

World Journal of Advanced Research and Reviews

eISSN: 2581-9615 CODEN (USA): WJARAI Cross Ref DOI: 10.30574/wjarr Journal homepage: https://wjarr.com/



(REVIEW ARTICLE)



Training and motivation on employee performance: Mediated by job satisfaction

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World Journal of Advanced Research and Reviews, 2024, 22(02), 1672-1687

Publication history: Received on 12 April 2024; revised on 17 May 2024; accepted on 20 May 2024

Article DOI: https://doi.org/10.30574/wjarr.2024.22.2.1581

Abstract

This study aims to analyze the role of job satisfaction in mediating training and work motivation on the performance of Credit Guarantee Officer (CGO) employees at PT Jamkrida Bali Mandara (Perseroda). Survey method is used to collect data from 30 respondents who are CGO employees at PT Jamkrida Bali Mandara (Perseroda). Inferential analysis technique with Partial Least Square (PLS) was used to analyze the data. The results showed that training has a positive effect on job satisfaction of CGO employees and the relationship is significant, work motivation has a positive effect on job satisfaction of CGO employees and the relationship is significant, training has a positive effect on CGO employee performance and the relationship is not significant, job satisfaction has a positive effect on CGO employee performance and the relationship is significant, job satisfaction has a positive effect on CGO employee performance and the relationship is significant, job satisfaction can mediate between training and CGO employee performance, job satisfaction can mediate between work motivation and CGO employee performance at PT Jamkrida Bali Mandara (Perseroda). These results are able to confirm the performance theory that the importance of paying attention to training to employees and providing work motivation to employees to increase the effectiveness of company performance. The practical implication are discussed.

Keywords: Job Satisfaction; Training; Work Motivation; Employee Performance; Credit Guarantee Officer (CGO); PT Jamkrida Bali Mandara (Perseroda)

1. Introduction

Human Resources (HR) is the most important asset in any organization, being the backbone of business success and growth. With their skills, expertise and dedication, people create significant added value for the company. They not only carry out operational tasks, but also become agents of change and innovation. Qualified human resources are able to take the company beyond its boundaries, create superior products and services, and strengthen customer relationships. In addition, the role of HR in maintaining a positive corporate culture and fostering strong team collaboration cannot be ignored. With proper development and coaching, HR can grow and develop with the organization, becoming the future leaders that drive long-term success. In an era of globalization and increasing competition, investing in people is an important strategic step for any company that wants to remain relevant and highly competitive.

The role of the Credit Guarantee Officer (CGO) is a consideration factor for the management of PT Jamkrida Bali Mandara (Perseroda) because the company wants to expand the guarantee business by increasing the Guarantee Service Fee (IJP) on guaranteed loans. Thus it is important to pay attention to the perceptions and influences that affect the satisfaction and performance of guarantee agents or CGOs in the work environment of PT Jamkrida Bali Mandara (Perseroda). One of the benchmarks in measuring CGO performance can be seen from the increase in IJP revenue which is expected to continue to grow and the number of guarantee claims which are expected to be as minimal as possible and the addition of work partners, especially in Bali Province. However, the facts in the field are sometimes different, this is influenced by several factors including training to improve employee knowledge and skills and motivation which is a key factor in

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influencing employee performance. High motivation can encourage employees to better achieve their targets and contribute to the company's success.

According to Cashmere (2019: 184) performance is the result of work and work behavior that has been achieved in fulfilling the duties and responsibilities given during a certain period of time. The success of efforts to improve employee performance has a direct relationship with effective human resource management at the individual level, organizational level and work group. Human resources determine the management in the organization, meaning that the expected performance will be realized if humans have the power and ability in accordance with the demands of the needs in carrying out organizational activities. Organizations need employees who are able to work better, faster and more precisely so that employees with high job performance are needed. Factors that affect employee performance according to Kasmir (2019: 189) are: special skills and knowledge, knowledge, job design, personality, work motivation, leadership, management style, organizational culture, job satisfaction, work climate, loyalty, commitment. and job discipline.

