


Motivation Matters: Understanding Job Satisfaction Drivers Among Generation Z Employees in the Banking Sector

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Article Info	ABSTRACT	
<p>Article history:</p> <p>Received Sep, 2025 Revised Sep, 2025 Accepted Sep, 2025</p>	<p>This study investigates the influence of career commitment, employee training, and workload on job satisfaction, with motivation as a mediating variable, among permanent Generation Z employees at Bank X in the DKI Jakarta region. Utilizing a quantitative approach and Partial Least Squares Structural Equation Modeling (PLS-SEM), data were collected from 100 respondents and analyzed using SmartPLS 4.0. The results reveal that career commitment, employee training, and workload do not have a direct and significant effect on job satisfaction. However, employee motivation significantly influences job satisfaction and serves as a mediating variable between career commitment and workload on job satisfaction. Interestingly, employee training does not show a significant indirect effect through motivation. These findings emphasize the critical role of motivation in enhancing job satisfaction among Generation Z employees. Managerial implications highlight the need to redesign training programs, develop career paths that align with Gen Z expectations, and establish workload management strategies that foster a motivating work environment.</p>	
<p>Keywords:</p> <p>Career Commitment; Employee Motivation; Employee Training; Generation Z; Job Satisfaction; Workload</p>		
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1. INTRODUCTION

The transformation of the world of work is currently experiencing great dynamics as a result of the industrial revolution 4.0 and accelerated digitalization. Companies are required to adapt to technological changes, flexible work systems, and increasingly complex employee expectations, especially from younger generations such as Generation Z. This phenomenon is global and has become a concern in contemporary management literature because it has serious implications for human resource management, especially regarding job satisfaction, commitment, training, and workload. In the midst of these

changes, organizations need to be more adaptive in designing workforce management strategies to ensure employee productivity and retention [1].

The global issue of young employees' job dissatisfaction is increasingly being discussed. A study by the World Economic Forum (2023) noted that more than 60% of Gen Z employees in developed countries considered changing jobs in their first 2 years of employment. Factors that drive this dissatisfaction include high workloads, lack of training and career development, and low motivation due to lack of rewards and recognition. This situation is exacerbated by Gen Z's expectations of a workplace that

provides more than just pay, but also meaning and flexibility [2].

The impact of this condition cannot be considered trivial. The imbalance between workload and organizational support causes increased work stress, burnout, and high turnover intention. Research by [3] shows that work stress and workload simultaneously reduce the level of job satisfaction significantly. In the banking sector, where the work system is very structured and target-oriented, work pressure tends to be higher. If not handled well, this can influence overall organizational efficiency.

Regarding the variables in this study, career commitment, employee training, workload, employee motivation and job satisfaction each have an interrelated influence. Career commitment is an attitude

toward a profession that encourages loyalty and long-term involvement. Someone with high career commitment will feel emotionally and professionally connected to the role they are playing [4]. Employee training, on the other hand, is an organizational strategy in equipping employees with the necessary competencies to be able to adapt to modern work demands [5]. Workload reflects the quantitative and qualitative demands on the work that can be done to influence the psychological condition of employees. These three factors influence work motivation, which in many studies has been proven to be a crucial intervening variable for job satisfaction [6], [7]. Table 1 below shows the results of pre-research on permanent Gen Z employees at Bank X, DKI Jakarta Province.

Table 1. Pre-Research Career commitment

No	Information	YES	NO	TOTAL
1.	I wouldn't go to a different job	10	90	100%
2.	I can see my suitability in my work so far	60	40	100%
3.	My choice of job was a good decision	10	90	100%
4.	I will always choose my current job	0	100	100%
5.	I will continue my work, even though I no longer need money	60	40	100%
6.	I am satisfied with my work	60	40	100%
7.	I never give up in my work	10	90	100%
8.	My educational background matches my work	70	30	100%
9.	My job is the ideal job for the rest of my life	10	90	100%
10.	I never expected to choose a different job	20	80	100%
11.	I have never been disappointed because I chose my job	30	70	100%

The table above illustrates the low long-term career commitment of Gen Z employees, with the majority of respondents not seeing a future in their current jobs. This is in line with findings from pre-research on the effectiveness of training and perceptions of workload, which show that existing training has not been effective in improving performance, and the workload given is felt to not match abilities or ideal working hours.

