through their own ideas. According to (Majumder et al., 2023) One of the factors that facilitate the work process effectively is when a company maximizes the utilization of human resources, while being equipped with qualified technological expertise, an organized work structure, and a positive corporate culture. Without adequate technological skills, a job is unlikely to be done in an efficient manner. The execution process takes longer as human resources strive to understand the necessary technology on their own. So, it can be concluded that time analysis is one of the crucial elements in assessing the quality of performance within a company.

(Islam & Tamzid, 2023) suggested that there are several workload indicators used in assessing workload, including:

1. Targets to Achieve

An individual's response to the amount of work objectives given in completing his or her work, for example, in designing, printing and finishing. Feedback on the deliverables required in a given timeframe.

2. Working Conditions

Covers how individuals respond to their work situation, such as making quick decisions at a particular moment.

3. Work Standards

The judgment that an individual has about his or her job, for example, the feelings that arise about the workload that must be done in a time frame.

Competence

Competence refers to the capacity to do or complete work that is based on ability and knowledge, and supplemented by work attitudes according to the demands of the job (Renwick, 2023). Based on the opinion of (Lee & Kim, 2023), competence is a fundamental characteristic possessed by individuals that directly impacts on, or can describe, exceptionally good performance. Competence reflects actions performed by exceptional performers more often in various situations, with more satisfactory results, compared to what average performers do. Meanwhile, (He et al., 2023) explain that competence is the ability to do or complete tasks based on skills and knowledge, supported by work attitudes that are in accordance with the demands of the job. Therefore, competence describes the ability or knowledge characterized by professionalism in a particular field, which is considered the most important thing, standing out in a specific field. According to (Baykal et al., 2023) competence consists of 5 characteristics, That are:

1. Motive

Something that runs regularly into an individual's thoughts or desires that lead to action. Motivation drives, organizes, and determines behavior towards a specific action or goal.

2. Nature

Physical characteristics as well as stable responses to circumstances or data.

3. Self-Concept

An individual's attitudes, norms, or perceptions about themselves. Self-confidence is an individual's belief that they can function well in almost any circumstance, and it is an element of one's self-understanding.

4. Knowledge

Data that individuals have in a particular area. Understanding is a complex skill. Scores on knowledge tests often fail to predict workplace performance because they fail to assess knowledge and skills in ways that are actually applied on the job.

5. Skills

The ability to accomplish a type of task both physically and mentally. Cognitive skills or mental competencies include analysis and conceptual thinking.

Indicators of competence according to (Baykal et al., 2023), namely:

1. Personal character

Individual character refers to physical traits as well as patterns of reactions that are carried out consistently in the face of certain situations or information.

2. Self-concept

Self-understanding is the collection of attitudes, values, or images that a person has about themselves.

3. Knowledge

Knowledge is information that is mastered by a person in a certain specific field.

4. Skills

Ability is the skill to perform a set of tasks that are both physical and mental in nature.

5. Job satisfaction

Job satisfaction is what a person constantly thinks about or wants, which will ultimately guide and determine certain behaviors in various actions or goals.

Job Satisfaction

According to (Robbins & Judge, 2018) job satisfaction is a feeling of happiness towards work, which results from an evaluation of its characteristics and serves for self-actualization. Meanwhile, according to (Fahmi, 2016) Job satisfaction is a personal concept, where each individual experiences varying levels of satisfaction depending on their values. Job satisfaction reflects an individual's assessment of his feelings, whether he feels happy or sad, satisfied or dissatisfied with his working conditions. When employees join an organization, they bring a set of wants, needs, motivations and previous experiences that together shape their expectations at work. Job satisfaction indicates the extent to which individual expectations are realized and proportional to the rewards provided by the job. (Islam & Tamzid, 2023).

Based on the above opinion, it can be concluded that job satisfaction is a manifestation of an employee's feelings towards his job. High job satisfaction is the result of effective leadership. Employees who do not feel satisfied with their jobs will never achieve mental satisfaction and can eventually develop negative attitudes or behaviors that have the potential to cause frustration. On the contrary, satisfied employees will be able to perform with enthusiasm, perform well, be active, and achieve higher achievements than those who do not get job satisfaction.

