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The Effect Of Work Commitment And Job Satisfaction On Employee Performance At PT Bank Sulteng

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Abstract: *Employee performance has become a crucial factor affecting organizational sustainability and competitiveness, particularly in the banking sector where service quality and productivity are highly dependent on human resources. Work commitment and job satisfaction have been recognized as important factors influencing employee performance; however, empirical findings remain inconsistent, particularly in regional banking institutions. This study aims to examine the effect of work commitment and job satisfaction on employee performance at PT Bank Sulteng. This study employed a quantitative approach with an explanatory research design. Data were collected through questionnaires distributed to employees of PT Bank Sulteng using a five-point Likert scale. The study involved 109 respondents selected through simple random sampling. Data were analyzed using multiple linear regression with IBM SPSS version 26, including validity, reliability, and classical assumption tests. The findings revealed that work commitment and job satisfaction positively and significantly affected employee performance both partially and simultaneously. The coefficient of determination indicated that both variables explained 52.4% of employee performance variation. Strengthening employee commitment and improving job satisfaction may significantly contribute to enhancing employee performance in banking institutions.*
Keywords: *Work Commitment, Job Satisfaction, Employee, Performance, Banking Sector.*

INTRODUCTION

Human resources have become one of the most valuable organizational assets in the modern business environment because organizational sustainability increasingly depends on employee capabilities and performance rather than merely financial or technological resources. In the era of globalization and digital transformation, organizations are required to improve their competitiveness through effective human resource management practices. Employee performance has become a critical factor that determines organizational effectiveness because performance directly affects productivity, service quality, customer satisfaction, and organizational sustainability. This issue becomes more significant in service industries, particularly the banking sector, where employees function as the primary interface between organizations and customers. The banking industry is currently experiencing rapid technological development, changes in customer behavior, and increasing service expectations, requiring employees to maintain high performance and adaptability. Consequently, organizations need to understand behavioral and psychological factors that influence employee performance in order to improve organizational outcomes. Previous studies indicate that employee performance is strongly influenced by organizational and individual factors, particularly work commitment and job satisfaction (Robbins & Judge, 2023).

Recent workplace developments suggest that employee-related issues such as organizational commitment, work engagement, and job satisfaction continue to be major concerns across industries. In highly competitive work environments, employees increasingly experience pressure resulting from increased workloads, technological adaptation, and changing organizational structures. Such conditions can affect employees' perceptions toward their organizations and jobs, subsequently influencing performance outcomes. Within banking institutions specifically, employees frequently face demanding performance targets, strict regulations, and customer-oriented service expectations. Such situations may influence employee attitudes and psychological attachment toward their organizations. Research conducted in banking contexts found that organizational commitment positively contributes to employee outcomes and performance levels because committed employees tend to demonstrate stronger responsibility and organizational loyalty (Tambunan & Iqbal, 2024). Moreover, workplace satisfaction has been identified as an important factor influencing employees' willingness to perform effectively and maintain positive attitudes toward organizational goals (Sanjaya & Indrawati, 2023). These findings indicate that employee performance within banking organizations is not merely determined by technical competence but also by employees' emotional and psychological attachment to their work environments.

Numerous studies have investigated the relationships among work commitment, job satisfaction, and employee performance across different organizational contexts. Existing literature generally suggests that organizational commitment positively influences employee performance because committed employees tend to demonstrate stronger motivation, greater loyalty, and increased willingness to contribute to organizational objectives. Similarly, job satisfaction has frequently been recognized as a significant determinant of employee performance because satisfied employees usually display positive work attitudes and greater work motivation. Sanjaya and Indrawati (2023) found that job satisfaction, work motivation, and employee commitment significantly affected employee performance, indicating that stronger employee commitment and higher satisfaction levels improve performance outcomes. Likewise, Amirullah et al. (2025) demonstrated that work commitment and job satisfaction simultaneously had significant positive effects on employee performance in banking institutions. Their findings indicate that stronger commitment and higher levels of employee satisfaction contribute significantly to organizational effectiveness and productivity.

