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# The Impact of Training and Workload On Performance Through Organizational Commitment of Productive Account Officers at PT Bank Sumut Region I

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## Abstract

*This study investigates how training and workload affect employee performance through the mediating role of organizational commitment among Productive Account Officers (AOs) at PT. Bank Sumut Region I. Using a quantitative approach with Structural Equation Modeling-Partial Least Squares (SEM-PLS), data were collected from all 41 productive AOs using a saturated sampling method. Results show that training positively and significantly influences both performance ( $\beta = 0.352, t = 3.89, p < 0.001$ ) and organizational commitment ( $\beta = 0.421, t = 4.01, p < 0.001$ ), while workload has a negative and significant effect on both ( $\beta = -0.289, t = 3.47, p = 0.001$ ). Organizational commitment also significantly affects performance ( $\beta = 0.388, t = 3.74, p < 0.001$ ) and partially mediates the effects of training and workload. These findings suggest that effective training and balanced workload management can enhance employee performance by fostering higher organizational commitment. Practically, PT. Bank Sumut should optimize training modules to align with workload distribution and promote affective attachment to the organization. The study contributes to HRM literature by providing empirical evidence of mediation mechanisms linking capability development, job stressors, and performance outcomes. Future research may apply longitudinal and comparative designs across multiple branches to extend generalizability.*

*Keywords: Training; Workload; Organizational Commitment; Employee Performance; Banking; Account Officers.*

## 1. Introduction

PT. Bank Sumut is a Regional Development Bank (BPD) that plays a strategic role in supporting the economic development of North Sumatra Province. In addition to pursuing profitability, the bank bears a developmental mandate to stimulate local economic growth through various financing services for Micro, Small, and Medium Enterprises (MSMEs), individual consumers, and institutional clients. To ensure effective financial intermediation, the bank relies heavily on the performance of its Account Officers (AOs)—employees who serve as the front line in analyzing creditworthiness, maintaining client relationships, and facilitating financing distribution.

At PT. Bank Sumut, AOs are divided into two categories: Consumer AOs and Productive AOs. Productive AOs are responsible for managing business financing portfolios, including Business Loans, MSME Loans, Deposits, and other investment products. Their role is central to achieving the bank’s lending and profitability targets. However, recent performance data show a declining trend in achievement rates, indicating potential challenges in maintaining productivity.

Table 1. Comparison of Average Realization vs. Target of Productive AO (2022–2024)

Year	Num AO	Average Realization	Average Target	Achievement Percentage
2022	65	Rp 8,61 M	Rp 14,64 M	58,81%
2023	64	Rp 7,37 M	Rp 14,54 M	50,69%
2024	41	Rp 8,15 M	Rp 16,92 M	48,16%

Source: Data AO PT. Bank Sumut (2025)

As shown in Table 1, the performance achievement of Productive AOs decreased from 58.81% in 2022 to 48.16% in 2024, despite continuous efforts by management to provide training and improve work systems. The detailed aggregate performance

data further illustrate this declining trend.

Tabel 2. Agregat Realization vs. Target of Productive AOs (2022–2024)

Year	Total Realization	Total Targer	Achievement
2022	Rp 559.785.000.000	Rp 951.800.000.000	58,81%
2023	Rp 471.743.015.385	Rp 930.816.000.000	50,68%
2024	Rp 334.066.020.000	Rp 693.600.000.000	48,16%

Source: Data AO PT. Bank Sumut (2025)

Despite regular training programs—covering both technical competencies (credit analysis, productive lending, and risk management) and non-technical aspects (communication, marketing, and leadership)—performance outcomes have not improved proportionally.

Tabel 3. Training Activities for Productive AOs of PT. Bank Sumut Region I (2022–2024)

Year	Number Of Training Types	Number of AOs Attending Training	Type Training Focus
2022	6 Type	65 Aos	Productive Lending, Credit Analysis, Customer Handling
2023	8 Type	64 Aos	Risk Management, Marketing Skills, MSME Credit
2024	5 Type	41 AOs	Digital Banking, Leadership for AOs, Compliance

Source: Data Training AO PT. Bank Sumut (2025)

While training has been conducted consistently, performance achievement continues to decline, suggesting a gap between training efforts and actual job outcomes. This discrepancy raises questions about the effectiveness of training programs and highlights the possibility of other influencing factors, such as workload and organizational commitment.

