

Organizational Culture and Work Stress as Determinants of Employee Job Satisfaction

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Abstract

Purpose: This study aimed to examine the extent to which employees' job satisfaction at Bank Sumedang is influenced by organizational culture and the level of work stress experienced.

Research Methodology: This study gathered data through a survey of 121 full-time employees who had been employed for over one year, and the analysis of variable relationships was conducted using Structural Equation Modeling (SEM).

Results: The analysis indicates that organizational culture contributes positively and significantly to job satisfaction, in contrast to work stress, which has a negative but non-significant relationship with job satisfaction.

Conclusions: This study concludes that fostering a strong organizational culture is a more critical lever for enhancing employee job satisfaction at Bank Sumedang than managing work stress, which shows a non-significant impact.

Limitations: This study is limited to a single institution, namely Bank Sumedang; therefore, the generalization of the findings to other organizations with different characteristics should be approached with caution.

Contributions: This study provides practical contributions to Bank Sumedang's management in formulating human resource management strategies, emphasizing the importance of fostering a strong organizational culture and implementing effective stress management systems to improve employee job satisfaction.

Keywords: *Bank Sumedang, Job Satisfaction, Organizational Culture, SEM, Work Stress*

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1. Introduction

Employees are strategic assets whose roles are crucial in supporting the achievement of organizational goals and sustainability (Yusuf, Veranita, Hendrayati, & Bastian, 2020). One important indicator to measure this is job satisfaction (Noeary, Purnomo, and Waruwu (2020), which not only affects individual productivity (Damayanti, Sitio, and Wicaksono (2025) but also organizational stability through loyalty and motivation (Sabid & Fitrianingrum, 2025). Without active employee contributions, organizations cannot achieve their vision, mission (BansalBansal (2014), and predetermined performance targets. Employees are strategic assets whose roles are essential for supporting organizational success and sustainability (Ahmad, 2015). Job satisfaction serves as a key indicator, influencing both individual productivity and organizational stability through loyalty and motivation.

Organizational culture is one of the determinants of job satisfaction (Ibrahim & Salendu, 2020). Organizational culture refers to a system of shared beliefs, values, and norms that serve as the foundation for the behavior of organizational members (Akpa, Asikhia, & Nneji, 2021). A positive culture can create a work environment that supports individual development, encourages teamwork, and fosters a sense of belonging to the organization (Fitriani, Sudono, & Handyastuti, 2018). However, in practice, the implementation of organizational culture often faces challenges, such as misalignment between organizational values and individual characteristics (Friadi, Satriawan, and Dewi (2025), lack

of leadership role models, and weak communication systems ([Rahman & Irma, 2019](#)). A similar phenomenon occurs at Bank Sumedang, where preliminary findings indicate that the organizational culture is not yet optimal, with issues such as indiscipline and a mismatch between individual and organizational values.

Workplace stress and organizational culture are also important factors influencing job satisfaction ([Damayanti et al. \(2025\)](#)), particularly in the dynamic and high-pressure banking sector ([Purnomo & Yusuf, 2020](#)). Work stress is defined as a psychological response arising from an imbalance between an individual's abilities and their job demands ([Noeary et al., 2020](#)). Banking employees face high-performance targets, demands for excellent service, and intense competition, which may trigger negative stress (distress) and affect both mental health and performance ([Liyas & Primadi, 2017](#)). Preliminary findings at Bank Sumedang indicate that increasing work targets, insufficient compensation, and high workloads are the main sources of work-related stress experienced by employees.

Previous studies have shown that job satisfaction is positively and significantly related to organizational culture ([Tiomantara and Adiputra \(2021\)](#)), whereas work stress tends to have a negative effect on job satisfaction ([Ramadhani, 2018](#)). However, inconsistencies in findings still exist across several studies, indicating the need for more contextual empirical research in regional banking organizations, such as Bank Sumedang. Therefore, the objectives of this study are as follows: (1) to determine the level of employee job satisfaction at Bank Sumedang; (2) to identify and analyze the organizational culture implemented at Bank Sumedang; (3) to assess and analyze the level of employee work stress at Bank Sumedang; and (4) to examine and analyze the influence of organizational culture and work stress on employee job satisfaction at Bank Sumedang.

