

THE EFFECT OF JOB MOTIVATION AND JOB SATISFACTION AND ORGANIZATIONAL COMMITMENT ON EMPLOYEE PERFORMANCE WITH JOB INSECURITY MEDIATION (Case Study on Credit Marketing Officer of PT. Maybank Indonesia Finance)

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Abstract

This study aims to determine the effect of work motivation and job satisfaction and organizational commitment on employee performance mediated by job insecurity, this research was conducted at PT. Maybank Indonesia Finance, with the research subject namely Credit Marketing Officer. Total population as many as 233 people, with a sample taken 70 respondents. This study used descriptive and verification methods and data collection techniques used questionnaires and literature studies, as well as for data analysis techniques in this study using SmartPLS-SEM (Partial Least Square-Structural Equation Modeling) software, with the aim of testing and analyzing data. . The results obtained in this study indicate that there is a significant influence on work motivation on performance. That there is no significant effect on job satisfaction on performance. That there is no significant effect on organizational commitment to performance. That there is no significant effect on work motivation on Job Insecurity. That there is a significant influence on job satisfaction on Job Insecurity. That there is a significant influence on organizational commitment to Job Insecurity. That there is no significant effect on Job Insecurity on performance. That Job Insecurity does not mediate work motivation on performance. That Job Insecurity does not mediate job satisfaction on performance. That Job Insecurity does not mediate organizational commitment to performance.

Keywords: *Work Motivation, Job Satisfaction, Organizational Commitment, Performance, Job Insecurity*

1. INTRODUCTION

Employee performance is an activity of managing organizational resources to achieve company goals. (Wibowo, 2015). Employees are needed to play an active role in every process of the company's operations. Human resources owned by the company such as capital, methods and machines cannot provide optimum results if they are not supported by human resources who have optimum performance. (Madali and Purnama, 2014). One of the challenges for companies in creating these advantages is how the company through its management can maximize human resource factors effectively and efficiently. In this case, except for PT. Maybank Indonesia Finance which is a finance company wholly owned by PT. Maybank Indonesia. PT. Maybank Indonesia Finance initially focused on conventional and sharia financing to support retail sales of four-wheeled vehicles and more. Furthermore, used machines and heavy equipment financing products and E-commerce shopping financing were developed by cooperating with Vosepay as the implementation, including electronics and household appliances specifically through online.

In the period of 2020, the business performance of PT. Maybank Indonesia Finance was corrected due to the Covid-19 outbreak. The expectation of achieving the target at the beginning of 2020 which had been planned turned out to be a minus until the end of the year. This can be seen and proven in the annual report of PT. Maybank Indonesia Finance for the 2020 period which has been published, and can be seen in Table 1.1 below:

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Table 1.1.
Performance at PT. Maybank Indonesia Finance 2020 (Performance Benchmark)

Description	2020	2019
Four-Wheel Vehicle Financing (In Units)		
New Car	23,722	45,263
Used Car	561	502
Total	24,283	45,765
Four-Wheel Vehicle Financing (In Billion Rupiah)		
New Car	5,334	9,429
Used Car	170	181
Total	5,504	9,610
Heavy Equipment and Industrial Machinery Financing (In Units)		
Heavy Equipment and Industrial Machinery	1,575	865
Heavy Equipment and Industrial Machinery Financing (In Billion Rupiah)		
Heavy Equipment and Industrial Machinery	208	280

Source: Annual Report (Annual Report) PT. Maybank Indonesia Finance, (2020).

Examine and see the description above, which is where the performance conditions of PT. Maybank Indonesia Finance experienced a decline in the 2019-2020 range and continued from the point of view of a decrease in the internal factors described above, in this case a decrease in work motivation at PT. Maybank Indonesia Finance, which according to Wirawan (2013), is one of the benchmarks for measuring the level of work motivation in a company, which can be seen in the salary factor given by the company to employees. With this opinion, it can be seen the level of work motivation at PT. Maybank Indonesia Finance 2020 based on salary, in Table 1.2, below:

Table 1.2.
Labor Load at PT. Maybank Indonesia Finance 2020 (Measurement of Work Motivation)

Description	2020	2019
Salaries and Allowances	62,601	69,666
Remuneration	19,778	29,763
Incentive Allowance	9,212	16,601
Other	24,281	23,440
Total	115,872	139,470

Source: Annual Report (Annual Report) PT. Maybank Indonesia Finance, (2020).

