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FACTORS IN BUILDING EMPLOYEE COMMITMENT: MEDIATING ROLE OF JOB SATISFACTION AT BANK CENTRAL ASIA

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ABSTRACT

This study aims to establish an understanding of specific factors in HR practices in BCA upon employee commitment and the role of job satisfaction as a mediating role. The study analyzed four factors with a sample of 409 employees in Bank Central Asia, Tbk. The researchers used regression analysis to investigate the hypothesis. The findings revealed that job enrichment and job training in Bank Central Asia were positively related to job satisfaction and employee commitment. Salary and job stability were found to be insignificant factors in job satisfaction. Job satisfaction mediates the effect of salary, job enrichment, and job training but not job stability. The researchers hope to provide insight into the role of HR best practices in Bank Central Asia, Tbk, as one of the top-performing banks in Indonesia.

Keywords: *Employee commitment, job satisfaction, human capital, Bank Central Asia.*

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INTRODUCTION

Bank Central Asia (BCA) is a well-known bank in Indonesia and has quite a reputation in Indonesia. In terms of market capitalization, it is number 1 in Indonesia and a close number 2 in South East Asia. BCA also has significantly better performance than other banks in Indonesia: Net Profit Margin of 44.75% in 2020, the industry standard is around: 30%, employee turnover rate of below 3%, the industry standard is approximately: 16%. These researchers consider the wide discrepancies between the top banks in Indonesia begs for further explanation.

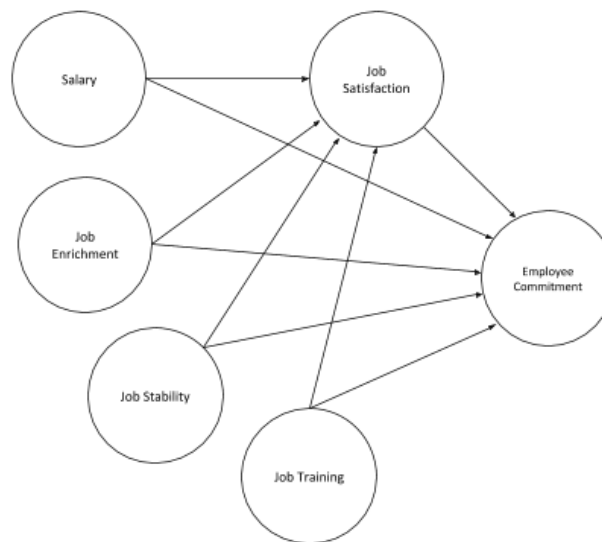


Figure 1. Conceptual Model

Based on the data given above, the researchers are interested in examining the HR practices in BCA in building employee commitment, which have been widely believed being critical factors leading to strong organizational performance (Dost et al., 2011) and a low turnover rate (Tett and Meyer, 1993). The HR practices included in this research are salary, job enrichment, job stability, and job training. We also would like to factor in Job Satisfaction as a mediating variable to Employee Commitment (Schultz, 1993). This research is important because as far as the knowledge of these researchers, there is no similar topic on the effect of salary, job enrichment, job stability, and job training to employee commitment mediated by job satisfaction. These researchers hope that the findings uncovered will have practical implication that will improve HR practices in Indonesia, that will in turn, improve organizational performance of the companies in the country.

LITERATURE REVIEW

Employee commitment has long been a subject that interests many scholars to study and has been theorized to positively impact overall job performance. Based on the study of Khyzer (2011), the level of interdependence between organizational performance and employee

commitment is found to be moderate. Employee commitment also affects other performance, such as attendance (Borgogni et al., 2013), lateness (Woods, Poole and Zibarras, 2012), and turnover (Tett and Meyer, 1993). A myriad of factors can influence employee commitment: ranging from a socio-demographic perspective to management practices of the firm. Previous research suggests that personal characteristics influencing employee commitment are: age, sex, education, marital status, position tenure, and organizational tenure (Morrow and McElroy, 1986; Mowday, Steers and Porter, 1979). Personal competence, job characteristics, group/leader relations, organizational characters, and job satisfaction are also factors in building employee commitment. Although these attributes are inbred to the employees, the organization has a system to influence some of these factors through the role of human capital to enhance employee commitment and brings the organization's competitive advantage (Schultz, 1993).

