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RESEARCH ARTICLE

Elevating Productivity: The Role of Workload and Career Path in Job Satisfaction

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ABSTRACT

This study aims to examine the influence of workload and career path on job satisfaction and its impact on productivity at PT. Bank Capital Indonesia. A quantitative method was used by collecting data through questionnaires distributed to employees. The research population consisted of 748 employees, with cluster random sampling techniques resulting in 273 respondents. Data analysis was conducted using structural methods with the help of AMOS. The analysis results showed that workload has a negative and significant effect on job satisfaction but does not have a significant effect on productivity. Career path has a positive and significant influence on job satisfaction and productivity. Workload negatively and significantly affects productivity through the mediation of job satisfaction, while career path does not affect productivity through job satisfaction. Based on these findings, practical recommendations for PT. Bank Capital Indonesia include balancing employees' workload to enhance job satisfaction and productivity. Additionally, the company should clarify career pathways to directly improve employee satisfaction. From an academic perspective, this research can serve as a foundation for further studies on other mediating factors that may play a role in the relationship between career path and productivity. It is hoped that the implementation of these recommendations will improve employee job satisfaction, enhance productivity, and contribute positively to the organization.

INTRODUCTION

The Fourth Industrial Revolution has redefined how companies operate globally. In the banking sector, digital transformation has become imperative, driven by increasing competition from financial technology (fintech) companies that adopt the latest technologies to provide faster, more efficient, and user-friendly financial services. Fintech, with its ease of access and flexibility, has shifted the paradigm of traditional banking services, compelling conventional banks to adapt to remain relevant (Favourate Y Mpofu, 2024). Digitalization in banking not only changes how services are delivered but also creates new challenges for financial institutions, which must now compete in an increasingly complex environment.

This phenomenon is evident worldwide, where major banks in various countries are beginning to implement digital innovations to enhance operational efficiency and customer experience (Anifa et al., 2022). In Asia, countries like China and India have witnessed a surge in fintech growth, with digital payment applications revolutionizing how transactions are conducted (Mhlanga, 2020). In this context, Indonesia's banking industry faces similar challenges (Osei et al., 2023).

Job satisfaction and productivity are two critical, interrelated aspects of the workplace, particularly in the highly competitive banking sector (Gidou et al., 2020). In Indonesia, the banking industry has undergone significant transformation in recent years, both in terms of regulations and market demands (Michael et al., 2020). PT. Bank Capital Indonesia, Tbk, as one of the financial institutions, is no exception in confronting these challenges. In this context, it is crucial to understand how factors such as workload and career development affect employee job satisfaction and productivity (Nantavisit et al., 2023).

Bank Capital Indonesia acknowledges the importance of digitalization and management reforms to face the growing competition. Although various strategies have been implemented to enhance competitiveness and productivity, internal challenges such as employee job satisfaction and unbalanced workloads remain issues that need to be addressed.

The partial labour productivity value in 2015 was 90.29. In 2016, this value decreased to 79.58. By 2017, productivity had risen again to 95.89. However, in 2018, it declined to 92.41. In 2019, labour productivity slightly decreased to 91.14, and by 2020, it further declined to 88.42. A significant surge occurred in 2021, with productivity reaching 103.45, indicating increased efficiency and effectiveness in labour resource utilization. Nevertheless, in 2022, labour productivity sharply dropped to 69.55, possibly due to factors affecting workforce performance. Finally, in 2023, productivity declined further to 58.83, signalling major challenges that must be addressed to enhance labour input efficiency.

Overall, these data depict fluctuations in labour productivity from year to year, with a notable downward trend in recent years, particularly in 2022 and 2023. This trend highlights the need for better evaluation and strategies in workforce management to achieve higher productivity in the future. It suggests that, despite transformation efforts, the expected outcomes have not yet been realized. As noted by (Babynina et al., 2021), while digitalization can improve efficiency, its impact on employee satisfaction and motivation is often overlooked.

Excessive workload is frequently a primary cause of job dissatisfaction among employees. Research indicates that employees burdened with unbalanced tasks are more likely to experience stress, which in turn can lower their productivity (Mufarrih et al., 2019). Conversely, a workload that aligns with employees' capacity and skills can boost motivation and job satisfaction, contributing to increased productivity (Inegbedion et al., 2020). Therefore, it is crucial to analyse how the workload at PT. Bank Capital Indonesia, Tbk, affects employee job satisfaction.

Career development also plays a crucial role in determining job satisfaction. Employees who perceive opportunities for growth and advancement are generally more satisfied with their jobs. Research by (Vitali et al., 2020) shows that a clear career path and management support for professional development can enhance employee motivation and performance. At PT. Bank Capital Indonesia, Tbk, it is essential to evaluate how the existing career structure influences employees' perceptions of job satisfaction and productivity.

According to several studies, employee job satisfaction is one of the critical factors in maintaining productivity. Previous research indicates a significant relationship between job satisfaction and performance, where job dissatisfaction can lead to a decline in productivity (Macfarlane et al., 2024). This reinforces the idea that management and technological changes alone are insufficient to boost productivity without considering employee satisfaction.

Based on interviews with several employees at PT. Bank Capital Indonesia, Tbk, they expressed that the failure to meet SLA (Service Level Agreement), human errors, and unequal distribution of work among employees were caused by high and imbalanced workloads. They further noted that uneven task assignments created an imbalance in the workload distribution, with some employees handling

far larger volumes of work than others. This added pressure exacerbates the risk of errors and potentially leads to prolonged stress, ultimately negatively affecting the company's productivity.

Employees also voiced concerns about the uncertainty surrounding career prospects, particularly at certain levels. They felt that the lack of attention from leadership towards employee career development had created uncertainty about their future within the company. Additionally, subjective assessments worsened dissatisfaction, as they often influenced promotion opportunities and career progression. Employees highlighted that the company tends to recruit externally for certain positions rather than promoting internal staff, adding to the frustration and dissatisfaction with existing career policies.

Employees expressed dissatisfaction with the reward system, which they deemed inadequate for those with strong work performance. Moreover, they pointed out the inefficiency in work arrangements and a lack of collaboration among colleagues, which added to their frustration. They felt that better collaboration and fair recognition of their achievements would enhance job satisfaction and morale.

Employees also criticized management for ineffective responses to operational challenges. Delays in adopting more advanced technology systems to compete in the digital world further hampered productivity. Some employees also felt that certain human resources were either unprepared or incapable of keeping up with technological advancements, hindering the company's ability to improve efficiency and productivity.

