

ANALYSIS OF WORK ENGAGEMENT, SELF-EFFICACY AND ORGANIZATIONAL COMMITMENT ON EMPLOYEE WORK EFFECTIVENESS AT PT BANK SUMUT - MEDAN SHARIA BRANCH

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Abstract

This study aims to understand and analyze work engagement, self-efficacy, and organizational commitment on employee work effectiveness at PT. Bank Sumut Syariah Cabang Medan. This research uses a quantitative approach with an associative type of research. The population of this study consists of employees of PT. Bank Sumut Syariah Branch Medan, totaling 40 employees. The sampling technique used was the saturated sampling technique, which involves using the entire population, so the sample in this study consisted of 40 respondents. The results obtained from this study indicate that work engagement has a positive and significant partial effect on work effectiveness. Self-efficacy has a positive and significant partial effect on work effectiveness. Organizational commitment has a positive and significant partial effect on work effectiveness. Work engagement, self-efficacy, and organizational commitment have a positive and significant simultaneous effect on work effectiveness. The Adjusted R square value of 0.817 can be referred to as the coefficient of determination, which means that 0.817 (81.7%) of the work effectiveness variable can be obtained and explained by the work engagement, self-efficacy, and organizational commitment variables, while the remaining 18.3% is explained by variables outside the model that were not studied.

Keywords: Work Engagement, Self-Efficacy, Organizational Commitment, Work Effectiveness

INTRODUCTION

The increasingly competitive business environment of the globalization era has compelled organizations to enhance their competitiveness to ensure their continued existence. This competition extends beyond the manufacturing sector to the service sector—including the banking industry—which faces a shifting business landscape, advancements in information technology, the digitalization of financial services, and rising public expectations regarding service quality. Under these conditions, organizations are required to manage their resources effectively and efficiently to achieve established goals. Among the various organizational resources, human resources stand out as a strategic asset playing a pivotal role in organizational success; ultimately, all operational activities hinge on the capabilities, competencies, commitment, and behavior of the individuals who drive the organization. The banking industry is a service sector that relies heavily on the quality of its human resources. Unlike the production sector, which is largely driven by machinery and technology, banking operations entail significant direct interaction between employees and customers. Consequently, a bank's success in delivering quality service is largely determined by its employees' ability to perform their duties effectively, professionally, and in accordance with established operational standards. This highlights employee work effectiveness as a key factor in an organization's success in achieving business objectives and enhancing customer satisfaction.

As a Regional Development Bank with a Sharia Business Unit, PT Bank Sumut continuously develops its services to meet public demand for Sharia-based financial services. This development is realized through the expansion of service networks, enhancement of digital service quality, refinement of operational systems, and the upgrading of human resource competencies. PT Bank Sumut's vision—to be a professional and competitive regional bank of choice—demonstrates that organizational success depends not only on financial aspects but also on the ability of employees to provide services that are effective, efficient, and aligned with Sharia principles. In the context of PT Bank Sumut's Medan Sharia Branch, employee work effectiveness is a crucial aspect, as all banking operations demand a high level of precision, service speed, administrative accuracy, the ability to resolve customer issues, and adaptability to advancements in information technology. Employees are required not only to complete tasks in accordance with company-set targets but also to maintain service quality, minimize operational errors, and uphold

customer satisfaction. Therefore, enhancing work effectiveness is a key factor determining the success of PT Bank Sumut's Medan Sharia Branch in achieving its organizational goals.

According to Kasmir (2022), work effectiveness refers to an individual's level of success in performing tasks in alignment with organizational goals through the optimal use of time, capabilities, and resources, thereby achieving work quality that meets established standards. Furthermore, Edison et al. (2022) explain that work effectiveness is reflected in an employee's ability to meet work targets, produce high-quality work, complete tasks on time, and adapt to changes in the work environment. Preliminary research conducted at the Medan Sharia Branch of PT Bank Sumut revealed indications that employee work effectiveness requires improvement. This is evidenced by inconsistencies in meeting work targets, instances of delayed task completion, and suboptimal service quality provided to customers at certain times. These conditions suggest a gap between expected performance and actual performance in the field. Therefore, to assess the level of employee work effectiveness, the researcher deemed it necessary to conduct a more in-depth study, supported by a systematic presentation of employee performance data. It has been observed that employee work effectiveness at the Medan Sharia Branch of PT Bank Sumut is not yet fully optimal. This is evidenced by the fact that some employees struggle to meet work targets when facing high work pressure.

