



## The Improvement Strategy of Organizational Commitment through Strengthening Program of Organizational Climate, Self-Efficacy, and Job Satisfaction (An Empirical Study of Permanent Employees in the Multifinance Industry in Jakarta)

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**Abstract:** Commitment to the organization is a strategic factor crucial for sustaining performance and employee retention, especially in the multifinance industry with its high work dynamics and operational demands. This study aims to analyze and develop strategies to enhance Organizational Commitment by strengthening program of Organizational Climate, Self-Efficacy, and Job Satisfaction among permanent staf-level employees. The population consists of 1,294 permanent employees in multifinance companies in Jakarta, with a sample of 248 selected through proportional random sampling. Employing a mixed-methods approach, the study combines quantitative analysis (indicator correlation and path analysis) with qualitative analysis (Delphi technique) to gather Human Resources expert input for formulating improvement strategies. Results reveal that Organizational Climate, Self-Efficacy, and Job Satisfaction have a direct, positive, and significant influence on Organizational Commitment. Additionally, Organizational Climate and Self-Efficacy indirectly influence Organizational Commitment through Job Satisfaction as a mediator. Findings emphasize strong superior support, increased employee confidence in self-competence, and promotion opportunities in job satisfaction aspects as key factors in strengthening commitment. This study provides strategic recommendations for Human Resources policy makers to design effective interventions in the multifinance industry.

**Keyword:** Organizational Climate, Self Efficacy, Job Satisfaction, Organizational Commitment

### INTRODUCTION

The multifinance industry in Indonesia has been growing since 1974, driven by government policies such as the Joint Decree of three ministers in 1974 and Presidential Decree No. 61/1988, which expanded services to include leasing, factoring, consumer finance, venture capital, and credit cards. Although the banking sector grew rapidly after 1988, multifinance companies have adapted, diversifying their financing from transportation to

office, manufacturing, construction, and agricultural needs, while significantly absorbing human resources (HR). However, technological changes and intense competition have increased the demand for critical, dynamic, and adaptive HR, making commitment to the organization a key factor in the company's success. Commitment to the organization reflects the psychological attachment and dedication of employees, reducing problems such as high turnover and absenteeism.

Demographic data from 2019 to 2024 shows an average of 53% permanent employees, 32.1% contract employees, and 14.8% outsourced employees in the multifinance sector. However, based on data on the number of permanent staff-level employees, which numbered 107,391 in 2019 and 95,143 in 2024, there has been a decline in the number of permanent staff-level employees. A preliminary survey of 30 staff in Jakarta revealed 26% of problems in affective commitment, 15% in continuance commitment, and 67% in normative commitment, with an average of 36% of staff employees having commitment problems. This emphasizes the need to increase commitment through organizational climate, self-efficacy, and job satisfaction

The literature highlights the positive influence of organizational climate on commitment, encouraging a sense of belonging and dedication (Ghani et al., 2022; Ariana & Mujiati, 2018; Purnama & Riana, 2020). Self-efficacy, as a belief in one's abilities, increases enthusiasm and commitment (Koswara et al., 2021; Setyono, 2024). Job satisfaction predicts commitment, encouraging future investment (Bagis et al., 2021; Tanjung, 2020; Juliwardi et al., 2024). However, previous studies have focused on quantitative methods and public sector employees, leaving a gap in private multifinance, particularly heavy equipment financing companies

This study uses a mixed approach (Sequential Explanatory) for comprehensive insight, analyzing the direct and indirect effects of organizational climate, self-efficacy, and job satisfaction on commitment through job satisfaction. The unit of analysis is permanent staff-level employees in multifinance companies located in Jakarta with assets of 1-5 trillion rupiah specializing in heavy equipment financing. Operational definitions include: commitment to the organization as psychological attachment measured through affective, continuance, and normative dimensions; organizational climate as a work atmosphere that influences behavior; job satisfaction as positive feelings towards work; self-efficacy as confidence in the ability to perform tasks.