The main research issue identified is how workload and career development influence job satisfaction and their impact on employee productivity at PT. Bank Capital Indonesia, Tbk. Problems such as workload imbalances, unclear career paths, dissatisfaction with employee rewards, and ineffective management in improving company productivity have been identified. This research is essential in finding comprehensive solutions to improve job satisfaction and productivity amidst the ongoing challenges in the banking industry.

In this context, a job satisfaction and productivity model that considers workload and career development becomes highly relevant. By understanding the relationships between these variables, the management of PT. Bank Capital Indonesia, Tbk, can formulate more effective strategies to enhance employee job satisfaction and productivity. This will not only positively impact individual performance but also the overall performance of the bank in facing the increasingly complex challenges of the industry.

1. METHODS

The population or total number of employees at PT. Bank Capital Indonesia consists of 748 individuals, including permanent, contract, and outsourced employees. In line with the research objective of analysing the impact of Workload and Career Path on Job Satisfaction and its subsequent effect on Productivity among employees, the sample selection was conducted to ensure balanced representation from various work regions.

In this study, the sampling technique employed is cluster random sampling. This technique involves randomly selecting samples based on specific groups or areas (clusters). Cluster random sampling is a method in which the population is divided into clusters, and then a few clusters are randomly chosen for sampling (Innocenti et al., 2021).

Cluster random sampling does not provide equal opportunity for each member of the population to be selected. The primary goal is to collect data efficiently and economically, especially when the population under study is large and geographically dispersed. By selecting clusters as sampling units, researchers can reduce the costs and time associated with data collection, as they can access groups of individuals located in the same area, facilitating the survey process. This method also helps reduce

data variability, as individuals within clusters tend to share similar characteristics, leading to more stable and accurate estimates for the overall population.

The data from the sample was collected through an online survey using the Google Form platform. This aligns with the view of (Mondal et al., 2019), who argue that online surveys are highly effective and reliable in the current era. According to them, several advantages of online surveys include: speed (the research instrument can be quickly and easily distributed to respondents through various social media platforms and can be responded to immediately upon receipt), wide reach (it has a broad reach without geographical limitations, as long as respondents have internet access), flexibility (respondents can provide responses at their convenience), cost-effectiveness (there is no need for printing and mailing research instruments), easy management (responses are received in digital form and stored in a dedicated location), automation (the research instrument can be completed and submitted easily without complex explanations), and privacy (it provides respondents with the comfort to answer freely without being influenced by the presence of an interviewer).

Thus, this study used the Google Form platform for online data collection. The research instrument was distributed to all 273 staff members via WhatsApp and email notifications, which included a link to the research instrument and a request for their participation in completing the survey. Afterward, the survey data was accessed and downloaded for further analysis.

The development of the research instrument is an essential element of the study, closely tied to the variables outlined in the research title or included within the research paradigm, as defined by the problem formulation. These variables include Workload, Career Development, Job Satisfaction, and Productivity. According to (Omar et al., 2018), indicators within the integrative organizational behaviour model represent behaviour; thus, the focus of measurement is on employee behaviour or perceptions related to each variable's indicators.

The most common method for measuring employee behaviour or perceptions is through self-report (Demetriou et al., 2015). Self-reports consist of a series of statements used to describe certain qualities or characteristics of the test subjects. The importance of developing valid and reliable instruments for measuring quality of life, as well as the necessity for an approach sensitive to cultural and age contexts (Siette et al., 2021).

Research by (Ramos-Villagrasa et al., 2019) demonstrated that self-reports can effectively measure employee performance from a behavioural perspective. The credibility of self-reports is significantly improved when the statements are easily understood, reducing the risk of bias. Similarly, (Carlos & Rodrigues, 2016) utilised self-report in their research, successfully demonstrating that the developed instrument possesses adequate psychometric properties, with a satisfactory level of internal consistency and high composite reliability. This makes it a reliable tool for evaluating job performance across various cultural contexts. Therefore, in this study, all variables are measured using self-reports, with multiple statements for each indicator, and the instrument undergoes both validity and reliability testing to ensure accuracy.

For indicators such as performance behaviour, it is crucial that each indicator is measured with more than one statement, followed by validity and reliability tests to maintain the integrity of the data.

Data analysis was conducted after obtaining the results from the quantitative data processing of the questionnaire on the variables of workload, career development, job satisfaction, and productivity at PT. Bank Capital Indonesia, Tbk. The testing was carried out using the multivariate Structural Equation Model (SEM) technique with the AMOS program. According to Malhotra (2010) as cited in (Gunarto, 2018) SEM is a procedure used to estimate a series of dependency relationships among a set of concepts or constructs represented by several measured variables and incorporated into a unified model.

SEM is an analytical technique that allows for the simultaneous testing of a series of relationships. These relationships are built between one or more independent variables and one or more dependent variables. SEM integrates two analytical approaches: factor analysis and path analysis.

2. Theory

This section presents the theoretical framework that underpins the study, providing a basis for understanding the relationships among the variables under investigation.

3.1. Job Demands Resources (JDR) Theory

The Job Demands Resources (JDR) Theory developed by Arnold B. Bakker and Evangelia Demerouti. The Job Demands Resources theory is a framework that integrates two relatively independent research traditions: stress research and motivation research. This model posits that every job comprises distinct demands and resources, which can significantly influence employee health and performance. Job demands, such as high workload and time pressure, can trigger health deterioration, while job resources, like support from colleagues and autonomy in work, can facilitate motivational process. A key assumption of the JDR model is that each job presents unique demands and resources that can affect employee well-being. Therefore, understanding the interaction between these demands and resources is essential for enhancing well-being and performance in the workplace (Demerouti & Bakker, 2011).

3.2. Productivity

According to Forsgren et al (2021), productivity is defined as a complex and nuanced concept that encompasses more than merely measuring the output of individuals or systems. Mehtarizadeh (2023) defines productivity as the endeavour to achieve greater results using fewer resources, reflecting efficiency in resource utilization within an organization. (Wiech et al (2020) further assert that productivity is not only about the quantity produced but also about how various input factors contribute to the outcomes achieved.

Isham et al (2021) define productivity as the market value of the output generated per certain amount of labour. However, there is also a need to define productivity in a more holistic manner, including social and ecological value, especially in an increasingly service-oriented economy. Kanika Aggarwal & Puneet Singh (2022) define productivity, in its simplest form, as output per working hour, which serves as the most critical determinant of the standard of living for a group of people or a nation. Diwas (2020) states that productivity is the value created by a worker for every unit of input utilized.

Shlomo Globerson (2019) defines productivity as the ratio of output to the inputs or resources required to produce it. Measuring productivity necessitates calculating the output produced over a specific time and the number of resources used to produce that output. In the context of a multi-product environment, it is crucial to establish a common denominator for calculating different products. The recommended methodology includes calculating the total output for each product while considering the value of the items being processed and developing methods to aggregate the outputs of various products by assigning relative weights to each product, in accordance with the level of resource use intensity.