Despite the substantial number of studies investigating work commitment, job satisfaction, and employee performance, inconsistencies remain in existing literature. Several studies reported positive and significant effects of work commitment on employee performance, while other studies found weak or insignificant relationships under certain organizational conditions. Khasbana (2024) found that organizational commitment positively affected employee performance but did not significantly influence job satisfaction. Such findings suggest that the relationship among commitment, satisfaction, and performance may vary depending on organizational context, work environment, and institutional characteristics. Additionally, most previous studies have primarily focused on manufacturing companies, educational institutions, and large organizations, whereas limited studies specifically investigate regional banking institutions. The characteristics of regional banking organizations may differ from larger institutions because they operate within distinct organizational cultures and socio-economic environments. Therefore, further investigation is necessary to address these inconsistencies and contextual limitations.

The present study attempts to address the identified research gaps by focusing on PT Bank Sulteng as the research setting. The novelty of this research lies in several aspects. First, unlike previous studies that frequently examined commitment and job satisfaction independently, this study simultaneously investigates the influence of work commitment and job satisfaction on employee performance. Second, this study specifically examines PT Bank Sulteng as a regional banking institution operating within unique organizational and socio-economic conditions. Most previous studies focused on broader organizational contexts, whereas empirical evidence within regional banking institutions remains relatively limited. Third, this study contributes to expanding empirical understanding regarding employee behavioral factors influencing performance within regional banking sectors, thereby enriching organizational behavior literature and human resource management research.

Based on the previous discussion, this study aims to analyze the effects of work commitment and job satisfaction on employee performance at PT Bank Sulteng. Specifically, this study seeks to determine whether work commitment significantly influences employee performance, whether job satisfaction significantly influences employee performance, and whether both variables simultaneously affect employee performance outcomes. Based on previous findings and theoretical perspectives, the following hypotheses are proposed: **H1:** Work commitment positively and significantly affects employee performance at PT Bank Sulteng. **H2:** Job satisfaction positively and significantly affects employee performance at PT Bank Sulteng. And **H3:** Work commitment and job satisfaction simultaneously have positive and significant effects on employee performance at PT Bank Sulteng.

METHOD

1. Research Design

This study employed a quantitative research approach with an explanatory research design to examine the causal relationships between work commitment, job satisfaction, and employee performance at PT Bank Sulteng. Quantitative research was selected because it enables objective measurement of relationships among variables through statistical procedures and hypothesis testing (Robbins & Judge, 2023).

This study used a cross-sectional survey design, where data were collected at one specific point in time through structured questionnaires administered to employees of PT Bank Sulteng. The explanatory design aimed to determine whether work commitment and job satisfaction significantly influence employee performance.

The analytical approach employed in this study was **Multiple Linear Regression Analysis**, which allows simultaneous examination of the effect of two independent variables on one dependent variable.

2. Population and Sample

The population of this study consisted of all employees at PT Bank Sulteng, totaling **150 employees**. The entire employee population was selected because employees represent the primary organizational resource directly involved in operational activities and organizational performance.

The sample size was determined using **Slovin's formula** with a **5% margin of error** to obtain a representative sample size:

$$n = \frac{N}{1 + Ne^2}$$

Where:

n = sample size

N = total population

e = margin of error (5%)

population consists of 150 employees:

$$n = \frac{150}{1 + 150(0.05)^2}$$

$$n = 109$$

The sample size required would be approximately **109 respondents**.

3. Sampling Technique

This study employed **probability sampling**, specifically **simple random sampling**, where all employees had equal opportunities to be selected as respondents.

The sampling procedure included:

- Obtaining the employee list from PT Bank Sulteng.
- Assigning identification numbers.
- Randomly selecting respondents.
- Distributing questionnaires.

4. Data Collection

Primary data were collected through structured questionnaires distributed directly to employees of PT Bank Sulteng. The questionnaire used a five-point Likert scale:

Scale	Description
1	Strongly Disagree
2	Disagree
3	Neutral
4	Agree
5	Strongly Agree

Data collection procedures included:

- Obtaining permission from management
- Distributing questionnaires
- Collecting responses
- Coding and processing data

5. Research Instrument

The research instrument was adapted from previous studies and organizational behavior literature.

