

Leadership 5.0 and Work Motivation: Driving Performance Through Job Satisfaction in Central Banking

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ABSTRACT

Purpose– This study examines the direct and indirect relationships among Leadership 5.0, work motivation, job satisfaction, and employee performance among Assistant Director-grade employees in the strategic and regulatory environment of a central bank.

Methodology/approach– A quantitative, explanatory, cross-sectional design was employed. The population comprised 499 active Assistant Director-grade employees at the head office of an Indonesian central bank. Using simple random sampling, questionnaire data from 223 respondents were analysed through partial least squares structural equation modelling (PLS-SEM) with SmartPLS 3.0.

Findings– Leadership 5.0 positively affected job satisfaction ($\beta=.387$, $p<.001$) but had no significant direct effect on employee performance ($\beta=.081$, $p=.132$). Work motivation positively affected job satisfaction ($\beta=.214$, $p=.001$) and employee performance ($\beta=.560$, $p<.001$), while job satisfaction positively affected employee performance ($\beta=.328$, $p<.001$). Job satisfaction fully mediated the Leadership 5.0–performance relationship ($\beta=.127$, $p<.001$) and partially mediated the motivation–performance relationship ($\beta=.070$, $p=.004$). Work motivation was the strongest direct predictor of performance.

Novelty/value– This study extends the empirical application of Leadership 5.0 by integrating it with a Self-Determination Theory perspective in a central-bank and middle-management context. It demonstrates that job satisfaction is the principal mechanism linking Leadership 5.0 to employee performance, whereas work motivation contributes through both direct and indirect pathways.

Keywords: Leadership 5.0; Work Motivation; Job Satisfaction; Employee Performance; Central Bank; Self-Determination Theory.

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INTRODUCTION

A central bank performs a distinctive public mandate that depends on the reliability, professional judgment, and adaptability of its employees. In addition to maintaining monetary and financial-system stability, the institution must respond to rapid technological change while preserving governance, accountability, and operational resilience. Employee performance is therefore not merely an internal human-resource outcome; it is an organizational capability that supports the execution of the central

bank's strategic mandate.

The central bank's 2024 Key Performance Indicator achievement reached 109.24%, above its five-year average of 107.8%. This strong institutional result does not mean that all individual capability needs have been met. Internal human-resource data show that 90.82% of the Deputy Director–Assistant Director group at head office had moderate leadership potential; Strategic Influencing (3.63) was lower than Strategic Visioning (3.71) and Strategic Action (3.72); technical competency fulfilment among Assistant Directors was 82.49%; and learning-journey fulfilment was 63.15% (Department of Human Resources, Bank Indonesia, 2024). These figures provide context for development needs rather than direct measures of the study constructs.

These capability needs coincide with digital transformation and a workforce in which approximately 65% of employees belong to Generation Y and 5% to Generation Z (Department of Human Resources, Bank Indonesia, 2024). Assistant Directors combine professional, coordination, and middle-management responsibilities within strict governance and risk-control requirements. This context calls for leadership practices that integrate technological responsiveness, human-centred values, and high-quality motivation.

Leadership 5.0 offers an integrative perspective by combining contextual agility, competency alignment, ethical character, and interpersonal connection with the responsible use of technology (Salveti & Bertagni, 2020). Work motivation can be explained through Self-Determination Theory (SDT), which emphasizes the quality of motivation and the satisfaction of the basic psychological needs for autonomy, competence, and relatedness (Ryan & Deci, 2020; Gagné et al., 2026). Job satisfaction may connect these organizational and psychological conditions with employee performance because leadership and motivation can shape how employees evaluate and experience their work (Curado & Santos, 2022; Putra & Kurniawati, 2024).

Four gaps motivate this study. Leadership 5.0 remains predominantly conceptual; findings on the direct leadership–performance relationship are inconsistent; need-based motivation from Self-Determination Theory has rarely been integrated with Leadership 5.0 in one mediation model; and evidence remains limited for middle-management employees in a highly regulated central bank. This study addresses these construct, empirical, mechanism, and contextual gaps by testing five direct and two mediated relationships among Assistant Director-grade employees at a central bank's head office.