According to Mangkunegara in [12], performance reflects the quality and quantity of work produced by an employee in accordance with their responsibilities. Similarly, Rivai in [21] defines performance as actual behavior displayed in achieving organizational goals. Robbins and Judge (2019) further assert that performance is shaped not only by ability and knowledge but also by motivation, workload, work environment, and organizational commitment. In this context, Campbell in [20] emphasizes that training improves employee capability, while balanced workload management helps sustain productivity and well-being.

Furthermore, the Organizational Commitment Theory by Meyer and Allen in [16] states that employees with higher affective, normative, and continuance commitment demonstrate stronger attachment and better performance. Empirical findings (e.g., [20][1]) also indicate that psychological factors—such as a sense of belonging and perceived organizational support—mediate the relationship between training, workload, and performance.

However, previous studies rarely examine these three variables simultaneously, especially in the context of regional development banks. Research integrating training, workload, and organizational commitment within the same analytical framework remains limited, particularly in Indonesia's regional banking sector.

Therefore, this study aims to analyze the influence of training and workload on employee performance, with organizational commitment as a mediating variable, among Productive Account Officers at PT. Bank Sumut Region I. The study is expected to provide both theoretical contributions to human resource management literature and practical implications for improving employee performance and organizational effectiveness within regional banking institutions.

## 2. Literature Review and Hypothesis Development

### 2.1. Theoretical Background

Employee performance is influenced by a variety of organizational and individual factors, among which training, workload, and organizational commitment are critical determinants. Training serves as a strategic investment to develop human capital, while workload represents the pressure or demand placed on employees. Organizational commitment, in turn, acts as a psychological mechanism that drives consistent performance outcomes.

According to Mangkunegara [12], training enhances both technical and behavioral competencies, enabling employees to perform tasks more efficiently and effectively. Similarly, Siagian et al in [22] and Suyoto et al [25] emphasize that systematic training programs strengthen employees' knowledge, skills, and motivation, leading to improved work outcomes. In contrast, Bruggen in [5] and Johan & Satrya in [11] argue that excessive workload can trigger fatigue and stress, which reduce productivity and work accuracy.

Organizational commitment, defined by Allen and Meyer in [1], consists of three dimensions: affective (emotional attachment), normative (moral obligation), and continuance (perceived cost of leaving). This commitment influences employees' persistence, loyalty, and willingness to exert effort for organizational goals. Theoretically, training enhances

commitment by signaling organizational support and recognition, while heavy workload undermines it. Consequently, organizational commitment mediates the relationship between training, workload, and performance [15][9].

The conceptual model developed in this study integrates these constructs to explain employee performance, as shown in Figure 1, where Training and Workload influence Performance both directly and indirectly through Organizational Commitment.

## 2.2. Training and Employee Performance

Training is a systematic process aimed at developing employees' competencies, knowledge, and work attitudes. According to Mangkunegara in [12], effective training increases work efficiency and helps employees better understand and perform their tasks. Robbins and Judge in [20] add that training programs not only improve technical abilities but also shape positive work behavior and attitudes that support performance achievement.

Empirical studies, such as Siagian et al. in [23] and Suyoto et al. in [25], found that training has a positive and significant effect on employee performance, as it enhances both capability and motivation. Thus, well-structured and job-relevant training programs are expected to significantly improve the performance of Productive Account Officers at PT. Bank Sumut.

H1: Training has a positive and significant effect on the performance of Productive Account Officers at PT. Bank Sumut.

## 2.3. Workload and Employee Performance

Workload refers to the amount of physical and mental effort required to complete tasks. Mangkunegara (2021) divides workload into two dimensions: physical workload, related to bodily fatigue and monotony; and mental workload, which includes stress and cognitive strain caused by complex or excessive job demands. Robbins and Judge (2019) emphasize that excessive workload can lead to errors, stress, and decreased discipline, thereby lowering overall performance.

In banking contexts, high workloads often manifest in multiple account handling, tight deadlines, and target pressures. These conditions tend to reduce employees' productivity and service quality.

