


The Effect Of Competence, Career Development And Indirect Compensation On Employee Performance With Job Satisfaction As An Intervening Variable At Kontak 157 Financial Services Authority

Helena Butar-Butar¹, Suryono Efendi²

University of Nasional Jakarta, Indonesia^{1,2}

Email: kristenherlena@gmail.com, suryono.efendi@yahoo.com

Article Info	ABSTRACT
<p>Keywords: Competence, Career Development, Indirect Compensation, Performance, Job Satisfaction, KONTAK 157 Financial Services Authority</p>	<p>The Influence of Competence, Career Development and Indirect Compensation on Employee Performance with Job Satisfaction as an Intervening Variable at Contact 157 Financial Services Authority. The method used is descriptive quantitative statistical tool Structural Equation Modeling (SEM). The results of this study conclude that Competence, career development, indirect compensation have a positive and significant effect on Job Satisfaction. Competence and career development have a positive and significant effect on performance. While indirect compensation has a negative and insignificant effect on performance. Job Satisfaction has a positive and significant effect on Performance. Job Satisfaction is able to mediate the effect of Competence, career development, and indirect compensation on Performance.</p>
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INTRODUCTION

The existence of the Financial Services Authority (OJK) is essentially based on the desire to create a strong national economic system that is able to grow sustainably, and can protect national interests, the community and actors in the financial services sector. The Financial Services Authority is a state institution that has regulatory and supervisory functions for all activities in the financial services sector, the financial services sector includes financial services in the banking sector, financial services activities in the insurance sector, pension funds, financing institutions and other financial services institutions. Therefore, in its efforts to carry out its supervisory function, OJK needs to have optimal performance.

Employee performance is the achievement of employee work results with their responsibilities in completing various tasks given in accordance with quantity, quality and timeliness (Arianty, 2014). Employee performance that is not given enough attention can result in a decrease in organizational performance, because organizational performance is the cumulative output of the performance of its employees. This requires the Financial Services Authority (OJK) to pay more attention to factors that can affect employee performance so that this does not happen. KONTAK 157 is part of the Consumer Protection Department of the

Financial Services Authority whose activities are in the field of public services. In carrying out its activities, the leader wants all employees to be able to do their jobs or tasks well so that KONTAK 157 continues to gain public trust for its good quality of service. However, as is known, employee performance is not a result that is created by itself, but rather an effort made maximally by employees to find out what the goals of the organization are.

One factor that can motivate employees to improve their performance is Competence. The more abilities and skills possessed by individuals in an organization that are considered and recognized, the organization tends to achieve better performance (Daming et al., 2023). Sutrisno, (2016) said that competence is a basic characteristic that a person has and allows him to provide superior performance in his work, role, responsibilities, and obligations in certain situations.

In addition to competence, to ensure increased employee performance is to pay attention to employee career development. Career development is the process of increasing individual work abilities that are achieved in order to achieve the desired career. According to Bianca, L., Smith, A., & Johnson, (2013) stated that career development is one of the factors that has the greatest influence on the performance of employees working in an organization, compared to the motivation and job satisfaction they have. Clear career development forms an obligation from organizational guidance because it will support workers so that they feel comfortable with what they have done and the dedication they have given.

Furthermore, another factor that can improve employee performance is compensation, where compensation as a means of motivation encourages employees to work with optimal abilities, which is intended as extra income outside of the predetermined salary or wages. Compensation is any form of reward given to employees as a reward for their contribution to the organization (Panggabean, 2002). Compensation provided by the company can be anything given to employees in return for the work they do. Adequate compensation programs, such as direct payments in the form of salaries and incentives, are forms of appreciation expected by employees.

Compensation is basically grouped into two, namely financial and non-financial compensation. Financial compensation can be given directly and indirectly. Direct financial compensation can be in the form of salaries, wages, bonuses and semester work incentives, while indirect financial compensation can be in the form of health insurance, life insurance and pension funds. Non-financial compensation can be in the form of work and work environment. Direct compensation is when an employee is paid a fixed amount of money regardless of how much work they do. Indirect compensation, on the other hand, is when an employee is paid based on the amount of a task they complete that is given by the company.

Demotivation and irregular job satisfaction will arise from errors in the implementation of the reward system. If this happens, the performance of workers and the company will likely suffer as a result. Therefore, providing compensation is very important in supporting employee performance satisfaction so that a person's productivity becomes better.

Another factor that can improve employee performance is the emergence of a sense of satisfaction in employees. Employee job satisfaction is one of the factors that must be

considered important in improving performance and ability, because it can affect the process of running an organization as a whole.

Some of these things show that competence, career development, indirect compensation and job satisfaction are part of the aspects of work that play an important role in the lives of human resources in a company and are expected to improve employee performance to achieve company goals. The factors that have been described must be considered by the company in facing tight competition in the current global era.

Based on observations that have been made, the employee performance assessment at KONTAK 157 has been carried out properly by officials. The results of employee performance from 2019-2023 at KONTAK 157 Financial Services Authority are shown in table 1 below:

Table 1. Employee Performance at KONTAK 157 in 2019-2023

No	Indicator	Target	Year				
			2019	2020	2021	2022	2023
1	Quality of Work	100%	87%	89%	91%	88%	87%
2	Work Discipline	100%	89%	90%	93%	85%	83%
3	Work Productivity	100%	96%	93%	95%	87%	84%
Rata – Rata			89,33%	90,66%	93,00%	86,66%	84,66%

Source: Head Manager of Kontak 157 (2023)

Through table 1, it can be seen that employee performance has decreased and increased or is fluctuating. The average achievement of employee performance in 2019 decreased by 89.33% then in 2020 increased by 90.66%, in 2021 increased again by 93.00%, then in 2022 and 2023 decreased by 86.66% and 84.66%. In general, employee performance at KONTAK 157 has not reached the target of 100% or can be said to be not optimal.

