

The Effect of Training and Transformational Leadership Style on Performance of Relationship Managers Consumer with Job Satisfaction as Intervening Variable at Bank DKI

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ABSTRACT

The purpose of this study is to the effect of training and transformational leadership style on performance of relationship managers consumer with job satisfaction as intervening variable at Bank DKI. This study uses a quantitative method with an associative approach. The population in this study consists of all consumer relationship managers at Bank DKI, totaling 319 people. A sample of 178 was taken based on the Slovin formula. Data collection was conducted using a questionnaire with a Likert scale, and data analysis was performed using SmartPLS-SEM. The results of this study indicate that the better the training provided, the higher the job satisfaction, the better the transformational leadership, the higher the job satisfaction, the higher the job satisfaction, the higher the employee performance, the better the training, the better the employee performance, the better the transformational leadership, the better the employee performance, job satisfaction is able to mediate and strengthen the relationship between training and employee performance, job satisfaction can mediate and strengthen the relationship between transformational leadership and employee performance

INTRODUCTION

The development of the banking industry in Indonesia, especially in Jakarta, shows increasingly fierce competition in maintaining and increasing market share. Bank DKI as one of the financial institutions owned by the DKI Jakarta Provincial Government, is no exception to this challenge. In the era of globalization and rapidly changing market dynamics, internal factors such as the quality of human resources are crucial in maintaining competitiveness and providing added value to customers. Bank DKI offers various banking products and services, including savings: Monas Savings (Monas Umum, Monas Bisnis), Simpeda Savings, TabunganKu. Loans: loans for MSMEs, commercial loans, and corporate loans. And digital banking services: facilitating cashless transactions and electronic banking services. In the banking businesses, especially in the position of relationship manager consumer, the demand for high performance is a necessity that cannot be ignored. relationship manager consumer plays an important role in building and maintaining relationships with customers, which ultimately affects the bank's success in achieving its business targets. relationship manager consumer is responsible not only in maintaining good relationships with customers, but also in creating positive experiences that can increase customer loyalty. Therefore, developing the skills of relationship managers through training is a strategic investment that can affect the overall performance of the organization. According to the competency-based training theory proposed by Kirkpatrick & Kirkpatrick (2019), training effectiveness can be measured through four levels: reaction, learning, behavior, and outcome. A recent study by Gupta et al. (2023) shows that training designed according to the specific needs of employees can improve their work efficiency and satisfaction. Training has an important role in improving employee competencies. According to Noe et al. (2020), effective training can improve employees' knowledge, skills and abilities, so they are better equipped to face job challenges. In addition, well-designed training can increase employee motivation, because they feel valued and cared for by the company. Bank DKI, as one of the growing regional banking institutions, faces intense competition in the banking industry. For this reason, developing the competence of consumer relationship managers through proper training is a priority. According to a study by Meyer & Smith (2022), work needs-based training is able to increase employee adaptability in dynamic work situations, so that their performance becomes more optimal.

In addition to training, leadership style is also one of the main determinants in influencing employee performance. Transformational leadership style focuses on inspiring and motivating followers to achieve higher goals by changing their values, beliefs, and needs. Transformational leaders usually encourage change and innovation within the organization, and create strong emotional connections with their followers. Wang et al. (2021) showed that transformational leadership style has a positive correlation with employee performance, especially in organizations based on interpersonal relationships, such as banking. Transformational leaders not only provide direction, but also serve as role models that encourage innovation and creativity. He also added that transformational leadership not only improves individual performance, but also

strengthens team cohesion in the organization. According to Alavi et al. (2020), transformational leadership is effective in creating a collaborative and supportive work environment, which ultimately increases employee satisfaction and performance. According to a study by Yukl & Gardner (2022), transformational leadership style can also increase employee commitment to the organization. This is especially important in the banking sector, where long-term relationships with customers are a top priority.

Job satisfaction is also an important variable that can mediate the relationship between training and leadership style on performance. Singh & Misra (2022) showed that job satisfaction has a significant influence on employee motivation and productivity. Consumer relationship managers at Bank DKI are not only expected to achieve business targets, but also to maintain good relationships with customers. High work pressure often affects their level of job satisfaction. Therefore, adequate training and a supportive leadership style can be a solution to improve their job satisfaction and performance simultaneously. According to Robbins & Judge (2023), job satisfaction is influenced by various factors, including work environment, rewards, and recognition. A good relationship between leaders and employees is also one of the key factors in creating high job satisfaction. Rahman et al. (2021) found that intrinsic factors such as rewards and recognition have a greater impact than extrinsic factors on job satisfaction. Meanwhile, the job characteristics model theory by Hackman & Oldham (2020) emphasizes the importance of five core job dimensions, such as skill variety and feedback, in creating job satisfaction.

Bank DKI Wilayah has a strategic role in providing banking services to the community. In recent years, the bank has focused on improving customer service through the development of competent consumer relationship managers. However, the challenges faced by consumer relationship managers are not easy. They must be able to meet sales targets, handle customer complaints, and build sustainable relationships. The development of information technology is also a factor that affects the dynamics of relationship manager consumer work. In the digital era, the ability to utilize technology in providing services to customers is a must. However, many employees feel underprepared for this change. A study by Brown & Green (2022) states that technology-based training can help employees understand and utilize technology to support their tasks. In addition, the increasing competition in the banking industry requires consumer relationship managers to provide more personalized and responsive services. According to a report from McKinsey & Company (2023), leadership that focuses on empowering employees and developing interpersonal skills can increase an organization's competitive advantage. Internal data also shows that there are variations in performance among consumer relationship managers in the region. Some of the factors that are thought to influence such performance are a lack of relevant training and an unsupportive leadership style. In addition, the initial survey showed that job satisfaction is one of the main issues faced by consumer relationship managers.

