



## The Role of Work Motivation, Workload, and Competency in Influencing Employee Performance through Job Satisfaction

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### ABSTRACT

In a dynamic and competitive financial industry, employee performance (performance) plays a key role in determining the success and growth of the organisation. This study aims to analyse the effect of work motivation, workload, and competency on job satisfaction, and its impact on performance in the financial industry in Jakarta. This research uses quantitative methods by distributing questionnaires to employees in the financial industry in Jakarta. The data collected was then analysed using regression analysis to test the effect of independent variables on the dependent variable. The results showed that work motivation, workload, and competency have a significant effect on job satisfaction. Furthermore, job satisfaction was also found to have a significant effect on employee performance. These findings confirm the importance of paying attention to these factors in improving employee performance in the financial industry. Organisations need to develop effective strategies and policies to increase work motivation, manage workload, and develop employee competencies. By paying attention to these factors, it is expected to increase job satisfaction and ultimately improve employee performance in the highly competitive financial industry. This study concludes that work motivation, workload, and competency have a significant effect on job satisfaction, which in turn has an impact on improving employee performance in the financial industry. The findings provide practical implications for organisations to pay attention to these factors in an effort to improve employee performance.

**Keywords:** work motivation, workload, competency, job satisfaction, employee performance

## INTRODUCTION

In the dynamic and competitive financial industry, employee performance (performance) plays a key role in determining the success and growth of the organization (Akram & Hilman, 2018). High performance not only results in optimal productivity, but also reflects the efficiency and quality of services provided to customers (Y. Hong et al., 2017). Therefore, understanding the factors that influence employee performance is very important for companies in the financial industry, especially in Jakarta.

Job satisfaction has long been recognized as one of the main factors influencing employee performance. Employees who are satisfied with their work tend to be more motivated, productive, and committed to the organization (Ali & Anwar, 2021). Job satisfaction includes various aspects, such as competitive salaries and benefits, comfortable and safe working conditions, opportunities for professional development, harmonious relationships with colleagues and superiors, as well as a proper sense of appreciation for the employee's contribution. When employees feel satisfied with their work, employees tend to be more enthusiastic and dedicated in carrying out their duties and responsibilities, which will ultimately improve overall performance (Bedarkar & Pandita, 2014).

However, job satisfaction itself is influenced by various factors, such as work motivation (work motivation), workload (workload), and competence (skill). Work motivation is a strong internal drive that can encourage someone to act and achieve certain goals in the work they do (Green Jr et al., 2017). Employees who have high work motivation tend to be more enthusiastic, persistent and enthusiastic in carrying out their duties and responsibilities, which in the end can increase job satisfaction and employee performance significantly (Jaya & Ariyanto, 2021).

On the other hand, excessive workload can cause stress, fatigue and drastically reduce the quality of work. An unbalanced workload, either too heavy or too light, can have an impact job satisfaction and negative employee performance (Chinguwo, 2023). Therefore, it is important for organizations to ensure that the workload given to employees is at a reasonable level and can be managed well, so that employees can work optimally without feeling burdened or less challenged.

Competency is also an important influencing factor job satisfaction and employee performance (Iriani et al., 2023). Employees who own competency who are in line with the demands of the job at hand, such as adequate knowledge, skills and abilities, tend to be more confident, efficient and able to complete tasks well (Diamantidis & Chatzoglou, 2019). Conversely, employees who feel less competent in their work can experience frustration, stress and decline job satisfaction and performance significantly (Judge et al., 2020). Therefore, organizations need to ensure that employees have competency necessary and provide appropriate training and development to improve competency employee.

In the context of the financial industry in Jakarta, understanding the relationship between work motivation, workload, competency, job satisfaction, and performance becomes very important. The financial industry in Jakarta is one of the most dynamic and competitive sectors, where service quality and efficiency are the keys to success. Employees in this industry must be able to handle complex tasks, work under high pressure, and provide the best service to customers consistently.

Therefore, this research aims to analyze the influence work motivation, workload, and competency to job satisfaction, and its impact performance in the financial industry in Jakarta in a comprehensive manner. By understanding these factors in depth, organizations can develop more effective strategies and policies to improve job satisfaction and employee performance, and achieve competitive advantage in this highly competitive industry. This research can also provide valuable insights for other companies

in similar industries to understand the importance of considering these factors in improving employee performance.

Based on the explanation above, the objectives of this research can be described as follows: To analyze the influence of work motivation on job satisfaction in the Financial Industry in Jakarta, to analyze the influence of workload on job satisfaction in the Financial Industry in Jakarta, to analyze the influence of competency on job satisfaction in the Financial Industry in Jakarta, to analyze the influence of work motivation on performance in the Financial Industry in Jakarta, to analyze the influence of workload on performance in the Financial Industry in Jakarta, to analyze the influence of competency on performance in the Financial Industry in Jakarta, and to analyze the influence of Job satisfaction on performance in the Industry Finance in Jakarta.

The expected benefits of this research are: For industry/companies, the results of this research can be used to determine the factors that influence the work performance of employees in a company. By understanding the role of work motivation, workload, and competency in influencing job satisfaction, company management can design more effective strategies in improving work performance. For further research, this research can be used as a reference for conducting further studies regarding the relationship between work motivation, workload, competency, and job satisfaction in influencing work performance. Apart from that, this research can also be a basis for other empirical research that examines the interaction effects between these various factors in different industrial contexts, so that it can enrich the literature and understanding regarding human resource management and improving work performance in various sectors.

## **RESEARCH METHODS**

### **Research Design**

This research was conducted to analyze workload, work motivation, competence and self-worth in influencing performance through job satisfaction for employees working in the Financial Industry in Jakarta. This type of research is quantitative and hypothesis testing. The data collection method is cross sectional, because it is done at one time. Research data was collected in the form of a questionnaire using the method survey. The unit of analysis in this research is individuals, namely employees who work in the financial industry in the Jakarta area.