Nouri (2020) defines productivity as the ratio of total output from individuals, units, and organizations per unit of input. The identification of the two concepts of efficiency and effectiveness is essential in defining productivity. Efficiency is recognized as the ratio of useful output to total input, equating to optimal resource consumption, while effectiveness indicates the extent to which an organization's objectives are achieved. Ruales Guzmán et al (2019) define productivity as the efficiency in converting inputs into outputs and as an operational concept regarding the output of

quality products that can be sold per unit of input. In summary, productivity is typically expressed as the ratio of output to input. Gomathy (2023) defines productivity as the state or quality of being productive, encompassing the effectiveness of productive efforts, particularly in industry, measured in terms of output rate per unit of input.

Research conducted by Diwas (2020) explains that there are several dimensions that can be used to measure and analyse employee productivity, including:

1. Output and Quality: This dimension measures the quantity of goods or services produced as well as the quality of that output. Relevant indicators include the number of products produced per work hour, defect rates, and customer satisfaction.
2. Time and Timeliness: This dimension focuses on the time taken to complete tasks and the punctuality of deliveries. Indicators that may be used include task completion time, cycle time, and on-time delivery of products or services.
3. Customer Experience: This dimension assesses the customer experience when interacting with products or services. Relevant indicators include customer satisfaction index, customer feedback, and customer retention rates.
4. Organization and Job Design: This dimension encompasses how work is organized and designed to enhance productivity. Indicators that can be used include process efficiency, resource utilization, and the level of collaboration among teams.
5. Social Factors and Workplace Dynamics: This dimension considers social factors and dynamics in the workplace that may affect productivity. Relevant indicators include absenteeism rates, employee turnover rates, and results from employee satisfaction surveys.
6. Human Capital Development: This dimension focuses on the development of workers' skills and knowledge. Indicators that may be used include the number of training sessions provided, skill enhancement, and participation rates in development programs.

3.3. Workload

There are several definitions of workload. According to Onay et al (2023) workload can be defined as a measure of operator performance, which includes the average processing time based on the operating time required to produce a single item. Devlin et al (2022) define workload as a condition in which performance remains stable during accurate assessment, and the workload does not reach a level of overload. Czerniak et al (2021) define workload as the mental load imposed on an individual, manifested through the number of items (visual) that must be remembered or manipulated in memory, or the complexity of the stimuli involved, which increases the mental effort required to retain and reconstruct information. This definition emphasizes the cognitive aspect of workload, distinguishing it from other dimensions of task difficulty.

Mushabe et al (2022) define workload as the time spent on activities that are professionally appropriate. Hanjani & Singgih (2019) argue that workload has a significant impact on employee performance productivity, as the work environment and capacity align with productivity. If the load received is too heavy, employee productivity will decline conversely, if the workload is balanced, employee productivity will increase. Workload can also be measured through workload analysis, which is used to determine the time, effort, and resources required by an organization to identify its actual human resource needs (Sadeghi et al., 2021). Workload is defined as the amount of mental work performed by an individual relative to the amount of mental work that individual can perform (Kokoroko & Sanda, 2019).

Cui et al (2021) define workload as a hypothetical construct representing the costs incurred when an operator successfully achieves a certain level of performance. Workload is the perception of an employee regarding tasks, the work environment, and work hours. Excessive workload pressure can negatively impact employee job satisfaction. Based on research conducted by the researcher and others, as well as the existing theories related to workload, it can be concluded that the relationship between workload and employee satisfaction is significantly influential, whether the workload is light or heavy, impacting levels of employee satisfaction positively or negatively (Setianingsih, 2017).

According to Lu et al (2019) six dimensions have been identified to measure workload. The following are these dimensions along with their definitions:

1. Physical Demands: Measures the level of physical activity required.
2. Mental Demands: Assesses the mental load felt by employees.
3. Temporal Demands: Measures time pressure faced in work.
4. Perceived Risk: Assesses the perception of risks associated with the job.
5. Frustration Level: Measures the level of frustration experienced while working.
6. Performance: Assesses employees' perception of their own performance.

3.4. Career Path

Career progression can be defined as a sequence of work experiences that evolve throughout an individual's life. A career is a highly subjective and complex construct, unique to each individual, and dynamic over time. It encompasses a complex process that affects all an individual's roles and requires negotiation with institutions and society, as well as influencing an individual's past, present, and future (Russo et al., 2023). According to Setor & Joseph (2021) career progression refers to the sequence or stages that a person goes through in their professional journey, encompassing various positions, roles, and work experiences acquired over time. Career progression can include advancement from lower entry-level positions to higher and more professional roles and may involve shifts between various career dimensions such as entrepreneurship, professionalism, and leadership. In a broader context, career progression also includes how individuals manage and plan their career development, including decision-making related to education, training, and work experiences necessary to achieve their career goals. Müller et al (2020) define career progression as a sequence of various career experiences of an individual, reflected through various patterns of continuity over time, traversing different social spaces, marked by individual agency, and providing meaning for the individual.

The definition of career progression is a tiered pattern used to enhance employee performance and professional competence. This career progression acknowledges employees' experiences, performance, and expertise, while providing opportunities for them to develop their performance and professionalism (Rinaldi, 2022). Alkhudary & Gardiner (2021) define a career as a path over time that includes ongoing interactions between workers and their organizations. Sreenivasan & Kumar (2019) relate careers to the choices made by an individual in their work, which affect a significant portion of their lifetime, considering factors such as skills, abilities, interests, and educational background.

Hassan et al (2022) describes career progression as a series of steps or stages that an individual undergoes in their career development. This includes logical career planning and development, considering internal and external factors that influence career choices. Career progression focuses not only on current job positions but also encompasses planning for the next steps in one's career, with the goal of achieving desired career objectives through a series of planned steps. According to

Ornoveţchii (2023) a career is defined as a sequence of activities and behaviours related to work, as well as the values, attitudes, and aspirations associated throughout one's life. Takahashi & Mori (2020) refer to career progression as a series of steps or stages that an individual goes through in their career development. This includes various positions or titles that an individual can achieve as they gain experience, education, and skills.

According to Song et al (2023) several dimensions are measured to assess career progression. These dimensions include:

1. Concern: Indicates the extent to which individuals think about their future careers and plan the necessary steps to achieve them.
2. Control: Describes an individual's ability to take initiative and control the direction of their own career.
3. Curiosity: Reflects an individual's desire to explore various career options and understand the possibilities available.
4. Confidence: Demonstrates an individual's belief in their ability to face challenges and overcome obstacles in their career journey.