According to (Garaika, 2020) there are 5 factors that affect job satisfaction as follows:

1. Payment

When pay is perceived as fair based on the demands of the job, the individual's skill level, and pay norms in the community, it is likely to result in satisfaction.

2. The Work Itself

Employees generally prefer positions that provide opportunities to utilize their abilities and skills, as well as freedom and feedback on their performance.

### 3. Coworkers

For many employees, work also fulfills the need for social interaction. Therefore, it is no surprise that having friendly and supportive coworkers can increase job satisfaction levels.

### 4. Job Promotion

A promotion occurs when an employee moves from one position to another higher position, along with new responsibilities and organizational hierarchy. When promoted, employees usually face higher demands, skills and responsibilities. Most employees feel positive when they get the promotion.

### 5. Supervision

Supervision plays a significant role in management. Supervision is directly related to employees and has an impact on them performing their duties. In general, employees prefer supervisors who are fair, open, and able to work with their subordinates.

According to (Robbins & Judge, 2018) job satisfaction depends on the fit or balance between what is expected and reality. Indicators of job satisfaction are as follows:

#### 1. Work that is Mentally Challenging

Employees often choose jobs that give them the opportunity to utilize their skills, as well as offer a variety of tasks, autonomy, and reports on their performance. Mentally challenging tasks, at a balanced level - meaning employees can rise to the challenge - will bring them a sense of happiness and fulfillment.

#### 2. Adequate Rewards

In general, employees expect to receive appropriate rewards, such as salaries, wages, bonuses, and promotions that are commensurate with the effort they put in using their mind, energy, time, and possibly facing risks. If the rewards they receive are commensurate with their contributions, employees will feel satisfied, but if not, they will feel disappointment or dissatisfaction.

#### 3. Supportive Working Conditions

Working conditions refer to the atmosphere in the work environment that relates to the comfort of individual employees while carrying out their duties, as well as supporting them to get the job done well. Various studies have shown that employees tend to like the physical environment around their workplace to be free from hazards and distractions. Employees also have a preference for temperature conditions, lighting, noise, and other environmental factors that are not extreme.

#### 4. Pleasant Coworkers

Employees realize that in carrying out their work, they cannot always work alone or separately from their colleagues; because there is a close relationship between one job and another. Therefore, employees tend to be satisfied if they have coworkers who are willing to support each other in completing their respective tasks.

## **Employee Performance**

(Renwick, 2023) explains that performance is the overall result or level of individual success in a certain period of time when working on their tasks, compared to other possibilities, such as work standards, goals or targets, and previously agreed criteria. The basis of performance is the actions taken or not taken by employees. Meanwhile, (Bowdin et al., 2023) revealed that performance is the result achieved both in terms of quality and quantity by an employee in carrying out duties in accordance with the responsibilities he carries. On the other hand, (Baykal et al., 2023) state that performance can be understood as the achievement of individual work results in performing assigned tasks based on ability, experience, dedication, and available time.

From a different expert perspective, (Majumder et al., 2023) argue that performance reflects the amount of effort that individuals expend in carrying out their work. Employee performance is defined as the ability of an employee to carry out certain skills. Employee performance is very important, because through this performance we can measure the extent of the employee's ability to complete mandated tasks. (He et al., 2023) recommend the need to determine clear and measurable criteria that are mutually agreed upon to serve as a reference.

Performance appraisal is the process of evaluating the work of individuals in an organization through performance appraisal instruments. This assessment is a continuous process to assess the quality of individual work in order to show the individual's contribution to the organization during a certain period. According to (Lee & Kim, 2023), performance appraisal is the process of evaluating the level of performance of employees in carrying out their duties compared to a set of standards and then conveying that information. The results of this assessment will be valuable feedback to assess the performance that has been achieved, as well as to make improvements or what is known as continuous improvement.