These findings are supported by interviews conducted with employees in the Account Officer (AO) and Sales Marketing divisions. The interviews revealed that this high work pressure stems from an increasing number of customers requiring service, sales targets that must be met, and the need to complete tasks within limited timeframes. Consequently, some employees face difficulties in performing their work optimally. Furthermore, the interviews suggest that this situation is likely influenced by the suboptimal implementation of competency enhancement and time management training programs, leaving employees unable to fully manage their workloads or effectively prioritize their tasks. It is observed that the work activities of employees at the PT. Bank Sumut Sharia Branch in Medan between June 2025 and June 2026 showed fluctuations in the achievement of work targets. The percentage of successfully completed work targets ranged from 77% to 84%, while the percentage of delayed work ranged from 16% to 23%. These conditions indicate that employee work effectiveness has not yet reached an optimal level, as target achievement and the timeliness of task completion continued to vary across the observed periods.

It is evident that employee work engagement at the Medan Sharia Branch of PT Bank Sumut is not yet fully optimal. This is reflected in the fact that some employees struggle to maintain enthusiasm when faced with repetitive tasks over extended periods. These findings are corroborated by the researcher's direct field observations, particularly regarding the activities of Funding Officers (FOs) in offering savings products to prospective customers outside the office. Based on these observations, the researcher noted that Funding Officers repeatedly engaged in promotional activities and product pitches with various prospective customers. However, none of the prospects encountered during the day were willing to open an account or accept the offer. This situation indicates that the marketing process faces various obstacles. The researcher identified one suspected contributing factor: "suboptimal persuasive communication skills in convincing prospective customers." According to Luthans (2021), work engagement is a positive psychological state characterized by an employee's physical, cognitive, and emotional involvement in their work, thereby motivating the individual to exert their best effort toward achieving organizational goals.

Furthermore, it has been observed that the self-efficacy of employees at the PT Bank Sumut Sharia Branch in Medan is not yet fully optimal. This is evidenced by certain indicators revealing a lack of confidence among employees regarding their ability to perform their job duties. These findings are corroborated by observations made by the researcher on-site. The observations revealed that some Customer Service employees still face difficulties in explaining banking products and services to customers. This stems from the fact that each banking product possesses distinct characteristics, benefits, and usage procedures; consequently, inaccuracies occasionally occur when conveying product information to customers. Such a situation indicates that some employees lack full confidence in their ability to provide explanations accurately and convincingly. This issue is believed to stem from suboptimal training and preparation regarding banking products and services provided by the company, suggesting a need to enhance employees' knowledge and confidence in serving customers. According to Luthans (2021), self-efficacy is an individual's belief in their ability to mobilize the motivation, cognitive resources, and actions necessary to complete a task and achieve an expected level of performance.

Regarding the variable of organizational commitment, the findings indicate that employee commitment at PT Bank Sumut (Medan Sharia Branch) is not yet fully optimal. This is evident from the fact that some employees do not feel entirely comfortable working at the branch. Observations and interviews conducted by the researcher reveal that this situation stems from a lack of harmonious interpersonal relationships among employees. Some employees reported frequent misunderstandings in communication and coordination with colleagues, resulting in a less-than-ideal working atmosphere. Furthermore, the researcher found instances of employees showing a lack of

respect for their superiors. This situation is believed to be linked to a lack of firm leadership capable of fostering harmonious working relationships, thereby affecting both employee comfort and their level of organizational commitment. According to Robbins and Judge (2022), organizational commitment is the degree of an employee's attachment to the organization, demonstrated through alignment with organizational goals, a desire to maintain membership in the organization, and a willingness to exert their best effort for the organization's success.

