



# Emotional Support and Work Motivation as Drivers of Job Satisfaction: The Mediating Role of Quality of Work Life

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## ABSTRACT

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Job satisfaction is a critical factor in sustaining employee well-being and organizational effectiveness in the banking sector, where Account Officers (AOs) face demanding targets and heavy workloads. This study examines the effects of emotional support and work motivation on job satisfaction, both directly and indirectly through Quality of Work Life (QWL). A quantitative explanatory approach with a cross-sectional design was employed. Data were collected through online questionnaires from 82 AOs working in 17 banking institutions. The data were analyzed using partial least squares structural equation modeling (PLS-SEM) with SmartPLS. The results indicate that emotional support and work motivation positively affect job satisfaction and QWL, while QWL also positively affects job satisfaction. All seven hypotheses were supported. QWL partially mediates the relationships between emotional support and job satisfaction and between work motivation and job satisfaction. The model explains 78.6% of the variance in job satisfaction and 52.4% in QWL. These findings contribute to the literature by integrating emotional support, work motivation, and QWL into a single explanatory model. Practically, banking institutions should strengthen empathetic supervision, employee motivation, competency development, and working conditions to improve job satisfaction.

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## INTRODUCTION

The banking industry is essential to economic development because it mobilizes savings, supports productive investment, and expands access to finance for households and businesses (Candra, 2025; Irmansyah, 2026). In Indonesia, credit growth and the financing needs of micro, small, and medium enterprises make effective banking services important. In the Bangka Belitung Islands Province, credit growth and the distribution of People's Business Credit demonstrate the sector's contribution to regional economic activity. However,

these responsibilities depend not only on financial systems but also on employees who assess applications, maintain customer relationships, and monitor credit quality. Account Officers (AOs) therefore occupy a pivotal position. Supporting their job satisfaction matters because it may strengthen employee well-being, service quality, and sustainable regional financing.

This study draws on Job Demands–Resources (JD-R) Theory to explain how workplace conditions may shape job satisfaction. The framework distinguishes job demands, which require sustained physical or psychological effort, from resources that help employees achieve goals, manage demands, and sustain motivation (Guo et al., 2025; Imai, 2023). Emotional support is conceptualized as a social resource providing care, understanding, and reassurance under pressure (Abdullah & Sukriyah, 2026; Syadidunniam et al., 2026). Work motivation is treated as a driver of goal-directed effort; Self-Determination Theory explains how autonomy, competence, and relatedness support motivation. Quality of Work Life (QWL) reflects the extent to which work experiences satisfy employees' needs and support well-being (Sirgy et al., 2001). Together, these concepts provide a framework for examining direct and indirect relationships with job satisfaction.

A workplace problem arises when employees must meet demanding performance targets without sufficient support, motivation, or workable conditions. AOs are responsible for customer acquisition, credit analysis, disbursement, and portfolio monitoring, requiring sound judgment, communication, and customer contact (Aziz et al., 2026; Manurung et al., 2026). Preliminary interviews in Bangka Belitung indicate pressure from high targets, workloads extending beyond formal working hours, and expectations to maintain customer relationships. Employees also reported inconsistent appreciation, concerns that compensation may not match workload, and difficulty balancing work and personal responsibilities (Al-Mutawtah et al., 2023; Furqon et al., 2026). These conditions may weaken perceptions of fairness and work quality, even when supportive supervisors and colleagues help employees cope. The issue extends beyond individual dissatisfaction: persistent strain may affect employee well-being and customer-facing banking services. Understanding workplace resources is therefore practically important for maintaining employee satisfaction and organizational effectiveness.

Existing research provides evidence that motivation, social support, and QWL are associated with important employee outcomes, although these relationships have been examined in different settings and variable combinations. Armstrong & Taylor (2023) investigated work motivation alongside leadership style and competence in relation to job satisfaction and performance. Garmendia et al. (2023) linked social support with job satisfaction

and emotional exhaustion, while Muzakki et al. (2024) examined workplace support and emotional intelligence in relation to job satisfaction. Research on banking employees has also reviewed determinants of job satisfaction Humtsoe & Patikar (2023), and Fajrin et al. (2024) examined QWL and motivation in relation to employee performance in a bank branch. Collectively, these studies establish the relevance of the focal concepts, but their differing outcomes and models leave room to examine how emotional support and motivation jointly relate to job satisfaction.