1. Work Commitment (X1)

   Indicators:

   a) Emotional attachment to organization
   b) Organizational loyalty
   c) Responsibility toward work
   d) Desire to remain in organization
   e) Organizational involvement

2. Job Satisfaction (X2)

   Indicators:

   a) Satisfaction with salary
   b) Satisfaction with supervision
   c) Satisfaction with coworkers
   d) Satisfaction with promotion opportunities
   e) Satisfaction with work environment

3. Employee Performance (Y)

   Indicators:

   a) Work quality

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b) Work quantity

c) Timeliness

d) Work effectiveness

e) Responsibility

Variable	Code	Indicators	Scale
Work Commitment	X1	Emotional attachment, loyalty, responsibility, involvement	Likert (1–5)
Job Satisfaction	X2	Salary, supervision, coworkers, promotion, work environment	Likert (1–5)
Employee Performance	Y	Quality, quantity, timeliness, effectiveness, responsibility	Likert (1–5)

Table 1. *Operational Definition of Variables*

6. Validity and Reliability

Validity Test

The validity test was conducted using **Pearson Product Moment Correlation**.

The correlation formula is:

$$r = \frac{n\sum XY - (\sum X)(\sum Y)}{\sqrt{[n\sum X^2 - (\sum X)^2][n\sum Y^2 - (\sum Y)^2]}}$$

Decision criteria:

- If $r_{count} > r_{table}$, the item is valid.
- If $r_{count} < r_{table}$, the item is invalid.

Reliability Test

Reliability was tested using **Cronbach's Alpha**. Formula:

$$\alpha = \frac{k}{k-1}\left(1 - \frac{\sum \sigma_i^2}{\sigma_t^2}\right)$$

Where:

- k=number of items
- σ_i^2=item variance
- σ_t^2=total variance

Decision criteria:

- Cronbach's Alpha ≥ 0.70 = Reliable
- Cronbach's Alpha < 0.70 = Not reliable

7. Data Analysis Technique

Data were analyzed using **IBM SPSS version 26**.

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The analytical procedures consisted of:

- Descriptive Analysis
- Descriptive statistics included:
- Mean
- Standard deviation
- Minimum value
- Maximum value
- Classical Assumption Tests

Before conducting regression analysis, several assumptions were tested:

Normality Test

Using Kolmogorov–Smirnov:

Criteria:

Sig > 0.05 → Normal distribution

Sig < 0.05 → Non-normal distribution

Multicollinearity Test

Criteria:

Tolerance > 0.10

VIF < 10

Heteroscedasticity Test

Using Glejser test:

Criteria:

Sig > 0.05 → No heteroscedasticity

Multiple Linear Regression Analysis

Regression equation:

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$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

Where:

- Y=Employee Performance
- α=constant
- X_1=Work Commitment
- X_2=Job Satisfaction
- β_1, β_2=regression coefficients
- e=error term

Hypothesis Testing

Partial Test (t-test)

Formula:

$$t = \frac{\beta_i}{SE(\beta_i)}$$

Decision criteria:

Significance < 0.05 → hypothesis accepted

Significance > 0.05 → hypothesis rejected

Simultaneous Test (F-test)

Formula:

$$F = \frac{SSR/k}{SSE/(n-k-1)}$$

Decision criteria:

Significance < 0.05

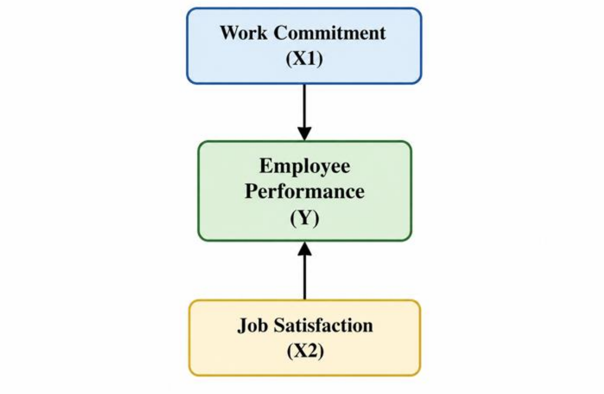
Coefficient of Determination

$$R^2 = \frac{SSR}{SST}$$

The coefficient of determination explains the proportion of employee performance variance that can be explained by work commitment and job satisfaction.

8. Research Model

Research framework:



Research hypotheses:

a) **H1:** Work commitment positively and significantly affects employee performance at PT Bank Sulteng.
b) **H2:** Job satisfaction positively and significantly affects employee performance at PT Bank Sulteng.
c) **H3:** Work commitment and job satisfaction simultaneously have positive and significant effects on employee performance at PT Bank Sulteng.