Based on the background provided, the following issues have been identified:

1. Employee work effectiveness at PT Bank Sumut (Medan Sharia Branch) is not yet fully optimal; this is evidenced by employees struggling to meet work targets under high-pressure conditions. Additionally, some employees struggle to maintain focus due to the need to multitask, which creates a risk of errors and hinders the effectiveness of task completion.
2. Employee work engagement is not yet fully optimal; this is indicated by a decline in enthusiasm and energy among some employees when facing routine tasks or increased workloads. Furthermore, some Funding Officers (FOs) struggle to persuade prospective customers to use banking products, resulting in low achievement of fund-raising targets.
3. Employee self-efficacy is not yet optimal; this is shown by employees who lack confidence in their ability to explain banking products and services to customers. Some Funding Officers (FOs) also possess low self-confidence when offering products due to frequent rejection by prospective customers, which affects their belief in their ability to meet work targets. Additionally, some employees struggle to adapt to changes in digital-based work procedures—particularly regarding the financing disbursement process—potentially slowing down customer service delivery.
4. Employee organizational commitment is not yet fully optimal; this is evidenced by less-than-harmonious working relationships among employees and suboptimal relationships between superiors and subordinates. Furthermore, some employees feel they lack clarity regarding career development, which could impact their loyalty and commitment to the organization.
5. The company needs to enhance its training, coaching, and competency development programs to support improvements in employee work engagement, self-efficacy, organizational commitment, and work effectiveness.

LITERATURE REVIEW

Work Effectiveness

According to Kasmir (2022), work effectiveness is an individual's ability to complete tasks in accordance with established targets, standards, and timeframes, thereby enabling the optimal achievement of organizational goals. Work effectiveness represents the level of individual success in performing tasks based on objectives set by the organization through the effective and efficient utilization of resources (Wibowo, 2022). Work effectiveness is the degree of an individual's success in carrying out tasks and responsibilities in accordance with targets established by the company (Afandi, 2021). Edison et al. (2022) state that work effectiveness is the ability of individuals or groups to perform tasks accurately, quickly, and in accordance with organizational procedures, thereby enabling the company to achieve its goals to the fullest extent.

Work Engagement

According to Robbins & Judge (2022), work engagement is a state in which employees demonstrate emotional, cognitive, and behavioral involvement in their work, thereby enabling them to exert their best effort toward achieving organizational goals. Work engagement is a positive psychological state characterized by high work energy, job involvement, and dedication to performing organizational tasks (Luthans, 2021). Furthermore, Kreitner & Kinicki (2021) state that work engagement is a condition in which individuals demonstrate a strong attachment to their work through enthusiasm, a sense of ownership, and a desire to deliver the best possible results for the organization.

Self-Efficacy

According to Luthans (2021), self-efficacy is an individual's belief in their ability to mobilize the motivation, cognitive resources, and actions necessary to complete a task. It is the individual's conviction that they are capable of successfully performing a specific task (Robbins & Judge, 2022). Furthermore, Dessler (2022) explains that belief in one's own capabilities is a crucial factor in enhancing work effectiveness; individuals who believe in their abilities are more willing to make decisions, adapt more easily to change, and perform their work more effectively.

Organizational Commitment

According to Robbins & Judge (2022), organizational commitment refers to the degree of an employee's attachment to the organization, demonstrated by an alignment with organizational goals and a desire to maintain membership. It is an attitude reflecting employee loyalty to the organization and a strong desire to remain part of it. Organizational commitment is demonstrated not only by a willingness to continue working for the organization but also by a readiness to participate actively in achieving organizational goals (Luthans, 2021). Organizational commitment is a key factor influencing organizational success, as highly committed employees tend to exert their best effort in completing tasks, maintaining service quality, and supporting the achievement of organizational goals (Dessler, 2022).