Although regional banks, such as Bank Sumedang, have unique organizational dynamics and stress factors, previous studies have predominantly focused on large companies or the national private sector. This study applies Structural Equation Modeling (SEM) to examine the simultaneous effects of organizational culture and work stress on job satisfaction within an integrated model in the context of regional banking. Therefore, this study is expected to provide new insights into the human resource management literature and serve as a practical guideline for the management of Bank Sumedang.

2. Literature Review and Hypothesis Development

2.1 Organizational Culture

Organizational culture can be understood as a system of values, norms, and beliefs that exist within an organization, which subsequently shapes behavioral patterns and serves as guidelines for individuals within it ([Wibowo & Phil, 2016](#)). In the Competing Values Framework, organizational culture is categorized into four main types:

1. **Clan Culture:** A family like environment, participation, and high loyalty.
2. **Adhocracy Culture:** Innovation, creativity, and risk-taking.
3. **Hierarchy Culture:** Formality, control, and stability.
4. **Market Culture:** Result-oriented and highly competitive.

A healthy organizational culture can create stronger engagement, commitment, and job satisfaction ([Ibrahim & Salendu, 2020](#)). Conversely, a mismatch between individual and organizational values can trigger role conflicts and reduce job satisfaction ([Damayanti et al., 2025](#)). This study shows that organizational culture significantly influences employee satisfaction levels in the banking industry, highlighting the importance of upholding shared values and standards within a company. Previous studies have demonstrated a close relationship between organizational culture and job satisfaction, where a healthy and supportive organizational climate aligned with values can enhance employee satisfaction. The indicators of organizational culture include innovation, attention to detail, outcome orientation, employee focus, teamwork, aggressiveness, and stability ([Tiomantara & Adiputra, 2021](#)).

2.2 Work Stress

Work stress is defined as an individual's adaptive response to job pressures or demands that exceed their capacity to cope ([Putra & Yusuf, 2023](#)). In the banking sector, work stress is often triggered by high targets, role conflict, excessive workload, and demands for optimal services. Work stress can be either positive (eustress), enhancing performance, or negative (distress), adversely affecting physical and mental health. Sources of work stress can be categorized into three main groups ([Robbins & Judge, 2015](#)).

1. Environmental Factors (economic, technological, and political uncertainty).
2. Organizational Factors (task demands, role conflict, workload, and internal policies).
3. Individual Factors (family issues, economic conditions, and personality).

Previous studies indicate that high levels of workplace stress tend to negatively affect job satisfaction. Work stress significantly suppresses job satisfaction. High stress within organizations has been proven to reduce employees' sense of satisfaction and attachment to their work. In the banking sector, the relationship between work stress and employee performance can be mediated by job satisfaction.

2.3 Job Satisfaction

Job satisfaction can be defined as a psychological condition that arises from employees' evaluation of various aspects of their work, both intrinsic and extrinsic aspects. This evaluation includes compensation, relationships with colleagues and supervisors, work environment, career development opportunities, and alignment between tasks and individual skills ([Devi & Yusuf, 2022](#)). Maslow states that satisfaction is achieved when basic human needs—physiological, safety, social, esteem, and self-actualization—are hierarchically fulfilled ([Azhari & Sutisna, 2016](#)). Factors influencing job satisfaction include job challenges, fair reward systems, a comfortable work environment, good relationships with supervisors and colleagues, and opportunities for career development ([Lubis & Prahawan, 2024](#)).