RESULTS AND DISCUSSION

Result

The results of this study present the findings obtained from questionnaires distributed to employees of PT Bank Sulteng. Data analysis was conducted using IBM SPSS version 26 through descriptive statistics, validity and reliability testing, classical assumption testing, multiple linear regression analysis, and hypothesis testing.

4.1 Respondent Characteristics

A total of 109 questionnaires were distributed and all questionnaires were returned and considered valid for analysis.

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	62	56.9
	Female	47	43.1
Age	20–30 years	29	26.6
	31–40 years	48	44.0
	>40 years	32	29.4
Education	Diploma	19	17.4

Characteristics	Category	Frequency	Percentage (%)
	Bachelor	75	68.8
	Master	15	13.8
Working Period	<5 years	28	25.7
	5–10 years	51	46.8
	>10 years	30	27.5

Table 2. *Respondent Characteristics*

Table 2 indicates that most respondents were male employees (56.9%). Employees aged 31–40 years represented the largest group (44.0%), suggesting that respondents were predominantly in productive working age categories. Most respondents possessed undergraduate educational qualifications (68.8%).

4.2 Descriptive Statistics

Descriptive statistics were conducted to determine respondents' perceptions regarding work commitment, job satisfaction, and employee performance.

Variable	Minimum	Maximum	Mean	Std. Deviation
Work Commitment	3.10	5.00	4.17	0.542
Job Satisfaction	2.90	5.00	4.08	0.611
Employee Performance	3.00	5.00	4.24	0.517

Table 3*. Descriptive Statistics*

The findings indicate that all variables have relatively high average scores. Employee performance exhibited the highest mean value (M = 4.24), indicating that respondents generally perceived their performance positively.

4.3 Validity and Reliability Test

Validity Test

The validity test was conducted using Pearson Product Moment correlation.

Variable	Number of Items	r-count	r-table	Result
Work Commitment	5	0.652–0.812	0.188	Valid
Job Satisfaction	5	0.634–0.853	0.188	Valid
Employee Performance	5	0.687–0.844	0.188	Valid

Table 4. *Validity Test Results*

The results indicate that all indicators had correlation coefficients greater than the critical value (0.188), indicating acceptable validity.

Reliability Test

Variable	Cronbach's Alpha	Standard	Result
Work Commitment	0.826	0.70	Reliable
Job Satisfaction	0.848	0.70	Reliable
Employee Performance	0.874	0.70	Reliable

Table 5. *Reliability Test Results*

All variables demonstrated Cronbach's Alpha values above 0.70, indicating satisfactory reliability.

4.4 Classical Assumption Tests

Normality Test

The normality test was performed using the Kolmogorov–Smirnov method.

Variable	Sig. Value	Standard	Conclusion
Residual	0.200	>0.05	Normal

Table 6. *Normality Test Results*

Since the significance value exceeded 0.05, the residual data were normally distributed.

Multicollinearity Test

Variable	Tolerance	VIF	Conclusion
Work Commitment	0.685	1.460	No multicollinearity
Job Satisfaction	0.685	1.460	No multicollinearity

Table 7. *Multicollinearity Test Results*

The tolerance values were above 0.10 and VIF values were below 10, indicating no multicollinearity problems.

Heteroscedasticity Test

Variable	Sig. Value	Standard	Result
Work Commitment	0.298	>0.05	No heteroscedasticity

Table 8. *Heteroscedasticity Test Results*

The significance values exceeded 0.05, indicating no heteroscedasticity issues.

4.5 Multiple Linear Regression Analysis

Variable	B	Std. Error	Beta	t-value	Sig.
Constant	8.214	2.781	—	2.953	0.004
Work Commitment	0.391	0.082	0.411	4.768	0.000
Job Satisfaction	0.436	0.094	0.398	4.638	0.000

Table 9. *Multiple Linear Regression Results*

Based on Table 9, the regression equation can be formulated as:

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$$Y = 8.214 + 0.391X_1 + 0.436X_2 + e$$

Where:

- Y = Employee Performance
- X_1 = Work Commitment
- X_2 = Job Satisfaction

The regression model indicates that work commitment and job satisfaction positively contribute to employee performance.

