

FINAL REVISION UK ENGLISH-2 (1)

by Turnitin Indonesia

Submission date: 22-Feb-2024 08:44PM (UTC-0800)

Submission ID: 2302208191

File name: FINAL_REVISION_UK_ENGLISH-2_1.pdf (346.11K)

Word count: 8189

Character count: 45575

THE EFFECT OF WORK COMMITMENT AND COMPETENCE ON JOB SATISFACTION AND EMPLOYEE PERFORMANCE OF BANK PEMBIAYAAN RAKYAT SYARIAH BHAKTI SUMEKAR

ABSTRACT

Human resources have become one of strategic issues of Islamic banking in Indonesia. The purpose of this study was to examine the effect of work commitment and competence on employee job satisfaction, the effect of work commitment and competence on employee performance and the effect of job satisfaction on the employees' performance of BPRS Bhakti Sumekar. The population in this study amounted to 239 employees of BPRS Bhakti Sumekar Sumenep East Java. A sample of 150 respondents. Data analysis technique is using the Partial Least Square (PLS) method. The result of the study concludes that work commitment does not give significant effect on employee job satisfaction. Competence has a positive impact and significant on employee job satisfaction. Work commitment and competence have a positive impact and significant on employee performance. Job satisfaction has a positive impact and significant on employee performance. The novelty of this study show that work commitment has no effect on employee job satisfaction at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. Because according the theory requires that work commitment has an effect on employee job satisfaction (Luthans, 2005). Theoretical Implications. Based on the findings of the research in advance it can produce commitment, competence and job satisfaction will significantly improve the performance of company employees embed commitment and implement these variables to employees. Meanwhile, the implication of this research in science, especially human resource management science, is that this research enriches the empirical research that has been conducted, where the results of the study are very varied. Practical Implications. Practically, the results of this study can be used as input in the implementation of commitments, competencies and job satisfaction of employees in companies, especially companies owned by the region that the commitment, competency and job satisfaction management variables are needed to improve employee performance.

KEYWORDS: work commitment, competence, job satisfaction and employee performance.

1. INTRODUCTION

Bank Pembiayaan Rakyat Syariah Bhakti Sumekar or known as BPRS Bhakti Sumekar is a Regional Enterprise (BUMD) in Sumenep. BPRS Bhakti Sumekar has a mission that is established by this following intention (1) intermediation between excess economic user with less sharia-based capital, (2) helping to empower small and medium economic entrepreneurs, (3) striving to increase regional income. Based on the observation, investigation and research that the author surveyed during 3 (three) years from 2015 - 2017 there was a decrease in the performance of Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. This is reflected in the achievement of net income that fell in 2017. 12,639 million rupiah in 2016 and decrease by 2,325 million rupiah to 10,314 million rupiah in 2017 (table 01). Based on the 2017 profit target of 14.40 billion rupiah, the realisation was 10.31 billion rupiah, the achieved percentage was 71.60%, achievement of the target was less than 100% (table 02).

Table 01: Achievement Performance of Bank Pembiayaan Rakyat Syariah Bhakti Sumekar 2015-2017 (in million rupiah)

Indicator	2015	2016	2017
Asset	518.968	615.981	765.670
Provided Financing	372.606	428.829	542.310
Third-party funds	252.753	334.229	441.571
- Savings	96.444	97.087	135.815
- Deposits	156.309	237.142	305.756
Net profit	12.007	12.639	10.314
Equity	113.655	117.365	130.931

Source: Annual Report Bank Pembiayaan Rakyat Syariah Bhakti Sumekar 2015-2017 (data processed)

Table 02: Target and Realisation of Bank Pembiayaan Rakyat Syariah Bhakti Sumekar 2017 (in million rupiah)

Indicator	2017		
	Target	Realisation	%
Asset	810,10	765,67	94,52%
Provided Financing	514,91	542,31	105,32%
Third-party funds	500,07	441,57	88,30%
- Savings	120,73	135,81	112,49%
- Deposits	379,34	305,76	80,60%
Profit	14,40	10,31	71,60%

Source: Annual Report of Bank Pembiayaan Rakyat Syariah Bhakti Sumekar 2017 (data processed)

Table 03: Financial Ratios of Bank Pembiayaan Rakyat Syariah Bhakti Sumekar 2015-2017

Indicator	2015	2016	2017
Capital Adequacy Ratio (CAR)	47,24%	40,64%	39,33%
Non-Performing Loan (NPL Gross)	01,36%	02,09%	02,39%
Return on Asset (ROA)	03,50%	03,15%	02,14%
Return on Equity (ROE)	16,13%	15,17%	11,50%

Source: Annual Report of Bank Pembiayaan Rakyat Syariah Bhakti Sumekar 2015-2017 (data processed)

Table 04: Target and Realisation of Bank Pembiayaan Rakyat Syariah Bhakti Sumekar 2017

Indicator	2017		
	Target	Realisation	%
Capital Adequacy Ratio (CAR)	44,00%	39,33%	89,39%
ROA	2,4%	2,14%	89,12%
NPF Nett	0,66%	1,62%	40,74%
NPF Gross	1,5%	2,39%	62,76%

Source: Bank Pembiayaan Rakyat Syariah Bhakti Sumekar 2017 (data processed)

Based on the table above, it can be seen that the performance of the Pembiayaan Rakyat Syariah Bhakti Sumekar is the reflection of the worker's decreased performance. The target achievements that are less than 100% in 2017. Both the achievement of assets, third party funds and deposits (table 02). Likewise, the achievements of financial ratios such as CAR, ROA and NPF also illustrate defective conditions (table 03 & 04).

5
The lack of stability or instability in the achievement of targets and financial ratios of Bank Pembiayaan Rakyat Syariah Bhakti Sumekar 2017 proves that the performance of employees of the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar is disrupted. Nevertheless, Bank Pembiayaan Rakyat Syariah Bhakti Sumekar must encourage employees to be more committed to work, be competent and provide satisfaction to employees in working to achieve the bank's vision and mission so that creates a better influence on employee performance.