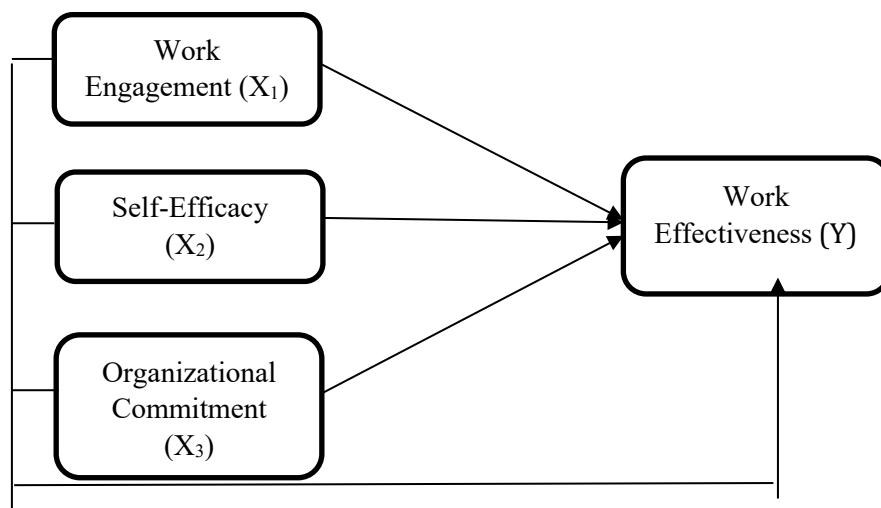


Figure 1. Conceptual Framework
Source: Researcher (2026)

The research hypotheses are:

1. H1: Work engagement has a positive and significant effect on employee work effectiveness at PT. Bank Sumut, Medan Sharia Branch.
2. H2: Self-efficacy has a positive and significant effect on employee work effectiveness at PT. Bank Sumut, Medan Sharia Branch.
3. H3: Organizational commitment has a positive and significant effect on employee work effectiveness at PT. Bank Sumut, Medan Sharia Branch.
4. H4: Work engagement, self-efficacy, and organizational commitment simultaneously have a positive and significant effect on employee work effectiveness at PT. Bank Sumut, Medan Sharia Branch.

METHOD

The research approach used an associative approach, with a quantitative method. In line with the problem formulation and research objectives, this research seeks to test both the partial and simultaneous effects of work engagement, self-efficacy, and organizational commitment on employee work effectiveness at PT. North Sumatra Bank Medan Sharia Branch. This research was conducted at PT. Bank Sumut, Medan Sharia Branch, located at Jalan Brigjend Katamso, Centurium Complex No. 4, Kampung Aur Urban Village, Medan 20158. The research was conducted from February 2026 - August 2026. The analysis tool used SPSS version 25 software.

The population for this study consists of all employees at the Medan Sharia Branch of PT Bank Sumut who were actively working at the time the research was conducted; the study involved a total of 40 respondents, comprising tellers, customer service staff, operations managers, back-office personnel, marketing staff, office assistants, and security personnel. In this study, the sampling technique employed is saturated sampling (census). Saturated sampling is a technique in which the entire population serves as the research sample. Consequently, the sample for this study consists of all 30 employees of PT. Bank Sumut, Medan Sharia Branch. This technique was selected because the population size is relatively limited, allowing all population members to act as respondents and thereby yield data that is more representative and aligned with the research objectives.

RESULTS AND DISCUSSION

Results

Validity and Reliability Test

Table 1. Validity Test Results Work Engagement, Self-Efficacy, Organizational Commitment,
Work Effectiveness

Statement Items	r-count	r-table	Description
WE1	0,703	0,30	Valid
WE2	0,905	0,30	Valid
WE3	0,806	0,30	Valid
WE4	0,839	0,30	Valid
WE5	0,869	0,30	Valid
WE6	0,905	0,30	Valid
SE1	0,738	0,30	Valid
SE2	0,817	0,30	Valid
SE3	0,607	0,30	Valid
SE4	0,824	0,30	Valid
SE5	0,762	0,30	Valid
SE6	0,660	0,30	Valid
OC1	0,799	0,30	Valid
OC2	0,623	0,30	Valid
OC3	0,503	0,30	Valid
OC4	0,618	0,30	Valid
OC5	0,801	0,30	Valid
OC6	0,801	0,30	Valid
WEF1	0,728	0,30	Valid
WEF2	0,772	0,30	Valid
WEF3	0,694	0,30	Valid
WEF4	0,775	0,30	Valid
WEF5	0,790	0,30	Valid
WEF6	0,728	0,30	Valid
WEF7	0,772	0,30	Valid
WEF8	0,694	0,30	Valid
WEF9	0,775	0,30	Valid
WEF10	0,737	0,30	Valid

Sources: SPSS versi 25 (2026)

Based on Table 1, the results of the validity test above show that all statement items are $> r$ table 0.30, so they are hereby declared valid/legitimate.