Furthermore, from the point of view of internal factors, a decrease in job satisfaction at PT. Maybank Indonesia Finance, which can be used as a benchmark according to Sutrisno (2017), is a physical factor where this factor is related to equipment or supporting facilities and infrastructure in carrying out employee work, which includes facilities such as the availability of buildings, office equipment and office inventory that supports profession. To see whether there is a decrease in the level of job satisfaction at PT. Maybank Indonesia Finance, based on the opinion of Sutrisno (2017) above, this can be proven by Table 1.3, below:

Table 1.3.

Facilities and Infrastructure at PT. Maybank Indonesia Finance 2020 (Job Satisfaction Benchmark)

Description	2020	2019	Growth	
			Rupiah (Rp)	%
Building	8,975	11,577	2,602	22,48
Building Infrastructure	2,028	0	2,028	-
Office Equipment	541	396	145	36,62
Computers and Electronics	1,138	1,615	477	29,54
Office Inventory	95	355	260	73,24
Motor Vehicle	1,348	3,175	1,827	57,54
Total	14,125	17,118	2,993	17,48

Source: Annual Report (Annual Report) PT. Maybank Indonesia Finance, (2020).

Next, to prove a decrease in internal factors, namely a decrease in the level of organizational commitment at PT. Maybank Indonesia Finance, the benchmark can be based on and based on the desire of permanent employees in the company, which according to Robbins and Judge in Maulana, (2012), says that the desire of employees to remain in the company is an assessment of the feelings that they want to always exist in the organization where they serve. In this case, when viewed from the basis of the opinion above, the line is seen in the number of employees who remain in the company.

2.LITERATURE REVIEW

2.1. Work Motivation

According to Reksohadiprojo in Narmodo and Wadji (2007), motivation is a state in a person's personality that encourages the individual's desire to carry out certain activities to achieve organizational goals. Based on the above related to work motivation, it can be concluded that work motivation can be interpreted as a sense of desire and a sense of willingness to do work by expending the maximum level of effort to achieve organizational goals, which is conditioned by internal abilities and the ability of encouragement from other parties in an effort to fulfill organizational goals. an individual need. According to Sutrisno (2014), there are two factors that influence work motivation in employees, namely internal factors consisting of the desire to live, the desire to be able to own objects, the desire to get awards, the desire to gain recognition, and the desire to power. external factors consisting of working environment conditions, adequate compensation, good supervision, job guarantees, status and responsibilities, and flexible regulations.

Then According to Sunyoto (2015), there are three indicators for measuring work motivation, namely the need for power is the need to make other people behave in a way where those people without being forced will not behave that way or a form of expression from individuals to control and influence other people. others, and the need for achievement related to people's difficulty in choosing the tasks to perform, as well as the need for affiliation is the desire for friendly and close interpersonal relationships.

2.2. Job Satisfaction

In the opinion of Keith Davis, Wexley, and Yuki in Mangkunegara (2011), job satisfaction is a feeling that supports an employee's self related to his work as well as his condition. Based on the above opinion, it can be concluded that job satisfaction is an expression of a person's feelings towards his work which is happy or unhappy which involves everything regarding aspects of his work. Therefore, the agency must be able to create effective responses such as creating feelings of

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satisfaction such as providing incentives, salary increases and new positions. (Mahnim Pane, Poltak Parluhutan Simarmata, and Nufrizal, 2021). Furthermore, according to Kreitner and Knicki in Triatna (2015), revealing that there are five factors that influence job satisfaction, namely fulfillment of needs, differences, achievement of values, fairness, genetic components.

According to Smith, Kendall and Hulin in Luthans, (2006), there are several indicators of job satisfaction that can be used, for that indicator, namely the work itself, i.e. Every job requires a particular skill or skill in accordance with its field, where it is difficult or not a job. and expertise is needed so that it will increase job satisfaction. A good boss means that he wants to appreciate the work that has been done by his subordinates. Coworkers are factors that relate to between one employee and another employee, an employee with his boss and with other employees, both the same and different types of work. Promotion is a factor related to the presence or absence of a career opportunity and obtaining an increase in position during work. Salary/Wage is a factor in fulfilling the living needs of employees who are considered worthy or not.

2.3. Organizational Commitment

According to Afni Can and Yasri, (2016), organizational commitment is an attitude that reflects employee loyalty to the organization and a continuous process in which organizational members express their concern for the organization and its success and continuous progress. It can be concluded that organizational commitment is an attitude of belief in the values of an organization that can be believed by all its members, in doing work as the right way to reflect employee loyalty to the organization and a continuous process in which members of the organization express their concern for the organization on an ongoing basis. and for the success of an organization in the future. According to Stum in Sopiah (2008) suggests there are five factors that influence organizational commitment, therefore the five factors are openness culture, job satisfaction, personal opportunity to develop, discipline, appropriate work rewards. For indicators in organizational commitment, Robbins and Judge (2015), divide them into three indicators, which are explained in terms of affective commitment, ongoing commitment, and normative commitment.