3.5. Job Satisfaction

Job satisfaction is an important aspect for individuals in the workplace. Each working individual has different characteristics, which leads to varying levels of job satisfaction. The degree of job satisfaction can have different impacts, largely depending on the mental attitude of the individual concerned. Lambert et al (2021) job satisfaction is defined as a term that refers to the positive or negative feelings an individual has toward their job. Generally, job satisfaction encompasses various aspects, including the work environment, relationships with colleagues, compensation, and fairness within the organization. High job satisfaction is often associated with better productivity and lower turnover rates in the workplace. Aeknarajindawat & Jermsittiparsert (2020) state that job satisfaction is defined as the feeling that arises from the comparison between what someone expects from their job and what they receive from it. Alrefaei (2020) defines job satisfaction as a pleasurable or positive emotional state resulting from the evaluation of an individual’s job and work experiences.

Stephan et al (2024) defines job satisfaction as employees' assessments of specific aspects of their jobs, including coworkers, supervisors, the organization, working conditions, the nature of the work, working hours, and salary. Aggarwal (2024) describes job satisfaction as an individual's attitude toward their job, where an employee may feel satisfied or dissatisfied with various aspects of the job, such as job contentment, salary, and recognition. El Mouaddib et al (2023) define job satisfaction as an individual's positive emotional response to their work, provided their professional values are respected. Additionally, job satisfaction is also understood as a favourable emotional state resulting from the evaluation of one's job, affective reactions, and attitudes toward the work.

Khan et al (2023) describes job satisfaction as a positive emotional state experienced by individuals related to their jobs. It includes feelings of contentment, happiness, and fulfilment that arise from various aspects of work, such as compensation, work environment, work-life balance, recognition, and opportunities for growth. Job satisfaction is crucial for employee well-being and organizational performance, as it can influence motivation, productivity, and employee retention. Generally, job satisfaction can be measured through surveys, questionnaires, or interviews to identify areas that need improvement in the work environment. Gibbs et al (2023) define job satisfaction as a pleasant or positive emotional state resulting from the evaluation of an individual's job or work experience. This encompasses the cognitive and affective reactions experienced by individuals in the workplace, combining what employees feel with what they think about their jobs. Job satisfaction is influenced by various factors, including social interactions and feelings of connectedness with coworkers. Sadeghi et al (2021) define job satisfaction as an affective reaction, that is, an emotional response to

work generated by the comparison of actual outcomes with desired, expected, and deserved outcomes, among others. Furthermore, job satisfaction is also defined as how individuals feel about their jobs and various aspects of their work.

According to Karaferis et al (2023) there are nine aspects measured to assess job satisfaction. These dimensions are:

1. Pay: Measures employees' satisfaction with the salary they receive.
2. Promotion: Relates to opportunities for advancement within the job.
3. Supervision: Refers to employees' satisfaction with the supervision they receive.
4. Fringe Benefits: Refers to additional benefits received by employees beyond their basic salary, such as health insurance, leave, and retirement benefits.
5. Contingent Rewards: Includes rewards given to employees based on their performance, such as bonuses or incentives.
6. Operating Conditions: Includes aspects such as facilities, equipment, and work environment that affect employees' work experiences.
7. Co-workers: Covers relationships and interactions employees have with their coworkers.
8. Nature of Work: This aspect indicates how satisfying the work itself is for employees.
9. Communication: Refers to employees' satisfaction with communication within the organization.

4. RESULTS

This section presents the research results in a systematic manner. The findings encompass several important aspects. First, the results of the instrument test used in the study will be discussed to ensure that the measuring tools employed are valid and reliable. Next, a descriptive analysis will provide an overview of the collected data, including the description of respondent profiles and cross-tabulation of respondent characteristics on the mediating variables. Descriptive data of the variables and the total indicator scores will also be outlined. Subsequently, the analysis of model fit, including goodness of fit indices, and loading factors will be discussed to assess the appropriateness of the research model using AMOS. Finally, this section presents the hypothesis testing results, demonstrating significant relationships among the studied variables and confirming the objectives of this research.

4.1. Results of Instrument Testing

This study underwent a verification and strengthening process of the instruments by involving experts to ensure that each statement accurately reflects the indicators of each variable. In the initial stage, verification was conducted through in-depth review and discussion with experts to ensure the appropriateness of each statement with the concepts being measured.

Subsequently, the instrument was pilot tested on a sample of 30 respondents selected from the research population. This pilot test aimed to assess the validity and reliability of the instrument. The analysis results using SPSS software indicated that all statement items were valid, with the validity test results showing values greater than the r table (0.361), and the variables were reliable, as the Cronbach's Alpha was ≥ 0.7.

The next stage involved distributing the instrument to 243 respondents (excluding the 30 pilot test respondents) via WhatsApp using Google Forms. Participation reached 100%, yielding valid data for analysis from the 243 respondents. The validity and reliability of the instrument were then re-tested using data from these respondents, where the validity results showed values above 0.126, and the reliability also met the criteria ($\alpha \geq 0.7$). Therefore, all instruments used in this study can be declared valid and reliable.

4.2. Results of Descriptive Analysis

This survey successfully gathered information from 243 respondents, reflecting a diverse range of backgrounds and experiences. The following is a detailed analysis of this data, including percentages for each category, providing a clearer picture of the respondents' profiles. In terms of gender, most respondents were male (154 individuals), accounting for 63.4%, indicating a higher dominance compared to female respondents (89 individuals), who represented 36.6% of the total. Regarding age, the 31-40 age group (89 individuals) was the most represented, constituting 36.6% of the sample, indicating a significant concentration within this age range. The 20-30 age group (85 individuals) followed closely with 35.0%, also showing a substantial proportion. Meanwhile, respondents over 40 years old (69 individuals) represented 28.4% of the total. In terms of educational attainment, bachelor's degree holders (160 individuals) made up the largest group, with 65.9%, demonstrating that most respondents have higher education. Diploma holders (36 individuals) represented 14.8%, while high school graduates (39 individuals) constituted 16%. Those with a master's degree (8 individuals) represented a much smaller proportion at 3.3%, and there were no respondents with Doctoral degrees. With respect to work experience, respondents with more than 5 to 7 years of service (65 individuals) had the largest proportion in this category at 26.7%. Those with 3 to 5 years of experience (49 individuals) ranked second at 20.2%. The group with 7 to 9 years of service (53 individuals) represented 21.8%, while those with 9 to 11 years of experience (43 individuals) made up 17.7%. Finally, respondents with over 11 years of service (33 individuals) accounted for 13.6%.