According to (Robbins & Judge, 2018) employee performance indicators consist of:

1. Quantity, quantity is an aspect that describes the total work created by individuals or groups in accordance with the criteria set as work standards.
2. Quality, quality standards are certain criteria or requirements that must be met to produce work that is in line with what is determined by the company.
3. Timeliness, adherence to time is a measure by which an employee is able to complete tasks at the right time, in accordance with the characteristics of the type of work.
4. Attendance is a commitment to be present and leave the workplace every day according to a predetermined schedule.
5. Collaboration skills are the skills of employees to work collectively with others on a task simultaneously.

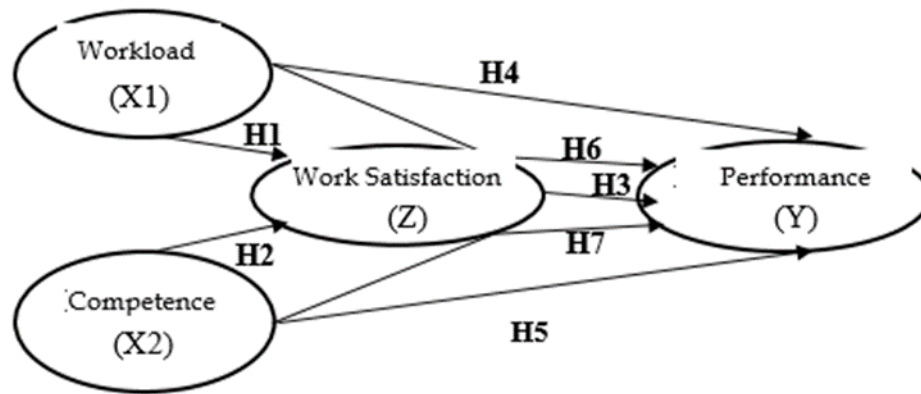


Figure 1. Conceptual Framework

### Hypothesis

1. H1 : Workload has a negative and significant effect on job satisfaction of PT PNM ULaMM employees.
2. H2: Competence has a positive and significant effect on job satisfaction of PT PNM ULaMM employees.
3. H3: Job Satisfaction has a positive and significant effect on the performance of employees of PT PNM ULaMM.
4. H4: Workload has a negative and significant effect on employee performance of PT PNM ULaMM.
5. H5: Competence has a positive and significant effect on the performance of PT PNM ULaMM employees.
6. H6 : Workload has a negative and significant effect on employee performance of PT PNM ULaMM through job satisfaction as an intervening variable.
7. H7 : Competence has a positive and significant effect on the performance of employees of PT PNM ULaMM through job satisfaction as an intervening variable.

### METHODOLOGY

This research uses quantitative methods, According to (Sugiyono, 2021), quantitative research is a research method that uses data in the form of numbers as a tool for analyzing information and drawing conclusions. The research design is explanatory research, (Sugiyono, 2021) explains explanatory research is a type of research that aims to explain the causal relationship between research variables through hypothesis testing. The unit of analysis is the unit to be studied, namely the ULaMM account officer at PT PNM ULaMM, especially those related to the performance of each individual account officer in channeling funds in the ULaMM program. The variables used are workload and competence (independent variables), employee performance (dependent variable), job satisfaction (intervening variable).

In this study, the population is all account officers at PT PNM ULaMM Jabodetabek region, totaling 220 employees. The sample is part of the population, which includes some members of the population (Sugiyono, 2021). This study will use a saturated sampling technique, which means that all members of the population (220 account officers) will be used as research samples. In this study,

the types of data used include primary data and secondary data. Primary data refers to information obtained directly from the object of research, in the form of respondent identity and respondent opinions during the work period at PT PNM ULaMM. Secondary data is additional information that serves to supplement primary data and is obtained through indirect means. in the form of employee data (active, promotion and resignation), business achievement data, dropout customer data, new customer data. The method of collecting and collecting research data was carried out by distributing questionnaires / questionnaires. The measurement scale uses Likert. This study uses Structural Equation Modeling Partial Least Squares (SEM-PLS), a statistical analysis method that combines factor analysis and regression to test the complex relationship between latent variables.

