



The Impact of Competence and Job Satisfaction on Employee Organizational Commitment at PT Bank Tabungan Negara (Persero) Tbk

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Abstract:

Each individual within the organization is assigned a role and position that is equally valued and contributes meaningfully to the organization's advancement. The objective of this study is to examine the relationship between competence, job satisfaction, and organizational commitment at PT Bank Tabungan Negara (Persero) Tbk. (PT BTN). The population under study was the total number of employees at branch offices, amounting to 6,605 employees. The sample was obtained from the accessible population, comprising employees from 24 branch offices within the operational domains of Regional Office 1 and Regional Office 2. The Taro Yamane formula was used to calculate the number of samples required for this study, which resulted in a total of 348 samples being utilized. The findings of the study suggest that competence and job satisfaction have a significant impact on organizational commitment. Furthermore, job satisfaction is confirmed to mediate the positive and significant impact of competence on organizational commitment. These findings imply that the management of PT BTN has the potential to enhance organizational commitment, as measured by the affective commitment indicator, by cultivating a sense of emotional attachment among employees to the organization. This can be achieved by refraining from perceiving organizational problems as individual employee issues. Furthermore, the management of PT BTN also has the potential to enhance emotional competence by improving employees' abilities to carry out assignments, comply with organizational regulations, and adapt effectively to various work assignments.

1. Introduction

Organizational commitment is defined as an employee's desire to remain a member of the organization and a measure of their intention to stay with the company in the future. Employees with limited ability to manage excessive workloads are likely to have a shorter tenure in the organization [26]. Individuals who exhibit a strong commitment to the organization tend to hold a favorable view of both the organization and themselves. This optimistic perspective fosters a sense of unity and shared purpose, ensuring that all individuals within the organization are valued equally and each person's contribution is recognized as significant to the organization's advancement. The recruitment

and retention of employees have been identified as pivotal factors in the success of an organization.

Previous studies demonstrated that there is a positive and significant relationship between competence and organizational commitment [2][7]. This suggests that employees with reasonable and appropriate competence are more likely to understand their job roles effectively [11]. Job satisfaction has also been demonstrated to influence organizational commitment. According to Robbins and Judge (2022), job satisfaction can serve as an indicator of positive or negative sentiments regarding an individual's work, with elevated levels of job satisfaction corresponding to positive perceptions of one's work, and conversely, with diminished levels of job satisfaction corresponding

to negative perceptions. Similarly, another study also confirmed that job satisfaction has been demonstrated to have a clear and robust relationship with organizational commitment [19]. Concurrently, job dissatisfaction may precipitate the contemplation of resignation, culminating in a dearth of organizational commitment. Issues that may occur in organizations include policies and human resource management practices that can impact levels of job satisfaction, work stress, and organizational commitment. These issues are pervasive in numerous organizations, including PT Bank Tabungan Negara (Persero) Tbk (PT BTN). PT BTN, as an organization, has been identified as a site of concern, with a number of issues being noted. These include, but are not limited to, the following: a) an incompatibility of employee competencies with assigned positions, b) placement of employees that does not match interests, c) conditions of employee shortages, d) high job demands, and e) individual and work environment discomfort. A discrepancy between the competencies possessed by employees and the requirements of their assigned positions can result in organizational challenges at PT BTN. Employees who lack the necessary competencies to effectively carry out their duties may encounter difficulties in meeting job demands, thereby compromising optimal performance. Conversely, the development of employee competencies, such as through training or educational programs, has not been implemented to address identified gaps in employee competencies. This has resulted in employee dissatisfaction with their work, which can subsequently impact their organizational commitment. This assertion is supported by the findings of the Employee Assessment 2021 Report, which encompassed a total of 10,101 employees from diverse job levels. The report noted that 23.52% of employees demonstrated below-average performance ratings, indicating a delay in their progression to more senior levels compared to employees categorized as Star, Potential, or Average (BTN, 2021). Furthermore, conditions of discomfort, both individually and in the work environment, have the potential to cause employees to feel uneasy and unable to perform optimally. Conversely, employees who do not achieve maximum results for the organization may experience a decline in commitment. This phenomenon is evidenced by the substantial number of employees who submitted their resignations during the period of 2020-2022, amounting to a total of 289 employees. Further, a total of 56.55% of employees cited personal or family-related reasons for their resignation. These reasons included the pursuit of employment opportunities aligned with their religious values, the need to prioritize childcare