High job satisfaction reflects positive employee attitudes and contributes to increased productivity, loyalty, and organizational stability ([Limaho, Sugiarto, Pramono, & Christiawan, 2022](#)). The work environment is one of the most influential factors in determining employee satisfaction. Belias and Koustelios state that organizational culture and working conditions are key factors affecting employee satisfaction ([Listyorini, Reniati, & Daulay, 2024](#)). Nelly and Erdiansyah showed that higher job satisfaction can be achieved through a positive and pleasant work environment, emphasizing the importance of organizational culture and a supportive workplace ([Erdiansyah, Yusuf, & Hasan, 2024](#)). Job satisfaction, conceptually defined as an individual's attitude toward work, is formed through work experience perceptions that involve both intrinsic and extrinsic factors. It is a crucial component of an organization because satisfied employees strive to perform their best to support organizational goals ([Damayanti et al., 2025](#)).

2.4 Organizational Culture and Job Satisfaction

Organizational culture, reflected in the shared values, beliefs, and norms held by members of an organization ([Venkateswarlu, Perera, and Ranga, 2020](#)), fundamentally shapes the work environment and influences how employees feel ([Žnidaršič and Marič, 2021](#)), think, and respond to their work. In contrast, job satisfaction refers to a positive emotional state resulting from the evaluation of one's work experiences ([Pranić & Pivac, 2014](#)). The primary foundation of this relationship is the Person–Organization Fit (P-O Fit) theory ([Anshari, 2022](#)). This theory states that the level of job satisfaction depends on the alignment between an individual's values and the organization's values. When employees' values align with the organizational culture, they feel more compatible and comfortable in their work environment. This alignment will:

1. Increase the sense of belonging,
2. Reduce conflict and stress,
3. Strengthen social identity

2.5 Work Stress and Job Satisfaction

Theoretically, the relationship between work stress and job satisfaction is negative and significant ([Cahyathi & Riana, 2023](#)). This means that the higher the level of stress experienced by employees, the

lower their level of job satisfaction, and vice versa ([Lubis & Prahiawan, 2024](#)). However, this relationship is not a simple direct cause-and-effect relationship. Various organizational psychology theories explain the complex mechanisms underlying this phenomenon, highlighting the roles of job demands, available resources, and individual perceptions ([Noeary et al., 2020](#)).

3. Methodology

This study employs a quantitative methodology in which the phenomena under investigation are measured through the collection and analysis of numerical data. A descriptive and verificative survey was used. The descriptive technique aims to objectively and systematically characterize the characteristics, actions or events of a population or sample. Meanwhile, the verificative approach is used to test hypotheses or relationships among variables, so that the research results not only describe the condition but also provide empirical evidence regarding the relationships or influences among the variables studied.

This approach was chosen to obtain an empirical overview of organizational culture, work stress, and employee job satisfaction at Bank Sumedang and to examine the simultaneous effects among these variables. The quantitative approach is considered appropriate because it allows for objective measurement of relationships among variables and in-depth statistical analysis ([Agussalim, Yanti, & Hussin, 2022](#)).

This study uses two types of data: (1) primary data collected directly through interviews with the management of Bank Sumedang and the distribution of questionnaires to all respondents and (2) secondary data obtained from official company documents, annual reports, government publications, and other related sources. The research population consisted of 121 employees who had worked for more than one year. Owing to the relatively small population size, this study used a saturated sampling technique, in which all members of the population were taken as the sample. A four-point Likert scale was used to measure respondents' level of agreement with statements related to organizational culture, work stress, and job satisfaction in the form of closed-ended questions.

3.1 Variable Operationalization

Table 1. Operationalization of Variables

Variable	Description	Dimensions
Job Satisfaction Sabid and Fitrianingrum (2025)	Job satisfaction is defined as an emotional condition or positive feeling that an individual has toward their job, which arises from the evaluation or perception of various aspects of the job, including salary, work atmosphere, interpersonal relationships with supervisors and colleagues, promotion opportunities, and the alignment between expectations and actual experiences of the job.	1. Salary 2. The job itself 3. Coworkers 4. Supervisor 5. Promotion 6. Work environment
Organizational Culture Wibowo and Phil (2016)	According to Robbins and Judge (2015) , organizational culture is a set of shared beliefs and values held by members that define and differentiate an organization from others.	1. Creativity and risk-taking 2. Focus on results and employee well-being 3. Teamwork 4. Aggressiveness 5. Stability
Work Stress Robbins and Judge (2015)	Work stress is a dynamic and complex condition in which individuals face various opportunities, challenges, or demands related to achieving certain goals. Under such conditions, outcomes cannot be predicted with certainty, leading to uncertainty. Additionally, the consequences of actions or decisions	1. Environmental factors 2. Organizational factors 3. Individual factors

