

The Effect Of Job Security, Employee Training, And Employee Empowerment On Job Satisfaction Among Generation Z Employees In The Banking Sector: The Mediating Role Of Work Motivation

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Abstract

This study aims to analyze the effects of job security, employee training, and employee empowerment on job satisfaction through work motivation as a mediating variable among Generation Z employees in the banking sector in DKI Jakarta. A quantitative approach was employed using a survey method involving 256 respondents selected through purposive sampling. Data were collected through a five-point Likert-scale questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS. The results show that job security has a positive and significant effect on work motivation ($\beta = 0.179$; $t = 2.890$; $p = 0.004$), employee training positively affects work motivation ($\beta = 0.233$; $t = 4.095$; $p < 0.001$), and employee empowerment also positively affects work motivation ($\beta = 0.201$; $t = 3.041$; $p = 0.002$). Work motivation has a positive and significant effect on job satisfaction ($\beta = 0.397$; $t = 7.868$; $p < 0.001$). Work motivation also significantly mediates the effects of job security ($\beta = 0.071$; $p = 0.011$), employee training ($\beta = 0.093$; $p < 0.001$), and employee empowerment ($\beta = 0.080$; $p = 0.007$) on job satisfaction. These findings indicate that strengthening job security, training, and employee empowerment can enhance work motivation and, subsequently, job satisfaction among Generation Z employees in the banking sector.

Keywords: Banking sector, employee empowerment, employee training, Generation Z, job satisfaction, job security, work motivation.



INTRODUCTION

Job satisfaction is an important aspect of human resource management because it reflects employees' evaluations and feelings toward their jobs and working conditions. Hajiali et al. (2022) explain that job satisfaction is closely related to work motivation, leadership, employee competence, and performance. Employees with higher job satisfaction tend to demonstrate stronger enthusiasm, commitment, and willingness to contribute to organizational objectives, whereas low job satisfaction may reduce work enthusiasm and organizational effectiveness (Hajiali et al., 2022). This issue has become increasingly relevant with the growing participation of Generation Z in the workforce (Syah et al., 2024). BPS (2021) classifies Generation Z as individuals born between 1997 and 2012 and reports that this generation accounted for 27.94% of Indonesia's population based on the 2020 Population Census. As this generation increasingly enters the labor market, organizations need to understand the factors that shape their work experience, particularly employment stability, opportunities for competency development, organizational support, and satisfaction with their jobs (Jufrizen et al., 2022).

The relationship between organizational conditions, motivation, and job satisfaction can be explained through Herzberg's Two-Factor Theory (Widianto & Rojuaniah, 2022). This theory distinguishes hygiene factors, which primarily prevent dissatisfaction, from motivator factors, which encourage achievement, recognition, responsibility, and personal development (Raza et al., 2023). Bhatt et al. (2022) demonstrate that hygiene and motivational factors remain relevant in explaining employees' attitudes toward their work. In the context of this study, job security can be positioned as a hygiene-related factor because certainty regarding employment can reduce anxiety about job continuity (Bhatt et al., 2022). Employee training and employee empowerment are more closely related to opportunities for competence development, responsibility, participation, and personal growth (Asamani et al., 2025). Work motivation therefore becomes an important psychological mechanism that connects organizational practices with employees' evaluation of their jobs. Hajiali et al. (2022) further demonstrate that work motivation contributes to job satisfaction and employee performance (Hajiali et al., 2022).

Job security, employee training, and employee empowerment are organizational factors that can influence work motivation. Job security reflects employees' confidence in the continuity and stability of their employment (Mohamed et al., 2025). When employees perceive greater certainty regarding their jobs, they are more able to concentrate on their responsibilities and organizational goals. Kayar and Yeşilada (2024) found that sustainable job security is positively associated with employee motivation and other organizational outcomes (Kayar & Yeşilada, 2024). Employee training provides employees with opportunities to improve the knowledge, skills, and competencies needed



to perform their work effectively. Sugiarti (2022) shows that training contributes to increased work motivation. Employee empowerment, meanwhile, gives employees greater trust, autonomy, responsibility, and involvement in work-related decisions (Sugiarti, 2022). Islam et al. (2024) identify employee empowerment as one of the contextual organizational factors associated with employee motivation. These findings indicate that work motivation is not formed solely by personal characteristics but can also be strengthened through organizational policies and managerial practices (Islam et al., 2024).