The employee performance of Bank Pembiayaan Rakyat Syariah Bhakti Sumekar is certainly inseparable from the employee's work commitment. Job commitment is another term for organisational commitment which is a behavioural dimension that can be used to assess employee tendencies. It is a state of an employee who sided with a particular organisation, as well as his goals and desires to maintain his membership in the organisation (Robbins and Judge, 2009). It is an attitude to reflect on feelings of like or dislike of the organisation where he works. When one likes the organisation where he works, he will give the best and loyal ability to the organisation, or in other words members who have its commitments to the group will be more enduring as part of the organisation than members who have no work commitment.

Another important factor that is able to affect employee performance in addition to work commitment is competence. Competence is one of the factors that distinguish someone who shows optimal performance with one who is not able to show optimal performance. Competence is a collection of human resources that dynamically shows intellectual capacity, the quality of mental attitudes and social capabilities of a person (McClelland, 1987: 151).

Other factors besides job commitments and competencies that can affect employee performance are employee's job satisfaction. It is an assessment, feeling or attitude of a person or employee towards his work and is related to the work environment, type of work, compensation, relationships between co-workers, and social relations in the workplace and so on. In conclusion, it can be said that job satisfaction is fulfilled several desires and needs through work activities.

Job satisfaction is part of the motivation process. It can be related to the performance and results of their work, the rewards and penalties that they receive (Gibson *et al.*, 2012). Therefore, the level of job satisfaction in the organisation can be indicated through the results such as the attitude of members of the organisation, changes in the work of members of the organisation, absenteeism, delays and complaints that are common in the working circle. Job satisfaction is a positive feeling about one's work which is the result of an evaluation from its characteristics. Low job satisfaction can cause a variety of negative impacts such as degrading work discipline, decreased enthusiasm and passions, also often become mistakes then the display of its productivity.

The phenomena that occur in the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar with respect to employee satisfaction can be seen in the presence of several employees who are dissatisfied with their own work due to many reasons; they may be less compatible for the work unit concerned, less skilled and less skilled. Dissatisfaction with superiors was also found, this was seen by expressing feelings of displeasure when the boss gave orders and decisions issued. Workers who are less suitable for a work unit also influence employee satisfaction at work. Promotion and the amount of salary received by an employee also affect the satisfaction of employees of the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar.

The problem of employee performance in the banking environment is related to the idea of success of the bank in achieving goals. According to Javed (2014) there was a positive and significant relationship between job satisfaction and employee performance. Whereas Vrinda and Jacob (2015) found that employees will be more satisfied if they get what they expect to affect employee performance. Similarly, Inuwa (2015) research found that there is a positive influence between job satisfaction, work attitude and equity on the performance of an employee in the organisation. In contrast to previous research, Sawitri, et al., (2016) mentioned that there was no influence between job satisfaction on employee performance.

Competence is related to the ability of individuals who carry out a job correctly and have an advantage based on matters relating to knowledge, expertise and attitude. Worker competencies play an important role, because it will affect job satisfaction and employee performance.

Murgianto, et al., (2016), states that conducted commitment, competence and job satisfaction have a significant effect on employee performance. However, a number of other studies have found that competency does not significantly affect employee performance, such as Rameshwar Dubey (2010). While research conducted by Renyut, *et al.*, (2017) found that competence has a significant effect on job satisfaction and employee performance. In addition, Renyut, et al., (2017) explained that work commitment did not significantly influence employee performance by mediating job satisfaction.

Work commitment is a side term of organisational commitment related to the strong recognition and involvement of someone in a particular organisation, work commitment has an influence on job satisfaction because work commitments are able to create a sense of job satisfaction for employees which will later impact on employee performance. Adekola (2012) the results of the study indicate that there is a significant influence between organisational commitment to employee job satisfaction. The influence of organisational commitment on employee performance in Giri, *et al.*, (2016) organisational commitment significantly affects employee performance. Donald et al., (2016) explained work commitment did not affect employee performance. Regarding the results of the study the influence of work commitment on job satisfaction and employee performance there is a research gap, because previous studies state that there is a significant influence on job satisfaction and employee performance and some of them find no significant influence.

From the results of gap research that has been stated, these are the following reason from the researchers chose work commitment, competency, job satisfaction and employee performance variables, the researchers interested in taking the title: "The Effect of Work Commitment and Competence on Job Satisfaction and Employee of Bank Pembiayaan Rakyat Syariah Bhakti Sumekar.

Based on the description above, researchers formulating the following problems :

- 1) Does work commitment affect employee job satisfaction at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar?
- 2) Does competence affect employee job satisfaction at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar?
- 3) Does the work commitment affect the performance of employees at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar?
- 4) Does competence affect the performance of employees at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar?
- 5) Does job satisfaction affect employee performance at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar?

2. LITERATURE REVIEWS

2.1 Work Commitment

Work commitment is defined as a trust and acceptance of the goals and values of the organisation, a willingness to use a genuine effort to the interests of the organisation, a desire to maintain membership in the organisation (Aranya, et al., 1991). Dixit and Bhati, (2012) revealed that the concept of organisational commitment was derived from Whyte's article in 1956, The Organisation Man, which states that commitment comes into being when a person links extraneous interests with a consistent line of activity by making a side bet. In this review, organisational commitment is used synonymously with job commitment both of which entails more psychological concepts than environmental factors of workplace. Yusuf and Metiboba, (2012) submit that job commitment is a psychological state that characterises the employee's relationships with the organisation; and has implications for the decision to continue/discontinue membership in the organisation. Job commitment therefore entails attitude or orientation towards the organisation which links or attaches the individual or worker to the establishment. It is a process whereby the

goals of the individual or worker are increasingly integrated with that of the organisation. Job commitment entails three components – workers’ readiness to exert effort on behalf of the organisation; workers’ acceptance of organisational goals and values; and workers’ desires to remain with the organisation Ogaboh et al., (in Oludeyi, Olukunle Saheed, 2015). Other researchers have categorised commitment to include (a) something of the notion of membership (b) reflecting the current position of the individual (c) having special predictive potentials, providing predictions concerning certain aspects of performance, motivation to work, spontaneous contribution, and other related outcomes; and (d) it also suggests the differential relevance of motivational factors (Dixit & Bhati, 2012).

