



# The Interplay of Leadership Style, Competence, and Work Stress in Shaping Employee Performance: The Mediating Role of Job Satisfaction

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## ABSTRACT

### Keywords:

Leadership Style,  
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Stress, Job Satisfaction,  
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Performance

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The research conducted has the aim of examining the influence of Leadership Style, Competence, and Job Stress on Employee Performance and using job satisfaction as an intervening variable. This research includes the type of explanatory research, by distributing questionnaires in the form of open and closed questions to employees of Bank Muamalat Semarang as many as 60 people. And included in quantitative research. The analysis technique used in this research is Partial Least Square-Structural Equation Modeling (PLS-SEM) with the SmartPLS approach. The sampling method uses the census method. The results of this study indicate that job satisfaction can mediate the relationship between leadership and employee performance with a P-value of  $0.004 < 0.10$ . In addition, job satisfaction also significantly mediates the relationship between job stress and employee performance with a P-value of  $0.001 < 0.10$ . Meanwhile, the competency variable cannot be mediated by job satisfaction, due to the lack of a direct influence between the competency variable and job satisfaction with a P-value of  $0.584 > 0.10$ .

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## INTRODUCTION

Human resources have become the most crucial assets for organizational sustainability and national development in the era of globalization. Unlike physical or financial capital, employees possess knowledge, creativity, and innovation that determine competitive advantage. Societies increasingly recognize that improving human capital leads to higher productivity, technological progress, and social welfare. For instance, many countries, including Indonesia, regulate human resource development in national laws such as Law No. 18 of 2002, which emphasizes the importance of research,

development, and technology-based competence. This regulation highlights how the progress of science and technology is inseparable from the quality of human resources. The rapid advancement of digitalization and automation requires employees to constantly adapt and upgrade their competencies to remain relevant in the labor market. Therefore, organizations that fail to optimize employee performance will lag behind, not only in competitiveness but also in sustainability. In conclusion, strengthening human resources is not only essential for organizational growth but also for ensuring broader social and economic development.

Despite the acknowledgment of human resources as vital assets, many organizations still struggle to achieve optimal employee performance. Problems often arise because performance is influenced by multiple interrelated factors, including leadership style, competence, work stress, and job satisfaction. In many companies, employees face excessive workloads, unclear responsibilities, or ineffective leadership that undermine motivation and productivity. Furthermore, although training and development programs are widely implemented, not all employees benefit equally due to differences in learning capacity and organizational support. Stress at work, caused by high demands or poor work environments, further decreases employees' ability to deliver consistent performance. In some cases, even highly competent employees underperform when leadership practices fail to provide support or when job satisfaction remains low. As a result, companies experience difficulties in meeting targets, maintaining efficiency, and adapting to technological or market changes. This persistent problem in society demonstrates the need for a more comprehensive analysis of the variables influencing employee performance.

In practice, many companies report gaps between expected and actual employee performance. For instance, employees may possess technical competence but still fail to meet deadlines due to stress, lack of motivation, or poor leadership guidance. Studies conducted in Indonesia reveal that while organizations invest heavily in training and compensation, improvements in performance are not always significant. Field observations also show that employees often experience pressure from rapid technological changes, requiring continuous adaptation and upskilling. At the same time, dissatisfaction with workplace conditions, such as limited career growth or inadequate recognition, diminishes motivation and engagement. These phenomena indicate that employee performance cannot be enhanced solely through one-dimensional approaches such as training or financial rewards. Instead, leadership style, work stress management, and job satisfaction must be considered simultaneously. Without addressing these complex dynamics, companies risk experiencing decreased productivity, higher turnover, and weaker competitiveness.

Therefore, understanding how these variables interact becomes essential to explain why performance outcomes often diverge from organizational expectations.

Previous researchers have investigated the relationship between leadership, competence, work stress, job satisfaction, and employee performance. Leadership style has been consistently found to influence employee motivation, communication, and performance outcomes (Difayoga & Yuniawan, 2015). Similarly, competence plays a central role in determining how effectively employees complete tasks and achieve organizational targets. On the other hand, work stress is negatively associated with performance, often leading to burnout, absenteeism, and decreased productivity. Job satisfaction is frequently studied as both a direct and mediating factor that enhances employee commitment and performance (Wartono, 2017). Although these studies provide important insights, the results are often inconsistent. Some researchers conclude that leadership strongly predicts performance, while others find competence or job satisfaction as the dominant factors. These inconsistencies create uncertainty about which factors are most critical and how they interact. Thus, synthesizing these findings highlights the need for a comprehensive model that integrates multiple variables to clarify their combined impact on employee performance.