### **Variables and Measurement**

Research focuses on the relationship between performance as a dependent variable with an independent variable, namely work motivation, workload, and competency. Apart from that, this research also includes job satisfaction as a mediating variable. Work motivation was measured using 6 question items, workload was measured using 9 question items, competence was measured using 19 question items, self-worth was measured using 10 question items, job satisfaction measured using 6 question items, and performance measured using 5 question items.

### **Method of collecting data**

Primary data was obtained directly from respondents through questionnaires. This questionnaire was prepared by adapting measurement instruments that have been tested for reliability, so as to ensure that the data collected is accurate and valid. The data collection process was carried out by distributing questionnaires to samples selected from the population of employees working in the financial industry in the DKI Jakarta area. Respondents were instructed to complete the questionnaire anonymously to maintain confidentiality and increase honesty in the answers given. Filling out the questionnaire is done online or offline, depending on the preferences and ease of access of the respondents, to ensure optimal participation. After the questionnaires are collected, the data obtained will be analyzed to test

the research hypothesis. The analysis will include validity and reliability tests to ensure data quality, as well as various statistical tests to test the relationship between independent, mediating and dependent variables.

### Sampling Method

The sampling method used is non-probability sampling, namely a sampling technique that does not provide equal opportunities to respondents because the sample for this research is based on certain considerations and has predetermined criteria, then the technique that can be used is the purposive.

### Data Testing Method

The methods used to test the data are validity testing, reliability testing, and model feasibility testing. First, descriptive statistical analysis will be carried out for each research variable by calculating the average (mean) respondent's answer. This average will provide an idea of the middle value or center of distribution of each variable, helping to understand the characteristics and patterns of the observed data. This descriptive analysis provides an initial understanding of the variability of the data before further analysis is carried out. Next, to analyze the influence between variables and examine the proposed conceptual model, structural analysis is used equation modelling (SEM). SEM is a powerful statistical technique for testing cause-and-effect relationships between variables in a conceptual model. SEM analysis allows researchers to test the overall conceptual model, including direct and indirect relationships between variables, as well as accounting for measurement error. The use of software such as AMOS, LISREL, or SEM PLS allows researchers to test and estimate SEM models accurately. In SEM analysis, researchers will check how well the proposed model fits the observed data, by checking various parameters such as goodness-of-fit, standardized path coefficients, and model fit to empirical data. The results of the SEM analysis will provide a deeper understanding of the relationships between variables in the proposed conceptual framework. Thus, analysis of this data will provide in-depth insight into the factors that influence employee performance in the organizational context, as well as the contribution of each variable to the observed phenomena.

## RESULTS AND DISCUSSION

### Results of Analysis of employee job satisfaction in the Financial Industry

**Tabel 1 Job satisfaction**

Indicator	N	Mean
I really enjoy my job in the company I work	207	4,26572657
Pekerjaan my job is usually quite interesting so it can make me feel not bosan do the job tersebut.	207	4,35273527
I feel quite satisfied with the work I am doing at the moment ini.	207	4.35273527
I really dislike the work I lakukan in the company I work	for 207	4.5700
I have always been enthusiastic about the work I do in the company I workfor.	207	4,6570
Job satisfaction	207	4,4396

From the table above, it shows that the descriptive statistics for the variables Job satisfaction (JS), there are five indicators that are measured in variables Job satisfaction (JS) namely the work in the company can really be enjoyed, the work is usually interesting enough so that you don't feel bored when doing the work, you are quite satisfied with the work you are currently doing, the work you do in the company

is really disliked, and you always feel enthusiastic with the work done. The average values for each of the indicators above are 4.2657, 4.3527, 4.3527, 4.5700, and 4.6570. Mark mean total for variables Job satisfaction (JS) is 4.4396 which indicates that all respondents agree with it job satisfaction that respondents have in working in the financial industry.

### Results of Work motivation analysis on employees in the Financial Industry

**Tabel 2 Work motivation**

Indicator	n	Mean
I am motivated to do tasks that require cooperation with others	207	4,0821
I am motivated to do tasks that allow me to learn something new	207	4,1787
I am motivated to do tasks that give me the opportunity to share my knowledge and experience with others.	207	4,3333
I am motivated to do tasks that make me learn something new	207	4,5266
I am motivated to do tasks that allow me to take a leadership role	207	4,6715
I am motivated to do tasks that I can do for myself	207	4,7246
Work motivation	207	4,4195

From the table above, it shows that the descriptive statistics for the variables Work motivation (WM), there are six indicators that are measured on variables Work motivation (WM) namely motivation to perform tasks that require cooperation with other people, motivation to perform tasks that provide an opportunity to display knowledge and experience, motivation to perform tasks which provides the opportunity to pass on knowledge and experience to others, motivation to carry out tasks that learn something new, motivation to carry out tasks that allow taking a leadership role, and motivation to carry out tasks that can be done independently (W. Hong & Gajendran, 2018).

The average values for each of the indicators above are 4.0821, 4.1787, 4.3333, 4.5266, 4.6715, and 4.7246. Mark mean The highest of 4.7246 is that I am motivated to carry out tasks that I can do independently. These results show that the majority of respondents agreed that they were motivated to carry out tasks that could be done independently. Mean Score total for variables Work motivation (WM) is 4.4195 which indicates that all respondents agree with it work motivation that respondents have in working in the financial industry.

### Results of Workload analysis on employees in the Financial Industry

**Tabel 3 Workload**

Indicator	N	Mean
my job requiresme to work very	fast	1,6087
2071.6087 my job demands hard work	207	1.7729
I am not askedto do excessive work	207	1.8792
I have enough time untuk to complete pekerjaan my work	207	1.9614

Indicator	N	Mean
Workload	207	1.8056

From the table above, it shows that the descriptive statistics for the variables Workload (WL), there are four indicators measured in the variable Workload (WL) with the highest mean value of 1.9614 is that I have enough time to complete my work. These results show that the majority of respondents agreed that the time available was sufficient to complete the work. Total mean value for the variable Workload (WL) is 1.8056 which indicates that all respondents agree with it workload that respondents have in working in the financial industry.

