

THE EFFECT OF COMPENSATION AND WORK ENVIRONMENT ON EMPLOYEE JOB SATISFACTION WITH ORGANIZATIONAL COMMITMENT AS AN INTERVENING VARIABLE AT THE BANK INDONESIA PEMATANG SIANTAR REPRESENTATIVE OFFICE

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ARTICLE INFO

Article History

Submission : 08/06/2026

Received : 14/06/2026

Revised : 25/06/2026

Accepted : 30/062026

Keywords

Compensation,
Work Environment, Organizational
Commitment,
Job Satisfaction

ABSTRACT

This study aims to analyze how compensation and work environment influence employee job satisfaction, with organizational commitment acting as a mediating factor at the Bank Indonesia Representative Office in Pematangsiantar. A quantitative method was employed, employing Structural Equation Modeling (SEM) analysis using SmartPLS 3.0 software. The sample for this study consisted of all employees at the Bank Indonesia Representative Office in Pematangsiantar, selected through purposive sampling.

The results indicate that organizational commitment has a positive and significant impact on employee job satisfaction, while compensation does not have a significant direct effect on job satisfaction. Furthermore, both compensation and work environment exhibit positive and significant impacts on organizational commitment. The work environment also has a positive and significant impact on employee job satisfaction. However, organizational commitment does not effectively mediate the relationship between compensation or work environment and job satisfaction.

Considering these findings, it is recommended that management focus on enhancing organizational commitment and fostering a pleasant and supportive work environment to enhance employee job satisfaction, while providing fair compensation to strengthen employee bonds with the organization.

Introduction

In today's world of rapid globalization and digital change, businesses must continuously improve their effectiveness, efficiency, and competitiveness to thrive in an ever-changing marketplace. A key element influencing an organization's success in achieving its strategic goals is the quality of its human resources (HR). Skilled, dedicated HR personnel who are satisfied with their roles are crucial for the progress of organizations in both the public and private sectors. Therefore, it is crucial for organizations to understand and manage the elements that influence employee attitudes and behavior effectively and sustainably.

Job satisfaction serves as an important psychological factor that indicates how much a person feels valued, satisfied, and fulfilled at work. Robbins and Judge (2017) describe job

satisfaction as a positive sentiment toward one's job, resulting from the assessment of job features and experiences. When job satisfaction is high, it typically results in greater motivation, loyalty, and productivity, as well as lower absenteeism and employee turnover rates. On the other hand, job dissatisfaction can lead to various problems, such as poor performance, increased stress levels, and internal conflict in the workplace.

Two factors commonly associated with job satisfaction are salary and work environment. Salary is a way for organizations to recognize employee contributions. Milkovich and Newman (2016) state that salary encompasses all types of compensation, both financial and non-financial. Fair and appropriate compensation can increase employee appreciation and positively influence employee satisfaction. Conversely, inadequate compensation can lead to dissatisfaction, decreased motivation, and an increased likelihood of employee departure.

Besides salary, the work environment significantly influences employee comfort and performance levels. The physical work environment includes the quality of office facilities, lighting, air circulation, security, and design. Meanwhile, the social work environment relates to how employees interact and communicate, the prevailing work culture, and the organizational hierarchy. Sedarmayanti (2018) highlights that a positive and supportive work environment fosters a harmonious atmosphere, improves focus, and encourages higher job satisfaction.

However, the impact of salary and work environment on job satisfaction may not always be easily understood. Various studies in human resource management have revealed that psychological factors can serve as intermediaries, one of which is organizational commitment. Meyer and Allen (1997) describe organizational commitment as the emotional, normative, and continuing connection employees feel toward their organization. Employees who demonstrate strong commitment typically demonstrate greater loyalty and responsibility, as well as increased job satisfaction. Adequate compensation and a positive work environment can increase this level of commitment, ultimately increasing employee satisfaction with their job and organization.