H2: Workload has a negative and significant effect on the performance of Productive Account Officers at PT. Bank Sumut.

## 2.4. Training and Organizational Commitment

Training not only enhances job skills but also fosters psychological bonds between employees and their organization. Allen and Meyer in [1] explain that training can strengthen affective, normative, and continuance commitment by increasing employees' sense of belonging and perceived organizational support. Mangkunegara in [13] adds that employees who receive relevant and beneficial training feel valued and trusted, which increases their loyalty and willingness to contribute.

H3: Training has a positive and significant effect on the organizational commitment of Productive Account Officers at PT. Bank Sumut.

## 2.5. Workload and Organizational Commitment

Excessive workload negatively affects not only performance but also organizational commitment. Employees who constantly face physical fatigue and mental exhaustion may lose their motivation and emotional connection with the organization [13][1]. Heavy workloads can erode affective commitment by reducing comfort and perceived fairness, and weaken normative and continuance commitment by increasing dissatisfaction.

H4: Workload has a negative and significant effect on the organizational commitment of Productive Account Officers at PT. Bank Sumut.

## 2.6. Organizational Commitment and Employee Performance

Organizational commitment is a key factor influencing employee behavior and work performance. According to Allen and Meyer in [1], employees with strong affective commitment demonstrate higher initiative, persistence, and discipline. Robbins and Judge in [20] further argue that performance is not solely determined by ability, but also by intrinsic motivation rooted in commitment to organizational goals. Thus, employees with higher commitment levels are more likely to achieve better performance outcomes.

H5: Organizational commitment has a positive and significant effect on the performance of Productive Account Officers at PT. Bank Sumut.

## 2.7. Organizational Commitment as a Mediator

Training and workload both exert indirect effects on performance through organizational commitment. Training strengthens commitment by creating a sense of appreciation and personal growth, which translates into higher performance levels. Conversely, excessive workload reduces commitment and, consequently, performance. However, employees with high organizational commitment can better cope with job stressors and maintain satisfactory performance levels [1][2].

H6: Training has a positive and significant effect on the performance of Productive Account Officers at PT. Bank Sumut Region I through organizational commitment.

H7: Workload has a negative and significant effect on the performance of Productive Account Officers at PT. Bank Sumut

Region I through organizational commitment.

### 3. Research Methods

This study employs a quantitative associative design to examine the direct and indirect relationships between variables, namely Training (X1), Workload (X2), Organizational Commitment (Z), and Employee Performance (Y). According to Sugiyono (2021), associative research investigates causal or correlational relationships among variables to explain the magnitude and direction of their effects.

The research was conducted over a three-month period, from April to June 2025, at the Head Office of PT. Bank Sumut, located on Jl. Imam Bonjol No. 18, Medan. The population comprised all 41 Productive Account Officers (AOs) at PT. Bank Sumut Region I. Because the population size was relatively small, a saturated sampling technique was used—meaning that all members of the population were included as research respondents.

#### 3.1. Operational Definitions and Measurement

Each variable was operationalized into measurable indicators and evaluated using a **5-point Likert scale**, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

- **Training (X1):** Measured through indicators of instructor quality, participant engagement, training content, and training methods.
- **Workload (X2):** Includes both physical and psychological demands associated with job responsibilities.
- **Organizational Commitment (Z):** Reflects affective, normative, and continuance dimensions of employees' attachment to the organization [1].
- **Employee Performance (Y):** Evaluated based on the quality and quantity of work, timeliness, and achievement of targets [13][20].

#### 3.2. Data Collection

Data were collected from both primary and secondary sources. Primary data were obtained through structured questionnaires and direct observation of AO activities, while secondary data were derived from internal reports, performance records, and relevant academic literature. All questionnaires used the 5-point Likert scale and were distributed to respondents with prior validation by HR management to ensure relevance and clarity.

#### 3.3. Data Analysis Procedure

Data analysis was conducted using Structural Equation Modeling with Partial Least Squares (SEM-PLS) via SmartPLS 4.0.