Job satisfaction is a factor owned by individual employees, who feel their satisfaction or dissatisfaction in completing their work (Suryani, 2022). Employees will perform well, if they have high job satisfaction and vice versa. This means that employees who feel individually satisfied with their work will feel happy doing the job, this will affect their performance on their job. In other words, job satisfaction reflects the attitude of employees towards their work which has an impact on their work results.

Apart from job satisfaction, another factor that affects employee performance is training. According to Wicaksono, et al (2022) training and development is a must in every organization to avoid fraudulent activities in the future. Training and development refers to the practice of providing training, workshops, coaching, mentoring, or other learning opportunities to employees to inspire, challenge, and motivate them to perform the functions of their position to the best of their ability and within the standards set by the company or organization. Many studies link training to employee performance. Some of them are research conducted by Setiawan et al. (2020), Nugroho & Paradifa (2020) and Firmansyah & Aima (2020) which concluded the results that training has a positive effect on employee performance, but research conducted by Syahputra & Tanjung (2020), Pratama & Pasaribu (2021) and Sinaga et al. (2021) concluded the result that training has no significant effect on employee performance. Many studies have also linked training to job satisfaction. Some of them are research conducted by Osewe & Gindicha (2021), Agustino et al. (2021) and Harras et al. (2020) which concluded the results that training has a positive effect on job satisfaction, but research conducted by Timporok et al. (2023), Ginting et al. (2023) and Rumeen et al. (2023) concluded the result that training has no significant effect on job satisfaction.

Another factor that affects job satisfaction is motivation. According to Nurjaya (2021) motivation is a driving force that causes an organization member to be willing / willing to exert his abilities, in the form of expertise and skills, energy and time to carry out various activities that are his responsibility and fulfill his obligations, in order to achieve predetermined organizational goals and objectives. Studies that have been conducted have found the effect of motivation on employee performance, including research conducted by Adinda et al. (2023), Sembiring (2020) and Farisi et al. (2020) which concluded the results that motivation has a positive effect on employee performance, but research conducted by Syahidin et al. (2022) and Sari et al. (2020) concluded the result that motivation has no significant effect on employee performance.

Meanwhile, some findings also link motivation with job satisfaction. Some of them are research conducted by Nadapdap et al. (2022), Dhani & Surya et al. (2023) and Enriko & Arianto (2022) which concluded the results that motivation has a positive effect on job satisfaction, but research conducted by Cahyoseputro et al. (2021) and Poetri et al. (2020) concluded the result that motivation has no significant effect on job satisfaction. Many studies link job satisfaction to employee performance. Some of them are research conducted by Andayani (2020), Paparang et al. (2021) and Azhari et al. (2021) which concluded that job satisfaction has a positive effect on employee performance, but research conducted by Basri & Rauf (2021) concluded that job satisfaction has no effect on employee performance and research conducted by Nurhandayani (2022) and Alfiansyah (2021) concluded the results that job satisfaction has no significant effect on employee performance.

2. Literature Review and Hypothesis Development

Training is the most important thing in making job satisfaction because the practical process carried out will help work become easier to understand and become efficient in doing the tasks performed, the level of satisfaction will increase. The relationship between training and employee job satisfaction is very close because to achieve employee job satisfaction, systematic and continuous training is needed.

Based on research by Osewe & Gindicha (2021), training and development has a positive effect on correlation with employee satisfaction. This opinion is supported by research conducted by Agustino, et al. (2021), by showing that the training applied by SMP YPIP Talang Ubi has a positive influence on employee job satisfaction. The same results were also obtained by Harras, et al. (2020) in his journal stated that training has an effect on employee job satisfaction. In addition, research conducted by Haki (2021) states that training has an effect on job satisfaction.

H1: Training has a positive and significant effect on job satisfaction.

