

DOES EMPLOYEE PERFORMANCE PERCEIVE WORKLOAD, STRESS, AND WORK ENVIRONMENT? THE MEDIATING FUNCTION OF JOB SATISFACTION

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ABSTRACT

This research aims to determine the relationship between workload, work stress and work environment on the performance of BRI KC Semarang Pattimura Bank employees, with job satisfaction as a mediating variable. Data was obtained from 102 employees using quantitative techniques through questionnaires. Structural Equation Modeling (SEM) utilizing Partial Least Squares (PLS) in SmartPLS version 3 is used to assess validity, reliability and hypothesis testing. The findings show that workload does not substantially affect employee performance, either directly or through job satisfaction. Work-related stress substantially affects employee performance, both directly and indirectly through job satisfaction. Furthermore, the work environment has a positive effect on job satisfaction and employee performance. Job happiness makes a significant contribution to improving employee performance. These findings underline the importance of a supportive work environment and efficient stress management in increasing job satisfaction and staff performance at Bank BRI KC Semarang Pattimura. In addition, this insight provides a foundation for organizations to design policies and strategies that focus on employee welfare, which ultimately results in better organizational performance and efficiency.

Keywords: Workload, work stress, work environment, employee performance, job satisfaction.

INTRODUCTION

Human resources are one of the most important resources to achieve company goals (Nabawi, 2023) Therefore, companies must have the ability to allocate human resources as assets that must be measured accurately according to the company's needs. Employee performance is one of the components that can affect the success rate of a company. (Paijan dan Anugrah Hutami Putri, 2020) believes that employee performance or work achievement is the result of qualitative and quantitative work carried out by employees in carrying out them in accordance with the tasks given to them.

According to (Rivai, Suwandana, 2019) Performance is the synergy of achieving work goals and agencies to achieve optimal performance. Work performance is measured based on the results of past achievements and is set as a standard for measuring future achievements. One of the important components that affects employee performance is workload. According to (I.D. Gibson Jodie Firjatullah et al., 2023) said that workload is when a sense of pressure arises as a response from within the self that is unable to adjust to conditions influenced by individual differences or psychological processes. Occurs from external events (environment, situation, and people) that continuously have a major impact on a person's mental or physical health.

In addition, one of the main causes of work stress is too high a workload. According to (Buulolo, 2021) work stress is a condition in which an individual experiences disorders due to a condition that he experiences. Meanwhile,

according to (Asih, Pasaribu et al., 2024) stress is a state of stress that causes physical and mental imbalances, which have an impact on an employee's emotions, way of thinking, and state. Having a high level of stress can help a person complete tasks related to their work. Workers' work environment greatly influences their performance.

(Saedarmayanti, 2017) says that a work environment is a place where people work in groups and have many things that help them achieve company goals. Having a comfortable, safe, and complete work environment will encourage employees to do their best work. (Sutrisno, 2020) states that a good work environment maintains better performance. Therefore, it is important to see how these two third components interact with each other.

The role of employee satisfaction in an organization is very important to create optimal performance. According to (Ghozali, 2021) Job satisfaction is how one perceives their services and how they perceive their work. (Zailani & Artanto, 2024) States that satisfaction occurs when a person's needs are met and is related to the quality of employee work. In the banking industry, as is the case at Bank BRI KC Semarang Pattimura, employee performance is very important for customer service, operational management and achieving business targets. However, it is necessary to pay attention to the many variables that influence employee performance, both from within the employee and the environment in which they work.

The results of internal observations and initial surveys assisted by HRD Bank BRI KC Semarang Pattimura show fluctuations in performance over the last 3 years (2021–2023). Employee performance in all positions is still good, but every year it decreases from the average. This shows that the performance of Bank BRI Semarang Pattimura employees has also decreased. Bank BRI's management expects employee performance to increase every year but instead decrease. Additionally, some employees say that they experience a greater workload, which leads to stress, which in turn reduces their performance.

