

THE MEDIATING ROLE OF JOB SATISFACTION IN THE INFLUENCE OF TRAINING AND CAREER DEVELOPMENT ON EMPLOYEE PERFORMANCE: A STUDY AT PT JASA RAHARJA, BALI

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Abstract:

The insurance industry plays a crucial role in supporting national economic development by providing risk protection to the community. PT Jasa Raharja, as one of the State-Owned Enterprises (BUMN) engaged in traffic accident insurance, has a strategic role in providing social security to the community, especially victims of traffic accidents in Indonesia. Therefore, improving employee performance is the main focus of the organization in carrying out its duties and responsibilities optimally in order to provide the best service for the public. This study aims to analyze the implementation of training, career development, job satisfaction, and employee performance at PT Jasa Raharja Bali. Data were collected through a survey of 51 employees who were sampled in the study. The results of data collection were processed using Partial Least Squares Structural Equation Modeling. The results showed that training has a significant positive effect on employee performance and also on job satisfaction. Career development has no significant effect on employee performance, but a significant positive impact on job satisfaction. Job satisfaction has a significant positive effect on performance. In addition, it was found that job satisfaction is unable to mediate the effect of training on employee performance, but is able to mediate the effect of career development on employee performance partially.

Keywords: Training, Career Development, Job Satisfaction, Employee Performance.

INTRODUCTION

A well-developed insurance industry is fundamental to the economic development of a country. The performance of insurance companies has direct implications for the public, including policyholders, shareholders, company employees, intermediaries, regulatory authorities, and prospective investors (Puławska, 2021). Insurance companies themselves are business entities engaged in providing insurance services, where individuals contract with the company to obtain protection against future risks related to their lives (Bangun & Priyanto, 2024).

Currently, the insurance sector is facing challenging market conditions while striving to maintain operational stability (Puławska, 2021). Bankruptcy within Indonesia's insurance industry has become a subject of public debate and concern. One of the state-owned insurance companies (SOEs) is PT Jasa Raharja, which manages traffic accident insurance. Jasa Raharja focuses on protecting victims of traffic accidents, including those involving private vehicle users, public transportation passengers, and even pedestrians. Therefore, to mitigate these potential risks, a company that can cover such liabilities is essential (Bangun & Priyanto, 2024).

PT Jasa Raharja provides basic protection to the public through two social insurance programs: (1) Passenger Accident Insurance for Public Transportation, implemented under Law No. 33 of 1964 concerning Mandatory Passenger Accident Insurance Funds, and (2) Third Party Liability Insurance,



implemented under Law No. 34 of 1964 concerning Road Traffic Accident Funds (Jasa Raharja Annual Report, 2023). As a public organization, PT Jasa Raharja is required to deliver effective services to the public while simultaneously ensuring the protection of both employees and policyholders. One of the critical factors in fulfilling this mandate is human resources, as high-quality employees are key determinants of a company's success (Lestari et al., 2022). Moreover, improving and enhancing employee performance remains a central concern for all organizations (Katebi et al., 2022).

Human resources are considered the most vital asset, as the knowledge and skills they possess drive organizational performance (Persada & Nabella, 2023). Employees are viewed as the most valuable asset of any organization, since their success or failure largely depends on employee performance (Kuruppu et al., 2021). It is particularly relevant for PT Jasa Raharja's Bali Branch, which is currently focusing on improving the quality of its human resources. Performance evaluations within the organization are conducted using Key Performance Indicators (KPIs).

In many cases, the delivery of effective public services is hindered by negative employee attitudes, such as poor work ethics, indifference toward public complaints and issues, and the misuse of organizational resources (Atunga & Ng'eno, 2022). In its annual report, PT Jasa Raharja emphasizes its strong commitment to strengthening human resource development and information technology. The company's training and development programs aim to cultivate a productive, responsive, competent, innovative, and ethical workforce.

Based on observations of employees at the Bali Branch of PT Jasa Raharja, several challenges have been identified in efforts to improve employee performance. One such issue involves training programs that are perceived as suboptimal, as they are not tailored to meet employees' specific needs. As noted by Kuruppu et al. (2021), training requirements vary among employees; those with lower qualifications may need more intensive training in order to match the performance of their more qualified peers. Another issue observed is that some employees who meet the qualifications for career development are not given the opportunity to advance. Conversely, there are cases where employees who are promoted based on career development criteria are not assigned to roles that match their competencies (Basa et al., 2022). These circumstances significantly affect overall employee performance.

Performance refers to the work outcomes achieved by employees or the actual behaviors displayed in accordance with their roles within an organization. Employee performance is crucial for an organization in achieving its goals (Nerowati et al., 2019). In state-owned enterprises, employee performance is considered integral to delivering quality public services, with increasing demands for more efficient and effective service delivery (Atunga & Ng'eno, 2022). In this regard, skills are essential to individual performance and employees' functional expertise (Lee et al., 2020). As stated by Mangkunegara (2017), ability can enhance performance, and one way to improve ability is through training. Furthermore, Mangkunegara also highlights that motivation, which is closely related to career development opportunities, is a significant driver of employee performance.