#### Results of competency analysis on employees in the Financial Industry

**Chart 4. Competency**

Indicator	N	Mean
I perform very well in many important situations in my job	207	3.8454,8454
I feel able to do the job given	207	4.0193,0193
I am very talented in doing the job given	207	4.2367,2367
I face challenges of an in the job the job properly	207	4.4686,4686

#### Results of Analysis of employee job satisfaction in the Financial Industry

**Tabel 5 Job satisfaction**

Indicator	N	Mean
I really enjoy my job in the company I work	207	4,26572657
Pekerjaan my job is usually quite interesting so it can make me feel not bosan do the job tersebut.	207	4,35273527
I feel quite satisfied with the work I am doing at the moment ini.	207	4.35273527
I really dislike the work I lakukando in the company I work	207	4.5700
I have always been enthusiastic about the work I do in the company I workfor.	207	4,6570
Job satisfaction	207	4,4396

From the table above, it shows that the descriptive statistics for the variables Job satisfaction (JS), there are five indicators that are measured in variables Job satisfaction (JS) namely the work in the company can really be enjoyed, the work is usually interesting enough so that you don't feel bored when doing the work, you are quite satisfied with the work you are currently doing, the work you do in the company is really disliked, and you always feel enthusiastic with the work done (Issa Gazi et al., 2022). The average values for each of the indicators above are 4.2657, 4.3527, 4.3527, 4.5700, and 4.6570. Mark mean total for variables Job satisfaction (JS) is 4.4396 which indicates that all respondents agree with it job satisfaction that respondents have in working in the financial industry.

## Results of Work motivation analysis on employees in the Financial Industry

**Tabel 6 Work motivation**

Indicator	n	Mean
I am motivated to perform tasks that require kerja cooperation with other people	207	4.0821
I am motivated to perform tasks that provide an opportunity to display my knowledge and experience saya	207	4.1787
I am motivated to perform tasks that provide an opportunity me the opportunity to for me to pass on my knowledge and experience saya to other people	207	4.3333
I am motivated to do tasks that make me learn something new	207	4,5266
I am motivated to do tasks where I can take peran on leadership roles	207	4,6715
I am motivated to do tasks that dapat I can work secara on independently	207	4,7246
<b>Work motivation</b>	<b>207</b>	<b>4,41954195</b>

From the table above, it shows that the descriptive statistics for the variables Work motivation (WM), there are six indicators that are measured on variables Work motivation (WM) namely motivation to perform tasks that require cooperation with other people, motivation to perform tasks that provide an opportunity to display knowledge and experience, motivation to perform tasks that provide an opportunity to pass on knowledge and experience to others, motivation to perform tasks that learn something new ones, motivation to carry out tasks that allow taking a leadership role, and motivation to carry out tasks that can be done independently (Hanafi et al., 2018).

The average values for each of the indicators above are 4.0821, 4.1787, 4.3333, 4.5266, 4.6715, and 4.7246. Mark mean The highest of 4.7246 is that I am motivated to carry out tasks that I can do independently. These results show that the majority of respondents agreed that they were motivated to carry out tasks that could be done independently. Mark mean total for variables Work motivation (WM) is 4.4195 which indicates that all respondents agree with it work motivation that respondents have in working in the financial industry.

## The results of the analysis of Workload on employees in the Financial Industry

**Tabel 7 Workload**

Indicator	N	Mean
my job requiresme to work very	fast	1,6087
2071.6087 my job demands hard work	207	1.7729
I am not askedto do excessive work	207	1.8792
I have enough time untuk to complete pekerjaan my work	207	1.9614

Indicator	N	Mean
<b>Workload</b>	<b>207</b>	<b>1.8056</b>

From the table above, it shows that the descriptive statistics for the variables Workload (WL), there are four indicators measured in the variable Workload (WL) with value mean the highest of 1.9614 is that I have enough time to complete my work. These results show that the majority of respondents agreed that the time available was sufficient to complete the work (Kyndt et al., 2014). Mark mean total for variables Workload (WL) is 1.8056 which indicates that all respondents agree with it workload that respondents have in working in the financial industry.

### Results of competency analysis on employees in the financial industry

**Table 8 Competency**

Indicator	n	Mean
I look very good in a lot of situations is important in the work I	207	3,8454
I feel able to do the work that is given	207	4,0193
My very talented in doing the work that is given	207	4,2367
My face challenges in the job with the right	207	4,4686
I am very competent in doing the work that is given	207	4,6763
<b>Self Competency</b>	<b>207</b>	<b>4,2493</b>
I can give a contribution to the insight that is valuable to the project group	207	4,1353
I can with easily facilitate communication between employees at the place I work	207	4,2222
I am effective in delegating tasks and responsibilities responsible	207	4,4638
I was able to resolve conflict between individuals for effective	207	4,5556
<b>Team Competency</b>	<b>207</b>	<b>4,3442</b>
With the presence of the training that is provided in the place of work, I can work with better follow the change and that there are	207	4,3140
I 'm sure it can work with good in the situation work after the restructuring of the company.	207	4.4493,4493
<b>Change Competency</b>	<b>207</b>	<b>4.3816,3816</b>
I am a pendengar yang good listener in tempat kerja my workplace	207	4.1836,1836
in general, I know perilaku what behavior is appropriate to do in tempat kerja my workplace	207	4.3333,3333
in general, I know the feelings how it feelsan to work of my colleaguesatwork work	207	4.5797,5797
I say something the right thing at waktuthe right timethe right time	207	4.7391,7391

Indicator	n	Mean
<b>Communication Competency</b>	<b>207</b>	<b>4.4589,4589</b>
I take make decisions on the job based bukti yang dapat on reliable evidence	207	4.0338,0338
I take make decisions by prioritizing the thoughts and values of the organization.	207	4.3623,3623
I make decisions by considering what is important to the company dimana I work	207	4.7101,7101
<b>Ethical Competency</b>	<b>207</b>	<b>4.3688,3688</b>
<b>Competency</b>	<b>207</b>	<b>4.3606</b>
<b>indicator</b>	<b>n</b>	<b>Mean</b>
I perform very well in manyimportant situations in my job	207	3.8454,8454
I feel able to do	207	the job I am given 207 4.0193,0193
I am very talented indoing the job given	doing the 207	4.2367,2367
I faced challengesa challenge in the job dengan exactly	207	4.4686,4686

From the table above, it shows that the descriptive statistics for the variables Competency (CO), there are five dimensions, namely self competency, team competency, change competency, communication competency, dan ethical competency (Ghasemy, 2017). Mark mean the high of 4.7391 was me saying the right thing at the right time. These results show that the majority of respondents agreed that the time available was sufficient to complete the work. Mark mean total for variables Competency (CO) of 4.3606 which indicates that all respondents agree with it competency that respondents have in working in the financial industry.