This survey provides comprehensive insights into the respondents' profiles, highlighting most males, a highly educated background, and varied work experiences. A deep understanding of these respondent characteristics, accompanied by clear percentages, serves as an essential foundation for interpreting survey results and making informed decisions in the future.

Table 1: Respondent Profile

Respondent Identity Variables	Category	Number	Percentage
Gender	Male	154	63.4%
	Female	89	36.6%
	Total	243	100%
Age	20-30 Years	85	35.0%
	31-40 Years	89	36.6%
	>40 Years	69	28.4%
	Total	243	100%
Highest Education	High School	39	16%
	Diploma	36	14.8%
	Bachelor's Degree	160	65.9%
	Master's Degree	8	3.3%
	Doctorate	0	0%
	Total	243	100%
Work Experience	>3 - 5 Years	49	20.2%
	>5 - 7 Years	65	26.7%
	>7 - 9 Years	53	21.8%
	>9 - 11 Years	43	17.7%
	>11 Years	33	13.6%
	Total	243	100%

Source: Processed Primary Data, 2024

4.3. Descriptive Data of Variables and Total Indicator Scores

4.3.1. Productivity Variable (Y2)

In the Productivity variable, the dimension with the highest average is Social Factors and Workplace Dynamics, which achieved an item average of 4.742 with a total score of 3,457. This indicates that social factors and workplace dynamics have a strong influence on employee productivity. Conversely, the dimension with the lowest average is Output and Quality, with an item average of 4.431 and a total score of 3,230. Although this value is still considered good, it suggests potential for improvement in the areas of output and quality that could enhance overall productivity.

4.3.2. Workload Variable (X1)

In the Workload variable, the dimension with the highest average is Performance, with an item average of 1.763 and a total score of 857. This indicates that employees perceive their workload as sufficient to support their performance. Meanwhile, the dimension with the lowest average is Mental Demands, which has an item average of 1.337 with a total score of 975. This value suggests that there are challenges in meeting mental demands that affect employees' effectiveness and well-being in executing their tasks.

4.3.3. Career Advancement Variable (X2)

In the Career Advancement variable, the dimension with the highest average is Concern, which has an item average of 4.362 and a total score of 3,180, reflecting a high level of concern regarding career advancement as an important aspect for employees. On the other hand, the dimension with the lowest average is Control, with an item average of 4.147 and a total score of 3,023. This indicates that, while control over career development is fairly good, there is still room for improvement in providing greater opportunities for employees to take charge of their careers.

4.3.4. Job Satisfaction Variable (Y1)

In the Job Satisfaction variable, the dimension with the highest average is Co-workers, with an item average of 4.751 and a total score of 2,309, indicating that working relationships among employees significantly contribute to overall satisfaction levels. Conversely, the dimension with the lowest average is Contingent Rewards, which has an item average of 4.008 and a total score of 1,948, signifying that performance-based rewards require further attention to enhance overall job satisfaction.

Table 2: Descriptive Data of Variables and Indicator Scores

Variable	No	Dimension	Total Score	Number of Valid Items	Average Item
Productivity (Y2)	1	*Output and Quality*	3230	3	4,431
	2	*Time and Timeliness*	3449	3	4,731
	3	*Customer Experience*	3452	3	4,735
	4	*Organization and Job Design*	3421	3	4,693
	5	*Social Factors and Workplace Dynamics*	3457	3	4,742
	6	*Human Capital Development*	3288	3	4,510

Workload (X1)	1	*Mental Demands*	975	3	1,337
	2	*Physical Demands*	799	2	1,644
	3	*Temporal Demands*	820	2	1,687
	4	*Perceived Risk*	381	1	1,568
	5	*Frustration Level*	773	2	1,591
	6	*Performance*	857	2	1,763
Career Path (X2)	1	*Concern*	3180	3	4,362
	2	*Control*	3023	3	4,147
	3	*Curiosity*	3120	3	4,280
	4	*Confidence*	3030	3	4,156
Job Satisfaction (Y1)	1	*Pay*	4249	4	4,371
	2	*Promotion*	3284	3	4,505
	3	*Supervision*	2185	2	4,496
	4	*Fringe Benefits*	2189	2	4,504
	5	*Contingent Rewards*	1948	2	4,008
	6	*Operating Conditions*	2123	2	4,368
	7	*Co-workers*	2309	2	4,751
	8	*Nature of Work*	2270	2	4,671
	9	*Communication*	2230	2	4,588

Source: Processed Primary Data, 2024

4.4. Results of Model Fit and Loading Factors Analysis

The initial stage of the model fit-building process involves creating a flowchart of causal relationships, which illustrates a series of causal connections among the constructs of the theoretical model being developed.

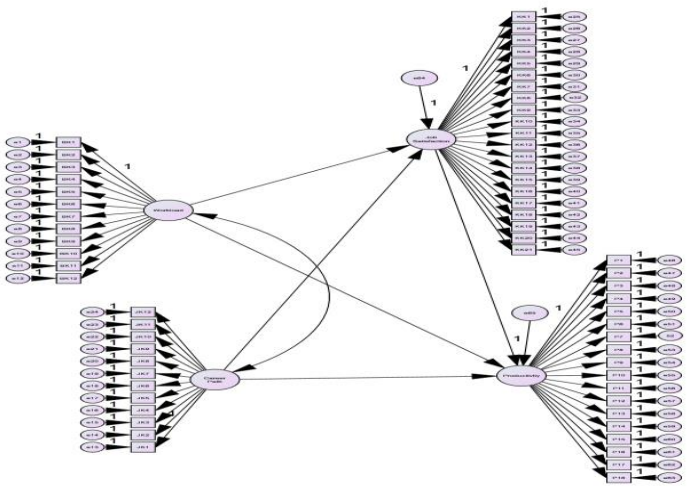

Fig 1: SEM Research Model Construction

The results of the model testing indicate that most goodness-of-fit indices do not meet the required criteria. The probability (P) value of 0.000 is less than the threshold of ≥ 0.05, indicating that the model is not fit. However, the RMSEA value of 0.071 meets the fit criterion (≤ 0.08), suggesting that the error rate in this model is still acceptable. On the other hand, other indices such as GFI (0.627), AGFI (0.600), CMIN/DF (2.230), TLI (0.548), and CFI (0.564) do not meet the required criteria (≥ 0.90 for GFI, AGFI, TLI, CFI, and ≤ 2.00 for CMIN/DF), indicating that the model overall does not align with the data used and requires further modification. Therefore, it is necessary to eliminate the items with the highest error rates first to better reflect the relationships among the variables, thereby enhancing the goodness-of-fit indices to meet the expected criteria and improve the model's accuracy.