The situation at the Bank Indonesia Representative Office in Pematangsiantar highlights this importance. As the central bank's local entity, this office plays a key role in implementing monetary policy, managing the payment system, and providing regional economic data. The heavy workload and complex tasks require management to pay attention to employee mental health and satisfaction. Initial observations and internal reports indicate that employees continue to express concerns about perceived inequities in pay, as well as a lack of comfort and communication in the workplace. This study aims to contribute theoretically to the field of human resource management and offer practical insights for management at the Bank Indonesia Representative Office in Pematangsiantar in developing strategies that enhance employee commitment and satisfaction. This will enable the organization to improve employee effectiveness and sustainably achieve its long-term goals.

Formulation of the problem

Based on the background that has been described, the problem formulation in this research is as follows:

1. Does Compensation have a positive and significant effect on Job Satisfaction at the Bank Indonesia Pematangsiantar Representative Office?

2. Does Work Environment have a positive and significant effect on Job Satisfaction at the Bank Indonesia Pematangsiantar Representative Office?
3. Does Compensation have a positive and significant effect on Organizational Commitment at the Bank Indonesia Pematangsiantar Representative Office?
4. Does Work Environment have a positive and significant effect on Organizational Commitment at the Bank Indonesia Pematangsiantar Representative Office?
5. Does Organizational Commitment have a positive and significant effect on Job Satisfaction at the Bank Indonesia Pematangsiantar Representative Office?
6. Does Compensation have a positive and significant effect on employee Job Satisfaction through Organizational Commitment at the Bank Indonesia Pematangsiantar Representative Office?
7. Does Work Environment have a positive and significant effect on employee Job Satisfaction through Organizational Commitment at the Bank Indonesia Pematangsiantar Representative Office?

Research purposes

Based on the problem formulation that has been made, the objectives of this research are as follows:

1. To test and analyze the effect of Compensation on Job Satisfaction at the Bank Indonesia Pematangsiantar Representative Office.
2. To test and analyze the effect of Work Environment on Job Satisfaction at the Bank Indonesia Pematangsiantar Representative Office.
3. To test and analyze the effect of Compensation on Organizational Commitment at the Bank Indonesia Pematangsiantar Representative Office.
4. To test and analyze the effect of Work Environment on Organizational Commitment at the Bank Indonesia Pematangsiantar Representative Office.
5. To test and analyze the effect of Organizational Commitment on Job Satisfaction at the Bank Indonesia Pematangsiantar Representative Office.
6. To test and analyze the effect of Compensation on employee Job Satisfaction through Organizational Commitment at the Bank Indonesia Pematangsiantar Representative Office.
7. To test and analyze the effect of Work Environment on employee Job Satisfaction through Organizational Commitment at the Bank Indonesia Pematangsiantar Representative Office.

Job Satisfaction

Definition of Job Satisfaction

According to Hasibuan (2023), job satisfaction is an emotional attitude that is pleasant and reflects an employee's feelings of pleasure or displeasure with their job, working conditions, and work environment. According to Priansa (2021), job satisfaction is a form of emotional reaction or response to a job that reflects how a person feels about their work as a whole.

Indicators of Job Satisfaction

According to Hasibuan (2023), indicators of job satisfaction are as follows:

1. Salary
2. Job Security
3. Working Conditions
4. Relationships Among Coworkers
5. Leadership

Compensation

According to Mangkunegara (2022), Compensation is the provision of rewards received by employees for carrying out tasks or work in an organization, which can affect motivation and job satisfaction. According to Handoko (2020), Compensation is everything received by employees in return for their work, which can be in the form of direct financial compensation, indirect, or non-financial.

Indicators of Compensation

Compensation according to Mangkunegara (2022) is as follows:

1. Salary and Wages
2. Bonuses and Incentives
3. Work Facilities
4. Non-Financial Recognition

Work Environment

According to Sedarmayanti (2018), the work environment is all tools, materials, situations, and atmosphere where a person works that can influence the smoothness and comfort in carrying out work. A good work environment will support increased productivity, efficiency, and employee job satisfaction. According to Nitisemito (2018), the work environment is everything that exists around workers and can influence them in carrying out assigned tasks. This includes both physical and non-physical conditions such as relationships among employees and work atmosphere.