	are significantly important for individuals, both personally and professionally, as well as in achieving expected goals (Robbins & Judge, 2015).	
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Each indicator was operationalized into questionnaire statements that were validated through validity and reliability tests before distribution. The research design is illustrated as follows:

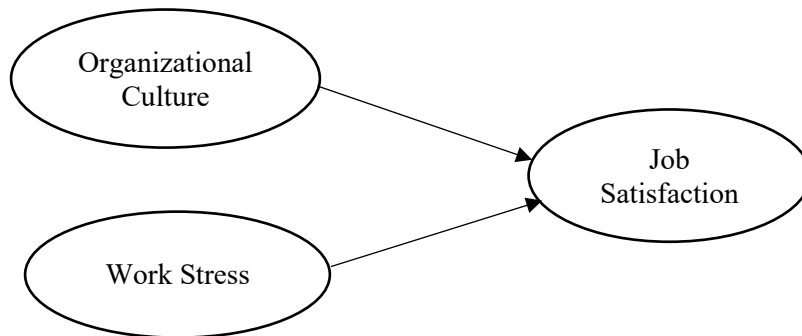


Figure 1. Research model

To gain a deeper understanding of organizational culture and work dynamics, in-depth interviews were conducted with the Manager of the Human Resource Development Division at Bank Sumedang. The next step in this study was to distribute questionnaires directly to all participants. The questionnaire instrument was designed using a four-point Likert scale, with response options: Strongly Disagree (1), Disagree (2), Agree (3), and Strongly Agree (4).

4. Results and Discussion

4.1 Results

4.1.1 Respondent Profile

Table 2. Respondent profile

Demographic Characteristics	Category	Total (Persons)	Description
Generation (Age)	26–30	64	
	31–35	14	
	36–40	18	
Education Level	Bachelor's Degree	54	
	Senior High School	45	
	Junior High School	1	
Length of Work	5–10 years	79	
	1–5 years	21	
Number of Dependents	2 persons	41	
	>2 persons	59	
Total Respondents		121	100%

4.1.2 SEM-PLS Model Analysis

Using SEM-PLS, six iterations were conducted because indicators with loading factors >0.70 and <0.50 had to be eliminated. The final output of the PLS algorithm that met the criteria was as follows:

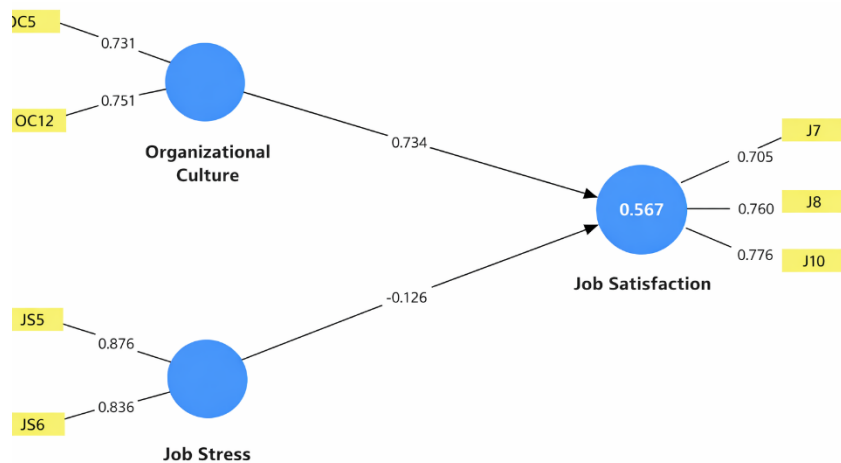


Figure 2. PLS algorithm output

The analysis results show that the construct indicators produce different loading factor values. Based on the fourth data processing, all values exceeded 0.7, indicating that the data were valid. The indicators with loading factors that met the requirements were as follows:

Table 3. Loading factor values

Code	Variables	Indicator	Loading Factor
K7	Job Satisfaction	The job I have received makes me satisfied because it aligns with my abilities	0.705
K8		I feel job satisfaction due to positive relationships with my coworkers	0.760
K10		I am satisfied with the teamwork carried out at Bank Sumedang	0.776
BO5	Organizational Culture	In my opinion, employees in this organization are responsible for the work assigned by the company	0.731
BO12		Employees in this organization are able to establish good cooperation with coworkers	0.751
SK5	Work Stress	I feel stressed because I have to deal with my personal problems	0.876
SK6		I feel stressed due to family problems, making it difficult to concentrate at work	0.836

4.1.3 Discriminant Validity Test

The cross-loading results are presented in table below:

Table 4. Cross loading values

	Job Satisfaction	Organizational Culture	Work Stress
K7	0.705	0.521	-0.134
K8	0.760	0.552	-0.189
K10	0.776	0.591	-0.074
BO5	0.542	0.731	-0.026
BO12	0.558	0.751	-0.076
SK5	-0.154	-0.092	0.876
SK6	-0.147	-0.024	0.836

Cross-loading can be used to assess discriminant validity, where each indicator must have a higher loading value on its own construct than on the other constructs. The results indicate strong discriminant validity, as each indicator shows a more dominant value in its respective construct than the others.

4.1.4 Reliability Test

A measurement is considered reliable if it produces consistent data over time and across items, with minimal error. This study used Cronbach's alpha to assess reliability; an instrument is considered reliable if the Cronbach's alpha value exceeds 0.70. The results were as follows:

Table 5. Reliability test

Variables	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)
Job Satisfaction	0.709	0.709	0.549
Organizational Culture	0.790	0.793	0.559
Job Stress	0.846	0.847	0.734

The convergent validity requirement is fulfilled when the AVE value exceeds 0.50. Each variable met this requirement, indicating adequate convergent validity.

4.1.5 Coefficient of Determination (R^2)

The coefficient of determination obtained in this study is as follows:

Table 6. Coefficient of determination (R^2)

	R-square	R-square adjusted
Job Satisfaction	0.567	0.559

The table shows that organizational culture and work stress have a moderate influence on job satisfaction, with an adjusted R-square value of 0.559. The R-squared values were categorized as weak, moderate, or strong (Mohamad et al., 2024). Values ≥ 0.75 were considered strong, $0.33 < 0.67$ moderate, and $0.19 < 0.33$ weak.

4.1.6 Cohen's Effect Size (f^2) Evaluation

The f^2 test, also known as the simultaneous test, is used to assess the significance of the regression model and the impact of each independent variable on the dependent variable. According to Cohen's criteria, $f^2 > 0.02$ indicates a small effect, $f^2 \geq 0.15$ a medium effect, and $f^2 \geq 0.35$ a large effect (Cohen, 1988 in Hair et al., 2021).

Table 7. f^2 test

	Job Satisfaction
Organizational Culture	1.236
Work Stress	0.036

Based on the results, organizational culture had a large effect (1.236), whereas work stress had a small effect (0.036).

4.1.7 Model Fit (SRMR)

The Standardized Root Mean Square Residual (SRMR) was used to evaluate the model fit. The criteria are $SRMR < 0.08$, indicating a good fit, while values between 0.08 and 0.10 are still acceptable.

Table 8. Model fit results

	Saturated model	Estimated model
SRMR	0.032	0.032

The SRMR value of 0.032 indicates that the model fits well, as it is below the threshold of 0.08.