Another strand of literature positions QWL as an important work-related condition connecting employee needs with organizational experiences. Sirgy et al. (2001) conceptualize QWL through need satisfaction and spillover, providing a basis for understanding how work influences other life domains. Medina-Garrido et al. (2023) examined organizational support for work–family balance as an antecedent of employee well-being, while Putra and Kurniawati (2024) investigated job satisfaction as a mediator between motivation and performance in Bank Jatim. These studies illuminate relevant pathways, but the specific mediating role of QWL between emotional support, work motivation, and job satisfaction among AOs in Bangka Belitung remains insufficiently examined within the literature considered here. Evidence is fragmented across constructs, outcomes, and occupational contexts. An integrated model can clarify whether QWL relates to job satisfaction and helps explain the relationships between the two predictors and job satisfaction.

The state of the art of this study lies in integrating emotional support and work motivation as predictors of job satisfaction, with QWL as an intervening variable, within a framework informed by JD-R Theory. Rather than treating social support, motivation, and work quality independently, the model examines direct relationships and indirect pathways through employees' evaluations of their working lives. This focus is relevant to AOs because customer-facing responsibilities combine measurable business targets with interpersonal demands. The study also addresses a regional banking context less visible in the cited research than broader employee samples or other sectors. Its contribution is contextual and explanatory: it tests whether QWL helps account for the relationships between workplace support, personal motivation, and job satisfaction. The findings may inform human resource practices that balance target achievement with employee needs and sustainable working conditions.

Accordingly, this study asks whether emotional support and work motivation predict job satisfaction among AOs in the Bangka Belitung Islands Province and whether QWL mediates these relationships. The central argument is that emotional support provides interpersonal resources for managing work demands, while motivation sustains goal-directed effort; both may shape

employees' evaluations of their working conditions. When work experiences satisfy employees' needs, QWL may contribute to greater job satisfaction. The research framework proposes seven hypotheses: emotional support positively affects job satisfaction (H1) and QWL (H2); work motivation positively affects job satisfaction (H3) and QWL (H4); QWL positively affects job satisfaction (H5); and QWL mediates the relationships of emotional support (H6) and work motivation (H7) with job satisfaction. Testing these hypotheses may clarify priorities for employee support and work design.

## RESEARCH METHODS

This study employed a quantitative, cross-sectional, explanatory design to examine the relationships between emotional support, work motivation, Quality of Work Life (QWL), and job satisfaction. A quantitative approach was selected because the study aimed to measure the constructs numerically and test the proposed hypotheses. The cross-sectional design enabled data collection from respondents during a single research period, while the explanatory approach focused on examining the hypothesized direct and indirect relationships among variables. The research model comprised emotional support (X1) and work motivation (X2) as independent variables, QWL (Z) as an intervening variable, and job satisfaction (Y) as the dependent variable. The conceptualization of emotional support, motivation, and QWL was informed by Deci and Ryan (2017), and Sirgy et al. (2001), respectively.

The study was conducted in the banking industry of the Bangka Belitung Islands Province, Indonesia. This location was selected because Account Officers (AOs) perform important customer-facing responsibilities involving financing, credit assessment, and customer relationship management, making their job satisfaction relevant to regional banking operations. The study population comprised 116 AOs working across 20 banking institutions, consisting of 14 commercial banks and six rural banks (BPR/BPRS). A total sampling approach was employed by inviting all eligible and accessible population members to participate. Eligibility criteria required respondents to work as AOs in a bank located in the province and to have a minimum tenure of two years. Ultimately, 82 respondents from 17 banking institutions participated, representing 14 commercial banks and three BPR/S institutions. Thus, the study included 70.69% of the identified population.