Table 1 Consumer Relationship Manager Work Recap

Month	Animal	Very Satisfying	Satisfying	Good	Good Enough	Enough	Lack	Very Lacking	
February	9,42 %	6,88 %	5,07 %	6,52 %	17,75%	21,01 %	25,00 %	8,33%	> 50% RM Under Perform
March	5,24 %	3,50 %	2,80 %	3,15 %	15,38%	18,53 %	36,36 %	15,03 %	>50% RM Under Perform
April	3,31 %	1,20 %	0,60 %	1,81 %	8,43%	15,66 %	35,84 %	33,13 %	> 50% RM Under Perform
May	5,44 %	3,32 %	0,91 %	6,04 %	14,80%	19,03 %	31,42 %	19,03 %	>50% RM Under Perform
June	2,15 %	3,38 %	2,77 %	4,62 %	11,69%	18,15 %	36,62 %	20,62 %	> 50% RM Under Perform
July	3,54 %	4,82 %	4,18 %	5,47 %	14,47%	21,22 %	29,90 %	16,40 %	> 50% RM Under Perform
August	7,57 %	4,28 %	3,95 %	3,95 %	19,41%	22,04 %	25,99 %	12,83 %	>50% RM Under Perform
September	5,74 %	1,21 %	3,02 %	3,02 %	12,99%	17,82 %	35,05 %	21,15 %	> 50% RM Under Perform
October	4,92 %	0,92 %	0,62 %	4,31 %	17,23%	18,46 %	36,92 %	16,62 %	>50% RM

									Under Perform
November	3,15 %	2,21 %	0,95 %	2,21 %	14,83%	19,24 %	35,02 %	22,40 %	> 50% RM Under Perform
December	4,39 %	3,45 %	3,45 %	4,08 %	16,30%	22,26 %	31,66 %	14,42 %	> 50% RM Under Perform

Based on Table 1, the majority of Consumer Relationship Managers are in the low performance category. Every month, the proportion of Relationship Managers Consumer in the "Poor" and "Very Poor" categories is always more than 50%, which means that the majority of Relationship Managers Consumer are not performing to management expectations. For example, in April, over 68% of Consumer Relationship Managers were rated as "Deficient" or "Very Deficient", the worst performance of the year. Performance tends to be consistently low, with no month where the combined positive (Excellent-Good) category dominates (>50%). This indicates stagnant or deteriorating performance in aggregate. A sharp decline was seen from February to April, and remained in poor shape until December. Only about 2% - 10% of Consumer Relationship Managers per month achieve the Excellent or Highly Satisfactory category. For example, February featured the highest number for "Excellent" (9.42%) but was still followed by 54.34% underperforming Consumer Relationship Managers, reflecting the imbalance in team performance. Monthly performance did not improve significantly, with May and July showing slight improvements in the "Good" and "Fairly Good" categories, but still not changing the aggregate trend as the "Poor" and "Very Poor" categories still dominated. Even December, the year-end, still saw more than 46% of Consumer Relationship Managers in the Deficient and Very Deficient categories, even though performance is usually improved towards the end of the year. Overall Relationship Manager Consumer productivity tends to be low and inconsistent, management needs to conduct a thorough evaluation, especially in terms of training, motivation, and performance measurement systems. There needs to be an intensive coaching and monitoring program for Relationship Managers Consumer who continue to be in the red zone (>50% lower category) and also need to consider a performance-based reward and punishment system.

Based on the explanation and previous research, this study aims to explore in depth about how the influence of training provided to consumer relationship managers and transformational leadership style on employee performance at Bank DKI with job satisfaction as an intervening variable. Thus, a better understanding of these factors is expected to make a positive contribution to the

development of human resource management strategies at Bank DKI, as well as offer practical recommendations for improving employee performance and job satisfaction in this dynamic banking environment. the objectives of this study are :

1. Analyzing the effect of training on job satisfaction of Bank DKI relationship managers consumer.
2. Analyzing the effect of transformational leadership on job satisfaction of Bank DKI relationship managers consumer
3. Analyzing the effect of job satisfaction on the performance of Bank DKI relationship manager consumer
4. Analyzing the effect of training on the performance of Bank DKI relationship managers consumer
5. Analyzing the effect of transformational leadership on the performance of Bank DKI relationship managers consumer
6. Analyzing the effect of training on the performance of Bank DKI relationship managers consumer through job satisfaction
7. Analyzing the effect of transformational leadership on the performance of Bank DKI relationship managers consumer through job satisfaction

LITERATURE REVIEW

Employee Performance

Adhari (2020) says employee performance is defined as the results produced from certain job functions or activities in a particular job during a certain period of time, which reflects the quality and quantity of that work. Rerung (2019) says employee performance is the behavior produced on tasks that can be observed and evaluated, where the performance of an employee is a form of individual contribution in achieving organizational goals. Cashmere (2019) says performance is the result of work and actions achieved by fulfilling the duties and responsibilities given within a certain period of time. Putri (2020) says performance is the results of the job functions of a person or group in an organization in a certain period of time which reflects how effectively and efficiently the task is carried out. Chairunnisah et al. (2021) say employee performance is the level of achievement of work results in accordance with the role or task assigned in the organization, which is influenced by ability, motivation, and work environment.