The novelty of this research lies in its focus on Generation Z as a relatively new subject in the world of Indonesian work, especially in the state-owned banking sector such as X. Different from previous, more general research, this research targets the complex relationship between career commitment, training and workload on job

satisfaction through motivation as an intervening variable—in a specific context: permanent Gen Z employees of Bank X in the DKI Jakarta area. This research also enriches the literature by presenting empirical data from the field which is still limited, especially in the context of BUMN organizations that are undergoing digital transformation.

The urgency of this research is driven by the fact that Bank These changes present additional challenges for Gen Z who are just starting their careers, ranging from unclear workloads, training gaps, to a lack of clear career paths. If not handled strategically, this challenge can reduce job satisfaction and have an impact on increasing turnover and reducing organizational productivity [8].

This research aims to analyze the influence of career commitment, employee training, and workload on job satisfaction with motivation as an intervening variable for permanent Gen Z employees at Bank X, DKI Jakarta Province. Through this approach, it is hoped that research can make a practical contribution to the Bank. It is also hoped that the findings of this research will become the basis for policy making in creating a more productive, motivating and sustainable work environment for young generation employees in the banking sector.

2. LITERATURE REVIEW

2.1 Career Commitment and Job Satisfaction

Career commitment is an individual's attitude towards the chosen job or profession, which reflects dedication and the desire to survive and develop in that career path. Studies show that high career commitment correlates with greater job satisfaction because individuals feel their work is meaningful and emotionally and professionally relevant [9], [10]. Employees with high career commitment are better able to overcome work pressure, find meaning in their work, and show resilience to emerging challenges [11]. In the context of an organization such as Bank.

2.2 Employee Training and Job Satisfaction

Employee training functions to increase competence, skills and work efficiency. Research finds that training that is right on target and meets job needs has a significant impact on job satisfaction, because employees feel valued and have the opportunity to develop [12], [13]. However, the effectiveness of training is also determined by the delivery method and the employee's ability to apply the training results into work practices. Gen-Z employees who are familiar with technology need an interactive and applicable training approach in order to improve their performance and job satisfaction.

2.3 Workload and Job Satisfaction

Workload includes the number and complexity of tasks assigned to employees in a certain time period. Inappropriate workload, whether too high or too low, can cause stress and reduce job satisfaction [14]. Previous studies show that heavy workloads contribute to increased mental stress and fatigue, especially if not accompanied by time management and fair division of tasks [15]. In the context of X, unequal workload distribution and working hours that exceed operational limits are one of the main causes of low job satisfaction among Gen-Z permanent employees.

2.4 Motivation as an Intervening Variable

Work motivation, both intrinsic and extrinsic, plays an important role in bridging influence between variables such as career commitment, training, and workload on job satisfaction [6]. Research by [7] concluded that motivation can reduce the negative impact of workload and work stress on job satisfaction. For Gen-Z employees who have a high orientation towards self-development and the value of meaningful work, motivation is the main driver for surviving and performing optimally in a dynamic and challenging work environment such as in the banking sector.

3. RESEARCH METHODS

This research uses a quantitative approach with survey methods. Data was collected through an online questionnaire distributed to permanent Gen-Z Bank X employees in the DKI Jakarta Province area. This research aims to determine the effect of career commitment, training, and workload on job satisfaction with motivation as an intervening variable.

The data analysis technique used is path analysis with the help of statistical software, to test influence directly and indirectly between variables. The population in this study were all permanent Gen-Z employees at Bank X Area Jakarta, using a

purposive sampling technique based on age and employment status criteria.

Below is the research model used to understand influence between the independent variables (career commitment, employee training, and workload) and the dependent variable (employee job satisfaction) through variable intervening (employee motivation).

Based on the problem formulation, researchers can formulate hypothesis is as follows:

H1: Career commitment has a positive influence on employee job satisfaction.

H2: Employee Training has a positive influence on Employee Job Satisfaction.

H3: Workload has a negative influence on Employee Job Satisfaction.

H4: Employee motivation has a positive influence on employee job satisfaction

H5: Commitment Career has a positive effect on Employee Job Satisfaction through Employee Motivation.

H6: Job Training has a positive effect on Employee Job Satisfaction through Employee Motivation.