Data were collected from September 14 to 25, 2026, using an online questionnaire distributed through Google Forms, with invitations and follow-up

reminders sent via WhatsApp. Participants received information about the research objectives, completion procedures, and confidentiality of their responses. Four self-report scales measured job satisfaction, emotional support, work motivation, and QWL, comprising 20, 20, 18, and 28 items, respectively. The scales were informed by Lakey and Cohen (2000) and Sirgy et al. (2001). Responses used a four-point Likert scale, from strongly disagree to strongly agree, with unfavorable items reverse-scored. Four industrial and organizational psychology experts assessed content validity. The S-CVI/Ave values ranged from 0.975 to 0.991, and items were revised based on expert feedback. A used try-out approach was adopted because of the limited population.

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 4.0.9.9, following Hair et al. (2022). The measurement model was assessed for convergent validity using outer loadings of at least 0.70 and average variance extracted (AVE) above 0.50, discriminant validity using the heterotrait–monotrait ratio (HTMT) below 0.90 and cross-loadings, and reliability using Cronbach's alpha, rho\_A, and composite reliability above 0.70. Indicators failing the specified criteria were evaluated for possible removal. The structural model was assessed using the coefficient of determination ( $R^2$ ), effect size ( $f^2$ ), and predictive relevance ( $Q^2$ ). Hypotheses were tested through bootstrapping at a 5% significance level using two-tailed tests, with support indicated by t-statistics above 1.96 and p-values below 0.05. Mediation was evaluated using the significance of direct and indirect effects, following Hair et al. (2022).

## RESULTS AND DISCUSSION

### Results

#### Measurement Model Evaluation

The measurement model was evaluated through four rounds of re-estimation. Of the 86 initial indicators, nine were eliminated because of low outer loadings, ranging from 0.446 to 0.691, and to improve convergent validity. The eliminated indicators were ES9, ES10, ES12, and ES18 for emotional support; JS15 and JS20 for job satisfaction; WM8 and WM14 for work motivation; and QWL28 for Quality of Work Life (QWL). Consequently, 77 indicators were retained in the final model, with outer loadings ranging from 0.792 to 0.950. The final AVE values ranged from 0.752 to 0.805, exceeding the minimum threshold of 0.50 for all constructs. These results indicate that the retained indicators adequately represent their respective constructs and that convergent validity was established.

**Table 1. Summary of Measurement Model Evaluation**

| Variable             | Number of indicators (initial/final) | Final outer loading range | AVE   | Cronbach's alpha | CR (qA) | CR (qC) |
|----------------------|--------------------------------------|---------------------------|-------|------------------|---------|---------|
| Emotional Support    | 20/16                                | 0.817–0.921               | 0.752 | 0.978            | 0.979   | 0.980   |
| Job Satisfaction     | 20/18                                | 0.792–0.950               | 0.789 | 0.984            | 0.985   | 0.985   |
| Work Motivation      | 18/16                                | 0.813–0.914               | 0.766 | 0.980            | 0.981   | 0.981   |
| Quality of Work Life | 28/27                                | 0.824–0.934               | 0.805 | 0.991            | 0.991   | 0.991   |

Source: Analysis results processed using SmartPLS 4.0.9.9 (2026). Note: AVE = average variance extracted; CR = composite reliability;  $\rho A$  =  $\rho A$ ;  $\rho C$  = composite reliability.

Table 1 presents the final measurement results for the four constructs. Emotional support retained 16 indicators, job satisfaction retained 18, work motivation retained 16, and QWL retained 27. Job satisfaction had the highest outer loading value of 0.950, while emotional support had the lowest minimum loading among the final constructs, at 0.817. QWL recorded the highest AVE value of 0.805, followed by job satisfaction at 0.789, work motivation at 0.766, and emotional support at 0.752. All constructs also exceeded the reliability thresholds, with Cronbach's alpha values of 0.978–0.991, qA values of 0.979–0.991, and qC values of 0.980–0.991.

Discriminant validity was assessed using the heterotrait–monotrait ratio (HTMT) and cross-loading analysis. All HTMT values ranged from 0.477 to 0.772, remaining below the specified threshold of 0.90. The cross-loading analysis also showed that each indicator had its highest loading on its assigned construct. These findings indicate that the four constructs were empirically distinguishable according to the applied assessment criteria.