2.4. Job Insecurity

powerlessness in maintaining the desired continuity in threatened working conditions. It can be concluded that Job Insecurity is a condition felt by employees in conditions and situations that are not safe and comfortable in their work environment, but these employees do not have the ability and strength to overcome and deal with situations that occur because employees feel fear and anxiety will be threatened with loss. and the graded work. According to Irene (2008), there are groupings in several factors that can affect the emergence of Job Insecurity in the workforce, including demographic characteristics, characteristics of work, environmental conditions, role ambiguity.

According to Mizar (2008), stating that there are five component indicators in Job Insecurity, including the importance of work aspects for individuals, which contains how important these work aspects for individuals affect the level of insecurity or insecurity. Possible negative changes in the work aspect that contains the level of threat felt by employees regarding aspects of work such as the possibility of getting a promotion, maintaining the current wage level, or getting a pay increase. The individual's perceived importance level contains the individual's perceived level of importance regarding the potential for each of these negative events. For example, being fired. Possible negative changes in the overall work that contains the threat level of the possibility of events that negatively affect the overall work of individuals, for example: being fired or being transferred to another branch office. Feelings of powerlessness to deal with threats that contain feelings of helplessness due to loss of control over work that is felt by the individual.

2.5. Performance

According to Wibowo (2015), defines that employee performance is an activity of managing organizational resources to achieve organizational goals, so that the success of a company can be measured from the performance of its employees. It can be concluded that performance is the result of the work of employees both in quality and quantity, which in its

implementation is achieved by the employee, with management in accordance with their respective responsibilities in a job for the realization of the vision and mission as well as the goals of a company. . According to Wirawan (2009), the factors that affect employee performance are internal factors, company internal environmental factors, and company external environmental factors.

According to Mangkunegara (2013), there are several indicators that can be used to measure employee performance, namely the explanation is the quantity of work, namely how long an employee works in one day. This work quantity can be seen from the work speed of each employee. Quality of work is how well an employee does what is supposed to be done. The efficiency of task execution is how far employees are able to do their work accurately or without errors. Responsibility is the awareness of employees' obligations to carry out the work given by the company.

3. RESEARCH METHODS

3.1. Object of Research

The object of research in this study is work motivation, job satisfaction, organizational commitment, as the independent variable, performance as the dependent variable and Job Insecurity, as the mediating variable. Meanwhile, the subjects in this study were employees of Credit Marketing Officer PT. Maybank Indonesia Finance. For the time of this research, it was carried out between January 2021 to March 2022. For the place or location of this research, it was carried out in all branch offices and representative offices in Indonesia, with a total of 38 branch offices and representative offices. This is done as a representative of PT. Maybank Indonesia Finance.

3.2. Population and Sample

The population is an object or subject that is in one area and fulfills certain requirements related to the problem in research. The selection of this population is considered representative enough to provide the data needed in the study, therefore in this study, the population of Credit Marketing Officer employees at PT. Maybank Indonesia Finance of 233 people, consisting of 38 branch offices and representative offices of PT. Maybank Indonesia Finance throughout Indonesia. Based on the results of the calculation using the Slovin formula, the results of the sample in this study were determined to be 70 respondents from Credit Marketing Officers at PT. Maybank Indonesia Finance. Thus the sample of 70 respondents Credit Marketing Officer at PT. Maybank Indonesia Finance can be said to represent a total population of 233 Credit Marketing Officers at PT. Maybank Indonesia Finance.

3.3. Data Collection Technique

Data collection techniques in this study used questionnaire data collection and literature study. The questionnaire, according to Sunyoto (2013), is a method of collecting data by using a list of questions asked to respondents to be answered by providing a questionnaire. As for the literature study in this study, the secondary data sources were books, literature, articles, journals, and sites on the internet related to the research conducted and archives and data from PT. Maybank Indonesia Finance is related to Credit Marketing Officer.

3.4. Data Analysis Technique

In this study, the data analysis technique was first carried out by elaborating the results of the questionnaire by conducting descriptive data analysis, then the next analysis was carried out using the SmartPLS-SEM (Partial Least Square-Structural Equation Modeling) tool, which in it consisted of designing a measurement model (Outer Model), designing structural models (Inner Model), constructing path diagrams, estimation of measurement models (Outer Models), and structural models (Inner Models), evaluating Goodness of Fit (GoF). After that, the hypothesis testing (Resampling Bootstrapping) is carried out and the last is the analysis of the mediating effect.

