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Implementation Of Competence And Organizational Commitment In Shaping Employee Performance At PT. BPR BKK Kebumen

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Abstract

This study aims to analyze the implementation of employee competence and organizational commitment and their implications for employee performance at PT. BPR BKK Kebumen. The research employed a qualitative approach with data collection techniques including observation, semi-structured interviews with six informants selected through purposive sampling, and documentation. The research was conducted from February to June 2023. The results show that employee competence, encompassing aspects of knowledge, skills, and work attitude, is classified as good, although there is still a need for improvement in the mastery of certain technologies. On the other hand, organizational commitment, reflected in employee loyalty, engagement, and willingness to contribute to the company's goals, is at a high level. Theoretically, these findings indicate that competence and organizational commitment are important factors perceived to support employee performance. Therefore, optimizing the use of technology and strengthening employee training and development programs are strategic steps in continuously improving employee performance.

Keywords: Employee Competence, Organizational Commitment, Employee Performance.

INTRODUCTION

PT BPR BKK Kebumen, as a regional financial institution, plays a strategic role in supporting financial inclusion and community financing, making the quality of employee performance crucial for maintaining customer trust and institutional sustainability.

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Employee performance can be defined as the work outcomes achieved by an individual or group within an organization in accordance with their respective authority and responsibilities in order to achieve organizational goals (Putra *et al*., 2024), and generally refers to the actions, behaviors, and measurable outcomes produced by an employee in carrying out their duties (Cao *et al*., 2024). Robbins and Judge (2008:222) define performance as a function of ability, motivation, and opportunity to perform.

Preliminary observations conducted over approximately four months at PT BPR BKK Kebumen identified several phenomena indicating suboptimal employee performance, including tardiness among some employees, low work initiative and lack of proactive behavior in assisting customer service completion, and delays in completing tasks that should have been finished on the same day. In terms of competence, it was found that not all employees possessed adequate technical ability to operate the banking service system, while in terms of organizational commitment, variation was observed in employee participation levels in internal company activities.

Competence can be defined as an individual's ability encompassing the knowledge, skills, and work attitude required to carry out a job effectively (Wulandari *et al*., 2024), and serves as a key factor supporting the success of both employees and the organization as a whole, as it determines an individual's ability to solve problems and perform tasks effectively Yahya & Ali (2024). In the banking sector, both technical and interpersonal competence are essential, as the work demands accuracy, excellent service, and strong communication with customers (Ferawati *et al*., 2024). The gap between workers' abilities and increasing job demands drives individuals to continuously develop their professionalism in terms of knowledge, skills, and work attitude (Mannan, 2021)., while differences in employees' educational levels reflect an imbalance in the quality of human resources (Viriany, 2020). The mismatch between employee competence and the company's required educational qualifications indicates persisting workforce competence issues (Cahyaningrum & Hoyyi, 2015), which is further exacerbated by weak coordination between divisions (Silvia *et al*., 2019).

In addition to competence, organizational commitment is also an important factor shaping employee performance. Organizational commitment refers to the level of employees' emotional and psychological attachment to the organization (Yanti & Putri (2023), reflected in employee loyalty, dedication, and motivation to contribute maximally in line with the company's vision and mission (Rizal *et al*., 2023). In the banking industry, highly committed employees are able to provide consistent, satisfactory service to

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customers and help the company achieve its business targets (Rijanto & Mukaram, 2018)..

Findings by Pricilla & Octaviani (2025) show that organizational commitment and work discipline significantly support employee performance, with work discipline being the dominant factor driving productivity and efficiency. Organizational commitment functions as a psychological bond that encourages employees to work better and produce quality performance (Loan, 2020), and enhances work motivation so that business targets can be achieved more consistently (Rijanto & Mukaram, 2018). Individuals with high commitment tend to demonstrate stable and consistent work responsibility, whereas low commitment can trigger dysfunctional behaviors such as increased absenteeism, reduced loyalty, and a higher tendency to leave the organization (Yanti & Putri, 2023). Patwary (2023) study of Malaysia's hotel industry confirmed that maximum performance is achieved through the mediation of organizational commitment and a capacity-development culture.