LITERATURE REVIEW Leadership 5.0

Leadership 5.0 integrates technological capability with contextual judgment, competency alignment, ethical character, and interpersonal connection through mastering context, aligning competencies, constructing character, and creating connections (Salveti & Bertagni, 2020). Transformational leadership emphasizes inspiration and development (Bass & Riggio, 2006), digital leadership emphasizes technology adoption (Chatterjee et al., 2023), and ambidextrous leadership balances exploration with disciplined execution (Rosing et al., 2011). Leadership 5.0 combines these demands in a human-centred lens suited to regulated digital organizations. Here, it captures Assistant Directors' perceptions of the practices they enact in their own roles, not evaluations of an immediate supervisor.

Work Motivation and Self-Determination Theory (SDT)

Self-Determination Theory conceptualizes motivation along a continuum ranging from amotivation to controlled forms of extrinsic motivation, increasingly autonomous forms of extrinsic motivation, and intrinsic motivation. Controlled motivation includes external and introjected regulation, whereas autonomous motivation encompasses identified regulation, integrated regulation, and intrinsic motivation. Employees with more autonomous motivation engage in their work not merely because of external demands or rewards, but because they regard the work as valuable, meaningful, and aligned with their personal goals. In workplace settings, autonomous motivation is associated with favorable outcomes

such as stronger performance, job satisfaction, organizational commitment, and psychological well-being (Ryan & Deci, 2020; Gagné et al., 2026).

Within SDT, satisfaction of the basic psychological needs for autonomy, competence, and relatedness provides the psychological foundation for developing and maintaining autonomous work motivation. Autonomy refers to experiencing volition in one's actions; competence concerns feeling effective and capable; and relatedness involves feeling connected to and valued by others. Research has consistently identified these needs as central to employee motivation and well-being at work (Deci et al., 2017; Van den Broeck et al., 2016). In this study, work motivation is operationalized through employees' perceptions of autonomy, competence, and relatedness in the workplace.

Job Satisfaction

Job satisfaction is an employee's cognitive and affective evaluation of the job and its characteristics. Consistent with the final thesis model, it is represented by satisfaction with the work itself, supervision, the work environment, and the reward system (Spector, 2022). Job satisfaction is positioned as a mediating mechanism because leadership practices and need fulfilment may first shape how employees experience and evaluate work before being reflected in performance. Curado and Santos (2022) found that job satisfaction transmitted the effect of transformational leadership to adaptive performance, while Putra and Kurniawati (2024) reported partial mediation between motivation and employee performance in banking.

Employee Performance

Employee performance refers to the behaviors and outcomes through which individuals contribute to organizational objectives. In the present study, performance encompasses work results, professional behavior, competence, collaboration, and continuous improvement. Performance in a central-bank setting also requires analytical accuracy, professional judgment, compliance, and accountability because employee decisions can influence institution-wide policy and operational outcomes. Meta-analytic evidence from public-sector research indicates that motivation is positively associated with individual job performance, although the strength of the relationship varies across cultural and organizational settings (Fan et al., 2022).

Hypothesis Development

Leadership 5.0 integrates technological adaptability with contextual awareness, competency development, ethical judgment, and interpersonal connection. For Assistant Directors, stronger enactment of these practices may improve role clarity, alignment between capabilities and institutional demands, confidence in professional conduct, and the quality of work relationships. These experiences can support a more positive evaluation of the job and its environment (Salvetti & Bertagni, 2020; Chatterjee et al., 2023). Therefore, the following hypothesis is proposed:

H1. Leadership 5.0 has a positive effect on job satisfaction.

Leadership 5.0 may also contribute directly to employee performance by helping Assistant Directors interpret strategic change, align competencies with institutional objectives, make ethically grounded decisions, and coordinate effectively across units. These capabilities are relevant in a central bank, where

performance depends on both adaptation and compliance with formal standards. However, because leadership may affect performance primarily after shaping employees' psychological experience of work, the direct relationship requires empirical examination. Accordingly, the following hypothesis is proposed:

H2. Leadership 5.0 has a positive effect on employee performance.

From the perspective of *Self-Determination Theory* (SDT), work motivation becomes more autonomous when employees experience the satisfaction of three basic psychological needs: autonomy, competence, and relatedness. Employees who feel that they have meaningful choices, possess the ability to perform their duties effectively, and maintain positive relationships in the workplace are more likely to perceive their work as valuable and personally meaningful. These experiences contribute to more positive evaluations of the job and higher levels of job satisfaction (Ryan & Deci, 2020; Gagné et al., 2026). Thus, the following hypothesis is formulated:

H3. Work motivation has a positive effect on job satisfaction.

