



The Influence of Competence and Motivation on Job Satisfaction with Organizational Commitment as a Mediating Variable at PT. BRI Asuransi Indonesia

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Abstract

This study aims to: 1). determine and analyze the influence of competence and motivation on the organizational commitment, 2). determine and analyze the influence of competence and motivation on job satisfaction, 3). determine and analyze the impact of organizational commitment on the job satisfaction and 4). determine and analyze the impact of competence and motivation on employee job satisfaction through the organizational commitment. The study was conducted at PT. BRI Asuransi Indonesia with a research sample of 175 respondents. Data analysis used path analysis. The results of the study showed that 1). competence and motivation have a significant effect on employee organizational commitment, 2). competence and motivation have a significant effect on employee job satisfaction, 3). organizational commitment has a significant impact on employee job satisfaction, and 4). The influence of competence and motivation has a significant effect on job satisfaction through organizational commitment.

Keywords: *competence, motivation, organizational commitment, job satisfaction.*

Introduction

In a company or organization, employees are a very important asset, it is said to be important because, without employees, the company or organization will find it difficult to achieve its goals. The ability of an individual to do their job will depend on what they have done and what they have achieved. To get the best results, quality human resources are also needed.

Employees are a very valuable company asset and must be managed well by the company to provide an optimal contribution. One of the things that must be a primary concern in a company is the job satisfaction of its employees. Job satisfaction is the general attitude of workers about the work they do, because in general when people discuss employee attitudes, what is meant is job satisfaction (Robbins, 2017). Meanwhile, several companies currently emphasize the key to their success how to create employee satisfaction with the company.

PT BRI Asuransi Indonesia (doing business under the name BRI Insurance) is a general insurance company founded on April 17, 1989, and headquartered in Jakarta. This company was previously named PT Asuransi Bringin Sejahtera Artamakmur with the majority of its shares held by the BRI Employee Welfare Foundation. In 2019, 90% of the company's shares were officially acquired by BRI for IDR 1.04 trillion. BRI Insurance is a subsidiary of BRI engaged in life insurance and many people may be related to insurance, one of which is BRI Insurance.

The Indonesian Life Insurance Association (AAJI) reported the performance of 58 Life Insurance Companies in the period January-December 2022. The number of insured in the life insurance industry has consistently increased. As of December 31, 2022, the total insured in the life insurance industry was 85.01 million people, this figure increased by 30.4% when compared to 2021. Based on data up to December 2022, the life insurance industry posted total assets reaching IDR 611.22 trillion. This result increased by 1.5% when compared to total assets in December 2021. 87.9% of total assets are total investments which until that period recorded a value of IDR 537.45.

Job satisfaction is an aspect related to feelings that encourage or discourage an employee who is related to his/her work or the employee's condition (Mangkunegara, 2013). Job satisfaction is the existence of an attitude of happiness or unhappiness in carrying out his/her work (Sutrisno, 2019). If an employee feels happy with his/her work, then the employee will feel satisfaction in carrying out his/her work. Employees who do not get job satisfaction will never achieve psychological satisfaction and will eventually have negative attitudes or behaviors and in turn can cause frustration, on the other hand, satisfied employees will be able to work well, enthusiastically, actively and can perform better than employees who do not get job satisfaction. Job satisfaction is an individual thing. Each employee will have a different level of satisfaction according to the system and values that apply to the employee. This is because of the differences in each employee.

Job satisfaction for employees is very necessary to improve their performance. When someone feels satisfaction in working, of course, he will try as hard as possible with all his abilities to complete his tasks or work. Efforts to improve job satisfaction include paying attention to competence. Companies must pay attention to the competence of their employees with the aim that the quality, quantity, and punctuality of work are achieved optimally.

Competence is the performance of each individual which includes aspects of knowledge, skills, skills, abilities, and work attitudes that are following established standards. Competence is a combination of skills, abilities, knowledge skills, and behaviors that can be observed and applied critically for the success of an organization and the work performance of employees' contributions to their organization.