Table 2. Research Object

Characteristics		Total	%
Gender	Male.	153	69,55%
	women	67	30,45%
	Total	220	100,00%
Age	< 20 years	1	0,45%
	21 - 30 years	68	30,91%
	31 - 40 years	97	44,09%
	41 - 50 years	53	24,09%
	> 50 years	1	0,45%
	Total	220	100,00%
Length of Service	< 1 year	33	15,00%
	1 - 3 years	52	23,64%
	4 - 6 years	61	27,73%
	7 - 10 years	45	20,45%
	> 10 years	29	13,18%
	Total	220	100,00%
Education	D3	31	14,09%
	S1	137	62,27%
	S2	4	1,82%
	High School Equivalent	48	21,82%
	Total	220	100,00%

## RESULTS

### Convergent Validity

Convergent validity is one of the important aspects of outer model evaluation. Convergent validity measures the extent to which the indicators used to measure a latent variable actually correlate strongly and consistently with the latent variable. In other words, it indicates that the indicators are measuring the same construct. Hair et al (2021) say to evaluate convergent validity by assessing the loading factor of the outer loadings. If there are indicators with a loading factor <0.7, consider removing them from the model because they are not strong enough to measure the latent variable.

Table 3. Outer Loading

	workload	job satisfaction	performance	competence
x1.2	0,718			
x1.3	0,742			
x1.5	0,889			
x1.6	0,849			
x2.1				0,779
x2.10				0,849
x2.2				0,797
x2.3				0,827
x2.4				0,826
x2.5				0,770
x2.6				0,810
x2.7				0,838
x2.8				0,845
x2.9				0,817
y1			0,811	
y2			0,863	
y3			0,895	
y4			0,918	
y5			0,907	
y6			0,894	
y7			0,831	
y9			0,718	
z1		0,813		
z2		0,798		
z4		0,714		
z5		0,774		
z6		0,791		
z7		0,832		
z8		0,852		

All indicators have a loading factor above 0.7 which indicates that all indicators have a strong contribution to the construct

### Construct Reliability and Validity

Construct Reliability and Validity ensures that the measurement model (outer model) has good quality before proceeding to the structural model analysis (inner model). Ensuring that the indicators used are consistent, valid, and actually measure the intended latent variables and are used to assess the quality of the measurement model before testing the relationship between latent variables. Hair et al. (2021) emphasized that construct reliability and validity are important steps in SEM-PLS to ensure that the measurement model is reliable and valid before testing the structural relationship

Table 4. Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
workload	0,816	0,841	0,878	0,645
job satisfaction	0,904	0,907	0,924	0,636
performance	0,947	0,952	0,957	0,734
competence	0,944	0,945	0,952	0,666

All latent variables have Cronbach's Alpha values > 0.7, indicating that the indicators used are consistent in measuring the latent variables. Job satisfaction, performance, and competence have very high Cronbach's Alpha values (>0.9), indicating excellent reliability.

All latent variables have a CR value > 0.7, which indicates that the indicators used are consistent in measuring the latent variables. Very high CR values (>0.9) for job satisfaction, performance, and competence indicate excellent reliability.

All latent variables have an AVE value > 0.5, which indicates that the latent variable explains more than 50% of the variance of its indicators. Performance has the highest AVE value (0.734), which indicates that the indicators are very good at explaining the latent variable. Job satisfaction and competence have AVE values close to 0.65, which still meet the criteria and indicate good validity

### Discriminant Validity

Discriminant validity measures the extent to which a latent variable is empirically distinct from other latent variables. In other words, discriminant validity ensures that each latent variable is truly unique and does not overlap with other latent variables in the model.

Table 5. Fornell-Larcker Criterion

	workload	job satisfaction	performance	competence
workload	0,803			
job satisfaction	0,753	0,797		
performance	0,588	0,779	0,857	
competence	0,633	0,780	0,766	0,816

The square root of AVE for each latent variable: workload (0.803), job satisfaction (0.797), performance (0.857), competence (0.816). The correlation

between latent variables, for example, the correlation between workload and job satisfaction is 0.753, which is smaller than the square root of the AVE of workload (0.803) so it can be said that discriminant validity is met.