According to Afandi (2021), there are several factors that affect employee performance in organizations, including:

1. Ability, individual ability to carry out tasks determines the quality and quantity of work results. Employees with abilities that are in accordance with job demands tend to show better performance.
2. Personality and Work Interest, A positive personality and high interest in work will increase motivation and work enthusiasm, which in turn has a positive impact on performance.
3. Clarity and Acceptance of Duties, A clear understanding of duties and responsibilities allows employees to work more effectively and efficiently.
4. Worker Motivation Level, High motivation encourages employees to achieve or even exceed the set targets.

5. Competence, Mastery of skills and knowledge relevant to the job ensures employees can complete tasks well.
6. Work Facilities, Adequate facilities and infrastructure support employees in carrying out their duties optimally.
7. Work Culture, A conducive work environment and positive organizational culture encourage employees to work better.
8. Leadership, An effective leadership style can motivate and guide employees towards achieving optimal performance.
9. Work Discipline, Discipline in complying with work rules and procedures ensures consistency and quality of work results.

Employee performance indicators according to Darmawan (2019) suggest that there are several main indicators that can be used to objectively assess employee performance, namely:

1. Quality of Work, the quality of work refers to the extent to which the work results meet predetermined standards, as well as accuracy and thoroughness in carrying out tasks. This quality includes aspects of error avoidance, innovation, and the ability to produce products or services that meet organizational and customer expectations. Quality performance is not only seen from the end result, but also from the process undertaken to achieve these results.
2. Work Quantity, work quantity refers to the amount of output produced in a given period of time. It measures the efficiency of employees in completing their work, both in the number of products produced, the number of tasks completed, and the volume of work received and managed in an effective time. This indicator is important to assess how much an employee can contribute in a given period of time.
3. Timeliness, timeliness refers to an employee's ability to complete tasks in accordance with set deadlines. Employees who can complete work on time show good time management skills. Punctuality also reflects the responsibility and discipline of employees in meeting the targets given by the organization.
4. Efficiency, efficiency relates to the optimal use of resources (time, energy, funds) in the work process. This indicator measures how employees can complete tasks in the most cost- and time-effective way, without sacrificing the quality of work. Efficient employees can accomplish more tasks in less time and with fewer resources.
5. Creativity and Innovation, outstanding employees not only complete routine tasks, but also demonstrate the ability to think creatively and develop innovative solutions. This indicator measures how much employees contribute to creating new ideas or new ways of doing work that can improve the efficiency or quality of products and services.
6. Communication and Collaboration, good employees are not only effective in working alone, but also able to communicate well and collaborate with coworkers, superiors, and customers. This indicator measures an employee's ability to convey information clearly and listen well, as well as work together

in teams to achieve common goals. Good interpersonal skills support the achievement of better performance in the organization.

7. Self Improvement, this indicator measures how much effort employees put into developing their skills and knowledge to improve personal performance. Employees who constantly learn and strive to improve themselves demonstrate a commitment to professional development and a willingness to take on greater challenges.
8. Responsibility and Leadership Finally, employees who demonstrate high performance are those who can lead themselves, as well as their team, to achieve organizational goals. They take responsibility for their work and are not afraid to make the right decisions. In addition, they are able to motivate and direct others to achieve optimal performance.

Training

Training is a process designed to improve a person's skills, knowledge, attitudes, and abilities in order to carry out tasks or work more effectively and efficiently. The purpose of training according to Noe (2017), an expert in the field of human resource development, can be explained in several main points as follows:

1. Improve Employee Skills and Knowledge
2. Adjust to Organizational or Technological Changes
3. Improve Performance and Productivity
4. Career Development and Employee Mobility
5. Improving Job Satisfaction and Employee Engagement

One of the often overlooked objectives of training is to increase employee satisfaction and engagement. By providing opportunities to learn and develop, employees feel valued and are more motivated to contribute maximally to the organization. Training indicators are described by Kirkpatrick & Kirkpatrick (2019) in the "Four Level" model as follows:

1. Reaction, Measures how well participants respond to the training provided. The focus is on participants' satisfaction with the content, facilitators, methods, and training facilities.
2. Learning, Assesses the increase in knowledge, skills, or changes in attitude as a result of the training.
3. Behavior, Assesses the extent to which participants apply the training results in real work. This level looks at whether there is a change in behavior in the workplace.
4. Results, Measures the end result of the training in the context of the organization, such as increased productivity, decreased costs, improved customer satisfaction, or achievement of business targets.

The Training Dimensions interact with each other and determine the success of a training program. By paying attention to each dimension, organizations can design and implement effective training to improve employee competencies. Dimensions of training according to Dessler (2020):

1. The quality and competence of instructors in delivering training materials greatly affects the effectiveness of training programs. Experienced and

skilled instructors can increase participants' understanding of the material presented

2. Participant characteristics, including educational background, work experience, and motivation, play an important role in the success of training. Participants who are motivated and have a relevant knowledge base tend to absorb the training material more easily.
3. The training content or curriculum should be relevant to job needs and organizational objectives. Well-organized materials will help participants develop the necessary skills and knowledge.
4. The approaches and techniques used in training, such as lectures, discussions, simulations or hands-on exercises, should be tailored to the type of skills to be developed and the characteristics of the participants.
5. The objectives to be achieved through the training program should be clear and measurable. Specific objectives will guide program design and evaluation of training effectiveness.
6. The atmosphere and facilities where the training is conducted, including classrooms, equipment and other resources, should support the teaching-learning process so that participants can be focused and motivated.