Training helps bridge the gap between actual performance and expected performance standards by addressing discrepancies between what is occurring and what should occur (Awak & Augustine, 2021). Employees who perform according to organizational standards are typically regarded as high-performing (Kuruppu et al., 2021). Employees are essential to organizations because their competencies allow them to fulfill specific roles effectively (Kuruppu et al., 2021). Every organization aims to improve the quality of human resources by offering training opportunities for its employees, including those in the public sector (Atunga & Ng'eno, 2022). Moreover, public service organizations must prioritize employee training to influence behaviors that



result in effective and efficient service delivery. Numerous studies have confirmed a strong relationship between training practices and employee performance indicators (Kuruppu et al., 2021).

Training enables companies to foster discretionary behavior among employees by equipping them with new skills and building a positive psychological contract, which leads to changes in their attitudes and behaviors, including their willingness to integrate and share knowledge (Lee et al., 2020). Lyons (2020), who studied temporary workers in an insurance company in Kenya, found that training significantly improves employee performance. Similar findings were reported by Kajwang (2022), Mihardjo et al. (2020), Gondane et al. (2024), and Mercy & Wali (2021), all of whom concluded that training and development programs have a positive effect on employee performance. However, other studies by Ginting et al. (2021) and Sinaga et al. (2021) found no significant relationship between career development and performance.

In addition to addressing the need for employee training programs, companies must also pay close attention to the career development of their employees within the organization (Basa et al., 2022). Generally, organizations implement career development programs to nurture and manage their employees so that they are better equipped to face workplace competition and adapt to an increasingly competitive future. Career development involves learning activities designed to prepare individuals to take on broader or higher levels of responsibility (Awak & Augustine, 2021). Therefore, career development is not merely about promotion to higher positions, but rather a form of encouragement or motivation to advance professionally within an organization.

When an individual's career progresses successfully, it can positively influence their job performance (Katharina & Dewi, 2020). Chen et al. (2023) emphasize the impact of career development opportunities, considered one of the key job resources, on employee attitudes in the workplace. They argue that when employees are given opportunities to develop their careers, they are more likely to demonstrate positive work attitudes. Ultimately, career development positively influences employee performance, as individuals grow into their roles and become effective contributors to the organization's success (Khan & Siddique, 2024). Similar findings have been reported by Mercy & Wali (2021), Kim & Kim (2022), Kajwang (2022), Fallahnejad et al. (2023), and Gondane et al. (2024), who found that career development significantly improves performance. However, Hapsoro et al. (2022) and Christini & Fatyandri (2024) found no significant relationship between career development and performance.

In this context, training and development are considered important due to their positive impact on the knowledge, skills, abilities, and behaviors of public sector employees, which in turn enhances their job performance (Atunga & Ng'eno, 2022). The effects of these two factors, training and career development, are also reflected in employee satisfaction. Job satisfaction is included to address the inconsistencies found in previous empirical studies. Job satisfaction arises when employees feel content after completing meaningful work and perceive that their contributions are valued. Employees who work in environments that meet their expectations are more likely to report high levels of satisfaction. Gazi et al. (2023) emphasize that employees who have a positive attitude toward their work report higher levels of job satisfaction. This satisfaction can be fostered through well-aligned training and career development initiatives.

Training helps individuals learn how to perform their current jobs satisfactorily while also supporting their future career development and overall personal growth (Awak & Augustine, 2021). Two common training methods, job rotation and seminars, have been found to have a significant positive effect on employee satisfaction. Studies by Baehaki & Faisal (2020), Choiriyah & Riyanto (2021), Christini & Fatyandri (2024), Leman et al. (2024), and Mohammed et al. (2022) indicate that training significantly enhances employee job satisfaction.





Fairly managed career development initiatives also make employees feel valued and more satisfied with their work (Katharina & Dewi, 2020). Career advancement is a fundamental need for employees and a key factor in achieving job satisfaction. Providing career development opportunities in the public sector enhances employee satisfaction as well (Basa et al., 2022). It is supported by the findings of Chen et al. (2023), Mohammed et al. (2022), Faronsyah & Trisninawati (2020), Leman et al. (2024), and Asio & Jimenez (2020), who all concluded that career development has a significant positive impact on job satisfaction.

Beyond the above, employee satisfaction is considered one of the most reliable predictors of long-term organizational performance. High levels of job satisfaction are strongly associated with improved work outcomes. In the context of public service, civil servants are often expected to complete both assigned tasks and duties beyond their core job descriptions (Putra et al., 2023). Job satisfaction can bring many benefits to an organization, including enhanced operational efficiency and cost savings (Chen et al., 2023). Satisfied employees tend to have positive feelings about their work, whereas dissatisfied ones are more likely to experience negative perceptions (Paramitha et al., 2024). These perceptions also influence workplace safety and employees' attitudes toward it. Satisfied employees are more committed to their tasks, more responsive to instructions, and more considerate toward others and themselves (Dziuba et al., 2020). Studies by Katebi et al. (2022), Sandner et al. (2020), Samsud et al. (2021), Prasetya & Aryantoro (2021), and Hanantyasari et al. (2023) found that job satisfaction has a significant positive effect on employee performance.

Despite the growing body of literature examining the impact of training and development on job satisfaction and employee performance in organizations, limited research has been conducted in the governmental sector, especially in the context of state-owned enterprises (SOEs), to provide empirical evidence on how these factors influence employee performance.

