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Turning workload into enthusiasm: mediating role of job satisfaction in modern retail

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ABSTRACT

This study examines the effect of work overload and financial compensation on the work enthusiasm of modern minimarket employees, positioning job satisfaction as a mediating variable. Retail work is fast-paced, multitasking, and target-driven, raising concerns that heavy workloads erode employee morale. A survey was conducted on 242 employees drawn by cluster random sampling from 42 outlets in Kuningan Regency, Indonesia, using a 1-10 interval questionnaire. Data were analyzed with path analysis in IBM SPSS 26, complemented by the Sobel test for mediation. The results show that work overload and financial compensation each exert a positive and significant effect on both job satisfaction and work enthusiasm, and that job satisfaction significantly and positively affects work enthusiasm. Job satisfaction significantly mediates the effect of work overload and of financial compensation on work enthusiasm, with the indirect effects exceeding the direct effects. Contrary to the conventional assumption, work overload raised rather than lowered morale, consistent with a challenge-stressor interpretation. The findings suggest that competitive financial rewards and satisfaction-building practices can convert demanding retail workloads into sustained enthusiasm.

Introduction

The modern retail sector has become one of the most dynamic pillars of the Indonesian economy. In the 2023 Global Retail Development Index, Indonesia ranked tenth among the world's most attractive retail markets, reflecting strong consumer demand for fast, efficient, and convenient shopping (Kearney, 2023). Modern minimarkets, dominated by Alfamart and Indomaret, have expanded aggressively: Alfamart grew from 17,813 outlets in 2022 to 20,120 in 2024, while Indomaret expanded from 21,125 to 22,682 outlets over the same period. This rapid store expansion multiplies the operational demands placed on front-line employees.

Minimarket work is fast-paced, dense, and inherently multitasking. Employees must serve customers, manage stock, process transactions, and maintain store cleanliness simultaneously, often under tight shift schedules and peak-hour pressure. Such conditions generate work overload, a situation in which the volume and pace of

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tasks exceed the resources or time available to complete them. Left unaddressed, and unaccompanied by adequate financial compensation, work overload is widely believed to depress job satisfaction and, ultimately, work enthusiasm, with downstream risks of lower productivity and higher turnover.

A pre-survey of minimarket employees in Kuningan Regency confirmed early signs of fragile morale. As summarized in Table 1, a majority of respondents reported that they did not always feel enthusiastic when starting work, frequently lacked enthusiasm for daily tasks, tired or grew bored quickly during long shifts, and experienced fluctuating rather than stable morale. These indications motivated an empirical examination of what actually shapes work enthusiasm in this setting.

Table 1. Pre-survey results on employee work enthusiasm

No	Pre-survey statement	Agreement (%)
1	Not always enthusiastic when starting work	67.12
2	Often lack enthusiasm in daily tasks	68.49
3	Tend to postpone work without clear reason	57.53
4	Tire or grow bored quickly during long shifts	72.60
5	Work enthusiasm fluctuates day to day	87.67

Source: Author's pre-survey of modern minimarket employees, Kuningan Regency, 2026.

The literature offers competing expectations about the workload-morale link. Several studies report that heavy workloads reduce job satisfaction (Farhiya et al., 2023; Tentama et al., 2019), yet others find that demanding work does not necessarily lower satisfaction and can even coexist with high engagement (Dewi et al., 2021). This ambiguity, combined with the strong but sometimes context-dependent role of financial compensation (Idris et al., 2020; Watkins & Fusch, 2022), leaves a genuine research gap. Three gaps are particularly relevant here. First, most prior work treats performance or engagement as the outcome, whereas work enthusiasm as a distinct dependent variable remains under-examined. Second, work overload and financial compensation are rarely modeled simultaneously within a single mediation framework. Third, the modern minimarket workforce, a labor-intensive segment with distinctive workload and pay structures, is largely absent from the evidence base.

This study therefore investigates the effect of work overload and financial compensation on work enthusiasm, with job satisfaction as a mediating variable, among modern minimarket employees in Kuningan Regency. Its contribution is both theoretical, by clarifying whether workload behaves as a hindrance or a challenge stressor in retail, and practical, by identifying levers that convert demanding work into sustained enthusiasm

Literature Review

Definition and theory of work overload

Work overload, or excessive workload, is an employee's appraisal of the tasks that must be completed within a given period and the effort exerted to resolve problems arising at work (Budiasa, 2021). Conceptually, work overload occurs when job demands exceed the capacity, time, and resources an employee possesses, creating tension between the burden carried and the ability to complete it. Within the Job Demands-Resources framework (Bakker & Demerouti, 2007), workload is a job demand that may trigger strain when unmatched by adequate resources, yet can stimulate engagement when appraised as a challenge. In this study, work overload is measured through three dimensions: mental load, time load, and physical load (Agustin et al., 2025).