Table 2. Reliability Test Results Work Engagement, Self-Efficacy, Organizational Commitment,
Work Effectiveness

Variabel	Cronbach Alpha	Provision	Description
Work Engagement	0,806	0,60	Reliable
Self-Efficacy	0,784	0,60	Reliable
Organizational Commitment	0,773	0,60	Reliable
Work Effectiveness	0,776	0,60	Reliable

Sources: SPSS versi 25 (2026)

It is known that the Cronbach's alpha value for all research variables of work engagement, self-efficacy, organizational commitment and work effectiveness is > 0.60 , so it can be said that the results of the reliability test for all variables are reliable.

Table 3. Results of the One Sample Kolmogorov Normality Test

Description	Value
N	40
Mean	.0000000
Std. Deviation	2,64473063
Absolute	.067
Positive	.042
Negative	-.067
Test Statistic	.067
Asymp. Sig. (2-tailed)	0.200

Sources: SPSS versi 25 (2026)

It is known that the asymp. sig. (2-tailed) value is $0.200 > 0.05$ significance value so it can be concluded that the data tested is normally distributed.

Table 4. Multicollinearity Test Results

Coefficients ^a		
Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Work Engagement	0,343	2,919
Self-Efficacy	0,259	3,868
Organizational Commitment	0,482	2,075

a. Dependent Variable: Work Effectiveness

Sources: SPSS versi 25 (2026)

The results of the multicollinearity test for work engagement, self-efficacy, and organizational commitment showed tolerance values greater than 0.10 and VIF values less than 10; therefore, this study is considered free from multicollinearity issues. This indicates that none of the independent variables share a high linear relationship with other independent variables—a condition that could otherwise compromise the estimation of regression coefficients.

Table 5. Gletsjer Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3,066	1,641		1,868	0,070
Work Engagement	-0,074	0,084	-0,227	-0,878	0,386
Self-Efficacy	-0,160	0,120	-0,397	-1,336	0,190
Organizational Commitment	0,184	0,100	0,402	1,848	0,073

a. Dependent Variable: Abs_RES

Sources: SPSS versi 25 (2026)

Based on the results of the Glejser test shown in Table 5, the significance values for all variables exceed 0.05; therefore, it can be concluded that heteroscedasticity is not present in the regression model used in this study. In other words, residual variability does not depend on predictor values, indicating that measurement error remains constant across the range of independent variable values. The presence of homoscedasticity reinforces the validity

of the regression analysis results, as the fundamental assumptions of the linear regression model are met. Consequently, it can be concluded that the regression model employed in this study yields unbiased and efficient estimates.

Table 6. Multiple Linear Teggession Test Results

Model	Unstandardized Coefficients	
	B	Std. Error
1 (Constant)	-1,603	3,014
Work Engagement	0,532	0,155
Self-Efficacy	0,507	0,220
Organizational Commitment	0,559	0,183

Sources: SPSS versi 25 (2026)

1. Constant a. Constant $\alpha = -1.603$
The constant value of -1.603 indicates that if work engagement, self-efficacy, and organizational commitment are assumed to be 0 (zero), the value of work effectiveness is -1.603 units.
2. $\beta_1 = 0.532$
The regression coefficient value of 0.532 indicates that for every one-unit increase in work engagement—assuming the variables of self-efficacy and organizational commitment remain constant—work effectiveness will increase by 0.532 units.
3. $\beta_2 = 0.507$
The regression coefficient value of 0.507 indicates that for every one-unit increase in self-efficacy—assuming the variables of work engagement and organizational commitment remain constant—work effectiveness will increase by 0.507 units.
4. $\beta_3 = 0.559$
The regression coefficient value of 0.559 indicates that for every one-unit increase in organizational commitment—assuming the variables of work engagement and self-efficacy remain constant—work effectiveness will increase by 0.559 units.

