The Effect of Training, Motivation, and Compensation On Employee Performance With Job Satisfaction As A Mediating Variable (A Study of Credit Marketing Personnel At BRI Medan Region)

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Abstract.
Credit marketing productivity remains a challenge at Bank Rakyat Indonesia (BRI) Region Medan, where only 51% of staff met their lending targets in March 2026. This study examines the effects of training, motivation, and compensation on employee performance, with job satisfaction as a mediating variable. Using a quantitative explanatory cross-sectional design, an online five-point Likert questionnaire was sent to all 1,754 credit marketing staff, and 453 complete voluntary responses (25.8%) were collected on 26–30 August 2026. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with 10,000 bootstrap subsamples. The measurement model met the convergent validity, reliability, and discriminant validity criteria, with one cross-loading exception on a job satisfaction item. Training ($\beta = 0.243$), motivation ($\beta = 0.529$), and job satisfaction ($\beta = 0.179$) had positive and significant effects on employee performance, whereas the direct effect of compensation was not significant ($\beta = -0.065$; $p = 0.156$). Training ($\beta = 0.155$), motivation ($\beta = 0.342$), and compensation ($\beta = 0.511$) had positive and significant effects on job satisfaction. Job satisfaction mediated all three relationships, with complementary partial mediation for training and motivation and indirect-only mediation for compensation. The model explains 74.1% of the variance in job satisfaction and 66.0% in employee performance, and sensitivity analyses confirmed these conclusions. As the sample was voluntary and cross-sectional, the findings indicate statistical associations rather than causal effects. BRI Region Medan may prioritize motivation and career support, design compensation policies that strengthen perceived fairness, and review training frequency and reach.
Keywords: *Training, Motivation, Compensation, Job Satisfaction, Employee Performance.*

I. INTRODUCTION

Employee performance is a crucial factor in determining a company's sustainability in facing a dynamic and competitive business environment. Companies seeking to gain a competitive advantage through their human resources must be able to manage the behavior and work outcomes of all employees. Based on the employee performance model, performance is influenced not only directly by individual and organizational factors but also indirectly through mediating variables such as job satisfaction [1]. Based on Social Exchange Theory by Blau [2] when an organization provides fair compensation, adequate training, and fosters work motivation, employees respond positively through increased job satisfaction, which ultimately encourages them to improve their performance as a form of reciprocal exchange. Thus, job satisfaction serves as a psychological mechanism that links variables such as motivation, compensation, and training to employee performance. Therefore, enhancing job satisfaction becomes an important strategy for improving workforce performance.

To improve both job satisfaction and employee performance, companies need to provide appropriate and continuous training. Effective training can enhance employees' skills and work quality, enabling them to meet the standards established by the company. Furthermore, training helps employees address weaknesses in their job performance and improve their competencies in their current positions [3]. Furthermore, several studies have shown that compensation is associated with employee performance [4] [5].

The banking industry is one of the most competitive sectors, characterized by intense competition among relatively homogeneous products, such as savings, loans, financial transactions, and other banking services. Bank Rakyat Indonesia (BRI), as one of the largest banks in Indonesia, continuously strives to strengthen its competitiveness by improving the quality of its human resources, particularly its credit marketing personnel. Regarding employee training, it is also known that, as of 2026, not all credit marketing personnel have received regular training, as the training process is still ongoing and conducted periodically to ensure that all employees receive adequate training. The conditions related to employee performance and turnover indicate differences in motivation, perceptions of compensation, training effectiveness, job

satisfaction levels, and employee performance. These circumstances highlight the need for further research into the factors that may influence the performance of credit marketing personnel

Previous studies have examined the role of job satisfaction as a mediating variable in the relationships between training [6], motivation [7], and compensation [8] separately, using various outcome variables, including individual performance, organizational performance, organizational commitment, employee retention, and turnover. Based on the literature reviewed by the researchers, no study has been identified that simultaneously examines all three variables within a single mediation model to investigate their effects on the individual performance of banking credit marketing personnel in Indonesia.