The effect of work motivation on job satisfaction refers to the relationship between the level of motivation felt by employees towards their work and the level of satisfaction they feel towards that work. Busro (2018: 50) suggests that employee motivation is very effective in increasing and fulfilling employee job satisfaction where these motivational factors are measured through intrinsic factors (achievement needs and interests) and extrinsic factors (job security, salary, and promotion). Thus, the effect of work motivation on job satisfaction shows that high motivation can increase employee job satisfaction by encouraging greater engagement, higher achievement, and a greater sense of satisfaction with their work. This is a mutually reinforcing cycle where high levels of motivation can increase job satisfaction, while high job satisfaction can also strengthen and maintain high levels of motivation.

This opinion is supported by research conducted by Lestari & Rachmasari (2021), showing that motivation has a positive and significant effect on employee job satisfaction at Paperclip Kota Kasablanka Branch. The same results were also obtained by Aturrohma & Nainggolan (2022) in their research which stated that motivation has a positive effect on job satisfaction. Research conducted by Rivaldo & Ratnasari (2020) and Mubaroqah & Yusuf (2020) concluded that motivation has a significant effect on job satisfaction.

H2: Motivation has a positive and significant effect on job satisfaction.

Training can increase experience and improve work skills which have the most direct impact on performance. Through training, performance will also be formed in the implementation, this is also in line with research (Sasidaran, 2018). Training regarding employee skills and abilities to do the current job. Poor training planning will affect training results so that much of the material is less relevant to needs. This means that improving good or appropriate training materials will also improve employee performance.

Research conducted by Firmansyah & Aima (2020) and Hermawati, et al. (2021), showing that training has a positive and significant effect on employee performance. Similar results were also obtained by Fangiziah et al. (2023) and Kosdianti & Sunardi (2021) also state that training has a significant effect on employee performance.

H3: Training has a positive and significant effect on employee performance.

The effect of work motivation on employee performance refers to the relationship between the level of motivation felt by employees towards their work and the level of performance they demonstrate at work. Work motivation Refers to the internal drive that drives individuals to achieve desired goals and results in the work context. Employee motivation levels can be influenced by a variety of factors, including recognition, achievement, challenging assignments, financial incentives, career development opportunities, and a supportive work environment. Thus, the influence of work motivation on employee performance shows that high motivation can have a significant positive impact on employee performance in the workplace. Therefore, it is important for companies to pay attention to and strengthen factors that can increase employee motivation as part of their human resource management strategy.

Research conducted by Sembiring (2020), shows that motivation influences the performance of Bank Sinarmas Medan employees. The same results were also obtained by Umar & Norawati (2022) in their research which stated that work motivation had a significant effect on employee performance at the UPT Sungai Duku Port, Pekanbaru. Research conducted by Adinda, et al. (2023) and Harahap (2020) also obtained the same results where motivation had a positive and significant effect on performance.

H4: Motivation has a positive and significant effect on employee performance.

The effect of job satisfaction on employee performance refers to the relationship between the level of satisfaction felt by employees with their work and the level of performance they demonstrate at work. Job satisfaction refers to the extent to which employees feel satisfied, happy, and fulfilled with their work. Factors that can influence job satisfaction include the work environment, compensation, relationships with co-workers and superiors, career development opportunities, and recognition for their contributions. Thus, the effect of job satisfaction on employee performance

shows that high job satisfaction can have an overall positive impact on employee performance in the workplace. Therefore, organizations often strive to create a supportive work environment and pay attention to employee needs and satisfaction as part of their human resource management strategy.

According to previous research by Fajri, et al. (2022), where job satisfaction influences employee performance. Meanwhile, in research conducted by Adhan, et al. (2020), Marimin & Santoso (2020) and Wicaksono & Gazali (2021) job satisfaction has a significant effect on employee performance. Based on this explanation, the proposed research hypothesis is as follows:

H5: Job satisfaction has a positive and significant effect on employee performance.

The effect of training on employee performance mediated by job satisfaction refers to the complexity of the relationship between the training provided to employees, their performance at work, and the level of satisfaction they feel with their jobs. Basically, training can improve employee performance by increasing knowledge, skills and competencies relevant to their job duties. Effective training gives employees the tools they need to be more productive, innovative, and efficient in carrying out their tasks.