The relevance of these variables becomes stronger in the Indonesian employment and banking context. PwC (2023) reports that Indonesian employees continue to place substantial importance on career development, skill improvement, promotion opportunities, and organizational support for their future careers (Rosul et al., 2023). These expectations indicate that employee satisfaction is influenced not only by financial compensation but also by the opportunities provided by organizations for professional development. In the banking sector, LPS (2025) recorded 1,627 banks in Indonesia during the first quarter of 2025, consisting of 105 commercial banks and 1,522 BPR/BPRS (Nagpaul et al., 2022). Bank Indonesia (2025) also describes the banking industry as operating amid economic, technological, and competitive pressures that require financial institutions to maintain resilience and operational efficiency. These conditions make effective human resource management increasingly important, particularly in maintaining employee competence, motivation, and job satisfaction (Siregar et al., 2022).

At the local level, this study focuses on Generation Z employees working in the banking sector in DKI Jakarta. The initial identification of the research problem indicates that younger employees operate in a work environment where career certainty, competency development, organizational trust, and opportunities to participate in work have become increasingly relevant (Mardiani et al., 2024). The original research does not provide a separate preliminary survey reporting a specific percentage of dissatisfied Generation Z banking employees in DKI Jakarta (Suryani et al., 2023). Therefore, this study does not introduce unsupported local numerical data. The preliminary observation is instead based on the research context showing that job security, access to employee training, and opportunities for empowerment may influence how young employees perceive their work (Nadhilah et al., 2024). These conditions provide the basis for examining whether job security, employee training, and employee empowerment can strengthen work motivation and whether increased motivation subsequently contributes to job satisfaction among Generation Z employees in the banking sector in DKI Jakarta (Novianti & Ramli, 2023).



Previous Indonesian studies provide empirical evidence regarding the strategic role of work motivation, although they examine different antecedents and organizational outcomes. Amalia et al. (2026) examined 145 permanent employees at the Main Branch Office of PT Bank Negara Indonesia in Makassar and found that workload and work stress had significant negative effects on work motivation and job satisfaction, while work motivation had a positive and significant effect on job satisfaction. These findings confirm the important role of work motivation in explaining employee job satisfaction within the Indonesian banking sector (Amalia et al., 2026). Perdana et al. (2025) examined 67 employees of BPJS Ketenagakerjaan Bone Branch and found that employee training had a positive and significant effect on work motivation and employee performance. Perdana et al. (2025) also found that work motivation significantly mediated the effect of employee training on employee performance. Both studies therefore demonstrate that work motivation can function as an important mechanism linking organizational conditions and practices with employee outcomes (Perdana et al., 2025).

Despite these findings, a research gap remains because previous studies have not simultaneously integrated job security, employee training, and employee empowerment as antecedents of work motivation and examined their implications for job satisfaction among Generation Z employees in the banking sector in DKI Jakarta. Amalia et al. (2026) focused on workload and work stress as determinants of work motivation and job satisfaction in the banking sector, while Perdana et al. (2025) emphasized employee training and professionalism in relation to employee performance through work motivation. Neither study simultaneously examines employment stability, competency development, and employee participation within a single mediation model involving job satisfaction. This gap is relevant because examining these factors separately may provide only a partial explanation of Generation Z employees' job satisfaction. The urgency of this study therefore lies in developing a more integrated model capable of explaining how job security, employee training, and employee empowerment strengthen work motivation and how motivation subsequently contributes to job satisfaction in a specific generational and banking-sector context.

Accordingly, this study aims to analyze the effects of job security, employee training, and employee empowerment on work motivation, examine the effect of work motivation on job satisfaction, and determine the mediating role of work motivation in the relationships between job security, employee training, employee empowerment, and job satisfaction among Generation Z employees in the banking sector in DKI Jakarta. To address these research objectives, the study applies a quantitative survey approach and tests the proposed relationships using Partial Least Squares Structural Equation Modeling with SmartPLS. This analytical approach enables the simultaneous assessment of the measurement model, structural relationships, and indirect effects



within the proposed mediation framework. Through this approach, the study is expected to provide empirical evidence regarding human resource management practices that can strengthen the motivation and job satisfaction of Generation Z employees in the banking sector.

METHOD

This study employed a quantitative approach with a survey design to examine the relationships among job security, employee training, employee empowerment, work motivation, and job satisfaction among Generation Z employees in the banking sector in DKI Jakarta. Respondents were selected using purposive sampling based on predetermined criteria, namely active employees aged 18–29 years, residing in DKI Jakarta, and having worked for at least two years. The minimum sample size was determined based on the number of measurement indicators used in the research. With a total of 21 indicators and a multiplier of 10, the minimum required sample was 210 respondents. The questionnaire distribution generated 300 responses, of which 256 respondents met the screening criteria and were subsequently used in the final analysis.