To ensure that the analysis in this thesis focuses on the variables under investigation, the researcher establishes the following research scope and limitations. First, the research focuses on the variables considered to influence employee performance, namely training, motivation, compensation, and job satisfaction. Second, the research subjects comprise credit marketing personnel at BRI Medan Region, covering the Regional Office and all supervised work units across North Sumatra. Third, the study is scheduled to take place from June to December 2026, with questionnaire data collection conducted from August 26 to 30, 2026. Finally, the research employs a quantitative approach using an online questionnaire distributed to all credit marketing personnel at BRI Medan Region, with participation based on voluntary responses.

Based on the background and research scope described above, this study aims to examine the effects of training, motivation, and compensation on employee performance, both directly and indirectly through job satisfaction as a mediating variable. Specifically, this study investigates how training, motivation, and compensation influence employee performance, as well as how job satisfaction contributes to improving employee performance. Furthermore, this study examines the effects of training, motivation, and compensation on job satisfaction and explores the mediating role of job satisfaction in the relationships between each of these three independent variables and employee performance. Through this integrated research model, the study seeks to provide a comprehensive understanding of the factors influencing the performance of credit marketing personnel at BRI Medan Region

II. METHODS

This study employs a quantitative research method with an explanatory approach (explanatory research), which aims to explain the relationships among variables and test the formulated hypotheses. Specifically, this study examines the effects of training, motivation, and compensation on employee performance, both directly and indirectly through job satisfaction as a mediating variable. An explanatory approach is adopted because this research tests a theoretical model developed based on Social Exchange Theory. A survey method is employed in this study to obtain data, while statistical data analysis is conducted to test the proposed hypotheses. The research is scheduled to take place from June 2026 to December 2026, comprising several stages, including research preparation, data collection, data analysis, and research report preparation. Questionnaire data collection was conducted from August 26 to 30, 2026, followed by data analysis and the preparation of the research report

Data collection was conducted by distributing a digital questionnaire through Google Forms to ensure ease of completion, speed, and efficiency. The questionnaire distribution procedures are described in the sample section. The questionnaire consisted of two sections: (1) respondent profile information, including age, gender, marital status, productivity quadrant, credit marketing personnel segment, and the frequency of participation in training, workshops, and certification programs other than e-learning; and (2) 26 statement items designed to measure the five research variables.

The population in this study comprises all credit marketing personnel at BRI Medan Region, including those in the micro, small and medium enterprise, commercial, and consumer segments across the Regional Office and all supervised work units in North Sumatra Province. Based on internal data as of March 2026, the total population consists of 1,754 employees. During the research planning stage, the minimum sample size was determined using the Slovin formula with a 5% margin of error. Accordingly, a minimum sample target of 326 respondents was obtained from the total population of 1,754 employees.

The measurement method using a Likert scale enables the quantitative assessment of respondents' attitudes toward each research variable, allowing the resulting data to be statistically analyzed. The five-point Likert scale (ranging from 1 to 5) is ordinal in nature but can be treated as interval data for analytical purposes. This study examines the effects of training (X1), motivation (X2), and compensation (X3) on employee performance (Y), with job satisfaction (Z) serving as a mediating variable. The data are analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach

Table 1. Operational Variables.