Work commitment involves three attitudes, identification with organisational goals, feelings of involvement in organisational tasks, and feelings of loyalty to the organisation. It means that employees who are committed to the organisation perceive the values and interests of the organisation to integrate their personal goals. Working is the task is understood as a personal interest, and has the desire to be always loyal into the progress of the organisation. Commitment is a condition where the organisation is impartial, aims and desires to maintain membership in the organisation (Robbins and Judge, 2009). The views of other experts define organisational commitment as the level at which employees believe and accept organisational goals and it then remains or will not leave them (Mathis and Jackson, 2001). Research by Charmeli and Anat (2004) and Akhtar, *et al.* (2015) state that work commitment has an effect on employee job satisfaction. Research by Charmeli and Anat (2004) and Fu, et al., (2014) agrees that work commitment had an effect on employee performance.

2.2 Competence

Competency has its origins in the Latin word 'competentia' which means “is authorised to judge” as well as “has the right to speak” Caupin et al., (in Tripathi et al., 2014). The competence approach to human resources management is not new. The early Romans practiced a form of competency profiling in attempts to detail the attributes of a “good Roman soldier” (Draganidis and Mentzas, 2006). McClelland (in Tripathi et al., 2014) described “competency” as the characteristics underlying superior performance. He is credited with introducing the idea of “competency” into the human resource literature; in his efforts to assist the United States Information Agency improve its selection procedures (Draganidis and Mentzas, 2006).

Competence is a combination of training (knowledge), education (expertise) and work experience possessed by human resources in carrying out tasks. For carrying out work activities, the competency aspect is a significant prerequisite for achieving the mission and objective of a job position. Increasing workload and competence in assignments require capable and capable employees in carrying out the work responsibilities given. Employee competency as a characteristic of one's ability is needed to get good work results that lead to job satisfaction.

The influence of competencies on employee job satisfaction was put forward by Bogner and Thomas (1994: 72), competency as a specific skill possessed by the company and knowledge directed to achieve high job satisfaction. The results of the research by Murgianto, *et al.*, (2016), Suyitno (2017) and Hotman (2011) emphasised that competence affects employee job satisfaction. The results of the research by Murgianto, *et al.*, (2016), Hotman (2011), Suyitno (2017) and Coco (2011) mentioned that competence influences employee performance.

2.3 Job Satisfaction

Job satisfaction defined by Wicker (2011) is a sense of pride and inner fulfilment achieved when doing a particular job. Hoppock (in Saleem, 2015) in his book presented the idea of job satisfaction as a theoretical construct as being any number of mental, physiological, and environmental situations which prompts to a person to express fulfilment with their occupation. It

is a positive psychological state that emerges when individuals evaluate their work and work experience (Poon J. M., 2003). According to Spector, (in Saleem, 2015) job fulfilment is what individual feel about their job either they like or dislike their job, liking shows the satisfaction or disliking shows the dissatisfaction of employees. Literature reveals that job satisfaction is affected by various factors. Spector (in Saleem, 2015) develop “job satisfaction measuring scale” to evaluate the level of satisfaction of employees regarding their job which covers various factors like pay, benefits, supervision; promotion, nature of work, and co-workers. If employees get the salary, benefits, promotion, nature of work, supervision and co-workers they want they will possibly be more satisfied and will also like to stay with organisation.

Job satisfaction according to Whitmore (1999: 72) is a measure of the work achieved by human resources in such company that is usually expressed desire or it means job satisfaction is expected. According to Wexley and Yukl (1997; 151) there are three commonly known types of theories, (1) difference theory, that an employee will be satisfied if there is no difference between what is desired between perception and reality, (2) equity theory, people will feel satisfied or dissatisfied, depending on whether the employee feels fair or not in a situation. According to this theory, equity consists of three elements, namely (a) input, that everything that is valuable is considered by the employee as a contribution to his work, (b) results, everything is worthy of the employee as a result of his work, (c) comparable person, i.e. someone else or with whom the employee compares the input-yield ratio. Celluci and David (1978) suggested the determinants of job satisfaction are 1) the work itself, 2) co-workers, 3) relationships with superiors, 4) promotion, and 5) salaries and wages. The results of Inuwa (2015), Renyut, *et al.*, (2017) and Murgianto, *et al.*, (2016) research found that job satisfaction affects employee performance.

2.4 Employee Performance

Employee job performance has always been an important concern for managers of organisations (Kelidbari, Dizgah, & Yusefi, 2011). Similarly, employee performance is key edifice of an organisation therefore, aspects that place the grounds for high performance must be scrutinised critically by the organisations for them to succeed Abbas & Yaqoob (in Inuwa, 2016). According to Wu, *et-al*, (2011), in a study titled The effects of internal marketing, job satisfaction and service attitude on job performance among high-tech has always been regarded as an important item in organisational management defined job performance as workers’ total performance in meeting the anticipated worth and achievement of tasks under the procedure and time requirements of the organisation. Similarly Liao *et-al*, (2012), defined job performance as the standard for advancements, redundancy, rewards, punishments, reviews and salary changes. It also satisfies the needs for employees to realise themselves. Ahmad and Khurram (2011), also argue that employee performance symbolises the broad belief of the personnel about their behaviour and contributions towards the achievement of the organisation.

Employee performance is one of the most important part in organisational psychology and human resource management (Campbell, 1990). Employee performance is the result of work in quality and quantity achieved by an employee in carrying out his duties based on the responsibilities given to him (Mangkunegara, 2011). The aspects assessed in performance stated by Mangkunegara (2011) are: a) quality of work, b) honesty of employees, c) initiative, d) cooperation, e) attendance, f) reliability, g) knowledge of work, h) responsibility. Jamal (2007) argues that performance is a function that a person can do successfully in a normal framework and available resources. Some researchers including Campbell (1990) develop several dimensions of broad work performance that can be generalised throughout the work. Campbell comes with eight general factors in job performance, which include 1) specific job skills, 2) specific task skills, 3) written and oral communication, 4) efforts to show, 5) maintain personal discipline, 6) maintain peer and team performance, 7) supervision / leadership, and 8) management / administration.

Campbell supports that although each factor may not be relevant for all jobs, these 8 factors can be used to describe performance at each job.