However, the effect of training on employee performance is not always direct. Job satisfaction, which refers to the extent to which employees feel satisfied and fulfilled with their work, can act as a mediator or link in the relationship between training and performance. Employees who are satisfied with their jobs tend to be more motivated, dedicated, and perform better. This means that the effect of training on employee performance is mediated by job satisfaction, meaning that the effectiveness of training in improving performance not only depends on increasing skills and knowledge, but also on the extent to which the training increases employee job satisfaction.

Based on research conducted by Nurani, et al. (2020) explained that training has a positive effect on employee performance through job satisfaction. This means that the higher the job satisfaction caused by the more practical training, the more likely it is to increase employee performance. In research conducted by Rahmi (2020), results showed that training had a positive and significant effect on employee performance, through job satisfaction. Meanwhile, research conducted by Setyaningrum (2018) stated that training has a positive influence on employee performance, through job satisfaction.

H6: Job satisfaction mediate the effect of training on employee performance.

The effect of motivation on employee performance which is mediated by job satisfaction refers to the complex relationship between motivation, job satisfaction, and employee performance at work. Motivation is an internal drive that drives individuals to achieve desired goals and results. Employee motivation levels can be influenced by a variety of factors, including recognition, achievements, challenging assignments, and other incentives. When employees feel motivated, they tend to be more dedicated and focused in carrying out their tasks.

Job satisfaction, on the other hand reflects the extent to which employees feel satisfied, happy, and fulfilled with their work. Factors such as the work environment, interpersonal relationships, recognition, and career development opportunities can influence a person's level of job satisfaction. In the context of the influence of motivation on employee performance which is mediated by job satisfaction, motivation acts as a factor that influences employee performance through job satisfaction. When employees feel motivated to achieve goals and desired results, they tend to be more satisfied with their jobs. High job satisfaction can then improve employee performance by strengthening motivation, increasing engagement, and increasing productivity.

Thus, the effect of motivation on employee performance which is mediated by job satisfaction shows that motivation indirectly effect performance through its effect on job satisfaction. Therefore, it is important for companies to pay attention to the factors that influence employee motivation and job satisfaction in an effort to improve overall performance.

The results of research conducted by Rifa'i, et al. (2021) shows that work motivation has a significant positive effect on employee performance through employee job satisfaction. Based on research conducted by Aturrohma & Nainggolan (2022), there is an indirect influence between motivation on performance which is mediated by job satisfaction which gives positive results. Research conducted by Kurniawan (2020) concluded that work motivation has a positive and significant effect on employee performance which is mediated by job satisfaction.

H7: Job satisfaction mediate the effect of motivation on employee performance.

3. Methods

In this research, researchers used quantitative assessment methods. Data collection uses research instruments, as well as quantitative data analysis with the aim of testing predetermined hypotheses. This research analysis uses quantitative analysis, while the process of searching for data uses a survey method using an instrument in the form of a questionnaire. The measuring instrument used to measure variables in this research is the Likert scale. The sampling technique used in this research is a census technique or total sampling where all members of the population are sampled as many as 30 people.

In hypothesis testing, it is hoped that it can explain the relationship between independent variables, intermediate variables and dependent variables in the research model. The explanation here is interpreted as an effort to explain the role of job satisfaction in mediating training and work motivation on employee performance, both directly and indirectly. Meanwhile, the scope of this research is limited to the Credit Guarantee Officer (CGO) at PT Jamkrida Bali Mandara (Perseroda).

4. Result and Discussion

4.1. Evaluation of the Outer Model Measurement Mode

In this research, the indicators that form the construct are reflexive, so the evaluation of the measurement model (measurement model) uses criteria, namely:

4.2. Convergent Validity

Convergent validity is a criterion for measuring the validity of indicators that are reflexive. This evaluation is carried out by examining the outer loading coefficient of each indicator on the latent variable. An indicator is said to be valid if the outer loading coefficient is between 0.60 - 0.70, but for analyzes where the theory is not clear, an outer loading of 0.50 is recommended (Ghozali & Latan, 2020:68), and is significant at the alpha level of 0.05 or t- statistics 1.96. The results of the Convergent validity calculation show results such as table 5.8 as follows:

Table 1 Convergent Validity

Indicator <- Variable	Original Sample (0)	Standard Devation (STDEV)	T Statistics (O/STDEV)	P Values
X _{1.1} <- Training	0.876	0.029	30.198	0.000
X _{1.2} <- Training	0.874	0.034	25.994	0.000
X _{1.3} <- Training	0.809	0.054	14.914	0.000
X _{1.4} <- Training	0.899	0.023	38.330	0.000
X _{1.5} <- Training	0.804	0.048	16.716	0.000
X _{2.1} <- Motivation	0.845	0.043	19.601	0.000
X _{2.2} <- Motivation	0.864	0.029	30.050	0.000
X _{2.3} <- Motivation	0.826	0.056	14.694	0.000
X _{2.4} <- Motivation	0.902	0.022	40.230	0.000
X _{2.5} <- Motivation	0.857	0.044	19.518	0.000
Y _{1.1} <- Job Satisfaction	0.895	0.028	31.421	0.000
Y _{1.2} <- Job Satisfaction	0.885	0.029	30.723	0.000
Y _{1.3} <- Job Satisfaction	0.912	0.028	32.794	0.000
Y _{1.4} <- Job Satisfaction	0.925	0.018	51.944	0.000
Y _{1.5} <- Job Satisfaction	0.893	0.027	33.340	0.000

Y _{2.1} <- Performance	Employee	0.892	0.032	27.639	0.000
Y _{2.2} <- Performance	Employee	0.907	0.033	27.594	0.000
Y _{2.3} <- Performance	Employee	0.890	0.038	23.139	0.000
Y _{2.4} <- Performance	Employee	0.915	0.033	27.516	0.000
Y _{2.5} <- Performance	Employee	0.904	0.028	32.709	0.000

Primary Data, 2023

Table 1 shows that all the indicators that form the research construct have an outer loading value greater than 0.70 and are statistically significant at the 0.05 level so they are said to be valid based on the Convergent validity criteria. These results can be seen in Figure 1.

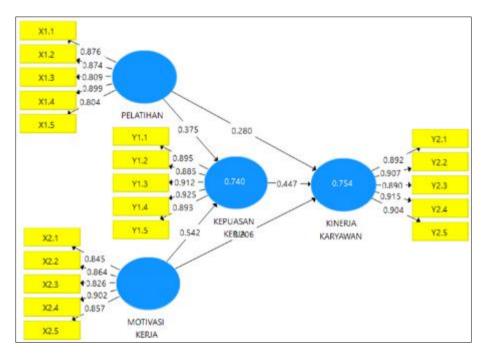


Figure 1 Path Coefficient of Relationship Between the Variables

Meanwhile, the results of calculations regarding the results of the significance test (bootstrapping) before reconstruction can be seen in Figure 2.

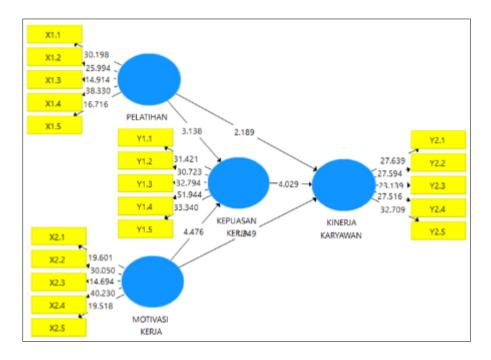


Figure 2 Statistical Test of the Relationship Between the Variables

4.3. Discriminant Validity

Measuring the validity of the indicators that form latent variables can also be done through discriminant validity. Discriminant validity measurement is carried out by comparing the cross loading index value in each block. The test results are said to be valid if the cross loading index value of the construct forming indicators in each block is greater than the value of the other construct forming indicators, besides that the AVE index value must be greater than 0.50. This test can also be done by comparing the AVE root value with the correlation between constructs. If the AVE root value is greater than the value of all correlations between constructs, the measurement is considered valid. The calculation results are shown in Table 2.