On the other notes, several scholars suggested that HR practices and employee commitment have an indirect relationship in nature (Meyer and Smith, 2000). Job satisfaction and employee commitment have attracted numerous researchers to study the relationship between these two work-related attitudes, including Mahmood et al. (2019); Ocen et al. (2017); Bhuian and Abdul-Muhmin (1997). Some have empirical support for a strong relationship between these two important work-related outcomes and exhibit a positive association (Jenkins and Thomlinson, 1992) while Yucel and Bektas (2012) reported a moderately correlated job satisfaction and commitment in nonlinear relationships. Several authors have identified the effects of various antecedents, such as age, pre-employment expectations, perceived job characteristics, and perceptions of organizational culture and subculture on commitment are totally or partially mediated through job satisfaction (Iverson and Roy, 1994; Lok and Crawford, 2004; Michaels, 1994; Price and Mueller, 1981). It is consistent with the suggestion of Meyer and Allen (1997) that job satisfaction is a predecessor of organizational commitment. Job satisfaction may function as a relevant antecedent of organizational commitment or mediate the relationship between other antecedents and commitment.

Employee Commitment

Organizational commitment is shaped by commitments in work environments (Cohen, 2003). Individuals are attached by commitment in their actions on a specific target (Meyer and Herscovitch, 2001). As to an organization, it binds individuals to comply with minimum requirements for employment. Employee commitment is defined as the ability of employees to remain committed, with their work tasks and responsibilities, to the organization (Muthueloo and Rose, 2005). Individuals with a strong attachment to the organization will feel cohere with the organization, get satisfaction from being a member (Aghdasi, Kiamanesh and Ebrahim, 2011), and these help the implementation of organizational strategies and expedite the achievement of the goals (Vance, 2006).

Job Satisfaction

Job satisfaction is defined as a set of favorable or unfavorable feelings and emotions towards their work as an effect of the valuation of their job experience (Pak, 2007; Newstrom, 2014). It portrays how employees feel and think about their jobs. Job satisfaction can be manifested in two dimensions of attitude towards one's job, positive or negative attitude (Robbins, 1989). Previous researchers have found how job satisfaction affected the degree of commitment (Hartmann et al., 2014), job performance (Azadeh and Ahranjani, 2014), turnover (Grissom, Nicholson-Crotty and Keiser, 2012), and the level of absenteeism (Borgogni et al., 2013). Employees showcase greater organizational commitment when their job satisfaction reach a higher level (Alexandrov, Babakus and Yavas, 2007; Brown and Peterson, 1993; Chen, 2007; Magnini et al., 2011; Marsh and Mannari, 1977; Scott-Ladd, Travaglione and Marshall, 2006), they would perform better, work harder and create benefits to the organization (Meyer et al., 1989; Babakus et al., 2003).

Salary

Wages and salaries are essential contributors to job satisfaction. Money is among the most commonly cited reasons the main purpose why they work (Jurgensen, 1978) because money not only helps them to attain their basic needs but also means in providing upper-level needs satisfaction (Luthans and Davis, 1992).

The motivational model for job satisfaction developed by Herzberg et al. (1959) revealed salary improves the hygiene factor, and employees' chances of getting dissatisfied have potentially occurred because of the absence of this factor. This evidence supported by some studies that also revealed a significantly positive relationship between the level of pay and job satisfaction (Beutell and Wittig-Berman, 1999; Sanchez and Brock, 1996) and significantly correlated between salary and organization commitment (Popoola, 2009). Good salary and attractive conditions of service might foster high organizational commitment in workers irrespective of the organization they work for (Abel, 2006). Salaries may lead to positive emotional feelings and behavior when one perceived there is fairness in distribution, and pay equity is found to be one of the main sources of commitment in some literature (Dubinsky and Levy, 1989). The satisfaction that is driven by salary can influence commitment levels (Porter et al., 1974).

Job Enrichment

Job enrichment is when employees are experiencing a valuable change in their job tasks through the increasing opportunities for more responsibility, personal achievement, feedback, growth, and advancement. Job enrichment provides an opportunity for the employee to grow psychologically in continuous management, not just as a one-time proposition (Herzberg, 1987). Job enrichment is a way of managing that combines company philosophy and organizational structure – it is true participation and worker involvement (King-Taylor, 1977) and intended to increase motivation and satisfaction at work as a means to improve productivity (Hackman et al., 1975). The combination of enrichment through work processes and procedures stimulates employees' performance and satisfaction

Raza & Nawaz (2011), in their study, revealed job satisfaction and organizational commitment could be strongly predicted by job enrichment. The higher the overall job satisfaction of employees, the more likely they are committed to the organization than if they are not satisfied (Warsi, Fatima and Sahibzada, 2009).