Transformational Leadership

Transformational leadership is a concept that has been widely discussed in management and organizational literature, which suggests that effective leaders not only manage or direct their followers but also strive to inspire and transform them to reach their full potential. Nemanich & Keller (2020) in their research showed that transformational leaders who are able to create an inclusive work environment can be more effective in building trust and commitment from followers who come from different backgrounds. Leaders who pay attention to diversity values not only encourage creativity and innovation, but also reduce conflict and increase team collaboration. Avolio & Walumbwa (2020) identified that today's transformational leaders must be able to use technology and social media to spread the message of their vision, build stronger relationships with followers, as well as motivate followers beyond the confined physical environment. Leaders in the digital age are expected to have the ability to adapt quickly to new technologies and use them to improve communication and collaboration. The key elements that define transformational leadership based on recent developments are:

1. Innovation and Adaptation to Rapid Change
2. Employee Engagement and Follower-Centered Leadership
3. Wellbeing and Life Balance
4. Technology Influence and Digital Leadership
5. Diversity and Inclusion in Leadership

Bass (2018) states that transformational leaders have several characteristics that distinguish them from other leaders, some of the main characteristics of transformational leaders include:

1. Strong Vision

Transformational leaders have a clear and strong vision of the organization's long-term goals. They can communicate this vision to their followers in a way that motivates and inspires.

2. Ability to Inspire and Motivate

These leaders are able to excite and inspire their followers to work harder and more creatively, even beyond their own expectations.

3. Empathy and Concern for Followers

Transformational leaders care about the well-being of their followers, both professionally and personally. They listen and pay attention to individual needs.

4. Leaders who Encourage Innovation

They encourage creativity and innovative thinking in the organization. Transformational leaders often challenge the status quo and invite followers to think outside the box.

5. Responsibility for Follower Development

Transformational leaders focus on the personal and professional development of their followers, often providing opportunities for them to learn and grow.

6. Building Strong Relationships

These leaders often develop deeper relationships with their followers, not just as superiors and subordinates, but rather as mutually supportive partners. Bass (2018) cites from his previous theory in 1993 known as the "Four I's" model in transformational leadership theory describes four main indicators that distinguish transformational leaders from other leaders

1. Inspirational Motivation

Transformational leaders who have this characteristic are able to provide a clear and uplifting vision to their followers. They not only communicate the goals of the organization, but also inspire the team to believe that these goals can be achieved, perhaps even greater than previously imagined. These inspirational leaders are able to move people to go beyond what they thought was possible.

2. Intellectual Stimulation

Transformational leaders with this trait encourage their followers to think critically, seek innovative solutions, and challenge established ideas. They create an environment where employees feel valued when coming up with new ideas, and feel free to explore and innovate without fear of judgment.

3. Individualized Consideration

These transformational leaders show attention and concern for the needs, aspirations, and personal development of each individual in the team. They understand that each team member has different strengths, challenges, and needs. Therefore, they provide customized support that helps followers to develop professionally and personally.

4. Idealized Influence

Transformational leaders with this trait serve as role models who are respected by their followers. They have high integrity and act in accordance with their values. Followers tend to admire and want to emulate the traits and behavior of these leaders. These leaders not only talk about the values of the organization, but also demonstrate commitment and consistency in their actions.

Job Satisfaction

Spector (2019) says job satisfaction is a positive or negative feeling that individuals have about their jobs, which is related to the evaluation of various aspects of the job, such as salary, work environment, relationships with coworkers, and the job itself. Spector suggests that job satisfaction is more than just satisfaction with salary, but also with the social and emotional aspects that exist in the work environment. Davis & Newstrom (2020) state that job satisfaction is an individual's assessment of the quality of their work based on their experience of various factors in the job, such as the tasks performed, the rewards received, the opportunity to develop, and interpersonal relationships with coworkers and superiors. This job satisfaction is also influenced by one's feelings towards the justice and recognition received in the work environment.

Indicators of Job Satisfaction

Judge et al. (2017) identified several key indicators of job satisfaction that are considered important to assess the extent to which an employee is satisfied with his job. Here are some indicators of job satisfaction:

1. Satisfaction with the Job Itself

Employees will feel satisfied if the tasks they perform are considered challenging and in accordance with their interests and skills. Jobs that are monotonous and do not provide room for growth tend to lower job satisfaction levels. Employees who feel that their work has a purpose and a positive impact on the organization or society are generally more satisfied.

2. Satisfaction with Salary and Compensation

As an important part of financial compensation, a salary that is considered fair and equal to the job and the level of experience possessed greatly affects job satisfaction. In addition, benefits such as health insurance, bonuses, or incentives also play a big role. Not only the amount of salary, but the perception of fairness in the distribution of salary and compensation is very important. Employees who feel treated unfairly in terms of compensation tend to feel dissatisfied.

3. Satisfaction with the work environment

Satisfaction with social relationships between employees and coworkers and superiors greatly affects overall job satisfaction. A work environment that supports each other and avoids internal conflict can increase satisfaction. Factors such as cleanliness, workspace comfort, adequate facilities, and workplace welfare policies also play a role in increasing job satisfaction.

4. Satisfaction with Career Development Opportunities

Employees who feel they have the opportunity to develop their skills and careers through training, courses, or seminars are usually more satisfied with their jobs. Opportunities to grow within the organization and get promoted are also important indicators of job satisfaction. Employees who feel inhibited in their career development tend to feel frustrated.