Indicators of Work Environment

According to Sedarmayanti (2018), work environment indicators are divided into two main aspects: physical work environment and non-physical work environment, with indicators as follows:

1. Sufficient lighting so employees can work optimally without eye strain.
2. Air Circulation: Good air quality and ventilation for comfort and health.
3. Cleanliness and Tidiness Clean and tidy workplace conditions to create a comfortable work atmosphere.
4. Noise Level A work environment that is not noisy so work concentration remains maintained.
5. Noise Level A work environment that is not noisy so work concentration remains maintained.
6. Sense of Safety and Comfort Employees feel safe from physical risks and comfortable psychologically in carrying out their duties.

Organizational Commitment

According to Robbins & Judge (2016), organizational commitment is the extent to which an employee identifies with a particular organization and its goals, and wishes to maintain membership in that organization. According to Simamora (2018), organizational commitment is the level of an individual's willingness to side with and be involved in the organization, and the desire to remain part of that organization in the long term.

Indicators of Organizational Commitment

According to Robbins & Judge (2016), indicators of organizational commitment are as follows:

1. Desire to remain in the organization
2. Involvement in the job
3. Belief in the organization's values

Conceptual Framework

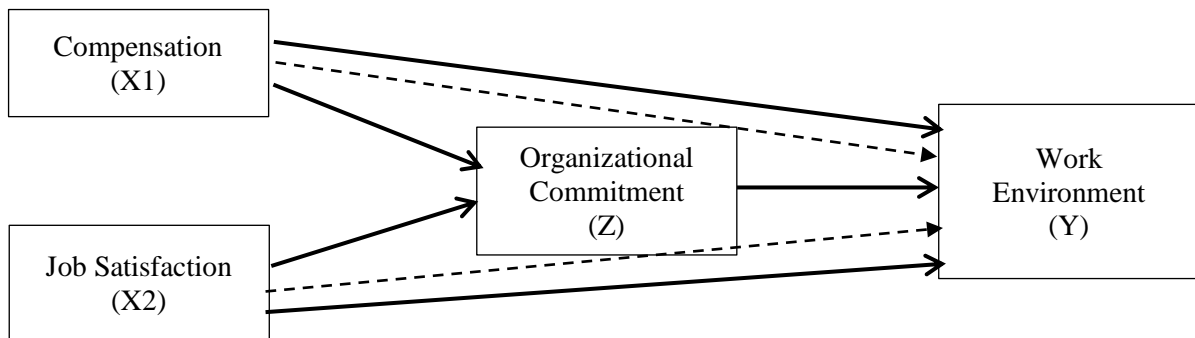


Figure 1 : Conceptual Framework

Hypothesis

1. Compensation has a positive and significant effect on Job Satisfaction at the Bank Indonesia Pematangsiantar Representative Office
2. Work Environment has a positive and significant effect on Job Satisfaction at the Bank Indonesia Pematangsiantar Representative Office
3. Organizational commitment has a positive and significant effect on Organizational Commitment at the Bank Indonesia Pematangsiantar Representative Office
4. Compensation has a positive and significant effect on Organizational Commitment at the Bank Indonesia Pematangsiantar Representative Office
5. Work Environment has a positive and significant effect on employee Job Satisfaction at the Bank Indonesia Pematangsiantar Representative Office
6. Organizational commitment has a positive and significant effect on employee Job Satisfaction through Organizational Commitment at the Bank Indonesia Pematangsiantar Representative Office
7. Work Environment has a positive and significant effect on employee Job Satisfaction through Organizational Commitment at the Bank Indonesia Pematangsiantar Representative Office

Method

According to Sugiyono (2020), the quantitative research method is a research method based on the philosophy of positivism, used to examine a specific population or sample and collect data using research instruments, analyzing quantitative or statistical data with the aim of testing predetermined hypotheses.

Population and Sample

Population

The population of this study is 38 employees of the Bank Indonesia Pematangsiantar Representative Office. Population is a general area consisting of objects or subjects that have specific quantities and characteristics determined by the researcher to be studied and then conclusions are drawn (Sugiyono, 2020).