Data were collected using a structured self-administered questionnaire distributed online through Google Forms. Each variable was measured using a five-point Likert scale ranging from 1 for strongly disagree to 5 for strongly agree. Work motivation was measured using four items, job security using five items, employee training using four items, employee empowerment using four items, and job satisfaction using four items, resulting in a total of 21 measurement items. To minimize response bias, the questionnaire was administered anonymously and did not collect personal identification information such as email addresses, national identity numbers, or telephone numbers. Respondents were also informed that there were no right or wrong answers and that all information provided would remain confidential and be used solely for research purposes.

The collected data were analyzed using Partial Least Squares Structural Equation Modeling with SmartPLS. The analysis consisted of two main stages, namely measurement model evaluation and structural model evaluation. The measurement model was assessed through outer loading, Average Variance Extracted, cross loading, the Fornell-Larcker criterion, Cronbach's Alpha, and Composite Reliability to evaluate the validity and reliability of the constructs. Model fit was examined using the Standardized Root Mean Square Residual and Normed Fit Index. The structural model was then evaluated using R-square to determine explanatory power, f-square to assess effect size, and bootstrapping to test the significance of the proposed relationships. A relationship was considered statistically significant when the t-statistic exceeded 1.96 and the p-value was below 0.05. Because work motivation was positioned as a mediating variable, the



analysis also examined direct, indirect, and total effects to determine its mediating role in the relationships between the three independent variables and job satisfaction.

RESULT AND DISCUSSION

Respondent Characteristics

A total of 300 questionnaire responses were collected, of which 256 respondents (85%) met the research criteria and were included in the final analysis, while 44 respondents (15%) were excluded during the screening process. The respondent profile was described based on gender, age, length of service, and domicile in DKI Jakarta.

Table 1. Respondent Characteristics

Characteristic	Classification	Frequency	Percentage
Gender	Male	125	49%
	Female	131	51%
Age	18–29 years	256	100%
Length of Service	2 years or more	256	100%
Domicile	West Jakarta	55	21%
	Central Jakarta	32	13%
	South Jakarta	62	24%
	East Jakarta	60	23%
	North Jakarta	36	14%
	Thousand Islands	11	4%

Based on Table 1, the respondents were relatively balanced by gender, with 131 women (51%) and 125 men (49%). All respondents were aged 18–29 years and had worked for at least two years, in accordance with the established research criteria. Based on domicile, the largest proportion of respondents came from South Jakarta with 62 respondents (24%), followed by East Jakarta with 60 respondents (23%), West Jakarta with 55 respondents (21%), North Jakarta with 36 respondents (14%), Central Jakarta with 32 respondents (13%), and the Thousand Islands with 11 respondents (4%).

Measurement Model Evaluation

The measurement model was evaluated to assess convergent validity, discriminant validity, and construct reliability. The evaluation covered all 21 indicators representing job security, employee training, employee empowerment, work motivation, and job satisfaction. Convergent validity was assessed through outer loading and



Average Variance Extracted (AVE), while reliability was evaluated using Cronbach's Alpha and Composite Reliability.

Table 2. Convergent Validity and Reliability

Construct	Indicator	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Job Security	KEA1	0.889	0.939	0.954	0.805
	KEA2	0.892			
	KEA3	0.898			
	KEA4	0.908			
	KEA5	0.898			
Employee Training	PEL1	0.887	0.905	0.933	0.778
	PEL2	0.844			
	PEL3	0.900			
	PEL4	0.896			
Employee Empowerment	PEM1	0.876	0.896	0.928	0.762
	PEM2	0.871			
	PEM3	0.873			
	PEM4	0.873			
Work Motivation	MOT1	0.882	0.899	0.930	0.768
	MOT2	0.890			
	MOT3	0.860			
	MOT4	0.873			
Job Satisfaction	KEP1	0.895	0.903	0.932	0.774
	KEP2	0.874			
	KEP3	0.888			
	KEP4	0.861			

Table 2 shows that all indicators had outer loading values above 0.70, ranging from 0.844 to 0.908. The AVE values were 0.805 for job security, 0.778 for employee training, 0.762 for employee empowerment, 0.768 for work motivation, and 0.774 for job satisfaction, all exceeding the 0.50 criterion. Cronbach's Alpha values ranged from 0.896 to 0.939, while Composite Reliability values ranged from 0.928 to 0.954. These results indicate that all constructs fulfilled the convergent validity and internal consistency reliability criteria used in the study.