According to Spencer and Spencer in Sutrisno (2019), competence is a deep part of the personality that is inherent in a person and behavior that can be predicted in various circumstances and work tasks. Competence refers to the characteristics that underlie behavior that describe motives, personal characteristics (traits), self-concept, values, knowledge, or expertise brought by someone who performs superiorly.

Competence according to Wibowo, (2017) is defined as an ability to carry out or do a job that is based on skills and experience and supported by the work attitude required by workers. Competence explains what people do in the workplace at various levels and details the standards of each level, identifying the characteristics, knowledge, and skills required by individuals that enable them to carry out tasks and responsibilities effectively to achieve professional quality standards in their work. In addition to requiring competence in working, an employee must also have discipline in working.

The number of trainings provided by PT BRI Asuransi Indonesia in 2019-2023 decreased by 2 times, in 2021 it decreased by 4 times, in 2022 it decreased by 1 time, while in 2023 it also increased by 2 times. The increase in the provision of training provided by PT BRI Insurance aims to improve the competence of its employees so that they can provide better service to customers and improve company performance.

The second factor that influences job satisfaction is work motivation. Motivation is the drive, effort, and desire that exists within a person that activates, empowers, and directs behavior to carry out good tasks within the scope of their work. Robbins, (2017) defines motivation as a process that helps determine the intensity, direction, and persistence of individuals in efforts to achieve goals. Motivation is a process that begins with strength in terms of physiology and psychology or needs that result in behavior or drive aimed at a goal or incentive.

To achieve organizational goals and improve employee performance. Companies need to maintain and motivate employees to further improve their performance to improve company performance, in the end, the company is not only superior in competition but also able to maintain its survival. Hasibuan (2018), said that one of the goals of providing motivation is for employees to work harder voluntarily to achieve the work targets set by the company.

PT BRI Asuransi Indonesia needs to implement motivation because this is where the importance of increasing motivation lies for employees in each work unit. So that employees remain and are willing to carry out the work according to their abilities, and it is hoped that they are not only willing to work, but also most importantly that their work is according to what the company wants. Increasing motivation here is said to be important because leaders or managers are not the same as employees. To carry out tasks as a manager, tasks must be divided among all subordinates in the work unit. If all systems have been divided, then the manager concerned must have a powerful system to find out whether the work is being done by subordinates. In increasing motivation, there is a meaning that every human being needs to be treated with all their excesses, limitations, and shortcomings. In doing work, a person does or does not do something not solely because they are driven by rational factors (thoughts), but are also sometimes influenced by emotional factors (feelings).

In addition, factors that influence job satisfaction are organizational commitment. According to Newstrom in Wibowo (2017), organizational commitment or employee loyalty is the level at which employees identify with the organization and want to continue to actively participate in it. Organizational commitment is a measure of the desire to work to remain in the company in the future. Commitment is strongly related and related to the organization at an emotional level. The existence of employees who have a high commitment to the company with a strong belief and acceptance of the goals and values of the organization, a strong willingness to work for the organization, and a strong desire to remain a good employee in the company.

Literature Review

Job Satisfaction

Job satisfaction is an effectiveness or emotional response to various aspects of work. A set of employee feelings about whether their work is enjoyable or not. A general attitude towards one's work that shows the difference between the amount of rewards workers receive and the amount they believe they should receive. Afandi (2018). Job satisfaction is an employee's attitude towards work related to work situations, cooperation between employees, rewards received at work, and things related to physical and psychological factors Sutrisno (2019). Handoko (2020) defines job satisfaction as an employee's pleasant or unpleasant income regarding their work, this feeling can be seen from the employee's good behavior towards work and all things experienced in the work environment.