Table 2 Discriminant Validity

Indicator	Job Satisfaction	Employee Performance	Motivation	Training
X _{1.1} = Training	0.725	0.672	0.653	0.876
X _{1.2} = Training	0.698	0.670	0.679	0.874
X _{1.3} = Training	0.627	0.658	0.589	0.809
$X_{1.4}$ = Training	0.705	0.720	0.660	0.899
X _{1.5} = Training	0.575	0.624	0.638	0.804
X _{2.1} = Motivation	0.668	0.611	0.845	0.667
$X_{2.2}$ = Motivation	0.765	0.736	0.864	0.678
$X_{2.3}$ = Motivation	0.680	0.671	0.826	0.622
$X_{2.4}$ = Motivation	0.744	0.623	0.902	0.612
X _{2.5} = Motivation	0.677	0.721	0.857	0.659
Y _{1.1} = Job Satisfaction	0.895	0.694	0.636	0.628
Y _{1.2} = Job Satisfaction	0.885	0.804	0.771	0.737
Y _{1.3} = Job Satisfaction	0.912	0.793	0.811	0.723
Y _{1.4} = Job Satisfaction	0.925	0.755	0.748	0.743

Y _{1.5} = Job Satisfaction	0.893	0.709	0.735	0.689
Y _{2.1} = Employee Performance	0.756	0.892	0.661	0.644
Y _{2.2} = Employee Performance	0.749	0.907	0.739	0.738
Y _{2.3} = Employee Performance	0.745	0.890	0.705	0.688
Y _{2.4} = Employee Performance	0.729	0.915	0.744	0.726
Y _{2.5} = Employee Performance	0.786	0.904	0.688	0.737

Primary Data, 2024

The calculation results in Table 2 show that all indicator indices forming the constructs in each block have shown greater values than other constructs in the same block. So it meets the valid requirements in terms of discriminant validity criteria.

4.4. Composite Reliability and Cronbach Alpha

A measurement can be said to be reliable if the composite reliability and Cronbach alpha have a value greater than 0.70. Composite reliability and Cronbach alpha are measurements of reliability between blocks of indicators in the research model. The calculation results can be seen in table 3 as follows.

Table 3 Composite Reliability and Cronbach Alpha Test

Variabel	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Job Satisfaction	0.943	0.956	0.814
Employee Performance	0.943	0.956	0.813
Motivation	0.911	0.934	0.739
Training	0.906	0.930	0.728

Primary Data, 2024

The calculation results as shown in Table 3 show that the Composite reliability and Cronbach alpha values for all constructs have met the reliability requirements, namely with each index value being greater than 0.70.

4.5. Evaluation of the Inner Structural Model

PLS is a variance-based SEM analysis with the aim of testing model theory which focuses on predictions, therefore several measures have been developed to state that the model is acceptable, namely through internal evaluation. Evaluation of the structural model (Structural Model) inner model is a measurement to evaluate the level of accuracy (suitability) of the model in the research as a whole, which is formed through several variables along with their indicators. The evaluation of this structural model will be carried out through several approaches including:

4.6. Structural Model Evaluation Via R-Square (R2)

R-Square (R2) can show the strength or weakness of the influence caused by the dependent variable on the independent variable or show variations in exogenous constructs which are able to explain variations in endogenous constructs. R-Square (R2) can also indicate the strength and weakness of a research model. According to Ghozali & Latan (2020:75), an R2 value of 0.67 is classified as a strong model, an R2 of 0.33 is a moderate model, and an R2 of 0.19 is classified as a weak model. The calculation results are shown in Table 4 below.

Table 4 R-Square Value (R2)

Construct	R-Square	R-Square Adjusted
Job Satisfaction	0.740	0.730
Employee Performance	0.754	0.740

Primary Data, 2024

The calculation results in Table 4 show that the R-Square Job Satisfaction value of 0.74 is included in the strong model criteria, meaning that Training and Motivation can explain 74% of the variation in Job Satisfaction, while the remaining 26% is explained by variations in other variables outside the research model. Meanwhile, Employee Performance has an R-Square index value of 0.75, including a strong model, meaning that Training, Motivation and Job Satisfaction can explain 75% of the variation in Employee Performance while the remaining 25% is influenced by other constructs that are not analyzed in the estimation model.