Discriminant validity was also examined through cross-loading and the Fornell-Larcker criterion. The cross-loading results in the original analysis showed that each



indicator had a higher loading on its respective construct than on the other constructs, indicating adequate discriminant validity.

Table 3. Discriminant Validity Based on the Fornell-Larcker Criterion

Construct	Job Security	Job Satisfaction	Work Motivation	Employee Training	Employee Empowerment
Job Security	0.897				
Job Satisfaction	0.420	0.880			
Work Motivation	0.363	0.397	0.876		
Employee Training	0.416	0.348	0.378	0.882	
Employee Empowerment	0.434	0.361	0.361	0.351	0.873

Based on Table 3, the square root of the AVE for each construct was higher than its correlations with the other constructs. The values were 0.897 for job security, 0.880 for job satisfaction, 0.876 for work motivation, 0.882 for employee training, and 0.873 for employee empowerment. Therefore, the five constructs demonstrated satisfactory discriminant validity based on the Fornell-Larcker criterion, confirming that each construct was empirically distinct from the others in the measurement model.

Structural Model Evaluation

After the measurement model met the required validity and reliability criteria, the structural model was evaluated to assess model feasibility and the explanatory power of the endogenous constructs. The evaluation focused on the PLS-SEM model results, model fit indicators, and the coefficient of determination (R-square) before proceeding to hypothesis testing.

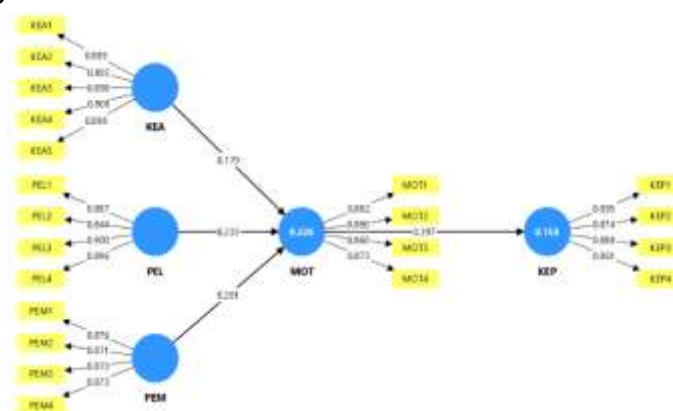


Figure 1. PLS-SEM Model Results

Figure 1 presents the relationships among job security, employee training, employee empowerment, work motivation, and job satisfaction in the PLS-SEM model. Job security, employee training, and employee empowerment are positioned as predictors of work motivation, while work motivation is positioned as the predictor of job satisfaction. The model also displays the measurement indicators for each construct and the R-square values of the endogenous constructs, namely 0.226 for work motivation and 0.158 for job satisfaction.

Table 4. Model Fit

Indicator	Saturated Model	Estimated Model
SRMR	0.042	0.097
d_ ULS	0.413	2.170
d_ G	0.249	0.280
Chi-square	385.324	421.858
NFI	0.905	0.896

Based on Table 4, the saturated model produced an SRMR value of 0.042 and an NFI value of 0.905, while the estimated model produced an SRMR value of 0.097 and an NFI value of 0.896. In the original analysis, the model was considered feasible based on the saturated model, where the SRMR value was below 0.10 and the NFI value was above 0.90. The d_ ULS, d_ G, and Chi-square values were also reported as part of the overall model fit assessment.

Table 5. Coefficient of Determination

Endogenous Construct	R-square	Adjusted R-square
Job Satisfaction	0.158	0.154
Work Motivation	0.226	0.217

Table 5 shows that the R-square value for job satisfaction was 0.158 with an adjusted R-square of 0.154, indicating that 15.8% of the variation in job satisfaction was explained by the variables included in the model, while the remaining 84.2% was influenced by factors outside the model. Work motivation had an R-square value of 0.226 and an adjusted R-square of 0.217, indicating that job security, employee training, and employee empowerment explained 22.6% of the variation in work motivation, while 77.4% was explained by other factors. In the original study, both R-square values were categorized as weak because they were below or close to the 0.25 threshold.

Hypothesis Testing and Mediation Analysis

Hypothesis testing was conducted using the bootstrapping procedure to examine the significance of the relationships among the constructs in the structural model. The

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hypotheses were evaluated based on the path coefficient, standard deviation, t-statistic, p-value, and f-square values. All seven hypotheses proposed in the study were accepted.

