

## The Mediating Effects of Organizational Commitment and Job Satisfaction on Perceived Organizational Support Effects Toward Employee Performance of Account Officer in Indonesia

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### ABSTRACT

Employee performance is one of the factors that has attracted attention in the banking industry. The finance-to-deposit ratio of the banking industry in Indonesia has been growing since 2023. However, along with that growth, the number of nonperforming loans also keeps rising. Moreover, the MSME credit portion hasn't reached the targeted point of 30%. Account Officers play a vital role in the micro and MSME segment distribution. Data is collected from 381 bank account officers. This study aims to examine the effects of perceived organizational support on job satisfaction, organizational commitment, and employee performance. A partial mediating effect of organizational commitment and job satisfaction was also found in the relationship between perceived organizational commitment and employee performance. The result of this research is that it gives insight into how banking companies are able to improve employee performance.

## 1. INTRODUCTION

The success or failure of an organization depends on the employees of the organization (Pardo & Alfonso, 2017). One of the challenges in the service industry is to keep workers competent and committed and give maximal effort for organizational goals (Naidoo & Govender, 2022). Those challenges also apply to the banking industries that keep growing to give quality services to their customers.

OJK Defines a bank as an institution that provides service regarding money transactions, whether it follows the conventional or Islamic principle. Banks are one of the organizations that have fast growth. The primary function of a bank is to collect funds and make those funds productive by distributing them to the community through credit and other means. It can be said that banks are crucial for the economy because the performance of a bank can affect a country's economy (Rojikinnor, Gani, Saleh, & Amin, 2023)

Based on Indonesia Banking Industries Data from OJK (2024), the financing to deposit ratio, which is the ratio of credit given by a bank divided by the deposit that the bank receives, shows an increase overall from 2021 until August 2024, which means that the credit given by bank continuously increased. It can be concluded that with such a high ratio, the banks are less liquid but have a high profitability potential. However, the nonperforming loan, the credit that was not paid according to the agreement, is also increasing along with the financing-to-deposit ratio.

However, the finance-to-deposit ratio keeps on increasing. The credit portion of MSME (Micro, Small, Medium Enterprise) is still below the credit portion target set by the government, which is 30% by the end of 2024. It is still 19%, which is also lower than the previous year's portion of 21% (Octaviano, 2024).

The micro-segment in East Asia is a segment with high potential. Micro-segment is a sector that has a high revenue potential for investors. Investing in the micro-segment also has a social impact, such as reducing poverty, inclusivity, and increasing the quality of life of millions of people in the world. Micro segments can also become an option for diversification for investors because they have relatively lower volatility than traditional assets and can reduce the risk in a portfolio (Trang, 2024).

According to a survey from Michael Page (2023) on Indonesian workers, the turnover intention keeps increasing from 10% in 2019 to 23% in 2022. The Asia Pacific Workforces Hopes and Fears Survey shows that 31% of the participants will look for another job for the next year (PWC, 2024). Another survey shows that 29% of the survey participants from the field of finance services sector feel that keeping their jobs is challenging (Michael Page, 2024).

The account officer position has a high turnover cost. It greatly impacts customer loyalty because, according to Drexler & Schoar (2014), changing the lending officer who usually communicates with customers may also increase the chances of nonperforming loans. This role is also considered a key actor in the credit distribution of MSME is the account officer (OCBC,

2024). The lending account officer's main task is to search for customers and to offer credit services and the amounts that customers may lend.

Based on previous metrics, account officer employee performance needs to be improved in order to reach the government's target for the total credit portion. Another concern for the company is to make sure that the account officer is committed to the company, so they want to stay in the company and also exert effort to achieve the company goals. Employee commitment does not only affect the intention to stay in a company. Performance is a target for the company and the most used indicator for organizational effectiveness. The relationship between human resources and employee performance is a topic that has already been researched many times (Pang & Lu, 2018), and many factors have already been identified as having an effect on the performance or achievement of an organization.

One of the factors that affect employee performance is Perceived Organizational Support (POS), which is the support that the employee of a company feels. Previous research shows that increasing POS would increase employee commitment toward the company (Aggarwal-Gupta, Vohra, & Bhatnagar, 2010). The success of an organization, according to Rahaman, Taru, Gupta, Prajapat, & Mahmud (2023), is the result of employee effort to reach organizational goals. POS also affects the employee's organizational commitment. POS also increases performance by creating a competitive advantage (Sheikh, 2023). As time passes, there will be a reciprocal relationship between employee and company, better known as the norm of reciprocity (Pattnaik, Mishra, & Tripathy, 2023).