Table 6. Cross Loading

	workload	job satisfaction	performance	competence
x1.2	0,718	0,447	0,285	0,350
x1.3	0,742	0,596	0,429	0,447
x1.5	0,889	0,645	0,540	0,542
x1.6	0,849	0,688	0,572	0,637
x2.1	0,577	0,593	0,590	0,779
x2.10	0,522	0,728	0,631	0,849
x2.2	0,531	0,623	0,637	0,797
x2.3	0,560	0,628	0,671	0,827
x2.4	0,635	0,651	0,607	0,826
x2.5	0,475	0,617	0,610	0,770
x2.6	0,425	0,571	0,615	0,810
x2.7	0,446	0,622	0,636	0,838
x2.8	0,532	0,693	0,660	0,845
x2.9	0,460	0,628	0,593	0,817
y1	0,549	0,737	0,811	0,616
y2	0,590	0,683	0,863	0,657
y3	0,488	0,670	0,895	0,668
y4	0,521	0,683	0,918	0,734
y5	0,537	0,705	0,907	0,730
y6	0,494	0,680	0,894	0,676
y7	0,467	0,652	0,831	0,633
y9	0,362	0,509	0,718	0,515
z1	0,583	0,813	0,629	0,788
z2	0,620	0,798	0,619	0,782
z4	0,573	0,714	0,534	0,472
z5	0,613	0,774	0,575	0,491
z6	0,629	0,791	0,672	0,613
z7	0,587	0,832	0,623	0,558
z8	0,603	0,852	0,684	0,596

Each latent variable measured is higher than the loading on other latent variables, for example indicator y4 has the highest loading on performance (0.918) compared to workload variables (0.521), job satisfaction (0.683), and competence (0.734) so it can be concluded that discriminant validity is fulfilled

**R-Square**

Table 7. R-Square

	R Square	R Square Adjusted
job satisfaction	0,721	0,719
performance	0,672	0,668

The model has strong predictive ability because  $R^2 > 0.67$ . 72.1% of job satisfaction variability can be explained by the independent variables in the model. 67.2% of performance variability can be explained by the independent variables in the model. The remaining 27.9% (job satisfaction) and 32.8% (performance) are influenced by other factors not included in the model.

**F-Square**

Table 8. F-Square

	workload	job satisfaction	performance	competence
workload		0,404	0,002	
job satisfaction			0,204	
performance				
competence		0,550	0,198	

Workload has a large effect on job satisfaction (0.404) meaning that if workload increases or decreases, then job satisfaction will change significantly. Workload does not have a direct effect on performance (0.002) this indicates that workload does not directly affect performance, but through other factors such as job satisfaction. Job satisfaction has a moderate effect on performance (0.204) this means that the more satisfied employees are at work, the higher the likelihood that they will show good performance. Competence has a large influence on job satisfaction (0.550) meaning that employee competence determines their level of job satisfaction. Competence has a moderate influence on performance (0.198) this indicates that employee competence contributes to their performance, but is not the only factor that determines performance.

**Q-Square**

Table 9. Q-Square

	SSO	SSE	$Q^2 (=1 - SSE/SSO)$
workload	880,000	528,039	0,400
job satisfaction	1540,000	781,065	0,493
performance	1760,000	618,305	0,649
competence	2200,000	944,980	0,570

The SEM-PLS model in this study has good overall predictive validity due to the value of  $Q^2 > 0$ , especially in predicting performance and competence

## Hypothesis Test

Table 10. Relationship Between Variables

	Original Sample (O) $\beta$	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
workload -> job satisfaction	0,433	0,413	0,095	4,578	0,000
workload -> performance	-0,040	-0,037	0,056	0,710	0,478
job satisfaction -> performance	0,490	0,464	0,160	3,066	0,002
competence -> job satisfaction	0,506	0,518	0,096	5,277	0,000
competence -> performance	0,410	0,431	0,181	2,263	0,025
workload -> job satisfaction -> performance	0,212	0,195	0,086	2,464	0,015
competency -> job satisfaction -> performance	0,248	0,237	0,088	2,828	0,005