In addition to inconsistent results, existing studies often have methodological limitations. Many employ small samples or focus only on specific industries, limiting the generalizability of their findings. Some researchers examine leadership, competence, or stress in isolation, without considering mediating variables such as job satisfaction, which may explain why results vary across contexts. For example, an employee with high competence may not deliver optimal performance if their satisfaction is low due to poor leadership or stressful conditions. Similarly, effective leadership may fail to improve performance if employees are not competent enough to execute tasks. These gaps highlight the importance of including job satisfaction as an intervening variable to resolve conflicting results. Moreover, prior studies have often neglected the contextual influence of rapid technological changes, which intensify both opportunities and stress for employees. Therefore, positioning this research within the existing literature offers significant contributions by addressing methodological gaps and incorporating a mediating mechanism to clarify previous contradictions.

Based on the literature, the research gap lies in the insufficient understanding of how leadership style, competence, and work stress jointly affect performance when mediated by job satisfaction. Few studies explicitly test the mediating role of job satisfaction in explaining these relationships. This study introduces novelty by constructing a more integrative framework that not only identifies direct effects but also explains how job satisfaction acts as a bridge

between organizational factors and performance outcomes. Such an approach is critical because job satisfaction represents employees' psychological responses, which often determine whether competence and leadership translate into real performance. Furthermore, by considering the context of rapid technological change, this study contributes to the state of the art by analyzing how organizations can sustain employee performance under increasing workplace demands. Resolving this research gap will provide organizations with more practical guidance in designing leadership approaches, competence development programs, and stress management strategies that enhance job satisfaction and performance simultaneously.

The research problem can be summarized as follows: although leadership style, competence, and work stress are recognized as important determinants of performance, the mechanisms through which they influence outcomes remain unclear. Specifically, there is limited empirical evidence explaining whether job satisfaction mediates these relationships. This uncertainty leads to inconsistent recommendations for organizations in designing human resource policies. If leadership or competence alone is insufficient, then understanding how job satisfaction shapes their effects becomes critical. This study aims to answer the question: How do leadership style, competence, and work stress influence employee performance, and to what extent is this relationship mediated by job satisfaction? Addressing this question is crucial for organizations facing challenges of technological adaptation, competitive pressure, and employee engagement. By clarifying the mediating role of job satisfaction, the research seeks to provide more coherent evidence that resolves inconsistencies in previous findings and offers a more holistic view of employee performance dynamics.

This study argues that leadership style, competence, and work stress influence employee performance both directly and indirectly through job satisfaction. Employees who are competent and guided by effective leadership are more likely to experience satisfaction, which in turn enhances performance. Conversely, high work stress reduces satisfaction and thus undermines performance, even when competence is high. The contribution of this research lies in its integrative model that incorporates job satisfaction as a mediating factor, filling an important gap in the literature. Practically, the findings will help organizations develop strategies that balance leadership effectiveness, competence development, and stress management to foster job satisfaction and performance. Academically, the research provides empirical evidence that clarifies the inconsistent results of earlier studies. This dual contribution makes the study relevant for both practitioners and scholars, offering insights into how companies can sustain performance in an era of rapid technological and organizational change.

## METHOD

This study employs an explanatory research design, which is commonly used to examine causal relationships between variables and to test hypotheses developed from theoretical frameworks. According to Sugiyono (2017), explanatory research seeks to clarify the position of variables under investigation as well as the influence exerted by one variable upon another. The use of this approach in the present study is particularly relevant because it enables the researcher to investigate not only direct effects of leadership style, competence, and work stress on employee performance but also the mediating role of job satisfaction. By adopting this method, the study aims to move beyond descriptive associations and provide evidence-based explanations of how these variables interact within organizational settings.