Job Stability

Employees are developing job security when they are provided with stable employment (Herzberg, 1968). On the contrary, employees that encounter threats to their job features or overall job (Greenhalgh and Rosenblatt, 1984) develop the feeling of insecurity. These feelings of insecurities may affect one's position in the company, freedom to perform and accomplish work, difficulties in maintaining the current salary, variety of work-related tasks performed, and inability to control the work environment. As a result, it promotes the diminution of employee commitment, as examined by Ashford et al. (1989).

This research continues to be supported by the hypothesis conducted by Gholamreza et al. (2011), in their journal that studies the impact of job security on employees' commitment and job satisfaction, which is lesser on the contractual employees than the permanent employees due to the certainty of their job. Experiencing job instability could establish weaker attachments to the organization, for they feel threatened (De Witte and Buitendach, 2005). On the contrary, Abegglen (1958), in his study, revealed a high commitment level of Japanese workers is due to a strong sense of job stability, which originates from employment arrangement.

Employee Training

Training is a strategy to attain desired outcomes and behavior through the development of their employees as valuable assets. An organization can enhance job satisfaction by supplying its employees with training programs (Rowden and others, 2005) that are well-designed and conducted by professional trainers (Choo and Bowley, 2007). Providing employees with adequate training opportunities is reported to increase levels of job satisfaction (Georgellis and Lange, 2007) and provide a better understanding of their organization. Employees who receive higher value or usefulness of training programs are found to be more satisfied (Burke, 1995). Furthermore, organizations manifested in training since they were highly concerned for commitment to customers (Babakus et al., 2003). Employees tend to work harder when they perceive that there is access to training, they feel their organizations have been willing to invest in them and care about them, and as a result, they attach themselves to their organizations and display organizational citizenship (Bulut and Culha, 2010).

RESEARCH METHOD

Research Design

In order to gather empirical evidence for our proposed research, researchers designed a survey instrument to validate our assumptions on how salary, job enrichment, job stability, and employee training impacting employee commitment with the mediation of job satisfaction. The result will be tested for the following hypotheses:

- H1. Salary has a significant positive impact on employee job satisfaction.
- H2. An increase in job stability will increase employee job satisfaction.
- H3. Implementation of job enrichment strategies increases employee job satisfaction.
- H4. There is a positive relationship between job training and employee job satisfaction.
- H5. There is a positive relationship between job satisfaction and employee commitment.
- H6. Job satisfaction mediates the relationship between salary and employee commitment.
- H7. Job satisfaction mediates the relationship between job enrichment and employee commitment.
- H8. Job satisfaction mediates the relationship between job stability and employee commitment.
- H9. Job satisfaction mediates the relationship between training and employee commitment.

Population, sample size, and sampling procedure

The study population consisted of 24,789 employees (based on BCA's annual report 2019) at Bank Central Asia operating in Indonesia. Overall, a method for distributing questionnaires is through office email (using Region Human Capital and division secretary network) and constant confirmation and reminder using WhatsApp to all BCA employees. 685 self-completion questionnaires were administered by the researchers. The response rate for this survey was 2,76 percent. Data were obtained using a random sampling approach. In this paper, we present results analyzed from a sample of 409 usable questionnaires.

Participants were provided with a self-completion questionnaire that consisted of the measures of factors in building employee commitment: salary, job enrichment, job stability, employee training, and the mediating role of job satisfaction. All participants were informed about the anonymity of their identity.

Data collection instrument and measurement of variables

Researchers used a questionnaire anchored on a seven-point Likert scale. The response categories ranged from "1- completely unsatisfied" to "7-completely satisfied" for the independent variable of salary and from "1- strongly disagree" to "7-strongly agree" for the independent variable of job enrichment, job stability, and employee training, the dependent variable of employee commitment and mediating variable of job satisfaction.

The survey questionnaire consisted of six established instruments.