## Data Analysis

### Hypothesis Test Results

**Table 9 Hypothesis Test Results**

	Hipotesis	Estimate	C.R.	P	conclusion
H <sub>1</sub>	Work motivation has a positive effect on job satisfaction	0,121	1,081	0,140	Hypothesis not supported
H <sub>2</sub>	Workload has a positive effect on job satisfaction	0,753	1,350	0,088 *	Hypothesis supported
H <sub>3</sub>	Competence has a positive effect on job satisfaction	0,579	3,894	0,000 **	Hypothesis supported
H <sub>4</sub>	Work motivation has a positive effect on employee performance	0,458	3,014	0,000 **	Hypothesis supported
H <sub>5</sub>	Workload has a positive effect on employee performance	0,029	0,136	0,445	supported
H <sub>6</sub>	Competence has a positive effect on employee performance	-0,034	-0,691	0,245	Hypothesis
H <sub>7</sub>	Job satisfaction has a positive effect on employee performance	0,069	1,426	0,077 *	Not supported

## Discussion of Research Results

### H1: There is a positive influence Work motivation to Job satisfaction.

Hypothesis 1 testing was carried out with the aim of testing Work motivation positive influence on Job satisfaction. The results of data processing are shown by the estimated coefficient value of 0.121, which means it is increasing Work motivation will improve job satisfaction and vice versa if Work motivation decrease will decrease Job satisfaction. The statistical t value of 1.081 results p-value of 0.140. With value p-value > 0.05 means Ho is accepted, which means the hypothesis Work motivation positive influence on Job satisfaction not proven.

### H2: There is a positive influence Workload to Job satisfaction.

Hypothesis 2 testing was carried out with the aim of testing the positive influence workload to Job satisfaction. The results of data processing are shown by an estimated coefficient value of 0.753, which means it is increasing workload will increase job satisfaction and vice versa, it is decreasing workload will lower Job satisfaction. The statistical t value of 1.350 produces a p-value of 0.088 < 0.10, which means that Ho is rejected and Ha is accepted so that the hypothesis can be concluded workload positive influence on Job satisfaction can be proven.

## CONCLUSION

Based on the results of data analysis carried out in the previous chapter, the following are the conclusions of this research: Work motivation has no effect on job satisfaction, which shows that the higher the work motivation of employees who work in the Financial Industry in Jakarta, it has no effect on the job satisfaction felt by employees . Workload has a positive effect on job satisfaction, which shows that the increasing workload of employees working in the Financial Industry in Jakarta will have an effect on increasing job satisfaction felt by employees. Competency has a positive effect on job satisfaction, which shows that with the right competencies, employees working in the Financial Industry in Jakarta can feel satisfied with carrying out their job duties and responsibilities. Work motivation mediated by Job satisfaction has a positive influence on employee performance, which shows that the high work motivation of employees who work in the Financial Industry in Jakarta can improve the employee's performance. Workload mediated by Job satisfaction has no effect on employee performance, which shows that the higher the workload of employees working in the Financial Industry in Jakarta, it has no effect on the employee's performance. Competency mediated by Job satisfaction has no effect on employee performance, which shows that the higher the competence of employees who work in the Financial Industry in Jakarta, it has no effect on the employee's performance. Job satisfaction influences employee performance, which shows that the higher the job satisfaction of employees who work in the Financial Industry in Jakarta, the higher the employee's performance.