## DISCUSSION

### Effect of Workload on Job Satisfaction

T-Statistic value = 4.578 > 1.96 (significant at 95% level) and P-Value = 0.000 < 0.05, the relationship is significant. Workload has a positive and significant influence on job satisfaction with a coefficient ( $\beta$ ) of 0.433, which means that the higher the workload, the higher the level of employee job satisfaction. This result indicates that employees tend to feel more satisfied when they have a well-managed workload. A challenging but realistic workload can increase motivation and job satisfaction, as employees feel needed and contribute significantly (H1 rejected).

### Effect of Competence on Job Satisfaction

T-Statistic value = 5.277 > 1.96 (significant at 95% level) and P-Value = 0.000 < 0.05, the relationship is significant. Competence has a significant positive effect on job satisfaction with a coefficient ( $\beta$ ) of 0.506. Employees with high competence will be more confident in their work, so they feel more satisfied with their work. (H2 accepted)

### Effect of Job Satisfaction on Performance

T-Statistic value = 3.066 > 1.96, (significant at 95% level). P-Value = 0.002 < 0.05, significant relationship. Job satisfaction has a positive and significant effect on performance. With a coefficient ( $\beta$ ) of 0.490, this means that the higher the job satisfaction, the higher the employee performance. Employees who are satisfied with their jobs will be more motivated and have higher productivity. (H3 accepted)

### Effect of Workload on Performance

T-Statistic = 0.710 < 1.96, not significant. P-Value = 0.478 > 0.05, not significantly related. Workload does not have a direct influence on performance, workload that is too heavy without any supporting factors will not improve employee performance. (H4 rejected)

### **Effect of Competence on Performance**

T-Statistic value = 2.263 > 1.96, (significant at 95% level). P-Value = 0.025 < 0.05, significant relationship. Competence has a positive and significant influence on performance with a coefficient ( $\beta$ ) of 0.410. Employees with high competence are better able to complete tasks properly and efficiently. (H5 accepted)

### **The Effect of Workload on Performance through Job Satisfaction**

T-Statistic value = 2.464 > 1.96, (significant at 95% level). P-Value = 0.015 < 0.05, significant relationship. Workload does not directly affect performance, but has a positive and significant effect through job satisfaction with a coefficient ( $\beta$ ) of 0.212. If workload is managed well and employees are satisfied, then their performance will also improve. Companies must ensure that the workload provided is not excessive and is accompanied by adequate job satisfaction factors. (H6 Rejected)

### **The Effect of Competence on Performance through Job Satisfaction**

T-Statistic value = 2.828 > 1.96, (significant at 95% level). P-Value = 0.005 < 0.05, significant relationship. Competence not only has a positive and significant effect directly on performance but also through job satisfaction with a coefficient ( $\beta$ ) of 0.248. Companies should ensure that training and skills development are accompanied by a clear job satisfaction improvement strategy. (H7 accepted)

## **CONCLUSIONS**

### **1. The Higher THE Workload, The Higher the Job Satisfaction of PT PNM Ulamm Employees.**

At PT PNM ULaMM, employees who face high workloads feel more challenged, which can actually increase their job satisfaction because it is supported by compensation, recognition, or career development opportunities. PNM ULaMM account officers have high intrinsic motivation, especially when high work targets are accompanied by appropriate incentives and rewards. In addition, job satisfaction also increases because employees feel that their workload is aligned with company goals and has a positive impact on the micro businesses they help.

### **2. The Higher the Competence, The Higher the Job Satisfaction of PT PNM Ulamm Employees**

High competence makes employees better able to face job challenges, so they feel more confident and satisfied in their work. Employees with high competence are more likely to achieve work targets and get appreciation from management, thus increasing their job satisfaction. With increased competence, employees are also more likely to develop themselves and achieve promotions, which can increase their motivation and satisfaction.