Salary

The salary was measured by adapting three items from the short form of the Minnesota Satisfaction Questionnaire by Weiss, Davis, England & Lofquist (1967) based on a seven-point Likert-type scale ranging from “1-completely unsatisfied” to “7-completely satisfied”. The initial items consisted of 3 questions of how an employee feels about pay, amount of work, and salary in comparison with colleagues in similar positions, as well as workers in similar positions working in the competing firms. However, in this study, researchers only measure one item of “how the employee feels about the pay” due to consideration of question sensitivity.

Job Enrichment

Job enrichment was measured by adapting three-items from the Job Diagnostic Survey of Hackman and Oldham (1976) based on a seven-point Likert-type scale ranging from “1-strongly disagree” to strongly “7-strongly agree”. A sample item is: “Your job requires you to do many things at work, using a variety of your skills and talents.”

Job Stability

Job stability was measured by adapting two-items from the Job Diagnostic Survey by Hackman and Oldham (1976) based on a seven-point Likert-type scale ranging from “1-strongly disagree” to “7-strongly agree”. A sample item: “If I do a good job, the company won’t fire me.”

Employee Training

Employee training was measured using items developed by Bulut and Culha (2010) and Bartlett (2001) in terms of motivation for training, access for training, and support for training based on a seven-point Likert-type scale ranging from “1-strongly disagree” to “7-strongly agree”. The motivation for training was measured by nine items, and the sample item is “I believe I can improve my skills by participating in training programs.” Access for training was measured by three items, and the sample item is “My organization has stated policies on the amount and type of training the employees can expect to receive” while support for training was measured by six items and the sample item is “My manager enthusiastically supports my participation in training programs.”

Job Satisfaction

Job satisfaction was measured by adapting two-items from Price (1977) based on a seven-point Likert-type scale ranging from “1-strongly disagree” to “7-strongly agree”. A sample item included, “I find real enjoyment in my job, and I am fairly well satisfied.”

Employee Commitment

Employee commitment was measured by three items adapted from Mowday et al. (1979), the version of the Organizational Commitment Questionnaire based on a seven-point Likert-type scale ranging from “1-strongly disagree” to “7-strongly agree”. A sample item was, “I am willing to put in a great deal of effort beyond that normally expected in order to help this organization to be successful.”

Validity and reliability

Only relevant items were found to be used, while irrelevant items that were found were eliminated. For reliability, only items that constituted a Cronbach’s alpha value of 0.60 (Malhotra, 2007) and above were retained.

RESULT AND DISCUSSION

Descriptive Statistics

The descriptive statistics consist of socio-demographic profiles of the 409 respondents. Of the 409 respondents, 134 (32.8 percent) were males, and 275 (67,2 percent) were females. The age categories ranged between less than 20 years of age (0.2 percent), between 20 to 29 years (62.1 percent), 30 to 39 years (25.4 percent), 40 to 50 years (8.1 percent), and above 50 years (4.2 percent). Regarding their academic qualifications, 29.8 percent had a first degree, 17.1 percent had a master's degree, 9.5 percent had a Ph.D., and 43.5 percent had a qualification lower than the first degree. BCA has eight levels of job positions ranging from S1 level to S8 level.

Of the respondent, in terms of job level in the organization, 19.3 percent are in the S1 level, 22.5 percent are in the S2 level, 7.1 percent are in the S3 level, 13.2 percent are in the S3 level, 13.2 percent are in the S4 level, 14.4 percent are in the S5 level, 10,8 percent are in the S6 level, 10.3 percent are in the S7 level, and 2.4 percent are in the S8 level. In the term of tenure, the majority of respondents have been working at BCA between 0 to 3 years while 4.9 percent between 3 to 5 years, 16.6 percent between 5 to 10 years, 18.1 percent between 10 to 15 years, 9.5 percent has been working at BCA for more than 20 years.

Tabel 1
Descriptive Statistics

Socio-Demographic Variable	Category	Frequency ¹	Percentage(%)
Gender	Male	134	32.8
	Female	275	67.2
Age (years)	< 20	1	0.2
	20 – 29	254	62.1
	30 – 39	104	25.4
	40 – 50	33	8.1
	> 50	17	4.2
Educational Qualification	< Graduate/ Bachelor	178	43.5
	Graduate / Bachelor	122	29.8
	Post – Graduate / Master	70	17.1
	PhD	39	9.5
Job Level	S1	79	19.3
	S2	92	22.5
	S3	29	7.1
	S4	54	13.2
	S5	59	14.4
	S6	44	10.8
	S7	42	10.3
	S8	10	2.4
Work Tenure (years)	0 – 3	174	42.5
	3 – 5	20	4.9
	5 – 10	68	16.6
	10 – 15	74	18.1
	15 – 20	34	8.3
	> 20	39	9.5