Therefore, a solution is needed to achieve the predetermined target by considering several factors that can affect this performance. The researcher intends to further analyze the causes of fluctuating employee performance at KONTAK 157 through the variables that the researcher presents in this study.

Through the background that has been described, the theories of experts, and seeing the results of previous researchers, the author is interested in conducting research related to things that affect employee performance at KONTAK 157 OJK with the research title "The Influence of Competence, Career Development and Indirect Compensation on Employee Performance with Job Satisfaction as an Intervening Variable at KONTAK 157 Financial Services Authority". Based on this, the objectives of this study are: (1) To find out and analyze the direct influence of competence on employee performance. (2) To find out and analyze the direct influence of career development on employee performance. (3) To find out and analyze the direct influence of indirect compensation on employee performance. (4) To find out and analyze the direct influence of competence on job satisfaction. (5) To find out and analyze the direct influence of career development on job satisfaction. (6) To find out and analyze the direct influence of indirect compensation on job satisfaction. (7) To find out and analyze the direct influence of job satisfaction on employee performance. (8) To find out and analyze the

indirect influence of competence on employee performance through job satisfaction as a mediator. (9) To find out and analyze the indirect influence of career development on employee performance through job satisfaction as a mediator. (10) To find out and analyze the indirect influence of indirect compensation on employee performance through job satisfaction as a mediator.

METHODS

This study was conducted with a cross-sectional approach. Cross-sectional research is a study to study the dynamics of the correlation between risk factors and effects, by means of an approach, observational, or data collection. In this study, a test was conducted to determine whether or not there was an influence of competence, career development, and indirect compensation on employee performance through job satisfaction at KONTAK 157 Financial Services Authority.

According to Sekaran and Bougie (2017:130) data can be obtained from primary and secondary sources. This study uses qualitative data that is quantified with a scale. The research that will be conducted by the researcher uses primary data sources. In this study, the technique that the author will use in collecting data is using a questionnaire. The data collected comes from data from the questionnaire results of KONTAK 157 Financial Services Authority employees. The answers provided in each question or statement use a Likert scale.

The population in this study were all KONTAK 157 employees totaling 193 people. The sample in this study were KONTAK 157 Financial Services Authority (OJK) employees. Sampling techniques are divided into two groups, namely probability sampling and non-probability sampling. In this study, researchers used non-probability sampling with purposive sampling techniques.

Sampling in this study used the Taro Yamane method (Yamane, 1967). From the calculation using the Taro Yamane formula, the number of samples in this study was 130.40 if rounded up to 130 people. Data analysis methods in this study used descriptive statistical analysis, inferential statistics, Structural Equation Modeling (SEM), instrument validity test, instrument reliability test, SEM usage assumptions, SEM sections, SEM analysis process.

RESULTS AND DISCUSSION

Results of SEM Assumption Tests

Validity Test

Table 2. Data Validity

Variables	Indicator	Loading Factor	Information	
Competence	X1.8 <---	Competence	,905	Valid
	X1.7 <---	Competence	,845	Valid
	X1.6 <---	Competence	,875	Valid
	X1.5 <---	Competence	,819	Valid
	X1.4 <---	Competence	,925	Valid
	X1.3 <---	Competence	,934	Valid

	X1.2	<---	Competence	,929	Valid
	X1.1	<---	Competence	,900	Valid
Career Development	X2.12	<---	Career	,524	Valid
	X2.11	<---	Career	,593	Valid
	X2.10	<---	Career	,915	Valid
	X2.9	<---	Career	,825	Valid
	X2.8	<---	Career	,919	Valid
	X2.7	<---	Career	,943	Valid
	X2.6	<---	Career	,924	Valid
	X2.5	<---	Career	,877	Valid
	X2.4	<---	Career	,900	Valid
	X2.3	<---	Career	,869	Valid
	X2.2	<---	Career	,908	Valid
	X2.1	<---	Career	,895	Valid
Indirect Compensation	X3.8	<---	Compensation	,617	Valid
	X3.7	<---	Compensation	,594	Valid
	X3.6	<---	Compensation	,536	Valid
	X3.5	<---	Compensation	,635	Valid
	X3.4	<---	Compensation	,750	Valid
	X3.3	<---	Compensation	,850	Valid
	X3.2	<---	Compensation	,728	Valid
	X3.1	<---	Compensation	,697	Valid
Job Satisfaction	Z8	<---	Satisfaction	,754	Valid
	Z7	<---	Satisfaction	,821	Valid
	Z6	<---	Satisfaction	,739	Valid
	Z5	<---	Satisfaction	,774	Valid
	Z4	<---	Satisfaction	,732	Valid
	Z3	<---	Satisfaction	,749	Valid
	Z2	<---	Satisfaction	,717	Valid
	Z1	<---	Satisfaction	,693	Valid
	Z9	<---	Satisfaction	,688	Valid
	Z10	<---	Satisfaction	,660	Valid
Performance	Y3	<---	Performance	,838	Valid
	Y4	<---	Performance	,707	Valid
	Y5	<---	Performance	,841	Valid
	Y6	<---	Performance	,830	Valid
	Y7	<---	Performance	,789	Valid
	Y8	<---	Performance	,803	Valid
	Y2	<---	Performance	,625	Valid
	Y1	<---	Performance	,892	Valid

Based on the results of the validity test, it can be seen that all items or indicators in the questionnaire used have a good level of validity.

Reliability Test

Table 3. Data Reliability

Variable	Construct Reliability	AVE
Competence	0.978	0.976
Career	0.959	0.952
Indirect Compensation	0.909	0.874
Job Satisfaction	0.942	0.923
Performance	0.961	0.952

Source: Amos Output and Processed Data (2024)

Based on table 3, it can be seen that the CR and VE values of each variable have met the specified requirements. So it can be concluded that the data in this study is reliable.