Although prior studies have demonstrated that competence and organizational commitment support employee performance, most have focused on large industrial sectors, national private companies, or large-scale commercial banks. Empirical studies specifically examining the relationship between competence, organizational commitment, and employee performance within Rural Banks (BPR), which possess distinct organizational characteristics in terms of business scale, organizational structure, limited human resources, and service demands toward local communities and MSME actors remain relatively limited. This gap forms the basis for conducting this study at PT BPR BKK Kebumen, using a qualitative approach considered appropriate for understanding, exploring, and interpreting the complexity, context, and meaning behind the phenomena of competence, organizational commitment, and employee performance observed in the field. Through this study, it is hoped that new theoretical understanding can be developed, or existing theory enriched, regarding the relationship between competence, organizational commitment, and employee performance, particularly within the operational context of BPRs, which has thus far received relatively limited in-depth and contextual scholarly attention.

Objectives

This article intends :

1. To identify and describe employee performance at PT. BPR BKK Kebumen.

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2. To analyze employee competence in supporting the achievement of performance at PT. BPR BKK Kebumen.
3. To analyze employee organizational commitment in supporting the achievement of performance at PT. BPR BKK Kebumen
4. To identify the factors that hinder and support competence and organizational commitment in improving employee performance at PT. BPR BKK Kebumen

LITERATURE REVIEW

Employee Performance

Employee performance is both the work output and the work behavior an individual achieves in carrying out their tasks and responsibilities to support the attainment of organizational goals, assessed in terms of quality, quantity, timeliness, and conformity with applicable standards (Triansyah *et al*., 2023). Performance can thus be understood as a combination of tangible output and work processes, assessed against the targets and agreements set by the organization. Employee performance is also influenced by perceived organizational support and employee engagement, both of which contribute to overall organizational performance (Li *et al*., 2022). Adequate support and recognition from the organization for employees' contributions help shape a positive perception that drives motivation and employees' willingness to perform optimally (Maraya *et al*., 2025). In the context of banking organizations, employee performance is measured not only in terms of quantity and quality but also in terms of compliance with procedures and work behavior that reflects the organization's values and culture (Sofyan *et al*., 2022), so that within a qualitative approach, performance is understood as a contextual phenomenon that can be explored through informants' experiences and perceptions.

Operationally, employee performance can be measured through five indicators: work quality, work quantity, timeliness, work effectiveness, and work responsibility (Wijaya, 2021). Work quality reflects the accuracy and conformity of work results with organizational standards, while work quantity reflects employee productivity without compromising quality of output. Timeliness indicates employees' discipline and time-management ability, while work effectiveness reflects the ability to use resources efficiently to achieve optimal results. Work responsibility reflects employees' seriousness in completing tasks and their willingness to bear the consequences of their work outcomes. In addition to these indicators, Key Performance Indicators (KPIs) are used as an instrument to monitor and evaluate the achievement of individual and organizational

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performance in a measurable way, both quantitatively and qualitatively, to support data-based decision-making (Bianco *et al*., 2023).

Employee Competence

Employee competence is a comprehensive capability encompassing knowledge, skills, attitude, and character that enables employees to perform their work effectively in accordance with organizational standards, and serves as a key factor in improving performance and organizational competitive advantage (Kharub *et al*., 2024). Competence has a positive and significant effect on individual performance and organizational effectiveness, including productivity, adaptability, and flexibility (Wijayanti, 2023), leading to the conclusion that competence is multidimensional, measurable, and contributes to both individual performance and organizational sustainability.

UmpuSinga (2020) identifies five characteristics that form competence: motives (internal drives that direct behavior), traits (relatively consistent physical characteristics and responses), self-concept (attitudes, values, and self-confidence), knowledge (information mastered in a particular field), and skills (the ability to perform physical or cognitive tasks). These five characteristics also serve as operational indicators for measuring employee competence, namely personal traits, self-concept, knowledge, skills, and work motivation.

Organizational Commitment

Organizational commitment is an individual's psychological attachment to an organization, reflected in the desire to remain a member, willingness to exert optimal effort for the organization's interests, and acceptance of the organization's shared values and goals (Astuti, 2022). This concept has evolved from a single-attitude perspective into a multidimensional model sensitive to organizational cultural context, with antecedents such as leadership, job satisfaction, organizational support, and psychological contracts (Pandya, 2025). S. P. Robbins (2020) classifies organizational commitment into three dimensions: affective commitment (emotional attachment to organizational values), continuance commitment (rational consideration of the consequences of staying versus leaving the organization), and normative commitment (moral obligation to remain part of the organization).

In line with this, Steers (Sopiah (2008) asserts that organizational commitment is reflected through belief in the organization's values and goals, willingness to exert maximum effort, and a desire to maintain membership. Lincoln (in Sopiah, 2008)

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complements this concept with three operational aspects: willingness (readiness to work optimally and responsibly), loyalty (consistency in upholding organizational agreements), and pride (a sense of pride in being part of an organization that is able to meet needs and maintains a good image).