Autonomous work motivation is also expected to enhance employee performance. Employees who internalize organizational goals and perceive their work as meaningful are more likely to demonstrate sustained effort, persistence, initiative, and adaptability when facing work-related challenges. Unlike motivation driven primarily by external pressure or rewards, autonomous motivation encourages employees to perform their duties consistently because those duties are aligned with their personal and professional values (Deci et al., 2017; Ryan & Deci, 2020; Gagné et al., 2026). Therefore, the following hypothesis is proposed:

H4. Work motivation has a positive effect on employee performance.

Job satisfaction reflects employees' positive evaluation of their jobs and work experiences. Satisfied employees are generally more willing to maintain their effort, collaborate with colleagues, fulfil organizational responsibilities, and demonstrate constructive work behaviour. A positive evaluation of the work environment may also reduce withdrawal tendencies and strengthen employees' willingness to contribute to organizational objectives. Consequently, job satisfaction is expected to support higher employee performance. Based on this reasoning, the following hypothesis is proposed:

H5. Job satisfaction has a positive effect on employee performance.

In addition to its potential direct influence, Leadership 5.0 may affect employee performance indirectly through job satisfaction. Leadership practices that emphasize ethical consistency, competency development, contextual clarity, and interpersonal connection can create a more supportive and meaningful work experience. When employees respond to these leadership practices with greater job satisfaction, they are more likely to demonstrate sustained effort and stronger performance. Thus, job satisfaction may serve as a psychological mechanism through which Leadership 5.0 contributes to employee performance. Accordingly, the following mediation hypothesis is proposed:

H6. Job satisfaction mediates the effect of Leadership 5.0 on employee performance.

Work motivation may similarly influence performance through job satisfaction. Employees whose needs for autonomy, competence, and relatedness are fulfilled are more likely to perceive their work positively and experience greater satisfaction. This satisfaction can strengthen their willingness to apply effort, cooperate with others, and maintain performance when facing organizational demands. Job satisfaction may therefore complement the direct contribution of work motivation by translating positive motivational experiences into stronger employee performance. Based on this argument, the following hypothesis is proposed:

H7. Job satisfaction mediates the effect of work motivation on employee performance.

Based on these hypotheses, the research framework positions Leadership 5.0 and Work Motivation as exogenous variables, Job Satisfaction as a mediating variable, and Employee Performance as the endogenous variable. The framework examines five direct relationships—Leadership 5.0 and Work Motivation with Job Satisfaction and Employee Performance, as well as Job Satisfaction with Employee Performance—and two indirect relationships involving the mediating role of Job Satisfaction. The proposed relationships are illustrated in Figure 1.

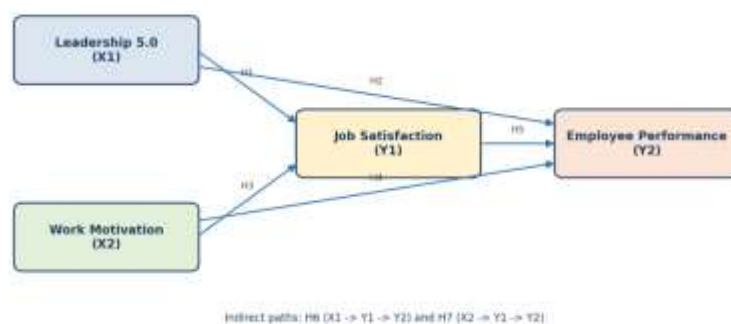


Figure 1. Proposed research framework and hypothesis numbering

METHOD

This study employed a quantitative, cross-sectional explanatory design. The population comprised 499 active Assistant Director-grade employees at the central bank's head office. Using the Slovin formula with a 5% margin of error, a minimum sample of 223 was obtained and respondents were selected through simple random sampling. Data were collected through an online structured questionnaire using a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree), following a pilot test with 30 respondents. The instrument contained 44 items. Leadership 5.0 measured respondents' self-perceptions of the practices they enact—mastering context, aligning competencies, constructing character, and creating connections—not ratings of their supervisors. Work motivation was operationalized through autonomy, competence, and relatedness; job satisfaction through the work itself, supervision, the work environment, and the reward system; and employee performance through work results, work behaviour, competence, collaboration, and continuous improvement. Descriptive statistics and PLS-SEM were analysed in SmartPLS 3.0. The measurement model was evaluated using outer loadings, average variance extracted, composite reliability, Cronbach's alpha, cross-loadings, the Fornell–Larcker criterion, and HTMT. The structural model was assessed using R^2 , f^2 , Q^2 , model-fit indices, and bootstrapped direct and specific indirect effects at the 5% significance level.