The population of this research consists of employees working in [insert company/industry name if specified]. Since it is not feasible to survey the entire population, a sampling technique was employed. A proportionate stratified random sampling method was used to ensure adequate representation across different organizational levels, departments, and job functions. The sample size was determined based on statistical power considerations and reference to minimum sample size requirements in multivariate analysis, ensuring reliability and generalizability of the findings.

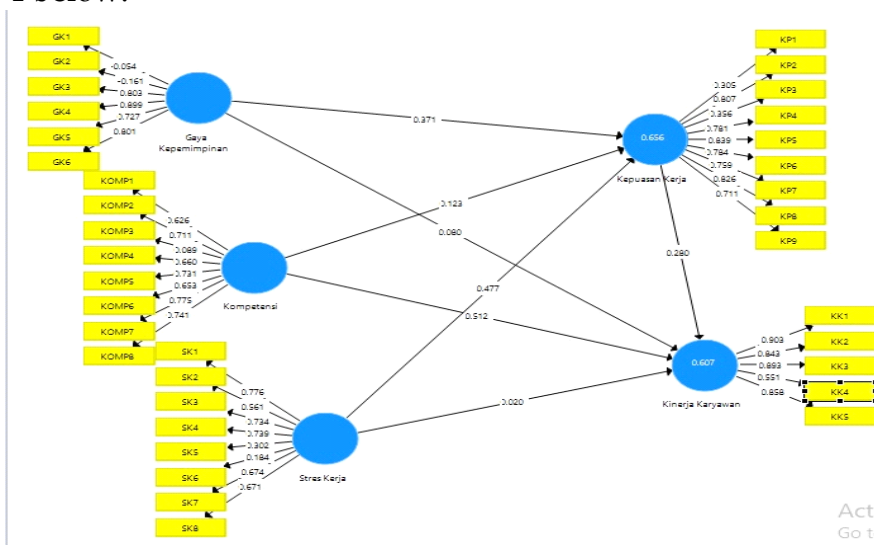
Data collection was conducted through a structured questionnaire distributed to the selected respondents. The questionnaire was designed using a five-point Likert scale, ranging from 1 (“strongly disagree”) to 5 (“strongly agree”). This scaling technique enables the capture of nuanced perceptions and attitudes regarding leadership style, competence, work stress, job satisfaction, and performance. Prior to full deployment, the questionnaire was pilot-tested on a smaller group of respondents to ensure clarity, reliability, and validity of the items. Necessary revisions were made to improve wording and measurement precision.

The measurement of variables was adapted from prior validated instruments in organizational behavior research. Leadership style was measured using indicators such as communication, decision-making, and motivation practices. Competence was assessed through knowledge, skills, and abilities relevant to job performance. Work stress was captured through workload, time pressure, and role conflict. Job satisfaction was measured based on dimensions such as compensation, work environment, recognition, and career development opportunities. Employee performance was assessed through productivity, quality of work, timeliness, and achievement of organizational goals. Each construct was represented by multiple items to enhance measurement reliability.

In addition, reliability of the measurement scales was tested using Cronbach's alpha coefficients, with values above 0.70 considered acceptable. Convergent and discriminant validity were examined through Average Variance Extracted (AVE) and composite reliability measures. Hypothesis testing was conducted by evaluating path coefficients, t-statistics, and significance levels. The mediation effect of job satisfaction was tested using the bootstrapping method, which provides robust estimates of indirect effects.