Equity Theory. The relevant theory for this research is Equity Theory, originally proposed by Adams (1965) and later further developed by Elaine Hatfield and her colleagues, now commonly referred to as Equity and Justice Theory. This theory emerged in response to concerns regarding perceived fairness and equality among employees, which serves as the foundation for this study. Adams (1965) defined inequity as a condition that arises when an individual perceives that the ratio of their outcomes to inputs is not equal to the ratio of others' outcomes to their inputs. Therefore, inequity occurs not only when a person feels disadvantaged but also when they perceive themselves as being overly rewarded. A key aspect of equity theory lies in its emphasis on individual perceptions, that is, what people believe to be true, regardless of objective reality. The consequence of perceived inequity is psychological tension. When individuals perceive themselves as at a disadvantage, feelings of anger or resentment may arise. Conversely, when they perceive themselves as being over-rewarded, feelings of guilt may develop. In both cases, individuals are likely to employ various strategies to reduce this tension and resolve their psychological discomfort (Hatfield et al., 2023).

Employee Performance. Performance refers to an individual's overall achievement over a certain period in carrying out tasks, based on predetermined and mutually agreed-upon standards, targets, or performance criteria. According to Robbins (2016, p. 260), performance is the achievement measured using performance indicators such as work quality, quantity, timeliness, effectiveness, and independence. Similarly, Rivai (2014, p. 309) defines performance as the actual behavior demonstrated by individuals as a result of their work achievements in their roles within the organization. The performance indicators used in this study are based on the perspectives of Kasmir (2018, p. 208) and Atunga & Ng'eno (2022), and are described as follows:



1. Quality (Y2.1): Employees at PT Jasa Raharja, Bali Branch, are able to produce work that meets the established job standards and requirements.
2. Quantity of Work (Y2.2): Employees are capable of delivering output that aligns with the targeted workload or production goals.
3. Timeliness (Y2.3): Employees are able to submit reports and complete tasks within the designated timeframes.
4. Service Orientation (Y2.4): Employees are capable of fulfilling the needs and expectations of the public through quality service delivery.
5. Teamwork (Y2.5): Employees demonstrate the ability to collaborate and interact effectively with colleagues to achieve shared organizational goals.
6. Productivity (Y2.6): Employees are able to generate optimal output using appropriate levels of input, reflecting efficient and effective performance.

Training. According to Hasibuan (2010, p. 69), training is an effort to improve the technical, theoretical, conceptual, and moral knowledge of employees, aligned with job requirements, through systematic training or education programs aimed at changing employee behavior to achieve organizational goals. Similarly, Robbins (2013, p. 113) defines training as a program intended to stimulate or encourage individuals to enhance their skills in performing specific tasks. According to Sinambela (2016, p. 169), training is a key factor in human resource development. Education and training not only enhance knowledge but also improve work-related skills, thereby increasing productivity. Furthermore, training serves as a process to equip new employees or those assigned to new positions with the fundamental skills required to perform their jobs (Boyas & Rachmad, 2022). The training indicators used in this study are based on the work of Choiriyah & Riyanto (2021) and Kuruppu et al. (2021), and are defined as follows:

1. Instructor (X1.1): Measured by the extent to which employees perceive that the training instructors at PT Jasa Raharja, Bali Branch, possess strong competencies in delivering training programs.
2. Participants (X1.2): Measured by the degree to which employees believe that the qualifications of training participants align with the content and objectives of the training conducted.
3. Training Materials (X1.3): Measured by employees' perceptions that the training curriculum provided meets their job-related needs.
4. Training Methods (X1.4): Measured by the extent to which employees feel that the training methods applied are appropriate for achieving the intended training objectives.
5. Operational Aspects (X1.5): Measured by employees' views on whether the training duration and scheduling are aligned with their actual work needs.

Training is expected to enable employees to work more effectively and efficiently, particularly in responding to various changes such as technological developments, evolving work methods, demands, and shifts in attitudes, behaviors, skills, and knowledge (Persada & Nabella, 2023). Lyons (2020), in a study of temporary workers in an insurance company in Kenya, found that training significantly improved company revenue, primarily due to enhanced performance among higher-skilled employees. Similarly, Kajwang (2022), who also examined the insurance sector in Kenya, reported that training and development have a positive impact on employee performance. Research by Mihardjo et al. (2020) further supports this, revealing that training significantly contributes to improving the performance of Takaful agents across Southeast Asia. Likewise, Gondane et al. (2024), studying employees at Bajaj Allianz Life Insurance Company Ltd in the Vidarbha region, found that corporate training initiatives positively affected employee performance. In a different context, Mercy & Wali (2021) studied librarians in federal university libraries in Southern Nigeria and found that

training and development programs had a significant positive effect on their performance. These findings consistently demonstrate the important role of training in enhancing employee performance across various sectors and geographical regions.

Training helps individuals learn how to perform their current jobs effectively, while also fostering individual development for future roles and overall personal growth (Awak & Augustine, 2021). Baehaki & Faisal (2020), in their study of Sequislife Life Insurance in Indonesia, and Choiriyah & Riyanto (2021), who examined the BPJS Ketenagakerjaan program for Occupational Accident Insurance (JKK), both found that training has a significant positive effect on employee job satisfaction. Similarly, Christini & Fatyandri (2024) reported that training positively influences job satisfaction among insurance employees in Batam, Indonesia. Leman et al. (2024) also found similar results in their study at PT. Asuransi Sahabat Artha Proteksi. Mohammed et al. (2022) further explained that training can enhance employee satisfaction, especially in dealing with the challenges of the 21st century. Based on the above explanation, the following hypothesis is proposed in this study:

H1: Training has a significant positive effect on employee performance.