H7: Workload has a negative effect on Employee Job Satisfaction through Employee Motivation.

4. RESULTS AND DISCUSSION

4.1 Full Test Validity Test

The findings of the Validity Test analysis table are as follows:

Table 2. Validity Test

Variable	Indicator	Factor Loading	AVE
Job Satisfaction	KK1	0,646	0,958
	KK2	0,820	
	KK3	0,714	
	KK4	0,857	
	KK5	0,798	
Employee Motivation	MK1	0.821	0,828
	MK2	0.856	
	MK3	0,830	
	MK4	0,805	
Career commitment	KOK1	0,686	0,765
	KOK2	0,807	
	KOK3	0,677	
	KOK4	0,850	
	KOK5	0,844	
	KOK6	0,779	
	KOK7	0,816	
	KOK8	0,821	
	KOK9	0,745	
	KOK10	0,731	
	KOK11	0,687	
Employee Training	PK1	0,834	0,861
	PK2	0,904	
	PK3	0,920	
	PK4	0,789	
Work load	BK1	0,787	0,834
	BK2	0,814	
	BK3	0,840	
	BK4	0,898	

Source: Primary data processed by researchers, 2025 (SmartPLS 4.0)

The loading factor value should be more than 0.70. However, a loading

value of 0.5–0.6 is considered sufficient for preliminary research on creating a

measurement scale [16]. The results of the outer loading analysis, as shown in the table above, show that each indicator in the questionnaire accurately measures the variables that need to be measured for this research. It can be concluded that the entire data variable from this research can be stated valid and feasible used.

Table 3. Cross Loading

	Workload	Job Satisfaction	Career Commitment	Employee Motivation	Employee Training
BK1	0.787	0.403	0.570	0.549	0.681
BK2	0.813	0.463	0.625	0.566	0.787
BK3	0.839	0.468	0.690	0.687	0.559
BK4	0.899	0.628	0.796	0.774	0.661
KK2	0.590	0.792	0.557	0.539	0.465
KK3	0.376	0.721	0.382	0.504	0.216
KK4	0.564	0.871	0.580	0.682	0.449
KK5	0.394	0.835	0.465	0.622	0.236
KOK2	0.596	0.584	0.808	0.624	0.727
KOK4	0.702	0.594	0.838	0.705	0.661
COCK5	0.675	0.474	0.804	0.640	0.585
KOK6	0.726	0.489	0.826	0.641	0.583
KOK7	0.677	0.429	0.854	0.636	0.594
KOK8	0.559	0.464	0.793	0.543	0.496
KOK9	0.643	0.441	0.706	0.505	0.785
KOK10	0.547	0.399	0.684	0.385	0.699
MK1	0.621	0.692	0.638	0.824	0.460
MK2	0.647	0.710	0.645	0.856	0.446
MK3	0.606	0.499	0.553	0.830	0.526
MK4	0.719	0.492	0.641	0.802	0.561
PK1	0.667	0.400	0.667	0.475	0.834
PK2	0.664	0.433	0.744	0.562	0.905
PK3	0.678	0.349	0.764	0.480	0.907
PK4	0.744	0.395	0.706	0.530	0.920
PK5	0.713	0.271	0.617	0.549	0.789

Source: Primary data processed by researchers, 2024 (SmartPLS 4.0)

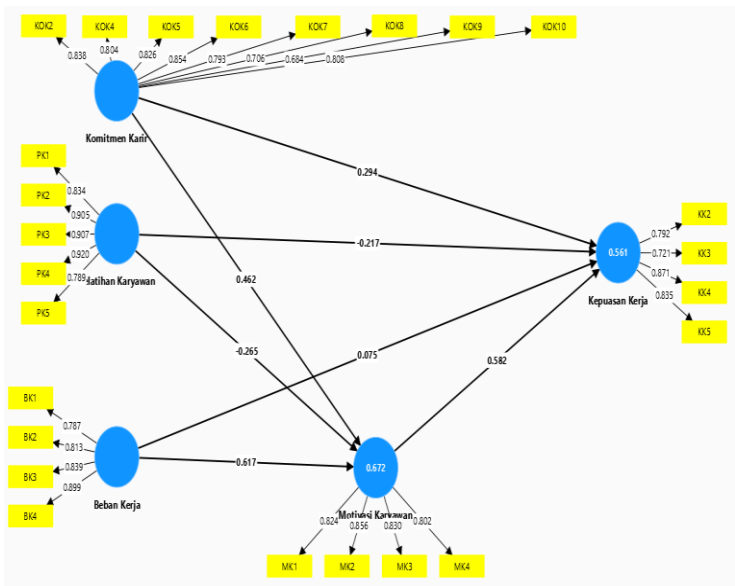


Figure 1. Outer Model Results

Source: Primary data processed by researchers, 2024 (SmartPLS 4.0)