RESULTS AND DISCUSSION

Table 1 summarizes the demographic characteristics of the 223 respondents. Female employees represented 53.8% of the sample and male employees 46.2%, indicating a relatively balanced gender

distribution. Generation Y employees constituted 60.1% of respondents, while Generation X employees accounted for 39.9%. Most respondents held a master's degree (73.1%), reflecting the knowledge-intensive nature of central-bank work. In terms of tenure, 54.7% had worked for the institution for 15-19 years, and an additional 24.1% had at least 20 years of service. The sample therefore predominantly consisted of experienced and highly educated employees with substantial organizational knowledge. Descriptive results placed all four constructs in the high category: Leadership 5.0 (M=3.441), work motivation (M=3.401), job satisfaction (M=3.408), and employee performance (M=3.418). The lowest-priority areas provide a more actionable interpretation: aligning competencies was the lowest Leadership 5.0 dimension (M=3.408); autonomy was the lowest motivation dimension (M=3.374); satisfaction with the work environment was the lowest satisfaction dimension (M=3.359); and continuous improvement was the lowest performance dimension (M=3.398). At item level, supportive interpersonal relationships (M=3.287), physical workplace conditions (M=3.291), decision-making autonomy (M=3.336), and promotion-system satisfaction (M=3.363) warrant particular attention.

Table 1. Demographic Characteristics

Characteristic	Category	%
Gender	Male	46.2
Gender	Female	53.8
Generation	Generation X	39.9
Generation	Generation Y	60.1
Education	Bachelor's degree	22.9
Education	Master's degree	73.1
Education	Doctoral degree	4.0
Tenure	10-14 years	21.1
Tenure	15-19 years	54.7
Tenure	20-24 years	16.1
Tenure	25-29 years	4.9
Tenure	30 years or more	3.1

As shown in Table 2, indicator loadings ranged from .650 to .853. Four loadings were below the preferred .70 threshold but remained within the conditionally acceptable range and were retained because of their substantive relevance and because all constructs met the required average variance extracted and internal-consistency criteria. AVE values ranged from .533 to .632, composite reliability from .820 to .856, and Cronbach's alpha from .712 to .862. The measurement model therefore demonstrated adequate convergent validity and reliability.

Table 2. Measurement Model Assessment: Indicator Loadings, Convergent Validity, and Internal Consistency Reliability

Construct	Indicator	Loading	AVE	CR	Alpha
Leadership 5.0	X1.1 Mastering context	.750	.573	.842	.750
	X1.2 Aligning competencies	.669			
	X1.3 Constructing character	.853			
	X1.4 Creating connection	.745			
Work Motivation	X2.1 Autonomy	.834	.632	.837	.712
	X2.2 Competence	.800			
	X2.3 Relatedness	.748			
Job Satisfaction	Y1.1 Work itself	.711	.533	.820	.862
	Y1.2 Supervisor	.759			
	Y1.3 Work environment	.761			
	Y1.4 Reward system	.684			
Employee Performance	Y2.1 Work results	.694	.546	.856	.791
	Y2.2 Work behavior	.774			

Construct	Indicator	Loading	AVE	CR	Alpha
	Y2.3 Competence	.764			
	Y2.4 Collaboration	.650			
	Y2.5 Continuous improvement	.800			

Discriminant validity was examined using cross-loadings, the Fornell–Larcker criterion, and HTMT. The HTMT values ranged from .198 to .844, and all were below the .90 threshold. The highest value was between work motivation and employee performance (.844), but it remained within the accepted limit. Together with the cross-loading and Fornell–Larcker results, these findings support adequate empirical distinctiveness among the four constructs.

Table 3. Discriminant Validity Assessment Using the Heterotrait–Monotrait Ratio (HTMT)

Construct	Leadership 5.0	Work Motivation	Job Satisfaction	Employee Performance
Leadership 5.0	-			
Work Motivation	.668	-		
Job Satisfaction	.548	.357	-	
Employee Performance	.331	.844	.198	-

Leadership 5.0 and work motivation explained 21.0% of the variance in job satisfaction ($R^2=.210$), while Leadership 5.0, work motivation, and job satisfaction jointly explained 54.9% of the variance in employee performance ($R^2=.549$). Q^2 values of .105 and .289 indicate predictive relevance for both endogenous constructs, with stronger predictive relevance for performance. Work motivation had the largest effect on employee performance ($f^2=.653$). The overall indices—SRMR=.084, rms theta=.185, and NFI=.673—indicate adequate but not strong global fit; this interpretation is consistent with the predictive and explanatory orientation of PLS-SEM.