Based on the theories and descriptions above, the researchers put a scheme or chart that will be used as a guide in this study. Systematically the research model in this writing is described in the conceptual framework as shown below:

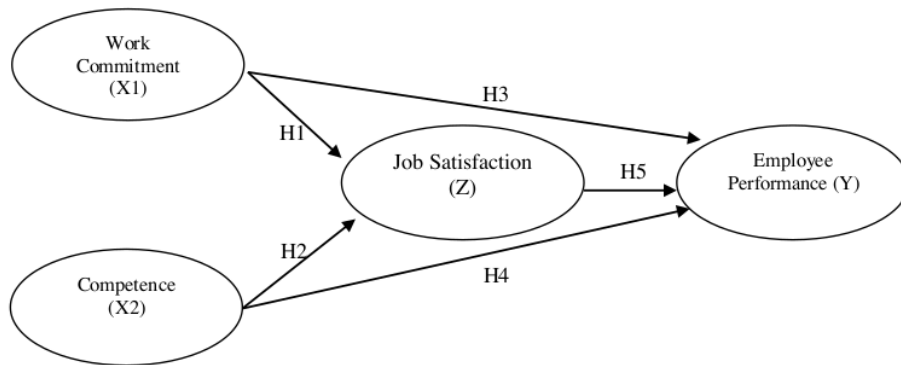


Figure 01: Chart of conceptual framework

The research hypothesis is as follows :

- H1 : Work commitment has an effect on employee job satisfaction at Bank Pembiayaan Rakyat Syariah Bhakti Sumekar
- H2 : Competence influences employee job satisfaction at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar
- H3 : Work commitment influences employee performance at Bank Pembiayaan Rakyat Syariah Bhakti Sumekar
- H4 : Competence affects employee performance at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar
- H5 : Job satisfaction has an effect on employee performance at Bank Pembiayaan Rakyat Syariah Bhakti Sumekar

3. METHOD OF RESEARCH

3.1 Sample and Data Collection

Based on the problem formulation and research objectives, this study limits the scope of the research object to one of the banking services companies in Sumenep Regency, Madura Island, East Java Province - Indonesia, namely the Syariah Bhakti Sumekar People Financing Bank, better known as BPRS Bhakti Sumekar. This research includes quantitative research. The population in this study were 239 employees of the Syariah Community Financing Bank Bhakti Sumekar.

The dominant paradigm in the administrative sciences is positivist, with hypothetico-deductive methodology, imitating that of the pure sciences. It involves pre-selected constructs in an attempt to obtain meaningful quantitative data which is easily analysed by means of sophisticated statistical software (Dana and Teresa, 2005). The sample is part of the population that is expected to be able to represent the population in the study, so that the sample in this study can be determined using the Slovin formula (Sinambela, 2012: 99). The samples in this study were 150 people with a minimum work period of 2 years. The types and sources of data in this study use primary data and secondary data. Data collection techniques in this study were carried out through questionnaires and documentation. The research instrument used a questionnaire with a Likert scale. The technical data analysis used in this study uses descriptive statistics and analysis with Structural Equation Model Partial Least Square (SEM-PLS).

3.2 Scale Measurement

To measure the research layout, the indicators in the questionnaire were drawn from previous research. For the measurement of work commitment, the three indicators in the questionnaire were taken from Mowday, et al (1982). To measure employee competency, three indicators were taken from Boyatzis (1982). To measure job satisfaction, five questionnaire indicators were taken from Celluci and David (1978). In employee performance, eight indicators in the questionnaire were taken from Mangkunegara (2011). The research instrument is a tool or facility used in data collection. In this research instrument used Likert scale 1-5, from (1) strongly disagree to (5) strongly agree, use on each one indicator in the questionnaire.

4. DATA ANALYSIS AND DISCUSSION

4.1 Partial Least Square (PLS) Result

Based on the number of answers agreed and very agree, also the value of outer loading, it can be explained that the frequency number shows the perceptions of respondents when the research is underway and the factor loading value shows what should be a concern for future improvements. The following table shows the frequency and loading factors for each variable.

Tabel 05 Frequency and Variable Factor Loading Work Commitments (X1)

Variable	Indicator		Score		F	Factor Loading
			4	5		
Work Commitments (X1) Mowday, et al., (1982)	X1.1	Acceptance of the values and goals of the organisation	61	33	94	0,740
	X1.2	The main of maintaining membership in the organisation or becoming part of the organisation	79	39	118	0,689
	X1.3	Readiness and willingness to try seriously on behalf of the organisation	55	14	69	0,589

Source: Data and Output of SmartPLS (2019)

Based on table 5 above, it can be shown that the indicator of work commitment variable which has the dominant frequency is the desire to maintain membership in the organisation or become part of the organisation, while the highest data processing value of loading factor is caught in the acceptance of the values and organisational objectives shown with the attitude of employees who have their own pride to be involved in every work assignment. This shows that respondents now pay more attention to the desire to maintain membership in the organisation or become part of the organisation that is shown by employees as a measure of work commitment and for the future respondents need to pay attention to the acceptance of organisational values and objectives as the right indicator to measure work commitment so that it can be a concern for the leadership that with

the desire to maintain membership in the organisation or a benchmark for the values and goals of the organisation.

Table 6 Frequency and Variable Factor Loading Competency (X2)

Variable	Indicator		Score		F	Factor Loading
			4	5		
Competence (X2)	X2.1	Knowledge	81	54	135	0,808
	X2.2	Skills	70	54	124	0,794
Boyatzis (1982)	X2.3	Individual behaviour	63	52	115	0,596

Source: Data and Output of SmartPLS (2019)

Based on table 6 above, it can be stated that the indicator of the competency variable that has the highest frequency and the highest loading factor value is found in the knowledge possessed. This shows that at present and for the future the respondents pay more attention to the knowledge they have that has implications for good performance, because without good knowledge, the performance of employees will not be qualified.

Table 7 Frequency and Variable Factor Loading Job Satisfaction (Z)

Variable	Indicator		Score		F	Factor Loading
			4	5		
Job Satisfaction (Z)	Z1	The work	75	54	129	0,253
	Z2	Work colleagues	76	52	128	0,276
	Z3	Relationships with superiors	71	58	129	0,279
Celluci dan David (1978)	Z4	Promotions	74	54	128	0,261
	Z5	Salaries and wages	56	1	57	0,092

Source: Data and Output of SmartPLS (2019)

Based on table 07 above, it can be explained that the indicator of the variable job satisfaction has the dominant frequency, namely the work itself and the relationship with the boss. While the results of data processing, the highest value of loading factor is found in the factor of relationship with superiors. This shows that at the moment the respondent is more concerned with fulfilling the work factor itself and the relationship with the boss, so now these two things are the main concern of the employee as a factor that influences satisfaction in work. While for the future respondents need to pay attention to the factors of relations with superiors, while to achieve employee job satisfaction in work. Job satisfaction can be a reference and has implications for improving employee performance.