**Table 2. Heterotrait–Monotrait Ratio (HTMT) Values**

| Variable                   | ES    | JS    | WM    | QWL |
|----------------------------|-------|-------|-------|-----|
| Emotional Support (ES)     | –     |       |       |     |
| Job Satisfaction (JS)      | 0.764 | –     |       |     |
| Work Motivation (WM)       | 0.477 | 0.731 | –     |     |
| Quality of Work Life (QWL) | 0.641 | 0.772 | 0.610 | –   |

Source: Analysis results processed using SmartPLS 4.0.9.9 (2026). Note: HTMT threshold < 0.90.

Table 2 presents the pairwise HTMT values among the four constructs. The highest value was observed between job satisfaction and QWL (0.772), followed by job satisfaction and emotional support (0.764). The HTMT value between job satisfaction and work motivation was 0.731, while the remaining values ranged from 0.477 to 0.641. The lowest value occurred between emotional support and work motivation (0.477). Because all reported values were below 0.90, the results met the specified HTMT criterion for discriminant validity.

### Structural Model Evaluation

The structural model was assessed using the coefficient of determination ( $R^2$ ), adjusted  $R^2$ , and predictive relevance ( $Q^2$ ). The results showed that emotional support, work motivation, and QWL jointly explained 78.6% of the variance in job satisfaction ( $R^2 = 0.786$ ; adjusted  $R^2 = 0.778$ ). Emotional support and work motivation explained 52.4% of the variance in QWL ( $R^2 = 0.524$ ; adjusted  $R^2 = 0.512$ ). The corresponding  $Q^2$  values were 0.601 for job satisfaction and 0.414 for QWL. Both values were positive and exceeded zero, indicating predictive relevance for the endogenous constructs. The unexplained proportions of variance were 21.4% for job satisfaction and 47.6% for QWL.

**Table 3. Coefficient of Determination ( $R^2$ ) and Predictive Relevance ( $Q^2$ )**

| Endogenous variable  | $R^2$ | Adjusted $R^2$ | $R^2$ category | $Q^2$ |
|----------------------|-------|----------------|----------------|-------|
| Job Satisfaction     | 0.786 | 0.778          | Substantial    | 0.601 |
| Quality of Work Life | 0.524 | 0.512          | Moderate       | 0.414 |

*Source: Analysis results processed using SmartPLS 4.0.9.9 (2026).*

Table 3 shows that the model accounted for a larger proportion of variance in job satisfaction than in QWL. The  $R^2$  value for job satisfaction was 0.786, compared with 0.524 for QWL. The adjusted  $R^2$  values were slightly lower than their corresponding  $R^2$  values, at 0.778 and 0.512, respectively. The  $Q^2$  values were 0.601 for job satisfaction and 0.414 for QWL. Both endogenous variables therefore exhibited positive predictive relevance, with the higher  $Q^2$  value recorded for job satisfaction.

### Hypothesis Testing

The seven hypothesized relationships were tested using bootstrapping with a 5% significance level and two-tailed tests. All seven hypotheses were supported, with positive path coefficients and statistically significant results. Emotional support had a positive relationship with job satisfaction ( $\beta = 0.402$ ,  $t = 4.881$ ,  $p < 0.001$ ) and QWL ( $\beta = 0.449$ ,  $t = 4.897$ ,  $p < 0.001$ ). Work motivation was positively related to job satisfaction ( $\beta = 0.350$ ,  $t = 4.075$ ,  $p < 0.001$ ) and QWL ( $\beta =$

0.394,  $t = 3.705$ ,  $p < 0.001$ ). QWL was also positively related to job satisfaction ( $\beta = 0.299$ ,  $t = 3.863$ ,  $p < 0.001$ ). Both indirect relationships through QWL were statistically significant.