4.6 Hypothesis Testing

Partial Test (t-test)

a) **H1:** Work commitment significantly affects employee performance.
The statistical results show:
$t=4.768$
$p=0.000<0.05$
Thus, H1 was accepted.

b) **H2:** Job satisfaction significantly affects employee performance.
$t=4.638$
$p=0.000<0.05$
Thus, H2 was accepted.

Simultaneous Test (F-test)

Model	F-value	Sig.
Regression	58.426	0.000

Table 9. *ANOVA Results*

Since:
$p<0.05$
H3 was accepted, indicating that work commitment and job satisfaction simultaneously affect employee performance.

4.7 Coefficient of Determination

R	R Square	Adjusted R Square
0.724	0.524	0.515

Table 10. *Model Summary*

The coefficient of determination value of 0.524 indicates that work commitment and job satisfaction explain **52.4%** of the variation in employee performance, while the remaining **47.6%** may be influenced by other factors not examined in this study, such as leadership style, organizational culture, motivation, and work environment.

Discussion

The present study found that work commitment and job satisfaction significantly influence employee performance at PT Bank Sulteng. The regression analysis demonstrated that both variables positively contribute to explaining employee performance. These findings indicate that employees with stronger organizational attachment and higher satisfaction toward their work environment tend to demonstrate better performance outcomes. Such findings support organizational behavior theories which argue that employees' psychological conditions and attitudes toward work substantially determine individual productivity and organizational effectiveness (Robbins & Judge, 2023; Luthans, 2011). Previous studies also suggested that employee performance is not solely determined by technical competencies, but is also strongly affected by employees' emotional and psychological relationships with organizations (Eliyana et al., 2019; Vieira et al., 2023).

The first major finding of this study revealed that work commitment positively and significantly affects employee performance. Organizational commitment refers to employees' psychological attachment, loyalty, and identification with organizational goals and values. Employees with higher commitment levels are generally more willing to exert additional effort toward organizational success because they perceive organizational achievements as their own accomplishments (Meyer & Allen, 1991; Morrow, 1993). Similarly, organizational commitment has been associated with stronger emotional attachment and a greater sense of responsibility toward work tasks (Yousef, 2000; Azeem, 2010).

The current findings are consistent with previous empirical studies indicating that organizational commitment significantly contributes to employee performance improvement. Khasbana (2024) found that commitment positively influences employee performance because committed employees generally exhibit greater willingness to maintain productivity and organizational involvement. Likewise, Amin (2022) suggested that organizational commitment strengthens employees' sense of belonging and loyalty toward organizations, resulting in better performance outcomes. Similarly, Damayanti (2025) reported that stronger commitment contributes significantly to higher performance levels because employees with stronger commitment demonstrate greater responsibility toward work objectives.

From a practical perspective, employees working in banking institutions encounter highly demanding work environments characterized by performance targets, strict regulations, and customer-oriented service expectations. Employees who possess stronger work commitment are more likely to adapt effectively to these challenges because they are emotionally attached to organizational values and objectives. Such employees frequently demonstrate proactive behaviors and are willing to contribute beyond formal job requirements. This finding supports the argument proposed by Fulmer and Ployhart (2014), which emphasized that employee commitment contributes to organizational competitiveness through improved individual contributions.

The second finding demonstrated that job satisfaction significantly affects employee performance. This result indicates that employees experiencing greater satisfaction with work conditions tend to demonstrate more positive work attitudes and stronger motivation toward achieving organizational goals. Job satisfaction reflects employees' emotional responses toward various dimensions of work, including salary, supervision, relationships with colleagues, promotion opportunities, and working environments (Judge & Hulin, 1993; Robbins & Judge, 2023).

The findings support previous studies which concluded that job satisfaction positively contributes to employee performance. Sanjaya and Indrawati (2023) reported that employees who experience higher job satisfaction levels tend to demonstrate stronger work motivation and greater performance effectiveness. Similar findings were also reported by Kristian and Ferijani (2020), who found that job satisfaction positively affects employee performance because satisfied employees generally demonstrate positive organizational citizenship behaviors. Eliyana et al. (2019) further found that satisfaction contributes significantly to organizational effectiveness and employee productivity.