and family obligations, the aspiration to secure alternative employment with more flexible scheduling or more manageable workloads, and other personal considerations. Furthermore, a significant proportion of employees, amounting to 30.36%, have chosen to resign in order to pursue alternative employment opportunities that are perceived to be more conducive to their professional growth and personal interests. The aforementioned description of the problems illustrates that there are issues that can impact organizational commitment of employees at PT BTN. Therefore, it is necessary to investigate drivers of organizational commitment. The objective of this study is to examine the relationship between competence, job satisfaction, and organizational commitment of employees at PT BTN.

2. Literature review

2.1. Organizational Commitment

Organizational commitment is defined as an employee's propensity to maintain their employment with a particular organization. The degree to which an employee is committed to an organization has been identified as a pivotal factor in determining the employee's propensity to remain with the organization or seek alternative employment opportunities. There are three organizational commitments identified: affective, continuance, and normative. Affective commitment is defined as an employee's emotional attachment to the organization. Employees will experience a sense of connection to the organization, which can be defined as the emotional bond they feel with the company. This bond is derived from their knowledge and involvement in the organization. Further, continuation commitment is predicated on the benefits the employees derive or the economic value they accrue if they leave their organization. Employees may be inclined to maintain their employment for reasons that include a sense of obligation or financial needs. On the other hand, normative commitment pertains to an employee's dedication to the organization, which is propelled by moral or ethical imperatives. In such instances, an employee opts to maintain their position within the organization, driven by a sense of obligation or ethical responsibility.

2.2. Competence

Competence is defined as the capacity, qualification, or behavior that an employee brings to their position to carry out their duties and functions effectively. In this context, competency components, in addition to

behavior, include knowledge and skills. Competence should not be regarded as a static attribute, but rather as a conceptual framework that signifies an understanding of the relationship between anticipated and desired implementation, informed by insights from prior implementation initiatives. Another perspective posits that competence is a multifaceted concept, encompassing knowledge, skills, abilities, and personality traits that collectively contribute to effective management practices [20].

2.3. Job Satisfaction

Job satisfaction is defined as an individual's general attitude toward their job, the difference between the amount of rewards an employee receives and the amount they believe they should receive [12]. Jobs entail interaction with co-workers, superiors, organizational rules and policies, performance standards, working conditions, and other relevant factors. Employees who experience elevated levels of job satisfaction are more likely to demonstrate a favorable attitude toward their professional role. Conversely, employees experiencing job dissatisfaction often exhibit a negative attitude toward their work [10].

2.4. Research Hypotheses

H1: Job competence (X1) has a positive and significant impact on Organizational Commitment (Y).

H2: Job satisfaction (X2) has a positive and significant impact on Organizational Commitment (Y).

H3: Job satisfaction (X2) mediates the positive and significant impact of job competence (X1) on organizational commitment (Y).

3. Methodology

This present study was done in a quantitative manner. Quantitative research is defined as a research approach that utilizes numerical data, encompassing data collection, data interpretation, and the presentation of results [15]. This research was conducted at PT BTN. The population under study was defined as the total number of employees at PT BTN branch offices, amounting to 6,605 individuals. The sample was obtained from the accessible population, comprising employees from 24 branch offices within the operational domains of Regional Office 1 and Regional Office 2. The Taro Yamane Formula approach was used to calculate the number of responders using the following formula:

$$\text{Total Sample} = \frac{\text{Total Population}}{1 + (\text{Total Population} \cdot e^2)}$$

where: e = Error tolerance limit

Therefore, the total number of respondents is:

$$n = \frac{2678}{1 + (2678 \cdot (0,05^2))} = 348 \text{ respondents}$$

This study utilized primary data obtained through interviews and questionnaires, and secondary data through supporting sources. This enabled both qualitative and quantitative insights. Secondary data were acquired from organizational archives and related academic sites. The data was analyzed statistically using the Structural Equation Modeling (SEM) approach with LISREL.