The analytical process involved two stages:

1. Descriptive Analysis: To profile respondents and summarize variables through statistical measures (mean, standard deviation, minimum, and maximum).
2. Inferential Analysis: To test the measurement and structural models.
  - Validity and reliability of constructs were assessed using standard SEM-PLS criteria:
    - Outer Loadings  $\geq 0.70$
    - Average Variance Extracted (AVE)  $\geq 0.50$
    - Composite Reliability (CR)  $\geq 0.70$
    - Cronbach's Alpha  $\geq 0.60$  (Hair et al., 2021)

The model strength was evaluated using the  $R^2$  (coefficient of determination) and  $Q^2$  (predictive relevance) values. Hypothesis testing was performed through bootstrapping with 5,000 resamples to assess the significance of both direct and indirect (mediating) relationships.

#### 3.4. Research Framework

The conceptual framework illustrates that Training and Workload influence Employee Performance both directly and indirectly through Organizational Commitment as a mediating variable.

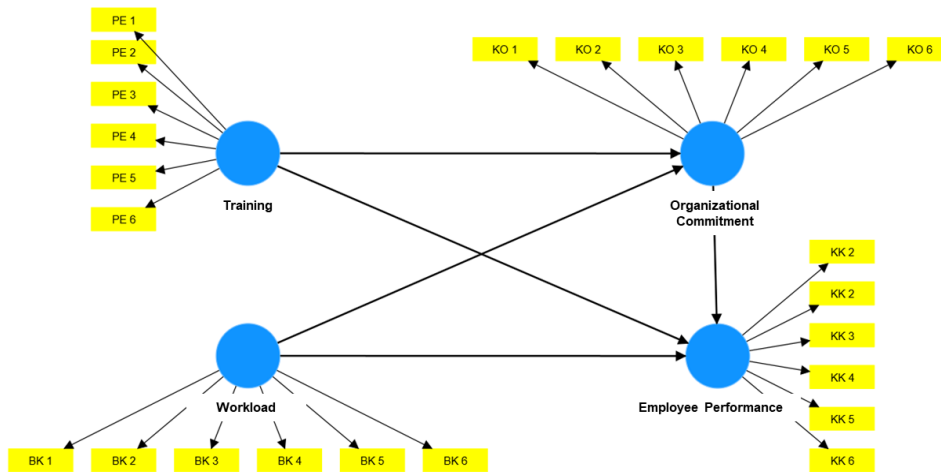


Figure 1. Framework Research

Data is collected from primary sources through questionnaires and observations, and secondary sources including internal documents, performance reports, journals, and relevant books. The main tools are Likert-scale questionnaires, direct observation of work environments, and documentation studies.

Data analysis begins with descriptive statistics (mean, median, mode, standard deviation, min-max) to profile respondents and variables. Validity and reliability are tested using SEM-PLS criteria: outer loading  $\geq 0.70$ , AVE  $\geq 0.50$  for validity, and Composite Reliability  $\geq 0.70$  with Cronbach’s Alpha  $\geq 0.60$  for reliability [8]. Inferential analysis is performed using Structural Equation Modeling with Partial Least Squares (SEM-PLS) via SmartPLS 4. This involves assessing measurement models, structural models, hypothesis testing (direct and indirect via bootstrapping), and evaluating model predictive power using R-Square and Q-Square.

#### 4. Results And Discussion

##### 4.1. Results

The analysis using Structural Equation Modeling with Partial Least Squares (SEM-PLS) confirms that the proposed model has strong validity, reliability, and explanatory power. The following subsections outline the findings of the outer model, inner model, and hypothesis testing in detail.

##### 1. Outer Model Analysis

The outer model evaluation aimed to assess the validity and reliability of the measurement indicators. All indicators demonstrated satisfactory factor loadings ( $>0.70$ ), confirming that each observed variable appropriately represents its respective latent construct. The results of Average Variance Extracted (AVE) and Composite Reliability (CR) further affirm the convergent validity and internal consistency of the measurement model.

Table 4. Outer Loading and Average Variance Extracted Results (AVE)

Variable	Indicator Code	Outer Loading	AVE
Training (X1)	X1.1–X1.4	$\geq 0.70$	0.672
Workload (X2)	X2.1–X2.4	$\geq 0.70$	0.643
Organizational Commitment (Z)	Z1–Z3	$\geq 0.70$	0.691
Employee Performance (Y)	Y1–Y4	$\geq 0.70$	0.664

Source: SEM-PLS 4 Output (2025)

All AVE values exceeded the minimum threshold of 0.50, indicating good convergent validity.