Job satisfaction may also influence employee performance through psychological mechanisms associated with motivation and employee engagement. Employees who perceive fairness in compensation systems and receive adequate support from supervisors tend to demonstrate greater enthusiasm toward their work activities. Vieira et al. (2023) suggested that managerial support and organizational practices significantly improve employee satisfaction and organizational commitment, ultimately affecting performance outcomes. Furthermore, Harter et al. (2002) argued that employee satisfaction positively contributes to customer satisfaction and organizational productivity.

In the context of PT Bank Sulteng, employees frequently interact directly with customers, requiring effective communication skills and high service quality standards. Consequently, employee satisfaction becomes particularly important because satisfied employees are more likely to demonstrate positive attitudes toward customers and maintain consistent work performance. Supportive working environments, fair compensation systems, and opportunities for career advancement may therefore contribute significantly to improving employee satisfaction levels.

Another important finding of this study concerns the simultaneous effect of work commitment and job satisfaction on employee performance. The coefficient of determination results indicated that these variables jointly explain a considerable proportion of employee performance variance. This finding suggests that employee performance is affected by multiple organizational and psychological factors rather than by individual variables independently. Previous studies similarly demonstrated that organizational commitment and job satisfaction simultaneously influence employee outcomes (Kristian & Ferijani, 2020; Nurhasanah, 2025).

The interaction between commitment and satisfaction can be explained through social exchange theory, which suggests that employees who receive organizational support and positive treatment tend to reciprocate through positive attitudes and improved work behaviors (Adams, 1965). Employees who experience satisfaction with their work environments and maintain stronger organizational attachment are likely to develop reciprocal relationships characterized by increased productivity and organizational loyalty.

Despite the significant contribution of work commitment and job satisfaction toward employee performance, this study found that approximately 47.6% of performance variation remained unexplained. This suggests that other variables may also influence employee performance. Previous literature has identified several additional factors affecting performance, including leadership style, organizational culture, work environment, motivation, employee engagement, and organizational support (Eliyana et al., 2019; Kustiawan et al., 2022; Lahamid, 2024).

Overall, the findings of this study contribute to human resource management literature by providing empirical evidence regarding the importance of work commitment and job satisfaction in improving employee performance within regional banking institutions. The results suggest that organizational management should continuously strengthen employee commitment and satisfaction through effective human resource practices such as employee recognition programs, career development initiatives, supportive leadership practices, and fair compensation systems. These organizational efforts may strengthen employee attachment toward organizations and ultimately contribute to improved employee performance outcomes.

CONCLUSION

The findings of this study demonstrate that work commitment and job satisfaction significantly affect employee performance at PT Bank Sulteng both individually and simultaneously. The regression analysis results indicate that employees with stronger organizational commitment tend to exhibit greater responsibility, loyalty, and willingness to contribute to organizational objectives. Likewise, employees experiencing higher levels of job satisfaction tend to demonstrate more positive attitudes and stronger motivation toward accomplishing work tasks. The statistical results showed that work commitment and job satisfaction jointly explained 52.4% of the variance in employee performance, suggesting that these variables are important determinants of employee outcomes in the banking sector. These findings reinforce previous organizational behavior theories indicating that employees' psychological attachment and satisfaction toward their work environment substantially influence productivity and organizational effectiveness. The results further imply that employee performance is influenced not only by technical competencies but also by behavioral and emotional factors within organizational contexts.

From a practical perspective, this study provides important implications for PT Bank Sulteng and other regional banking institutions in developing effective human resource management strategies. Organizations should strengthen employee commitment by promoting supportive leadership practices, providing career development opportunities, and establishing recognition systems that encourage organizational attachment and employee engagement. Furthermore, organizations should improve job satisfaction through fair compensation systems, conducive working environments, supportive supervision, and effective communication practices. Such efforts may create stronger emotional relationships between employees and organizations, ultimately leading to improved work performance and organizational productivity. Although this study successfully explained a substantial proportion of employee performance variation, approximately 47.6% remained unexplained, indicating that other factors such as leadership style, organizational culture, work environment, motivation, and employee engagement may also influence performance outcomes. Therefore, future studies are recommended to include additional variables and broader organizational contexts to provide a more comprehensive understanding of factors affecting employee performance.

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