## FINDING AND DISCUSSION

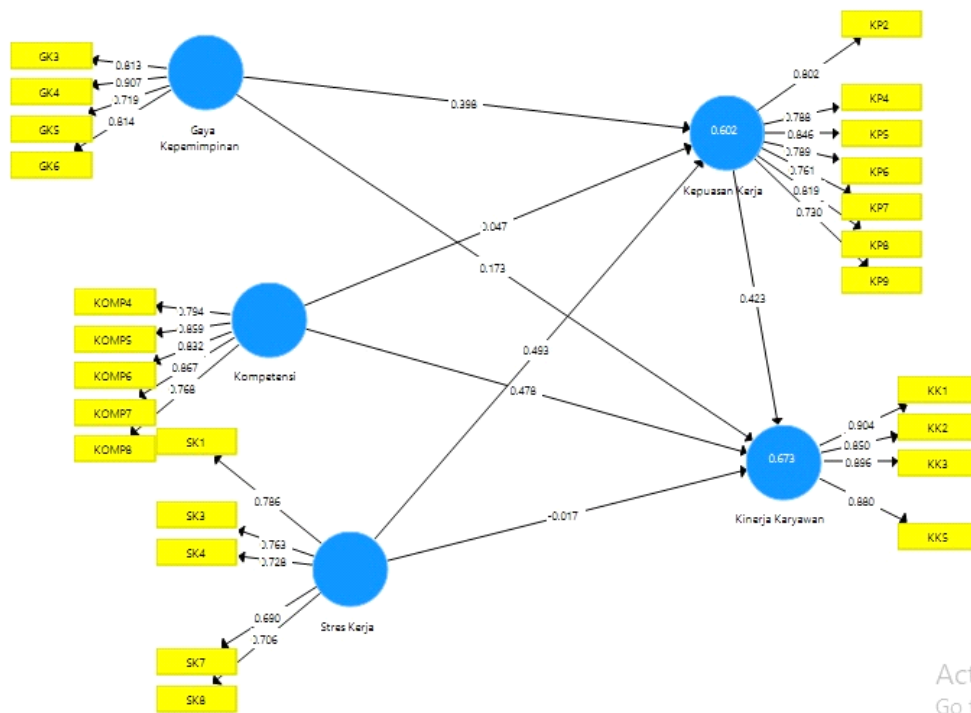
The Structural Equal Model before the dropping process is shown in Figure 1 below:



Source: Smartpls24 data processing  
**Figure 1 Structural Equal Model before dropping**

Convergent validity is the correlation between indicator scores and construct scores. The benchmark for convergent validity testing can be determined from the AVE score, composite reliability, and outer loading. Hair et al. (2014) stated that the composite reliability value must be > 0.70. A construct can be said to have a high reliability value if the composite reliability value is > 0.70 (Ghozali, 2016). The PLS-SEM model meets convergent validity and can be said to be valid if the outer loading and composite reliability values are > 0.7 and the AVE value is 0.5 (Jogiyanto, 2009). Table 4.15 shows that all AVE values are > 0.5, the outer loading factor, and the composite reliability used to measure each variable show values above 0.7, so all variables can be used. Convergent validity is the correlation between indicator scores and construct scores. The benchmark for convergent validity testing can be determined from the AVE score, composite reliability, and outer loading. Hair et al. (2014) stated that the composite reliability value must be > 0.70. A construct can be said to have a high reliability

value if the composite reliability value is  $> 0.70$  (Ghozali, 2016). The PLS-SEM model meets convergent validity and can be said to be valid if the outer loading and composite reliability values are  $> 0.7$  and the AVE value is 0.5 (Jogiyanto, 2009). Based on Table 4.15, it shows that all AVE values are  $> 0.5$ , the outer loading factor, and the composite reliability used to measure each variable shows a value above 0.7, so all variables can be used. After the dropping process or removal of indicators that do not meet the criteria, the results will be as follows:



Activate V  
Go to Setting

Source: Smartpls 4 data processing  
Figure 2. Structural Equal Model after dropping

Table 1  
Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Leadership Style	0.830	0.841	0.888	0.666
Job Satisfaction	0.900	0.907	0.921	0.626
Employee Performance	0.905	0.906	0.934	0.779
Competence	0.882	0.888	0.914	0.681
Job Stress	0.790	0.798	0.855	0.541

Source: smartPLS 2024 data processing

Table 1. shows that all AVE values are >0.5 for the outer loading factor, and the composite reliability used to measure each variable is above 0.7, indicating that all variables can be used. The magnitude of the direct effect is determined by the path coefficient indicated by the Smartpls output in the path coefficients table, expressed as the original sample and P-value (Sarjono, 2011). This research is evident in the following table:

**Tabel 2**  
**Direct Effect**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values	Hypothesis Results (<0,10)
Leadership Style -> Employee Performance	0.173	0.179	0.102	1.694	0.091	ACCEPTED
Competence -> Employee Performance	0.478	0.481	0.086	5.562	0.000	ACCEPTED
Job Stress -> Employee Performance	-0.017	-0.011	0.108	0.158	0.875	REJECTED
Leadership Style -> Job Satisfaction	0.398	0.392	0.080	5.000	0.000	ACCEPTED
Competence -> Job Satisfaction	0.047	0.042	0.083	0.563	0.574	REJECTED
Job Stress -> Job Satisfaction	0.493	0.504	0.091	5.442	0.000	ACCEPTED
Job Satisfaction -> Employee Performance	0.423	0.416	0.116	3.654	0.000	ACCEPTED