**Table 4. Hypothesis Testing Results (Path Coefficients)**

| Hypothesis | Path                                       | $\beta$ | t-statistic | p       | f <sup>2</sup> | Decision |
|------------|--------------------------------------------|---------|-------------|---------|----------------|----------|
| H1         | Emotional Support → Job Satisfaction       | 0.402   | 4.881       | < 0.001 | 0.441          | Accepted |
| H2         | Emotional Support → QWL                    | 0.449   | 4.897       | < 0.001 | 0.328          | Accepted |
| H3         | Work Motivation → Job Satisfaction         | 0.350   | 4.075       | < 0.001 | 0.356          | Accepted |
| H4         | Work Motivation → QWL                      | 0.394   | 3.705       | < 0.001 | 0.253          | Accepted |
| H5         | QWL → Job Satisfaction                     | 0.299   | 3.863       | < 0.001 | 0.199          | Accepted |
| H6         | Emotional Support → QWL → Job Satisfaction | 0.134   | 2.730       | 0.006   | –              | Accepted |
| H7         | Work Motivation → QWL → Job Satisfaction   | 0.118   | 2.803       | 0.005   | –              | Accepted |

*Source: Analysis results processed using SmartPLS 4.0.9.9 (2026). Note: H6 and H7 represent indirect effects.*

Table 4 shows that all five direct relationships were positive and statistically significant. Emotional support had a larger path coefficient for QWL ( $\beta = 0.449$ ) than for job satisfaction ( $\beta = 0.402$ ). Work motivation also had a larger coefficient for QWL ( $\beta = 0.394$ ) than for job satisfaction ( $\beta = 0.350$ ). The path from QWL to job satisfaction had a coefficient of 0.299. The reported  $f^2$  values ranged from 0.199 to 0.441, with the largest value recorded for the relationship between emotional support and job satisfaction ( $f^2 = 0.441$ ).

The indirect effect of emotional support on job satisfaction through QWL was 0.134 ( $t = 2.730$ ,  $p = 0.006$ ), while the indirect effect of work motivation through QWL was 0.118 ( $t = 2.803$ ,  $p = 0.005$ ). Both indirect effects were statistically significant. The total effect of emotional support on job satisfaction was 0.536, comprising a direct effect of 0.402 and an indirect effect of 0.134. Approximately 25.0% of this total effect was transmitted through QWL. For work motivation, the total effect was 0.468, consisting of a direct effect of 0.350 and an indirect effect of 0.118, with approximately 25.2% transmitted through QWL. Because both direct and indirect effects were significant and positive, the reported mediation pattern was complementary partial mediation for both relationships.

## Discussion

The findings indicate that emotional support has a positive and significant effect on Account Officers' (AOs) job satisfaction ( $\beta = 0.402$ ;  $f^2 = 0.441$ ), making it the strongest direct predictor in the model. This result is consistent with Garmendia et al. (2023), who linked social support with job satisfaction, and Muzakki et al. (2024), who examined workplace support in relation to employee satisfaction. From a theoretical perspective, the finding reinforces the Job Demands–Resources (JD-R) framework by positioning emotional support as a job resource that helps employees manage demanding responsibilities. Practically, banks should strengthen supervisors' communication, recognition, and responsiveness to employee concerns. This study contributes contextual evidence by demonstrating the importance of emotional support among AOs in regional Indonesian banking, where customer relationships and performance targets create considerable interpersonal and occupational demands (Godage et al., 2026; Nur et al., 2025).

Emotional support also positively affects Quality of Work Life (QWL) ( $\beta = 0.449$ ;  $f^2 = 0.328$ ), representing the largest direct path coefficient in the model. This finding is consistent with Medina-Garrido et al. (2023), who examined organizational support in relation to employee well-being, and with the need-satisfaction perspective developed by Sirgy et al. (2001). Emotional attention, appreciation, and supportive relationships may help employees experience greater fulfillment of social and esteem needs at work. Theoretically, this result extends the application of JD-R Theory by showing that emotional support is associated not only with job satisfaction but also with employees' evaluations of their working lives. Practically, banks should establish regular feedback sessions, accessible supervisory support, and meaningful recognition systems. The contribution lies in identifying emotional support as a particularly relevant resource for QWL among AOs, while acknowledging that working conditions also require organizational attention.