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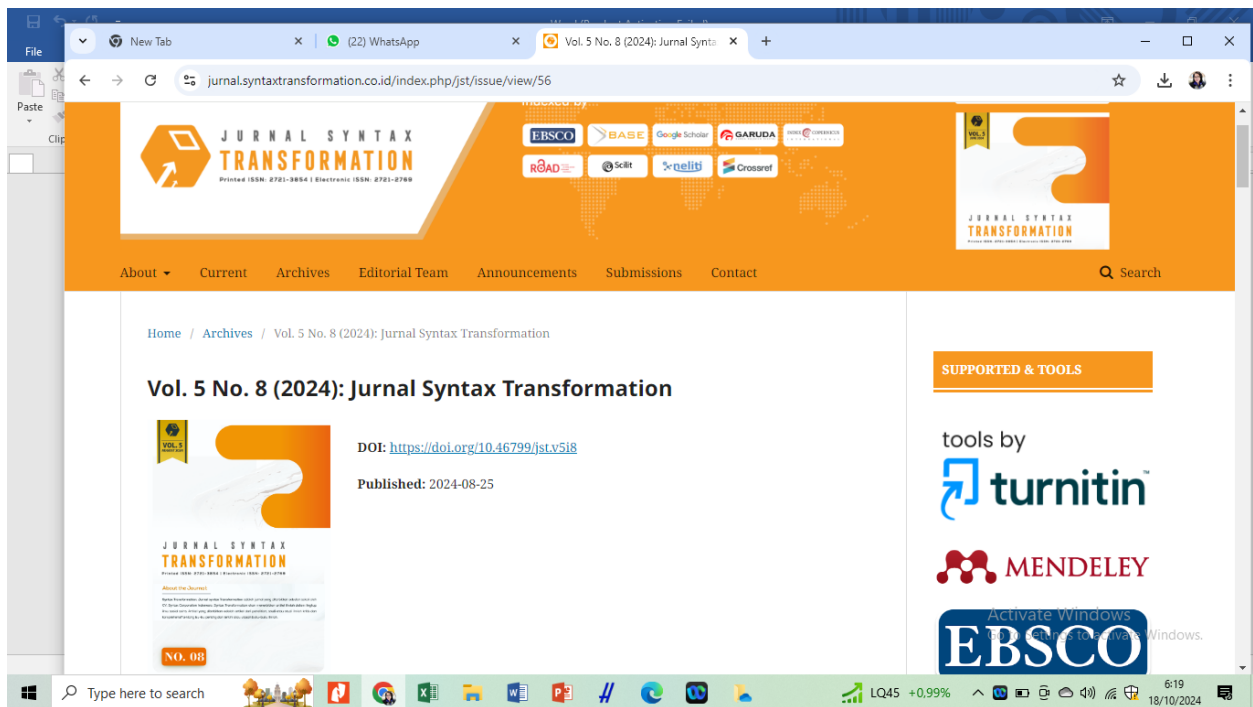
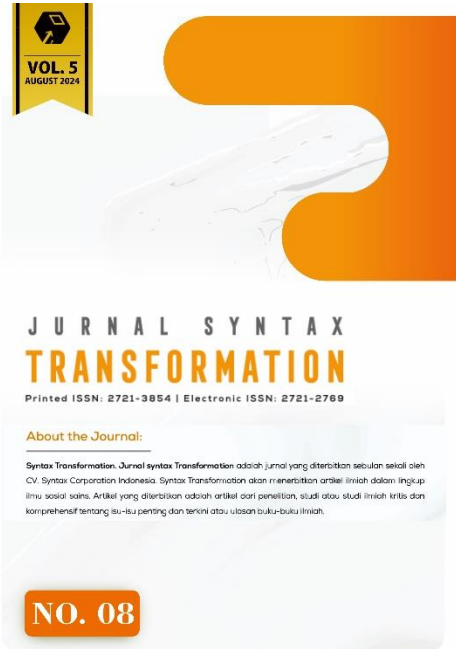
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# The Role of Work Motivation, Workload, and Competency in Influencing Employee Performance through Job Satisfaction

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## The Role of Work Motivation, Workload, and Competency in Influencing Employee Performance through Job Satisfaction

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### ABSTRACT

In a dynamic and competitive financial industry, employee performance (performance) plays a key role in determining the success and growth of the organisation. This study aims to analyse the effect of work motivation, workload, and competency on job satisfaction, and its impact on performance in the financial industry in Jakarta. This research uses quantitative methods by distributing questionnaires to employees in the financial industry in Jakarta. The data collected was then analysed using regression analysis to test the effect of independent variables on the dependent variable. The results showed that work motivation, workload, and competency have a significant effect on job satisfaction. Furthermore, job satisfaction was also found to have a significant effect on employee performance. These findings confirm the importance of paying attention to these factors in improving employee performance in the financial industry. Organisations need to develop effective strategies and policies to increase work motivation, manage workload, and develop employee competencies. By paying attention to these factors, it is expected to increase job satisfaction and ultimately improve employee performance in the highly competitive financial industry. This study concludes that work motivation, workload, and competency have a significant effect on job satisfaction, which in turn has an impact on improving employee performance in the financial industry. The findings provide practical implications for organisations to pay attention to these factors in an effort to improve employee performance.

**Keywords:** work motivation, workload, competency, job satisfaction, employee performance

## INTRODUCTION

In the dynamic and competitive financial industry, employee performance (performance) plays a key role in determining the success and growth of the organization (Akram & Hilman, 2018). High performance not only results in optimal productivity, but also reflects the efficiency and quality of services provided to customers (Y. Hong et al., 2017). Therefore, understanding the factors that influence employee performance is very important for companies in the financial industry, especially in Jakarta.

Job satisfaction has long been recognized as one of the main factors influencing employee performance. Employees who are satisfied with their work tend to be more motivated, productive, and committed to the organization (Ali & Anwar, 2021). Job satisfaction includes various aspects, such as competitive salaries and benefits, comfortable and safe working conditions, opportunities for professional development, harmonious relationships with colleagues and superiors, as well as a proper sense of appreciation for the employee's contribution. When employees feel satisfied with their work, employees tend to be more enthusiastic and dedicated in carrying out their duties and responsibilities, which will ultimately improve overall performance (Bedarkar & Pandita, 2014).

However, job satisfaction itself is influenced by various factors, such as work motivation (work motivation), workload (workload), and competence (skill). Work motivation is a strong internal drive that can encourage someone to act and achieve certain goals in the work they do (Green Jr et al., 2017). Employees who have high work motivation tend to be more enthusiastic, persistent and enthusiastic in carrying out their duties and responsibilities, which in the end can increase job satisfaction and employee performance significantly (Jaya & Ariyanto, 2021).

On the other hand, excessive workload can cause stress, fatigue and drastically reduce the quality of work. An unbalanced workload, either too heavy or too light, can have an impact job satisfaction and negative employee performance (Chinguwo, 2023). Therefore, it is important for organizations to ensure that the workload given to employees is at a reasonable level and can be managed well, so that employees can work optimally without feeling burdened or less challenged.

Competency is also an important influencing factor job satisfaction and employee performance (Iriani et al., 2023). Employees who own competency who are in line with the demands of the job at hand, such as adequate knowledge, skills and abilities, tend to be more confident, efficient and able to complete tasks well (Diamantidis & Chatzoglou, 2019). Conversely, employees who feel less competent in their work can experience frustration, stress and decline job satisfaction and performance significantly (Judge et al., 2020). Therefore, organizations need to ensure that employees have competency necessary and provide appropriate training and development to improve competency employee.

In the context of the financial industry in Jakarta, understanding the relationship between work motivation, workload, competency, job satisfaction, and performance becomes very important. The financial industry in Jakarta is one of the most dynamic and competitive sectors, where service quality and efficiency are the keys to success. Employees in this industry must be able to handle complex tasks, work under high pressure, and provide the best service to customers consistently.