Table 4. Structural Model Explanatory Power, Predictive Relevance, and Model-Fit Indices

Criterion	Target	Value	Recommended interpretation
R-squared	Job Satisfaction	.210	Weak explanatory power
Adjusted R-squared	Job Satisfaction	.202	Report with R-squared
Q-squared	Job Satisfaction	.105	Predictive relevance; small
R-squared	Employee Performance	.549	Moderate explanatory power
Adjusted R-squared	Employee Performance	.543	Report with R-squared
Q-squared	Employee Performance	.289	Predictive relevance; moderate
SRMR	Overall model	.084	Adequate; slightly above .080
rms theta	Overall model	.185	Acceptable
NFI	Overall model	.673	Moderate

Table 5. Effect-Size Assessment of the Structural Relationships

Structural path	f-squared	Interpretation
Leadership 5.0 -> Job Satisfaction	.188	Moderate
Leadership 5.0 -> Employee Performance	.012	Negligible
Work Motivation -> Job Satisfaction	.058	Small
Work Motivation -> Employee Performance	.653	Large
Job Satisfaction -> Employee Performance	.189	Moderate

The indirect effect of Leadership 5.0 on employee performance through job satisfaction was positive and significant ($\beta=.127$, $p<.001$). Because the corresponding direct effect was not significant ($\beta=.081$, $p=.132$), the result indicates indirect-only mediation; therefore, H6 was supported. Leadership 5.0 influenced employee performance primarily by improving employees' job satisfaction rather than through a statistically significant direct pathway.

Table 6. Direct Effects and Hypothesis-Testing Results

Hyp.	Path	β	t	p	Decision
H1	Leadership 5.0 -> Job Satisfaction	.387	5.864	<.001	Supported
H2	Leadership 5.0 -> Employee Performance	.081	1.507	.132	Not supported
H3	Work Motivation -> Job Satisfaction	.214	3.292	.001	Supported
H4	Work Motivation -> Employee Performance	.560	9.947	<.001	Supported
H5	Job Satisfaction -> Employee Performance	.328	5.125	<.001	Supported

Note. β = standardized path coefficient; t = bootstrapped t statistic; p = significance value. Hypotheses were considered supported when $p < .05$.

The indirect effect of work motivation on employee performance through job satisfaction was also positive and significant ($\beta=.070$, $p=.004$). The direct effect of work motivation on employee performance remained positive and significant ($\beta=.560$, $p<.001$). Because the direct and indirect effects were significant and operated in the same direction, the result indicates complementary partial mediation; therefore, H7 was supported. Work motivation enhanced performance both directly and indirectly through job satisfaction.

Table 7. Specific Indirect Effects and Mediation-Analysis Results

Hyp.	Specific indirect path	β	p	Mediation type	Decision
H6	Leadership 5.0 -> Job Satisfaction -> Performance	.127	<.001	Indirect-only mediation	Supported
H7	Work Motivation -> Job Satisfaction -> Performance	.070	.004	Complementary partial mediation	Supported

Note. β represents the standardized indirect effect. Mediation types were determined by considering the significance and direction of the corresponding direct and indirect effects.

Leadership 5.0 had a positive and significant relationship with job satisfaction ($\beta=.387$, $p<.001$), supporting H1. Assistant Directors who reported stronger contextual awareness, competency alignment, ethical consistency, and connection also evaluated their work experience more positively. Because Leadership 5.0 was measured as self-perceived practice rather than supervisor behaviour, the result should be interpreted as an association between respondents' enactment of Leadership 5.0 and their own job satisfaction. In a central-bank setting, the ability to navigate complexity while remaining competent, ethical, and connected may make middle-management roles more coherent and satisfying.

The direct relationship between Leadership 5.0 and employee performance was not statistically significant ($\beta=.081$, $p=.132$); therefore, H2 was not supported. This finding shows that stronger self-reported leadership practice does not automatically translate into higher performance. Central-bank work is also shaped by formal procedures, professional standards, internal controls, and institutional

accountability. Leadership 5.0 may therefore become performance-relevant chiefly after it improves the employee's psychological experience of work, as confirmed by the mediation result.