Data Normality Test and Data Outliers

Table 4. Data Normality

Variable	Skewnes	Kurtosis
Y1	-1,607	3,360
Y2	-,906	1,449
Y8	-1,507	2,262
Y7	-1,401	2,428
Y6	-1,655	3,479
Y5	-1,570	3,673
Y4	-,621	,462
Y3	-1,329	3,113
Z10	-,739	,373
Z9	-,781	,922
Z1	-1,141	2,511
Z2	-,931	1,164
Z3	-,867	,575
Z4	-,884	1,063
Z5	-,768	,677
Z6	-,378	-,502
Z7	-,807	1,228
Z8	-,846	1,266
X3.1	-1,179	2,044
X3.2	-,834	,503
X3.3	-,942	,348
X3.4	-,591	-,364
X3.5	-1,085	2,438
X3.6	-1,055	1,455
X3.7	-,686	,118
X3.8	-,516	-,585

X2.1	-,679	,017
X2.2	-,583	-,392
X2.3	-,627	,308
X2.4	-,766	,489
X2.5	-,831	,519
X2.6	-,930	,689
X2.7	-,826	,511
X2.8	-,688	-,001
X2.9	-,963	,772
X2.10	-,973	,720
X2.11	-,745	,631
X2.12	-,340	-,109
X1.1	-1,256	2,775
X1.2	-1,333	2,594
X1.3	-1,360	2,704
X1.4	-1,042	1,793
X1.5	-1,487	3,068
X1.6	-1,541	3,281
X1.7	-1,483	3,095
X1.8	-1,643	3,779

From table 4. it can be seen that the skewness value and kurtosis value have met the normality criteria, so it can be concluded that the data in this study are normal. Outlier data is used to see respondents' answers that do not meet the criteria set in AMOS. Outlier data is considered to be a nuisance or error that is not worthy of being included in the research sample. Assess outliers by paying attention to the Mahalanobis Distance value. The criteria are from the Chi-Square value (number of items) 50, at a significant level of $p < 0.05$. The Mahalanobis Distance value $X^2 (0.05; 50) = 67.50$ obtained using Excel [=CHIINV (0.05; 50)] (Hair in Ferdinand 2002). So all Mahalanobis Distance values that are > 67.50 are outliers.

Table 5. Outlier Data

Observation number	Mahalanobis d-squared
98	67,356
43	67,060
56	67,037
101	66,904
24	66,793
2	66,352
16	66,119
19	65,446

Source: AMOS Output (2024)

In table 5, from 130 (one hundred and thirty) samples used in the study, it can be seen that the top 10 (ten) observations show that the Mahalanobis Distance value is not greater than 67.50. So it can be concluded that the data in this study is free from outliers.

Measurement Model Test

The full model path analysis in this study can be seen in the figure below.

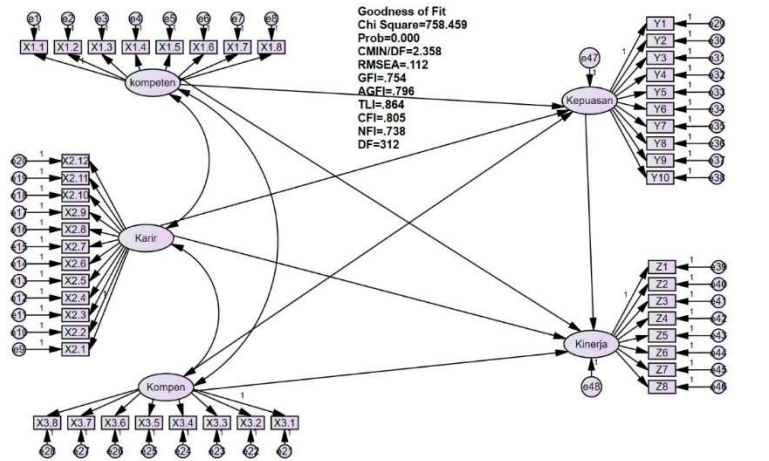


Figure 1. Full Model

Source: AMOS Output (2024)

Figure 1, it can be seen that the full model has not met the desired criteria. Such as the Prob value which is still 0.000, while the criteria that must be met are the probability value must be greater than 0.05 or equal to 0.05. Therefore, to meet the desired criteria, it is necessary to carry out Modification Indices (MI) until the specified criteria are met (Nurwulandari & Darwin, 2018). This is also needed to meet other goodness of fit criteria. The following are the final results of the full model in this study.

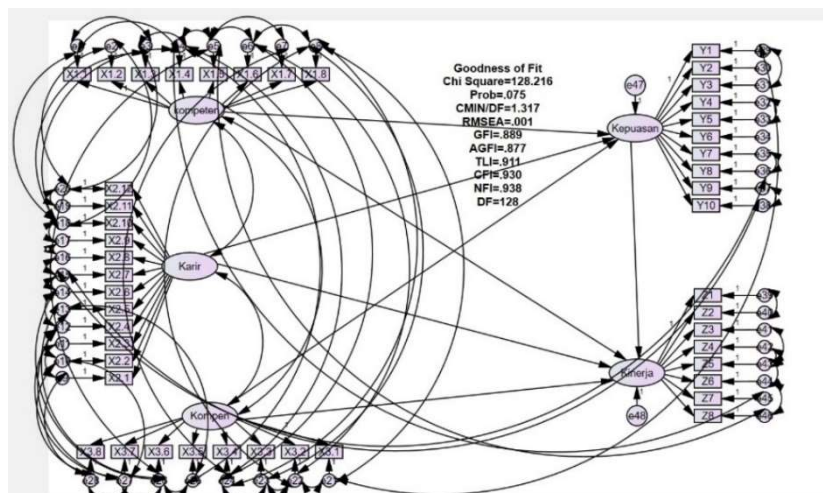


Figure 2. Full Model After Modification

Source: AMOS Output (2022)

Figure 2 shows that the full model in this study is feasible.