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4. ANALYSIS AND DISCUSSION

4.1. Characteristics of Respondents

Characteristics of respondents are used to determine the diversity of the respondent's profile or respondent's identity, where the profile or identity is described and classified based on the age of the respondent, the respondent's work area and the respondent's employment status and the gender of the respondent, with data related to the respondent's profile or identity of the respondent which will describe and provide a clear picture of the condition of the respondents and their relation to the problem and purpose of the research. From the results of distributing questionnaires to the Credit Marketing Officer at PT. Maybank Indonesia Finance, the results obtained from the age of the respondents are dominated by ages from 26-35 years, totaling 43 people or the percentage is 61.42%. From the results of distributing questionnaires to the Credit Marketing Officer at PT. Maybank Indonesia Finance results obtained from the respondent's work area dominated by the Surabaya branch office.

4.2. Respondents Response

From the results of distributing questionnaires to the Credit Marketing Officer at PT. Maybank Indonesia Finance, then obtained a description of respondents' responses related to work motivation variable (X1), obtained an average total result of 4.58, so that the criteria or categories of respondents' responses about work motivation variable (X1) are very good. From the results of distributing questionnaires to the Credit Marketing Officer at PT. Maybank Indonesia Finance, then obtained a description of the results of respondents' responses related to the job satisfaction variable (X2), the average total result was 4.41, so that the criteria or categories of respondents' responses about the job satisfaction variable (X2) are very good. From the results of distributing questionnaires to the Credit Marketing Officer at PT. Maybank Indonesia Finance, then obtained a description of the results of respondents' responses related to organizational commitment variable (X3), obtained an average total result of 3.37, so that the criteria or categories of respondents' responses about the organizational commitment variable (X3) are good.

4.3. Testing The Measurement Model (Outer Model)

The Testing of the Measurement Model (Outer Model) is intended to find out whether the data being tested has validity or not, the Testing of the Measurement Model (Outer Model) is carried out in several stages including Convergent Validity, Discriminant Validity, Average Variance Extracted (AVE) and Composite Reliability as well as to complete it by doing Cronbach Alpha. From doing Convergent Validity with SmartPLS-SEM (Partial Least Square-Structural Equation Modeling), then the result is said to be valid, if it has a value above > 0.5 . Therefore, to find out the results of Convergent Validity, it can be seen from the Outer Loading, which can be seen in Table 4.10, below:

Table 4.10.
Convergent Validity Results

Indicator	Job Insecurity (Z)	Job Satisfaction (X2)	Performance (Y)	Organizational Commitment (X3)	Work Motivation (X1)	Description
X1.1.					0,753	Valid
X1.2.					0,855	Valid
X1.3.					0,758	Valid
X2.1.		0,782				Valid
X2.2.		0,835				Valid
X2.3.		0,886				Valid
X2.4.		0,858				Valid
X2.5.		0,688				Valid

X3.1.				0,705		Valid
X3.2.				0,861		Valid
X3.3.				0,845		Valid
Y1.			0,931			Valid
Y2.			0,943			Valid
Y3.			0,940			Valid
Y4.			0,881			Valid
Z1.	0,740					Valid
Z2.	0,778					Valid
Z3.	0,682					Valid
Z4.	0,716					Valid
Z5.	0,358					Tidak Valid

Source: Results of Researcher's Data Processing Using SmartPLS-SEM (Partial Least Square-Structural Equation Modeling), (2022).

Based on Table 4.10, above, the results of Convergent Validity are obtained, that all variables with indicators are declared valid, because above > 0.5 , there are only Job Insecurity (Z) variables, with Z5 indicators being invalid, because the value obtained is 0.358, meaning that the value is below < 0.5 . In this way, the Job Insecurity (Z) variable, with the Z5 indicator, will not be used or will be discarded. So that the results obtained from Convergent Validity are changed or revised, for more details, see changes or revisions to the results of Convergent Validity can be seen in Table 4.11, below:

Table 4.11.
Convergent Validity Revision Results

Indicator	Job Insecurity (Z)	Job Satisfaction (X2)	Performance (Y)	Organizational Commitment (X3)	Work Motivation (X1)	Description
X1.1.					0,753	Valid
X1.2.					0,855	Valid
X1.3.					0,758	Valid
X2.1.		0,782				Valid
X2.2.		0,835				Valid
X2.3.		0,886				Valid
X2.4.		0,858				Valid
X2.5.		0,688				Valid
X3.1.				0,705		Valid
X3.2.				0,861		Valid
X3.3.				0,845		Valid
Y1.			0,931			Valid
Y2.			0,943			Valid
Y3.			0,940			Valid
Y4.			0,881			Valid
Z1.	0,740					Valid
Z2.	0,778					Valid
Z3.	0,682					Valid
Z4.	0,716					Valid

Source: Results of Researcher's Data Processing Using SmartPLS-SEM (Partial Least Square-Structural Equation Modeling), (2022).