H2: Training has a significant positive effect on job satisfaction.

Career Development. Career refers to the series of positions or jobs held by an individual throughout their working life (Handoko, 2014:123). Career development is recognized as a key organizational strategy due to its significant contribution to institutional credibility and long-term success (Khan & Siddique, 2024). According to Rivai (2015:89), career development is the process of enhancing an individual's work capabilities in pursuit of a desired career path. Similarly, Widodo (2015:53) defines career development as a series of lifelong activities that contribute to an individual's career exploration, stabilization, success, and fulfillment.

Furthermore, career development reflects employees' perceptions of available work assignments and advancement opportunities that align with their interests and career goals within the organization (Chen et al., 2023). When effectively managed, career development can enhance employee motivation, engagement, and retention, as it signals the organization's commitment to individual growth. This study adopts career development indicators based on the work of Yolinza & Marlius (2023) and Basa et al. (2022), which are described as follows:

1. Promotion Interest (X2.1): Employees at PT. Jasa Raharja Bali Branch exhibits a strong desire to be promoted within the organization.
2. Information Transparency (X2.2): Employees perceive that information regarding promotion opportunities is openly communicated.
3. Fair Treatment (X2.3): Employees feel that equal opportunities are provided for career advancement regardless of background.
4. Supervisory Support (X2.4): Employees believe their supervisors demonstrate concern for career growth and advancement.
5. Promotion Opportunities (X2.5): Employees perceive that they have a significant chance to be promoted within PT. Jasa Raharja Bali Branch.

Career development can unleash the full potential of employees, serving as a long-lasting motivational factor because it reflects the organization's concern for its workforce (Awak & Augustine, 2021). Employees who perceive strong support for their career development tend to be more engaged, innovative, and productive. They are also more likely to pursue organizational goals with fearless effort and high dedication (Khan & Siddique, 2024). Kim and Kim (2022), in their study conducted in South Korea, found a significant positive influence of both career development and intelligence development on employee performance. Similarly, research by Kajwang (2022)



indicated that career development has a positive impact on employee performance in Kenya's insurance sector. Fallahnejad et al. (2023) also concluded that structured career advancement significantly improves employee performance in the Iranian context. Supporting this, Gondane et al. (2024) found that career development initiatives implemented at Bajaj Allianz Life Insurance Company Ltd in the Vidarbha region had a measurable impact on employee performance. In a different context, Mercy and Wali (2021) also discovered that career development had a positive influence on the performance of librarians in federal university libraries in southern Nigeria.

Fair and well-managed career development by organizations enhances employees' sense of being valued and leads to higher job satisfaction (Katharina & Dewi, 2020). The more effectively a company manages the career development of its employees, the greater the job satisfaction experienced by its workforce. A study conducted by Chen et al. (2023), focusing on young workers in China, revealed that employees who have access to career development resources are more engaged and satisfied at work. It indicates a significant and positive relationship between career development and job satisfaction. Similarly, Mohammed et al. (2022) asserted that career development can enhance employee satisfaction, particularly in addressing the challenges of the 21st century. In the context of the insurance sector, Faronsyah and Trisninawati (2020), in their research at PT. Jasa Raharja Putera Palembang, and Leman et al. (2024), in their study at PT. Asuransi Sahabat Artha Proteksi, both concluded that career development has a significant positive effect on employee job satisfaction. Moreover, Asio and Jimenez (2020), although studying a different sector, found that a local higher education institution in Central Luzon, Philippines, requires the implementation of career development initiatives to improve employee performance and satisfaction.

H3: Career development has a significant positive effect on employee performance.

H4: Career development has a significant positive effect on job satisfaction.

Job Satisfaction. A happy or positive emotional state that arises from evaluating one's job and work experience is referred to as job satisfaction. Job satisfaction represents an affective or emotional response to various aspects of a job. According to Hamali (2018:203), job satisfaction is a (positive) attitude of employees toward their work, which arises from an evaluation of their work situation; this evaluation may focus on a particular aspect of the job. Afandi (2018:74) defines job satisfaction as a positive attitude of employees encompassing feelings and behavior toward their work, through the appraisal of specific aspects of a job as a form of appreciation for achieving important work-related values. Job satisfaction is also associated with how well individuals pay attention to, reflect on, and engage with their tasks and responsibilities. It is an emotional variable that results from assessing one's work experience (Gazi et al., 2022):

1. Job Suitability (Y1.1): Measured by the satisfaction of employees at PT. Jasa Raharja Bali Branch with jobs that align with their abilities.
2. Supervisor (Y1.2): Measured by the satisfaction of employees at PT. Jasa Raharja Bali Branch, with the supervision provided by their leaders.
3. Coworkers (Y1.3): Measured by the satisfaction of employees at PT. Jasa Raharja Bali Branch, with its relationships with coworkers.
4. Work Environment (Y1.4): Measured by the satisfaction of employees at PT. Jasa Raharja Bali Branch regarding the supportive working environment.
5. Autonomy (Y1.5): Measured by the satisfaction of employees at PT. Jasa Raharja Bali Branch with the freedom to make decisions based on its judgment.
6. Sense of Pride (Y1.6): Measured by the sense of pride employees feel when they complete their tasks.