3.1. Findings

3.1.1. Company Profile

PT BTN is a State-Owned Enterprise engaged in banking industry. PT BTN's primary product is the Home Ownership Credit (*Kredit Pemilikan Rumah*, KPR), which has led to its position as the market leader in housing financing in Indonesia. In addition to its services offered through KPR, PT BTN provides a variety of banking products and services, including savings accounts, current accounts, deposits, credit cards, debit cards, and digital services such as mobile banking. PT BTN has achieved various milestones and significant developments, with total assets exceeding IDR 300 trillion as of the end of 2023, demonstrating sustained growth and financial stability.

3.1.2. Respondent Profile

The categories employed for the purpose of classifying the respondent profile encompass gender, age, marital status, and education level. The analysis revealed that 56.62% of the respondents identified as female and 43.39% as male. Individuals over 20 years old constituted 0.29% of the sample, followed by those between the ages of 21 and 30 (45.40%), 31 and 40 (9.20%), 41 and 50 (9.20%), and above 50 (4.31%). The demographic composition of the sample was as follows: 65.52% of the subjects were married, while the remaining 34.48% were not. The proportion of respondents who had completed secondary school or an equivalent educational program was 1.15%, followed by 9.48% who had obtained a diploma, 83.91% who had attained an undergraduate degree, 5.17% who had obtained a graduate degree, and 0.29% who had attained a postgraduate degree.

3.2.3. Results of Hypothesis Testing

Table 2. Results of Hypothesis Testing

Hypothesis	Path Coefficient	T-Value	Test Results
Competence → Organizational Commitment	0.26	3.48	Supported
Job Satisfaction → Organizational Commitment	0.41	4.01	Supported
Competence → Job Satisfaction → Organizational Commitment	0.29	4.18	Supported

The parameter estimate demonstrates that job competence exerts a positive and significant impact on organizational commitment, with a t-value that exceeds the threshold value ($3.48 > 1.96$). The parameter estimate showed a positive and substantial relationship between job satisfaction and organizational commitment with a t-value higher than the threshold value ($4.01 > 1.96$). The parameter estimate indicates that job competence exerts a positive and significant impact on organizational commitment, as evidenced by a t-value that exceeds the threshold value ($4.18 > 1.96$). The effect coefficient was 0.29 (positive), indicating that job satisfaction could function as a mediator between job competence and organizational commitment.

4. Discussion

4.1. Competence on Organizational Commitment

The results of hypothesis testing confirm that competence has a positive and significant impact on organizational commitment of employees at PT BTN. This is evidenced by a t-value greater than the critical value ($3.48 > 1.96$). In addition, the resulting influence coefficient is 0.21 (positive), indicating that organizational commitment increases with higher competence. This phenomenon can be attributed to the enhancement of employee competence, particularly in the domain of social competence. This includes the development of positive working relationships, effective collaboration with diverse stakeholders to accomplish tasks, and the prioritization of the success of the work team. Consequently, these factors contribute to an increase in organizational commitment. This finding is rooted in the assertion of Bakotić (2022), who posited that employee commitment to the organization is influenced by a

myriad of factors, including personal attributes such as age, gender, educational attainment, work experience, aptitude, and personality. This notion is corroborated by the findings of who observed that individuals with superior cognitive abilities demonstrate enhanced levels of productivity in their professional endeavors. Consequently, employees may experience a greater sense of professional fulfillment. Competencies that align with the employee's duties and responsibilities can foster a sense of connection to the organization's values and objectives. Employees who feel that their abilities and contributions are recognized and appreciated by the organization tend to be highly committed to it. Conversely, individuals with superior cognitive abilities tend to possess a more extensive body of job-related knowledge, a factor that can enhance their market value. Moreover, the knowledge an employee possesses offers only limited insight into the probability of their continued employment with the organization.