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5. RESEARCH DISCUSSION

From the results of the discussion about the effect of work motivation on the performance of Credit Marketing Officer at PT. Maybank Indonesia Finance shows that it has a significant effect, because the t-statistic value obtained is 2,440, so that it can be said that the Credit Marketing Officer at PT. Maybank Indonesia Finance feels work motivation, as a high spirit to carry out their duties, because work motivation is a source of strength for internal and external encouragement as an individual's inner passion to achieve maximum and satisfying performance results.

From the results of the discussion about the effect of job satisfaction on the performance of Credit Marketing Officer at PT. Maybank Indonesia Finance shows that it has an insignificant effect, because the t-statistic value obtained is only 1,740, so that, Credit Marketing Officer at PT. Maybank Indonesia Finance does not feel job satisfaction, because the wants and needs of employees are not met, these wants and needs are such as promotions, incentives or bonuses and others related to employee guarantees and expectations in the future at reasonable limits, this is generally felt in Credit Marketing Officer with a contract status, so that employees do not achieve a sense of satisfaction at work and will affect performance results that are not optimal.

From the results of the discussion on the effect of organizational commitment on the performance of Credit Marketing Officer at PT. Maybank Indonesia Finance shows that it has an insignificant effect, because the t-statistic value obtained is only 0.165, so that the Credit Marketing Officer at PT. Maybank Indonesia Finance lacks organizational commitment, this is due to lack of caring, lack of loyalty and lack of high loyalty to the company, this is due to the average Credit Marketing Officer at PT. Maybank Indonesia Finance is a contract status, so there is no guarantee for their future, so a lack of organizational commitment will have an impact on negative habits such as not putting effort into work and not planning to stay longer in the company.

6. CONCLUSION

Based on the results of research and discussion conducted in this study related to the Influence of Work Motivation and Job Satisfaction and Organizational Commitment to Employee Performance Mediated by Job Insecurity (Case Study on Credit Marketing Officer PT. Maybank Indonesia Finance), the following conclusions can be drawn:

1. That the effect of work motivation on the performance of Credit Marketing Officer at PT. Maybank Indonesia Finance has a significant influence. This explains that with high work motivation, employees will get maximum performance results.
2. That the effect of job satisfaction on the performance of Credit Marketing Officer at PT. Maybank Indonesia Finance has an insignificant influence. This explains that the low level of job satisfaction felt by employees will affect the level of decline in the performance of these employees.
3. That the influence of organizational commitment on the performance of Credit Marketing Officer at PT. Maybank Indonesia Finance has an insignificant influence. This explains that with low organizational commitment in employees, the lower the level of performance obtained.
4. That the effect of work motivation on Job Insecurity Credit Marketing Officer at PT. Maybank Indonesia Finance has an insignificant influence. This explains that an employee who has high work motivation will have lower job insecurity.
5. That the effect of job satisfaction on Job Insecurity Credit Marketing Officer at PT. Maybank Indonesia Finance has a significant influence. This explains that the more job satisfaction is achieved, the higher the occurrence of Job Insecurity by the employee.
6. Whereas the influence of organizational commitment on Job Insecurity Credit Marketing Officer at PT. Maybank Indonesia Finance has a significant influence. This explains that the higher the organizational commitment obtained by employees, the higher the occurrence of Job Insecurity.

7. Whereas the influence of Job Insecurity on the performance of Credit Marketing Officer at PT. Maybank Indonesia Finance shows that it has no significant effect. This explains that when there is Job Insecurity for employees, it will not affect the level of improvement in the employee's performance.
8. Whereas the influence of Job Insecurity mediates work motivation on the performance of Credit Marketing Officers at PT. Maybank Indonesia Finance has an insignificant effect, so it can be explained that Job Insecurity does not have a role in mediating or linking work motivation to performance.
9. Whereas the influence of Job Insecurity mediates job satisfaction on the performance of Credit Marketing Officers at PT. Maybank Indonesia Finance has an insignificant effect, so it can be explained that Job Insecurity does not have a role in mediating or relating job satisfaction to performance.
10. Whereas the influence of Job Insecurity mediates organizational commitment to the performance of Credit Marketing Officer at PT. Maybank Indonesia Finance has an insignificant effect, because Job Insecurity does not have a role in mediating or linking organizational commitment to performance.

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