Sample

The sample in this study is all the existing population at the Bank Indonesia Pematangsiantar Representative Office, totaling 38 employees, and the research technique used is saturated sampling technique. According to Sugiyono (2020), a sample is part of the number and characteristics possessed by the population.

Research Time and Location

This research was conducted in November 2025. This research was conducted at the location of the Bank Indonesia Pematangsiantar Representative Office, Jl. H. Adam Malik No. 1 Pematangsiantar.

Data collection technique

Information was collected by distributing questionnaires to research participants. A questionnaire is a data collection method that involves providing participants with a series of written questions or instructions to gather the necessary information (Sugiyono, 2020).

Structural Equation Modeling Analysis – Partial Least Squares (SEM-PLS)

Structural Equation Modeling – Partial Least Squares (SEM-PLS) is one of the methods within the Structural Equation Modeling (SEM) framework. Partial Least Squares (PLS) is a multivariate statistical technique useful for examining the relationship between multiple independent and dependent variables, particularly in smaller sample sizes (Abdillah & Hartono, 2016). The data processing steps using PLS in this study are outlined below:

Evaluation of Measurement Model (Outer Model)

Measurement model assessment, also known as external model, aims to evaluate the relationship between indicators and the latent constructs they represent through validity and reliability assessments.

a. Validity Assessment

1. Convergent Validity

The purpose of convergent validity is to evaluate the close relationship between indicators that assess a construct. In PLS, convergent validity testing with reflective indicators is conducted using factor loading values, which reflect the correlation between indicator scores and construct scores. The eligibility criteria stipulate that the factor loading value must exceed 0.70 and the Average Variance Extracted (AVE) must be greater than 0.50 (Abdillah & Hartono, 2016).

2. Discriminant Validity

Discriminant validity helps confirm that indicators from different constructs do not exhibit strong correlations. This evaluation is conducted by analyzing cross-loading values, which require each indicator to show a value higher than 0.70 (Jogiyanto, 2016; Ghozali & Latan, 2015 in Hamid & Anwar, 2019).

b. Reliability Assessment

Reliability refers to how consistent, accurate, and precise an instrument is in measuring a construct. To evaluate the reliability of reflective constructs, Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE) are used. A construct is considered reliable if Composite Reliability and Cronbach's Alpha are greater than 0.70, and AVE is above 0.50 (Ghozali & Latan, 2015 in Hamid & Anwar, 2019).

Structural Model Evaluation (Deep Model)

The model describes the structural relationships between latent variables using path coefficient values to measure the strength of the influence between variables through bootstrapping techniques. Evaluation is carried out using R-Square values and significance levels (Hamid & Anwar, 2019).

The structural model assessment consists of several elements:

a. R-Square

R-Square indicates how much changes in the independent variable explain the variation in the dependent variable. R-Square values of 0.75, 0.50, and 0.80 represent strong, moderate, and weak models, respectively, while a value of 0.25 indicates a weaker model (Ghozali & Latan, 2015 in Hamid & Anwar, 2019).

b. F-Square

The F-Square measures the degree of influence of exogenous variables on endogenous variables. Values of 0.02, 0.15, and 0.35 indicate small, moderate, and substantial levels of influence, respectively (Juliandi, 2018).

c. Collinearity Statistics (VIF)

The collinearity test assesses whether there is excessive correlation between constructs. If the correlation is very high, the model is experiencing collinearity. This analysis involves examining the Variance Inflation Factor (VIF) value. A VIF exceeding 5.00 indicates collinearity (Juliandi, 2018).

d. Direct Influence

Direct effect analysis is conducted to evaluate hypotheses regarding the direct influence of exogenous variables on endogenous variables. A positive path coefficient reflects a one-way effect, while a negative coefficient indicates an inverse relationship. Furthermore,

significance is determined by the P value, where a P value less than 0.05 indicates a significant effect (Juliandi, 2018).

e. Indirect Influence

Indirect effects assess how exogenous variables influence endogenous variables through intermediary variables. A P-value less than 0.05 indicates a significant indirect effect, indicating that the intermediary variable plays a role in the relationship. Conversely, if the P-value exceeds 0.05, the indirect effect is considered insignificant, indicating that the intermediary variable plays no role (Juliandi, 2018).