Therefore, this research aims to analyze the influence work motivation, workload, and competency to job satisfaction, and its impact performance in the financial industry in Jakarta in a comprehensive manner. By understanding these factors in depth, organizations can develop more effective strategies and policies to improve job satisfaction and employee performance, and achieve competitive advantage in this highly competitive industry. This research can also provide valuable insights for other companies

in similar industries to understand the importance of considering these factors in improving employee performance.

Based on the explanation above, the objectives of this research can be described as follows: To analyze the influence of work motivation on job satisfaction in the Financial Industry in Jakarta, to analyze the influence of workload on job satisfaction in the Financial Industry in Jakarta, to analyze the influence of competency on job satisfaction in the Financial Industry in Jakarta, to analyze the influence of work motivation on performance in the Financial Industry in Jakarta, to analyze the influence of workload on performance in the Financial Industry in Jakarta, to analyze the influence of competency on performance in the Financial Industry in Jakarta, and to analyze the influence of Job satisfaction on performance in the Industry Finance in Jakarta.

The expected benefits of this research are: For industry/companies, the results of this research can be used to determine the factors that influence the work performance of employees in a company. By understanding the role of work motivation, workload, and competency in influencing job satisfaction, company management can design more effective strategies in improving work performance. For further research, this research can be used as a reference for conducting further studies regarding the relationship between work motivation, workload, competency, and job satisfaction in influencing work performance. Apart from that, this research can also be a basis for other empirical research that examines the interaction effects between these various factors in different industrial contexts, so that it can enrich the literature and understanding regarding human resource management and improving work performance in various sectors.

## RESEARCH METHODS

### Research Design

This research was conducted to analyze workload, work motivation, competence and self-worth in influencing performance through job satisfaction for employees working in the Financial Industry in Jakarta. This type of research is quantitative and hypothesis testing. The data collection method is cross sectional, because it is done at one time. Research data was collected in the form of a questionnaire using the method survey. The unit of analysis in this research is individuals, namely employees who work in the financial industry in the Jakarta area.

### Variables and Measurement

Research focuses on the relationship between performance as a dependent variable with an independent variable, namely work motivation, workload, and competency. Apart from that, this research also includes job satisfaction as a mediating variable. Work motivation was measured using 6 question items, workload was measured using 9 question items, competence was measured using 19 question items, self-worth was measured using 10 question items, job satisfaction measured using 6 question items, and performance measured using 5 question items.

### Method of collecting data

Primary data was obtained directly from respondents through questionnaires. This questionnaire was prepared by adapting measurement instruments that have been tested for reliability, so as to ensure that the data collected is accurate and valid. The data collection process was carried out by distributing questionnaires to samples selected from the population of employees working in the financial industry in the DKI Jakarta area. Respondents were instructed to complete the questionnaire anonymously to maintain confidentiality and increase honesty in the answers given. Filling out the questionnaire is done online or offline, depending on the preferences and ease of access of the respondents, to ensure optimal participation. After the questionnaires are collected, the data obtained will be analyzed to test

the research hypothesis. The analysis will include validity and reliability tests to ensure data quality, as well as various statistical tests to test the relationship between independent, mediating and dependent variables.

#### Sampling Method

The sampling method used is non-probability sampling, namely a sampling technique that does not provide equal opportunities to respondents because the sample for this research is based on certain considerations and has predetermined criteria, then the technique that can be used is the purposive.

#### Data Testing Method

The methods used to test the data are validity testing, reliability testing, and model feasibility testing. First, descriptive statistical analysis will be carried out for each research variable by calculating the average (mean) respondent's answer. This average will provide an idea of the middle value or center of distribution of each variable, helping to understand the characteristics and patterns of the observed data. This descriptive analysis provides an initial understanding of the variability of the data before further analysis is carried out. Next, to analyze the influence between variables and examine the proposed conceptual model, structural analysis is used equation modelling (SEM). SEM is a powerful statistical technique for testing cause-and-effect relationships between variables in a conceptual model. SEM analysis allows researchers to test the overall conceptual model, including direct and indirect relationships between variables, as well as accounting for measurement error. The use of software such as AMOS, LISREL, or SEM PLS allows researchers to test and estimate SEM models accurately. In SEM analysis, researchers will check how well the proposed model fits the observed data, by checking various parameters such as goodness-of-fit, standardized path coefficients, and model fit to empirical data. The results of the SEM analysis will provide a deeper understanding of the relationships between variables in the proposed conceptual framework. Thus, analysis of this data will provide in-depth insight into the factors that influence employee performance in the organizational context, as well as the contribution of each variable to the observed phenomena.

### RESULTS AND DISCUSSION

#### Results of Analysis of employee job satisfaction in the Financial Industry

Tabel 1 Job satisfaction

Indicator	N	Mean
I really enjoy my job in the company I work	207	4,26572657
Pekerjaan my job is usually quite interesting so it can make me feel not bosan do the job tersebut.	207	4,35273527
I feel quite satisfied with the work I am doing at the moment ini.	207	4.35273527
I really dislike the work I lakukando in the company I work	for 207	4.5700
I have always been enthusiastic about the work I do in the company I workfor.	207	4,6570
Job satisfaction	207	4,4396

From the table above, it shows that the descriptive statistics for the variables Job satisfaction (JS), there are five indicators that are measured in variables Job satisfaction (JS) namely the work in the company can really be enjoyed, the work is usually interesting enough so that you don't feel bored when doing the work, you are quite satisfied with the work you are currently doing, the work you do in the company

is really disliked, and you always feel enthusiastic with the work done. The average values for each of the indicators above are 4.2657, 4.3527, 4.3527, 4.5700, and 4.6570. Mark mean total for variables Job satisfaction (JS) is 4.4396 which indicates that all respondents agree with it job satisfaction that respondents have in working in the financial industry.