Empirical findings are mixed. Ali et al. (2014) and Tentama et al. (2019) show that workload significantly shapes job satisfaction, and Siswadi et al. (2024), using path analysis, demonstrate that mental workload affects satisfaction and indirectly influences performance through it. In contrast, Farhiya et al. (2023) report a negative workload-satisfaction relationship, while Dewi et al. (2021) find that work overload raises burnout without necessarily lowering satisfaction. The Challenge-Hindrance Stressor Framework (Cavanaugh et al., 2000; LePine et al., 2005) helps reconcile these results: when workload is appraised as a challenge stressor, it can foster growth, satisfaction, and motivation rather than strain. Accordingly:

H1: Work overload has a significant effect on job satisfaction.

H3: Work overload has a significant effect on work enthusiasm.

Definition and theory of financial compensation

Financial compensation is the reward provided by management, such as wages and salary, in recognition of an employee's contribution to the organization, intended to encourage continued positive contribution to organizational development (Sumual, 2017). It comprises direct components (salary, bonus, and incentive) and an indirect component (allowance) (Norman et al., 2024). From the perspective of Equity Theory (Adams, 1965), employees judge the fairness of rewards by comparing their own input-output ratio with that of others, so compensation perceived as fair fosters positive work attitudes. Herzberg's two-factor theory (1959) further positions pay and rewards as hygiene factors that, when adequately met, prevent dissatisfaction and provide the foundation for satisfaction to grow. In this study, financial compensation is measured through the indicators of salary, bonus, allowance, and incentive.

Evidence for the positive link between financial compensation and job satisfaction is broadly consistent. Watkins and Fusch (2022) find a significant positive relationship between monetary compensation and overall, extrinsic, and intrinsic satisfaction, and Rachman et al. (2025) show that financial compensation, alongside workload, significantly explains satisfaction. Zayed et al. (2022) further demonstrate that compensation elevates satisfaction and morale, partly through motivation. A dissenting result from Idris et al. (2020) indicates that compensation effects depend on perceived fairness and organizational context. Drawing on Equity Theory (Adams, 1965) and Herzberg's two-factor theory (Herzberg, 1959):

H2: Financial compensation has a significant effect on job satisfaction.

H4: Financial compensation has a significant effect on work enthusiasm.

Definition and theory of work enthusiasm

Work enthusiasm, or work morale, is a positive psychological state or attitude that generates a sense of joy and a strong drive for employees to work diligently and consistently, so that tasks are completed faster and with better results in pursuit of organizational goals (Busro, 2018). It differs from mere willingness to work because it embodies zeal, enthusiasm, and sustained earnestness. In this study its indicators comprise enthusiasm in working, attendance discipline (absenteeism), and organizational attachment (Syafrizal, 2021). High work enthusiasm is typically reflected in employees who work responsibly, do not procrastinate, and are loyal and happy to work at the company.

Definition of job satisfaction and the mediating role

Job satisfaction is a feeling that leads employees to view their work positively, which in turn can raise work enthusiasm and help achieve optimal performance (Robbins, 2017, as cited in Herawati & Fauzan, 2024). Locke (1976) defines it as a pleasurable emotional state resulting from the appraisal of one's job. Job satisfaction is multidimensional, spanning satisfaction with the work itself, pay/wages, supervision, and coworkers (Sinambela, 2016). Satisfaction is a well-documented antecedent of morale and its behavioral expressions. Hidayat (2026) positions job satisfaction as an intervening variable between work morale and performance, and both Zayed et al. (2022) and Siswadi et al. (2024) confirm mediation mechanisms in which satisfaction transmits the effects of workplace inputs to downstream outcomes. On this basis:

H5: Job satisfaction has a significant effect on work enthusiasm.

H6: Job satisfaction mediates the effect of work overload on work enthusiasm.

H7: Job satisfaction mediates the effect of financial compensation on work enthusiasm.

