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Enhancing Organizational Commitment through Organizational Climate Strengthening, Self Efficacy and Job Satisfaction Program (An Empirical Study of Permanent Employees in Multifinance Industry In Jakarta)

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Abstract: This study aims to formulate effective strategies for enhancing employee organizational commitment through organizational climate, self-efficacy, and job satisfaction. The population consisted of 1,294 permanent staff-level employees working in multifinance companies in Jakarta. A proportional random sampling technique was applied using Slovin's formula with a 5% margin of error, resulting in a sample of 248 respondents. A mixed-methods approach was employed, combining quantitative analysis using path analysis with qualitative analysis through expert judgment to develop strategic recommendations. The quantitative findings indicate that organizational climate, self-efficacy, and job satisfaction have direct, positive, and significant effects on organizational commitment. In addition, organizational climate and self-efficacy exert indirect positive effects on organizational commitment through job satisfaction as a mediating variable, although the direct effects are stronger than the indirect ones. Qualitative findings support the quantitative results, emphasizing the role of leadership support, employee capability development, and career growth opportunities. This study provides practical recommendations for companies to design effective human resource interventions aimed at strengthening organizational commitment and enhancing workforce sustainability within the multifinance industry.

Keywords: Organizational Climate; Self-Efficacy; Job Satisfaction; Organizational Commitment.

INTRODUCTION

The multifinance industry serves as a critical engine for economic growth in emerging markets by providing alternative financing to capital-intensive sectors, including heavy equipment, infrastructure, and manufacturing (Muthmainnah, 2017). In Indonesia, the sector has evolved considerably since its establishment in the 1970s, transitioning from primarily consumer-oriented financing to complex business-to-business schemes that support strategic industries. This evolution has increased organizational demands, necessitating not only

financial resilience but also a workforce that is committed, adaptive, and capable of responding to rapid technological and market changes.

Human resource challenges in the multifinance industry have intensified due to heightened competition, digital transformation, and operational complexity. Staff-level employees, who execute core business processes, face significant pressure, while trends indicate a reduction in permanent employees and an increased reliance on contract and outsourced labor. This shift poses risks to organizational commitment, which is operationally defined as the psychological attachment of employees to their organization, reflected in loyalty, identification with organizational goals, and willingness to exceed formal job requirements. Low organizational commitment is associated with higher turnover intentions, lower engagement, and reduced productivity, threatening organizational performance and sustainability.

Empirical studies identify three key determinants of organizational commitment: organizational climate, self-efficacy, and job satisfaction. Organizational climate refers to employees' shared perceptions of workplace policies, practices, and procedures that convey support, clarity, and trust, thereby fostering collaboration and psychological safety (Litwin & Stringer, 1968). Self-efficacy represents employees' belief in their ability to successfully execute complex tasks, enhancing resilience and adaptive performance (Bandura, 1997). Job satisfaction reflects the affective response of employees toward various job facets, promoting positive work attitudes and long-term attachment to the organization (Colquit, 2011). Despite extensive research in public-sector contexts, limited empirical evidence exists for private multifinance companies, particularly those specializing in heavy equipment financing.

To fill this gap, the present study employs a mixed-methods sequential explanatory design to examine both direct and indirect relationships among organizational climate, self-efficacy, job satisfaction, and organizational commitment in private Indonesian multifinance firms. Specifically, the study addresses the following research questions: (1) To what extent does organizational climate influence organizational commitment among staff? (2) How do self-efficacy and job satisfaction mediate the relationship between organizational climate and organizational commitment? (3) What practical strategies can enhance workforce commitment and sustainability in the multifinance context? By integrating quantitative path analysis with qualitative expert insights, this study not only tests theoretical relationships but also formulates actionable human resource strategies tailored to the multifinance industry.

The study is expected to contribute to organizational behavior literature by providing mixed-methods evidence from private multifinance organizations and offering practical guidance for human resource policy makers seeking to strengthen employee commitment, reduce turnover risk, and support sustainable workforce development in emerging market contexts.

METHOD

This study employs a mixed-methods approach to examine the relationships among organizational climate, self-efficacy, job satisfaction, and organizational commitment in private Indonesian multifinance companies. The population consisted of 1,294 permanent staff-level employees across 13 multifinance firms. A proportional stratified random sampling technique was applied to select 248 respondents, ensuring that the sample accurately represented the distribution of employees across the companies. Sampling was conducted with a 5% margin of error to maintain data representativeness (Hair et al., 2018; Hair et al., 2020).