Variable	Indicator/Statement	Code	Scale	Source
Training (X1)	The training materials provided to me are relevant to my job	X1.1	Likert Scale 1–5	Hasibuan [9], Mangkunegara [10]
	The instructor is able to teach me how to complete the tasks required in my job	X1.2		
	The training methods are easy to understand and apply	X1.3		
	The frequency of training I receive is adequate	X1.4		
	The training provides tangible benefits in improving my competencies	X1.5		
Motivation (X2)	I am motivated to achieve and exceed the established credit targets	X2.1	Likert Scale 1–5	Luthans [11], Rivai & Basri [12]
	I am motivated to build harmonious working relationships with my colleagues and supervisors.	X2.2		
	I am motivated to take on greater responsibilities.	X2.3		
	I am motivated to receive recognition from the organization (bonuses, incentives, and acknowledgment)	X2.4		
	I receive organizational support to improve my competencies and develop my career	X2.5		
Compensation (X3)	I feel that the compensation I receive is appropriate for my workload	X3.1	Likert Scale 1–5	Mangkunegara [10]
	The salary I receive is sufficient to meet my needs	X3.2		
	The incentives I receive in addition to my salary adequately reflect my work achievements	X3.3		
	The work facilities provided to me support the effective performance of my duties	X3.4		
	Overall, I am satisfied with the compensation provided by the company	X3.5		
Job Satisfaction (Z)	I am satisfied with my duties as a credit marketing officer	Z1	Likert Scale 1–5	Robbins & Judge [13]
	I am satisfied with the compensation I receive	Z2		
	I am satisfied with my supervisor's leadership style and support	Z3		
	I have good working relationships and receive support from my colleagues	Z4		
	I am satisfied with the career development opportunities available to me	Z5		
Employee Performance (Y)	I ensure that every credit proposal is carefully analyzed before submission	Y1	Likert Scale 1–5	Bernardin & Russel [14]
	I am able to generate a sufficient number of customer prospects to support the	Y2		

	achievement of my targets			
	I process customer applications quickly and within the established time frame	Y3		
	I use customer visits and marketing activities effectively	Y4		
	I am able to manage marketing activities without intensive supervision	Y5		
	I am able to collaborate effectively with supporting units throughout the credit disbursement process	Y6		

Data analysis in this study employs the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. PLS-SEM is a variance-based structural equation modeling technique that estimates relationships among constructs by maximizing the explained variance of endogenous constructs. PLS-SEM was selected for several reasons. First, the research model comprises five latent constructs, seven direct relationships, and three mediation pathways. Second, PLS-SEM does not require multivariate normally distributed data, making it suitable for Likert-scale data, which are generally characterized by skewed distributions. Third, the analysis of indirect effects is conducted using the bootstrapping procedure, which does not rely on distributional assumptions. The data analysis is conducted through the following stages: (1) data screening and preparation, (2) descriptive statistical analysis, (3) measurement model evaluation (outer model), (4) structural model evaluation (inner model) and hypothesis testing, and (5) sensitivity analysis [15]

III. RESULT AND DISCUSSION

The discussion begins with a description of the respondents' profiles and descriptive statistics of their perceptions, followed by the results of the measurement model evaluation (outer model), structural model evaluation (inner model), hypothesis testing, and sensitivity analysis. The section concludes with a comprehensive discussion of the research findings.

Table 2. Descriptive Respondent.

No.	Demographic Characteristics	Frequency	Percentage (%)
1	Age		
	Under 25 years	20	4.4
	26–35 years	181	40.0
	36–45 years	234	51.7
	Over 46 years	18	4.0
2	Gender		
	Male	328	72.4
	Female	125	27.6
3	Marital Status		
	Not married	89	19.6
	Married	364	80.4
4	Productivity Quadrant		
	Quadrant 1	105	23.2
	Quadrant 2	229	50.6
	Quadrant 3	88	19.4
	Quadrant 4	31	6.8
5	Credit Marketing Personnel Segment		
	Micro	258	57.0
	Small and Medium Enterprises (SME)	117	25.8
	Consumer	73	16.1
	Commercial	3	0.7
	Medium	2	0.4
6	Frequency of Training/Workshops/Certification (excluding e-learning) in the Last Year		
	Once	393	86.8
	2–3 times	53	11.7
	More than 3 times	7	1.5

	Total Respondents	453	100.0

Based on Table 2, the majority of respondents were in the age group of 36–45 years (234 respondents; 51.7%), while the smallest group consisted of respondents aged over 46 years (18 respondents; 4.0%). The age group labels are presented according to the response options provided in the questionnaire. It should be noted that these categories are not entirely mutually exclusive and do not comprehensively cover all ages, as the exact ages of 25, 36, and 46 years are not explicitly included. Respondents within these age ranges are assumed to have selected the nearest available category. This limitation does not affect the model analysis because age is not included as a research variable.