5. Satisfaction with Leadership and Management

Leadership that provides clarity, support, and appreciation to employees greatly affects job satisfaction. Authoritarian or uncommunicative leadership tends to decrease job satisfaction. Support provided by superiors or management in terms of solving work problems, adequate policies, and opportunities to provide input greatly affect the level of job satisfaction.

6. Satisfaction with Work-Life Balance

Employees who have flexible time to manage their work and personal lives tend to feel more satisfied. This includes work schedule arrangements, options to work from home, or adequate leave. Organizations that pay attention to employees' personal well-being, such as providing adequate leave or support for family issues, will increase job satisfaction.

7. Satisfaction with Job Security

Employees who feel secure in their jobs, without the threat of termination or excessive uncertainty, tend to be more satisfied with their jobs. Physical safety and protection against workplace accidents or other risks also contribute to overall job satisfaction.

Factors Affecting Job Satisfaction

Job satisfaction is influenced by a variety of factors that are internal to the employee and external to the workplace. These factors can be grouped into several main categories, including:

1. Individual factors, including personality and career expectations and goals:
2. Job Factors, including Tasks and Responsibilities and Autonomy and Control:
3. Work Environment Factors, including Social Relationships and Work-Life Balance.
4. External Factors, including Compensation and Benefits and Job Security

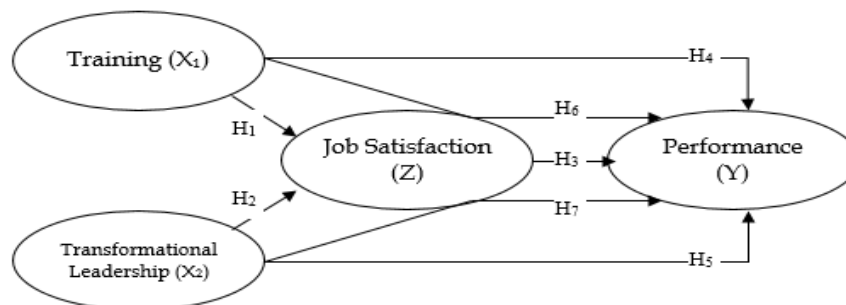


Figure 1. Conceptual Framework

Hypothesis

1. H1 : Training has a positive and significant effect on job satisfaction of Bank DKI branch consumer relationship managers.
2. H2 : Transformational leadership has a positive and significant effect on job satisfaction of Bank DKI consumer relationship managers.
3. H3 : Job satisfaction has a positive and significant effect on the performance of Bank DKI consumer relationship managers
4. H4 : Training has a positive and significant effect on the performance of Bank DKI consumer relationship managers
5. H5 : Transformational leadership has a positive and significant effect on the performance of Bank DKI consumer relationship managers
6. H6 : Training has a positive and significant effect on the performance of Bank DKI consumer relationship managers through job satisfaction.

7. H7 : Transformational leadership has a positive and significant effect on the performance of Bank DKI's consumer relationship managers through job satisfaction.

METHODOLOGY

This research uses quantitative methods, Sugiyono (2020) says quantitative research is research that uses data in the form of numbers or numbers that are analyzed using statistical analysis. Quantitative research aims to test previously formulated hypotheses, measure relationships between variables, or describe phenomena that can be calculated numerically. This study uses an associative approach, Sugiyono (2020) says the associative approach is an approach in research used to determine the relationship or influence between two or more variables. This approach aims to test and analyze whether there is a significant relationship or influence between the variables studied. In this study, there are several variables used, namely independent variables: training (X1) and transformational leadership style (X2), intervening variables: job satisfaction (Z), dependent variables: consumer relationship manager performance (Z). The population in this study were all consumer relationship managers at Bank DKI, totaling 319 people. This population was chosen because they are subjects who are directly involved in the performance of services to consumers and can provide relevant information related to training, leadership style, and job satisfaction. The sample taken in this study used a simple random sampling technique, where each member of the population has the same opportunity to be selected as a respondent. The Slovin formula is used to determine the representative sample size of a population, so the sample size needed for a population of 319 people with a 5% margin of error is around 178 people. The data in this study were collected using questionnaires distributed to respondents.

Each questionnaire uses a Likert scale of 1-5, which describes the respondent's level of agreement with each statement given. Sugiyono (2020) states that the Likert scale is a type of measurement scale used to measure respondents' attitudes, opinions, or perceptions of a given statement or question. This scale is often used in social and psychological research to measure how strongly a person agrees or disagrees with a statement. In this study, data analysis was conducted using SmartPLS-SEM (Partial Least Squares Structural Equation Modeling). This study aims to examine the effect of training and transformational leadership style on the performance of consumer relationship managers with job satisfaction as an intervening variable.

Table 2. Research Object

Criteria		Number	
Gender	Male	69	38,76%
	Female	109	61,24%
	Total	178	100,00%
Age	21-25 years old	7	3,93%
	26 - 30 years old	75	42,13%
	31 - 35 years old	96	53,93%
	Total	178	100,00%
Period of Service	< 3 years	14	7,87%
	4 - 6 years	26	14,61%
	7 - 9 years	83	46,63%
	10 - 12 years	21	11,80%
	> 13 years	34	19,10%
	Total	178	100,00%
Education	S1	171	96,07%
	S2	7	3,93%
	Total	178	100,00%

RESULTS AND DISCUSSION

Convergent Validity

Convergent validity in PLS-SEM is an important aspect of reflective construct validity that ensures that indicators measuring the same construct actually "converge" or are strongly interconnected. This validity is evaluated through outer loading. Hair et al. (2021) said indicators with a loading ≥ 0.708 are considered ideal: at least 50% of the indicator variance is explained by the latent construct because $(0.7)^2 \approx 0.49$. Indicators with loading < 0.708 should generally be removed because their contribution is very weak.