Based on these definitions, job satisfaction can be interpreted as a person's feelings towards their work that are pleasant or unpleasant which involve aspects of their work. Job satisfaction concerns a person's attitude towards the environment in which they work which is positive about work that is following each worker's assessment. So, it can be concluded that the definition of job satisfaction is a positive attitude of the workforce including feelings and behavior towards their work through the assessment of one of the jobs as a sense of appreciation in achieving one of the important values of the job. Afandi (2018) The indicators of job satisfaction include:

- 1) *Work*. The content of the work done by someone does it have satisfying elements
- 2) *Wages*. The amount of payment received by someone as a result of the implementation of work following the needs that are felt to be fair.
- 3) *Promotion*. The possibility of someone being able to develop through promotion.
- 4) *Supervisor*. Someone who always gives orders or instructions in the implementation of work
- 5) *Coworkers*. Coworkers who help each other in completing work

Competence

Employee competence is a way to carry out work or tasks that are based on skills and knowledge and supported by the work attitude required by the job. The skills or abilities required by employees are demonstrated by the ability to consistently provide adequate or high levels of performance in a job function. Competence is a terminology that is often heard and spoken by many people. We often hear or even say the terminology in various uses, especially related to human resource development. Some interpret competence as equivalent to ability or skill, others interpret it as equivalent to skills, knowledge and higher education. For more details, several definitions of competence will be explained (Priansa, 2017).

Based on the above understanding, it can be concluded that competence is a characteristic inherent in a person that causes a person to be able to predict their surroundings in a job, and the desire to try to carry out tasks effectively. Some aspects contained in the concept of competence according to Sugiyanto & Santoso (2018) are as follows:

- 1) *Knowledge*. Awareness in the cognitive field. For example, an employee knows how to identify learning and how to carry out good learning according to existing needs effectively and efficiently in the company.
- 2) *Understanding*. Into the cognitive and affective depths of the individual. For example, an employee in carrying out learning must have a good understanding of the characteristics and conditions effectively and efficiently.
- 3) *Ability/Skills*. Something possessed by an individual who carries out the tasks or work assigned to him. For example, the ability of employees to choose a work method that is considered more effective and efficient.
- 4) *Values*. A standard of behavior that has been believed in and has psychologically become one with a person. For example, the standard of behavior of employees in carrying out their duties (honesty, openness, democracy, etc).
- 5) *Attitude*. Feelings (happy-unhappy, like-dislike) or reactions to external stimuli. For example, reactions to economic crises, feelings about salary increases, etc.
- 6) *Interest*. A person's tendency to do something. For example, doing a task activity.

Work Motivation

A company needs employees who work with healthy motivation, this is because motivation greatly influences employees in completing every task and responsibility given by their superiors. According to Winardi (2018), Motivation is the result of several processes, both internal and external, for an individual, so it creates an attitude of enthusiasm and enthusiasm in carrying out certain activities. There are other definitions of motivation. According to Sumardjo and

Priansa (2018), Work motivation is the behavior and factors that influence employees to show individual intensity, direction, and perseverance to achieve organizational goals.

Based on the understanding of motivation from experts, it can be concluded that motivation is an encouragement that causes someone to carry out an activity to get the satisfaction they are looking for. Thus, motivated people will make greater efforts. Companies or organizations do not only expect employees who are capable, competent, and skilled. However, the most important employee in a company or organization is someone who wants to work hard to achieve maximum work results. According to Afandi (2018), several indicators of motivation are as follows:

- 1) *Rewards*. Everything in the form of goods, services, and money that is compensation received by employees for their services involved in the organization, such as: Giving gifts or rewards and Job promotion.
- 2) *Working conditions*. The condition or state of the work environment of a company that is the place of work for employees who work in that environment. Good working conditions are comfortable and support workers to be able to carry out their activities well, such as a pleasant work environment and a comfortable, safe, and clean work environment
- 3) *Work facilities*. Everything in the organization that is occupied and enjoyed by employees, both in direct relation to work and for the smooth running of work, such as Adequate facilities and Adequate infrastructure
- 4) *Work performance*. The results achieved or desired by everyone in working. For each person, the size is not the same because humans are different from each other, such as Maximum work results and Achievement of targeted tasks
- 5) *Recognition from superiors*. A statement given by superiors whether their employees have implemented the motivation that has been given or not, such as Praise for employee success and assessment of employee work performance.