Tabel 08 Frequency and Variable Factor Loading Employee Performance (Y)

Variable	Indicator		Score		f	Factor Loading
			4	5		
Employee Performance (Y) Mangkunegara (2011)	Y1	Job Quality	75	59	134	0,750
	Y2	Honesty Employees	68	69	137	0,782
	Y3	Initiatives	68	72	140	0,811
	Y4	Cooperation	72	70	142	0,838
	Y5	Attendance	76	68	144	0,812
	Y6	Reliability	80	64	144	0,804
	Y7	Knowledge of work	69	74	143	0,758
	Y8	Responsibility	67	75	142	0,717

Source: Data and Output of SmartPLS (2019)

6

Based on table 08 above, it can be shown that the indicators of employee performance variables that have the dominant frequency are presence and reliability. While the results of data processing, the highest indigo loading factor is found in the collaboration factor. At present this shows tells the respondents pay more attention to the fulfilment of attendance factors and the reliability of work, so now these two things are the main concern of employees as a result of work in improving their own performance. While for the future respondents need to pay attention to the collaboration factor to achieve better performance and improve employee performance.

The effect of the relationship of exogenous latent variables on endogenous latent variables as a hypothesis test seen in the path *coefficient parameters* in the following picture and table:

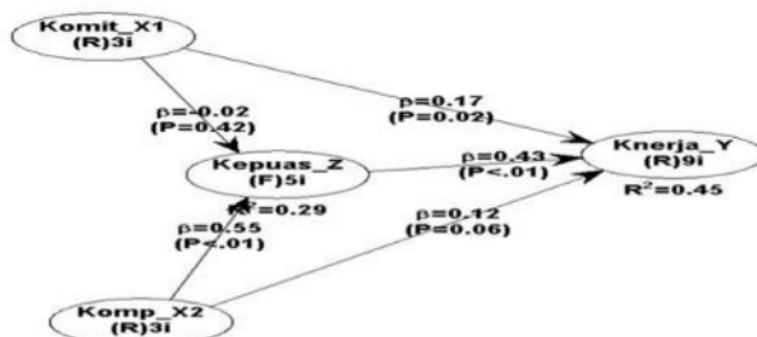


Figure 02 : Path Coefficients Parameter

Table 9 Path Coefficients (Mean, STDEV, T-Values)

Variable	Path Coefficients	Standard Error for Path Coefficients	P-Values
Work Commitment (X1) → Job Satisfaction (Z)	-0,017	0,081	0,419
Competence (X2) → Job Satisfaction (Z)	0,547	0,072	<0.001
Work Commitment (X1) → Employee Performance (Y)	0,172	0,079	0,015

Competence (X2) → Employee Performance (Y)	0,124	0,079	0,061
Job Satisfaction (Z) → Employee Performance (Y)	0,434	0,074	<0,001

Source : Output of smart PLS analysis (2019)

Based on table 9 above, it can be interpreted as follows.

1. Non-significant work commitment to job satisfaction with a path coefficient of -0.0176, where the p-values = 0.419 is greater than the value of $\alpha = 0.10$ (10%).
2. Competence has a positive significant effect on satisfaction with path coefficients of 0.547, where p-values = <0.001 are smaller than $\alpha = 0.10$ (10%).
3. Work commitment has a positive significant effect on employee performance with the path coefficient of 0.172, where the p-values = 0.015 is smaller than the value of $\alpha = 0.10$ (10%).
4. Competence has a positive significant effect on employee performance, coefficient of 0.124, where the p-values = 0.061 is smaller than the value of $\alpha = 0.10$ (10%).
5. Job satisfaction has a positive significant effect on employee performance, coefficient of 0.434, where the value of p-values = <0.001 is smaller than the value of $\alpha = 0.10$ (10%).

4.2 DISCUSSION

4.2.1 The Effect of Work Commitment on Job Satisfaction of Bank Pembiayaan Rakyat Syariah Bhakti Sumekar

Based on the results, it was found that the non-work commitment was significant towards employee job satisfaction at Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. This result does not support hypothesis 1 which states that work commitment has an effect on employee job satisfaction at Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. This shows that work commitment cannot influence employee job satisfaction. It can be interpreted that the job satisfaction of the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. employees cannot be determined directly by the employee's work commitment. In general, work commitments did not give job satisfaction. It happened because there is no togetherness between employees and organisation in upholding organisational commitment. Employees working and getting salaries and bonuses do not necessarily guarantee that employees are committed to the organisation without being compensated by the organisation's appreciation to its employees who are non-material or identified as follow-up findings.

The results of this study are in line with Donald's research, *et al.*, (2016) work commitment or an organisational commitment did not influence job satisfaction. In contrast, the results of Adekola (2012), Giri, *et al.*, (2016), Charmeli and Anat (2004) and Akhtar, *et al.*, (2015) from the results is explained that work commitment has an effect on employee job satisfaction. Indicators of work commitment variables that have the dominant frequency, mainly the desire to maintain membership in the organisation or become part of the organisation, while the results of data processing, the highest loading factor values are in the acceptance of organisational values and objectives indicated from the attitude of employees who have own pride to be involved in every work assignment. It shows at this time respondents were more concerned with the desire to stay in the organisation or become part of the organisation. While in the future respondents need to pay more attention to the acceptance of the values and goals of the organisation. The purpose of the organisation becomes the ideal with all members of the organisation.

4.2.2 The Effect of Competence on Job Satisfaction of Bank Pembiayaan Rakyat Syariah Bhakti Sumekar

Based on the results of the research data analysis, it was found that competence had a significant positive effect on employee job satisfaction at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. This result supports hypothesis 2 which states that competence influences employee job satisfaction in the bank. It shows that employee competence is able to influence employee job satisfaction. It can be interpreted that the job satisfaction of the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar can be determined directly by employee competencies. In general, competencies provide employee job satisfaction at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. The higher the competency of employees will impact to the satisfactions. This shows that the competence possessed by most employees is able to generate satisfaction due to employees who have expertise in accordance with the field of competence possessed by employees. In addition, employees are satisfied with the placement of employees in accordance with the field of competence possessed by employees so far.