Table 3. Outer Loading

	Transformational Leadership	Job Satisfaction	Employee Performance	Training
x1.4				0,834
x1.5				0,913
x1.6				0,908
x1.7				0,877
x2.1	0,782			
x2.2	0,747			
x2.3	0,820			
x2.4	0,839			
x2.6	0,816			
x2.7	0,786			
x2.8	0,814			
y1			0,766	
y10			0,799	
y11			0,748	
y12			0,856	
y13			0,834	
y14			0,824	

y1 6			0,807	
y2			0,817	
y4			0,792	
y5			0,755	
y6			0,857	
y7			0,828	
y8			0,839	
z1		0,792		
z1 0		0,763		
z1 1		0,791		
z1 3		0,788		
z2		0,815		
z3		0,804		
z4		0,798		
z5		0,798		
z6		0,801		
z7		0,836		
z9		0,754		

All indicators have a loading factor > 0.7, this indicates that the indicators are significant in explaining the construct

Construct Reliability and Validity

In the context of PLS-SEM, construct reliability and validity ensure that latent constructs are measured accurately and reliably. In more detail, it is to measure the internal consistency of construct indicators. Reliable indicators indicate that respondents give coherent answers to questions that reflect the same construct and ensure that the measured construct is truly in accordance with the desired theoretical concept. This test consists of calculations:

1. Average Variance Extracted (AVE)

Measures how much indicator variance is explained by the latent construct. The minimum value is ≥ 0.50 , which means that the construct explains at least 50% of the indicator variance. If $AVE < 0.5$, it means that the indicator does not adequately represent the construct.

2. Composite Reliability (CR)

Measures the internal consistency of indicators in measuring constructs. The minimum value is ≥ 0.70 , if $CR < 0.7$, it means that the indicator is not reliable in measuring the construct.

3. Cronbach's Alpha

Measures internal consistency based on inter-indicator correlations, simpler than CR, but less accurate for PLS-SEM models. Minimum value ≥ 0.70

Table 4. Reliability and Validity Test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Transformational Leadership	0,907	0,909	0,926	0,642
Job Satisfaction	0,938	0,939	0,947	0,619
Employee Performance	0,956	0,957	0,961	0,656
Training	0,906	0,912	0,934	0,780

AVE of all constructs > 0.5 indicates validity is met. For example, training (AVE = 0.780) shows 78% of the indicator variance is explained by the construct, job satisfaction (AVE = 0.619) shows 61.9% of the variance is explained. Likewise, CR & Cronbach's Alpha are all > 0.7, indicating that the reliability requirements are met

Discriminant Validity

Discriminant validity is the ability of a latent construct to differ empirically from other constructs in the model. This ensures that the indicators of construct A reflect construct A more than construct B, and vice versa. If discriminant validity is not met, then the constructs that should be different, statistically show high overlap so that there is no clear distinction. Discriminant validity assessment methods consist of:

Table 5. Fornell-Larcker Criterion

	Transformational Leadership	Job Satisfaction	Employee Performance	Training
Transformational Leadership	0,881			
Job Satisfaction	0,808	0,887		
Employee Performance	0,820	0,859	0,890	
Training	0,754	0,783	0,744	0,883

The square root of the AVE of a construct must be greater than all correlations between constructs. This means that the construct must be able to explain the variance of its indicators greater than the variance contributed by other constructs. The AVE root value for each construct is greater than the correlation between constructs, which indicates that each construct has good discriminant validity. It can be seen from the diagonal value of each construct that is the same compared to other constructs, for example employee performance (0.809) is greater in value than its relationship with transformational leadership (0.820), job satisfaction (0.859) and training (0.744).

Table 6. HTMT

	Transformational Leadership	Job Satisfaction	Employee Performance	Training
Transformational Leadership				
Job Satisfaction	0,839			
Employee Performance	0,845	0,729		
Training	0,815	0,741	0,797	

HTMT is the ratio between correlations between different constructs (heterotrait) and correlations within the same construct (monotrait). HTMT < 0.90 is generally considered safe (for conceptually similar constructs), and if the constructs are conceptually different, a threshold of 0.85 is more conservative. All values are < 0.85, for example leadership to job satisfaction (0.839) which indicates discriminant validity is met

R-Square

R² measures the proportion of variance in the dependent (endogenous) variable that can be explained by the independent (exogenous) variables in the model. Its value ranges from 0 to 1. Its main function is to show how well the model explains the variation in the dependent variable. Interpretation of values according to Hair et al., 2021: 0.75 indicates a strong model (model explains 75% of the variance); 0.50 indicates a medium model (model explains 50% of the variance); 0.25 indicates a weak model (model explains 25% of the variance).