Table 7. Partial Test Results (t-Test)

Model	t	Sig.
1 (Constant)	0,532	0,598
Work Engagement	3,429	0,002
Self-Efficacy	2,306	0,027
Organizational Commitment	3,047	0,004

Sources: SPSS versi 25 (2026)

Based on the table above, the results of the partial test (t-test) can be explained as follows:

1. The Effect of Work Engagement on Work Effectiveness
The calculated t-value for work engagement is 3.429, which is greater than the t-table value of 1.69 ($n-k = 40-4 = 36$ at a 0.05/5% significance level), and the significance value is 0.002 (< 0.05); thus, H_a is accepted and H_o is rejected, indicating that work engagement has a positive and significant effect on work effectiveness.
2. The Effect of Self-Efficacy on Work Effectiveness
The calculated t-value for self-efficacy is 2.306, which is greater than the t-table value of 1.69 ($n-k = 40-4 = 36$ at a 0.05/5% significance level), and the significance value is 0.027 (< 0.05); thus, H_a is accepted and H_o is rejected, indicating that self-efficacy has a positive and significant effect on work effectiveness.
3. The Effect of Organizational Commitment on Work Effectiveness
The calculated t-value for organizational commitment is 3.047, which is greater than the t-table value of 1.69 ($n-k = 40-4 = 36$ at a 0.05/5% significance level), and the significance value is 0.004 (< 0.05); thus, H_a is

accepted and H_0 is rejected, indicating that organizational commitment has a positive and significant effect on work effectiveness.

Table 8. Simultaneous Test Results (F Test)

ANOVA ^a					
Model		Sum of Squares	df	Mean Square	F
1	Regression	1338,986	3	446,329	58,902
	Residual	272,789	36	7,577	
	Total	1611,775	39		

a. Dependent Variable: Work Effectiveness

b. Predictors: (Constant), Organizational Commitment, Work Engagement, Self-Efficacy

Sources: SPSS versi 25 (2026)

Based on the above, the calculated F-test yielded an F-calculated value of 58.902, which exceeds the F-table value of 2.63 (based on degrees of freedom $n-k-1$, where $k = 40-4-1 = 36$ and 4), with a significance level of 0.000 (< 0.05); consequently, H_a is accepted and H_0 is rejected. This indicates that work engagement (X1), self-efficacy (X2), and organizational commitment (X3) influence work effectiveness (Y), thereby confirming the previously stated hypothesis (H3). These findings demonstrate that the variables of work engagement (X1), self-efficacy (X2), and organizational commitment (X3) make a significant contribution to work effectiveness (Y). The significant F-test result indicates that the regression model employed effectively explains the relationship between the independent variables and the dependent variable. These results reinforce the conclusion that higher levels of work engagement, self-efficacy, and organizational commitment among employees lead to higher levels of work effectiveness.

Table 9. Results of the Coefficient of Determination test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.911 ^a	0,831	0,817	2,753

Sources: SPSS versi 25 (2025)

Based on the results of the obtained Adjusted R-squared value of 0.798—which serves as the coefficient of determination—indicates that 81.7% of the variation in work effectiveness is explained by work engagement, self-efficacy, and organizational commitment, while the remaining 18.3% is explained by variables outside the model that were not examined. Thus, the Adjusted R-squared value of 0.817 demonstrates that the regression model possesses a strong ability to explain the variation in work effectiveness.

Discussion

The Analysis of Work Engagement on Work Effectiveness

Statistical analysis involving 40 respondents and 28 statements across three indicators of work engagement—vigor, dedication, and absorption—demonstrates that work engagement has a positive and significant effect on employee work effectiveness at PT. Bank Sumut, Medan Sharia Branch. This is evidenced by a calculated t-value for work engagement of 3.429 (exceeding the t-table value of 1.69, where $n-k = 36$ at a 5% significance level) and a significance value of 0.002 (below 0.05). Consequently, the alternative hypothesis (H_a) is accepted and the null hypothesis (H_0) is rejected, indicating that work engagement exerts a positive and significant partial effect on work effectiveness. Work engagement is a crucial factor in enhancing employee work effectiveness. Employees with high levels of work engagement tend to possess the energy, enthusiasm, and dedication required to complete their tasks, thereby enabling them to work more effectively and productively. According to Schaufeli (2023), work engagement is a positive, work-related psychological state characterized by three primary dimensions: vigor, dedication, and absorption. Bantam (2022) describes work engagement as a positive state that drives employees to complete tasks optimally through enthusiasm, dedication, and deep immersion in their work. The study's findings also indicate that work engagement influences not only task completion but also an employee's ability to adapt to changes and job demands. In the highly dynamic Sharia banking industry—characterized by factors such as policy shifts, digital

technology advancements, and evolving customer service needs—employees are required to work flexibly without compromising service quality.