In terms of gender, male respondents outnumbered female respondents, comprising 328 individuals (72.4%) and 125 individuals (27.6%), respectively. Regarding marital status, 364 respondents (80.4%) were married, while 89 respondents (19.6%) were unmarried. Based on productivity quadrants, most respondents were classified in Quadrant 2 (229 respondents; 50.6%), whereas the smallest proportion was in Quadrant 4 (31 respondents; 6.8%). In terms of credit marketing personnel segmentation, the majority of respondents worked in the micro segment (258 respondents; 57.0%), while the smallest group belonged to the medium segment (2 respondents; 0.4%). This composition is consistent with BRI's business structure, which is predominantly driven by the microfinance segment. Regarding the frequency of participation in training, workshops, and certification programs, excluding e-learning, most respondents reported participating once during the past year (393 respondents; 86.8%), while only 7 respondents (1.5%) reported participating more than three times

The measurement model evaluation was conducted to assess the extent to which each indicator reflects its respective latent construct. An indicator is considered valid if its outer loading value is ≥ 0.70, while a construct is considered to satisfy convergent validity if its Average Variance Extracted (AVE) value is ≥ 0.50.

Table 3. Convergent Validity

Construct	Indicator	Outer Loading	AVE	Validity
Training (X1)	X1.1	0.894	0.838	Valid
	X1.2	0.940		Valid
	X1.3	0.955		Valid
	X1.4	0.861		Valid
	X1.5	0.923		Valid
Motivation (X2)	X2.1	0.917	0.805	Valid
	X2.2	0.926		Valid
	X2.3	0.928		Valid
	X2.4	0.885		Valid
	X2.5	0.826		Valid
Compensation (X3)	X3.1	0.892	0.804	Valid
	X3.2	0.912		Valid
	X3.3	0.920		Valid
	X3.4	0.817		Valid
	X3.5	0.939		Valid
Job Satisfaction (Z)	Z1	0.831	0.696	Valid
	Z2	0.837		Valid
	Z3	0.827		Valid
	Z4	0.815		Valid
	Z5	0.862		Valid
Employee Performance (Y)	Y1	0.890	0.829	Valid
	Y2	0.888		Valid
	Y3	0.917		Valid
	Y4	0.925		Valid
	Y5	0.924		Valid
	Y6	0.917		Valid

Based on the results presented in the table, all indicators demonstrate satisfactory outer loading values, exceeding the recommended threshold of 0.70. The Training construct (X1) has outer loading values ranging from 0.861 to 0.955, with an Average Variance Extracted (AVE) value of 0.838. Similarly, the Motivation construct (X2) exhibits outer loading values ranging from 0.826 to 0.928, with an AVE of 0.805. The

Compensation construct (X3) also demonstrates strong indicator reliability, with outer loading values ranging from 0.817 to 0.939 and an AVE of 0.804. Furthermore, the Job Satisfaction construct (Z) has outer loading values ranging from 0.815 to 0.862, with an AVE of 0.696. Meanwhile, the Employee Performance construct (Y) demonstrates outer loading values ranging from 0.888 to 0.925, with an AVE of 0.829. These results indicate that all indicators adequately represent their respective latent constructs.

The discriminant validity assessment was conducted using the Fornell–Larcker criterion to determine whether each construct is empirically distinct from the other constructs in the research model. According to this criterion, the square root of the Average Variance Extracted (AVE) for each construct, represented by the diagonal values in the table, must be greater than its correlations with other constructs

Table 4. Discriminant Validity

Construct	Training	Motivation	Compensation	Job Satisfaction	Employee Performance
Training	0.915				
Motivation	0.640	0.897			
Compensation	0.614	0.501	0.897		
Job Satisfaction	0.687	0.697	0.777	0.834	
Employee Performance	0.665	0.777	0.488	0.664	0.910

The results indicate that the square root of AVE for Training (0.915) is higher than its correlations with Motivation (0.640), Compensation (0.614), Job Satisfaction (0.687), and Employee Performance (0.665). Similarly, Motivation has a square root of AVE of 0.897, which exceeds its correlations with the other constructs. Compensation also demonstrates an adequate value of 0.897, while Job Satisfaction and Employee Performance have values of 0.834 and 0.910, respectively. All diagonal values are higher than the corresponding inter-construct correlations.