### **3. The Higher the Job Satisfaction, The Higher the Performance Of PT PNM Ulamm Employees**

Employees who are satisfied with their jobs tend to be more productive, have high loyalty, and are more enthusiastic in carrying out their duties. At PNM ULaMM, account officers feel job satisfaction due to various factors, such as a supportive work environment, attractive incentives, and a balance between work demands and rewards obtained. Employees feel valued and get appropriate rewards will make more effort to provide the best performance.

#### **4. No Matter How High the Workload Is, It Will Not Affect the Performance of PT PNM Ulamm Employees**

This result shows that high workload at PNM ULaMM does not always have a direct impact on performance, because employees are accustomed to a fast work rhythm and high demands. In many cases, employees who already have an effective work system and are supported by good company policies can still maintain their performance, despite the increased workload. Other factors such as motivation, work culture and incentives have a greater influence on performance than workload itself.

#### **5. The Higher the Competence, The Higher the Performance of PT PNM Ulamm Employees**

PT PNM ULaMM employees with high competence are more efficient at work, able to complete tasks more quickly and accurately, and are more innovative in finding solutions. Competent employees are also better able to handle various challenges that arise in daily operations, so their performance improves as their competence increases. Better competence can also reduce the error rate in work, increase efficiency, and strengthen customer or client facing skills.

#### **6. The Higher the Workload, The Higher the Performance Through Job Satisfaction of PT PNM Ulamm Employees**

High workload improves performance because employees feel satisfied with their work, job satisfaction also acts as a trigger factor for morale. At PT PNM ULaMM, employees feel valued because they get proper compensation, and have opportunities to develop, so they tend not to feel workload as a negative pressure, but as a challenge that motivates them to work better. The performance-based incentive system and support from management are also reasons why high workloads still contribute to improved performance through job satisfaction.

#### **7. The Higher the Competence, The Higher the Performance Through Job Satisfaction of PT PNM Ulamm Employees**

Within PT PNM ULaMM, competent employees are more likely to get promotions or salary increases because their performance is superior. Opportunities for career progression increase job satisfaction, as employees feel appreciated and rewarded for their efforts. High job satisfaction then encourages them to perform better, thus contributing to improved performance

### **RECOMMENDATIONS**

In the workload variable, the indicator with the lowest score x1.4 scores 3.89 with the statement "The available work equipment and facilities are adequate to support my productivity". To improve this, companies can evaluate and improve work facilities, modernize technology and digitize work processes, increase training in the use of work facilities.

In the compensation variable, the indicator with the lowest score x2.6 scores 4.09 with the statement "I regularly update my knowledge related to the work I do". To further improve this, companies can increase training and development programs, build a learning culture in the company, provide incentives for employees who are actively learning, ensure the relevance of learning to work.

In the job satisfaction variable, the indicator with the lowest score z3 scores 3.93 with the statement "I feel the rewards I receive are proportional to the efforts and

contributions I make." To overcome this, companies can make transparency in payroll and incentive policies, provide additional allowances and benefits and non-financial rewards.

On the performance variable, the lowest indicator y8 scores 3.81 with the statement "I feel my work has a significant impact on the organization." To improve this, companies can increase understanding of job roles and contributions, provide recognition and appreciation of employees, strengthen a work culture that values employee contributions.

## **FURTHER STUDY**

### **1. Expand the Scope of Research**

The research data was collected only from employees in certain units within PT PNM ULaMM, so the results may not fully reflect the conditions in all branches or operational areas of the company.

### **2. Use other data collection methods**

The research data was collected using a questionnaire, which relies on the subjective perceptions of respondents. This can lead to biased answers, for example due to social factors or discrepancies between answers and actual conditions in the field.

### **3. Consider other factors that were not studied**

This study only focuses on workload, competence, and job satisfaction, while other factors such as leadership style, work environment, incentive system, or organizational culture also have the potential to affect employee performance but are not included in this study

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