The purpose of this study is to analyze the specific strengths of influence: (1) measuring the direct influence of organizational climate on commitment to the organization; (2) measuring the direct influence of self-efficacy on commitment to the organization; (3) measuring the direct influence of job satisfaction on commitment to the organization; (4) measuring the direct influence of organizational climate on job satisfaction; (5) measuring the direct influence of self-efficacy on job satisfaction; (6) measuring the indirect influence of organizational climate on commitment through job satisfaction; (7) measuring the indirect influence of self-efficacy on commitment through job satisfaction.

This study confirms that strong support from superiors, increased employee confidence in their own competence, and opportunities for promotion as aspects of job satisfaction are important factors in strengthening employee commitment in heavy equipment multifinance companies. This research provides implementation guidelines for strengthening influential indicators and uses a Sequential Explanatory design, integrating quantitative and qualitative data. Confirming previous findings (Rudini et al., 2019; Putri, 2021), this research designs effective strategies for human resource policymakers in designing effective interventions to increase organizational commitment in companies within the multifinance industry and address private sector gaps.

**METHOD**

The population consists of 1,294 permanent staff-level employees across 13 multifinance companies. A sample of 248 respondents was selected using proportional random sampling with a 5% margin of error (Slovin formula), ensuring representativeness (Hair et al., 2018; Hair et al., 2020). Quantitative data were collected via validated questionnaires (Likert scale, 1-5) measuring organizational climate (40 items,  $\alpha = 0.937$ ), self-efficacy (44 items,  $\alpha = 0.914$ ), job satisfaction (37 items,  $\alpha = 0.944$ ), and organizational commitment (27 items,  $\alpha = 0.904$ ). Qualitative data were gathered through Focus Group Discussions (FGD) and the Delphi technique among non-sample employees for validation and deeper insights. Quantitative data were analyzed using path analysis to test direct and indirect effects, including mediation (Sobel test). Qualitative data were triangulated with quantitative results to confirm similarities or differences in findings (Sugiyono, 2018; Leavy, 2017; Creswell & Clark, 2017).

Hypotheses:

- H1: Organizational climate has a direct positive effect on organizational commitment.
- H2: Self-efficacy has a direct positive effect on organizational commitment.
- H3: Job satisfaction has a direct positive effect on organizational commitment.
- H4: Organizational climate has a direct positive effect on job satisfaction.
- H5: Self-efficacy has a direct positive effect on job satisfaction.
- H6: Organizational climate has an indirect effect on organizational commitment mediated by job satisfaction.
- H7: Self-efficacy has an indirect effect on organizational commitment mediated by job satisfaction.

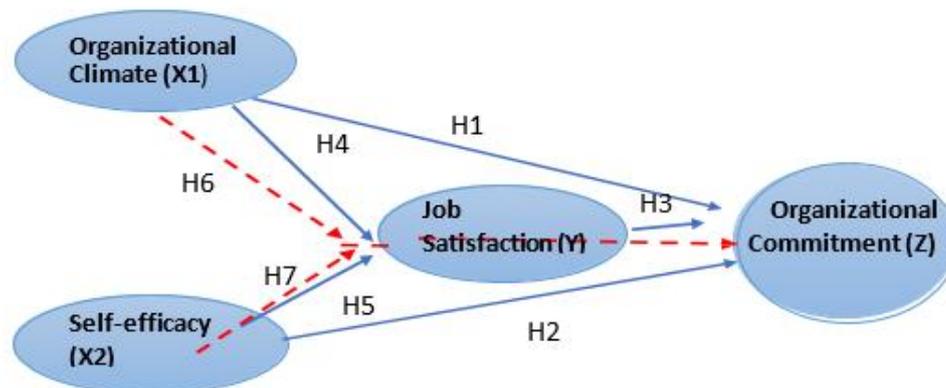


Figure 1. Conceptual Framework

**RESULTS AND DISCUSSION**

1. Results of Path Analysis

This study employed path analysis using SPSS to examine the causal relationships among Organizational Climate (X1), Self-Efficacy (X2), Job Satisfaction (Y), and Organizational Commitment (Z). The analysis was divided into two substructures to evaluate both direct and indirect effects. According to Hair et al. (2018), the strength of the model is evaluated using the coefficient of determination ( $R^2$ ), where values of 0.25, 0.50, and 0.75 represent weak, moderate, and substantial explanatory power, respectively.

