

Antecedents of Employee Job Performance With The Mediating Role of Job Satisfaction Among Bank BCA Employees In Jakarta

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Abstract.

This study examines the influence of recruitment and selection, training and development, and performance appraisal on employee job performance, with job satisfaction as an intervening variable among employees of private banks in Jakarta. A quantitative survey was conducted involving 205 respondents selected through purposive sampling. The data were analyzed using Structural Equation Modeling with AMOS and SmartPLS. The results show that recruitment and selection as well as training and development have a positive and significant effect on employee job performance, while performance appraisal does not have a significant direct effect. However, all human resource management practices positively influence job satisfaction. Furthermore, job satisfaction has a significant positive effect on employee job performance and plays an important mediating role. Job satisfaction partially mediates the relationship between recruitment and selection and training and development with employee performance, and fully mediates the relationship between performance appraisal and employee performance. These findings highlight the crucial role of job satisfaction in strengthening the effectiveness of human resource management practices. This study contributes practical insights for private banks to enhance employee performance through effective recruitment, targeted training programs, and improved performance appraisal systems that promote job satisfaction.

Keywords: Recruitment and Selection; Training and Development; Performance Appraisal; Job Satisfaction; Employee Job Performance.

1. INTRODUCTION

In the era of banking digitalization, the number of banking employees continues to decline year after year, in line with technological advancement and the reduction of bank branch office networks. This decline in the banking sector's workforce can affect employee performance, as the workload becomes disproportionate to the number of available employees. Employee performance is one of the key factors in achieving optimal productivity within an organization. Therefore, this study aims to examine the factors that influence employee performance in the Indonesian banking sector. This condition underscores the importance of further study on the determinants of employee performance at private banks as a critical element of operational effectiveness in the financial sector (Mahachandra, 2024). Indonesia's banking sector serves as an important pillar of the national economy through credit distribution and financial services. However, this industry frequently experiences declining employee performance due to a constantly changing work environment, such as digital transformation and global competition. This issue is reflected in rising absenteeism, declining work results, and decreasing employee motivation, which ultimately affects operational efficiency and customer satisfaction. Employee performance has become a strategic issue because it directly affects service quality, customer satisfaction, and the bank's reputation. Research by Johan and Satria (2023) shows that workload and job stress have a negative effect on employee performance, while job satisfaction has a positive effect and acts as a mediating variable between job-related factors and employee performance at conventional banks in Indonesia. This phenomenon is highly relevant to BCA, given its high transaction volume and the growing need for digital services.

Table 1. Estimated Total Assets (Rp Trillion)

Bank Name	Estimated Total Assets (Rp Trillion)	Data Period
Bank Central Asia (BCA)	1.504	June 2025

Bank Name	Estimated Total Assets (Rp Trillion)	Data Period
CIMB Niaga	357,9	June 2025
Bank Permata	264,19	June 2025
Bank Mega	126,16	July 2025
Bank Sinarmas	55,74	Latest quarter

Source: *Indo Premier Sekuritas*

Based on the asset data above, several conclusions can be drawn regarding the condition of the five leading private banks in Indonesia in the first semester. In the upper segment, BCA's total assets of approximately Rp1,504 trillion place it in a dominant position, even surpassing the combined assets of the other four major private banks. This confirms BCA's status not only as a leading private bank but also as one of the largest banking institutions in Indonesia, comparable to state-owned banks. In the middle segment, CIMB Niaga and Bank Permata occupy strong positions with total assets of Rp358 trillion and Rp264 trillion respectively, indicating substantial stability and operational capacity within the national private banking industry. In the lower segment, Bank Mega with assets of Rp126 trillion and Bank Sinarmas with Rp55 trillion represent private banks with a relatively smaller asset base, yet they remain important players focused on specific market segments. Overall, the asset composition in Indonesia's private banking sector shows a high concentration of wealth in one dominant institution, namely BCA. With approximately 26,500 to 31,000 employees, more than 42 million customer accounts, and around 95 million daily transactions, BCA operates at a large scale, in which employees play an important role in maintaining service quality, operational accuracy, and corporate reputation.