Organizational Commitment

Commitment is a very important thing in a company that must be possessed by employees. Where commitment here will greatly affect the responsibilities that must be carried out by employees and the results of work carried out by employees. However, there are still many companies that are not aware of this, causing companies not to pay attention to the commitments of employees. Employee commitment brings behavior or actions that are carried out in carrying out work, and these actions will have an impact on work results, both positive and negative depending on what is carried out by each employee.

Organizational commitment is a condition where employees are very interested in the goals, values, and objectives of their organization. Commitment to the organization means more than just formal membership because it includes an attitude of liking the organization and a willingness to strive for a high level of effort for the interests of the organization to achieve goals (Steers & Porter, 2011). Towards the organization means more than just formal membership, because it includes an attitude of liking the organization and a willingness to strive for a high level of effort for the interests of the organization to achieve goals. Based on this definition, organizational commitment includes elements of loyalty to the organization, involvement in work, and identification with the values and goals of the organization.

Based on the understanding of organizational commitment according to the experts above, the researcher concludes that organizational commitment is characterized by a form of loyalty and self-identification with the organization. Commitment to the organization not only concerns employee loyalty to the organization which is positive but also involves an active relationship with the organization, where employees are willing of their own accord to give everything, they have to help realize the goals and continuity of the organization. Organizational commitment is also not only a form of an employee's loyalty to an organization or company where they work, but the employee also has a desire to actively involve themselves in improving organizational performance by being responsible for their work and carrying out the tasks given well so that they can help achieve the goals of the organization or company.

According to Kreitner and Kinicki (2014), there are three indicators of organizational commitment, namely:

1. *Affective commitment*. Affective commitment is an emotional attachment to employees, employee identification, and employee involvement in the company. Employees who have a strong affective commitment will continue to work for the company because they want to.
2. *Sustainable commitment*. Sustainable commitment is an awareness of the loss of leaving the company. This is the economic value and other risks that employees feel from staying in a company compared to leaving the company. Employees who have ongoing commitment will continue to work because they have to.
3. *Normative commitment*. Normative commitment reflects a sense of responsibility to continue working. Employees must stay in the organization for moral or ethical reasons. Employees remain members of the organization because there is an awareness that being committed to the organization is something that should be done.

Conceptual Framework of Research

The conceptual framework of research according to (Sugiyono, 2015) is a theoretical relationship between research variables, namely, between independent variables and dependent variables that will be observed or measured through research. The conceptual framework in this study is an instrument to describe and explain the phenomena that occur.

The phenomenon observed in this study is whether the condition of the decline in agency performance as a result of decreased job satisfaction (Y), is influenced by the conditions of competence (X1), motivation (X2), and organizational commitment (X3). The observation is focused on employees. The expected conclusion is that there is an influence of competence (X1), motivation (X2), and organizational commitment (X3) on job satisfaction (Y). Based on the description above, the framework of thought in this study can be described as follows:

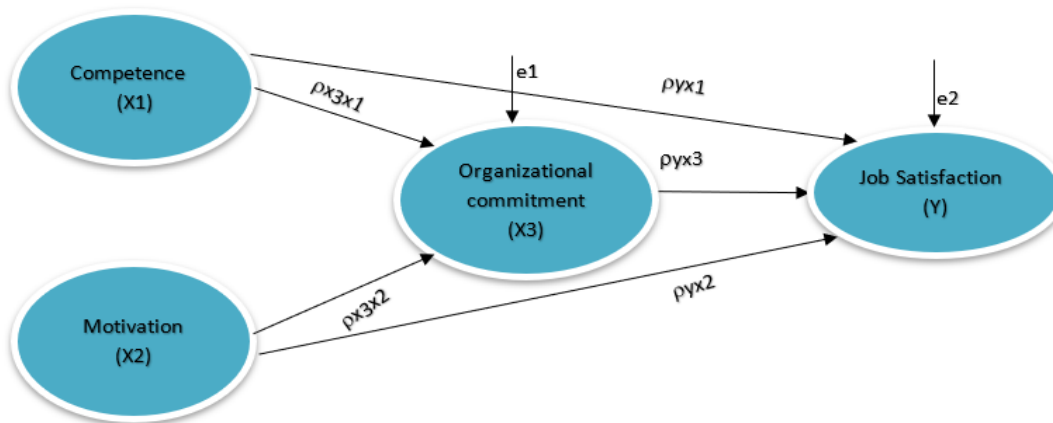


Figure 1. Conceptual Framework of Research

Research Method

Research Design

Research design is a very important part of research. This section, explains what kind of design will be used for data collection so that the research design is a research strategy for identifying problems before the final planning of data collection; and second, the research design is used to define the structure of the research to be implemented (Nursalam, 2017) The approach in this study is a quantitative approach, because this research is presented with numbers. This follows the opinion of Arikunto (2006) who stated that quantitative research is a research approach that is widely demanded to use numbers, starting from data collection, interpretation of the data, and the appearance of the results, namely trying to obtain complete information as possible regarding the influence of leadership and work discipline on job satisfaction through organizational commitment. Information is obtained through questionnaires and observations. To test how much contribution the variables of competence and work motivation as independent variables (exogenous), organizational commitment as a mediating variable (intervening), and job satisfaction as a dependent variable (endogenous). Intervening variables or variables that affect the relationship between exogenous variables and endogenous variables are stated in the organizational commitment variable. Furthermore, it is combined with relevant theories using data analysis techniques concerning the variables used.

The survey method is a method used to obtain data from a certain place, where researchers carry out treatment in data collection, for example by distributing questionnaires, tests, structured interviews, and so on (Sugiyono, 2015) The survey method used in this study is data collection with a questionnaire, which will make it easier for the author to obtain actual and factual information according to conditions in the field. The questionnaire was distributed to respondents to fill in the research instrument statement with the choices Strongly Disagree (STS), Disagree (TS), Undecided (R), Agree (S), and Strongly Agree (SS).

Population & Sample

According to Sugiyono (2015), population is a generalization area consisting of objects/subjects that have certain quantities & characteristics determined by researchers to be studied and then conclusions drawn. Meanwhile, the population in this study were employees of PT BRI Insurance, totaling 312 people.

The selection of samples (respondents) in this study used the incidental technique, as stated by Sugiyono (2015), incidental sampling is the determination of samples based on coincidence, namely anyone who coincidentally/incidentally meets the researcher can be used as a sample if it is considered that the person who happened to be met is suitable as a data source.

Determination of the number of samples used in this study was determined using the Slovin formula. According to Narendra, et al. (2021), the Slovin formula is a formula for calculating the minimum number of samples if the behavior of a population is not yet known with certainty. The size of the research sample with the Slovin formula is determined by the error rate value. Where the greater the error rate used, the smaller the number of samples taken. Based on the existing population, namely 312 people, where the entire population is a representative who is considered by the researcher to have the appropriate criteria used by the researcher.

$$\begin{aligned}
 N &= 312 / (1 + 312 \times (0,05)^2) \\
 &= 312 / (1 + 312 \times 0,0025) \\
 &= 312 / (1 + 0,78) \\
 &= 312 / 1,78 \\
 &= 175,2
 \end{aligned}$$

Based on the calculation above, the number of samples determined was 175 people. The number of respondents is considered representative of obtaining writing data that reflects the state of the population.