Results and Discussion

Assessing the Outer Model or Measurement Model

A review of the external model, or measurement model, is conducted to assess how accurately the indicators reflect the underlying constructs. This accuracy is indicated by the Loading Factor value. In the initial stages of instrument development, an indicator is considered appropriate if its loading factor value is greater than 0.60, as this figure is believed to meet the standards for measuring research variables (Ghozali, 2016).

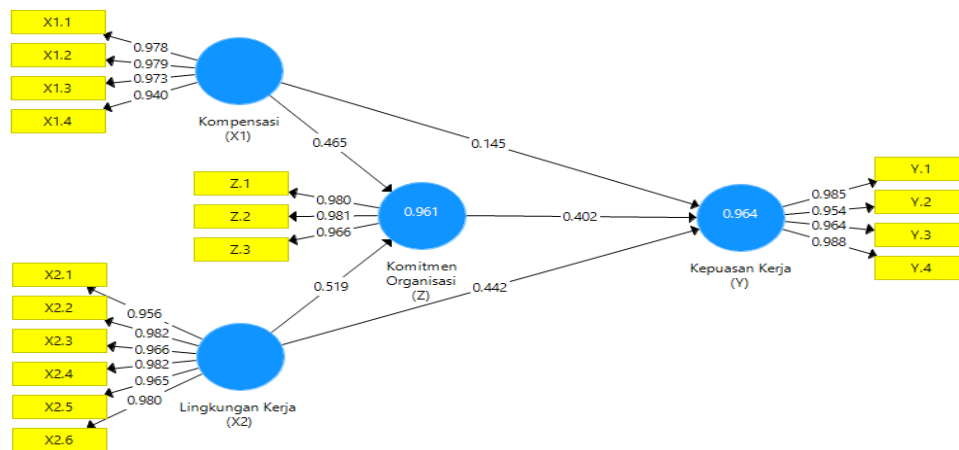


Figure 2 : Outer Model

Source: Smart PLS 3.3.3.

The SmartPLS results regarding the factor loading values are presented in the table below regarding External Loadings. This study's structural equation model has two substructures that explain how the latent variables are interrelated in the model under study.

for substructure 1

$$Z = b1X1 + b2X2 + e1$$

$$Z = 0.465 + 0.519 + e$$

For substructure 2

$$Y = b2X1 + b3X2 + b4Z + e2$$

$$Y = 0.145 + 0.442 + 0.402$$

Table 1. Outer Loadings

	Job Satisfaction_(Y)	Organizational Commitment_(Z)	Compensation_(X1)	Work Environment_(X2)
X1.1			0.978	
X1.2			0.979	
X1.3			0.973	
X1.4			0.940	
X2.1				0.956
X2.2				0.982
X2.3				0.966
X2.4				0.982
X2.5				0.965
X2.6				0.980
Y.1	0.985			
Y.2	0.954			
Y.3	0.964			
Y.4	0.988			
Z.1		0.980		
Z.2		0.981		
Z.3		0.966		

Source: Smart PLS 3.3.3.

The results of the outer loading assessment indicate that each indicator related to Compensation, Work Environment, Job Satisfaction, and Organizational Commitment exhibits a high factor loading value, exceeding 0.94. These results indicate that each indicator effectively captures the concept it is intended to measure. Therefore, the influence of each indicator on the latent variable is quite large, meaning that the measurement model has met the requirements for convergent validity and is considered suitable for proceeding to the next phase of analysis due to its reliability and validity.