Goodness-of-Fit Test

Table 6. GOF

No	Information	Critical Value	Score	Information
1	GFI (<i>Goodness of Fit Index</i>)	≥0.90	0,889	Marginal Fit
2	AGFI (<i>Adjusted Goodness of Fit</i>)	≥0.90	0,877	Marginal Fit
3	TLI (<i>Tucker Lewis Index</i>)	>0.90	0,911	Good Fit
4	NFI (Normed Fit Iposed Model Index)	>0.90	0,938	Good Fit
5	CFI (Comparative Fit Index)	≥0.95	0,930	Good Fit
6	CMIN/DF	<2	1,317	Good Fit
7	RMSEA (The Root Mean Square Error of Approximation)	≤ 0,08	0,001	Good Fit
8	Chi-Square	Expected small X ² ; DF 128 (0.05) = 155,40	128,216	Good Fit
9	Prob	P ≥ 0,05	0.071	Good Fit

Source: Amos Output and Processed Data (2024)

Table 6 shows that the cut off value for each criterion has met the specified requirements. Only AGFI and GFI obtained values below the cut off value, but this is still included in the Marginal of fit because the AGFI and GFI values are not far from the specified cut off value. It can be concluded that the GOF in this study has met the feasibility of the model. Where according to Hair et al. (2019), the use of 4-5 goodness of fit that meets the requirements is sufficient to assess the feasibility of a model.

Significance Test

a. Direct Effect

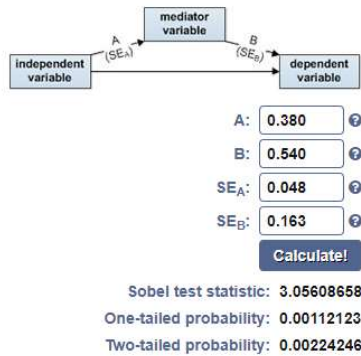
Table 7. Direct Hypothesis Testing

Endogen	Relation	Exsogen	Estimate	S.E.	C.R.	P	Information
Performance	<---	Competence	,552	,080	6,940	***	Significantly Influential
Performance	<---	Career Development	,490	,188	2,605	,009	Significantly Influential
Performance	<---	Indirect Compensation	-,483	,101	2,817	,054	Has no significant effect
Job Satisfaction	<---	Competence	,380	,048	7,950	***	Significantly Influential
Job Satisfaction	<---	Career Development	,736	,158	4,643	,005	Significantly Influential
Job Satisfaction	<---	Indirect Compensation	,544	,098	3,454	,010	Significantly Influential
Performance	<---	Job Satisfaction	,540	,163	3,310	***	Significantly Influential

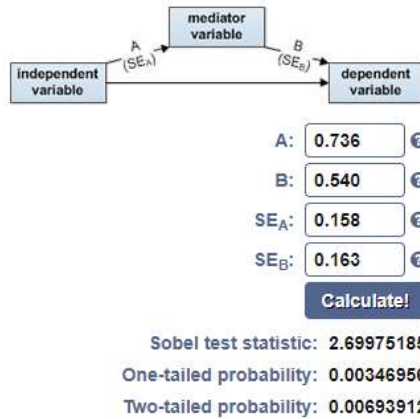
Source: Amos Output and Processed Data (2024)

b. Sobel Test

Competence-Job Satisfaction-Performance



Career Development- Job Satisfaction- Performance



Indirect Compensation- Job Satisfaction- Performance

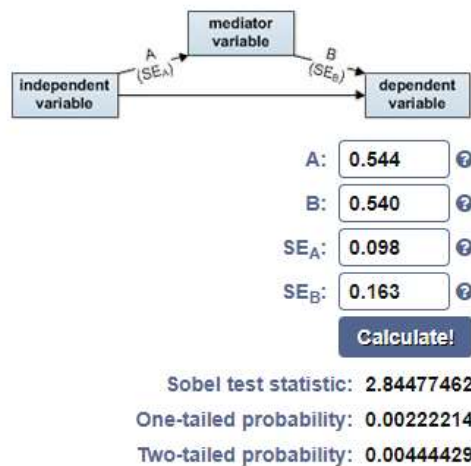


Figure 3. Sobel Test

Source: Amos Output and Processed Data (2024)

Table 8. Results of Indirect Effect Test (Sobel)

Path	Relation	t Count	t Table	P Value	Conclusion
Competence-Job satisfaction-Performance	Competence – Job satisfaction	3.05	1.97	0.002	Significant
	Job satisfaction – performance				
Career Development-Job satisfaction-Performance	Career Development – Job satisfaction	2.69	1.97	0.006	Significant
	Job satisfaction – performance				
Indirect Compensation-Job satisfaction-Performance	Indirect Compensation – Job Satisfaction	2.84	1.97	0.004	Significant
	Job satisfaction – performance				

Source: Amos Output and Processed Data (2024)

c. Determinant Coefficient

Table 9. R-Square

Variables	R-Square
Performance	0,86
Job Satisfaction	0,74

Source: Amos Output (2024)

Table 9 explains the structural equation and coefficient values can be divided into two substructures, the results are as follows: Performance is positively and significantly explained by job satisfaction. The contribution of one variable to the Performance variable is 74% and the remaining 26% is influenced by other variables. Job satisfaction is positively and significantly explained by Competence, Career Development and Indirect Compensation. The contribution of the three variables to the performance variable is 86% and the remaining 14% is influenced by other variables.

a. Regression Equation

This statistical test explains how much influence each exogenous variable has on the endogenous variable. This test can also describe which variables have the greatest to the smallest influence. The source of values used in the regression equation is taken from table 4.18 estimate column. There are two regression equations formed in this study as follows.

$$Y = 0.552 KO + 0.490 PK + 0.483 KT + 0.540 KK$$

1. Competence regression coefficient of 0.552. Describes that if Competence increases by 1%, Employee Performance will increase by 0.552 points.
2. Career Development regression coefficient of 0.490. Describes that if Career Development increases by 1%, Employee Performance will increase by 0.490 points
3. Indirect Compensation regression coefficient of 0.483. Describes that if Indirect Compensation increases by 1%, Employee Performance will increase by 0.483 points.
4. Job Satisfaction regression coefficient of 0.540. Describes that if Job Satisfaction increases by 1%, Employee Performance will increase by 0.540 points.

