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The 5th International Conference on Entrepreneurship

The Impact of Training, Workload, and Career Development on Job Satisfaction and Employee Performance: Evidence from Banco Nacional de Comércio de Timor-Leste (BNCTL)

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ABSTRACT

This study investigates the influence of training, workload, and career development on job satisfaction and employee performance at Banco Nacional de Comércio de Timor-Leste (BNCTL). As Timor-Leste's state-owned commercial bank, BNCTL plays a strategic role in financial inclusion and national economic development. Rapid modernization—branch expansion, digital banking, and international card products—creates both opportunities and human resource challenges. Using a quantitative, explanatory, cross-sectional design, this study employs stratified random sampling of 250 employees across branches and headquarters. Data will be collected through structured questionnaires and analyzed using SEM and regression models, including mediation and moderation testing. The research is expected to provide empirical evidence on how HR practices affect employee outcomes in small, post-conflict economies. Findings will contribute academically by extending HRM theories to developing country contexts, and practically by guiding BNCTL's HR strategies in training investment, workload calibration, and transparent career pathways.

Keywords — BNCTL, Career Development, Employee Performance, Job Satisfaction, Training, Workload

INTRODUCTION

Banks play a crucial role in economic development by mobilizing savings, providing payment services, and supporting households and businesses. In Timor-Leste, BNCTL is the only state-owned commercial bank with a mandate to increase financial inclusion and support national development. The modernization of BNCTL, including branch expansion, digital banking, and international card services, has created both opportunities and HR challenges. Employees face increased workload, new technical skill requirements, and unclear career paths, leading to issues of job satisfaction and performance. This study aims to examine how training, workload, and career development influence job satisfaction and employee performance in BNCTL.

LITERATURE REVIEW

This section reviews theories and prior studies related to training, workload, career development, job satisfaction, and performance. The Resource-Based View (Barney, 1991) emphasizes human resources as a source of competitive advantage. The AMO framework (Appelbaum et al., 2000) links ability, motivation, and opportunity to performance. Training theories

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such as Kirkpatrick's evaluation model and Transfer of Training Theory highlight the role of effective training. Workload is explained through the Job Demands-Resources model and Conservation of Resources theory. Career development theories include Super's theory, Career Construction Theory, and SCCT. Job satisfaction is framed by Herzberg's Two-Factor theory and the Job Characteristics Model. Performance theories include Goal-Setting Theory and AMO. Based on this, the study proposes hypotheses linking training, workload, and career development to satisfaction and performance.

METHODOLOGY

The research uses a quantitative, explanatory, cross-sectional design with a post-positivist paradigm. The population consists of approximately 650 BNCTL employees. Using stratified random sampling by job category and branch location, a sample of 250 valid responses will be targeted. Variables: Independent variables are training, workload, and career development; dependent variables are job satisfaction and employee performance; career development also serves as a moderator, and job satisfaction as a mediator. Data collection will use a structured Likert 5-point questionnaire, bilingual, and pre-tested. Data analysis will include SEM, regression, mediation, and moderation testing. Ethical considerations include informed consent, anonymity, and BNCTL management approval.

RESULTS (IN PROGRESS)

As the study is ongoing, empirical results are not yet available. It is expected that training will positively affect satisfaction and performance, workload will have a negative effect beyond optimal levels, and career development will strengthen HR outcomes and buffer negative workload effects.

DISCUSSION

The study is expected to make theoretical contributions by extending HRM frameworks into the context of a small, post-conflict economy. Managerial implications include prioritizing structured training, balancing workloads, and establishing transparent career pathways. The findings may also be relevant to policymakers and development partners supporting capacity-building in state-owned banks.

CONCLUSION

This paper outlines a research-in-progress examining the effects of training, workload, and career development on job satisfaction and employee performance at BNCTL. The study is expected to generate useful insights for both academic theory and practical HRM strategies, helping BNCTL achieve its dual mandate of financial inclusion and operational effectiveness.

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