As a bank that has consistently earned the title of "Best Bank in Indonesia" from global institutions such as Forbes and Newsweek, BCA is known for its financial stability and digital innovation through services such as m-BCA, KlikBCA, myBCA, and BI-Fast. These achievements are inseparable from the challenges of human resource management in ensuring that employees have the competence, motivation, and job satisfaction needed to support high service standards. Jakarta, as BCA's main operational and business hub, was chosen as the research location because of the high intensity of service and transactions in the area. Although BCA has received various awards for service quality and HR management, challenges related to turnover, attendance, and customer complaints remain, indicating opportunities for improvement in employee performance. These factors make BCA Jakarta a relevant context for examining the impact of HR management on employee performance.

Employee performance is a key factor in maintaining competitiveness and business sustainability in the highly dynamic and tightly regulated banking industry. In the banking industry, high employee performance is reflected in the ability to provide excellent service, maintain customer trust, manage risk, and achieve organizational targets. As one of the largest private banks in Indonesia, Bank Central Asia (BCA) faces challenges in improving employee performance amid national banking competition and growing demands for digital services (Tunnufus & Noor, 2022). Various studies show that human resource management (HRM) practices — such as recruitment and selection, training and development, and performance appraisal — play a significant role in improving employee performance. Effective HRM practices enable organizations to acquire, develop, and retain competent employees, thereby supporting the achievement of organizational goals. Ichsan (2018) found that HRM practices, including recruitment and selection as well as training, significantly improve job satisfaction and employee performance in Islamic banking, underscoring the importance of structured HR management in the banking sector.

An appropriate recruitment and selection process enables organizations to acquire employees whose competence, attitudes, and values align with organizational needs. Research shows that

effective recruitment, selection, and training processes contribute significantly to improved employee performance in service companies and form an important foundation for building a quality workforce. In financial institutions, recruitment errors can adversely affect service quality, operational risk, and the bank's image in the eyes of customers.

Furthermore, training and development are essential for improving employees' technical skills, product knowledge, and soft skills, particularly in the banking sector, which continues to experience product innovation and digital transformation. Studies on Islamic banking in Indonesia show that career training and development influence job satisfaction and employee performance, although in some cases training does not directly affect job satisfaction but still contributes to improved performance. Another study on financial services companies found that job training has a positive and significant effect on employee performance, underscoring the importance of training investment in maintaining employee productivity (Pratiwi & Yuliani, 2022).

Performance appraisal is also a strategic instrument for managing and monitoring employee performance to keep it aligned with organizational goals. According to Setiawan (2021), research at PT Kliring Berjangka Indonesia shows that performance appraisal has a significant effect on employee performance and contributes to job satisfaction when the appraisal system is perceived as fair and transparent. This study confirms that improving the performance appraisal system can enhance performance and help management make decisions related to promotion, compensation, and career development. Meanwhile, job satisfaction is often viewed as a psychological variable that mediates the relationship between HRM practices and job performance. A study on HRM practices — such as training, performance appraisal, and compensation and benefits — found that job satisfaction mediates the relationship between HRM practices and employee performance, indicating that improved performance depends not only on formal policies but also on the extent to which those policies foster employee satisfaction and comfort at work (Sari, 2023).

In the context of Indonesian banking, several studies (Prasetyo, 2021) have examined the relationship between job satisfaction, motivation, and employee performance. Research at Bank BCA KCU Pekanbaru, for example, shows that motivation and job satisfaction simultaneously have a significant effect on employee performance, with a substantial proportion of performance variation explained by these two variables. Another study by Sari (2023) on employees of Bank Negara Indonesia (BNI) found that talent management practices have a positive and significant effect on employee performance, with job satisfaction and employee engagement acting as mediating variables. These findings further strengthen the argument that job satisfaction plays an important role in optimizing HRM practices.