Based on the background of the problems found, researchers were asked to investigate the relationship between employee performance and job satisfaction as a mediating variable, workload, work stress, and work environment. This is very important to support better HR management.. A deeper understanding of this relationship can assist BRI bank management in making plans to improve employee performance, reduce stress at work, and create a pleasant work environment. The author wants to conduct research with the title "The Relationship between Workload, Work Stress, and Work Environment on Employee Performance and Job Satisfaction as Mediating Variables for Bank BRI KC Semarang Pattimura employees."

RESEARCH METHODS

In This study employs a quantitative approach. According to (Sugiyono 2017), quantitative research involves studying large or small populations, with data collected from a sample that allows for the analysis of interrelated, distributive, and relative relationships between sociological and psychological variables.

Primary data in this study was obtained directly from respondents through questionnaire distribution to a predetermined sample. This data consists of raw responses related to the relationship between employee performance and job satisfaction as a mediating variable for workload, stress, and work

environment.

(Sugiyono 2017) defines a population is a region of items or persons with particular features and attributes as identified by the researcher for analysis and inference. The population in this study includes 102 employees of Bank BRI KC Semarang Pattimura. According to (Sugiyono 2020), a sample is a subset of a population, which can be based on a specific region, organization, or institution. This study employs a saturated sampling technique, where all 102 employees of the bank were included as research participants.

The data used in this research is primary data; This is a type of data collected directly from primary sources by researchers through distributing questionnaires during field research. Meanwhile, secondary data is a type of indirect data that has been collected or is available to other researchers, such as books, literature, journals and accessible reading. Research flow:

1. Data Collection:
 - a. Using platforms such as Mendeley and Google Scholar to collect information related to books, journals and online media.
 - b. Search for relevant literature by collecting data from offline libraries
2. Literature Review:
 - a. A. Examine the collected literature to understand current theories and find gaps in previous research.
 - b. Identify and assess whether employee performance affects workload, work stress, and work environment? The mediating function of job satisfaction.
3. Hypothesis Development:
 - a. Based on the literature review, formulate a hypothesis regarding employee performance affecting workload, work stress, and work environment? The mediating function of job satisfaction.
4. Data Analysis:
 - a. Analyze data collected from research questions with quantitative methods.
 - b. Draw conclusions from the results of data analysis to validate the hypothesis that has been formulated.
5. Preparation of research reports:
 - a. Prepare research reports that include background, problem formulation, research methods, analysis results, and conclusions.

RESULTS AND DISCUSSION

Outer Model Testing

The Partial Least Squares (PLS) approach, facilitated by SmartPLS 3.0 software, was employed to examine this research model. Partial Least Squares (PLS) is an alternate approach to Structural Equation Modeling (SEM) that addresses issues with the interactions among extremely intricate variables. Furthermore, PLS operates under nonparametric assumptions, indicating that the data does not conform to a certain distribution. A correlation of 0.50 to 0.60 is still quite moderate or acceptable at the development stage. In this study, the limit of convergent validity value is more than 0.50.