Note: ¹All frequencies are in absolute numbers

Validity and Reliability of Measurement

The values of both the validity and reliability of each construct were computed by SPSS v25. In order to test construct validity, Exploratory Factor Analysis (EFA) with varimax rotation was used (Hair et al., 2010). All samplings were assessed by performing both the Kaiser-Meyer-Olkin (KMO) test and Bartlett’s test of sphericity to assure appropriateness of the factor analysis (Hair et al., 2010). The statistics for all the constructs revealed the value of KMO test results to be greater than 0.50, and Bartlett’s test revealed significant statistics for all the scales ($p < 0.05$). These findings confirm that factor analysis is appropriate. To ensure the reliability of the scales, we calculated Cronbach’s α coefficients for each scale. The minimum value for reliability should be above 0.60 to be considered acceptable (Malhotra, 2007). Table 2 shows that both factor loading and Cronbach’s α values are within the requirement.

Table 2
Reliability instrument

Items	Loadings	α
Salary (1 item)		-
I feel about: “My pay and the amount of work I do.”	-	
Job Enrichment (3 items)		0.630
Your job requires you to do many things, using a variety of skills and talents	0.686	
I can make autonomous decisions at work	0.831	
I can organize work as I see fit	0.795	
Job Stability (2 items)		0.821
If I do a good job, the company won’t fire me	0.922	
Compared with my company, other companies fire workers more readily in times of difficulty	0.922	
Employee Training (18 items)		0.951
I try to learn as much as I can from training programs	0.758	
I believe I can improve my skills by participating in training programs.	0.840	
I believe I can learn the material presented in most training programs.	0.697	
Participation in training programs is of little use to me because I have all the knowledge and skills I need to perform my job successfully.	0.668	
I am willing to invest the effort to improve skills and competencies related to my current job.	0.786	
I am willing to invest the effort to improve skills and competencies in order to prepare myself for a promotion.	0.784	
My organization has stated policies on the amount and type of training the employees can expect to receive.	0.806	
I am aware of the amount and type of training that my organization is planning for me in the coming year.	0.787	
Items	Loadings	α
This organization provides access to training.	0.785	
My manager can be counted on to help me develop the skills emphasized in training programs.	0.869	

I can expect my manager to assign me to special projects requiring the use of the skills and knowledge emphasized in training.	0.868	
My manager enthusiastically supports my participation in training programs.	0.864	
My manager believes advising or training is one of his or her major job responsibilities.	0.841	
I would not hesitate to tell my manager about the training need I have in a particular area.	0.816	
My manager makes sure I get the training needed to remain effective in my job.	0.861	
Job Stability (2 items)		0.853
I find real enjoyment in my job, and I am fairly satisfaction well satisfied	0.934	
I like my job better than the average worker	0.934	
Employee Commitment (3 items)		0.850
I am willing to put in a great deal of effort beyond that normally expected to help this organization to be successful	0.898	
I talk up this organization to friends as a great organization to work for	0.825	
I accept almost any type of job assignment in order to keep working for this organization	0.912	

Source: Primary data

Hypotheses Testing

To test the hypotheses, we performed regression analysis using SPSS v. 25. The first four hypotheses sought to establish whether the independent variables and job satisfaction are positively related. The result suggested that job enrichment ($\beta = 0.333$, $p < 0.001$) and Job training ($\beta = 0.903$, $p < 0.001$) were affecting job satisfaction significantly. Salary ($\beta = 0.01$, $p > 0.05$) and job stability ($\beta = -0.067$, $p > 0.05$) were not found to support the hypothesis. The hypothesis that job satisfaction would affect employee commitment positively was supported ($\beta = 0.828$, $p < 0.001$). The remaining hypotheses sought to establish whether job satisfaction mediates the relationship between independent variables and job satisfaction. Quantpsy.org program was used to perform the Sobel test calculation. The result shows that job satisfaction mediates salary ($p < 0.0001$), job enrichment ($p < 0.0001$), and job training ($p < 0.0001$). Job stability ($p > 0.05$) was not mediated by job satisfaction.