The Analysis of Self-Efficacy on Work Effectiveness

Statistical analysis involving 40 respondents and 28 statements across three self-efficacy indicators—magnitude, strength, and generality—demonstrates that self-efficacy has a positive and significant effect on employee work effectiveness at PT. Bank Sumut, Medan Sharia Branch. This is evidenced by a calculated t-value for self-efficacy of 2.306 (exceeding the t-table value of 1.69, where $n-k = 36$ at a 5% significance level) and a significance value of 0.027 (below 0.05); consequently, the alternative hypothesis (H_a) is accepted and the null hypothesis (H_o) is rejected, indicating that self-efficacy exerts a positive and significant partial effect on work effectiveness. Self-efficacy refers to an individual's belief in their ability to perform tasks and confront various challenges within the work environment. According to Bandura (2021), self-efficacy is a person's belief regarding their capacity to organize and execute the actions necessary to achieve desired outcomes. Feist et al. (2021) explain that individuals with high self-efficacy tend to possess greater confidence when facing difficulties, demonstrate resilience in the face of obstacles, and actively seek solutions to complete assigned tasks. Meanwhile, Santrock (2022) states that self-efficacy influences how individuals think, motivate themselves, make decisions, and determine the level of effort they will exert to complete their work. High self-efficacy can also encourage employees to improve the quality of service provided to customers. In Sharia banking operations, employees are required to deliver fast, precise, and accurate service while effectively resolving the various issues customers face. Employees confident in their competence remain calmer during decision-making, communicate effectively, and possess the courage to offer solutions that align with company procedures. Therefore, PT. Bank Sumut, Medan Sharia Branch needs to foster a work environment that supports enhanced self-efficacy by providing learning opportunities, supervisory guidance, constructive performance evaluations, and a work culture that recognizes and appreciates employee achievements.

The Analysis of Organizational Commitment on Work Effectiveness

Statistical analysis involving 40 respondents and 28 statements—covering the three indicators of organizational commitment (affective, continuance, and normative commitment)—indicates that organizational commitment has a positive and significant effect on employee work effectiveness at PT. Bank Sumut, Medan Sharia Branch. This is evidenced by a calculated t-value of 3.047 (exceeding the t-table value of 1.66 for $df=36$ at a 5% significance level) and a significance value of 0.004 (below 0.05); consequently, the alternative hypothesis (H_a) is accepted and the null hypothesis (H_o) is rejected, demonstrating that organizational commitment has a positive and significant partial effect on work effectiveness. Organizational commitment represents an employee's psychological attachment to the organization, reflected through loyalty, a sense of belonging, and a desire to remain part of the organization. According to Meyer et al. (2021), organizational commitment comprises three primary dimensions— affective, continuance, and normative commitment—which collectively influence employee behavior and performance within the organization. Furthermore, Robbins & Judge (2022) explain that employees with high organizational commitment demonstrate greater loyalty, a sense of responsibility toward their work, and a willingness to exert their best effort to achieve organizational goals. Sutrisno (2023) states that organizational commitment is an attitude reflecting an employee's alignment with the organization and a strong desire to maintain their membership. High organizational commitment can foster a harmonious working relationship between employees and the organization; employees who feel a sense of ownership toward the company are more willing to collaborate with colleagues, support the achievement of organizational goals, and contribute beyond their formal duties for the company's advancement. Within the context of PT. Bank Sumut, Medan Sharia Branch, strong organizational commitment encourages employees to uphold customer trust, maintain service quality, and support the creation of a positive corporate image.