Conceptual Framework

Based on the literature review above, this study is grounded in a conceptual framework in which employee competence and organizational commitment are two complementary primary factors supporting the achievement of employee performance. Competence reflects employees' ability to carry out tasks effectively, while organizational commitment reflects employees' willingness and motivation to provide their best contribution to the organization. The interaction between these two factors is assumed to contribute to optimal employee performance, as measured through the indicators of work quality, work quantity, timeliness, work effectiveness, and work responsibility, and serves as the basis for analysis in this study within the context of PT BPR BKK Kebumen.

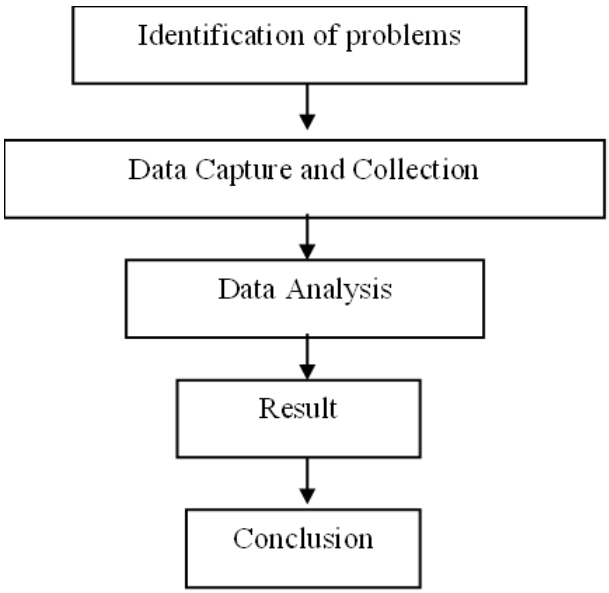


Figure 1. Research Framework

METHODOLOGY

This study uses a qualitative approach with a case study design to explore in depth how competence and organizational commitment influence employee performance at PT

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BPR BKK Kebumen, as the aim is to understand "how" and "why" a social phenomenon occurs, rather than merely measuring its magnitude (Ilhami *et al*., 2024). Informants were determined through purposive sampling based on the principle of information richness, involving six informants (one branch head, two department heads, and three operational staff) selected to obtain rich, multi-perspective data until data saturation was reached (Himam *et al*., 2026).

Data were collected through semi-structured interviews, observation, and documentation, then analyzed using the Miles and Huberman interactive model, which comprises data condensation, data display, and conclusion drawing/verification. In the data condensation stage, all interview results were transcribed verbatim, then analyzed through open coding to label statements from informants relevant to the research focus, followed by data reduction to sharpen the findings on the phenomena of competence, organizational commitment, and employee performance. The reduced data were then systematically presented in the form of descriptive narrative to facilitate the identification of patterns and relationships between themes. Tentative conclusions were formulated from the identified themes, then repeatedly verified against the raw interview and observation data until stable, defensible conclusions were reached. To test data validity, this study also applied source triangulation and method triangulation to minimize interpretive bias. Data trustworthiness was ensured through Lincoln and Guba's (1985) four criteria, namely credibility, transferability, dependability, and confirmability. The study was conducted at PT BPR BKK Kebumen, Jl. HM Sarbini No. 30, Kebumen, Central Java, from February to June 2023.

DISCUSSION

Employee Performance at PT BPR BKK Kebumen

The results of observation and interviews indicate that employee performance at PT BPR BKK Kebumen is generally good, as reflected in the quality of service provided to customers, the timely completion of administrative work, and compliance with applicable operational procedures. Employees demonstrated consistent time discipline and work responsibility, as well as the ability to maintain the company's reputation through optimal service to customers. This indication of good performance is also reflected in compliance with work regulations and consistent attendance, as revealed in interviews with informants at various position levels. Nevertheless, employee performance has not been fully consistent across all aspects, particularly in completing tasks that require mastery of digital systems, where some employees still need to adjust. These findings

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indicate that employee performance at PT BPR BKK Kebumen is directly influenced by two main factors, namely competence and organizational commitment, as elaborated in the following sections.