$$Z = 0.380 KO + 0.736 PK + 0.544 KT$$

1. Competence regression coefficient of 0.380. Describes that if Competence increases by 1% then Job Satisfaction will increase by 0.380 points.
 2. The regression coefficient of Career Development is 0.490. Describes that if Career Development increases by 1% then Job Satisfaction will increase by 0.490 points
 3. The regression coefficient of Indirect Compensation is 0.544. Describes that if Indirect Compensation increases by 1% then Job Satisfaction will increase by 0.544 points.
- a. Mediation Role

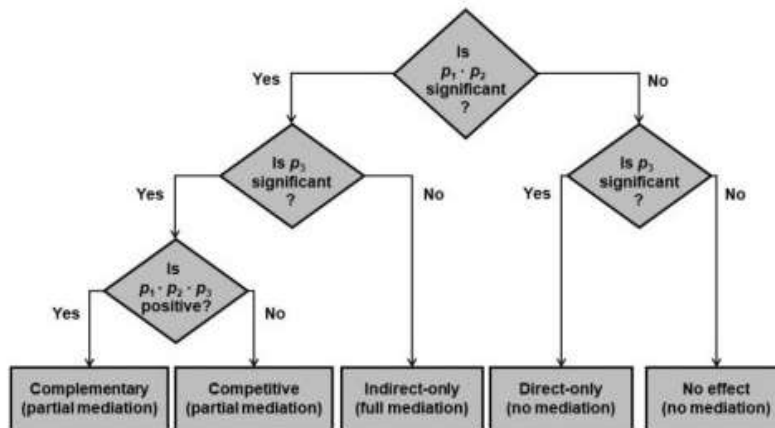


Figure 4. Mediation Role
 Source: Zhao et al, 2010

In order to conduct an analysis of the mediation variable model, (Zhao et al, 2010) practically describes the categorization of the mediation model with the following description:

1. Complementary mediation: mediation influence ($p_1 \times p_2$) and direct influence (p_3) where both exist and point in the same direction.
 2. Competitive mediation: mediation influence ($p_1 \times p_2$) and direct influence (p_3) both exist but point in opposite directions.
 3. Indirect-only mediation: there is a mediation influence ($p_1 \times p_2$), but there is no direct influence (p_3).
 4. Direct-only nonmediation: there is a direct influence (p_3), but there is no indirect influence.
 5. No-effect nonmediation: there is no influence either directly (p_3) or indirectly ($p_1 \times p_2$).
- Based on the results of the analysis, the mediation role model can be categorized as follows:

Table 10. Influence of the Mediation Role

Independent Variables	Mediator	Dependent Variable	Direct Influence (p_3)	Indirect Influence ($p_1 \times p_2$)	Mediation Category
Competence	Job Satisfaction	Performance	Exist	Exist	Complementary - Partial Mediation
Career Development	Job Satisfaction	Performance	Exist	Exist	Complementary - Partial Mediation

Independent Variables	Mediator	Dependent Variable	Direct Influence (p3)	Indirect Influence (p1 x p2)	Mediation Category
Indirect Compensation	Job Satisfaction	Performance	Nothing	Exist	Indirect Only - Full Mediation

Source: Amos Output and Processed Data (2024)

Based on table 10, the influence of the mediation role, the following results can be explained:

1. Competence -> Job Satisfaction -> Performance, has a positive and significant mediation effect. Competence -> Performance has a positive and significant direct effect. Both influences show the same direction (partial mediation).
2. Career Development -> Job Satisfaction -> Performance, has a positive and significant mediation effect. Competence -> Performance has a positive and significant direct effect. Both influences show the same direction (partial mediation).
3. Indirect Compensation -> Job Satisfaction -> Performance, has a positive and significant mediation effect. Indirect Compensation -> Performance has an insignificant effect (full Mediation).

C. Research Results Matrix

Table 11. Research Results Matrix

Hypothesis	Path	Path Coefficient	C.R.	P	Result
H1	Direct Competence → Performance	,552	6,940	***	Significantly Influential Accepted
H2	Direct Career Development → Performance	,490	2,605	,009	Significantly Influential Accepted
H3	Direct Indirect Compensation → Performance	-,483	2,817	,054	Has no significant effect Rejected
H4	Direct Competence → Job Satisfaction	,380	7,950	***	Significantly Influential Accepted
H5	Direct Career Development → Job Satisfaction	,736	- 4,643	,005	Significantly Influential Accepted
H6	Direct Indirect Compensation → Job Satisfaction	,544	3,454	,010	Significantly Influential Accepted
H7	Direct Job Satisfaction → Performance	,540	3,310	***	Significantly Influential Accepted

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Hypothesis	Path	Path Coefficient	C.R.	P	Result	
H8	Indirect Competence → Job Satisfaction → Performance	,205	3,05	0,002	Significantly Influential	Accepted
H9	Indirect Career Development → Job Satisfaction → Performance	,397	2,69	0,006	Significantly Influential	Accepted
H10	Indirect Indirect Compensation → Job Satisfaction → Performance	,293	2.84	0,004	Significantly Influential	Accepted

Source: Amos Output and Processed Data (2024)

Results of Direct Influence Research

Based on table 11, a summary of the hypothesis testing above, the following results can be explained:

a. The Influence of Competence on Employee Performance

Hypothesis testing of the influence of competence on performance, where the hypothesis is as follows:

H₀₁= competence does not affect performance

H_{a1}= competence affects performance

The results of the test show the results of the Competence value with an estimate value of 0.552 and a P value <0.05 or *** (0.00001) <0.05 on Performance. This means that there is a positive and significant influence of Competence on Performance, so that the H₀₁ hypothesis is rejected and the H_{a1} hypothesis is accepted.