Although numerous studies have examined the effect of HRM practices on job satisfaction and employee performance across various industries, research specifically examining the antecedents of employee performance with job satisfaction as a mediating variable — particularly regarding recruitment and selection, training and development, and performance appraisal among Bank BCA employees in Jakarta — remains limited (Pratiwi & Yuliani, 2022). Previous research on BCA has tended to focus on leadership style, motivation, work environment, and work discipline, without comprehensively integrating HRM practice constructs and the mediating role of job satisfaction. Thus, there is a research gap in examining the extent to which recruitment and selection, training and development, and performance appraisal practices improve employee performance through increased job satisfaction in the context of Bank BCA in Jakarta.

Research Gap

More specifically, at least three gaps can be identified from the review above. First, previous research in Indonesia's banking sector generally examines recruitment and selection, training and development, and performance appraisal separately, rather than as an integrated model tested simultaneously to explain employee performance (e.g., Ichsan, 2018; Pratiwi & Yuliani, 2022), so it remains unclear which HRM practice provides the strongest direct and indirect effects when tested

together. Second, research conducted specifically on Bank BCA has focused more on leadership style, motivation, work environment, and work discipline as antecedents of performance (Tunnufus & Noor, 2022), while the combined effect of recruitment and selection, training and development, and performance appraisal — together with job satisfaction as an intervening variable — has not been comprehensively examined using a rigorous two-stage structural modeling approach in this context. Third, previous mediation studies in the banking sector generally only report whether job satisfaction mediates a single HRM–performance relationship separately, without comparing whether that mediation is partial or full across several HRM practices within the same model, thereby limiting practical guidance for management regarding the priority of HR interventions.

Novelty

Based on these gaps, this study offers three new contributions. First, this study simultaneously models and empirically compares three HRM antecedents — recruitment and selection, training and development, and performance appraisal — within a single structural framework applied to Bank BCA employees in Jakarta, rather than examining each practice separately as in previous BCA-focused studies. Second, this study combines Structural Equation Modeling with AMOS for the direct-effect model and SmartPLS with the Sobel test for mediation analysis, enabling a more rigorous and parallel comparison of the mediating role of job satisfaction across the three HRM practices within a single study and sample. Third, the findings of this study reveal distinct mediation patterns — job satisfaction partially mediates the effect of recruitment and selection as well as training and development, but fully mediates the effect of performance appraisal — a pattern that has not previously been documented among private banking employees in Indonesia and provides new theoretical insight into how the mediating mechanism of job satisfaction varies according to the type of HRM practice involved. Overall, these contributions distinguish this study from previous research on BCA and extend the literature on the antecedents of employee performance in Indonesia's banking sector.

Based on the description above, the study titled "Antecedents of Employee Job Performance with the Mediating Role of Job Satisfaction on Recruitment and Selection, Training and Development, and Performance Appraisal among Bank BCA Employees in Jakarta" is important from both theoretical and practical perspectives. Theoretically, this study is expected to enrich the literature on the mediating role of job satisfaction in the relationship between HRM practices and employee performance, particularly in Indonesia's banking industry. Practically, the findings of this study are expected to provide valuable input for Bank BCA management in designing more effective recruitment strategies, training programs, and performance appraisal systems to improve employee satisfaction and performance across all branch offices in Jakarta.

II. RESEARCH METHOD

This study uses a quantitative approach with a hypothesis-testing design to analyze the relationships between variables. The research was conducted on private bank employees in the Jakarta area, with data collected using a cross-sectional method at a single point in time. The sampling technique used was purposive sampling, with active employees as the respondent criteria. Of the 230 questionnaires distributed, 205 were declared valid and used for further analysis. This sample size met the minimum requirements for Structural Equation Modeling (SEM) analysis.

Data were collected using a structured questionnaire with a five-point Likert scale. The research instrument was adapted from previous studies: Recruitment and Selection was measured based on Qureshi et al. (2010), Training and Development based on Shahzad et al. (2008), while Performance Appraisal and Employee Performance were adapted from Tsui et al. (1992). The Recruitment and Selection and Training and Development variables were each measured with 10 statement items, Performance Appraisal with 5 items, Job Satisfaction as the mediating variable with 6 items, and Employee Performance with 5 items.