4.1.8 Hypothesis Testing Results

Table 9. Hypothesis testing results

	Original sample (O)	Sample mean (M)	T statistics (O/STDEV)	P values
Organizational Culture → Job Satisfaction	0.551	0.565	5.289	0.000
Work Stress → Job Satisfaction	-0.115	-0.113	1.430	0.153

Based on path analysis using Partial Least Squares (PLS), the Original Sample (O) value of 0.551 and the sample mean (M) of 0.565 for the relationship between organizational culture and job satisfaction indicate a positive and significant effect. The P-value of 0.000 (<0.05) and T-statistic of 5.289 (greater than 1.96) confirm strong statistical significance. Thus, employee job satisfaction increases as their perception of the organizational culture improves.

Conversely, for the relationship between work stress and job satisfaction, the Original Sample (O) was -0.115, and the sample mean (M) was -0.113. This negative value indicates that work stress negatively affects job satisfaction, that is, job satisfaction decreases as stress levels increase. However, this relationship is not statistically significant, as indicated by a p-value of 0.153 (>0.05) and a t-statistic of 1.430 (<1.96).

Organizations must effectively manage workload and work pressure while strengthening positive organizational values and norms to prevent excessive employee stress. This is important because organizational culture has strong statistical significance, whereas work stress shows weaker significance. Such efforts will help maintain employees' productivity and well-being in the workplace.

4.2 Discussion

4.2.1 Employee Job Satisfaction at Bank Sumedang

The job satisfaction variable has an R² value of 0.567, meaning that organizational culture and work stress explain 56.7% of the variance in job satisfaction, while the remaining 43.3% is influenced by variables not included in the model. These results emphasize the important role of organizational culture in creating a conducive work environment that supports employee satisfaction and retention. Although work stress has a negative effect, it is not the dominant factor in determining job satisfaction. Therefore, organizational management should focus on strengthening a healthy organizational culture while minimizing work stress to maintain optimal employee satisfaction.

The job satisfaction indicator with the highest value was coworkers. Similar interests or backgrounds among employees can create work comfort by supporting mutual understanding, coordination and communication. The lowest average value was found in the statement "I am satisfied with the available promotion opportunities," indicating that promotion opportunities at Bank Sumedang are relatively limited, with a score of 2.694. Employee job satisfaction tends to decline when opportunities for promotion, training, and coaching are limited ([Adipraja, Suryani, & Hendrawan, 2015](#)).

4.2.2 Organizational Culture and Employee Job Satisfaction at Bank Sumedang

The highest average score was found in the statement "In my opinion, coworkers in this organization always support each other," with a value of 3.083, indicating that the organizational culture is generally good. Strong co-worker support can create a positive, productive, and collaborative work environment. The lowest average scores were found in the statements "In this organization, employees are given opportunities to make decisions by considering risks" and "Employees have clear career prospects in the future," both with a value of 3.901. This indicates that employees feel they are not given sufficient decision-making authority and perceive unclear career paths in their work. The lack of decision-making opportunities can lead to dependency among employees, and unclear career prospects may reduce motivation.

The organizational culture at Bank Sumedang, which reflects values such as togetherness, professionalism, integrity, and excellent service, creates a comfortable and supportive work environment for employees. When employees perceive clear rules, open communication, recognition

of performance, and support from supervisors and coworkers, their job satisfaction increases. The path coefficient value of 0.734 indicates that the better the internalization of the organizational culture, the higher the job satisfaction of Bank Sumedang employees. Thus, organizational culture is a dominant factor in motivating employees to work more productively and remain loyal.

4.2.3 Work Stress and Employee Job Satisfaction at Bank Sumedang

The average response for the work stress variable fell into the low category, with a value of 2.348. The statement with the highest average value was “I feel stressed because I have to deal with economic problems,” which was categorized as an individual factor related to economic conditions, with a score of 2.570. This indicates that overall, work-related stress remains relatively low. The lowest average value was found in the statement “I feel stressed due to family problems, making it difficult to concentrate at work,” with a value of 2.149, categorized as an individual factor related to family issues. Several cases indicate that major family problems include unemployment, and Sumedang ranks fourth in divorce cases in West Java, which may contribute to this.