Another factor that affects the employee performance is job satisfaction. Not only affects the employee, but it can also affect the customer. Keeping the job satisfaction degree high will push the employee to increase their performance (Girdwichai & Sriviboon, 2020). Job satisfaction is an important factor in accelerating the growth and performance of a company (Akhter, Karim, & Islam, 2021). However, even though there's already a lot of research that previously found that job satisfaction has effects on job performance, recent research shows that job satisfaction didn't affect employee performance. This shows that there should be more research on those two variables (Matagi, Baguma, & Baluku, 2022).

Previous research has also shown that perceived organizational support has a positive effect on organizational commitment (Aggarwal-Gupta et al., 2010). However, the mediating effect of organizational commitment between perceived organizational support, job satisfaction, and employee performance still needs to be investigated, especially in Indonesia's banking sector. This research goal is to understand how perceived organizational support affects organizational commitment, job satisfaction, and employee performance of account officers in the Indonesian banking sector.

This research focuses on the account officer in all types of banks as the credit portion of MSME is a government target that must be tried to reach, as job description and the way account officers work typically regardless of the sector. Moreover, the performance of the account officer

can also affect credit distribution and reduce the possibility of non-performing loans, which is one of the objectives of all kinds of banks (Apriantoro, Made Putrawan, & Eryanto, 2022; Prayogi, Jufrizen, Muhammad Fahmi, & Muhammad Irfan Nasution, 2022; Priyanto, 2022). As such, more understanding is needed regarding the factors that affect the employee performance of account officer banking.

**Perceived Organizational Support.** Perceived organizational support defines an employee's belief regarding the appreciation of the company toward their contribution and well-being. (Eder & Eisenberger, 2008). Companies generally want to improve the positive effect of POS in order to achieve maximum results from the applied human resource policies and practices (Zagenczyk, Purvis, Cruz, Thoroughgood, & Sawyer, 2021). Examples of organizational support are training, rewards, promotion, and verbal appreciation (Xu, Zhou, Ampon-Wireko, & Quansah, 2023).

According to the Organizational support theory stated by Eisenberger, Huntington, Hutchison, & Sowa (1986), organizational treatment in the form of fairness, work conditions, and supervisory relationships shows employees that their contribution is appreciated by the company (Rhoades & Eisenberger, 2002).

**H1: Perceived organizational support has a significant positive effect on organizational commitment.** The organizational commitment theory focuses on understanding the psychological attachment felt by an employee toward their organization. In this theory, there is an assumption that employees with higher perceived organizational support will identify themselves toward the goals and values of the organization, have a sense of belonging toward the organization, and show higher commitment (Yong Kim, Eisenberger, & Baik, 2016). This is proven by Pattnaik et al. (2023), who found that perceived organizational support positively affects organizational commitment.

**H2: Perceived organizational support has a significant positive effect on employee performance.** Employees who feel their employer's support will show better performance (Eisenberger, Fasolo, & Davis-Lamastro, 1990). This result is backed by recent research proof that employee performance is significantly affected by perceived organizational support (Sabir et al., 2022). Research done by Bahadır, Yeşiltaş, Sesen, & Olaleye (2024) shows that *perceived organizational support* has an effect on the *employee performance* of the banking officer.

**H3: Perceived organizational support has a significant positive effect on employee job satisfaction.** According to Armstrong-Stassen (1998), research shows that there is a significant effect between perceived organizational support and job satisfaction. Furthermore, a company with a higher level of perceived organizational support will also have a higher level of job satisfaction (Allen & Meyer, 1990; Xu et al., 2023). Xu et al. (2023) research shows that perceived organizational support has an effect on doctor employee performance in China. The highest effect is found to be caused by external motivation, which also has an effect on those relationships. Banking account officer organizational commitment has an effect on employee performance.