Figure 1 Before Elimination

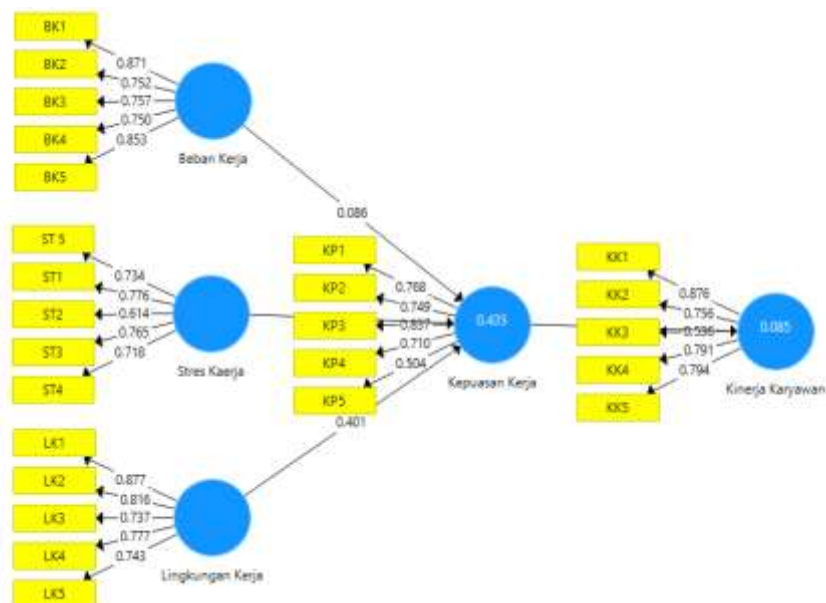
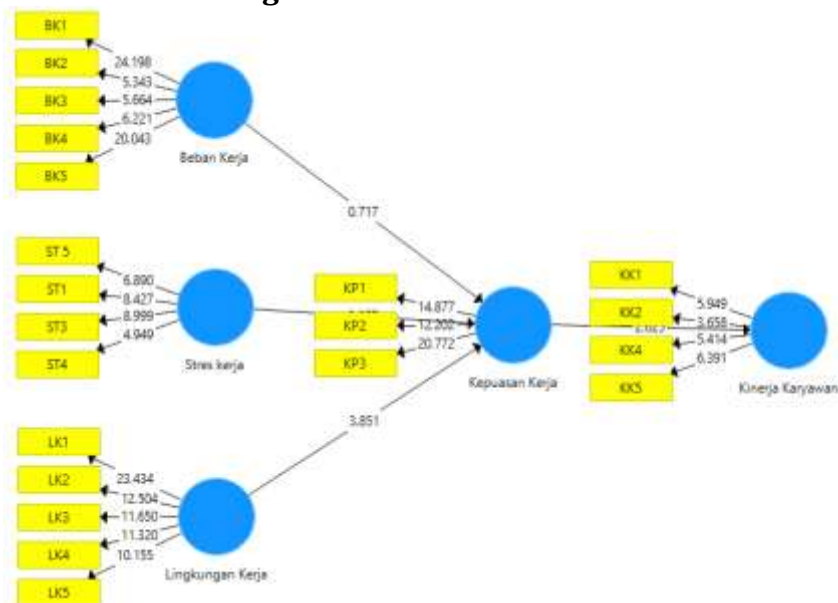


Figure 2 After Elimination



Discriminant Validity Test Results

Discriminative validity ensures that each idea in the model is different from all other variables. The validity of the research discriminant model using the cross-loading approach is shown in Table 1.

Table 1. Discriminant validity test results through *cross loading*

	Workload	Job Satisfaction	Employee Performance	Work Environment	Work stress
BK1	0.872	0.382	0.688	0.214	0.503
BK2	0.757	0.248	0.547	0.257	0.404
BK3	0.760	0.225	0.556	0.222	0.405
BK4	0.740	0.198	0.526	0.222	0.429
BK5	0.852	0.296	0.859	0.295	0.499

	Workload	Job Satisfaction	Employee Performance	Work Environment	Work stress
KK1	0.852	0.296	0.859	0.295	0.499
KK2	0.601	0.116	0.720	0.177	0.416
KK4	0.599	0.203	0.804	0.119	0.404
KK5	0.529	0.269	0.831	0.190	0.406
KP1	0.253	0.808	0.236	0.575	0.405
KP2	0.344	0.810	0.253	0.341	0.449
KP3	0.294	0.884	0.255	0.462	0.430
LK 1	0.357	0.518	0.302	0.871	0.445
LK 2	0.309	0.365	0.269	0.803	0.422
LK3	0.346	0.468	0.291	0.733	0.406
LK 4	0.133	0.445	0.069	0.783	0.245
LK 5	-0.001	0.385	0.042	0.763	0.189
ST 5	0.483	0.427	0.350	0.480	0.732
ST1	0.482	0.440	0.482	0.250	0.784
ST3	0.413	0.354	0.480	0.160	0.778
ST4	0.261	0.273	0.255	0.442	0.706

Based on table 2, it is known that when compared with other cross loading values, the workload indicator has the highest cross loading value, namely 0.872. Therefore, it can be concluded that the indicators used in the research have good discriminative validity in the preparation of each variable. The validity of discrimination can be considered good if the cross-loading test shows a higher indicator value for each construct compared to the indicator value for the other construct (Suryawan & Salsabilla, 2022)