**Results of Work motivation analysis on employees in the Financial Industry**

**Tabel 2 Work motivation**

Indicator	n	Mean
I am motivated to do tasks that require cooperation with others	207	4,0821
I am motivated to do tasks that allow me to learn something new	207	4,1787
I am motivated to do tasks that give me the opportunity to share my knowledge and experience with others.	207	4,3333
I am motivated to do tasks that make me learn something new	207	4,5266
I am motivated to do tasks that allow me to take a leadership role	207	4,6715
I am motivated to do tasks that I can do for myself	207	4,7246
Work motivation	207	4,4195

From the table above, it shows that the descriptive statistics for the variables Work motivation (WM), there are six indicators that are measured on variables Work motivation (WM) namely motivation to perform tasks that require cooperation with other people, motivation to perform tasks that provide an opportunity to display knowledge and experience, motivation to perform tasks which provides the opportunity to pass on knowledge and experience to others, motivation to carry out tasks that learn something new, motivation to carry out tasks that allow taking a leadership role, and motivation to carry out tasks that can be done independently (W. Hong & Gajendran, 2018).

The average values for each of the indicators above are 4.0821, 4.1787, 4.3333, 4.5266, 4.6715, and 4.7246. Mark mean The highest of 4.7246 is that I am motivated to carry out tasks that I can do independently. These results show that the majority of respondents agreed that they were motivated to carry out tasks that could be done independently. Mean Score total for variables Work motivation (WM) is 4.4195 which indicates that all respondents agree with it work motivation that respondents have in working in the financial industry.

**Results of Workload analysis on employees in the Financial Industry**

**Tabel 3 Workload**

Indicator	N	Mean
my job requires me to work very fast	207	1,6087
my job demands hard work	207	1,7729
I am not asked to do excessive work	207	1,8792
I have enough time to complete my work	207	1,9614

Indicator	N	Mean
Workload	207	1.8056

From the table above, it shows that the descriptive statistics for the variables Workload (WL), there are four indicators measured in the variable Workload (WL) with the highest mean value of 1.9614 is that I have enough time to complete my work. These results show that the majority of respondents agreed that the time available was sufficient to complete the work. Total mean value for the variable Workload (WL) is 1.8056 which indicates that all respondents agree with it workload that respondents have in working in the financial industry.

#### Results of competency analysis on employees in the Financial Industry

Chart 4. Competency

Indicator	N	Mean
I perform very well in many important situations in my job	207	3.8454,8454
I feel able to do the job given	207	4.0193,0193
I am very talented in doing the job given	207	4.2367,2367
I face challenges of an in the job the job properly	207	4.4686,4686

#### Results of Analysis of employee job satisfaction in the Financial Industry

Tabel 5 Job satisfaction

Indicator	N	Mean
I really enjoy my job in the company I work	207	4,26572657
Pekerjaan my job is usually quite interesting so it can make me feel not bored when doing the job tersebut.	207	4,35273527
I feel quite satisfied with the work I am doing at the moment ini.	207	4.35273527
I really dislike the work I do in the company I work	207	4.5700
I have always been enthusiastic about the work I do in the company I work for.	207	4,6570
Job satisfaction	207	4,4396

From the table above, it shows that the descriptive statistics for the variables Job satisfaction (JS), there are five indicators that are measured in variables Job satisfaction (JS) namely the work in the company can really be enjoyed, the work is usually interesting enough so that you don't feel bored when doing the work, you are quite satisfied with the work you are currently doing, the work you do in the company is really disliked, and you always feel enthusiastic with the work done (Issa Gazi et al., 2022). The average values for each of the indicators above are 4.2657, 4.3527, 4.3527, 4.5700, and 4.6570. Mark mean total for variables Job satisfaction (JS) is 4.4396 which indicates that all respondents agree with it job satisfaction that respondents have in working in the financial industry.

**Results of Work motivation analysis on employees in the Financial Industry**

**Tabel 6 Work motivation**

Indicator	n	Mean
I am motivated to perform tasks that require kerja cooperation with other people	207	4.0821
I am motivated to perform tasks that provide an opportunity to display my knowledge and experience saya	207	4.1787
I am motivated to perform tasks that provide an opportunity me the opportunity to for me to pass on my knowledge and experience saya to other people	207	4.3333
I am motivated to do tasks that make me learn something new	207	4.5266
I am motivated to do tasks where I can take peran on leadership roles	207	4.6715
I am motivated to do tasks that dapat I can work secara on independently	207	4.7246
<b>Work motivation</b>	<b>207</b>	<b>4,41954195</b>

From the table above, it shows that the descriptive statistics for the variables Work motivation (WM), there are six indicators that are measured on variables Work motivation (WM) namely motivation to perform tasks that require cooperation with other people, motivation to perform tasks that provide an opportunity to display knowledge and experience, motivation to perform tasks that provide an opportunity to pass on knowledge and experience to others, motivation to perform tasks that learn something new ones, motivation to carry out tasks that allow taking a leadership role, and motivation to carry out tasks that can be done independently (Hanafi et al., 2018).

The average values for each of the indicators above are 4.0821, 4.1787, 4.3333, 4.5266, 4.6715, and 4.7246. Mark mean The highest of 4.7246 is that I am motivated to carry out tasks that I can do independently. These results show that the majority of respondents agreed that they were motivated to carry out tasks that could be done independently. Mark mean total for variables Work motivation (WM) is 4.4195 which indicates that all respondents agree with it work motivation that respondents have in working in the financial industry.

**The results of the analysis of Workload on employees in the Financial Industry**

**Tabel 7 Workload**

Indicator	N	Mean
my job requiresme to work very	fast	1,6087
2071.6087 my job demands hard work	207	1.7729
I am not askedto do excessive work	207	1.8792
I have enough time untuk to complete pekerjaan my work	207	1.9614

Indicator	N	Mean
Workload	207	1.8056

From the table above, it shows that the descriptive statistics for the variables Workload (WL), there are four indicators measured in the variable Workload (WL) with value mean the highest of 1.9614 is that I have enough time to complete my work. These results show that the majority of respondents agreed that the time available was sufficient to complete the work (Kyndt et al., 2014). Mark mean total for variables Workload (WL) is 1.8056 which indicates that all respondents agree with it workload that respondents have in working in the financial industry.