The results of this study are in line with the research of Renyut, *et al.*, (2017), Murgianto, *et al.*, (2016), Suyitno (2017) and Hotman (2011) found that competence influences job satisfaction. Indicators of work commitment variables that have the dominant frequency, namely the knowledge factor owned, while the results of data processing, the highest value of loading factor is also found in the knowledge factor indicated by the attitude of employees who have knowledge about job, so as to support the implementation of employee duties. This represents at present and in the future respondents respond more to their knowledge to improve competence and satisfaction.

4.2.3 The Effect of Work Commitment on Employee Performance at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar

Based on the results of the research data analysis, it was found that work commitment had a significant positive effect on employee performance at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. This result supports hypothesis 3 which states that work commitment affects employee performance at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. This shows that employee work commitment is able to influence employee performance. It can be interpreted that the performance of employees can be determined directly by the employee's work commitment. Work commitment is very important for an organisation, because work commitments can have an impact on good employee performance.

The results of this study are in line with the research of Murgianto, *et al.*, (2016), Charmeli and Anat (2004) and Fu, *et al.*, (2011) found that work commitment has an effect on employee performance. In general, work commitment provides an increase in employee performance at the Bhakti Sumekar Syariah People Financing Bank. The higher the work commitment of the employees, the employees are higher. It shows that the work commitment of most employees is able to bring good performance, the attention of the leadership to always pay attention to aspects of salary and benefits, keep employees working and not intend to leave the organisation. In addition, the leader also gives appropriate awards to subordinates when they achieve the work goals.

4.2.4 The Effect of Competence on Employee Performance at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar

Based on the results of the research data analysis, it was found that competence had a positive effect on employee performance at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. This result supports hypothesis 4 which states that competence influences employee performance at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. It shows that competence is able to influence employee performance. Can be interpreted that employee performance at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar can be determined directly by employee competency. Employee competencies are very important for an organisation, because competencies are related to the ability of employees to carry out their duties.

8 The results of this study are in line with the research of Renyut, *et al.*, (2017), Murgianto, *at al.*, (2016), Hotman (2011), Suyitno (2017) dan Coco (2011) found that competence affects employee performance. In general, competencies provide improved employee performance at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. The higher the competency possessed by employees, the higher the performance of employees. This shows that the work commitment of most employees at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar able to bring good performance, factors that can improve employee performance are determined by the existence of competencies (knowledge and expertise) possessed by each employee in completing work. This is in accordance with what has been explained by Mathis and Jackson (2001) that competence is the basic characteristic associated with improving individual and group performance. Competencies are compulsory by the organisation to support the successful implementation of work, and some organisations establish competency standards needed for their employees. Every organisation and company will try to improve the performance of its employees to achieve the further goals, one of which is by increasing employee competency.

6 4.2.5 The Effect of Job Satisfaction on Employee Performance at Bank Pembiayaan Rakyat Syariah Bhakti Sumekar

16 Based on the results of research data analysis, it was found that job satisfaction had a significant positive effect on employee performance at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. These results support hypothesis 5 which states that job satisfaction has an effect on employee performance at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. This shows that job satisfaction can influence employee performance. It can be interpreted that the performance of employees can be determined directly by employee job satisfaction.

7 The results of this study are in line with Javed (2014), Vrinda and Jacob (2015), Inuwa (2015), Renyut *et al.*, (2017) and Murgianto *et al.*, (2016) found that job satisfaction affects employee performance. In contrast to the research of Sawitri *et al.*, (2016) found that job satisfaction does not affect employee performance. In general, job satisfaction provides an increase in employee performance. The higher the satisfaction that employees have, the performance will be the higher the performance of their employees. This shows that the job satisfaction of the majority of its employees is able to bring good performance, so that in this study found that the factors that can improve employee performance are job satisfaction felt by each employee. This is in accordance with the theory revealed by Donnely, *et al.*, (2004: 98) which explains that job satisfaction causes an increase or decrease in employee performance so that satisfied employees will be more productive than employees who are not satisfied. If there are employees who feel dissatisfaction with their work will cause performance to decline. Added by Donnely, *et al.*, (2004: 98) revealed that this illustrates the reciprocal relationship between job satisfaction and employee performance. They who feel satisfied in carrying out the work will be voluntary and happy in carrying out their work so that the work that is the responsibility of the employee can be solved easily.

4.2.6 Implications

Theoretical Implications. Based on the findings of the research in advance it can produce commitment, competence and job satisfaction will significantly improve the performance of company employees embed commitment and implement these variables to employees. Meanwhile, the implication of this research in science, especially human resource management science, is that this research enriches the empirical research that has been conducted, where the results of the study are very varied. This research also reinforces the implications of resource-based theory, which is related to Human Resources input. Theory based on the view of resources, management theory, and application in human resource management has been widely studied by linking it to the achievement of company goals, namely the optimal company.

Practical Implications. Practically, the results of this study can be used as an input in the implementation of commitments, competencies and job satisfaction of employees in companies, especially companies owned by the region that the commitment, competency and job satisfaction management variables are needed to improve employee performance.

5. CONCLUSION

Based on the results of analysis, we may draw conclusion that work commitment has no effect on employee job satisfaction at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. This can be explained that work commitment cannot influence employee job satisfaction. It can be interpreted that the job satisfaction cannot be determined directly by the employee's work commitment. The results of the study showed that empirically competencies had an effect on employee job satisfaction at the Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. The results of the analysis of this study indicate that work commitment has an effect on employee performance at Bank Pembiayaan Rakyat Syariah Bhakti Sumekar. The results of the research analysis show that competence affects employee performance. The results of the analysis of this study found that job satisfaction had a significant effect on the performance of the employee's Bank Pembiayaan Rakyat Syariah Bhakti Sumekar.