b. The Influence of Career Development on Employee Performance

Hypothesis testing of the influence of career development on performance, where the hypothesis is as follows:

H₀₂= career development does not affect performance

H_{a2}= career development affects performance

The results of the test show the results of career development values with an estimate value of 0.490 and a P value <0.05 or 0.009 <0.05 on Performance. This means that there is a positive and significant influence of career development on Performance, so that the H₀₂ hypothesis is rejected and the H_{a2} hypothesis is accepted.

c. The Influence of Indirect Compensation on Employee Performance

Hypothesis testing of the influence of Indirect Compensation on performance, where the hypothesis is as follows:

H₀₃= Indirect Compensation does not affect performance

H_{a3}= Indirect Compensation affects performance

The results of the test show the results of career development values with an estimate value of -0.483 and a P value > 0.05 or 0.054 on Performance. This means that there is a negative and insignificant influence of Indirect Compensation on Performance, so that the H_{03} hypothesis is accepted and the H_{a3} hypothesis is rejected.

d. The Influence of Competence on Job Satisfaction

The hypothesis testing of the influence of competence on job satisfaction, where the hypothesis is as follows:

H_{04} = competence does not affect job satisfaction

H_{a4} = competence affects job satisfaction

The results of the test show the results of the competence value with an estimate value of 0.380 and a P value < 0.05 or *** (0.00001) < 0.05 on Job Satisfaction. This means that there is a positive and significant influence of competence on job satisfaction, so that the H_{04} hypothesis is rejected and the H_{a4} hypothesis is accepted.

e. The Influence of Career Development on Job Satisfaction

Hypothesis testing of the influence of career development on job satisfaction, where the hypothesis is as follows:

H_{05} = career development does not affect job satisfaction

H_{a5} = career development affects job satisfaction

The results of the test show the results of the competency value with an estimate value of 0.736 and a P value < 0.05 or 0.005 < 0.05 on Job Satisfaction. This means that there is a positive and significant influence of career development on job satisfaction, so the H_{05} hypothesis is rejected and the H_{a5} hypothesis is accepted.

f. The Influence of Indirect Compensation on Job Satisfaction

Hypothesis testing of the influence of indirect compensation on job satisfaction, where the hypothesis is as follows:

H_{06} = indirect compensation does not affect job satisfaction

H_{a6} = indirect compensation affects job satisfaction

The results of the test show the results of the competency value with an estimate value of 0.044 and a P value < 0.05 or 0.010 < 0.05 on Job Satisfaction. This means that there is a positive and significant influence of indirect compensation on job satisfaction, so that the H_{06} hypothesis is rejected and the H_{a6} hypothesis is accepted.

g. The Influence of Job Satisfaction on Performance

Hypothesis testing of the influence of job satisfaction on performance, where the hypothesis is as follows:

H_{07} = job satisfaction does not affect performance

H_{a7} = job satisfaction affects performance

The results of the test show the results of job satisfaction values with an estimate value of 0.540 and a P value < 0.05 or *** (0.00001) on performance. This means that there is a positive and significant influence of job satisfaction on performance, so that the H_{07} hypothesis is rejected and the H_{a7} hypothesis is accepted.

Results of Indirect Influence Research

Based on the test listed in table 4.21 above, it can be explained as follows:

- a. The Influence of Competence on Performance Through Job Satisfaction as an Intervening Variable

In this test is the Influence of competence on Employee Performance through job satisfaction with the following hypotheses:

H₀₈ = competence does not affect Employee Performance through job satisfaction

H_{a8} = competence affects Employee Performance through job satisfaction

From the results of the analysis obtained, it shows that job satisfaction as an intervening produces a calculated t value > t table or $3.05 > 1.97$, with a P value of $0.002 < 0.05$. This means that there is a positive and significant influence of competence on Employee Performance through job satisfaction. So that the H₀₈ hypothesis is rejected and the H_{a8} hypothesis is accepted.

- b. The Influence of Career Development on Performance Through Job Satisfaction as an Intervening Variable

In this test is the influence of career development on Employee Performance through job satisfaction with the following hypotheses:

H₀₉ = career development does not affect Employee Performance through job satisfaction

H_{a9} = career development affects Employee Performance through job satisfaction

From the results of the analysis obtained showed that job satisfaction as an intervening produces a t value > t table or $2.69 > 1.97$, with a P value of $0.006 < 0.05$. This means that there is a positive and significant influence of career development on Employee Performance through job satisfaction. So the H₀₉ hypothesis is rejected and the H_{a9} hypothesis is accepted.

- c. The Effect of Indirect Compensation on Performance Through Job Satisfaction as an Intervening Variable

In this test is the effect of indirect compensation on Employee Performance through job satisfaction with the following hypotheses:

H₀₁₀ = indirect compensation does not affect Employee Performance through job satisfaction

H_{a10} = indirect compensation affects Employee Performance through job satisfaction

From the results of the analysis obtained showed that job satisfaction as an intervening produces a calculated t value > t table or $2.84 > 1.97$, with a P value of $0.004 < 0.05$. This means that there is a positive and significant effect of indirect compensation on Employee Performance through job satisfaction. So the H₀₁₀ hypothesis is rejected and the H_{a10} hypothesis is accepted.

Discussion

Competence on Employee Performance

The results of this study indicate that Competence has a positive and significant effect on Employee Performance at KONTAK 157 Financial Services Authority. This shows that

competence drives better employee performance. Competent employees have a deep understanding of their work, are able to apply relevant skills, and demonstrate a positive attitude that supports the achievement of goals. Employee competence, which includes knowledge, skills, and attitudes, greatly determines the quality of their performance (Hasibuan, 2018). Competent employees are able to complete tasks and make decisions better and adapt to changes in the work environment.