**Organizational Commitment.** Commitment is a mechanism that consistently shapes human behaviors (Becker, 1960). Another definition of organizational commitment, according to Porter, Steers, Mowday, & Boulian (1974), is a degree of how far an individual identifies with the organization and contributes to the organization. Organizational commitment can also be defined as the feeling and will of an individual to exert extra effort for their organization (Thatcher, Stepina, & Boyle, 2002). Organizational commitment reflects how far an individual identifies himself with the organization and its goal (Kreitner & Kinicki, 2013). There are different views and differences of opinion on the dimension of organizational commitment dimension. Treating organizational commitment as a unidimensional construct may increase applicability across workplace targets, create greater coherence, convergence, and synergy across different workplace commitments, make the boundaries clear, and make the definition of organizational commitment more concise (Meyer, 2017). Committed employees have less chance to withdraw from work because of their attachment and loyalty toward the organization (Robbins & Judge, 2024). Moreover, the committed employee will more likely want to have a good relationship and stay for a long time in a company (Ametepe, Otuaga, Nnaji, & Arilesere, 2024).

Organizational commitment is defined as the identification and involvement of employees with the organization (Allen & Meyer, 1990). Based on Meyer, Stanley, Herscovitch, & Topolnysky (2002), affective commitment and normative commitment correlated positively with employee performance. Commitment to spend the rest of the career is an important factor in employee performance (Singgih, 2022)

**H4: Organizational Commitment has a significant positive effect on employee performance.** According to Devece, Palacios-Marqués, & Pilar Alguacil (2016), organizational commitment has a significant effect on organizational outcomes, employee behavior, and attitudes. A higher degree of commitment will make employees show positive attitudes such as organizational citizenship behavior and effort. Organizational commitment significance and positive effect are already shown by previous research. Such as Cesário & Chambel (2017) shows a positive significant relationship between organizational communication, organizational commitment, and performance.

**Job Satisfaction.** Job satisfaction is considered one of the antecedents that significantly affects employee performance (Judge, Thoresen, Bono, & Patton, 2001). Moreover, Lisan, Sepang, & Sendow (2016) described it as a mental condition whether an employee is satisfied or not with the company, and so it will affect their job. Job satisfaction can be defined as how much an employee likes a job (Spector, 2022). Aung et al. (2023) research supports this theory by proving that job satisfaction significantly affects employee performance. Job satisfaction is an important factor in the human resource management field because it has a significant impact on productivity, employee performance, and employee retention (Dini, Rina, & Mon, 2024).

**H5: Job satisfaction has a significant positive effect on employee performance.** Job satisfaction is considered one of the important aspects that improve company performance. Because

of their individual characteristics, each individual may have a different perspective regarding workplace job satisfaction, which can also be seen in work behavior and emotion. A worker that has a higher degree of job satisfaction will be more enthusiastic in their work and show their best performance, while the less satisfied employees will feel bored, frustration, and show negative behavior (Rojikinnor et al., 2023).

**Employee Performance.** Employee performance can be defined as individual behavior that affects organizational goals (Rotundo, 2002). Anitha (2014) explains that employee performance is the result achieved at work. Armstrong & Michael (2021) defined performance as a result, how the result is obtained, or even a combination of both of them.

**H6: Organizational commitment mediated perceived organizational support and employee performance.** Because of the effect that it can have on organizational achievement, employee performance is an important factor in achieving (Sabir et al., 2022). Another definition of performance is the use of competency, abilities, actions, knowledge, and skills that create results. Sabir et al. (2022) research result proved that organizational commitment fully mediates perceived organizational support and employee performance in IT sector employees in Saudi Arabia and Pakistan.

**H7: Job satisfaction mediated perceived organizational support and employee performance.** Khan, Shafique, & Qasim (2022) research result proved that job satisfaction partially mediates perceived organizational support and employee relationship. Happier employees are more productive than unhappy employees (Buckingham & Godall, 2023).

## RESEARCH METHODS

This study uses a quantitative research method. The quantitative research method focuses on numerical and statistical data (Sekaran & Bougie, 2016). Using the purposive sampling technique, the sample selected in this study was an account officer working in an Indonesian banking company.

Organizational commitment was measured using the Organizational Commitment Questionnaire adapted from (Mowday et al., 1979) with a total of 15 items. Perceived organizational support was measured using the Perceived Organizational Scale adapted from Eisenberger, Cummings, Armeli, & Lynch (1997) with a total of 8 items. Employee performance was measured using the Individual Work Performances Questionnaire Koopmans, Bernaards, Hildebrandt, De Vet, & Van Der Beek (2014) that was translated to Indonesia by (Widyastuti & Hidayat, 2018) with a total of 18 items. Job satisfaction was measured using the Short Index Of Job Satisfaction adapted by Sinval & Marôco (2020) with a total of 5 items.