Work motivation positively affected job satisfaction ($\beta=.214$, $p=.001$), supporting H3. This finding is consistent with SDT, which proposes that satisfaction of autonomy, competence, and relatedness promotes more autonomous motivation and more positive work experiences (Deci et al., 2017; Gagné et al., 2026). Although the effect size was small ($f\text{-squared}=.058$), the result suggests that employees who feel capable, connected, and appropriately autonomous are more likely to report higher job satisfaction.

Work motivation was the strongest direct predictor of employee performance ($\beta=.560$, $p<.001$; $f^2=.653$), supporting H4. The result indicates that autonomy, competence, and relatedness are closely associated with sustained effort, initiative, adaptability, and target achievement in a knowledge-intensive public institution. Although the work motivation–performance HTMT value was the highest in the model (.844), it remained below .90; together with the other discriminant-validity tests, this supports treating the two constructs as empirically distinct.

Job satisfaction positively influenced employee performance ($\beta=.328$, $p<.001$), supporting H5. Satisfied employees may be more willing to sustain effort, collaborate with colleagues, and display constructive work behavior. This finding is consistent with Curado and Santos (2022), who showed that job satisfaction contributed to adaptive performance, and with Putra and Kurniawati (2024), who reported a mediating role for job satisfaction in a banking context.

The mediation results provide the study's principal contribution. Job satisfaction fully mediated the relationship between Leadership 5.0 and employee performance: the indirect effect was significant ($\beta=.127$, $p<.001$), whereas the direct effect was not. In current mediation terminology, this is indirect-only mediation. The total effect of Leadership 5.0 on performance remained positive and significant ($\beta=.208$, $p<.001$), showing that its contribution was transmitted primarily through job satisfaction rather than through an independent direct pathway.

Job satisfaction partially mediated the relationship between work motivation and employee performance. Both the indirect effect ($\beta=.070$, $p=.004$) and the direct effect ($\beta=.560$, $p<.001$) were significant and operated in the same direction, indicating complementary partial mediation. The total effect of work motivation on performance was $\beta=.631$ ($p<.001$), larger than the total effect of Leadership 5.0. Leadership and motivation therefore influence performance through different mechanisms: Leadership 5.0 depends principally on a satisfying work experience, whereas motivation acts both directly and through satisfaction.

CONCLUSION

This study examined 223 Assistant Director-grade employees at a central bank's head office and found distinct pathways to performance. Leadership 5.0 and work motivation were positively associated with job satisfaction. Work motivation and job satisfaction were positively associated with employee performance, while Leadership 5.0 had no significant direct relationship with performance. The model explained 21.0% of job-satisfaction variance and 54.9% of performance variance, and work motivation was the strongest direct predictor.

Job satisfaction fully mediated the Leadership 5.0–performance relationship and partially mediated the motivation–performance relationship. The total effect of work motivation ($\beta=.631$) exceeded that of

Leadership 5.0 ($\beta=.208$). Leadership 5.0 should therefore be understood primarily as shaping a satisfying psychological and work environment through which performance can improve, while motivation serves as the more immediate behavioural engine of performance.

Managerially, the central bank should prioritize autonomy within explicit governance boundaries, supported by clear decision rights, risk limits, and escalation criteria. Leadership development for Assistant Directors should emphasize aligning competencies, coaching and mentoring, two-way feedback, ethical role modelling, and constructive cross-unit communication. The relatively low descriptive scores also support targeted improvements to physical workplace conditions, transparency of career and promotion criteria, supportive interpersonal relationships, and routines for after-action review and continuous process improvement. These interventions should be monitored jointly through motivation, satisfaction, and performance indicators rather than through performance targets alone.

This study is limited by its cross-sectional, single-source, self-reported design, which does not establish causality and may be affected by common-method bias. The sample was restricted to one grade—Assistant Director—and one head-office setting, limiting generalizability across grades, regional offices, and other public institutions. In addition, Leadership 5.0 explained only part of job satisfaction ($R^2=.210$), indicating that substantial variance lies outside the model. Future research should use longitudinal and multi-source designs, replicate the model across organizational levels and locations, and examine additional mechanisms such as work engagement, perceived organizational support, psychological empowerment, and organizational commitment.

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