Table 6. Hypothesis Testing and Mediation Analysis

Hypothesis	Relationship	β (O)	STDEV	t-statistic	p-value	f-square	Decision
H1	Job Security → Work Motivation	0.179	0.062	2.890	0.004	0.030	Supported
H2	Employee Training → Work Motivation	0.233	0.057	4.095	0.000	0.056	Supported
H3	Employee Empowerment → Work Motivation	0.201	0.066	3.041	0.002	0.041	Supported
H4	Work Motivation → Job Satisfaction	0.397	0.050	7.868	0.000	0.187	Supported
H5	Job Security → Work Motivation → Job Satisfaction	0.071	0.028	2.558	0.011	0.005	Supported
H6	Employee Training → Work Motivation → Job Satisfaction	0.093	0.026	3.567	0.000	0.008	Supported
H7	Employee Empowerment → Work Motivation → Job Satisfaction	0.080	0.030	2.675	0.007	0.006	Supported



The results in Table 6 show that job security had a positive and significant effect on work motivation with a path coefficient of 0.179, a t-statistic of 2.890, and a p-value of 0.004. Employee training also had a positive and significant effect on work motivation with a coefficient of 0.233, a t-statistic of 4.095, and a p-value of 0.000, while employee empowerment had a positive and significant effect with a coefficient of 0.201, a t-statistic of 3.041, and a p-value of 0.002. Among the three predictors, employee training showed the largest direct effect on work motivation. Work motivation had the strongest direct relationship in the model with job satisfaction, with a coefficient of 0.397, a t-statistic of 7.868, and a p-value of 0.000. Therefore, H1, H2, H3, and H4 were supported.

The mediation analysis also showed that work motivation significantly mediated the relationship between job security and job satisfaction with a coefficient of 0.071, a t-statistic of 2.558, and a p-value of 0.011. Work motivation mediated the effect of employee training on job satisfaction with a coefficient of 0.093, a t-statistic of 3.567, and a p-value of 0.000, while the mediating effect between employee empowerment and job satisfaction had a coefficient of 0.080, a t-statistic of 2.675, and a p-value of 0.007. Thus, H5, H6, and H7 were supported. The f-square values indicate that job security, employee training, and employee empowerment had small effects on work motivation at 0.030, 0.056, and 0.041, respectively, while work motivation had a moderate effect on job satisfaction at 0.187. The mediation effects were also categorized as small, with f-square values of 0.005, 0.008, and 0.006.

DISCUSSION

The findings indicate that job security, employee training, and employee empowerment all have positive and significant effects on work motivation, while work motivation has a positive and significant effect on job satisfaction. Among the three antecedent variables, employee training shows the strongest effect on work motivation with a path coefficient of 0.233, followed by employee empowerment at 0.201 and job security at 0.179. These results suggest that Generation Z employees in the banking sector are more motivated when organizations provide relevant development opportunities, greater involvement in work, and a stronger sense of employment stability. Work motivation also records the strongest direct relationship in the model with job satisfaction, with a coefficient of 0.397, indicating that motivated employees tend to evaluate their work more positively. Perdana et al. (2025) similarly found that employee training has a positive and significant effect on work motivation, supporting the result that training plays an important role in strengthening employees' willingness to perform and develop their competencies.

The mediation results further show that work motivation significantly mediates the effects of job security, employee training, and employee empowerment on job



satisfaction, although the magnitude of the mediation effects remains relatively small. The largest indirect effect occurs in the relationship between employee training and job satisfaction through work motivation, with a coefficient of 0.093, followed by employee empowerment at 0.080 and job security at 0.071. This pattern indicates that organizational practices do not influence job satisfaction only through their direct organizational meaning, but also through the motivation they generate among employees. Amalia et al. (2026), in a study of employees at PT Bank Negara Indonesia in Makassar, also found that work motivation has a positive and significant effect on job satisfaction and plays an important mediating role in explaining employee outcomes. Therefore, the present findings strengthen the view that improving job security, providing relevant training, and empowering employees can contribute to higher job satisfaction when these practices are able to increase employees' work motivation.

CONCLUSION

This study concludes that job security, employee training, and employee empowerment have positive and significant effects on the work motivation of Generation Z employees in the banking sector in DKI Jakarta. Higher levels of employment security, opportunities for training, and employee empowerment are associated with stronger work motivation. Work motivation also has a positive and significant effect on job satisfaction, indicating that employees with higher motivation tend to experience greater satisfaction with their work. Furthermore, work motivation significantly mediates the relationships between job security, employee training, employee empowerment, and job satisfaction. These findings confirm that strengthening job security, providing relevant training opportunities, and empowering employees can serve as important human resource management strategies to improve work motivation and, subsequently, job satisfaction among Generation Z employees in the banking sector.

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