Job satisfaction is a positive emotional state demonstrated through feelings of happiness, which ultimately has a significant impact on how employees perform their jobs. Employees who feel satisfied with their work tend to perform better (Gazi et al., 2022). These two elements affect job safety and employees' perception of it. A satisfied employee is more dedicated to their tasks, follows instructions more effectively, and shows greater care for others and themselves (Dziuba et al., 2020). Katebi et al. (2022), in their literature review, found that job satisfaction has a positive and significant effect on employee performance. Similarly, studies conducted by Sandner et al. (2020) on insurance employees in Germany, Samud et al. (2021) at PT. Asuransi Umum Bumiputera Muda 1967 in Manado, Prasetya and Aryantoro (2021) on insurance companies in Indonesia, and Hanantyasari et al. (2023) at PT. Asuransi Kredit Indonesia Yogyakarta Branch also concluded that job satisfaction has a positive and significant impact on employee performance. Based on these findings, the following hypothesis is proposed:

- H5: Job satisfaction has a positive and significant effect on employee performance.
- H6: Job satisfaction mediates the effect of training on employee performance.
- H7: Job satisfaction mediates the effect of career development on employee performance.

The research conceptual framework is described as follows.

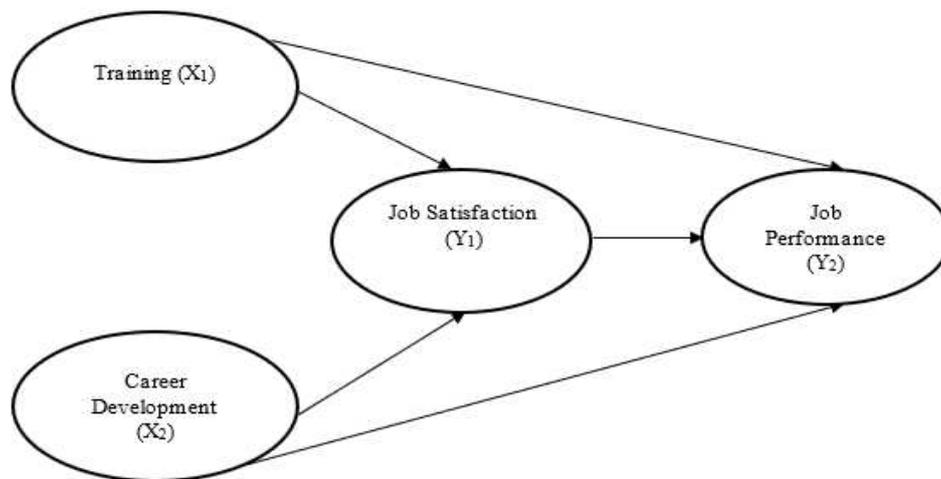


Figure 1. Research Framework

METHODS

This study is classified as explanatory research, conducted by testing hypotheses concerning the relationships between variables through the use of closed-ended questionnaires administered to respondents. Each variable was measured using specific indicators, and the collected data were analyzed using statistical methods. The sampling technique employed was the census method, involving all 51 employees in the population as respondents. The data were analyzed using inferential statistical analysis with the assistance of SmartPLS version 3.0 software. This analytical method is suitable for all data scales, requires fewer statistical assumptions, and can be applied even with relatively small sample sizes.

RESULT AND DISCUSSION

Validity and Reliability Test. The validity test results are shown in Table 1, which shows that the item values generated by the research constructs have met the standard value of convergent





validity because the loading factor value is greater than 0.5. Thus, the 18 construct indicators used in the study can be said to be valid.

Table 1. Validity Test Results

Indicator	Job Satisfaction	Job Performance	Training	Career Development
X1.1 Instructor			0,844	
X1.2 Participants			0,750	
X1.3 Training Materials			0,893	
X1.4 Training Methods			0,852	
X1.5 Operational Aspects			0,579	
X2.1 Promotion Interest				0,470
X2.2 Information Transparency				0,884
X2.3 Fair Treatment				0,841
X2.4 Supervisory Support				0,918
X2.5 Promotion Opportunities				0,927
Y1.1 Job Suitability	0,622			
Y1.2 Supervisor	0,754			
Y1.3 Coworkers	0,849			
Y1.4 Work Environment	0,921			
Y1.5 Work Environment	0,879			
Y1.6 Sense of Pride	0,818			
Y2.1 Quality		0,895		
Y2.2 Quantity of Work		0,856		
Y2.3 Timeliness		0,877		
Y2.4 Service Orientation		0,892		
Y2.5 Teamwork		0,854		
Y2.6 Productivity		0,904		

The reliability test results in Table 2 show the Cronbach's Alpha value. The results show that the CR value of each construct is equal to or above 0.7. It means that all indicators consistently reflect the same latent construct.