Reliability testing using Composite Reliability (CR) and Cronbach’s Alpha also confirmed internal consistency, as all variables achieved CR  $> 0.70$  and Cronbach’s Alpha  $> 0.60$ .

Table 5. Composite Reliability (CR) and Cronbach's Alpha Result

Variable	Cronbach's Alpha	Composite Reliability
Training (X1)	0.834	0.882
Workload (X2)	0.813	0.871
Organizational Commitment (Z)	0.822	0.881
Employee Performance (Y)	0.845	0.893

Source: SEM-PLS 4 Output (2025)

These results confirm that the measurement instruments used in this study are both reliable and valid in representing the theoretical constructs of training, workload, organizational commitment, and employee performance.

## 2. Inner Model Analysis

The inner model was tested to determine the strength and predictive relevance of relationships among the latent constructs. The coefficient of determination ( $R^2$ ) and predictive relevance ( $Q^2$ ) were used to assess the model's explanatory power.

Table 6. R-Square ( $R^2$ ) Result

Endogenous Variable	$R^2$	Interpretation
Organizational Commitment	0.513	Moderate
Employee Performance	0.621	Strong

Source: SEM PLS 4 (2025)

This means that Training and Workload jointly explain 51.3% of the variance in Organizational Commitment, while Training, Workload, and Organizational Commitment together explain 62.1% of the variance in Employee Performance.

The predictive relevance ( $Q^2$ ) values, obtained through the blindfolding procedure, were 0.372 for Organizational Commitment and 0.451 for Employee Performance. Since both values are greater than 0, the model demonstrates good predictive relevance and robustness.

## 3. Hypothesis Testing

Hypothesis testing was performed through a bootstrapping procedure with 5,000 resamples using SmartPLS 4.0. The results confirm that all hypothesized paths are significant at the 5% level.

Table 7. Hypothesis Testing Results

Hypothesis	Path	$\beta$ Coefficient	t-value	p-value	Conclusion
H1	Training → Employee Performance	0.352	3.891	0.000	Supported (Significant)
H2	Workload → Employee Performance	-0.289	3.473	0.001	Supported (Significant)
H3	Training → Organizational Commitment	0.421	4.012	0.000	Supported (Significant)
H4	Workload → Organizational Commitment	-0.267	2.935	0.004	Supported (Significant)
H5	Organizational Commitment → Performance	0.388	3.744	0.000	Supported (Significant)
H6	Training → Commitment → Performance	0.163	2.962	0.003	Supported (Partial Mediation)
H7	Workload → Commitment → Performance	-0.104	2.551	0.011	Supported (Partial Mediation)

Source: Interpretation Research (2025)

The results indicate that Training significantly enhances both Organizational Commitment and Employee Performance, while Workload has a significant negative impact on both constructs. Organizational Commitment positively influences Performance and acts as a partial mediator between Training and Workload toward Performance.

## 4. Summary of Findings

Overall, the SEM-PLS analysis demonstrates that the proposed model has good reliability, validity, and predictive capability. The model explains a substantial portion of the variance in both organizational commitment and performance, confirming its robustness. Training is shown to be a crucial driver for improving performance both directly and indirectly, while workload remains a key stressor that can undermine commitment and productivity if not properly managed.

#### 4.2. Discussion

The findings substantiate that training enhances employee performance both directly and indirectly through organizational commitment. In the context of PT. Bank Sumut, Productive Account Officers (AOs) play a crucial role in credit analysis, loan disbursement, customer acquisition, and portfolio management. The study found that training significantly improves AO performance by equipping them with stronger analytical skills, updated financial knowledge, and enhanced interpersonal communication when dealing with clients. This result demonstrates that structured and relevant development programs increase both technical competence and behavioral confidence. AOs who receive regular technical and behavioral training are more capable of assessing credit risks accurately and achieving business targets effectively.