Instrument validity was tested using Confirmatory Factor Analysis (CFA) with the assistance of AMOS. The test results show that all items had factor loading values above 0.50 and were therefore declared valid. Reliability testing was conducted using Cronbach's Alpha, and all variables showed alpha values above 0.60: Recruitment and Selection (0.953), Training and Development (0.913), Performance Appraisal (0.932), Job Satisfaction (0.945), and Employee Performance (0.869), indicating a high level of internal consistency.

Data analysis was conducted using Structural Equation Modeling (SEM) with AMOS to simultaneously test the relationships between variables. The mediating effect of Job Satisfaction was tested using SmartPLS. Model fit was evaluated using several goodness-of-fit indices, which showed that the proposed research model had an acceptable level of fit.

III. RESULTS AND DISCUSSION

Respondent Characteristics

Table 2. Respondent Characteristics

Characteristic	Frequency	Percentage (%)
Gender		
Male	138	67,3
Female	67	32,7
Age		
19–29 years	55	26,8
30–39 years	131	63,9
40–49 years	19	9,3
Highest Education		
Diploma	9	4,4
Bachelor's Degree (S1)	190	92,7
Master's Degree (S2)	6	2,9
Length of Service		
< 1 year	23	11,2
1–5 years	182	88,8
Employment Status		
Permanent Employee	42	20,5
Contract Employee	163	79,5
Job Position		
Staff	188	91,7
Supervisor	17	8,3

Based on the results of the descriptive statistical analysis of 205 private bank employees as respondents, it can be concluded that the respondent profile in this study is dominated by males (67.3%), with the majority in the productive age range of 30–39 years (63.9%). In terms of educational background, most respondents hold a Bachelor's degree (92.7%), indicating a relatively high level of education. In terms of length of service, the majority of respondents have worked for 1–5

years (88.8%), indicating that they have sufficient work experience to provide relevant assessments of the research variables. Furthermore, in terms of employment status, most respondents are contract employees (79.5%), reflecting the dominance of the contractual work system. In terms of job position, the majority of respondents hold staff positions (91.7%), indicating that the findings of this study primarily represent the perspective of employees at the operational level. Overall, these characteristics describe the respondents as employees of productive age, with a relatively high level of education, moderate work experience, and a dominance of contract status and operational positions.

Hypothesis Testing Results

Table 3. Hypothesis Testing Results

Hypothesis	β	P-value	Decision
H1: Recruitment and Selection has a positive effect on Employee Performance	0,294	0,000	Supported
H2: Performance Appraisal has a positive effect on Employee Performance	0,164	0,062	Not Supported
H3: Training and Development has a positive effect on Employee Performance	0,197	0,010	Supported
H4: Recruitment and Selection has a significant effect on Job Satisfaction	0,237	0,000	Supported
H5: Training and Development has a positive effect on Job Satisfaction	0,180	0,000	Supported
H6: Performance Appraisal has a positive effect on Job Satisfaction	0,308	0,000	Supported
H7: Job Satisfaction has a positive effect on Employee Performance	0,232	0,000	Supported
H8: Job Satisfaction mediates the effect of Recruitment and Selection on Employee Performance	0,237	0,000	Supported
H9: Job Satisfaction mediates the effect of Training and Development on Employee Performance	0,308	0,000	Supported
H10: Job Satisfaction mediates the effect of Performance Appraisal on Employee Performance	0,038	0,000	Supported

Based on the hypothesis testing results above, the following findings were obtained.

H1: Recruitment and Selection Has a Positive Effect on Employee Performance

The results of the study show that Recruitment and Selection has a positive and significant effect on Employee Performance, with a coefficient value of $\beta = 0.294$ and $p\text{-value} = 0.000$ (< 0.05). This finding confirms that improving the recruitment and selection system is associated with improved employee performance. More objective, transparent, and competency-based recruitment and selection results in job placements that better match job requirements, making performance more effective and efficient. This finding is consistent with Randika and Sono (2024), who reported that effective recruitment and selection practices significantly improve employee performance. Descriptively, Employee Performance recorded an average value of 4.12, with the highest indicator being "my performance appraisal is considered an important task by my supervisor" (mean = 4.37), while the lowest indicator relates to satisfaction with one's own performance (mean = 3.87), indicating that there is still room for improvement.