Employee competency development is not just an individual investment, but also a strategic investment for the company. By improving employee competence, companies can increase productivity, work quality, and innovation. Competent employees are also more likely to remain loyal and committed to the organization. This is certainly a very positive thing for KONTAK 157 Financial Services Authority to continue to improve employee performance. To maintain and continue to improve competence, KONTAK 157 Financial Services Authority must continue to pay attention to knowledge, understanding, values, and abilities so that employee competence always increases. From the explanation above, it can be concluded that the better the employee's competence, the better the employee's performance.

Career Development on Employee Performance

The results of this study indicate that career development has a significant positive effect on employee performance at KONTAK 157 Financial Services Authority. Career development reflected in training, fair treatment in career, sufficient career information, career opportunities, equal promotion and transfer opportunities, and development such as mentoring and coaching can improve employee performance. Career development provides opportunities for employees to achieve their personal and professional goals. When employees see that the company is committed to their development, they feel more motivated and satisfied with their work. From the explanation above, it can be concluded that the better the career development, the better the employee's performance.

Indirect Compensation on Employee Performance

The results of the study indicate that indirect compensation has a negative and insignificant effect on employee performance at KONTAK 157 Financial Services Authority. Indirect compensation, which includes allowances, insurance, leave and facilities, does not directly improve employee performance significantly. Employees may be more motivated by factors other than indirect compensation. P. Robbins and T. Judge (2019) explain that allowances and additional benefits can help create a more supportive and motivating work environment, which ultimately has a positive impact on employee performance. Providing indirect compensation can improve employee performance in achieving work goals that have been determined by the company with skill and sincerity. However, in this study it can be seen that indirect compensation still needs to be evaluated because it is not relevant to employee needs, or has the possibility that the indirect compensation offered is not attractive or beneficial to them. As a result, indirect compensation does not have the expected impact on employee performance. However, it is important to note that these results do not mean that indirect compensation is not important. Indirect compensation still plays an important role in attracting, retaining, and motivating employees. Therefore, companies need to be more

careful in designing and managing indirect compensation programs so that they can have a positive impact on employee performance. From the explanation above, it can be concluded that if indirect compensation is better, employee performance will also be better.

Competence on Job Satisfaction

The results of the study confirm that competence has a positive and significant influence on employee job satisfaction at KONTAK 157 Financial Services Authority. Employees who feel competent in their jobs tend to have higher levels of job satisfaction. Competence provides employees with a sense of confidence. When employees feel capable and expert in carrying out their duties, they will feel more confident and have control over their work. This sense of confidence contributes to increased job satisfaction because employees feel valued and trusted by the company.

Competence also improves employees' ability to overcome challenges and solve problems. Competent employees have adequate knowledge and skills to deal with difficult situations and find effective solutions. This ability reduces work stress and increases satisfaction because employees feel able to contribute meaningfully to the company.

Overall, the results of this study indicate that competence provides many factors in increasing employee job satisfaction. By improving employee competence through knowledge, understanding, values and abilities, it can create a positive and productive work environment, where employees feel satisfied and motivated to give their best performance. From the explanation above, it can be concluded that if competence is better, then employee job satisfaction will be higher.

Career Development on Job Satisfaction

The results of the study indicate a positive and significant influence between career development on employee job satisfaction at KONTAK 157 Financial Services Authority. This finding indicates that career development opportunities provided by the company, such as training, fair treatment in career, sufficient career information, career opportunities, equal promotion and transfer opportunities, as well as mentoring and coaching contribute significantly to increasing employee job satisfaction.

Employees who feel supported in developing their careers tend to feel more appreciated and motivated. They see opportunities to grow and develop in the company, so they feel more satisfied with their jobs. In addition, career development can also improve employee competence and knowledge, which in turn increases self-confidence and job satisfaction.

Therefore, companies need to pay attention to and invest resources in sustainable career development programs. By providing adequate career development opportunities, companies can improve employee job satisfaction, which will ultimately have a positive impact on the company's overall performance and productivity. From the explanation above, it can be concluded that if career development is better, then employee job satisfaction will be higher.

Indirect Compensation on Job Satisfaction

The results of the study indicate that indirect compensation has a positive and significant effect on employee job satisfaction at KONTAK 157 Financial Services Authority.

This finding indicates that the provision of allowances, facilities, and other non-financial benefits contributes significantly to increasing employee job satisfaction. Indirect compensation such as allowances, insurance, leave, and other facilities can meet the basic needs of employees outside of basic salary. This makes employees feel appreciated and cared for by the company, thereby increasing their satisfaction with their work and the company.

In addition, indirect compensation can also improve employee welfare and quality of life. For example, health insurance provides a sense of security and protection for employees and their families, while recreational facilities provide opportunities for employees to refresh their minds and reduce stress. This contributes to increased job satisfaction because employees feel more prosperous and happy.

From the explanation above, it can be concluded that if indirect compensation is better, then employee job satisfaction will be higher.

Job Satisfaction on Employee Performance

The results of this study indicate a positive and significant influence between job satisfaction and employee performance at KONTAK 157 Financial Services Authority. Employees who have a high level of job satisfaction tend to show superior performance. High job satisfaction creates a positive and supportive work environment. Employees who are satisfied with their jobs tend to be more motivated and enthusiastic in carrying out their duties. This high motivation encourages them to work harder, more creatively, and more productively, which ultimately results in better performance.

High job satisfaction can also improve employee psychological well-being. Satisfied employees tend to experience lower stress levels, are happier, and are mentally healthier. This positive psychological condition allows them to focus on their work, think more clearly, and make better decisions, all of which have a positive impact on their performance. From the explanation above, it can be concluded that if job satisfaction is better, then employee performance will also be better.

Competence on Employee Performance Through Job Satisfaction

The results of this study indicate that competence has a positive and significant effect on employee performance through job satisfaction in employees KONTAK 157 Financial Services Authority. This indicates that job satisfaction is able to mediate competence on employee performance. Spencer and Spencer (1993) emphasize that competence is a fundamental characteristic related to effective performance in a job. Competence not only includes technical knowledge and skills, but also includes personal characteristics, such as motivation, initiative, and adaptability. Employees who have competencies that match the demands of their jobs tend to feel more confident and capable in carrying out their tasks, which contributes to increased job satisfaction and performance.