The structural model evaluation (inner model) was conducted to examine the relationships among the latent constructs and assess the extent to which the independent variables explain the variance in the endogenous constructs.

Table 5. R Square

Endogenous Variable	R^2	Adjusted R^2	Category
Job Satisfaction	0.741	0.740	Moderate (approaching strong)
Employee Performance	0.660	0.657	Moderate

The Job Satisfaction construct obtained an R^2 value of 0.741, indicating that 74.1% of the variance in Job Satisfaction is explained by Training, Motivation, and Compensation, while the remaining 25.9% represents unexplained variance attributable to factors outside the research model or measurement error. This value falls within the moderate category and approaches the strong category.

The Employee Performance construct obtained an R^2 value of 0.660, indicating that 66.0% of the variance in Employee Performance is explained by Training, Motivation, Compensation, and Job Satisfaction, while the remaining 34.0% remains unexplained by the model. This value falls within the moderate category. It is important to note that R^2 reflects the explanatory power of the model within the research sample rather than its predictive capability beyond the sample

Table 6. Model Fit

Index	Value	Criterion	Assessment
SRMR	0.066	< 0.08	Meets the criterion
NFI	0.883	≥ 0.90	Below the threshold
Chi-Square	1,578.947	—	Informational

The SRMR value of 0.066 is below the threshold of 0.08. The NFI value of 0.883 is below the commonly accepted threshold of 0.90. Both indices are reported as obtained. In PLS-SEM, model fit indices still have conceptual limitations. Hypothesis testing was conducted using the bootstrapping procedure with 10,000 subsamples (two-tailed test, 95% bias-corrected and accelerated (BCa) confidence intervals, and random seed 20261010). In the table, β (O) represents the original sample coefficient, SD represents the bootstrap standard deviation, T represents the T-statistic, and p represents the p-value. A hypothesis is considered supported if the path coefficient is positive, the T-statistic is greater than 1.96, the p-value is below 0.05, and the confidence interval does not include zero

Table 7. Results of Direct and Indirect Hypothesis Testing

Hypothesis	Path	β (O)	T-statistic	p-value	Conclusion
H1	Training → Employee Performance	0.243	3.564	<0.001	Supported
H2	Motivation → Employee Performance	0.529	7.729	<0.001	Supported
H3	Compensation → Employee Performance	−0.065	1.419	0.156	Not supported
H4	Job Satisfaction → Employee Performance	0.179	2.846	0.004	Supported
H5	Training → Job Satisfaction	0.155	3.167	0.002	Supported
H6	Motivation → Job Satisfaction	0.342	8.184	<0.001	Supported
H7	Compensation → Job Satisfaction	0.511	11.725	<0.001	Supported
H8	Training → Job Satisfaction → Employee Performance	0.028	2.172	0.030	Supported
H9	Motivation → Job Satisfaction → Employee Performance	0.061	2.514	0.012	Supported
H10	Compensation → Job Satisfaction → Employee Performance	0.091	2.783	0.005	Supported

The hypothesis testing results reveal that training has a positive and significant effect on employee performance. Similarly, motivation also demonstrates a positive and significant effect on employee performance. However, compensation does not have a statistically significant effect on employee performance, indicating that compensation alone does not directly contribute to improving employee performance in the research context.

Furthermore, the results indicate that training, motivation, and compensation have positive and significant effects on job satisfaction. These findings suggest that improvements in training programs, work motivation, and compensation are associated with higher levels of employee job satisfaction.

Regarding the mediating relationships, job satisfaction significantly mediates the relationship between training and employee performance. Likewise, job satisfaction plays a significant mediating role in the relationship between motivation and employee performance, as well as between compensation and employee performance. These findings indicate that training, motivation, and compensation can contribute to improved employee performance through enhanced job satisfaction.