Quantitative data were collected using structured questionnaires with a 5-point Likert scale, which had been tested for validity and reliability. The survey instruments included: (1) Organizational climate (40 items, $\alpha = 0.937$), (2) Self-efficacy (44 items, $\alpha = 0.914$), (3) Job

satisfaction (37 items, $\alpha = 0.944$), and (4) Organizational commitment (27 items, $\alpha = 0.904$). To gain deeper insights and validate the quantitative data, in-depth interviews and Focus Group Discussions (FGD) were conducted with employees not included in the quantitative sample. This qualitative approach provided an understanding of employee perspectives regarding factors influencing organizational commitment and revealed organizational dynamics not captured by the questionnaires (Creswell & Clark, 2017; Leavy, 2017).

Quantitative data were analyzed using path analysis to examine both direct and indirect relationships among the variables, including testing for mediation effects using the **Sobel test**. Qualitative data were thematically analyzed and triangulated with quantitative results to ensure consistency and identify patterns of convergence or divergence (Sugiyono, 2018). This integrated approach offers a comprehensive view of the factors affecting organizational commitment.

The study’s hypotheses are as follows:

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

The conceptual framework illustrates the direct and mediating relationships among the variables, which are tested through quantitative path analysis and supported by qualitative findings (Figure 1). This methodology enables the development of evidence-based human resource strategies aimed at enhancing employee commitment and workforce sustainability in the multifinance industry.

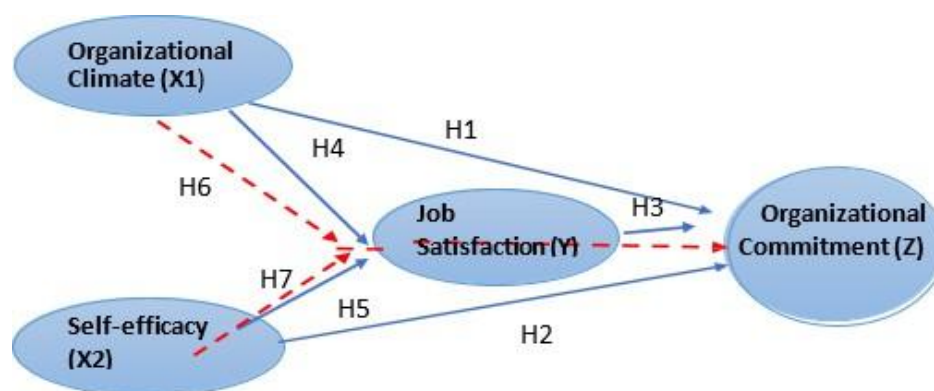


Figure 1. Conceptual Framework

RESULT AND DISCUSSION

1. Direct Effects on Organizational Commitment

The structural model analysis revealed that Organizational Climate, Self-Efficacy, and Job Satisfaction each have significant positive effects on Organizational Commitment among permanent staff in the multifinance sector. The path coefficients indicate that Job Satisfaction ($\beta = 0.375$) exerts the strongest direct influence, followed by Self-Efficacy ($\beta = 0.297$) and Organizational Climate ($\beta = 0.185$). The adjusted R^2 value of 0.608 suggests that approximately 61% of the variance in Organizational Commitment can be explained by these three variables, with the remaining 39% attributable to other factors not included in the model. These results underscore the central role of employee satisfaction in fostering loyalty, engagement, and long-term commitment within organizations.

The prominence of Job Satisfaction as the most influential predictor highlights the importance of meaningful work, recognition, fair promotion systems, and supportive supervision. These findings align with existing organizational behavior research, which consistently identifies satisfaction as a core driver of employee retention and organizational loyalty.

Organizational Climate and Self-Efficacy, while exerting moderate effects, remain significant contributors to commitment. A positive climate characterized by trust, clarity of roles, and collaborative practices creates an environment in which employees feel valued and psychologically safe, enhancing their willingness to engage and remain committed. Similarly, employees with higher self-efficacy are more confident in executing complex tasks, which translates into greater resilience and stronger attachment to the organization.

2. Determinants of Job Satisfaction

Further analysis of Job Satisfaction as a dependent variable demonstrates that both Organizational Climate ($\beta = 0.395$) and Self-Efficacy ($\beta = 0.433$) significantly influence employees' satisfaction levels. The adjusted R^2 of 0.616 indicates substantial explanatory power, suggesting that over 60% of the variation in Job Satisfaction is explained by these two predictors.