*Source: Processed primary data, 2024*

Table 2. shows the results of the hypothesis test, which are as follows:

1. Leadership style has a significant effect on employee performance, with a coefficient value (Original Sample column) of 0.173 and a P-value of 0.091 < 0.10 (Hypothesis Accepted).
2. Competence has a significant effect on employee performance, with a coefficient value (Original Sample column) of 0.478 and a P-value of 0.000 < 0.10 (Hypothesis Accepted).

3. Job stress has a significant effect on employee performance, with a coefficient value (Original Sample column) of -0.017 and a P-value of  $0.875 > 0.10$  (Hypothesis Rejected).
4. Leadership style has a significant effect on job satisfaction, with a coefficient value (Original Sample column) of 0.398 and a P-value of  $0.000 < 0.10$  (Hypothesis Accepted).
5. Competence has a significant effect on job satisfaction, with a coefficient value (Original Sample column) of 0.047 and a P-value of  $0.574 > 0.10$  (Hypothesis Rejected).
6. Job stress has a significant effect on job satisfaction, with a coefficient value (Original Sample column) of 0.493 and a P-value of  $0.000 < 0.10$  (Hypothesis Accepted).
7. Job satisfaction has a significant effect on employee performance, with a coefficient value (Original Sample column) of 0.423 and a P-value of  $0.000 < 0.10$  (Hypothesis Accepted).

An indirect effect is the influence of one variable on another through the intermediary of another variable. The magnitude of the influence can be seen from one or more independent variables, with a dotted arrow pointing through the mediating variable to the dependent variable (Ferdinand, 2013).

The indirect influence in this study can be seen in the following table:

**Table 3**  
*Specific Indirect Effect*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STD EV )	P Values	Hypothesis Results (<0,10)
Leadership Style -> Job Satisfaction -> Employee Performance	0.168	0.164	0.059	2.868	0.004	ACCEPTED
Competence -> Job Satisfaction -> Employee Performance	0.020	0.017	0.036	0.548	0.584	REJECTED
Job Stress -> Job Satisfaction -> Employee Performance	0.209	0.208	0.065	3.199	0.001	ACCEPTED

*Source: smartpls data processing 2024*

From Table 3 above, it can be concluded that:

1. Job satisfaction significantly mediates the relationship between leadership style and employee performance, with a P-value of  $0.004 < 0.10$  (Mediation Hypothesis Accepted).
2. Job satisfaction significantly mediates the relationship between competency and employee performance, with a P-value of  $0.584 > 0.10$  (Mediation Hypothesis Rejected).
3. Job satisfaction significantly mediates the relationship between job stress and employee performance, with a P-value of  $0.001 < 0.10$  (Mediation Hypothesis Accepted).

From the results of Table 4.2 above, it can be justified that the Mediation Hypothesis is Accepted if there is a direct relationship between the independent variable and the mediator variable. This can be seen when the competency variable has a direct effect on performance, but no direct effect on job satisfaction. Therefore, job satisfaction as a mediator variable is unable to indirectly mediate the competency variable on employee performance. Meanwhile, the opposite is true for the work stress variable: work stress, as an independent variable, directly influences job satisfaction, but has no direct effect on employee performance. Therefore, job satisfaction, as a mediator variable, can mediate and indirectly influence employee performance.

## Discussion

This is evidenced by the descriptive analysis, which found a moderate leadership style index value, reinforced by the respondents' perceptions that the leadership style of personnel or individuals assigned tasks, responsibilities, and authority can improve employee performance. This is supported by the results of data processing using SEM testing in smartPLS, which showed that the hypothesis was accepted. These results align with research conducted by Riko Junaidi, Febri Susanti (2020), and Dewi Sandy Trang (2013), which also found similar findings. Gover Adler and Bernhaard Tewal (2018) found that leadership style had no significant effect on employee performance.