REFERENCES

- Adekola, Bola. (2012). The Impact of Organisational Commitment on Job Satisfaction: A Study of Employees at Nigerian Universities. *International Journal of Human Resourse Studies*, ISSN 2162-3058, Vol 2, No 2.
- Ahmad, S., & Shahzad, K. (2011). HRM and employee performance: A case of university teachers of Azad Jammu and Kashmir (AJK) in Pakistan. *African Journal of Business Management*, 5(13), 5249.
- Akhtar, Adeel , Ahmad Bemisal Durrani and Waseef-ul-Hasan. (2015). The Impact of Organisational Commitment on Job Satisfaction and Job Performance: An Empirical Study from Pakistan. *IOSR Journal of Business and Management (IOSR-JBM)*. Volume 17, Issue 6.Ver.II (June.2015), PP 75-80.
- Aranya, N and K.R Ferris. (1991). A Reexamination of Accountant Organisational Professional Conflict. *The Accounting Review* 59 (1): 1-15.
- Annual Report of Bank Pembiayaan Rakyat Syariah Bhakti Sumekar 2015-2017. www.bhaktisumekar.co.id, accessed 16 January 2019.
- Boyatzis, R. E. (1982). *The Competent Manager : A Model for Effective Performance*. John Wiley & Son. USA.
- Campbell, J.P. (1990). *Modeling the performance prediction problem in industrial and organisational psychology*. Palo Alto, CA: Consulting Psychologists Press.
- Celucci, Anthony J and David L. Devries. (1978). *Measuring Managerial Satisfaction: A Manual for the MSJQ Technical Report II*. Centre for Creative Leadership.
- Charmeli, Abraham and Anat Freund. (2004). Work Commitment, Job Satisfaction and Job Performance: An Empirical Investigation. *International Journal Of Organisation Theory and Behavior* 6(4): 289-309.
- Coco, Charles M, (2011). Discipline, Motivation, Commitmen and Competence in Increasing of Satisfaction and Performance by an Employee in Cambridge Australia. *International Journal of Business and Management*, Vol.5, No.6; June 2011.
- Dana, L.P and Dana, T.E. (2005). Expanding the Scope of Methodologies Used in Entrepreneurship Research. *International Journal of Entrepreneurship & Small Business* 2 (1), 79-88.
- Donald, Mabasa Fumani, Mabasa Engetani Lucia and Netshidzivhani Mmbegeni Victor. (2016). The Relationship Between Job Satisfaction And Organisational Commitment Among

- Academic Staff Members in A Selected Higer Education Institution. *WEI International Academic Conference Proceidings*. Australia, Vienna.
- Donnelly, Jr. G. James dan M. Ivancevich. (2004). *Organisations: Behaviour, Structure and Process*. 2nd ed. McGraw-Hill Companies Inc. Boston.
- Dixit, V and Bhati, M. (2012) A study about employee commitment and its impact on sustained productivity in Indian Auto-Component Industry. *European Journal of Business and Social Sciences*, 1(6), 34 – 51.
- Draganidis, Mentzas. (2006). *Competency Based Management; a review of Systems and approaches*. *Information Management & Computer Security*, 14(1), 51- 64.
- Dubey, Rameshwar., Sadia Samar Ali. Study on Effect of Functional Competency on Performance of Indian Manufacturing Sector, *International Journal of Eng Business Managemnt*, Vol 3, No. 3, 1 -15, 2011.
- Fu, Weihui, Satish P and Deshpande. (2014). The Impact of Caring Climate, Job Satisfaction and Organisational Commitment on Job Performance of Employees in a China's Insurance Company. *J Bus Ethics* (2014) 124: 339-349.
- Furtwengler, Dale. (2007). *Prestation*. Published by harper T & Row, New York.
- Giri, Endang Eviline, Umar Nimran, Djamhur Hamid dan Mochammad Al Musadieg. (2016). The Effect of Organisational Culture and Organisational Commitment to Job Involvement, Knowledge Sharing and Employee Performance: A Study on Regional Telecommunications Employees of PT Telkom East Nusa Tenggara Province, Indonesia. *International Journal of Management and Administrative Sciences (IJMAS)* 3 (4): 20-33.
- Hotman, (2011). Competence and organisational commitment to job satidfaction to increase employee performance. *Journal of Human Resource*, Vol.9, 22-29. <http://google.com>.
- Huggett, R. J. (2007). *Fundamental of Geomorphology (2nd edition)*. USA and Canada: Routledge.
- Inuwa, M. (2015). The Impact of Job Satisfaction, Job Attitude and Equity on Employee Performance. *The International Journal of Business & Management* 3(5): 288-291.
- Inuwa, Mohammed. (2016). Job Satisfaction and Employee Performance: An Empirical Approach. *The Millennium University Journal*; Vol. 1 (1): 90 – 103.
- Jamal, M. (2007). Job stress and job performance controversy revisited: An empirical examination in two countries. *International Journal of Stress Management*, 14(2), 175-187.
- James L. Gibson, *et.al.*, (2012). *Organisation:Behaviour, Structure, Processes.14th Edition*. New York: McGraw-Hill Companies, Inc.
- Javed, M. (2014). Determinants of Job Satisfaction and its Impact on Employee Performance and Turnover Intentions. *International Journal of Learning & Development* 4(2): 120-135.
- Kelidbari, H. R., Dizgah, M. R., & Yusefi, A. (2011). The relationship between organisation commitment and job performance of employees of Guilan Province social security organisation. *Interdisciplinary Journal of Contemporary Research in Business*, 3(6), 555.
- Liao, C. W., Lu, C. Y., Huang, C. K., & Chiang, T. L. (2012). Work values, work attitude and job performance of green energy industry employees in Taiwan. *African Journal of Business Management*, 6(15), 5299-5318.
- Luthans, F. (2005). *Organisational Behavior*. New York: McGraw-hill.
- Mangkunegara, A.P. (2011). *Evaluasi Kinerja SDM*. Edisi Pertama. Cetakan Pertama. Refika Aditama. Jakarta.
- Martin, E.W. (2012). *Managing Information Technology*. 4th ed. Prentice Hall. New Jersey.
- Mathis, RL, and JH Jackson, (2001), *Human Resource Management*, book one and book two, Translation, Salemba Four, Jakarta.
- McClelland, D. (1987). *Human Motivation*. 3rd ed. Scott, Foresman dan Company. New York.
- Meyer, JP and Allen, NJ. (1997). *Commitment in the workplace theory, research and aplication*. California: Sage Publications.
- Mowday, R.T., Porter, L. W., dan Steers, R.M. (1982). *Employee Organisation Linkages : The Psychology of Commitment, Absenteeism and Turnover*. Academic Press Inc. London.