4.2 Test Reliability Full Test

The reliability test in this research was carried out by collecting 100 respondents. Already there, then the results of the outer model are Cronbach's

alpha and composite reliability, the data is processed using the SmartPLS 4.0 application with the SEM PLS method. Then the results of the outer model can be analyzed as follows: reliability test results:

Table 4. Cronbach's Alpha and Composite Reliability

	Cronbach's alpha	Composite reliability
Job Satisfaction	0.820	0.833
Employee Motivation	0.848	0.853
Career Commitment	0.914	0.922
Employee Training	0.920	0.924
Workload	0.856	0.878

Source: Primary data processed by researchers, 2024 (SmartPLS 4.0)

In Table 4, measuring the reliability of a construct can be done in two ways, namely by Cronbach's Alpha and Composite Reliability. However, Cronbach's Alpha has a lower value (underestimate) so more use Composite Reliability to test reliability. Composite reliability Indicator blocks that measure a construct can be evaluated with two types of measures, namely internal consistency and Cronbach's Alpha developed by Werts, Us day of Joreski (1974).

Composite reliability measures internal consistency and the value must be above 0.70 and the Cronbach's Alpha

value must be above 0.70 [16]. The results in table 4 show the results of the overall value of Cronbach's Alpha and Composite Reliability to assess the reliability of the construct, namely the value Composite Reliability > 0.5 (greater than 0.5) is acceptable, has a value > 0.5 (greater than 0.5) and is declared acceptable. It can be concluded that the data from this research can be stated valid and feasible for acceptable use.

4.3 Inner Model

The following are the results of the R Test of this research:

Table 5. R-Square

	R-square	R-square adjusted
Job Satisfaction	0.761	0.759
Employee Motivation	0.672	0.657

Source: Primary data processed by researchers, 2024 (SmartPLS 4.0)

Based on the table 5 values, R-Square Adjusted can show how many exogenous variables can explain whether endogenous variables have a substantive influence. The data presented in table 5 shows the R-value Square Adjusted job satisfaction of 0.800 or 80%. This shows that the endogenous variable can be explained by the exogenous variable by 0.800 or 80%. R Value-Square Adjusted Employee Motivation amounting to 0.669

or 66.9%. This shows that the endogenous variable can be explained by the exogenous variable by 0.669 or 66.9%. Meanwhile, the rest is explained by other variables not examined in this research.

4.4 Hypothesis Testing

The basis used in testing the hypothesis is the value found in the output path coefficients in table 6 as follows:

Table 6. Hypothesis Test Results

	Original sample (O)	P values	Conclusion
KOK -> KK	0.294	0.126	H1 is rejected and not supported by the data
PK -> KK	-0.217	0.317	H2 is rejected and not supported by the data
BK -> KK	0.075	0.708	H3 is rejected and not supported by the data
MK -> KK	0.582	0.001	H4 is accepted and supported by the data
KOK -> MK -> KK	0.303	0.028	H5 is accepted and supported by the data
PK -> MK -> KK	-0.154	0.246	H6 is rejected and not supported by the data
BK -> MK -> KK	0.217	0.017	H7 accepted and supported by the data

Source: Primary data processed by researchers, 2024 (SmartPLS 4.0)

Based on Table 6, the analysis of each hypothesis can be drawn as follows:

a. Career Commitment Has No Effect on Job Satisfaction

Based on the results of hypothesis testing in table 6, it shows that the p value is $0.229 > 0.05$ (greater than 0.05) with a regression coefficient value of 0.231. From these results it can be concluded that hypothesis 1 is rejected and is not supported by data which states that career commitment has no effect on job satisfaction. This research has the same results supported by several studies by [17], [18] where in their research it is stated that career commitment does not have a significant influence on job satisfaction.