Methodology

This study employs a quantitative, explanatory design. The population comprised all 612 modern minimarket employees working across 102 outlets in Kuningan Regency, Indonesia. Using the Slovin formula with a 5% margin of error and a cluster random sampling technique, 242 employees from 42 outlets were selected as the sample. Primary data were collected through a structured questionnaire administered on a 1-10 interval scale.

Four variables were measured. Work overload (X1, 14 items) covered mental, temporal, and physical load (Budiasa, 2021; Agustin et al., 2025). Financial compensation (X2, 8 items) covered salary, bonus, allowance, and incentive (Norman et al., 2024). Work enthusiasm (Y, 14 items) covered enthusiasm in working, attendance discipline, and organizational attachment (Syafrizal, 2021). Job satisfaction (Z, 20 items) covered the work itself, pay, supervision, and coworkers (Sinambela, 2016). Instrument validity was confirmed via item-total correlations exceeding the r-table value, and reliability was confirmed with Cronbach's alpha above 0.70 for all constructs.

Data were analyzed using path analysis in IBM SPSS 26, an extension of multiple regression that estimates direct and indirect causal relationships among variables. Classical assumption tests (normality,

multicollinearity, and heteroscedasticity) were performed prior to estimation. Two structural equations were specified:

$$Z = \rho zx1\ X1 + \rho zx2\ X2 + e1 \quad (1)$$

$$Y = \rho yx1\ X1 + \rho yx2\ X2 + \rho yz\ Z + e2 \quad (2)$$

The significance of individual paths was assessed with the t-test (one-tailed t-table = 1.652), and the significance of the indirect (mediating) effects was assessed with the Sobel test, where a value greater than 1.96 indicates significant mediation.

Result and Discussion

Respondent characteristics

The characteristics of the 242 respondents are summarized in Table 2. By gender, the composition was relatively balanced with a slight male majority: 133 men (55.0%) versus 109 women (45.0%). This male predominance indicates that men are more heavily absorbed into the modern retail sector, reflecting operational job demands that require considerable mobility and physical activity, such as loading and unloading goods, restocking, and night-shift work.

By age, the workforce was strikingly young: 58.7% were aged 20-25 years, 38.4% aged 25-30 years, 2.5% aged 18-20 years, and only 0.4% aged 30-40 years. More than 97% therefore fell within the early productive age band (20-30 years). This group typically possesses high energy, stamina, and adaptability to intense work rhythms, making them more prone to appraise heavy workloads as a challenge rather than a hindrance. This demographic profile provides important context for understanding why work overload did not exert a debilitating effect in this study.

By education, all respondents (100%) held a senior high school (SMA/SMK) qualification. This homogeneity confirms that the qualification is the common entry requirement for operational store roles such as cashier and sales assistant, and also implies that perceptions of the study variables are relatively undistorted by differences in educational attainment across respondents.

Table 2. Respondent characteristics (n = 242)

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	133	55.0
	Female	109	45.0
Age	18-20 years	6	2.5
	20-25 years	142	58.7
	25-30 years	93	38.4
	30-40 years	1	0.4
Education	Senior high school (SMA/SMK)	242	100.0

Source: SPSS 26 output, 2026.

Descriptive analysis

Table 3 reports the descriptive statistics of the four variables. Interpretation was performed by computing the ratio of the actual score to the ideal criterion score and classifying it into three criterion bands: low (0-33.33%), medium (33.34-66.66%), and high (66.67-100%). All four variables fell in the high category, with closely clustered indices in the 84-85% range.

Work overload obtained an index of 84.32% (high category), with a mean of 118.04 out of a maximum of 140. This indicates that modern minimarket employees in Kuningan Regency shoulder a substantial workload, arising from the demand to complete multiple tasks simultaneously, from customer service and stock management to transaction handling and maintaining store cleanliness and order.

Financial compensation obtained an index of 84.45% (high category), with a mean of 67.56 out of a maximum of 80. This high perception shows that employees judge the financial rewards they receive, comprising salary, bonus, allowance, and incentive, to be adequate and commensurate with the contribution and workload they provide, thereby encouraging a willingness to contribute more optimally.

Work enthusiasm obtained the highest index, 85.03% (high category), with a mean of 119.04 out of a maximum of 140. High enthusiasm amid an equally high workload is the key phenomenon of this study and suggests that employees are able to interpret job pressure as a spur to achievement rather than a debilitating burden.