#### Results of competency analysis on employees in the financial industry

Table 8 Competency

Indicator	n	Mean
I look very good in a lot of situations is important in the work I	207	3,8454
I feel able to do the work that is given	207	4,0193
My very talented in doing the work that is given	207	4,2367
My face challenges in the job with the right	207	4,4686
I am very competent in doing the work that is given	207	4,6763
<b>Self Competency</b>	<b>207</b>	<b>4,2493</b>
I can give a contribution to the insight that is valuable to the project group	207	4,1353
I can with easily facilitate communication between employees at the place I work	207	4,2222
I am effective in delegating tasks and responsibilities responsible	207	4,4638
I was able to resolve conflict between individuals for effective	207	4,5556
<b>Team Competency</b>	<b>207</b>	<b>4,3442</b>
With the presence of the training that is provided in the place of work, I can work with better follow the change and that there are	207	4,3140
I'm sure it can work with good in the situation work after the restructuring of the company.	207	4.4493,4493
<b>Change Competency</b>	<b>207</b>	<b>4.3816,3816</b>
I am a pendengar yang good listener in tempat kerja my workplace	207	4.1836,1836
in general, I know perilaku what behavior is appropriate to do in tempat kerja my workplace	207	4.3333,3333
in general, I know the feelings how it feelsan to work of my colleaguesatwork work	207	4.5797,5797
I say something the right thing at waktuthe right timethe right time	207	4.7391,7391

Indicator	n	Mean
<b>Communication Competency</b>	<b>207</b>	<b>4.4589,4589</b>
I take make decisions on the job based bukti yang dapat on reliable evidence	207	4.0338,0338
I take make decisions by prioritizing the thoughts and values of the organization.	207	4.3623,3623
I make decisions by considering what is important to the company dimana I work	207	4.7101,7101
<b>Ethical Competency</b>	<b>207</b>	<b>4.3688,3688</b>
<b>Competency</b>	<b>207</b>	<b>4.3606</b>
<b>indicator</b>	<b>n</b>	<b>Mean</b>
I perform very well in manyimportant situations in my job	207	3.8454,8454
I feel able to do	207	the job I am given 207 4.0193,0193
I am very talented indooing the job given	doing the 207	4.2367,2367
I faced challengesa challenge in the job dengan exactly	207	4.4686,4686

From the table above, it shows that the descriptive statistics for the variables Competency (CO), there are five dimensions, namely self competency, team competency, change competency, communication competency, dan ethical competency (Ghasemy, 2017). Mark mean the high of 4.7391 was me saying the right thing at the right time. These results show that the majority of respondents agreed that the time available was sufficient to complete the work. Mark mean total for variables Competency (CO) of 4.3606 which indicates that all respondents agree with it competency that respondents have in working in the financial industry.

#### Data Analysis

#### Hypothesis Test Results

Table 9 Hypothesis Test Results

	Hipotesis	Estimate	C.R.	P	conclusion
H <sub>1</sub>	Work motivation has a positive effect on job satisfaction	0,121	1,081	0,140	Hypothesis not supported
H <sub>2</sub>	Workload has a positive effect on job satisfaction	0,753	1,350	0,088 *	Hypothesis supported
H <sub>3</sub>	Competence has a positive effect on job satisfaction	0,579	3,894	0,000 **	Hypothesis supported
H <sub>4</sub>	Work motivation has a positive effect on employee performance	0,458	3,014	0,000 **	Hypothesis supported
H <sub>5</sub>	Workload has a positive effect on employee performance	0,029	0,136	0,445	Hypothesis supported
H <sub>6</sub>	Competence has a positive effect on employee performance	-0,034	-0,691	0,245	Hypothesis supported
H <sub>7</sub>	Job satisfaction has a positive effect on employee performance	0,069	1,426	0,077 *	Not supported

## Discussion of Research Results

### H1: There is a positive influence Work motivation to Job satisfaction.

Hypothesis 1 testing was carried out with the aim of testing Work motivation positive influence on Job satisfaction. The results of data processing are shown by the estimated coefficient value of 0.121, which means it is increasing Work motivation will improve job satisfaction and vice versa if Work motivation decrease will decrease Job satisfaction. The statistical t value of 1.081 results p-value of 0.140. With value p-value > 0.05 means Ho is accepted, which means the hypothesis Work motivation positive influence on Job satisfaction not proven.

### H2: There is a positive influence Workload to Job satisfaction.

Hypothesis 2 testing was carried out with the aim of testing the positive influence workload to Job satisfaction. The results of data processing are shown by an estimated coefficient value of 0.753, which means it is increasing workload will increase job satisfaction and vice versa, it is decreasing workload will lower Job satisfaction. The statistical t value of 1.350 produces a p-value of 0.088 < 0.10, which means that Ho is rejected and Ha is accepted so that the hypothesis can be concluded workload positive influence on Job satisfaction can be proven.

## CONCLUSION

Based on the results of data analysis carried out in the previous chapter, the following are the conclusions of this research: Work motivation has no effect on job satisfaction, which shows that the higher the work motivation of employees who work in the Financial Industry in Jakarta, it has no effect on the job satisfaction felt by employees. Workload has a positive effect on job satisfaction, which shows that the increasing workload of employees working in the Financial Industry in Jakarta will have an effect on increasing job satisfaction felt by employees. Competency has a positive effect on job satisfaction, which shows that with the right competencies, employees working in the Financial Industry in Jakarta can feel satisfied with carrying out their job duties and responsibilities. Work motivation mediated by Job satisfaction has a positive influence on employee performance, which shows that the high work motivation of employees who work in the Financial Industry in Jakarta can improve the employee's performance. Workload mediated by Job satisfaction has no effect on employee performance, which shows that the higher the workload of employees working in the Financial Industry in Jakarta, it has no effect on the employee's performance. Competency mediated by Job satisfaction has no effect on employee performance, which shows that the higher the competence of employees who work in the Financial Industry in Jakarta, it has no effect on the employee's performance. Job satisfaction influences employee performance, which shows that the higher the job satisfaction of employees who work in the Financial Industry in Jakarta, the higher the employee's performance.

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