The process of modification indices (MI) involved the continuous elimination of statement items with the highest error values until a P value of ≥ 0.05 was achieved. During this MI process, 44 items were eliminated from a total of 63 statement items in this study. Thirteen items eliminated from the productivity variable are: P2, P3, P4, P7, P9, P11, P12, P13, P14, P15, P16, P17, and P18. Six items were eliminated from the workload variable, namely: BK2, BK4, BK6, BK8, BK11, and BK12. Nine items were eliminated from the career progression variable, including: JK1, JK2, JK3, JK4, JK5, JK6, JK9, JK10, and JK11. Finally, for the job satisfaction variable, 16 statement items were eliminated, which are: KK2, KK3, KK5, KK6, KK8, KK9, KK10, KK12, KK13, KK14, KK15, KK16, KK17, KK18, KK19, and KK21.

The process of eliminating 44 items from the total of 63 statement items left only 19 statement items that reflect the variables of this study. This MI process has resulted in a fit model, as shown in Table below:

Table 3: Overall Model Fit Criteria Results (Goodness of Fit)

Description	Criteria	Result	Explanation
Probability (P)	≥0,05	0,070	Fit
RMSEA	≤0,08	0,027	Fit
GFI	≥0,90	0,934	Fit
AGFI	≥0,90	0,914	Fit
CMIN / DF	≤2,00	1,178	Fit
TLI	≥0,90	0,970	Fit
CFI	≥0,90	0,974	Fit

After the process of modification indices that eliminated 44 statement items, the constructed model has met the criteria with P=0.070≥0.05, RMSEA value of 0.027<0.080, GFI value of 0.934>0.90, AGFI value of 0.914>0,90, CMIN/DF value of 1.178<2.00, TLI value of 0.970>0.90, and CFI value of 0.974>0.90.

The remaining statement items consist of 5 items from the productivity variable, 6 items from the workload variable, 3 items from the career advancement variable, and 5 items from the job satisfaction variable. The model fit construct, comprising 19 statement items formed after the modification indices process, is as follows:

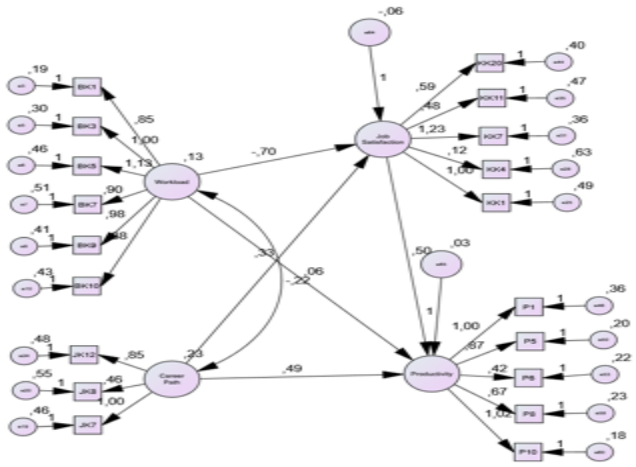

Fig 2: Goodness of Fit Model (Standardized Estimates)

The loading factor analysis explains the degree of relationship between indicators and latent variables. A higher loading factor indicates that the statement items serve as better reflections in measuring each variable. The highest loading factor represents the strongest factor to be retained in this study, while the lowest loading factor serves as a recommendation for improvement.

The productivity variable (Y2) has the highest loading factor of 0.739 on the indicator P10, which states, "I feel that my role and responsibilities within the team are very clear." Meanwhile, the lowest loading factor is 0.380, found in the indicator P6, which states, "I feel that my work process is efficient in minimizing wasted time." The findings of this study indicate that P10 is the best reflection of the productivity variable, while P6 is the lowest indicator that requires attention for improvement.

The workload variable (X) has the highest loading factor of 0.575 on the indicator BK1, which states, "I feel that my cognitive activity is high." Conversely, the lowest loading factor is found in BK10, with a value of 0.203, which states, "I often feel anxious or disturbed." The findings of this study suggest that BK1 is the best reflection of the workload variable, while BK10 is the lowest indicator that needs more attention for enhancement.

The career advancement variable (X2) has the highest loading factor of 0.577 on the indicator JK7, which states, "I always strive to explore various career possibilities I can pursue." On the other hand, the lowest loading factor is found in JK8, with a value of 0.286, which states, "I am interested in understanding the various career options that may be available to me." The findings of this study indicate that JK7 is the best reflection of the career advancement variable, while JK8 is the lowest indicator that needs improvement.

The job satisfaction variable (Y1) has the highest loading factor of 0.595 on the indicator KK7, which states, "I feel valued for my performance in promotions." Meanwhile, the indicator with the lowest loading factor of 0.247 is found in KK11, which states, "The additional benefits provided meet my

expectations." The findings of this study suggest that KK7 is the best reflection of the job satisfaction variable, while KK11 is the lowest indicator that requires further attention for improvement.

Table 4: Loading Factor Matrix

Variable	Highest			Lowest		
	Indicator		Loading Factor	Indicator		Loading Factor
Productivity (Y2)	P10	feel that my role and responsibilities within the team are very clear.	0,739	P6	I feel that my work process is efficient in minimizing wasted time.	0,380
Workload (X)	BK1	I feel that my cognitive activity is high.	0,575	BK10	I often feel anxious or disturbed.	0,203
Career Path (X2)	JK7	I always strive to explore various career possibilities I can pursue.	0,577	JK8	I am interested in understanding the various career options that may be available to me.	0,286
Job Satisfaction (Y1)	KK7	I feel valued for my performance in promotions.	0,595	KK11	The additional benefits provided meet my expectations.	0,247

4.5. Results of Hypothesis Testing

Hypothesis testing was conducted as a basis for drawing conclusions in the research. After the model achieved Goodness of Fit based on the processed data, estimates were calculated to determine the results of the hypothesis testing, as shown in the estimates navigation.

The results of the hypothesis testing on the direct effects between variables in this study are as follows. According to (Richter et al., 2016) the Critical Ratio (CR) is calculated as the ratio between the parameter estimate and the standard error of that estimate, CR value greater than 1.96 indicates that the parameter has a significant effect in the analysis, P-value smaller than 0.05 also indicates significance in the relationships between variables.

H1: Workload has a negative and significant effect on job satisfaction, with a CR value of -4.027 and a significant P-value (***) smaller than 0.05. This indicates that the higher the workload, the lower the job satisfaction. Therefore, this hypothesis is accepted.

H2: Workload does not have a significant effect on productivity, with a CR value of 0.270 and a P-value of 0.787, which is greater than 0.05. This shows that workload does not significantly affect employee productivity. Thus, this hypothesis is rejected.