The Influence of Work Engagement, Self-Efficacy and Organizational Commitment on Work Effectiveness

Statistical analysis involving 40 respondents and 28 statements—covering five indicators of work effectiveness: quality of work, quantity of work, timeliness, time utilization, and task achievement—indicates that work engagement, self-efficacy, and organizational commitment have a positive and significant impact on employee work effectiveness at PT. Bank Sumut, Medan Sharia Branch. This is evidenced by the F-test results, which yielded an F-calculated value of 58.902 (exceeding the F-table value of 2.63) and a significance level of 0.000 (below 0.05); consequently, the alternative hypothesis (H_a) was accepted and the null hypothesis (H_o) rejected, demonstrating that work engagement, self-efficacy, and organizational commitment simultaneously exert a positive and significant

influence on work effectiveness. According to Afandi (2021), work effectiveness is the degree to which an individual succeeds in completing work in alignment with organizational goals through the optimal use of resources. Work effectiveness is reflected in an employee's ability to produce high-quality work, complete tasks on schedule, and meet established targets. Sedarmayanti (2022) defines work effectiveness as a measure of individual or organizational success in achieving planned goals through work execution that is efficient, productive, and compliant with work standards. At PT. Bank Sumut, Medan Sharia Branch, work effectiveness is a critical factor because banking operations demand precision, speed, accuracy, and high-quality customer service. Therefore, the company must continuously enhance employee work engagement, foster self-efficacy, and strengthen organizational commitment through initiatives such as training programs, career development, fair reward systems, supportive leadership, and a positive work culture. By doing so, employees will be better equipped to work effectively, productively, and consistently toward organizational goals while simultaneously improving the quality of service provided to customers.

CONCLUSION

Research on the influence of price perception, word of mouth, and customer experience on consumer satisfaction can yield the following conclusions:

1. Work engagement has a positive and significant partial effect on employee work effectiveness at PT. Bank Sumut, Medan Sharia Branch.
2. Self-efficacy has a positive and significant partial effect on employee work effectiveness at PT. Bank Sumut, Medan Sharia Branch.
3. Organizational commitment has a positive and significant partial effect on employee work effectiveness at PT. Bank Sumut, Medan Sharia Branch.
4. Work engagement, self-efficacy, and organizational commitment have a positive and significant simultaneous effect on employee work effectiveness at PT. Bank Sumut, Medan Sharia Branch.

Based on the discussion and conclusions of this study, the following recommendations are provided:

1. Based on the statistical analysis of the work engagement variable, the statement with the lowest mean score (3.38) was "I feel enthusiastic about starting work every day." Therefore, the researcher recommends that PT. Bank Sumut Sharia Branch Medan conduct regular one-on-one meetings between supervisors and employees to discuss work-related challenges, development needs, and target objectives. Through more intensive communication, the company can identify factors that dampen work enthusiasm and provide appropriate solutions, thereby boosting employee engagement. Consistent evaluation and guidance will enable the company to identify the root causes of declining enthusiasm early on and take appropriate actions to foster sustainable improvements in employee work engagement.
2. Based on the statistical analysis of the self-efficacy variable, the statement with the lowest mean score (3.65) was "I am confident in my ability to achieve work targets that are higher than usual." Consequently, the researcher recommends that PT. Bank Sumut Sharia Branch Medan implement monthly individual coaching sessions between supervisors and employees, complemented by job-specific competency training and the setting of incremental work targets. This approach allows employees to gain a track record of success, thereby boosting their confidence in achieving higher targets.
3. Based on the statistical analysis of the organizational commitment variable, the statement with the lowest mean score (3.60) was "I have a desire to remain employed at this company." Therefore, the researcher recommends that PT. Bank Sumut Sharia Branch Medan establish transparent career paths and clear promotion criteria so that every employee is aware of their career development opportunities. Additionally, the company could conduct employee satisfaction surveys every six months to serve as a basis for evaluating policies and improving the work environment. These measures are expected to enhance employee loyalty and the desire to remain with the company.
4. Based on the statistical analysis of the "work effectiveness" variable, the lowest mean score (3.65) was observed across several statements: "I am able to complete work meticulously and minimize errors," "I am able to complete work according to established targets," "I rarely miss deadlines," "I am able to maintain focus while working," and "I am able to meet work targets even under high pressure." Therefore, the researcher recommends that the Medan Sharia Branch of PT. Bank Sumut implement a Performance Improvement Plan (PIP) for employees who have not yet met performance standards. This program entails setting weekly work targets, providing guidance from direct supervisors, conducting periodic performance

evaluations, and offering feedback regarding errors identified during the work process. Through structured evaluation, the company can gradually improve employee work quality, thereby ensuring sustainable improvements in accuracy, timeliness, and target achievement.

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