Table 2. Reliability Test Result

Variable	Cronbach's Alpha
Job Satisfaction	0,893
Job Performance	0,942
Training	0,852
Career Development	0,927

Hypothesis Test. The results of the path and significance testing are shown in Table 2. The results of the initial analysis demonstrate that training has a positive and statistically significant effect on employee performance, with a coefficient of 0.208 and a p-value of 0.023 (< 0.05), thereby



supporting Hypothesis 1. In terms of its effect on job satisfaction, training yielded a coefficient of 0.241 and a p-value of 0.042 (< 0.05), indicating a significant positive relationship; thus, Hypothesis 2 is also supported. Conversely, career development exhibited a negative and statistically insignificant effect on employee performance, with a coefficient of -0.166 and a p-value of 0.128 (> 0.05), resulting in the rejection of Hypothesis 3. However, the relationship between career development and job satisfaction revealed a strong positive and significant effect, as reflected in a coefficient of 0.619 and a p-value of 0.000 (< 0.05); therefore, Hypothesis 4 is accepted. Moreover, job satisfaction was found to exert a significant positive influence on employee performance, with a coefficient of 0.859 and a p-value of 0.000 (< 0.05), confirming support for Hypothesis 5. Regarding the mediation analysis, the indirect effect of training on employee performance through job satisfaction yielded a coefficient of 0.207 and a p-value of 0.060 (> 0.05), indicating an insignificant mediating effect. Meanwhile, the direct effect of training on employee performance remained significant, with a coefficient of 0.415 and a p-value of 0.001 (< 0.05). These findings suggest that job satisfaction does not mediate the relationship between training and employee performance, thereby leading to the rejection of Hypothesis 6. In contrast, the mediation analysis of career development on employee performance through job satisfaction produced a coefficient of 0.532 and a p-value of 0.000 (< 0.05), indicating a significant indirect effect. Additionally, the direct effect of career development on employee performance remained significant, with a coefficient of 0.619 and a p-value of 0.009 (< 0.05), indicating partial mediation. Thus, Hypothesis 7 is supported.

The R-Square value obtained for job satisfaction is 0.243, indicating that training and career development explain 24.3% of the variance in job satisfaction, while other variables outside the research model explain the remaining 75.7%. For employee performance, the R-Square value is 0.658, meaning that training, career development, and job satisfaction together explain 65.8% of the variance in employee performance, while the remaining 34.2% is influenced by other constructs not included in the estimation model. Furthermore, the Q^2 value of 0.901 suggests that the model meets the criteria of a strong predictive model, indicating that the estimation model developed in this study has a high level of predictive accuracy.

Table 3. Hypothesis Test Results

Construct	Path Coefficient	P value	Description
Job Satisfaction -> Job Performance	0,859	0,000	Significant
Training -> Job Satisfaction	0,241	0,042	Significant
Training -> Job Performance	0,208	0,023	Significant
Career Development -> Job Satisfaction	0,619	0,000	Significant
Career Development -> Job Performance	-0,166	0,128	Not Significant
Total Effect and Indirect Effect			
Training -> Job Performance	0,415	0,001	
Training -> Job Satisfaction -> Job Performance	0,207	0,060	Not Mediating
Career Development -> Job Performance	0,365	0,005	
Career Development -> Job Satisfaction -> Job Performance	0,532	0,000	Full mediation
R ² Job Performance: 0,760			
R ² Job Satisfaction: 0,589			
Q ² : 0,603			



The Effect of Training on Employee Performance at PT. Jasa Raharja Bali. Based on the analysis results, training has a positive and significant effect on employee performance. It indicates that the better the training conducted by the management of PT. Jasa Raharja, Bali Branch, the higher the improvement in employee performance.

From the demographic characteristics of respondents, the majority of employees are in the productive age range (30–35 years), possess a bachelor's degree (S1), and have been working for 6 to 15 years. This composition reflects a high level of readiness and sufficient work experience, making training an effective medium to enhance work capabilities. Such readiness facilitates the optimal transfer of knowledge during training and contributes significantly to performance improvement.

Respondents' responses show that training is rated highly, particularly in terms of instructor competence (highest score: 4.55), while the duration of training received the lowest score (4.39), although still within the "very good" category. Meanwhile, for the employee performance variable, the highest indicator was the ability to meet public needs (4.59), and the lowest was the timeliness of report submission (4.47). These findings reinforce the assumption that the quality of training is closely correlated with employee performance, especially in public service delivery and achievement of measurable work outputs.

Using the Equity Theory by Adams (1965), which emphasizes that employees' perceptions of fairness regarding the ratio between input and output affect their behavior in organizations, high-quality training can be considered a form of fair non-financial compensation. It demonstrates that the organization values employee contributions and potential. The perceived fairness of access to such training can motivate employees to enhance their productivity as a reciprocal response to organizational treatment.

In conclusion, improving the quality of training programs implemented by the company has a significant impact on enhancing employee performance. These results are consistent with the findings of Lyons (2020), Kajwang (2022), Mihardjo et al. (2020), Gondane et al. (2024), and Mercy & Wali (2021), whose studies in various sectors also confirmed that training programs have a positive influence on performance.

The Effect of Training on Job Satisfaction of Employees at PT Jasa Raharja Bali. It indicates that the better the training provided by the management of PT Jasa Raharja Bali Branch, the higher the level of job satisfaction among employees.

Based on the characteristics of the respondents, the majority of employees are within the productive age range (30–35 years), hold a bachelor's degree, and have worked in the organization for a considerable period (6–15 years). This group generally possesses a strong orientation toward self-development, making training one of the key factors that support their performance. In this context, training is not only perceived as a means to enhance technical skills but also as a form of recognition and organizational support for both personal and professional growth.

The distribution of respondent answers on the training variable shows an average score of 4.48, categorized as "very good," while the job satisfaction variable records an average score of 4.52, also in the "very good" category. These findings strengthen the argument that there is a close relationship between the quality of training received by employees and the level of satisfaction they experience at work. Respondents rated the training instructors as highly competent, the training curriculum as relevant to job requirements, and the training implementation as aligned with the organization's goals. On the other hand, the highest-rated aspects of job satisfaction include supervisory support, job-role suitability, and a sense of pride in task completion.