Overall, this study provides strong evidence that employee competence has a positive and significant effect on their performance through job satisfaction. Thus, employee competency development is a valuable investment for companies in increasing employee job satisfaction that can encourage employee motivation in achieving good performance and achieving company goals.

Career Development on Employee Performance Through Job Satisfaction

The results of this study indicate that career development has a positive and significant effect on employee performance through job satisfaction in employees KONTAK 157 Financial Services Authority. This finding explains that job satisfaction is able to mediate career development on employee performance. Career development plays an important role in influencing employee performance and job satisfaction. Career development includes various activities, programs, and policies designed to help employees develop the skills, knowledge, and experience they need to achieve their career goals.

Career development is an important strategy for companies to improve employee performance through increased job satisfaction. By providing development opportunities that are in accordance with employee needs and aspirations, companies can create a positive, productive, and sustainable work environment.

Indirect Compensation on Employee Performance Through Job Satisfaction

The results of this study indicate that indirect compensation has a positive and significant effect on employee performance through job satisfaction in employees KONTAK 157 Financial Services Authority. This finding explains that job satisfaction is able to mediate indirect compensation on employee performance. In the third hypothesis, indirect compensation has a negative and insignificant effect on employee performance. However, after entering job satisfaction as a mediating variable, indirect compensation has a positive and significant effect on employee performance.

This high job satisfaction then becomes a significant driving factor in improving employee performance. Satisfied employees tend to be more motivated, engaged, and committed to their work. Employees are more willing to put in extra effort, innovate, and collaborate with coworkers, which ultimately contributes to increased productivity and achievement of organizational goals.

Overall, indirect compensation plays an important role in improving employee performance through increased job satisfaction. By designing indirect compensation programs that are fair and relevant to employee needs, companies can create a positive and productive work environment.

CONCLUSION

1. Competence has a direct positive and significant effect on Performance. The better the competence of employees at KONTAK 157 Financial Services Authority, the better the employee's performance. Competence shows knowledge, understanding, values and abilities. Sufficient knowledge in completing work, a clear understanding of tasks and responsibilities, maintaining ethics in work and ensuring that the abilities possessed have a positive impact on work, can improve employee performance. Competent employees will be more confident in carrying out their work and this can improve performance.
2. Career development has a direct positive and significant effect on Performance. The better the Career Development of employees at KONTAK 157 Financial Services

Authority, the better the employee's performance. Career Development has a significant effect on employee performance, where with sufficient opportunities for career development, training that is in accordance with duties and responsibilities, fair treatment between fellow employees in a career, open and honest information in the promotion process and promotion criteria set by the company are clear to employees can improve employee performance.

3. Indirect compensation has a direct negative and insignificant effect on Performance. The more inappropriate the indirect compensation given by the company, the lower the employee's performance.
4. Competence has a direct positive and significant effect on job satisfaction. The better the employee's competence at KONTAK 157 Financial Services Authority, the better the employee's job satisfaction level. Competence shows knowledge, understanding, values and abilities. Sufficient knowledge in completing work, a clear understanding of tasks and responsibilities, maintaining ethics in work and ensuring that the abilities possessed have a positive impact on work, can increase employee job satisfaction. Employees who feel competent in their jobs tend to have a higher level of job satisfaction. Competence provides employees with self-confidence. When employees feel capable and expert in carrying out their duties, they will feel more confident and have control over their work.
5. Career development has a direct positive and significant effect on job satisfaction. The better the Career Development for employees at KONTAK 157 Financial Services Authority, the better the employee's job satisfaction level. Career Development has a significant effect on employee job satisfaction, where with sufficient opportunities for career development, training that is in accordance with tasks and responsibilities, fair treatment between fellow employees in a career, open and honest information in the promotion process and promotion criteria set by the company that are clear to employees can increase employee job satisfaction. Employees who feel supported in developing their careers tend to feel more valued and motivated. In addition, career development can also improve employee competence and knowledge, which in turn increases self-confidence and job satisfaction.
5. Indirect compensation has a direct positive and significant effect on job satisfaction. The better the indirect compensation received by employees, the better the level of employee satisfaction. Indirect compensation such as allowances, insurance, leave, and other facilities can meet the basic needs of employees outside of basic salary. This makes employees feel appreciated and cared for by the company, thus increasing their satisfaction with their work and the company.
6. Job satisfaction has a direct positive and significant effect on performance. The better the employee's job satisfaction, the better their performance will be. Employees who have a high level of job satisfaction tend to show superior performance. High job satisfaction creates a positive and supportive work environment. Job satisfaction, which consists of the opportunity to be responsible for the work itself, wages that are commensurate with the duties and responsibilities of the job, adequate access to

training and development, good supervision from superiors, and good communication and cooperation between coworkers, increases performance. Employees who are satisfied with their jobs tend to be more motivated and enthusiastic in carrying out their duties.

7. Competence has an indirect positive and significant effect on performance through job satisfaction. The better the competence through job satisfaction is able to improve employee performance. The variable of job satisfaction in the influence of competence through job satisfaction as an intervening on employee performance provides a mediating effect.
8. Indirect career development has a positive and significant effect on Employee Performance through job satisfaction. The better the career development through job satisfaction is able to improve employee performance. The variable of job satisfaction in the influence of career development through job satisfaction as an intervening on employee performance provides a mediating effect.
9. Indirect compensation indirectly has a positive and significant effect on Performance through job satisfaction. The better the indirect compensation through job satisfaction is able to improve employee performance. The variable of job satisfaction in the influence of indirect compensation through job satisfaction as an intervening on employee performance provides a mediating effect. In the third hypothesis, indirect compensation has a negative and insignificant effect on employee performance. However, after entering job satisfaction as a mediating variable, indirect compensation has a positive and significant effect on employee performance. Therefore, it can be seen that job satisfaction is able to mediate employee performance.

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