The questionnaire was distributed via Google Forms. A total of 46-item questionnaires were adapted from previous research on organizational support theory. This research uses a 6-point Likert scale to gain more responses and to avoid the tendency to fit in, which happens in East Asia (Hempton & Komives, 2008). Data were collected from 393 account officers in Indonesian banking companies. The removal of 12 data was considered inappropriate for the research of

employee performance because of work tenure of less than 1 year, which is less than a cycle of yearly performance assessment. The remaining data was analyzed through structural equation modeling using LISREL software.

## 2. RESULTS & DISCUSSION

**Respondent's demography.** This study collected 381 respondents who are working as account officers in a banking company. The demographics of the respondents can be seen in **Table 1**. 67,19% of respondents were male, 74,28% were aged 21-30, 53,23% were working in a state-owned company, and 78,74% had a bachelor degree.

**Table 1. Respondent Profile**

Profile		Frequency	Percentage
Gender	Male	256	67,19%
	Female	125	32,81%
	Total	381	100,00%
Age	18-20	1	0,26%
	21-30	283	74,28%
	31-40	76	19,95%
	41-50	21	5,51%
	Total	381	100,00%
Company Ownership Type	State-owned company	203	53,28%
	Regional-owned company	50	13,12%
	Private company	128	33,60%
	Total	381	100,00%
Education	Bachelor	39	10,24%
	Master	300	78,74%
	Diploma	31	8,14%
	High School	11	2,89%
	Total	381	100,00%

Source: Processed Data (2024)

**Discriminant Validity and Reliability Testing.** Discriminant validity and reliability testing are done to test the validity of the model. According to Hair et al. (2018), all the factor loadings must exceed the recommended threshold value of 0.5. The measurement of factor loading and Average Variant Extracted result show that all indicators of this research pass the minimum threshold.

The model Goodness of Fit Index (GOFI) are measured to make sure that the model represents the data (Hair et al., 2018). Three types of fit indices are used within this research that is the

absolute fit index, incremental fit index, and parsimony fit index. The indicator and the value that is used as a reference can be seen in **Table 2**.

**Table 2.** Goodness-of-Fit Index Measurement Model

Indicator	Value	Cut-off value	Conclusion
RMSEA	0,073	$\leq 0,08$	Good fit
SRMR	0,05	$\leq 0,05$	Good fit
NFI	0,98	$\geq 0,9$	Good fit
NNFI	0,99	$\geq 0,9$	Good fit
CFI	0,99	$\geq 0,9$	Good fit
IFI	0,99	$\geq 0,9$	Good fit
PGFI	0,79	$\geq 0,9$	Marginal fit

Source: Processed Data (2024)

**Hypothesis testing.** From the result of **Table 3**, H1, which examines the impacts of perceived organizational support on organizational commitment, was supported with a t-value that is higher than 1,65, which is 14,63. That means that perceived organizational support has a significant positive effect on organizational commitment. Hypothesis 1 is accepted. The research shows that this perceived organizational support contributes toward the social exchange approach. This result aligns with the Zagenczyk et al. (2021) research that shows an employee who feels more support from their organization will have better organizational commitment.

H2, which examines the impacts of perceived organizational support on employee performance, was supported with a t-value that is higher than 1,65, which is 4,08. That means that perceived organizational support has a significant positive effect on employee performance. Hypothesis 2 is accepted. This research aligns with the Sihag & Dhoopar (2023) research that shows employees with more perceived organizational support toward employee performance.

H3, which examines the impacts of perceived organizational support on job satisfaction, was supported with a t-value that is higher than 1,65, which is 15,41. That means that perceived organizational support has a significant positive effect on employee performance. Hypothesis 3 is accepted. This result aligns with the Xu et al. (2023) research that shows employees that felt more support from their company will have better employee performance.

H4, which examines the impacts of organizational commitment toward employee performance, was supported with a t-value that is higher than 1,65, which is 3,75. That means that organizational commitment has a significant positive effect on employee performance. Hypothesis 4 is accepted. This result aligns with the result of Naidoo & Govender (2022) research that show that organizational commitment affects employee performance in the context of African banking company.