Work motivation has a positive and significant effect on job satisfaction ( $\beta = 0.350$ ;  $f^2 = 0.356$ ), making it the second-strongest direct predictor. This result supports findings reported by Armstrong & Taylor (2023) and Putra and Kurniawati (2024), who examined motivation in relation to job satisfaction in organizational and banking contexts. Deci and Ryan's (2017) Self-Determination Theory provides a complementary explanation: motivation is supported when employees experience autonomy, competence, and relatedness. The findings suggest that motivated AOs tend to report greater satisfaction with their work, compensation, promotion opportunities, supervision, and coworker relationships (Admiraal et al., 2021; Fenezia & Armianti, 2025). For banking

managers, practical priorities include providing achievable performance targets, opportunities for skill development, transparent career pathways, and appropriate employee recognition. This study contributes evidence that motivation remains an important predictor of job satisfaction even when emotional support and QWL are considered simultaneously.

Work motivation also positively affects QWL ( $\beta = 0.394$ ;  $f^2 = 0.253$ ), although its path coefficient is lower than that of emotional support. This result indicates that motivation is associated with how AOs evaluate the quality of their working lives. It complements Fajrin et al. (2024), who examined motivation and QWL in relation to employee performance, while extending the focus to the relationship between motivation and QWL itself. Theoretically, Self-Determination Theory suggests that autonomy, competence, and relatedness are relevant to employees' work experiences, while Sirgy et al. (2001) emphasize the fulfillment of needs through work. Practically, banks should combine motivational initiatives with manageable workloads, employee development, and opportunities for participation in work-related decisions. The study's contribution is to test this relationship among regional banking AOs, while recognizing that its cross-sectional design cannot establish whether motivation precedes QWL over time.

QWL has a positive and significant effect on job satisfaction ( $\beta = 0.299$ ;  $f^2 = 0.199$ ), with a smaller direct coefficient than emotional support and work motivation. Nevertheless, the model explains 78.6% of the variance in job satisfaction, indicating that the three predictors collectively account for a substantial proportion of differences in this outcome within the sample. The result is consistent with the need-satisfaction perspective of Sirgy et al. (2001) and research examining QWL and employee outcomes, including Fajrin et al. (2024). It also aligns with the focus on bank employees' satisfaction in Humtsoe and Patikar (2023). Practically, banks should review compensation fairness, work-life balance, occupational safety, social relationships, and opportunities for development. This study contributes by demonstrating that QWL remains a significant predictor alongside emotional support and motivation, rather than functioning as a substitute for these resources.

The mediation results show that QWL partially mediates the relationships of emotional support (indirect effect  $\beta = 0.134$ ;  $p = 0.006$ ) and work motivation (indirect effect  $\beta = 0.118$ ;  $p = 0.005$ ) with job satisfaction. Both indirect effects are positive and significant, while the corresponding direct effects remain significant and positive, indicating complementary partial mediation. Approximately 25.0% of the total effect of emotional support and 25.2% of the total effect of motivation are transmitted through QWL. These findings integrate the JD-R framework with the need-satisfaction perspective of Sirgy et al. (2001), suggesting that workplace support and personal motivation relate to satisfaction both directly and through

evaluations of work-life quality. The principal contribution is an integrated model tested among regional banking AOs. Practically, banks should address interpersonal support, motivation, and working conditions together. Because the data are cross-sectional, longitudinal research is needed to examine temporal relationships.

## CONCLUSION

This study demonstrates that job satisfaction among Account Officers (AOs) in the banking industry of the Bangka Belitung Islands Province is shaped by the combined influence of emotional support, work motivation, and Quality of Work Life (QWL), with emotional support emerging as the strongest direct predictor and QWL partially mediating the effects of both emotional support and work motivation. The principal lesson is that sustaining job satisfaction amid demanding targets and heavy workloads requires more than material incentives; it also depends on supportive relationships, meaningful motivation, and favorable working conditions. The study contributes to the literature by integrating emotional support, work motivation, and QWL within a single explanatory model, showing that the model accounts for 78.6% of the variance in job satisfaction and 52.4% in QWL among the respondents. Practically, banking institutions should foster empathetic supervision, recognize employee contributions, provide opportunities for autonomy and competency development, and improve compensation, work-life boundaries, occupational safety, and career pathways. Nevertheless, the cross-sectional design, self-reported data, and sample of 82 AOs from 17 institutions in one province limit causal interpretation and generalizability. Future research should employ longitudinal or mixed-method designs, expand samples across regions and banking categories, examine potentially overlapping measurement items, and investigate additional factors such as job demands, work-life balance, and leadership styles.

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