Table 7. R-Square

	R Square	R Square Adjusted
Job Satisfaction	0,891	0,889
Employee Performance	0,950	0,950

Job satisfaction (R² = 0.891) means that 89.1% of the variance in job satisfaction is explained by transformational leadership and training. Employee Performance (R² = 0.950) means that 95% of the variance in performance is explained by leadership, training, and job satisfaction. So it can be said that the model has strong predictive power

F-Square

f² measures the relative contribution of an independent variable to the dependent variable by comparing the change in R² when the variable is removed from the model. f² determines the importance of an independent variable and compares the relative influence between predictors. Interpretation of the value of : 0.02 (small effect); 0.15 (medium effect); 0.35 (large effect)

Table 8. F-Square

	Transformational Leadership	Job Satisfaction	Employee Performance	Training
Transformational Leadership		1,483	0,227	
Job Satisfaction			1,968	
Employee Performance				
Training		0,605	0,350	

All variables have $f^2 > 0.35$ indicating a large effect with job satisfaction being the strongest predictor of performance (1.968)

Q-Square

Q^2 measures how well the model predicts out-of-sample prediction using blindfolding techniques. Interpretation of Q^2 value > 0 (model has predictive relevance) and $Q^2 \leq 0$ (model has no predictive ability)

Table 9. Q-Square

	SSO	SSE	$Q^2 (=1-SSE/SSO)$
Transformational Leadership	1246,000	1246,000	
Job Satisfaction	1958,000	913,575	0,533
Employee Performance	2314,000	904,360	0,609
Training	712,000	712,000	

Q^2 for job satisfaction (0.533) and performance (0.609) shows that the model is able to predict both variables well ($Q^2 > 0$) so that the model is feasible to use

Hypothesis Test

Table 10. Hypothesis Test

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Transformational Leadership -> Job Satisfaction	0,613	0,616	0,074	8,249	0,000
Transformational Leadership -> Employee Performance	0,254	0,254	0,071	3,607	0,000
Job Satisfaction -> Employee Performance	0,944	0,927	0,097	9,780	0,000
Training -> Job Satisfaction	0,392	0,387	0,074	5,326	0,000

Training -> Employee Performance	0,254	0,232	0,077	3,304	0,001
Transformational Leadership -> Job Satisfaction -> Employee Performance	0,579	0,570	0,079	7,353	0,000
Training -> Job Satisfaction -> Employee Performance	0,370	0,360	0,086	4,321	0,000

Effect of Training on Job Satisfaction

The positive path coefficient is 0.392. The t-statistic value of 5.326 > 1.96 and p-value of 0.000 < 0.05 indicate that training has a positive and significant impact on job satisfaction (H1 accepted). Relevant training programs, such as banking product training or customer service skills, make RMs feel more competent and confident, resulting in increased job satisfaction.

Effect of Transformational Leadership on Job Satisfaction

Positive path coefficient of 0.613. The t-statistic value of 8.249 > 1.96 and p-value of 0.000 < 0.05 indicate that transformational leadership has a positive and significant impact on job satisfaction (H2 accepted). This shows that the application of transformational leadership significantly increases the satisfaction of Bank DKI Consumer Relationship Managers. When leaders provide inspiration and support, employees feel valued so that job satisfaction increases.

Effect of Job Satisfaction on Employee Performance

Positive path coefficient of 0.944. The t-statistic value of 9.780 > 1.96 and p-value of 0.000 < 0.05 indicate that job satisfaction has a positive and significant impact on employee performance (H3 accepted). When employees are satisfied with their jobs, they are more motivated to achieve targets, serve customers well, and increase productivity.

Effect of Training on Employee Performance

Positive path coefficient of 0.254. The t-statistic value of 3.304 > 1.96 and p-value of 0.001 < 0.05 indicate that training has a positive and significant impact on employee performance (H4 accepted). Improved technical skills and product knowledge from training can directly help employees achieve targets.

Effect of Transformational Leadership on Employee Performance

Positive path coefficient of 0.254. The t-statistic value of 3.607 > 1.96 and p-value of 0.000 < 0.05 indicate that transformational leadership has a positive and significant impact on employee performance (H5 accepted). Inspirational leadership is able to improve employee performance, for example through clear direction, modeling, and support in completing targets.

The Effect of Training on Employee Performance through Job Satisfaction

Positive indirect path coefficient of 0.370. The t-statistic value of 4.321 > 1.96 and p-value of 0.000 < 0.05 indicate that training has a positive and significant impact on employee performance through job satisfaction (H6 is accepted). This proves that training improves performance more strongly when accompanied by increased job satisfaction. Employees who feel the training is relevant and useful will be more motivated at work, resulting in increased productivity.

The Effect of Transformational Leadership on Employee Performance through Job Satisfaction

The indirect path coefficient is positive at 0.579. The t-statistic value of 7.353 > 1.96 and p-value of 0.000 < 0.05 indicate that transformational leadership has a positive and significant impact on employee performance through job satisfaction (H7 accepted). Transformational leadership improves performance primarily through increased job satisfaction. A leader who appreciates employee achievements and encourages new ideas, will increase satisfaction, which then has an impact on better work performance.

CONCLUSION AND RECOMMENDATION

The Better the Training Provided, the Higher the Job Satisfaction

Bank DKI has provided various trainings including self-development and customer relationship management. After attending this training, Consumer Relationship Managers feel more competent to keep track of customer prospects. Their confidence has increased, and they feel that the company cares about their personal development, resulting in increased job satisfaction.

The Better the Transformational Leadership, the Higher the Job Satisfaction

Leaders are able to provide clear direction, motivate, support individual development, hold coaching sessions to provide direction on sales strategies and listen to employee constraints and show exemplary will create a sense of security, valued, and have the same goals as the company. Leaders actively give feedback, recognize achievements, and openly listen to team input. This is done in part to continue to provide moral support so that job satisfaction is maintained.