Validity and Reliability Test Results

Composite reliability and Cronbach alpha can be used to determine PLS reliability. For this research, the instrument is considered reliable if the composite reliability and Cronbach alpha values are more than 0.7 (Ghozali, 2021). The measurements carried out in this model are not only carried out to test its validity, but also to ensure that the constructs are appropriate and consistent. The reliability of Smart PLS is measured using two criteria, namely composite reliability and Cronbach's apha. If the composite reliability is more than 0.7 and Cronbach's apha is more than 0.6, the construct is considered reliable

Table 2. Validity and Reliability Test Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Workload	0.859	0.900	0.897	0.637
Job Satisfaction	0.782	0.786	0.873	0.697
Employee Performance	0.824	0.871	0.880	0.648
Work Environment	0.851	0.860	0.894	0.627
Work stress	0.745	0.755	0.838	0.564

Table 2 presents the Smart PLS test results, indicating that the composite reliability and the Cronbach's alpha values for the latent variables exceeded 0.6 and 0.7, respectively, indicating that their data met the standards of composite

reliability, and the Cronbach's alpha values indicated strong reliability.

R-Square Test Results

The influence of independent variables on dependent variables was measured by R square testing. To find out how much influence the independent variable has on the dependent variable, a quantitative R-Square test is used. An R value box with a value of more than 0.75 is considered strong, an R value box with a value of more than 0.50 is considered moderate, and an R value box with a value of less than 0.25 is considered weak.

Table 3. R-Square Test Results

	R Square	R Square Adjusted
Job Satisfaction	0.403	0.385
Employee Performance	0.088	0.079

In Table 3, the job satisfaction variable has an R squared value of 0.403, which indicates that it is in the low category. Employee performance also has an R squared value of 0.088, which shows that it is also in the low category.

F-Square Test Results

The F test is carried out to determine whether the simulated independent variables influence the dependent variable. An F square value of 0.35 indicates a strong influence, 0.15 indicates a moderate influence, and 0.02 indicates a weak influence.

Table 4. F-Square Test Results

	Job Satisfaction	Employee Performance
Workload	0.004	
Job Satisfaction		0.096
Work Environment	0.227	
Work stress	0.089	

Table 4 shows that the ongoing substantive influence on the relationship of workload variables to job satisfaction (0.004) is relatively weak, job satisfaction to employee performance (0.096) is weak, work environment to job satisfaction (0.227) is moderate, and work stress to job satisfaction (0.089) is weak.

HYPOTHESIS TEST RESULTS

Direct Influence Test Results

To determine whether there is a positive or negative influence, hypothesis testing using SmartPLS version 3 uses a path coefficient value with P values < 0.10 for the initial sample. A negative value of the path coefficient indicates that the effect is negative, and vice versa. The test value of this hypothesis can be shown in the Table 5.

Table 5. Direct Effect of Path Analysis

	Original Sample	T Statistics	P Values
Workload -> Job Satisfaction	0.062	0.717	0.473
Job Satisfaction -> Employee Performance	0.296	2.625	0.009

	Original Sample	T Statistics	P Values
Work Environment -> Job Satisfaction	0.410	3.851	0.000
Work stress -> Job Satisfaction	0.297	2.957	0.003
Workload -> Employee Performance	0.018	0.562	0.575
Work Environment -> Employee Performance	0.122	2.109	0.035
Work stress -> Employee Performance	0.088	1.827	0.068

Based on Table 5, the analysis of P-values for each variable leads to several conclusions. The P-value for workload on job satisfaction is 0.479, indicating no significant effect, while the P-value for workload on employee performance is 0.009, suggesting a significant influence. Job satisfaction significantly affects employee performance, as shown by a P-value of 0.000. Apart from that, the work environment has a significant effect on job satisfaction, with a P-value of 0.003, but not significantly on employee performance, with a P-value of 0.575. Job stress also has a significant effect on job satisfaction, with a P-value of 0.0035, and also has an effect on employee performance, with a P-value of 0.0638. These results indicate that workload and work environment have different levels of impact on employee performance and show how important job satisfaction and job stress are in determining employee performance.