Employee Competence in Supporting Performance

Employee competence plays an important role in supporting performance achievement, as reflected in the aspects of knowledge, skills, and work attitude. Most employees have a good understanding of their tasks and operational procedures and are able to provide accurate service to customers. In terms of skills, employees are fairly proficient in operating banking systems, although some still need to improve their mastery of digital technology. This finding aligns with Hasan & Ara Chowdhury (2023), who assert that employee competence is not only shaped by formal knowledge but also developed through direct on-the-job practice.

Competence requirements vary across positions but share a common thread, namely accuracy, integrity, discipline, communication, and teamwork. Operational/administrative employees emphasize accuracy, marketing employees highlight communication and negotiation skills, HR employees emphasize regulatory understanding, while the managerial level is required to master broader competencies such as risk management, banking accounting, and digital marketing. Employee education background data show that approximately 85% come from economics, management, accounting, and law, while the remaining 15% come from other disciplines. This alignment of educational background is considered relevant in supporting performance, although some informants stated that formal education only serves as a basic foundation that needs to be continuously developed to match actual field requirements.

Organizational Commitment in Supporting Performance

Employee organizational commitment is considered good and contributes to performance achievement, as reflected in loyalty, work involvement, and willingness to contribute to company goals. In the affective dimension, most informants showed strong emotional attachment and pride in working at the company; one informant even described their work as a form of service to the community. In the continuance dimension, salary adequacy, proximity of the workplace to their residence, and company facility support were the main reasons employees remained. In the normative dimension, values such as honesty, responsibility, integrity, and a service-oriented attitude held by employees align

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with the company's work culture, which at the managerial level is formally articulated through work principles emphasizing ethical conduct, professionalism, integrity, teamwork, and public service satisfaction orientation.

Perceptions of fairness in the promotion system, which considers objective performance achievements rather than seniority alone, further strengthen organizational commitment and, in turn, drive better performance. Nevertheless, employee commitment is not absolute; some informants stated they would still consider other job opportunities if offered better compensation or a lighter workload, while others felt their needs were already fulfilled. This variation shows that organizational commitment is dynamic and influenced by individual situational factors, and remains vulnerable to fluctuations in motivation when workload increases, which can ultimately affect performance consistency.

Inhibiting and Supporting Factors for Competence and Organizational Commitment

The main obstacles to improving competence include limited time for training amid operational workloads, a gap between formal knowledge and practical work demands, the complexity of inter-departmental coordination, and limited mastery of digital technology. Employees address these obstacles through communication and coordination with colleagues, self-directed learning, and knowledge sharing among staff, reflecting a collaborative work culture. On the organizational commitment side, obstacles arise related to fluctuating work motivation, burnout, and external factors affecting employees' psychological condition, which can potentially reduce morale and work engagement.

On the other hand, several supporting factors were identified that further strengthen competence and organizational commitment. The company regularly conducts training, provides work direction, and carries out periodic performance evaluations, supported by experience-based learning. At the managerial level, training is conducted in a structured manner through membership in Perbarindo (the Association of Indonesian Rural Banks) and the Central Java BPR BKK Forum, with regulatory material updates occurring almost every month. In improving organizational commitment, the company strives to create a conducive work environment, provide motivation and rewards for performance, and open two-way communication between leadership and employees.

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Table 1. Summary of Research Findings

No	Theme	Aspect/Indicator	Key Findings
1	Employee Performance	Service quality & task completion accuracy	Customer service runs optimally, administrative work is completed accurately, and compliance with work rules is maintained.
2	Employee Competence	Knowledge	Most employees have a good understanding of their tasks, functions, and operational procedures.
		Skills	Proficient in operating banking systems; some still need improved mastery of digital technology.
		Work attitude	Time discipline, responsibility, and ability to work well in teams.
3	Organizational Commitment	Affective	Strong emotional attachment and pride in working at the company.
		Continuance	Salary adequacy, proximity of the workplace, and facility support are the reasons for staying.
		Normative	Employees' personal values (honesty, responsibility, integrity) align with the company's work culture.
4	Inhibiting Factors	Competence	Limited training time, gap between theory and practice, limited mastery of digital technology..
		Organizational commitment	Fluctuating work motivation, burnout, and external factors outside of work.

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No	Theme	Aspect/Indicator	Key Findings
5	Supporting Factors	Competence	Regular training and evaluation, on-the-job learning, Perbarindo forum and the Central Java BPR BKK Forum.
		Organizational commitment	Conducive work environment, appreciation/rewards for performance, fairness in the promotion system, and open communication.