- Murgianto, S. S. and Suhermin. (2016). The Effects of Commitment, Competence, Work Satisfaction on Motivation, and Performance of Employees at Integrated Service Office of East Java. *International Journal of Advanced Research* 3(1): 378-396.
- Oludeyi, Olukunle Saheed. (2015). A Review of Literature on Work Environment and Work Commitment: Implication for Future Research in Citadels of Learning. *HRM* 2: 32. <https://www.researchgate.net>
- Poon, J. M. (2003). Situational antecedents and outcomes of organisational politics perceptions. *Journal of Managerial Psychology*, 18 (2), 138 - 155.
- Powell, T.C. (1997). Information Technology as Competitive Advantage: the Role of Human, Business and Technology Resources. *Strategic Management Journal* 18(5); 375-405.
- Renyut, Bernard C, H. Basri Modding, Jobhar Bima and St. Sukmawati. (2017). The Effect of Organisational Commitment, Competence on Job Satisfaction and Employees performance in Maluku Governor's Office. *IOSR Journal of Business and Management (IOSR-JBM)*. E-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 19, Issue 11. Ver.III (November.2017), pp 18-29.www.iosrjournals.org.
- Robbins, P. Stephen and Timothy A. Judge. (2009). *Organisational Behavior*, 13 th Edition, Pearson Education, Inc., Upper Saddle River, New Jersey, pp. 209- 586.
- Saleem, Hina. (2015) The impact of leadership styles on job satisfaction and mediating role of perceived organisational politics. *Procedia - Social and Behavioral Sciences* 172: 563 – 569.
- Sawitri, Dyah, Endang Suswati and Khasbulloh Huda. (2016). The Impact Of Job Satisfaction, Organisation Commitment, Organisation Citizenship Behavior (Ocb) On Employees' PerformanceI. *International Journal of Organisational Innovation*. Vol 9 Num 2.
- Shaw, K. (2010). An Engagement Strategy Process for Communicators. *Strategic Communication Management*. Journal 9(3): 26-29.
- Sinambela, L.P. (2012). *Kinerja Pegawai: Teori Pengukuran dan Implikasi*. Edisi Pertama. Cetakan Pertama. Graha Ilmu. Yogyakarta.
- Spencer, M.L dan S.M. Signe. (1993). *Competencer at Work: Models for Superior Performance*. 3rd ed. John Wiley & Son, Inc. New York.
- Suyitno. (2017). Effect of Competence, Satisfaction and Discipline on Performance of Employees in the Office of Women Empowerment and Family Planning of West Papua. *Asian Social Science*; Vol. 13, No. 5; 2017. E-ISSN 1911-2025.
- Tripathi, Kauhiki and Manisha Agarwal. (2014). Competency Based Management In Organisational Context: A Literature Review. *Global Journal of Finance and Management*. ISSN 0975-6477 Vol 6, NO 4: 2014 349 – 356.
- Vrinda, NN dan N. A. Jacob. (2015). The Impact of Job Satisfaction on Job Performance. *International Journal in Commerce, IT & Social Sciences* 2(2): 1-8.
- Wexley and Yukl, G.A. (1997). *Perilaku Organisasi dan Psikologi Personalita*. Jakarta: Rineka Cipta.
- Wicker, D. (2011). *Job Satisfaction: Fact Or Fiction*. AuthorHouse.
- Whitmore, John. (1997). *Coaching For Performance (Seni Mengarahkan Untuk Mendongkrak Kinerja)*. PT Gramedia Pustaka Utama. Jakarta.
- Wu, M. Y., & Lee, Y. R. (2011). The effects of internal marketing, job satisfaction and service attitude on job performance among high-tech firm. *African Journal of Business Management*, 5(32), 12551 -12562.
- Yusuf, N & Metiboba S. (2012) Work environment and job attitude among employees in a Nigerian work organisation. *Journal of Sustainable Society*, 1(2), 36-43.

FINAL REVISION UK ENGLISH-2 (1)

ORIGINALITY REPORT

16%

SIMILARITY INDEX

9%

INTERNET SOURCES

5%

PUBLICATIONS

10%

STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to Northern Kentucky University Student Paper	2%
2	jurnal.untagsmg.ac.id Internet Source	2%
3	Submitted to University of Western Ontario Student Paper	1%
4	Submitted to Universidad Peruana Union Student Paper	1%
5	islamicmarkets.com Internet Source	1%
6	repository.unmuhjember.ac.id Internet Source	1%
7	Nur Alifah Istiqomah, Elok Damayanti. "The Influence of Incentives and Motivation on Employee Performance of PT. Tozy Sentosa Surabaya", Quantitative Economics and Management Studies, 2021 Publication	1%

8	Submitted to Notre Dame de Namur University Student Paper	1 %
9	www.rsisinternational.org Internet Source	1 %
10	M. Yusuf Alfian Rendra Anggoro KR, Basri Modding, Achmad Gani, St. Sukmawati S. "Antecedents and Consequences of Motivational: How Leadership, Organizational Culture and Competence Affect Performance", JURNAL MANAJEMEN BISNIS, 2021 Publication	1 %
11	Submitted to Universitas Muhammadiyah Sinjai Student Paper	1 %
12	Submitted to Universitas Warmadewa Student Paper	1 %
13	Nur Laili Safitri, R. Agus Baktiono, Elok Damayanti, I Gede Arimbawa. "The Influence of Work Motivation and Compensation on Employee Performance in PT Delami Brands Kharisma Busana Surabaya", Quantitative Economics and Management Studies, 2021 Publication	<1 %
14	www.iiste.org Internet Source	<1 %

15 Submitted to Higher Education Commission Pakistan <1 %
Student Paper

16 Submitted to Universitas Negeri Padang <1 %
Student Paper

17 epe.lac-bac.gc.ca <1 %
Internet Source

18 Adya Hermawati. "Transglobal leadership approach to sustainable tourism competitiveness at tourism sector-engaged MSMEs through integrated human resource performance and responsible marketing", International Journal of Tourism Cities, 2020
Publication

Exclude quotes Off

Exclude matches Off

Exclude bibliography On

FINAL REVISION UK ENGLISH-2 (1)

GRADEMARK REPORT

FINAL GRADE

GENERAL COMMENTS

/0

PAGE 1

PAGE 2

PAGE 3

PAGE 4

PAGE 5

PAGE 6

PAGE 7

PAGE 8

PAGE 9

PAGE 10

PAGE 11

PAGE 12

PAGE 13

PAGE 14

PAGE 15

PAGE 16