Indirect Influence Test Results

The indirect influence between variables is measured using the Specific Effect Test. The results of *the Specific Indirect Effect* in Table 6.

Table 6. Indirect Effect of Path Analysis

	Original Sample	T Statistics	P Values
Workload -> Job Satisfaction -> Employee Performance	0.018	0.562	0.575
Work Environment -> Job Satisfaction -> Employee Performance	0.122	2.109	0.035
Work Stress -> Job Satisfaction -> Employee Performance	0.088	1.827	0.068

Table 6 shows that the workload variable is not accepted. Because the p-value of 0.575 is greater than 0.10, workload has no impact on employee performance which is mediated by job satisfaction. The accepted work environment variable is that the work environment affects employee performance mediated by job satisfaction because it has a P-Value of 0.035 > 0.10. The accepted variable of work stress, namely work stress affects employee performance mediated by job satisfaction because it has a P-Value of 0.068 > 0.10.

RESEARCH RESULTS

The Effect of Workload on Employee Performance

According to research, workload does not have a significant impact on employee performance at PT Bank BRI KC Semarang Pattimura; with a p-value of 0.018 > 0.562, the results show that workload has no significant impact. This shows that an increased workload does not necessarily lead to lower employee performance. Employees may have adapted to their workload demands, or other factors such as motivation and organizational support may play a larger role in

influencing performance. These findings align with (Lestari et al., 2020) who state that workload is not always a determinant of employee output, as other factors like leadership and job engagement can mitigate its impact.

This result contrasts with the findings of (Nabawi, 2023) who found that workload significantly affected employee performance in a different setting. The difference may be due to variations in industry type and workload distribution mechanisms. Unlike in Nabawi's study, where increased workload led to decreased efficiency, employees at PT Bank BRI KC Semarang Pattimura may have developed coping strategies that minimize the negative impact of excessive workload.

The Effect of Workload on Job Satisfaction

Apart from that, it was found that workload did not significantly influence job satisfaction, with a P-Value of $0.062 > 0.473$. This shows that PT Bank BRI KC Semarang Pattimura employees do not consider workload to be the main factor in their satisfaction. These results are consistent with (Pontoh et al., 2022), who found that when adequate resources and support are provided to workers, high workloads do not necessarily cause them to be dissatisfied.

However, this contradicts the findings of (Paijan dan Anugrah Hutami Putri, 2020) who argued that workload negatively affects job satisfaction due to increased fatigue and stress. One possible explanation for the discrepancy is that the employees in this study have developed resilience or have organizational support mechanisms that reduce the perceived negative effects of workload.

The Effect of Job Satisfaction on Employee Performance

The research results show that job satisfaction has a significant effect on employee performance, with a P-Value of $0.296 > 0.009$. Employees who are satisfied with their work tend to be more productive and engaged, which means more results. These results support (Tanjung & Rasyid, 2023) who state that job satisfaction enhances motivation, making employees more committed to their tasks.

This finding is further reinforced by (Ghozali, 2021) who concluded that satisfied employees are more likely to achieve higher performance levels compared to dissatisfied employees. However, the degree of influence, may vary across industries as working conditions and recovery may mediate the relationship between employee satisfaction and their performance.

The Influence of the Work Environment on Employee Performance

The study found that the work environment significantly affects employee performance, with a P-Value of $0.122 > 0.035$. A positive and well-equipped work environment enhances employee motivation and efficiency, leading to better performance. This aligns with (Kusuma et al., 2023) who found that a well-maintained work environment directly impacts productivity by reducing stress and increasing comfort.

These findings are consistent with (Sutrisno, 2019) who emphasized that a supportive work environment contributes to better employee engagement and performance. However, the level of impact may depend on industry-specific factors, as some organizations rely more heavily on teamwork and collaboration than others.

The Influence of the Work Environment on Job Satisfaction

In addition, it was found that the work environment had a significant effect on job satisfaction, with a P-Value of 0.410 which was greater than 0.000. Those who work in a workplace that is comfortable and supports reporting are more satisfied with their work, which in turn increases their productivity and commitment. This supports (Saedarmayanti, 2017) stating that employee satisfaction is very dependent on a pleasant work environment.