Hypothesis 5 was supported with a t-value that is higher than 1,65, which is 4,68. That means that job satisfaction has a significant positive effect on employee performance. Hypothesis 5 is



accepted. This result aligns with the Maan, Abid, Butt, Ashfaq, & Ahmed (2020) that shows job satisfaction has significant positive impact toward employee performance.

**Table 3. Result of Hypothesis Testing**

Path	Path Coefficient	t-value	Conclusion
POS → OC	0,78	14,63	Significant Positive Effect
POS → EP	0,33	4,08	Significant Positive Effect
POS → JS	0,85	15,41	Significant Positive Effect
OC → EP	0,21	3,75	Significant Positive Effect
JS → EP	0,36	4,68	Significant Positive Effect

Source: Processed Data (2024)

**Indirect Effects Analysis.** The result in **Table 4** shows that organizational commitment has an indirect effect of 0,164 on the relationship between perceived organizational support and employee performance. Because perceived organizational support has a direct effect on employee performance, it can be concluded that the organizational commitment only has a partial mediation effect. Job satisfaction also has an indirect effect with a higher value that is 0,290. It can be concluded that job satisfaction has more direct and indirect effects than organizational commitment. These results add proof for Sabir et al. (2022) and Khan et al. (2022) results that organizational commitment and job satisfaction have a partial mediation effect on the perceived organizational support effect on employee performance.

**Table 4. Result of Mediation Analysis**

Path	Direct effect	Indirect effect	Total effect	t-value
POS → OC → EP	0,21	$0,78 \times 0,21 = 0,164$	0,373	5,60
POS → JS → EP	0,33	$0,84 \times 0,35 = 0,290$	0,620	5,60

Source: Processed Data (2024)

### 3. CONCLUSION & SUGGESTION

Based on the result, this research shows that perceived organizational support has an effect on organizational outcomes such as organizational commitment, job satisfaction, and employee performance, as Kurtessis et al. (2015) hypothesized and showed more proof of organizational support theory. This research also adds proof to the Herzberg motivation-hygiene theory that categorized working conditions and environment into hygiene factors, where the supervision and the interpersonal relationship between an employee and their supervisor will have high job satisfaction and lower job dissatisfaction. This is proven by the effect of perceived organizational support on job satisfaction.

Moreover, the finding of this research can be linked to the social exchange theory and concluded that account officer in Indonesia felt the support from their companies, so their perceived organizational support is positive. This is mainly because the company listens to the employees, which causes them to reciprocate by showing extra effort in their work, which also shows organizational commitment. Strategies that increase perceived organizational support, such as giving the chance for open communication, opportunities, employee development, and recognition of employee contribution, may strengthen the connection between employees and organization (Sulaeman et al., 2024).

Account officer is a job that involves directly searching for consumers and funding. As a field officer, the account officer will have to deal face-to-face with the consumer. The job satisfaction of the account officer may affect the consumer's satisfaction. This happens because employees who are satisfied with their jobs tend to show higher motivation, which can affect the way they work.

This research aims to understand the effects of perceived organizational support, job satisfaction, and organizational commitment on employee performance by banking account officers in Indonesia. Even after the digitization, the target credit portion of MSME hasn't reached its target yet. Account officers, as the representatives of the bank and the ones directly involved with the consumers from those segments, should receive decent organizational support. Not only the perceived organizational support but also the company should maintain and increase job satisfaction and commitment of account officers. This research also shows that perceived organizational support has a higher effect on job satisfaction, and job satisfaction has a higher effect on employee performance rather than organizational commitment, which emphasizes that job satisfaction has a huge contribution in this model after the perceived organizational support. The mediating effect of job satisfaction is also larger than the mediating effect from the mediating effect of organizational support.

This research has its limitations that future research may consider improving, such as the use of other instruments that are not self-assessment (peer review or supervisor assessment). Even though self-assessment data collection can be faster and less costly, the subjectiveness of the questionnaire may affect the result, so the result may be different if the assessment were done. Further, researchers can also research a specific banking type to understand the effects of variables in a specific bank type better, or they can include all job descriptions in the bank so that the research result can be generalizable. Research may also consider adding another variable that may affect the dependent variable, such as motivation or pay and benefits.

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