Job satisfaction obtained an index of 84.80% (high category), with a mean of 169.60 out of a maximum of 200. This high satisfaction reflects employees' positive appraisal of the work itself, pay, supervision, and relationships with coworkers. Overall, the descriptive profile, showing high workload coexisting with equally high compensation, satisfaction, and enthusiasm, provides an initial indication that work overload behaves as a challenge stressor in this context.

Table 3. Descriptive statistics of research variables (n = 242)

Variable	Items	Min	Max	Mean	SD	Index (%)	Category
Work overload (X1)	14	90	140	118.04	9.359	84.32	High
Financial compensation (X2)	8	53	80	67.56	5.197	84.45	High
Work enthusiasm (Y)	14	97	140	119.04	7.821	85.03	High
Job satisfaction (Z)	20	137	200	169.60	11.690	84.80	High

Source: SPSS 26 output, 2026

Classical assumption tests

The data satisfied all classical assumptions. The normality test yielded an Asymp. Sig. (2-tailed) of 0.093 (> 0.05), indicating normally distributed residuals. Multicollinearity was absent, with tolerance values of 0.284 (X1), 0.379 (X2), and 0.162 (Z), all above 0.10, and VIF values of 3.522, 2.640, and 6.188 respectively, all below 10. Heteroscedasticity was not detected, with significance values of 0.094 (X1), 0.308 (X2), and 0.189 (Z), all exceeding 0.05.

Path analysis

Figure 1 presents the estimated path model. In the first structural equation, work overload (0.595) and financial compensation (0.460) both positively influenced job satisfaction, with an error term of 0.402. In the second equation, work overload (0.216), financial compensation (0.165), and job satisfaction (0.650) all positively influenced work enthusiasm, with an error term of 0.272.



Figure 1. Path model with standardized coefficients (***p < 0.001)

Source: SPSS 26 output, 2026. Dashed lines denote direct effects; solid lines denote paths through the mediator.

The coefficient of determination confirmed strong explanatory power. For the first equation, R-square was 0.838, meaning work overload and financial compensation jointly explained 83.8% of the variance in job satisfaction. For the second equation, R-square was 0.926, meaning the three predictors jointly explained 92.6% of the variance in work enthusiasm.

Table 4 decomposes the direct, indirect, and total effects. For work overload, the indirect effect through job satisfaction (0.386) exceeded the direct effect (0.216), giving a total effect of 0.602. For financial

compensation, the indirect effect (0.299) likewise exceeded the direct effect (0.165), giving a total effect of 0.464. In both cases the mediated pathway is the dominant route to work enthusiasm.

Table 4. Decomposition of direct, indirect, and total effects

Path	Direct	Indirect	Total
X1 -> Z	0.595	-	0.595
X2 -> Z	0.460	-	0.460
Z -> Y	0.650	-	0.650
X1 -> Y	0.216	-	0.216
X2 -> Y	0.165	-	0.165
X1 -> Z -> Y	0.216	0.386	0.602
X2 -> Z -> Y	0.165	0.299	0.464

Source: SPSS 26 output, 2026.

Hypothesis testing

Table 5 summarizes the hypothesis tests. All five direct paths were positive and significant ($p < 0.001$), and both Sobel tests exceeded the 1.96 threshold, confirming significant mediation. All seven hypotheses were supported. Notably, work overload exerted a positive rather than negative effect on both job satisfaction (H1) and work enthusiasm (H3), reversing the direction originally anticipated.

Table 5. Results of hypothesis testing

H	Path	t / Sobel	Sig.	Decision
H1	Work overload -> Job satisfaction	19.820	0.000	Supported (+)
H2	Financial compensation -> Job satisfaction	15.316	0.000	Supported (+)
H3	Work overload -> Work enthusiasm	6.537	0.000	Supported (+)
H4	Financial compensation -> Work enthusiasm	5.771	0.000	Supported (+)
H5	Job satisfaction -> Work enthusiasm	14.807	0.000	Supported (+)
H6	WO -> Job satisfaction -> Work enthusiasm	13.06	0.000	Supported
H7	FC -> Job satisfaction -> Work enthusiasm	6.56	0.000	Supported

Source: SPSS 26 output and Sobel test (danielsoper.com), 2026. t-table (one-tailed) = 1.652; Sobel critical value = 1.96.