Table 3
Regression of IV to Job Satisfaction

Independent Variables	Unstandardized coefficients		Standardized coefficients		t	Significance
	B	Standard Error	Beta			
(Constant)	-0.801	0.285			-2.805	0.005
Salary	0.001	0.038	0.001		0.039	0.969
Job Enrichment	0.333	0.050	0.247		6.690	0.000
Job Stability	-0.067	0.040	-0.058		-1.662	0.097
Job Training	0.903	0.051	0.706		17.882	0.000

Notes: R=0.837, R square=0.700, Adjusted R Square=0.697

Table 4
Regression of IV to Employee Commitment

Independent Variables	Unstandardized coefficients		Standardized coefficients		t	Significance
	B	Standard Error	Beta			
(Constant)	0.119	0.209			0.569	0.570
Salary	0.058	0.028	0.057		2.059	0.040
Job Enrichment	0.276	0.037	0.252		7.553	0.000
Job Stability	0.030	0.030	0.032		1.016	0.310
Job Training	0.687	0.037	0.664		18.562	0.000

Notes: R=0.868, R Square=0.754, Adjusted R Square=0.751

Table 5
Regression of Job Satisfaction to Employee Commitment

Independent Variables	Unstandardized coefficients		Standardized coefficients		t	Significance
	B	Standard Error	Beta			
(Constant)	-0.271	0.226			-1.202	0.005
Job Satisfaction	1.025	0.034	0.828		29.801	0.000

Notes: R=0.828, R Square=0.686, Adjusted R Square=0.685

Discussion

This study is mainly aimed to examine the impact of salary, job enrichment, job stability, and employee training as part of Human Resource (HR) practices in building employee commitment that was conducted in one of the biggest national banks in Indonesia, Bank Central Asia (BCA). The result of this study provides some evidence that is beneficial for managers to gain a better understanding of their employees' satisfaction and commitment. This paper formulated hypotheses from the four predictors variable and test their impact on employee commitment through the mediating role of job satisfaction. The statistical results of this paper

revealed the relationship between job enrichment and job training to both job satisfaction and employee commitment is positive. However, the two predictors, salary and job stability, demonstrated an insignificant effect in creating job satisfaction. Salary was found to have a very weak relationship with job satisfaction that supports the study of Dunham & Hawk (1977), Adams & Beehr (1998), and Popoola (2009). Statistically, job satisfaction exhibited mediating the effect of salary, job enrichment, and job training on employee commitment. Nevertheless, in this research, job stability was found to have no mediating effect. These findings support the previous studies conducted by Hamermesh (2001), Robbins and Judge (2011), and Burke (1995), where the results statistically have proved that salary, job enrichment, and job training have a vital role in job satisfaction. Interestingly, job training significantly contributes to employee commitment through job satisfaction mediation variables and consistently proved the scientific work from Dardar et al. (2012), by providing adequate training that may enable the organization to promote employee commitment consistently.

Finally, this study provides evidence on how Indonesia's banking sector treats training as an important factor in building reliable and competent quality of human resources in order to extend loyalty and employee commitment by enhancing employees' satisfaction in carrying out their work. This study provides guidance for other sectors in human capital management beyond the existing model that has prevailed as their best practices.

Theoretical implications

An interesting finding from this research is employee commitment not only influenced by the organization's ability to provide salaries benchmarking to all employees but through the provision of job enrichment through career paths and individual target's achievement monitoring as well as achievement of each unit. Nevertheless, it confirmed that providing routine job training for all levels of employees will upgrade employee skills and knowledge to adapt to any changes and to improve the quality of human capital, and ultimately contributes significantly to creating employee job satisfaction. The results of the study have provided empirical evidence and findings that support this paper's hypothesis of employee training's effect on employee commitment.

Managerial implications

Employees play a crucial role in maintaining business sustainability and financial performance in all industries. It is suggested that an organization to develop a suitable and nifty training program that is fully supported by an adequate training budget to raise the level of job satisfaction and employee commitment. Compared with the salary budget policy, training budget policy is greatly necessary. Aside from considering it as a relatively short-term strategy, a higher salary budget policy creates a superficial impact on job satisfaction and employee commitment and potentially impacts the company's agility and difficulty to perform well during a crisis or when the market happens to decrease the demand. As a result, it will raise turnover or retention problems because workers are only pursuing better salaries. We recommend that organizations focus on providing deeper fulfillment to their employees through non-monetary compensation like training. As confirmed in this study, training is a very fundamental tool that can be used for building job satisfaction and employee commitment. Providing employees with training, organizations create a positive perception of how they care for their employees' career development, and the outcome is applicable to speed up their daily work. It may be paramount for companies to develop a good recruitment system to have employees in line with the company's employee value proposition.