In the research of [17], explains that career commitment is not always a direct predictor of job satisfaction because there are other more dominant factors such as the work environment, compensation, and opportunities for self-development. In the research of [18] explained that there is often a gap between career expectations and work reality. Employees may have high career commitment but experience job dissatisfaction due to limited promotional opportunities, unclear career paths, lack of recognition of competence and mismatch between career aspirations and job duties. Employees may have a

high commitment to their careers, but if other supporting factors are not met, this will not necessarily increase their job satisfaction.

b. Employee Training Has No Effect on Job Satisfaction

Based on the results of hypothesis testing in table 6, it shows that the p value is $0.361 > 0.05$ (greater than 0.05) with a regression coefficient value of -0.178. From these results it can be concluded that hypothesis 2 is rejected and is not supported by data which states that employee training has no effect on job satisfaction. This research is in line with findings from [19] which show that employee training does not have a significant influence on job satisfaction.

Training alone is not enough to increase job satisfaction if it is not followed by implementation that is effective and relevant to employee needs. Training that is not on target or does not meet employee expectations can actually reduce the level of job satisfaction. [19] research found that there are often obstacles in implementing training results such as a lack of post-training support, no monitoring system for the implementation of training results, limited resources to apply new knowledge, and resistance from colleagues or superiors to change.

c. Workload Does Not Affect Job Satisfaction

Based on the results of hypothesis testing in table 6, it shows that the p value is $0.277 > 0.05$ (greater than 0.05) with a regression coefficient value of 0.221. From these results it can be concluded that hypothesis 3 is rejected and is not supported by data which states that workload has no effect on job satisfaction. This research is supported by several studies from [20], [21] shows that workload does not have a significant effect on job satisfaction.

Effective Workload Management System [20] identified that organizations that have a good workload management system enable employees to manage their work better through the use of technology for work efficiency, work rotation systems and equal work distribution. Research by [21] explained that workload is not always a determining factor in job satisfaction because of the existence of coping mechanisms and a good support system within the organization. Employees who have good time management skills and are supported by an efficient work system can manage their workload without affecting their level of job satisfaction.

d. Employee Motivation Influences Job Satisfaction

Based on the results of hypothesis testing in table 6, it shows that the p value is $0.017 < 0.05$ (smaller than 0.05) with a regression coefficient value of 0.418. From these results it can be concluded that hypothesis 4 is accepted and supported by data which states that employee motivation influences job satisfaction. This research is in line with the

findings of [2], [22] which proves that there is a significant influence of employee motivation on job satisfaction.

Research by [2], [22] explained that employee motivation is a key factor in increasing job satisfaction because motivated employees tend to be more engaged with their work, have clear goals, and feel more valued in the organization. A high level of motivation encourages employees to provide the best performance and achieve personal and organizational targets, which ultimately increases their job satisfaction.

e. Career Commitment Influences Job Satisfaction Through Employee Motivation as an Intervening Variable

Based on the results of hypothesis testing in table 6, it shows that the p value is $0.028 < 0.05$ (smaller than 0.05) with a regression coefficient value of 0.303. From these results it can be concluded that hypothesis 5 is accepted and supported by data which states that career commitment influences job satisfaction through employee motivation as an intervening variable. This research is supported by a study from [23], [24] which shows the intervening role of motivation in influence between career commitment and job satisfaction. Research by [23], [24] revealed that career commitment influences job satisfaction through employee motivation as an intervening variable because motivation functions as a link that strengthens job satisfaction. influence between the two. Employees who have high career commitment tend to be more motivated to work hard to achieve their professional goals.

This commitment makes them feel that their work has important meaning in supporting career development, thereby encouraging them to continue learning and improving their skills. High motivation, both intrinsic and extrinsic, creates a more positive work experience, encourages goal achievement, and provides a sense of emotional connection to the job, all of which contribute to increased job satisfaction. Without motivation, career commitment may not directly contribute to job satisfaction, because even though someone has high commitment, they still need a motivational boost to feel satisfaction with the work they do. This motivation is the key that bridges influence between career commitment and job satisfaction, making the two significantly more connected.

f. Employee Training Has No Effect on Job Satisfaction Through Employee Motivation as an Intervening Variable

Based on the results of hypothesis testing in table 6, it shows that the p value is $0.065 > 0.05$ (greater than 0.05) with a regression coefficient value of -0.192. From these results it can be concluded that hypothesis 6 is rejected and is not supported by data which states that employee training has no effect on job satisfaction through employee motivation as an intervening variable. This research is in line with the findings of [25], [26] which shows that the role of motivational support is not a significant influence between training and job satisfaction.