H3: Career path has a positive and significant effect on job satisfaction, with a CR value of 3.092 and a P-value of 0.002, which is smaller than 0.05. This indicates that a clear and well-structured career path increases employee job satisfaction. Therefore, this hypothesis is accepted.

H4: Career path also has a positive and significant effect on productivity, with a CR value of 3.055 and a P-value of 0.002, which is smaller than 0.05. This shows that the clearer the career path, the higher the employee productivity. Therefore, this hypothesis is accepted.

H5: Job satisfaction has a positive and significant effect on productivity, with a CR value of 2.372 and a P-value of 0.018, which is smaller than 0.05. This indicates that the higher the level of job satisfaction, the higher the employee productivity. Therefore, this hypothesis is accepted.

The results of the Sobel Test analysis show that the CR value for H6 (the effect of workload on productivity through job satisfaction) is -2.044, which has an absolute value greater than 1.96, indicating a negative and significant effect. Coefficient A, with a value of -0.696, shows that workload has a negative effect on job satisfaction, meaning that an increase in workload will reduce employee satisfaction levels. On the other hand, coefficient B, with a value of 0.496, indicates that job satisfaction positively affects productivity, where higher job satisfaction leads to higher employee productivity. These findings suggest that job satisfaction acts as a mediator in the relationship between workload and productivity, where an increase in workload results in a decrease in job satisfaction, which in turn leads to a decline in employee productivity. Therefore, hypothesis H6 is accepted.

The results of the Sobel Test analysis show that the CR value for H7 (the effect of career path on productivity through job satisfaction) is 1.885, which has an absolute value smaller than 1.96, indicating that the effect is not significant. Coefficient A, with a value of 0.329, indicates that the career path has a positive effect on job satisfaction, where an improvement in the career path will increase employee satisfaction levels. Additionally, coefficient B, with a value of 0.496, shows that job satisfaction positively affects productivity, meaning that the higher the job satisfaction, the higher the employee productivity. However, since the obtained CR value does not meet the significance criteria, it can be concluded that job satisfaction does not act as a mediator in the relationship between career path and productivity. Therefore, hypothesis H7 is rejected.

Table 5: Hypothesis Testing Results

Effect	**Hypothesis**	**CR Value**	**Conclusion**
Direct	H1	-4,027	Negative Significant (Accepted)
	H2	0,270	Not Significant (Rejected)
	H3	3,092	Positive Significant (Accepted)
	H4	3,055	Positive Significant (Accepted)
	H5	2,372	Positive Significant (Accepted)
Indirect	H6	-2,044	Negative Significant (Accepted)
	H7	1,885	Not Significant (Rejected)

5. DISCUSSION

The descriptive analysis shows that the results of cross-tabulation on the job satisfaction variable vary based on work experience and gender. For respondents with 3 to 5 years of work experience, 16.00% indicated positive job satisfaction, with males dominating the "Strongly Agree" category at 11.30%, compared to 4.70% for females. Furthermore, in the group with 5 to 7 years of experience, the "Strongly Agree" percentage increased to 18.82%, with males again showing a higher percentage at 11.90% compared to 6.92% for females. However, after this period, there was a decline in the group with 9 to 11 years of work experience, where the "Strongly Agree" percentage only reached 8.40%, with males at 6.7% and females at 1.7%. In the group with more than 11 years of experience, the percentage dropped further to 6.00%, with 4% for males and 2% for females. Overall, when grouped by gender, males showed higher percentages in the "Agree" and "Strongly Agree" categories compared to females. These findings indicate that, despite variations based on work experience and gender, most respondents tend to show positive levels of job satisfaction.

The research results indicate that employee job satisfaction is influenced by several interrelated factors, including workload, career path, work experience, and gender. Excessive workload tends to lower job satisfaction, while having a clear career path and opportunities for development contributes to increased satisfaction. SEM analysis using AMOS confirms these findings, showing that workload has a significant negative impact on job satisfaction with a CR value of -4.027 and a significant P-value (***) of less than 0.05, while career path has a significant positive impact with a CR value of 3.092 and a P-value of 0.002, which is also less than 0.05.

Job satisfaction influenced by workload and career path suggests that employees with longer work experience tend to have higher job satisfaction compared to those with less experience. Additionally, males tend to show higher job satisfaction levels than females. Therefore, it can be concluded that to improve employee job satisfaction, organisations need to consider balancing workloads, providing clear career paths, and paying special attention to career development for employees with specific work experience while also considering gender factors.

6. CONCLUSION

This study has investigated the impact of workload and career progression on employee productivity through job satisfaction at PT. Bank Capital Indonesia, Tbk. Based on the data analysis conducted and the findings obtained, several important conclusions can be formulated:

6.1. The Impact of Workload on Job Satisfaction

Workload has a significant negative effect on job satisfaction, with a CR value of -4.027. This indicates that an increase in workload can decrease employee job satisfaction. The highest loading factor on the indicator "I feel my cognitive activity is high" (0.575) emphasizes that high workloads can lead to mental strain that negatively affects employees' feelings of satisfaction.

6.2. The Impact of Workload on Productivity

Workload does not have a significant effect on productivity, with a CR value of 0.270. Although employees report high cognitive activity, this does not correlate with increased productivity. The dissatisfaction arising from heavy workloads can hinder their performance. The indicator with the lowest loading factor, "I often feel anxious or disturbed" (0.203), suggests that anxiety related to workload can disrupt concentration and efficiency, thereby reducing overall productivity.

6.3. The Impact of Career Progression on Job Satisfaction

Career progression has a significant positive effect on job satisfaction, with a CR value of 3.092. Employees who actively explore various career possibilities tend to feel more satisfied with their

jobs. The highest loading factor on the indicator "I always strive to explore various career options available to me" (0.577) supports this claim, indicating that opportunities for growth enhance job satisfaction.

6.4. The Impact of Career Progression on Productivity

Career progression has a significant positive effect on productivity, with a CR value of 3.055. Employees who feel there are opportunities for advancement in their careers tend to be more productive. The highest loading factor on the indicator "I always strive to explore various career options available to me" (0.577) indicates that the drive to advance in one's career can enhance productivity.

6.5. The Impact of Job Satisfaction on Productivity

Job satisfaction has a significant positive effect on productivity, with a CR value of 2.372. Employees who feel valued tend to be more productive in their work. The highest loading factor is found in the indicator "I feel valued for my performance in promotions" (0.595), which suggests that recognition contributes to an overall increase in productivity.