1.1 Substructure 1: Determinants of Organizational Commitment.

Substructure 1 examined the effects of Organizational Climate, Self-Efficacy, and Job Satisfaction on Organizational Commitment. The results of the path analysis are summarized in Table 1.

Table 1. Path Coefficients for Substructure 1

Variabel Prediktor	$\beta$ Standar	t-hitung	Sig.	Effect Strength
Organizational Climate (X1) → Organizational Commitment (Z)	0,185	3,722	0,000	Moderate
Self-Efficacy (X2) → Organizational Commitment (Z)	0,297	5,178	0,000	Moderate
Job Satisfaction (Y) → Organizational Commitment (Z)	0,375	6,660	0,000	Substantial

Source: Processed data, 2025

The resulting structural equation is:

$$Z = 0.595 + 0.185X1 + 0.297X2 + 0.375Y + \varepsilon$$

The coefficient of determination shows an Adjusted R<sup>2</sup> of 0.608, indicating that 60.8% of the variance in Organizational Commitment is explained by Organizational Climate, Self-Efficacy, and Job Satisfaction, while the remaining 39.2% is influenced by other variables not included in this model. Based on Hair et al. (2018), this represents a moderate explanatory power.

These results confirm that all three predictors have positive and statistically significant direct effects on Organizational Commitment, with Job Satisfaction demonstrating the strongest influence.

### 1.2 Substructure 2: Determinants of Job Satisfaction

Substructure 2 assessed the influence of Organizational Climate and Self-Efficacy on Job Satisfaction. The results are presented in Table 2.

Variabel Prediktor	$\beta$ Standar	t-hitung	Sig.	Effect Strength
Organizational Climate (X1) → Job Satisfaction (Y)	0,395	7,832	0,000	Substantial
Self-Efficacy (X2) → Job Satisfaction (Y)	0,433	7,331	0,000	Substantial

Table 2. Path Coefficients for Substructure 2

Source: Processed data, 2025

The resulting equation is:  $Y = 0.653 + 0.395X1 + 0.433X2 + \varepsilon$

The Adjusted R<sup>2</sup> value of 0.616 indicates that 61.6% of the variance in Job Satisfaction is explained by Organizational Climate and Self-Efficacy, which falls within the substantial category.

These findings suggest that a supportive organizational climate and strong employee self-efficacy are critical drivers of job satisfaction among operational-level employees in the multifinance industry.

## 2. Indirect Effects Analysis

To examine mediation effects, the study applied the Sobel test using the Indirect Effect Calculator (Soper, 2025). The results of indirect effects are summarized in Table 3.

Table 3. Summary of Direct and Indirect Effects

Path	Direct Effect ( $\beta$ )	Indirect Effect ( $\beta$ )	Sobel Z	Sig.	Conclusion
X1 → Y → Z	0.185	0.173	3.168	0.000	Significant indirect effect
X2 → Y → Z	0.297	0.150	2.959	0.001	Significant indirect effect

Source: Processed data, 2025

The indirect effect of Organizational Climate on Organizational Commitment through Job Satisfaction was  $\beta = 0.173$ , while the indirect effect of Self-Efficacy was  $\beta = 0.150$ , both statistically significant. However, in both cases, the direct effects were stronger than the indirect effects, indicating that Job Satisfaction does not function as a fully effective mediating variable, but rather as a partial mediator.

The results demonstrate that Organizational Climate, Self-Efficacy, and Job Satisfaction are significant determinants of Organizational Commitment among permanent operational employees in the multifinance industry.

Job Satisfaction emerged as the strongest direct predictor of Organizational Commitment, highlighting the importance of fair promotion opportunities, supportive supervision, and meaningful work conditions. This finding aligns with prior organizational behavior studies emphasizing satisfaction as a key driver of employee loyalty and retention. Organizational Climate and Self-Efficacy both exert moderate but significant direct effects on Organizational Commitment, suggesting that a positive work environment and employees' confidence in their abilities independently foster stronger commitment.