Research by [25], [26] explain several reasons related to the effectiveness of training, the relevance of training to employee

needs, and other factors that influence motivation and job satisfaction. If the training provided is not relevant to the employee's duties or career goals, then they may not feel motivated even though they have attended the training. In addition, training that is designed in general without considering individual needs can make employees feel that the training does not provide direct benefits for them, thereby failing to increase intrinsic motivation. Motivation that is not built from this training can also influence job satisfaction, because employees do not feel a direct positive impact from training on their daily work. In addition, other factors such as the work environment, relationships between colleagues, and fairness in the organization can play a greater role in this influence on job satisfaction compared to the training itself. This shows that although training is important, its impact on job satisfaction through employee motivation may not always be significant if it is not balanced with planning and implementation that meets employee needs and expectations.

g. Workload Affects Job Satisfaction Through Intervening Employee As an Intervening Variable

Based on the results of hypothesis testing in table 6, it shows that the p value is $0.050 > 0.05$ (equal to 0.05) with a regression coefficient value of 0.217. From these results it can be concluded that hypothesis 7 is accepted and supported by data which states that workload influences job satisfaction through employee motivation as an intervening variable. This research is

supported by a study from [27][28], and [29] which shows that motivation is not effective as an intermediate variable on influence between workload and job satisfaction.

Research by [30][28], and [29] revealed that workload can influence job satisfaction through employee motivation as an intervening variable because workload, both in the form of quantity and complexity, can influence how employees view their work and how much they are motivated to complete it. A workload that is appropriate to employee capacity can be a challenge that motivates them to show their best abilities, increases their sense of achievement, and creates job satisfaction. When employees feel that their workload is balanced, they tend to be more motivated because they feel capable of managing tasks well and achieving the expected results.

On the other hand, if the workload is too light, employees may feel bored and lose motivation, while a workload that is too heavy can cause stress and fatigue which reduces motivation and job satisfaction. Motivation is an important link because it provides an internal drive for employees to view workload as an opportunity to learn, develop, or achieve personal and professional goals. High motivation allows employees to overcome work challenges with a positive attitude, which ultimately increases job satisfaction because they feel their work is meaningful and productive. Thus, through the motivation that arises from proper workload management,

employee job satisfaction can be affected significantly.

4.5 Managerial Implications

Based on the research above, the author can see what things can be implemented in the influence of Career Commitment, Employee Training, Workload on Job Satisfaction through Employee Motivation as an intervening variable for permanent employees of gen-z Bank X in DKI Jakarta.

The research results show that permanent Gen-Z employees at Bank X DKI Jakarta Province have a high level of job satisfaction, mainly because of the connection between harmonious work and clear career opportunities. Employee motivation is also at a good level, influenced by the comfort of the work environment and confidence in long-term contributions, although interactions across backgrounds still need to be improved. In the aspect of career commitment, the majority of employees feel suitable and satisfied with their work, but long-term loyalty can still be strengthened through retention and career development strategies. In terms of employee training, training based on group discussions and practical exercises is considered effective, although the quality of material delivery by trainers still needs to be improved. Finally, in the workload variable, employees feel that work targets are quite realistic and achievable, but managing task priorities is still a challenge that requires improving time management skills.

5. CONCLUSION

This research aims to determine the effect of career commitment, employee training, and workload on job satisfaction through motivation as an intervening variable in permanent Gen-Z employees at Bank X, DKI Jakarta Province. The research results show that directly, career commitment, training and workload do not have a significant effect on job satisfaction. However, employee motivation is proven to have a

positive influence on job satisfaction, and is able to mediate influence between career commitment and workload and job satisfaction. Meanwhile, employee training has no effect on job satisfaction either directly or indirectly through motivation. This research emphasizes the importance of motivation as a key factor in creating job satisfaction, as well as the need for targeted training designs and work systems that support workload balance. The limitations of the research lie in the limited scope of the

sample in the DKI Jakarta area and the time of data collection, so the results cannot be widely generalized.

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