Discussion

Testing the seven hypotheses yielded four main findings. First, all direct paths were positive and significant, so work overload and financial compensation each raised both job satisfaction and work enthusiasm. Second, job satisfaction was the strongest determinant of work enthusiasm, with a coefficient of 0.650 that surpassed the direct effects of both independent variables. Third, job satisfaction significantly mediated the effects of work overload (Sobel = 13.06) and financial compensation (Sobel = 6.56) on work enthusiasm, with indirect effects larger than the direct effects, making the mediation dominant. Fourth, and most important, the direction of the work overload effect ran counter to the initial expectation: rather than lowering them, excessive workload raised satisfaction and enthusiasm. These four findings frame the discussion below.

The most striking finding is that work overload strengthened, rather than eroded, both job satisfaction and work enthusiasm. This reverses the conventional hindrance-stressor assumption and aligns with the Challenge-Hindrance Stressor Framework (Cavanaugh et al., 2000; LePine et al., 2005): where employees appraise demanding work as an opportunity for achievement, heavy workloads can energize rather than exhaust. The high descriptive index for work overload (84.32%) coexisting with high enthusiasm (85.03%) supports this reading, and echoes Dewi et al. (2021), who found that overload need not depress satisfaction. It also resonates with Sobaih and Hasanein (2023), who observed that role stress can positively influence satisfaction when framed as a route to recognition.

Financial compensation also mattered, confirming Watkins and Fusch (2022) and Rachman et al. (2025). Its high perceived adequacy (84.45%) plausibly reinforced the challenge appraisal: employees who feel fairly rewarded are more likely to interpret demanding tasks as worthwhile. This interplay explains why enthusiasm remained high despite a heavy workload. The dissenting result of Idris et al. (2020) is a useful boundary condition, indicating that compensation effects are contingent on perceived fairness, a condition apparently met in this sample.

Job satisfaction proved to be the dominant transmission mechanism. Because the indirect effects exceeded the direct effects for both antecedents (work overload: 0.386 > 0.216; financial compensation: 0.299 > 0.165),

work enthusiasm is shaped less by workload or pay per se than by whether these translate into genuine satisfaction. This dominance of the indirect path underscores that job satisfaction is not a passive intervening variable but the principal conduit (partial mediation) determining how far workplace inputs are converted into enthusiasm. The finding is consistent with Hidayat (2026), Zayed et al. (2022), and Siswadi et al. (2024), which position job satisfaction as the main transmission route to positive behavioral outcomes.

The very high explanatory power of the model reinforces confidence in these findings. Work overload and financial compensation explained 83.8% of the variance in job satisfaction, while the three variables jointly explained 92.6% of the variance in work enthusiasm. These large coefficients of determination indicate that the proposed model captures most of the factors shaping work enthusiasm in modern retail, though the residual variance (16.2% and 7.4% respectively) points to other factors beyond the model, such as leadership, physical work environment, or organizational culture, that warrant further study.

Theoretically, this study contributes by establishing that, among a young and productive retail workforce, work overload is better positioned as a challenge stressor than a hindrance stressor, provided it is accompanied by compensation perceived as fair. It also fills a gap by treating work enthusiasm, rather than performance or engagement, as the dependent variable, and by modeling work overload and financial compensation simultaneously within a single mediation framework in the modern minimarket context that has been largely overlooked. Practically, the findings direct managers not merely to add incentives or pile on tasks, but to invest in the drivers of satisfaction, supportive supervision, cooperative teams, and fair pay, so that intense retail demands become durable enthusiasm rather than burnout.

Conclusion

This study demonstrates that, among modern minimarket employees in Kuningan Regency, work overload and financial compensation each exert a positive and significant effect on job satisfaction and work enthusiasm, and that job satisfaction significantly mediates both relationships, with the mediated pathways dominating the direct ones. Contrary to expectation, work overload boosted rather than diminished morale, best explained as a challenge stressor operating in a context of adequate financial rewards. Managerially, retailers should treat job satisfaction as the strategic lever, sustaining fair compensation while strengthening supervision quality, teamwork, and role clarity, so that intense retail workloads become a source of enthusiasm rather than burnout. The study is limited by its single-regency scope, cross-sectional design, and reliance on self-reported perceptual data. Future research could test the challenge-hindrance mechanism directly, incorporate objective workload measures, and extend the model to other retail formats and regions.

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