The Higher Job Satisfaction, the Higher Employee Performance

Fair compensation, clear career development opportunities, relevant training, good working relationships, and superior support at Bank DKI make employees enthusiastic and responsible, tend to provide the best service to customers, strive to achieve sales targets, and actively seek new business opportunities. employees who are satisfied with management support are able to retain more priority customers and increase cross-selling of term savings and credit card products.

The Better the Training, the Better the Employee Performance

Training provides a better understanding of banking products, selling techniques, and how to serve customers effectively. This has an impact on improving performance, such as achieving sales targets and increasing customer loyalty. After attending training on sales techniques for multipurpose credit products, some, although only a small number of employees were able to improve their performance. This shows that the skills gained from the training directly impact on improving sales performance.

The Better the Transformational Leadership, the Better the Employee Performance

Leaders continue to provide and remind a clear vision of the importance of customer service and achieving business targets to increase productivity. However, the impact of leadership on performance is not entirely direct; most of the impact occurs because leaders first increase job satisfaction, which then motivates employees to perform better. Leaders tend to actively provide daily

motivation through the sales team's WhatsApp group, provide examples and feedback on how to pitch products effectively, and accompany the team when making presentations to corporate customers.

Job Satisfaction Can Mediate and Strengthen the Relationship Between Training and Employee Performance

After attending the self development & performance improvement training, employees are more enthusiastic in prospecting for new customers. They feel happy because the company provides training that suits their needs and marketing trends. This satisfaction makes them more active, and the results can be seen from the increase in the number of new customers brought to the bank.

Job Satisfaction Can Mediate and Strengthen the Relationship Between Transformational Leadership and Employee Performance

In one case, the head of the unit gave full trust to the Consumer Relationship Manager to handle priority customers and gave him freedom to determine the approach strategy. Because they felt trusted and involved in decision-making, the Relationship Manager Consumer became more satisfied and eventually succeeded in bringing a large corporate customer to open a deposit worth billions of rupiah.

In the training variable, the statement with the lowest average value is X1.4 (This training provides new knowledge that is useful for my job) with an average value of 3.96. Although the average value of 3.96 is still in the high category (close to a score of 4.00), this statement is the lowest compared to other statements in the training variable. This shows that some respondents felt that the training material was not entirely new, or had not provided significant insights compared to the knowledge they had previously had, as well as the training content which was felt to tend to be reinforcement or repetition of the work experience that respondents already had, so that the perception of knowledge novelty was not so strong. In order for training not to be repetitive, training materials need to be more contextual, up-to-date, and tailored to the dynamics of the industry and the evolving needs of the Relationship Manager Consumer position.

On the transformational leadership variable, the statement with the lowest score is X2.2 (My leader often gives motivational words that encourage me to achieve higher goals at work) with an average value of 4.03. Although still in the "high" category, this value indicates that verbal forms of motivation from leaders, such as the delivery of words of encouragement, are still not fully felt or received consistently by all respondents. This difference indicates that although leaders tend to provide encouragement in form, the intensity or quality of verbal motivational communication is not yet very prominent. This can be a concern for management to further improve leadership communication capacity, especially in providing verbal affirmation, moral reinforcement, or direct constructive feedback.

On the job satisfaction variable, the statement with the lowest average value is Z9 (The leadership applied by my superiors strongly supports my performance) with an average value of 4.04. With the lowest average value (4.04), although it remains in the high category, this shows that support from the leadership has not been felt equally by all employees. Some employees feel that the leadership style of their superiors has not fully supported or had a direct impact on achieving their performance. Supervisor support has not been evenly distributed, or the

leadership style applied has not been in accordance with the needs of individuals in the field. Some superiors are overly administrative, uncommunicative, or do not provide direct feedback on daily performance achievements. In addition, rigid or overly bureaucratic vertical relationships can create the impression that superiors are "distant" or not directly involved in supporting the daily tasks of their subordinates. Therefore, leadership training is needed for supervisors or managers to better understand the empowering transformational leadership style, increase personalized coaching and regular feedback and encourage a two-way work culture.

In the employee performance variable, the statement with the lowest score is Y11 (I communicate clearly and openly with coworkers and superiors to ensure the smooth running of the job) with an average score of 3.87. Although the average value of Y11 is still in the high category, this is the lowest score of all statements, which signals that internal communication is not optimal in the eyes of a small number of employees. Some of the factors that cause this score to be relatively low are the lack of regular two-way communication sessions between superiors and subordinates, obstacles in delivering feedback openly due to a hierarchical organizational culture. In the Relationship Manager Consumer work structure, smooth communication with superiors and teams is vital, especially when dealing with clients who have complex problems or in the credit application process. Communication errors can cause process delays, lost business opportunities, or misinterpretation of customer data. Therefore, effective communication training and regular coaching sessions to improve openness between teams and vertical relationships are very important.

FUTHER STUDY

Scope of Research Limited to One Company and Specific Position

This research was only conducted on Consumer Relationship Managers at Bank DKI, so the results may not be generalizable to other positions or different banking institutions. Organizational conditions, work culture, and managerial policies at other banks can be different, thus affecting the relationship between variables.

Data Collection Using a Closed Questionnaire

This study only used a questionnaire with a Likert scale, without in-depth interviews. As a result, not all factors that influence job satisfaction and performance can be comprehensively explored, especially psychological aspects and interpersonal dynamics that may be more complex.

Cross-Sectional Data

The research was conducted with a cross-sectional approach, so it only describes conditions at one period of time. This study has not been able to see changes in the relationship between variables over time, especially if there are changes in training policies or leadership styles.

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