However, while this finding aligns with (Rivai, Suwandana, 2019) it differs in terms of the strength of the effect. In their study, the work environment was found to have a moderate influence, whereas in this study, the effect is stronger. The difference may be due to variations in organizational culture and employee expectations.

The Effect of Work Stress on Employee Performance

The study found that work stress significantly affects employee performance, with a P-Value of 0.088 > 0.068. High levels of stress negatively impact performance by reducing concentration and increasing absenteeism. These findings are in line with (Buulolo, 2021) who found that stress reduces employees' ability to focus and meet performance expectations.

These results also align with (Farisi & Pane, 2020), who highlighted that stress leads to mental exhaustion, ultimately decreasing work efficiency. However, some studies, such as those by (Huda, 2019), suggest that moderate stress can sometimes enhance productivity by pushing employees to meet deadlines.

The Effect of Work Stress on Job Satisfaction

The study found that work stress significantly affects job satisfaction, with a P-Value of 0.297 > 0.003. Employees experiencing high levels of stress are more likely to feel dissatisfied with their jobs, which can lead to disengagement and decreased productivity. This finding is consistent with (Asih, Pasaribu et al., 2024), who stated that excessive work stress results in emotional exhaustion, negatively impacting job satisfaction.

These results also support the findings of (Zailani & Artanto, 2024), who found that organizations with high stress levels tend to have lower employee satisfaction scores. However, the degree of impact may vary depending on the availability of stress management programs and support systems in the organization.

The Effect of Workload on Employee Performance Mediated by Job Satisfaction

The mediation analysis found that job satisfaction does not mediate the relationship between workload and employee performance, with a P-Value of 0.018 > 0.575. This suggests that workload alone is not a major determinant of performance, and factors such as compensation, leadership, and personal motivation may play a larger role. These findings contradict (Irfad et al., 2021), who found that job satisfaction partially mediated the relationship between workload and performance.

The difference may be attributed to variations in work culture and

industry norms. In organizations with strong support systems, employees may be less affected by workload fluctuations, reducing the mediating role of job satisfaction.

The Influence of the Work Environment on Employee Performance Mediated by Job Satisfaction

The research results show that job satisfaction mediates the relationship between employee performance and the work environment, with a P-Value of 0.122 greater than 0.035. A positive work environment increases employee satisfaction, which in turn improves their performance. This finding is in line with (Huda, 2019) research, which found that a positive work environment leads to more employee satisfaction, which in turn improves their performance.

In addition, these findings support the conclusions of (Suryawan & Salsabilla, 2022) who found that the work environment has a big influence on job satisfaction and productivity. However, the effectiveness of this mediation can vary depending on the type of work and how high the employee's expectations are.

The Effect of Work Stress on Employee Performance Mediated by Job Satisfaction

Finally, the study found that employee satisfaction mediates the relationship between work stress and employee performance, with a P-Value of 0.088 greater than 0.068. Those who experience high levels of job stress but are also satisfied with their jobs are more likely to maintain the same level of performance. This supports the results of (Agus et al., 2019), who found that job satisfaction can buffer the impact of unpleasant stress on performance.

However, the impact of this mediation may depend on organizational policies and stress management interventions. In organizations that prioritize employee well-being, job satisfaction may serve as a stronger mediator, mitigating the negative effects of stress.

CONCLUSION

This research shows that workload does not affect the performance or job satisfaction of PT Bank BRI KC Semarang Pattimura employees. Job happiness is very important to improve employee performance. A good work environment has a positive impact on employee satisfaction and their performance. This shows how important a helpful and comfortable work environment is. Because work-related stress significantly affects employee performance and satisfaction, job satisfaction serves as a mediator between the work environment and employee performance as well as between job stress and employee performance, showing how important coping with stress is on employee well-being.

Overall, the findings suggest that enhancing job satisfaction and cultivating a positive work environment are essential strategies for boosting employee performance. Although workload does not directly affect employee performance, effectively managing stress and creating a supportive work atmosphere significantly contribute to employee productivity and satisfaction. These insights provide organizations with a foundation for designing policies and strategies that focus on employee well-being, ultimately leading to better organizational performance and efficiency.

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