6.6. The Impact of Workload on Productivity through Job Satisfaction

Workload plays a significant negative role in productivity through job satisfaction, with a CR value of -2.044. The highest loading factor on the indicator "I feel my cognitive activity is high" (0.575) indicates that high workloads cause pressure and dissatisfaction. This dissatisfaction hinders productivity, as employees feel stressed and unable to perform their tasks effectively. This shows that heavy workloads negatively impact both job satisfaction and employee productivity.

6.7. The Impact of Career Progression on Productivity through Job Satisfaction

Career progression does not act as a significant mediator between job satisfaction and productivity, with a CR value of 1.885 indicating that its effect is not significant. Although employees strive to explore various career options, the lowest loading factor on the indicator "I am interested in understanding the various career options that may be available to me" (0.286) suggests that uncertainty about career choices can diminish the influence of job satisfaction on productivity. This indicates that a lack of clarity and support in career development can limit the potential for increased productivity in the workplace.

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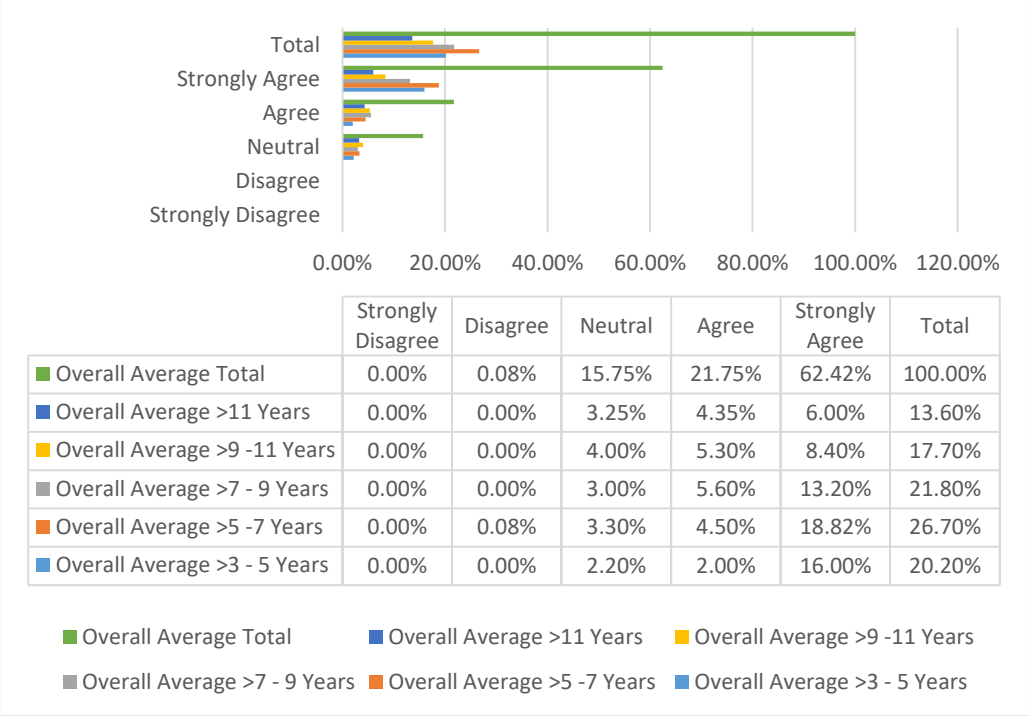
8. APPENDICES

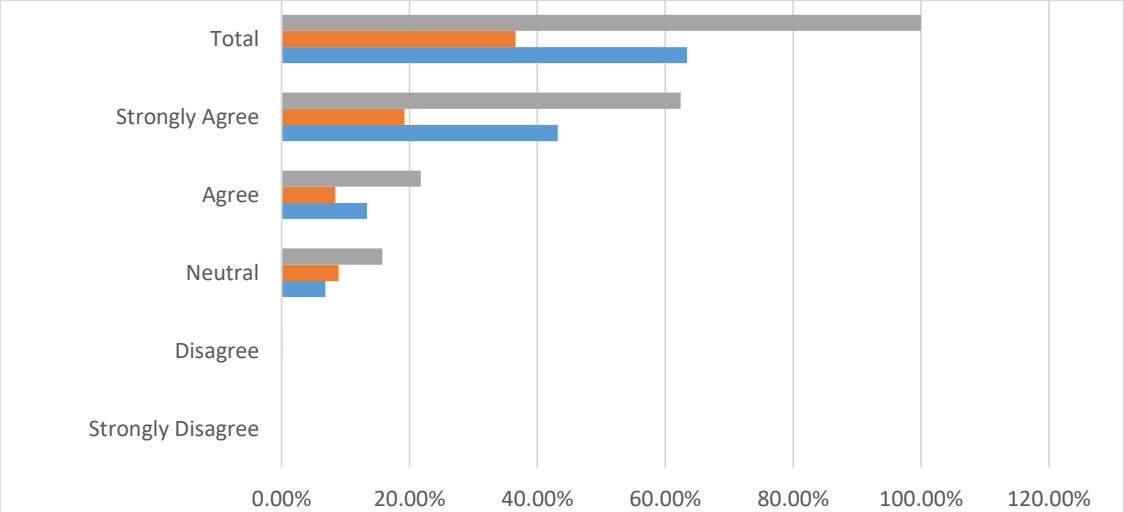
Table A1: Bank Capital Indonesia Employee Data

NO	BRANCH NAME	EMPLOYEES	SAMPLE
1	Jakarta	676	247
2	West Java	21	8
3	Central Java	25	9
4	East Java	14	5
5	East Nusa Tenggara	12	4
TOTAL		748	273



	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Overall Average Total	0.00%	0.08%	15.75%	21.75%	62.42%	100.00%
Overall Average >11 Years	0.00%	0.00%	3.25%	4.35%	6.00%	13.60%
Overall Average >9 -11 Years	0.00%	0.00%	4.00%	5.30%	8.40%	17.70%
Overall Average >7 - 9 Years	0.00%	0.00%	3.00%	5.60%	13.20%	21.80%
Overall Average >5 -7 Years	0.00%	0.08%	3.30%	4.50%	18.82%	26.70%
Overall Average >3 - 5 Years	0.00%	0.00%	2.20%	2.00%	16.00%	20.20%

Fig A1: Cross Tabulation of Job Satisfaction Variables by Work Experience



	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Overall Average Total	0.00%	0.08%	15.75%	21.75%	62.42%	100.00%
Overall Average Female	0.00%	0.08%	8.90%	8.40%	19.22%	36.60%
Overall Average Male	0.00%	0.00%	6.85%	13.35%	43.20%	63.40%

Fig A2: Cross Tabulation of Job Satisfaction Variables by Gender