Although the effect of work stress on job satisfaction is not very large, it still requires attention from management. If work stress is not properly managed, it may reduce motivation, work enthusiasm, and even service performance. Therefore, organizations should implement effective stress management strategies, such as balancing workloads, providing social support through participative leadership, and offering employee development programs. These efforts can reduce work stress, maintain job satisfaction, and optimize overall organizational performance.

4.2.4 The Influence of Organizational Culture and Work Stress on Employee Job Satisfaction at Bank Sumedang

The p-value of 0.00 (<0.05) indicates that organizational culture significantly affects job satisfaction. The study results show a positive path coefficient of 0.551 between organizational culture and job satisfaction, meaning that the better the organizational culture, the higher the employee’s job satisfaction. Thus, the alternative hypothesis (H_a) is accepted, indicating that the organizational culture at Bank Sumedang has a positive and significant effect on employee job satisfaction. These findings are consistent with those of [Tiomantara and Adiputra \(2021\)](#), who also found a significant positive relationship between organizational culture and job satisfaction.

Meanwhile, the relationship between work stress and job satisfaction shows a negative path coefficient (-0.115), indicating that job satisfaction decreases as work stress increases. However, this relationship was not statistically significant, as indicated by a p-value of 0.153 (>0.05). Therefore, it can be concluded that work stress has a small and negative effect on employee job satisfaction at Bank Sumedang. These findings are consistent with those of previous studies, which also found a negative relationship between work stress and job satisfaction.

5. Conclusions

5.1 Conclusion

Overall, employee job satisfaction was at a moderate level, with salary as the highest contributing factor and promotion opportunities as the lowest. Organizational culture has a positive and significant effect on job satisfaction, with stability being the strongest cultural indicator, while result orientation is relatively weaker. Meanwhile, work stress has a negative but insignificant effect on job satisfaction, indicating that increased stress only slightly reduces satisfaction. The main sources of stress are primarily organizational factors, particularly work demands, rather than individual personality factors.

5.2 Suggestions

The management of Bank Sumedang is advised to improve employee job satisfaction through strategic steps. These include enhancing career path systems by creating clearer, more transparent, and fairer promotion opportunities, as well as strengthening a results-oriented culture by emphasizing rewards for achievement through measurable reward systems. Additionally, management should address work stress, particularly from organizational sources, by reviewing workloads, increasing supervisor support, and providing programs that support a work-life balance. Simultaneously, the positive aspects of

organizational culture, especially stability, should be maintained and optimized, as they significantly contribute to improving employee job satisfaction.

5.3 Limitations and Future Research

This study had several limitations. First, it was conducted only at Bank Sumedang; therefore, the findings may not be generalizable to other institutions with different characteristics. Second, the analysis was limited to 121 permanent employees. Third, the data were collected through self-reported questionnaires, which may have introduced subjective bias. Fourth, the study only includes two independent variables: organizational culture and stress at work. Finally, it did not comprehensively examine other factors that may influence job satisfaction, such as leadership style, compensation, or career development opportunities.

Based on these limitations, future research is recommended to expand the scope of the study across different institutions or industries to improve generalizability. Increasing the sample size and considering demographic and job position differences are also suggested. Additionally, combining quantitative surveys with qualitative approaches, such as in-depth interviews or observations, can provide a more comprehensive understanding of the factors influencing job satisfaction. Future studies should also include additional variables, such as leadership style, compensation, work motivation, and work-life balance, to develop a more comprehensive model of job satisfaction.

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Author Contributions

SA was responsible for the conceptualization, study design, data collection, manuscript drafting, and final approval. MMM contributed to the data analysis, manuscript revision, and supervision of the study.

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