Theoretical Discussion and Comparison with Previous Research

The findings of this study reinforce the view that competence and organizational commitment play an important role in driving employee performance. Competence, as a multidimensional psychological construct reflecting the complex relationship between individuals and organizations (Setiawan et al. (2025), appears consistent with the ability of PT BPR BKK Kebumen employees to produce optimal performance. Organizational commitment, which encompasses affective, continuance, and normative dimensions (Meyer, J. P., & Allen, 2022), further explains how emotional attachment and a sense of obligation influence employees' discipline and work responsibility. Organizational Support Theory (Williams, E. H., & Johnson (2024) is also relevant to the finding that employees' perceptions of company support, such as appreciation and open communication, contribute to strengthening loyalty. In line with the human resource management framework of Mathis, R. L., & Jackson (2019), competence reflects ability while organizational commitment reflects motivation, both of which jointly determine employee performance.

These results are consistent with research by Rizal et al. (2023), which shows that improving competence through training and work experience drives productivity and work efficiency. Kamna (2022) also found a link between career competence and service quality and creative performance in the banking sector, reinforced by Cik et al. (2021), who showed a positive relationship between competence and job satisfaction among banking employees. Kultalahti et al. (2023) further asserted that employees' perceptions of their own competence are related to employee well-being, which indirectly impacts performance. Similar findings regarding the role of competence in performance were also

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reported by Krisnawati & Bagia (2021), Khan et al. (2025), and Kharub et al. (2024), who highlighted innovative behavior as the most influential sub-dimension of competence.

Regarding organizational commitment, the findings of this study align with Syafrin & Atmaja (2023) and Azmy (2023), who state that high organizational commitment drives consistent work behavior and improved performance, especially when supported by a positive work environment. Alifia & Ulya (2023) also found that employees with high commitment tend to show loyalty and extra contribution, while Sarfiah et al., (2022) emphasize the role of work relationships and organizational environment in shaping commitment. Nevertheless, this study also reveals implementation obstacles, such as limited time and fluctuating work motivation, which have not been extensively discussed in previous studies, thus offering an additional perspective on the challenges of applying competence and organizational commitment in real work environments.

This study identifies a gap between theoretical expectations and practice in the field, where the application of competence and organizational commitment has not been fully optimal due to various operational and psychological obstacles. The contribution of this study lies in three areas: providing an empirical picture of the application of competence and organizational commitment in the regional banking sector, identifying real obstacles and supporting factors in human resource development, and confirming that improving employee performance depends on competence and organizational commitment simultaneously. These findings are expected to serve as a reference for similar companies in designing more effective and sustainable human resource development strategies.

CONCLUSION

Employee competence, reflected in knowledge, skills, and work attitude, is perceived by informants as the primary foundation of operational performance, while organizational commitment reinforces performance through discipline, loyalty, and a sense of responsibility. Both factors are complementary: competence without commitment yields inconsistent performance, while commitment without competence is insufficient to produce optimal output. Fluctuating work motivation and increasing workload were identified as obstacles worth attention, though not yet severe enough to undermine performance significantly. The company's training and coaching efforts are considered fairly effective, though more equitable training distribution and better workload management are still needed. Overall, employee performance at PT BPR BKK Kebumen falls into the good category.

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This study contributes to the theoretical understanding of the relationship between competence, organizational commitment, and employee performance within the context of Rural Banks (BPR), an area still limited in qualitative research. The findings confirm that improving employee performance results from the interplay between technical (competence) and psychological (organizational commitment) aspects in daily work practice.

Recommendations

Based on the research findings regarding the role of employee competence and organizational commitment as factors supporting employee performance at PT BPR BKK Kebumen, it is recommended that the company conduct regular competency mapping to identify competency gaps in each work position as a basis for developing more targeted digital training programs, supported by a routine coaching system led by department heads and ongoing mentoring from branch heads, while also establishing a clear succession planning program and an individual performance-based reward system to strengthen organizational commitment, without neglecting the periodic evaluation of workload distribution across divisions. On the employee side, a proactive attitude is needed in making use of the available coaching, mentoring, and career development programs, along with independent, cross-divisional work initiative to accelerate the mastery of digital competencies and strengthen long-term commitment to the organization. As for future researchers, it is recommended that they broaden the scope of study by considering other relevant aspects, such as leadership style, local organizational culture, or the effectiveness of coaching and mentoring programs, and employ quantitative or mixed-methods approaches to measurably test the extent to which competency mapping, digital training, and succession planning contribute to improving employee performance at BPRs of a broader scale and with different characteristics.

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