CONCLUSION

We deduce that the results of this study have important implications for managerial and theoretical. Job training significantly contributes to creating job satisfaction and, in the end, as a mediating variable, it will have a significant effect on employee commitment in BCA. This is consistent with the conclusion of Ocen et al. (2017) that employee training in the banking sector

is extremely important. It provides an opportunity to update the required capabilities to remain committed to their employment. Our study is in line with the result of Menon's study (2015) that analyze there is a direct relationship and impact between job satisfaction and employee commitment in a very high level of significance, while salary and job enrichment showed a lesser influence on job satisfaction and employee commitment in BCA compared with a job training effect. It is in line with Herzberg et al. (1959), who developed a motivational model for job satisfaction and through his research, he found that the job-related factors can be divided into two categories, hygiene factors (like salary, job enrichment, job stability) and motivation factors (job training). Hygiene factors are short term motivation that the absence of these factors opens the chances of employees from getting dissatisfied, whereas motivational factors transform no dissatisfaction into satisfaction and have long-lasting effects.

This study is appropriate with BCA Employer Value Proposition that promoting a conducive work environment (team-oriented work, respect, open environment, supportive leaders, secure employment, and meritocracy), providing a continuous learning culture (training and development opportunities, continuous pursuit of excellence, a good reference for future career and leadership opportunities), and encouraging a work-life balance for employees. This commitment to creating a positive working environment has gained appreciation from several leading institutions, including Best Companies to Work for in Asia from HR Asia, and Indonesia's Most Admired Companies from the Frontier Consulting Group and Marketing Magazine.

Effective training is developed to promote highly capable human resources that match the organization's needs. Banking must commit to continuously enhancing their employee's competencies and capabilities to sustain job satisfaction and commitment as an anticipation of the complex escalation of customer needs and rapid changes in technology. Banking needs to focus on improving the employee's competency through training programs, whether through on-site training or e-learning through a digital application. In 2019, there are 2,272 classes opened with 67,548 number of participants, and BCA has spent Rp 395.67 billion as BCA's commitment to improving employees' competencies. In accordance with Bank Indonesia Director Decree 31/310/Kep/Dir/1999 regarding the Provision of Funds for The Development of Commercial Bank Human Resources, banks are regulated to provide education funds at least 5% of the Human Resources expenditure budget (employee salary and honorarium for directors and commissioners). Violations of this provision will be subject to administrative sanctions. BCA's employee expenses grew by 9.8% to Rp 13.3 trillion in 2019 compared with Rp 12.1 trillion in 2018.

On the other hand, salary and job stability are found to have less effect on job satisfaction and employee commitment in BCA since it is very clearly regulated in the Collective Labor Agreement endorsed by BCA and its labor unions. Collective Labor Agreement covers employee remuneration standards that factor in inflation, economic growth, and other aspects of employment affairs. In order to ensure the competitiveness of compensation and remuneration in the market, BCA regularly conducts independent surveys for remuneration comparative studies. BCA also has a very clear performance appraisal system on target and completion measurement to be used for reference in determining the direction of employee development, particularly when it combines with employee competency assessment.

Limitation

Our study is also limited by some conditions. First, the research was conducted only at BCA, where the employees are well known for having a strong organizational culture and have been recruited through a good standard of the recruitment process; therefore, the nature of employment is typically homogeneous. Our suggestion for future research is to conduct research by using the same research model in other organizations or companies that we believe will have different results to re-examine the association between the concepts discussed in this study. Secondly, the job stability result has the potential to be biased since all of the respondents are

permanent employees that are more likely to have more security from being laid off because they are supported by a joint work agreement overseen by the company's labor union. Thirdly, future research by exploring the effect of employees' career development in measuring employee commitment. Fourth, since the data are carried out using cross-sectional, the results from the data collected from the survey might be showing different results in different points of time. Fifth, the questions in measuring salary were considered to be sensitive that future research should be constructed with an adequate number of questions. Sixth, this research is conducted in a quantitative approach that is unable to capture as detail as a qualitative exploration that may be conducted through in-depth interviews with organizational actors.

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