Discriminant Validity

Discriminant validity testing on a measurement model featuring reflective indicators is conducted by analyzing cross-loadings and comparing them with the square root of the AVE. A construct is said to achieve satisfactory discriminant validity when the square root of the AVE exceeds the correlation between constructs, and the cross-loading value of each indicator is above 0.70. The findings from this analysis are listed in the following Discriminant Validity table:

Table 2. Discriminant Validity

	Job Satisfaction_(Y)	Organizational Commitment_(Z)	Compensation_(X1)	Work Environment_(X2)
X1.1	0.944	0.945	0.978	0.976
X1.2	0.978	0.979	0.979	0.979
X1.3	0.955	0.957	0.973	0.960
X1.4	0.886	0.897	0.940	0.903
X2.1	0.936	0.944	0.950	0.956
X2.2	0.957	0.949	0.973	0.982
X2.3	0.936	0.950	0.954	0.966
X2.4	0.958	0.950	0.960	0.982
X2.5	0.946	0.941	0.950	0.965
X2.6	0.966	0.966	0.971	0.980
Y.1	0.985	0.951	0.947	0.947
Y.2	0.954	0.933	0.933	0.938
Y.3	0.964	0.950	0.956	0.967
Y.4	0.988	0.959	0.952	0.951
Z.1	0.953	0.980	0.950	0.956
Z.2	0.954	0.981	0.953	0.948
Z.3	0.947	0.966	0.957	0.958

Source: Smart PLS 3.3.3.

At the bottom of the discriminant validity table, it can be observed that each indicator has a significantly higher loading value on the construct it measures compared to the loading value on the other constructs. This finding confirms that each indicator is able to accurately distinguish latent variables, so that the Compensation, Work Environment, Job Satisfaction, and Organizational Commitment variables meet the discriminant validity criteria and are considered suitable for use in the next phase of analysis.

Composite Reliability

As noted, a construct is considered reliable if its Composite Reliability value is equal to or greater than 0.70, while a value equal to or greater than 0.80 indicates a very good level of reliability (Haryono, 2017). The findings from the composite reliability assessment can be seen in the table below:

Table 3. Composite Reliability

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Job Satisfaction_(Y)	0.981	0.986	0.947
Organizational Commitment_(Z)	0.975	0.984	0.952
Compensation_(X1)	0.977	0.983	0.936
Work Environment_(X2)	0.988	0.990	0.944

Source: Smart PLS 3.3.3.

The highest loading score on its respective construct when compared to alternative constructs. This situation indicates that each variable in the model can be clearly separated from the others, thus meeting the requirements of discriminant validity and confirming that all variables are suitable to proceed to the next phase of analysis.

Internal Model Evaluation

To verify the accuracy and reliability of the structural model created, an internal model check is performed. This check covers several important evaluation criteria, such as:

Coefficient of Determination (R²)

The R² value helps indicate how well the independent variables can explain changes in the dependent variable. A research model is defined as strong if the R² value is ≥ 0.70, moderate if it is ≤ 0.45, and weak if it is ≤ 0.25. The results of the R² value assessment are presented in the table below:

Table 4. R Square Results

	R Square	Adjusted R Square
Job Satisfaction_(Y)	0.964	0.961
Organizational Commitment_(Z)	0.961	0.959

Source: Smart PLS 3.3.3.

Based on the R Square table, the Job Satisfaction (Y) variable achieved an R² score of 0.964, along with an Adjusted R² of 0.961. Meanwhile, the Organizational Commitment (Z) variable recorded an R² value of 0.961 and an Adjusted R² of 0.959. These results indicate that the research framework is able to explain almost 96% of the observed changes in Job Satisfaction and Organizational Commitment. Therefore, the model's predictive capacity can be considered very strong and suitable for further analysis.

Hypothesis Proof

Hypothesis evaluation is conducted to determine the significance of the path coefficients connecting the constructs. The significance evaluation method uses a bootstrapping approach, which produces a t-statistic value for decision making. A path coefficient is considered significant if, at a 5% significance level, the obtained t-value exceeds the table t-value (1.96). In this study, three hypotheses were tested, and the test results are presented in the table below:

Table 5. Path Coefficients (Direct Effect)

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Results
Organizational Commitment_(Z) -> Job Satisfaction_(Y)	0.402	2,047	0.021	Accepted
Compensation_(X1) -> Job Satisfaction_(Y)	0.145	0.725	0.234	Rejected
Compensation_(X1) -> Organizational Commitment_(Z)	0.465	1,970	0.025	Accepted
Work Environment_(X2) -> Job Satisfaction_(Y)	0.442	1,753	0.040	Accepted
Work Environment_(X2) -> Organizational Commitment_(Z)	0.519	2,199	0.014	Accepted

Source: Smart PLS 3.3.3.