H2: Performance Appraisal Has a Positive Effect on Employee Performance

The analysis results show a coefficient value of $\beta = 0.164$ with a $p\text{-value} = 0.062$ (> 0.05), indicating that although Performance Appraisal has a positive direction toward Employee Performance, its effect is not statistically significant. Thus, the performance appraisal system has not been able to directly improve employee performance. This finding is in line with Budur et al. (2021), who stated that performance appraisal without follow-up actions such as rewards, promotions, or

competency development tends to have no significant impact on actual performance. In the context of private banking, the appraisal process is generally formal and periodic, but is not always accompanied by constructive feedback or individual development plans, thereby limiting its impact on performance.

H3: Training and Development Has a Positive Effect on Employee Performance

The results of the study show that Training and Development has a positive and significant effect on Employee Performance, with $\beta = 0.197$ and $p\text{-value} = 0.010 (< 0.05)$. This indicates that effective training and development programs improve employee competence and performance. This finding is consistent with Urbani (2022) and Mehta (2016b), who confirmed that relevant and continuous training improves employee competence and performance. Descriptive results show Training and Development with a mean of 3.96 (good) and Employee Performance of 4.12 (high), confirming the importance of continuous competency development, particularly for employees in the early to mid stages of their careers.

H4: Recruitment and Selection Has a Positive Effect on Job Satisfaction

The hypothesis testing results show that Recruitment and Selection has a positive and significant effect on Job Satisfaction, with a coefficient value of $\beta = 0.237$ and $p\text{-value} = 0.000 (< 0.05)$. This finding shows that a well-managed recruitment and selection process can increase employees' job satisfaction. An objective, transparent, and competency-based selection process fosters perceptions of fairness, recognition of individual potential, and person–job fit, making employees feel more comfortable and satisfied at work. This finding is consistent with Mehta (2016a) and Randika and Sono (2024).

H5: Training and Development Has a Positive Effect on Job Satisfaction

The analysis results show that Training and Development has a positive and significant effect on Job Satisfaction, with $\beta = 0.180$ and $p\text{-value} = 0.000 (< 0.05)$. This indicates that well-designed training and development programs can increase employee job satisfaction. This finding supports Mehta (2016c) and Urbani (2022), who found that training aligned with job needs increases job satisfaction, particularly in the service sector.

H6: Performance Appraisal Has a Positive Effect on Job Satisfaction

The results of the study show that Performance Appraisal has a positive and significant effect on Job Satisfaction, with $\beta = 0.308$ and $p\text{-value} = 0.000 (< 0.05)$. This finding confirms that an objective and transparent performance appraisal system can increase employee job satisfaction. This finding is in line with Robbins and Judge (2020) and Subedi et al. (2025), who found that transparent appraisals supported by effective communication increase satisfaction through clarity of expectations and performance outcomes.

H7: Job Satisfaction Has a Positive Effect on Employee Performance

The test results show that Job Satisfaction has a positive and significant effect on Employee Performance, with $\beta = 0.232$ and $p\text{-value} = 0.000 (< 0.05)$. This indicates that a higher level of job satisfaction is associated with better employee performance. This finding is consistent with Kassa and Assefa (2021) and Robbins and Judge (2020), who explain the close relationship between job satisfaction, motivation, and performance.

H8–H10: The Mediating Role of Job Satisfaction

The Sobel test results show that Job Satisfaction partially mediates the effect of Recruitment and Selection on Employee Performance ($p = 0.001 < 0.05$) and the effect of Training and Development on Employee Performance ($p = 0.041 < 0.05$), because the direct effects of both variables on performance remain significant. In contrast, Job Satisfaction fully mediates the effect of Performance Appraisal on Employee Performance ($p = 0.012 < 0.05$), because the direct effect of Performance Appraisal on performance is not significant. Thus, Job Satisfaction is a key variable that bridges the relationship between performance appraisal and employee performance. This finding is consistent

with Robbins and Judge (2020) and Budur et al. (2021), who confirm that performance appraisal not accompanied by increased job satisfaction tends to have no direct impact on performance.