Within the framework of Equity Theory proposed by Adams (1965), this relationship can be explained through employees' perceptions of fairness in receiving rewards commensurate with their



contributions. Equity Theory assumes that individuals feel satisfied when they perceive a balance between the input they provide and the output they receive. In this case, training is seen as a non-financial reward that adds value through skill enhancement. When organizations provide employees with access to high-quality and relevant training, employees are more likely to perceive the treatment as fair and proportional to their efforts. It is perceived that fairness ultimately increases job satisfaction.

These results confirm that training perceived as fair and beneficial enhances job satisfaction by fulfilling psychological needs for recognition and equity. Organizations that consistently provide quality training foster a positive work climate, strengthen employee loyalty, and enhance their commitment to organizational goals. These findings are consistent with studies by Baehaki and Faisal (2020), Choiriyah and Riyanto (2021), Christini and Fatyandri (2024), Leman et al. (2024), and Mohammed et al. (2022), which conclude that training has a positive and significant effect on job satisfaction.

The Effect of Career Development on Employee Performance at PT Jasa Raharja Bali. Based on the analysis of the effect of career development on employee performance, the results show that career development has a negative but not significant effect on employee performance. It indicates that the career development opportunities perceived by employees at PT Jasa Raharja Bali Branch are not able to improve employee performance.

The insignificant result may be attributed to the characteristics of the respondents, most of whom have medium to long tenure (6–15 years), indicating job stability. This group tends to feel comfortable in their current roles and is not strongly driven by short-term promotion incentives. This condition may reduce the urgency to respond to career development programs, even though they are still required to achieve good performance through the accomplishment of KPIs.

Based on the respondents' answers, the average perception score for the performance variable is 4.54, while the average score for career development is 4.42. It indicates that employee performance levels are higher than employees' perceptions of the career development provided by the organization. This gap suggests that career development does not have a significant influence on employee performance, particularly at Jasa Raharja Bali. One possible reason is the strong work ethic among employees, which is reflected in the implementation of core values such as AKHLAK (Amanah, Kompeten, Harmonis, Loyal, Adaptif, and Kolaboratif), which must be consistently upheld. Therefore, even if career development is not directly perceived or provided, employees continue to demonstrate strong job performance due to their commitment to organizational values and performance targets.

These findings indicate that the implementation or design of the career development program has not yet been optimal in directly improving performance. This result is consistent with the studies conducted by Ginting et al. (2021) and Sinaga et al. (2021), which concluded that there is no significant effect of career development on employee performance.

The Effect of Career Development on Job Satisfaction at PT Jasa Raharja Bali. Based on the analysis of the effect of career development on job satisfaction, it was found that career development has a positive and significant effect on employee job satisfaction. It indicates that the better the career development perceived by employees at PT. Jasa Raharja Bali Branch, the higher their level of job satisfaction.

Based on respondent characteristics, most employees are in their productive age (30–41 years) and have worked in the organization for 6 to 15 years. Psychologically, they are in the career consolidation phase, during which employees tend to seek assurance regarding the continuity of their roles and opportunities for advancement. Organizations that are able to provide structured

and fair career paths contribute directly to increased job satisfaction, as employees feel recognized, appreciated, and see a clear future within the company.

The respondents largely gave very high ratings to career development indicators, particularly the aspect of supervisor support for career advancement, which received the highest average score (4.57). It shows that leadership involvement in encouraging and facilitating career development plays a major role in creating a sense of satisfaction among employees. It aligns with Equity Theory, which states that job satisfaction arises when employees feel that the input they provide is balanced by the output they receive, in this case, better career opportunities. A strong perception of fairness in career development leads employees to feel that they are being treated fairly by the organization, which in turn generates satisfaction, loyalty, and higher work motivation.

These findings prove that career development can foster a sense of satisfaction among employees. This is consistent with the findings of Chen et al. (2023), Mohammed et al. (2022), Faronsyah and Trisninawati (2020), Leman et al. (2024), and Asio and Jimenez (2020), all of whom concluded that career development has a positive and significant effect on employee' perceived job satisfaction.

The Effect of Job Satisfaction on Employee Performance at PT Jasa Raharja Bali. Satisfaction has a positive and significant effect on employee performance. It indicates that the more satisfied the employees of PT are. Jasa Raharja Bali Branch is with their jobs, the better their performance tends to be. The characteristics of the respondents in this study support this finding. Most employees are in their productive age and have medium to long tenure (6–15 years), indicating that they have passed the adaptation phase and are currently in a stable career stage. At this stage, satisfaction with working conditions such as social relationships, work environment, recognition, and autonomy in decision-making greatly contributes to work motivation and the achievement of both individual and organizational goals, which in turn enhances performance.

Descriptive data show that all job satisfaction indicators received average scores in the "very good" category (mean = 4.52). Respondents gave the highest ratings to supervisory support, followed by satisfaction with job-role fit and pride in task accomplishment. It suggests that managerial support, recognition of individual capabilities, and successful task completion are key factors influencing overall job satisfaction.

Theoretically, this finding is consistent with Equity Theory, which posits that employees feel satisfied when they perceive that the rewards they receive are proportional to the efforts they put in. When employees perceive fairness and satisfaction, they are more likely to be motivated to improve their performance. Thus, job satisfaction is not only an indicator of psychological well-being but also a key determinant in driving work effectiveness and performance achievement.