Path Coefficients table , the narrative of each hypothesis is as follows:

1. The Influence of Organizational Commitment (Z) on Job Satisfaction (Y)

The path coefficient is 0.402, and has a p-value of 0.021 (<0.05), indicating a positive and significant impact. This hypothesis is validated, indicating that as organizational commitment increases, employee job satisfaction also increases.

2. The Effect of Compensation (X1) on Job Satisfaction (Y)

The path coefficient is 0.145, with a p-value of 0.234 (>0.05), indicating an insignificant effect. This hypothesis is rejected, indicating that compensation does not directly affect job satisfaction in this study.

3. The Effect of Compensation (X1) on Organizational Commitment (Z)

The path coefficient is 0.465, with a p-value of 0.025 (<0.05), indicating a positive and significant relationship. This hypothesis is proven correct, indicating that better compensation can increase employee commitment to the organization.

4. The Influence of Work Environment (X2) on Job Satisfaction (Y)

The path coefficient was 0.442, with a p-value of 0.040 (<0.05), indicating a positive and significant relationship. This hypothesis was proven correct, meaning a positive work environment increases employee job satisfaction.

5. The Influence of Work Environment (X2) on Organizational Commitment (Z)

The path coefficient was 0.519, and had a p-value of 0.014 (<0.05), reflecting a positive and significant correlation. This hypothesis was proven correct, meaning that a supportive work environment increases employee organizational commitment.

Table .6 . Path Coefficients (Influence No Direct)

	Original Sample (O)	T Statistics (O/STDEV)	P Values	Results
Compensation_(X1) -> Organizational Commitment_(Z) -> Job Satisfaction_(Y)	0.187	1,390	0.083	Rejected
Work Environment_(X2) -> Organizational Commitment_(Z) -> Job Satisfaction_(Y)	0.208	1,451	0.074	Rejected

Source: Smart PLS 3.3.3.

Path Coefficients (Indirect Influence) table , the narrative of each hypothesis is as follows:

1. Remuneration (X1) through Organizational Commitment (Z) which influences Job Satisfaction (Y)

The findings indicate that there is no significant impact, as indicated by a coefficient of 0.187 and a p-value of 0.083. Thus, this hypothesis is rejected, indicating that organizational commitment does not act as a mediator between compensation and employee job satisfaction.

2. Workplace Conditions (X2) through Organizational Commitment (Z) which influences Job Satisfaction (Y)

The findings indicate that there is no significant impact, as determined by a coefficient of 0.208 and a p-value of 0.074. Therefore, this hypothesis is rejected, indicating that

organizational commitment does not function as a mediator between the work environment and employee job satisfaction.

Conclusion

After explaining the results of the hypothesis, the conclusions of this study are as follows:

1. Organizational commitment has a positive and significant effect on job satisfaction. The higher the organizational commitment, the higher the employee's job satisfaction.
2. Compensation had no significant effect on job satisfaction. This indicates that increased compensation did not directly increase employee job satisfaction in this study.
3. Compensation has a positive and significant impact on organizational commitment. Increasing compensation can increase employee loyalty and engagement with the organization.
4. The work environment has a positive and significant influence on job satisfaction. A conducive work environment can increase employee job satisfaction.
5. The work environment has a positive and significant influence on organizational commitment. Good working conditions can increase employee engagement and commitment to the organization.
6. Organizational commitment does not mediate the effect of compensation on job satisfaction, because its effect is not significant .
7. Organizational commitment does not mediate the influence of the work environment on job satisfaction, because its influence is not significant .

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