4.2. Job Satisfaction on Organizational Commitment

The results of hypothesis testing confirm that job satisfaction has a positive and significant impact on organizational commitment of employees at PT BTN. This is evidenced by a t-value greater than the critical value ($4.01 > 1.96$). Further, the resulting influence coefficient is 0.41 (positive), indicating that as job satisfaction increases, so does organizational commitment. This phenomenon can be attributed to the notion that the higher the level of job satisfaction, the higher the organizational commitment will be. This is salient particularly in the domains of salary and incentives, where the organizations provide stable salary provisions, adjust salaries according to job responsibilities, ensure fair treatment among employees, and pay salaries based on work completed. This finding is in line with those of where job satisfaction has a strong positive influence on organizational commitment. Satisfied employees have been shown to be more likely to want to stay with the organization and feel an obligation to do so, as well as a sense of gratitude for the benefits they receive, such as good salaries, interesting work tasks, adequate supervision, and other factors that contribute to their overall satisfaction [3]. This finding aligns with the perspective outlined by Judge et al. (2023), which posited that employee satisfaction is associated with stability, productivity, and a propensity to prioritize the interests of the organization. Conversely, modifications in organizational variables, including salary structures, employee participation in policy formulation, and the work environment, have the

potential to be implemented in order to enhance organizational commitment and overall results [1].

4.3. Mediation of Job Satisfaction on The Impact of Competence on Organizational Commitment

The results of hypothesis testing confirm that job satisfaction is proven to mediate the positive and significant impact of competence on organizational commitment. This is evidenced by a t-value greater than the critical value ($4.18 > 1.96$). Furthermore, the resulting influence coefficient is 0.29 (positive), indicating that job satisfaction acts as a mediator that strengthens the relationship between competence and organizational commitment. This finding aligns with a research conducted by Stamouli and Gerbeth (2021) on 96 healthcare professionals in 2018, within five clinics in Bavaria, Germany. The study incorporated the competence variable, thereby demonstrating a significant influence on organizational commitment through job satisfaction. Their study found that healthcare professionals who possess high emotional competence are more adept at managing workplace dissatisfaction, thereby sustaining their organizational commitment. In a similar vein, a study by Sonia and Krishnamoorthy (2022) examined the relationship between teacher competence and organizational commitment in a self-financing engineering college in the Kanchipuram district of Tamil Nadu, India. The study found that teacher competence exerts a significant direct effect on organizational commitment, with job satisfaction functioning as a mediating factor. The study's findings also indicated that academic competence exerts a significant indirect effect on organizational commitment.

5. Conclusion

This study confirms that competence and job satisfaction have a positive and significant impact on organizational commitment. The findings of this study indicate that an enhancement in the job competence and job satisfaction of employees will foster organizational commitment. Moreover, job satisfaction is also proven to mediate the positive and significant impact of competence on organizational commitment. In this context, job satisfaction may act as a mediator in the relationship between job competence and organizational commitment. The enhancement of job competence has been demonstrated to engender heightened job satisfaction, thereby fostering enhanced organizational commitment among employees of PT Bank Tabungan Negara (BTN) (Persero) Tbk.

6. Implications and Limitations

The findings imply that the management of PT BTN has the potential to enhance organizational commitment, as measured by the affective commitment indicator, by cultivating a sense of emotional attachment among employees to the organization. This can be achieved by refraining from perceiving organizational problems as individual employee issues. Furthermore, the management of PT BTN also has the potential to enhance emotional competence by improving employees' abilities to carry out work assignments, comply with organizational regulations, and adapt effectively to various work assignments. However, this study acknowledges that there are several limitations encountered by this study. First, this study employed a quantitative approach, and second, this study exclusively examined employees of PT Bank Tabungan Negara (BTN) (Persero) Tbk. Future studies are suggested to include employees of other banking organizations, and enhanced by implementing mixed methods.

Author Statements:

- **Ethical approval:** The conducted research is not related to either human or animal use.
- **Conflict of interest:** The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper
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- **Data availability statement:** The data that support the findings of this study are available on request from the corresponding author. The data are not publicly available due to privacy or ethical restrictions.

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