This is evidenced by the descriptive analysis, which found a moderate competency index value, reinforced by the respondents' perceptions that the competencies of Bank Muamalat Semarang employees align with their job descriptions and positions, thus improving employee performance. This is supported by the results of data processing using SEM testing in smartPLS, which showed that the hypothesis was accepted. These results align with research conducted by Nugraha, Tahjawati (2017) and Cahyaningrat, and Erviantono (2018), which stated the same thing. Competency improvement through enhancing employee knowledge, skills, and attitudes is directly proportional to improved performance.

These results align with research conducted by Hoboubi et al. (2017) and Waruwu (2018), which showed that job stress had no significant effect on employee performance. This study also refutes the findings of An Liu et al. (2020) and Dwiki Kartika et al. (2019), which showed that job stress significantly impacted employee performance.

Based on the testing conducted, the results showed that for all respondents, the leadership style variable had a significant positive effect on job satisfaction (positive path coefficient value). This means that a stronger leadership style at Bank Muamalat Semarang will increase job satisfaction. This aligns with Herzberg's theory that job satisfaction is externally influenced by leadership style. This is supported by the results of data processing using SEM testing in SmartPLS, which indicated that the hypothesis was accepted. These results align with research by Nasution & Lesmana (2019) and Hanafi (2016), which showed that leadership style has a significant positive effect on job satisfaction.

These results align with research by Anggie Meidita (2019) and Parmin (2017), which showed that competence does not significantly influence job satisfaction. Therefore, increasing skills, abilities, and knowledge will not affect employee job satisfaction. This contrasts with research conducted by Nasution & Lesmana (2019) and Hanafi (2016), which stated that competence has a significant influence on job satisfaction.

Based on the testing conducted, the results showed that for all respondents, the job stress variable had a significant influence on job satisfaction. This means that the higher the job stress experienced by employees at Bank Muamalat Semarang, the lower their job satisfaction. Job stress arises from environmental demands, and each individual's response to these demands can vary. As a result of this job stress, people become nervous, experience chronic anxiety, increase emotional tension, alter their thought processes, and alter their physical condition. This means that increasing employee job satisfaction can be achieved through stress reduction efforts such as reducing excessive workloads, reducing conflict, assigning appropriate responsibilities, and improving employee career development policies.

Based on the testing conducted, the results showed that for all respondents, the job satisfaction variable had a significant influence on employee performance. This means that the greater the job satisfaction of employees at Bank Muamalat Semarang, the higher their performance will be. Based on Herzberg's theory, the level of satisfaction is influenced by several factors, both internal and external, and significantly impacts individual or human performance.

## CONCLUSION

Based on the research results and discussion outlined above, the conclusions of this study are as follows, Leadership style has a significant influence on employee performance. Therefore, the more efficient the leadership style implemented for employees at Bank Muamalat Semarang, the more likely employee performance will be directly impacted and improved. Competence has a significant influence on employee performance. Therefore, the greater or lesser the competency of employees at Bank Muamalat Semarang, the more likely employee performance will be directly impacted and improved. Job stress does not have a significant influence on employee performance. Higher or lower levels of employee stress will neither increase nor decrease employee performance. Leadership style has a significant influence on job satisfaction. The more efficient the leadership style at Bank Muamalat Semarang, the more likely employee job satisfaction will be. Competence does not have a significant influence on job satisfaction. The higher the competency of Bank Muamalat Semarang employees, the less likely it is to affect employee job satisfaction.

Job stress has a significant influence on job satisfaction. Higher or lower levels of work stress will affect employee job satisfaction at Bank Muamalat Semarang. Job satisfaction has a significant positive effect on employee performance. Higher levels of employee job satisfaction at Bank Muamalat Semarang will increase or decrease employee performance. Leadership style has a significant indirect effect on employee performance, mediated by job satisfaction. A more efficient leadership style will influence job satisfaction, resulting in higher job satisfaction and improved employee performance at Bank Muamalat Semarang. Competence does not have a significant indirect effect on employee performance, mediated by job satisfaction. Higher or lower levels of employee competence do not affect job satisfaction, thus, neither higher nor lower job satisfaction can improve employee performance at Bank Muamalat Semarang. Job stress has a significant indirect effect on employee performance, mediated by job satisfaction. Higher or lower levels of employee work stress will affect job satisfaction, thus, higher job satisfaction will improve employee performance at Bank Muamalat Semarang.

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