4.7. Structural Model Evaluation via Q-Square Predictive Relevance (Q2)

Q-Square Predictive Relevance (Q2) is a measure of how well the observations made provide results for the research model. The Q2 value ranges from 0 (zero) to 1 (one). The criteria for the strength and weakness of the model measured based on Q2 according to Ghozali & Latan (2020:75) are as follows: 0.35 (strong model), 0.15 (moderate model), and 0.02 (weak model), the calculation formula is: Q2 =1-(1- R2). The calculation results produce a value of Q2 Job Satisfaction = 0.59 (R2 taken from Table 5.12. Based on the criteria of Ghozali & Latan (2020:75), it is included in the strong model criteria. Meanwhile, Employee Performance of 0.59 is also included in the strong model. This means that the estimation model is built in this research has a high level of predictive accuracy.

Table 5 Q2 Index

Variabel	SSO	SSE	Q ² (=1-SSE/SSO)
Job Satisfaction	290.000	119.672	0.587
Employee Performance	290.000	119.580	0.588
Motivation	290.000	290.000	
Training	290.000	290.000	

Primary Data, 2024

4.8. Evaluation of Structural Models via Goodness of Fit (GoF)

Goodness of Fit (GoF) is a measurement of the accuracy of the model, because it is considered to be a single measurement of outer model measurements and inner model measurements. The measurement value based on GoF has a value range between 0 (zero) to 1 (one). The closer the GoF value is to 0 (zero), the less good the model is, conversely, the further away it is from 0 (zero) and the closer it is to 1 (one), the better the model. The criteria for the strength and weakness of a model based on GoF measurements according to Ghozali (2021:67), are as follows: 0.36 (GoF large)/model with high suitability, 0.25 (medium GoF), and 0.10 (goF small). The GoF formula is = $\sqrt{A.R2 * A.AVE} = \sqrt{0.75*0.77} = 0.76$. These results indicate that the model built is a large model, meaning that the model meets the requirements as a fit model.

4.9. Path Analysis and Hypothesis Testing

The expected test result is Ho rejected or Hi accepted where the sig value <0.05, the calculation results are shown in Table 6.

Table 6 Path Analysis and Hypothesis Testing

Variable	Original Sample (O)	Standard Deviation (STDEV)	T Statistics (0/STDEV)	P Values
Job Satisfaction -> Employee Performance	0.447	0.111	4.029	0.000
Motivation -> Job Satisfaction	0.542	0.121	4.476	0.000
Motivation -> Employee Performance	0.206	0.153	1.349	0.178
Training -> Job Satisfaction	0.375	0.119	3.138	0.002
Training -> Employee Performance	0.280	0.128	2.189	0.029

Primary Data, 2024

Job Satisfaction has a positive and significant effect of 0.45 on Employee Performance. This means that as Job Satisfaction increases, Employee Performance will also increase. Motivation has a positive effect of 0.54 and is significant on Job Satisfaction. This means that the more employee motivation increases, the employee job satisfaction will also increase. Motivation has a positive effect of 0.21 but is not significant on Employee Performance. This means that as employee motivation increases, employee performance will also increase. Training has a positive effect of 0.38 and is significant on Job Satisfaction. This means that the more frequently training is given, the Job Satisfaction will also increase. Training has a positive effect of 0.280 and is significant on Employee Performance. This means that the more frequently training is carried out, the more employee performance will increase.