These results emphasize that a supportive work environment and employees' confidence in their abilities are critical for fostering positive work attitudes. Employees perceive greater satisfaction when organizational policies and practices are clear, fair, and collaborative, and when they feel capable of performing tasks effectively. This finding reinforces prior literature on the role of organizational climate and personal efficacy in shaping employee perceptions and behaviors (Bandura, 1997; Litwin & Stringer, 1968).

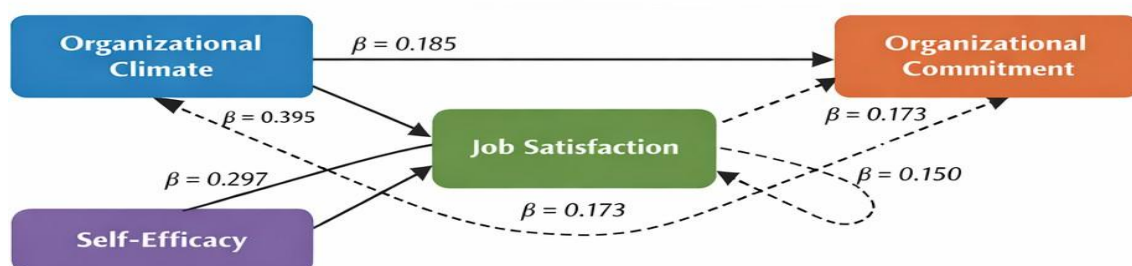


Figure 2. Path Analysis Model

3. Indirect Effects and Mediation

The mediation analysis using the Sobel test confirms that Job Satisfaction partially mediates the effects of Organizational Climate and Self-Efficacy on Organizational Commitment. The indirect effect of Organizational Climate on commitment through Job Satisfaction was $\beta = 0.173$, while the indirect effect of Self-Efficacy was $\beta = 0.150$, both statistically significant ($p < 0.01$). However, the direct effects of these predictors remain stronger than their indirect effects, indicating partial mediation rather than full mediation.

This pattern suggests that while improving Job Satisfaction enhances the positive impact of Organizational Climate and Self-Efficacy on commitment, organizations should also address climate and efficacy directly rather than relying solely on satisfaction mechanisms. In practice, this means implementing HR strategies that simultaneously strengthen the work environment, develop employee competencies, and provide meaningful recognition and support.

4. Implications and Interpretation

The findings collectively demonstrate that Organizational Climate, Self-Efficacy, and Job Satisfaction are interrelated yet distinct determinants of Organizational Commitment in the multifinance industry. Job Satisfaction emerges as the most potent predictor, but climate and efficacy exert meaningful independent effects. For human resource managers, this underscores the necessity of a holistic approach: fostering a positive organizational climate, enhancing employee skills and confidence, and ensuring work is engaging and rewarding. Overall, the model exhibits moderate to substantial explanatory power, confirming the robustness of the proposed theoretical framework. These results reinforce the strategic importance of human resource interventions in promoting employee commitment, reducing turnover, and ensuring sustainable workforce performance in multifinance companies.

CONCLUSION

This study examined the effects of Organizational Climate, Self-Efficacy, and Job Satisfaction on Organizational Commitment among permanent staff in multifinance companies. The findings demonstrate that all three factors exert significant direct positive effects on Organizational Commitment, with Job Satisfaction emerging as the strongest predictor. Organizational Climate and Self-Efficacy also positively influence Job Satisfaction, which in turn partially mediates their effects on Organizational Commitment. However, the mediation effects are weaker than the direct effects, indicating that Job Satisfaction serves as a partial rather than full mediator. The study provides empirical evidence that enhancing Organizational Commitment requires a holistic human resource approach targeting superior support, employee capability, and satisfaction. Based on quantitative and qualitative findings, the following strategic interventions are recommended: Strengthening Organizational Climate: Implement structured job description workshops, onboarding and orientation programs, clear communication channels, coaching and mentoring, and operational SOP development to foster clarity, trust, and collaboration. Enhancing Self-Efficacy: Develop measurable KPIs, provide targeted training, offer job rotation and enrichment opportunities, facilitate cross-divisional projects, and conduct ongoing competency development to build employee confidence in task performance. Improving Job Satisfaction: Ensure transparent salary structures, communicate performance-based incentives, provide career development guidance, promote leadership and skills training, and implement comprehensive performance management systems. Overall, the results highlight that interventions targeting Organizational Climate, Self-Efficacy, and Job Satisfaction can effectively strengthen Organizational Commitment, reduce turnover, and support sustainable workforce development in the multifinance sector. These findings

contribute to organizational behavior literature by offering both theoretical insights and practical HR strategies tailored to multifinance industry.

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