Conversely, workload shows a significant negative effect on performance. In practice, Productive AOs at PT. Bank Sumut handle extensive customer portfolios and must achieve demanding loan disbursement targets while maintaining credit quality. When workload becomes excessive—such as managing numerous accounts or dealing with overlapping administrative tasks—it leads to fatigue, time delays, and reduced service quality. Empirical results confirmed that AOs facing higher workloads tend to experience lower productivity and increased error rates in credit processing. These findings align with Johan and Satrya in [11], who emphasize that excessive work pressure can reduce concentration, morale, and work discipline, thereby deteriorating overall performance.

Beyond direct effects, training and workload also influence organizational commitment. The study reveals that training significantly strengthens AOs' organizational commitment. Employees who feel supported through continuous professional development perceive training as an investment in their career and as evidence that the organization values their contribution. This perception fosters loyalty, pride, and a desire to perform beyond minimum job requirements. Consequently, affective and normative commitment levels are higher among trained AOs, contributing to more consistent and motivated work behavior.

In contrast, high workload has a negative and significant effect on organizational commitment. Employees who constantly face unrealistic targets and administrative burdens tend to experience exhaustion and emotional detachment from the organization. Many respondents reported reduced enthusiasm and job satisfaction, suggesting that prolonged work pressure erodes affective attachment and sense of belonging. This observation resonates with the theoretical framework of Allen and Meyer in [1], which asserts that affective and normative commitment weaken under excessive stress and poor work-life balance.

Furthermore, organizational commitment itself has a positive and significant effect on performance. AOs with strong commitment display higher levels of discipline, persistence, and initiative. They tend to proactively engage with clients, pursue disbursement goals responsibly, and maintain credit quality. Such employees also demonstrate higher resilience in challenging situations and greater willingness to cross-sell financial products, thus generating stronger business results for the bank.

The mediating role of organizational commitment is also evident. Training improves performance not only through enhanced skills but also by fostering emotional attachment and intrinsic motivation toward the organization. AOs who feel valued and supported through well-designed training are more likely to maintain professionalism, motivation, and consistency in achieving targets. Conversely, heavy workloads indirectly reduce performance through diminished organizational commitment. Employees experiencing excessive workloads become psychologically detached, lowering their effort and initiative, and in some cases developing an intention to transfer or resign [2].

Overall, these findings align with social exchange and organizational support theories [20][1], which suggest that when employees perceive fair treatment and developmental opportunities, they reciprocate with stronger commitment and performance. From a managerial perspective, this underscores the need for PT. Bank Sumut to align structured, role-specific training programs with balanced workload management initiatives. Leadership should also cultivate supportive work environments that buffer job stress, maintain affective ties, and reinforce long-term organizational commitment to sustain high performance levels.

#### 5. Conclusion

This study concludes that both training and workload significantly influence the performance and organizational commitment of Productive Account Officers at PT. Bank Sumut Region I. Training exerts a positive and significant effect on both performance and organizational commitment, demonstrating that structured and relevant capacity-building programs can enhance not only employee competencies but also their emotional engagement with the organization. Conversely, workload has a significant negative effect, both directly on performance and indirectly through a reduction in organizational commitment. Employees under excessive workload tend to experience decreased motivation, lower affective attachment, and diminished output quality.

Furthermore, organizational commitment is proven to mediate the relationship between training, workload, and performance, underscoring its strategic role as a psychological and emotional mechanism that drives employee outcomes. Strengthening organizational commitment can therefore serve as a strategic lever to mitigate the adverse effects of job stressors and maximize the benefits of training investments.

From a practical perspective, PT. Bank Sumut and similar financial institutions should ensure that training content is aligned with the specific job demands of Account Officers, distribute workload equitably, and reinforce commitment through

recognition systems, leadership support, and career development programs. Such initiatives not only sustain high performance but also promote long-term employee retention and engagement.

However, this study is not without limitations. It is limited to a single regional area and focuses exclusively on Productive Account Officers, which may restrict the generalizability of its findings. Moreover, the cross-sectional design does not capture long-term behavioral and attitudinal changes. Future studies are recommended to employ longitudinal and comparative approaches across multiple regions and job roles, and to integrate qualitative methods such as interviews or focus groups to gain deeper insights into the psychological mechanisms linking training, workload, commitment, and performance within high-performance banking environments.

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