4.10. The mediating effect of indirect effects and direct effects

The mediation effect was analyzed using the examination method (Coefficient Method). The examination method involves carrying out two analyses, namely analysis involving mediating variables and analysis without involving mediating variables. Test results can be seen in the following table:

Table 7 Indirect Effect

Variabel	Original Sample (O)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Motivation -> Job Satisfaction -> Employee Performance	0.242	0.085	2.860	0.004
Training -> Job Satisfaction -> Employee Performance	0.167	0.063	2.669	0.008

Primary Data. 2024

Table 8 Direct Effect

Variabel	Original Sample (0)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Job Satisfaction -> Employee Performance	0.447	0.111	4.029	0.000
Motivation -> Job Satisfaction	0.542	0.121	4.476	0.000
Motivation -> Employee Performance	0.448	0.165	2.714	0.007
Training -> Job Satisfaction	0.375	0.119	3.138	0.002
Training -> Employee Performance	0.447	0.155	2.887	0.004

Primary Data, 2024

Job Satisfaction partially mediates the effect between Training and Employee Performance. This can be seen from the direct effect between Training and Employee Performance which is significant, as well as the indirect relationship between Training and Employee Performance through Job Satisfaction is also significant. This means that apart from Job Satisfaction there are other constructs that mediate between Training and improving Employee Performance which are not analyzed in this research, such as work discipline, level of education and regulations.

Job Satisfaction partially mediates the effect between Motivation and Employee Performance. This can be seen from the direct effect between motivation and Employee Performance which is significant, as well as the indirect relationship between Motivation and Employee Performance through Job Satisfaction is also significant. This means that apart from Job Satisfaction there are other constructs that mediate between Motivation and improving Employee Performance which are not analyzed in this research, such as work environment, level of education and regulations.

5. Conclusion

Training has a positive effect on the job satisfaction of Credit Guarantee Officer (CGO) employees and this relationship is significant, which means that training provided regularly can increase the job satisfaction of Credit Guarantee Officer (CGO) employees. Work motivation has a positive effect on the job satisfaction of Credit Guarantee Officer (CGO) employees and this relationship is significant, which means that as employee work motivation increases, the job satisfaction felt by Credit Guarantee Officer (CGO) employees will also increase. Training has a positive effect on the performance of Credit Guarantee Officer (CGO) employees and this relationship is significant. These results mean that training carried out regularly can improve employee performance. Work motivation has a positive effect on the performance of Credit Guarantee Officer (CGO) employees, but this relationship is not significant. These results mean that employee work motivation is not able to improve the performance of Credit Guarantee Officer (CGO) employees. Job satisfaction has a positive effect on the performance of Credit Guarantee Officer (CGO) employees and this relationship is significant. These results mean that the greater the job satisfaction felt by Credit Guarantee Officer (CGO) employees, the resulting employee performance will increase. Based on these results, it can be concluded that job satisfaction can mediate between training and the performance of Credit Guarantee Officer (CGO) employees at PT Jamkrida Bali Mandara (Perseroda). Based on these results, it can be concluded that job satisfaction can mediate between work motivation and the performance of Credit Guarantee Officer (CGO) employees at PT Jamkrida Bali Mandara (Perseroda).

The results of this research provide theoretical implications for the development of human resource management science, especially regarding training theory, motivation, job satisfaction and employee performance. This research shows that the better the training provided will have an impact on increasing employee job satisfaction at PT Jamkrida Bali Mandara (Perseroda), the better the motivation given to employees can increase employee job satisfaction at PT Jamkrida Bali Mandara (Perseroda), the more often and the better the training given to employees, the more employee performance at PT Jamkrida Bali Mandara (Perseroda), the more often motivation is given to employees, it will not necessarily improve employee performance at PT Jamkrida Bali Mandara (Perseroda), the more satisfied employees are with the company. Automatically, employee performance will increase at PT Jamkrida Bali Mandara (Perseroda), and job satisfaction is a partial mediator in the relationship between training and motivation on employee performance, where the more satisfied employees are with the company and the training is provided well and employees are given good motivation, the more employee performance will be. increased at PT Jamkrida Bali Mandara (Perseroda). Thus, it is hoped that this research can become empirical evidence for future research with related variables.

It is hoped that the practical implications of this research will be useful for the management of PT Jamkrida Bali Mandara (Perseroda) in improving employee performance. In the research, things that need to be considered in order to improve employee performance should start with holding regular training for all employees, especially CGOs, so that it can help employees improve their abilities and knowledge related to the company's product knowledge. Apart from holding regular training, motivation is also needed to improve employee performance. The motivation given can be in the form of awards, bonuses, and other intangible support.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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