Although Job Satisfaction mediates the relationships between Organizational Climate, Self-Efficacy, and Organizational Commitment, the mediation effects are weaker than the direct effects, indicating that improvements in climate and self-efficacy should not rely solely on satisfaction mechanisms.

Overall, the empirical model shows moderate to substantial explanatory power, confirming the robustness of the proposed theoretical framework and reinforcing the strategic role of human resource interventions in strengthening organizational commitment within the multifinance sector.

## CONCLUSION

Based on the results of the study, the following conclusions can be drawn: This study has provided solutions through appropriate strategies to improve Organizational Commitment among permanent staf-level employees of multifinance companies in Jakarta, based on the following findings:

1. There is a direct, positive, and significant effect of Organizational Climate on Organizational Commitment; therefore, strengthening the Organizational Climate will increase employees' Organizational Commitment.
2. There is a direct, positive, and significant effect of Self-Efficacy on Organizational Commitment; therefore, strengthening Self-Efficacy will increase employees' Organizational Commitment.
3. There is a direct, positive, and significant effect of Job Satisfaction on Organizational Commitment; therefore, strengthening Job Satisfaction will increase employees' Organizational Commitment.
4. There is a direct, positive, and significant effect of Organizational Climate on Job Satisfaction; therefore, strengthening the Organizational Climate will increase employees' Job Satisfaction.
5. There is a direct, positive, and significant effect of Self-Efficacy on Job Satisfaction; therefore, strengthening Self-Efficacy will increase employees' Job Satisfaction.
6. There is an indirect, positive, and significant effect of Organizational Climate on Organizational Commitment through Job Satisfaction. The direct effect of Organizational Climate on Organizational Commitment is greater than its indirect effect through Job Satisfaction; however, because the direct effect of Organizational Climate ( $\beta_{ZX1} = 0.185$ ) is greater than the indirect effect through Job Satisfaction ( $\beta_{ZX1.Y} = 0.173$ ), Job Satisfaction does not function effectively as an intervening variable.

7. There is an indirect, positive, and significant effect of Self-Efficacy on Organizational Commitment through Job Satisfaction. The direct effect of Self-Efficacy on Organizational Commitment is greater than its indirect effect through Job Satisfaction; however, because the direct effect of Self-Efficacy ( $\beta_{ZX2} = 0.297$ ) is greater than the indirect effect through Job Satisfaction ( $\beta_{ZX2.Y} = 0.150$ ), Job Satisfaction does not function effectively as an intervening variable.

From the results of the study, the authors recommend that based on the findings of the quantitative research and qualitative analysis, strategies for strengthening Organizational Commitment can be formulated through several practical and recommended programs, as outlined below:

a) Programs to Enhance Organizational Commitment through Organizational Climate consist of Job Description Development Workshops, Town Hall Meetings for the Socialization of Employee Communication Channels, Orientation and Onboarding Programs for New Employees, Employee Responsibility Sessions, Coaching and Mentoring for Job-Related Projects, Development of Operational Standard Operating Procedures (SOPs) across All Divisions, One-on-One Meetings between Supervisors and Employees, Continuous Coaching and Mentoring Programs, Town Hall Meetings with Employee Appreciation and Reward Initiatives.

b) Programs to Enhance Organizational Commitment through Self-Efficacy consist of Comprehensive Workload Analysis Development, Design of Measurable Key Performance Indicators (KPIs), Training on Effective Task Completion Techniques, Job Rotation and Job Enrichment Programs, Coaching and Mentoring for Handling Complex Job Assignments, Participation in Cross-Divisional Collaborative Projects (Project Management), Periodic Coaching and Mentoring Sessions, Continuous Competency Development and Training Programs, Enhancement of Adaptability to Change and Innovation.

c) Programs to Enhance Organizational Commitment through Job Satisfaction consist of Understanding of Salary Structure, Socialization of Performance-Based Incentive Systems, Understanding of Company Compensation and Benefits, Career Path Awareness Programs for Staff, Understanding Core Competencies Required for Promotion, Career Development Readiness Assessment, Leadership Skills Training, Coaching and Mentoring Programs, Performance Management System Training.

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