Based on this discussion, job satisfaction plays a crucial role in enhancing employee performance. This result aligns with the studies by Katebi et al. (2022), Sandner et al. (2020), Samsud et al. (2021), Prasetya and Aryantoro (2021), and Hanantyasari et al. (2023), which also found that job satisfaction has a positive and significant effect on employee performance.

The Mediating Role of Job Satisfaction in the Effect of Training on Employee Performance at PT Jasa Raharja Bali. Based on the analysis of the mediating role of job satisfaction in the relationship between training and employee performance, the results show that job satisfaction does not significantly mediate this relationship. It indicates that although training has a direct effect on employee performance, job satisfaction does not serve as a significant intervening variable.

These findings suggest that employee performance is more directly influenced by the quality of training itself, without necessarily being mediated by increased job satisfaction. In other words, the training provided through competent instructors, relevant curricula, and structured delivery

was perceived as highly effective (as reflected in the high average scores from respondents), and this directly enhanced employees' skills, efficiency, and performance. The positive effects of training did not automatically translate into greater job satisfaction, as employees' feelings of satisfaction or dissatisfaction did not significantly impact the relationship between training and performance. It may also stem from the perception of training as a duty or professional obligation required to improve performance directly.

Theoretically, these results do not align with the assumptions of the classical mediation model, which posits that improved competencies through training should also enhance job satisfaction and, in turn, improve performance. However, in the context of PT Jasa Raharja Bali Branch, factors such as a task-oriented work culture, high-performance standards, and clear expectations for concrete results may explain why the effectiveness of training is more immediately reflected in work output rather than in affective outcomes like job satisfaction.

Therefore, the mediating role of job satisfaction is not statistically supported, indicating that the relationship between training and performance is more direct and does not pass through job satisfaction. This finding is important for management to consider, as it suggests the need to not only focus on the technical aspects of training but also to implement strategies that help internalize training outcomes into work pride, recognition, and job satisfaction. These results contradict those of Lyons (2020), Sandner et al. (2020), Mihardjo et al. (2020), Christini and Fatyandri (2024), and Leman et al. (2024), who found that job satisfaction plays a significant indirect role in the relationship between training and employee performance.

The Mediating Role of Job Satisfaction in the Relationship Between Career Development and Employee Performance at PT Jasa Raharja, Bali Branch in Denpasar. Based on the analysis results, job satisfaction is found to mediate the relationship between career development and employee performance partially. It means that career development has a direct effect on employee performance, while part of its influence is also channeled through increased job satisfaction.

The partial mediating role indicates that while most of the effect of career development on employee performance occurs directly, some of it operates through psychological and affective mechanisms, such as job satisfaction. When employees perceive clear promotion opportunities, fairness in career advancement, and support from supervisors, they tend to feel more valued, motivated, and emotionally attached to the organization, leading to greater job satisfaction. This sense of satisfaction subsequently drives them to perform at a higher level.

Theoretically, this finding aligns with Adams' Equity Theory, which posits that employees experience satisfaction when they perceive equity between the contributions they make (inputs) and the rewards they receive (outcomes). In this context, career development is seen as an organizational investment in employees, which fosters a sense of fairness and appreciation, thereby enhancing job satisfaction. This satisfaction, in turn, acts as an internal motivator that strengthens their commitment to achieving high performance and meeting organizational goals.

These results demonstrate that the management of PT Jasa Raharja Bali Branch has successfully implemented a career development system that is fair, transparent, and long-term oriented. In addition to directly improving performance, this system also fosters a psychologically satisfying work environment, ultimately reinforcing positive performance outcomes. This finding is consistent with the conclusions of Riyanto (2021), Samsud et al. (2021), Kajwang (2022), and Gondane et al. (2024), who found evidence of an indirect relationship between career development and employee performance through job satisfaction.

CONCLUSION



Based on the analysis results, training has a proven positive and significant impact on both employee performance and job satisfaction. It indicates that investment in training programs yields tangible outcomes in enhancing work quality and employee morale. Career development shows a positive and significant influence on job satisfaction, but does not have a direct significant effect on employee performance. While career development opportunities increase employees' job satisfaction, such satisfaction does not directly translate into improved performance. Job satisfaction itself has a positive and significant influence on employee performance, reinforcing the importance of creating a satisfying work environment to enhance productivity. However, job satisfaction does not mediate the effect of training on employee performance, meaning that the impact of training is direct and does not necessarily require job satisfaction as an intervening variable. On the other hand, job satisfaction mediates the effect of career development on employee performance, suggesting that career development can improve performance partly through increased employee satisfaction.

Based on these findings, the following recommendations are proposed for PT Jasa Raharja Bali: Enhance and sustain training programs by continuously developing and implementing relevant and high-quality training initiatives. Ensure that training is designed to improve the skills and knowledge required for daily tasks directly. Focus on improving job satisfaction by prioritizing efforts to enhance and maintain employee well-being. It may include improving the physical and psychological work environment, providing recognition and rewards, and ensuring effective communication. Optimize career development programs. Although career development does not have a direct significant effect on performance, its positive impact on job satisfaction and its partial mediating role suggest the need to strengthen these programs. Career development initiatives should be more structured and clearly linked to performance-related skill enhancement. Consider offering more transparent career paths and clear promotion opportunities.

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