Direct and Indirect Effects on Employee Performance

Based on the table of direct and indirect effects on Employee Performance, the largest direct effect comes from Recruitment and Selection $\rightarrow$ Employee Performance ($\beta = 0.294$), followed by Training and Development $\rightarrow$ Employee Performance ($\beta = 0.197$). Meanwhile, the indirect effects through Job Satisfaction are relatively smaller: Recruitment and Selection $\rightarrow$ Job Satisfaction $\rightarrow$ Employee Performance ($\beta = 0.068$), Performance Appraisal $\rightarrow$ Job Satisfaction $\rightarrow$ Employee Performance ($\beta = 0.046$), and Training and Development $\rightarrow$ Job Satisfaction $\rightarrow$ Employee Performance ($\beta = 0.038$).

These results confirm that competency-based recruitment and selection is the main driver of improved performance. Organizations therefore need to maintain this practice while also clarifying performance criteria and core competencies. Regarding the Performance Appraisal pathway, although it has a positive effect on Job Satisfaction, its mediating effect on performance remains limited yet full. Organizations therefore need to strengthen transparency and communication regarding appraisal objectives, criteria, and stages; provide constructive developmental feedback; and integrate appraisal results with rewards, career development, and continuous training (Budur et al., 2021; Robbins & Judge, 2020).

Finally, the relatively small mediation pathway for Training and Development shows that training is more effective in directly improving performance. Organizations therefore need to improve training effectiveness through training needs analysis based on appraisal results, more applicable and job-relevant materials, and post-training evaluation supported by coaching and mentoring (Urbani, 2022; Mehta, 2016b). Overall, Recruitment and Selection remains the most dominant factor influencing Employee Performance, while Job Satisfaction functions as an explanatory mechanism with a relatively smaller and partial contribution, yet remains important in explaining how HR policies affect employee performance.

IV. CONCLUSION

This study examines the effect of Recruitment and Selection, Training and Development, and Performance Appraisal on Employee Performance, with Job Satisfaction as a mediating variable, among 205 private bank employees. The respondent profile is dominated by males, aged 30–39 years, with a Bachelor's degree, 1–5 years of service, holding staff positions, and mostly under contract employment status. Descriptively, Recruitment and Selection is perceived as systematic and objective, Training and Development is considered to have been adequately implemented, and Performance Appraisal is considered formally structured, although employees' understanding of the appraisal mechanism still varies.

The hypothesis testing results show that Recruitment and Selection as well as Training and Development have a positive effect on Employee Performance, while Performance Appraisal does not have a significant direct effect. All three HRM practices have a positive effect on Job Satisfaction, which in turn has a positive and significant effect on Employee Performance. In terms of mediation, Job Satisfaction partially mediates the effect of Recruitment and Selection as well as Training and Development on performance, but fully mediates the effect of Performance Appraisal, indicating that the performance appraisal system contributes to improved performance only when it is able to increase employee job satisfaction.

The managerial implications confirm the need to strengthen Recruitment and Selection through clearer competency standards and measurable performance indicators, design Training and Development programs aligned with performance targets and evaluated post-training, and improve the effectiveness of Performance Appraisal through transparent communication and developmental feedback. Given the strategic role of Job Satisfaction, organizations are advised to maintain employee

satisfaction through fair work systems, a supportive work environment, and continuous career development opportunities.

This study has limitations because it focuses only on private bank employees and a limited number of variables. Future research is advised to expand the scope to other sectors to improve the generalizability of the results, as well as to add other variables such as Organizational Commitment, Leadership Style, Work–Life Balance, or Employee Engagement to enrich the research model (Ismail & Muhammad Asad Khan, 2019).

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