Overall, the findings demonstrate that job satisfaction plays an important mediating role in the relationship between organizational and individual factors and employee performance. In particular, although compensation does not have a significant direct effect on employee performance, its indirect effect through job satisfaction remains significant. This suggests that job satisfaction serves as an important mechanism through which compensation can contribute to employee performance

IV. CONCLUSION

Of the ten hypotheses proposed in this study, nine were supported, while one hypothesis (H3) was not supported. The findings indicate that training and motivation have positive and significant effects on employee performance, both directly and indirectly through job satisfaction. In contrast, compensation does not have a significant direct effect on employee performance; however, its indirect effect through job satisfaction is positive and significant.

Motivation demonstrates the largest estimated total effect on employee performance, while compensation has the strongest estimated effect on job satisfaction. These comparisons reflect point estimates rather than statistically tested differences between paths. Overall, the findings confirm that job satisfaction plays an important mediating role in the relationship between organizational factors and employee performance. Furthermore, sensitivity analysis indicates that the main conclusions remain consistent even when indicators X2.5, Z2, or X3.5 are excluded from the research model

This study has several limitations. First, the sample was obtained through voluntary participation using an online questionnaire distributed to all credit marketing personnel, resulting in a non-probability sampling approach and a response rate of 25.8%. Consequently, potential non-response bias may affect the findings, and generalization to the entire population should be approached with caution.

Second, the cross-sectional design and self-reported measurements from a single data source limit the ability to establish causal relationships and may introduce common method bias. Third, some measurement indicators demonstrate conceptual overlap, particularly between compensation and job satisfaction. Additionally, certain items do not fully represent their intended constructs. Although sensitivity analysis indicates that the main findings remain stable, these measurement issues may influence the estimated relationships.

Fourth, Composite Reliability values exceeding 0.95 for several constructs may indicate indicator redundancy. Fifth, the questionnaire did not provide a zero-training-frequency option, while the age categories were not entirely mutually exclusive. Finally, the study focuses exclusively on credit marketing personnel at BRI Medan Region and examines job satisfaction as the sole mediating variable. Consequently, a substantial proportion of employee performance variance remains unexplained by the proposed model.

The findings suggest that management should prioritize employee motivation because it demonstrates the strongest estimated total effect on employee performance. Maintaining harmonious workplace relationships and organizational recognition while strengthening career development opportunities and supervisory coaching may help improve employee motivation.

Compensation policies should focus on strengthening employees' perceptions of fairness and satisfaction rather than assuming that higher compensation directly improves performance. Greater transparency in performance-based incentive schemes and clear communication regarding compensation calculations are therefore recommended.

Regarding training, management should maintain the quality and relevance of existing programs while improving training frequency and accessibility. Regular evaluations of employee participation and broader opportunities for face-to-face training, workshops, and professional certification may help strengthen employee competencies.

Management should also improve job satisfaction by maintaining positive working relationships, providing adequate supervisory support, and expanding career development opportunities. Employee performance can be further strengthened through credit prospecting training, improved customer lead management, and continued collaboration with supporting units

Future studies are encouraged to employ probability sampling with a clearly documented sampling framework to improve representativeness and minimize potential non-response bias. Researchers should also consider using objective employee performance data, such as credit disbursement achievements relative to targets, or supervisor assessments, combined with longitudinal research designs to strengthen causal interpretations.

Further improvements to the research instrument are also recommended, particularly by distinguishing compensation perceptions from satisfaction with compensation, ensuring that motivation indicators consistently measure personal motivation, and separating fixed compensation from performance-based incentives. Questionnaire categories should also be revised to include zero training participation and mutually exclusive age groups.

Additionally, future research could incorporate other explanatory or mediating variables, such as work engagement, organizational commitment, leadership, and work environment, while expanding the research context to other banking institutions and geographical regions. Finally, incorporating qualitative methods may provide deeper insights into employees' perceptions of compensation, incentives, and the factors influencing their performance.

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