Research Results and Discussion

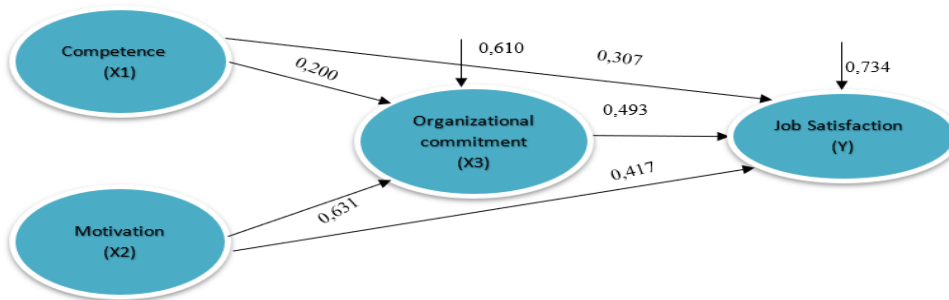


Figure 2. Path Analysis Model

a. The Influence of Competence and Motivation on Organizational Commitment

To find out this, it is necessary to use the F-test. The following is the test of each variable:

Table 1. Results of the F test of the Influence of Competence and Motivation on Organizational Commitment ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3183.143	2	1591.572	144.798	,000 ^b
Residual	1890.571	172	10.992		
Total	5073.714	174			

- a. Dependent Variable: Organizational Commitment_X3
- b. Predictors: (Constant), Work Motivation_X2, Competence_X1

From Table 1, the calculated F-value of the competence and motivation variables is 144,798, while the F- table is 2.66. Thus, f-count> f-table (144,796>2.66), H0 is rejected and H1 is accepted at the real level. This provides the conclusion that competence and motivation affect organizational commitment. Thus, the first hypothesis is tested and proven.

b. The Effect of Competence and Motivation on Job Satisfaction

To find out this, it is necessary to use the F test. The following is the test of each variable:

Table 2. Results of the F test of the Influence of Competence and Motivation on Job Satisfaction ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3109.264	2	1554.632	73.498	,000 ^b
Residual	3638.165	172	21.152		
Total	6747.429	174			

- a. Dependent Variable: Job_Satisfaction_Y
- b. Predictors: (Constant), Work_Motivation_X2, Competence_X1

From Table 2, the calculated F-value of the competence and motivation variables is 73,498, while the F-table is 2.66.

Thus, $f\text{-count} > f\text{-table}$ ($73,498 > 2.66$), H_0 is rejected and H_1 is accepted at the real level. This provides the conclusion that competence and motivation affect job satisfaction. Thus, the second hypothesis is tested and proven.

c. The Effect of Organizational Commitment on Job Satisfaction

Table 3. The Effect of Organizational Commitment on Job Satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	20.150	2.755		7.314	.000
Organizational_Commitment_X3	.569	.076	.493	7.454	.000

a. Dependent Variable: Job_Satisfaction_Y

The t-test results for the organizational commitment variable obtained a calculated t value of 7.314 and a t-table of 1.973. This means that $t\text{ count} > t\text{ table}$ ($7.314 > 1.973$), which means that H_0 is rejected and H_1 is accepted. This provides the conclusion that organizational commitment affects employee job satisfaction. Thus, the third hypothesis is tested and proven.

d. The Effect of Competence and Motivation on Job Satisfaction through Organizational Commitment

$$X_1 \rightarrow X_3 \rightarrow Y = (\rho_{X_3X_1}) \times (\rho_{YX_3}) = 0,200 \times 0,493 = 0,0986$$

$$X_2 \rightarrow X_3 \rightarrow Y = (\rho_{X_3X_2}) \times (\rho_{YX_3}) = 0,631 \times 0,493 = 0,3110$$

In the competency variable, the indirect influence value is obtained from the path coefficient value $\rho_{X_3X_1}$ multiplied by the path coefficient value ρ_{YX_3} . The multiplication result shows that the indirect influence coefficient value is smaller than the direct influence coefficient value. In the motivation variable, the indirect influence value is obtained from the path coefficient value $\rho_{X_3X_2}$ multiplied by the path coefficient value ρ_{YX_3} . The multiplication result shows that the indirect influence coefficient value is smaller than the direct influence coefficient value. This shows that organizational commitment can mediate, namely competence and motivation in influencing employee job satisfaction.

Discussion

1. The Influence of Competence and Motivation on Organizational Commitment

Based on the results of the analysis of the description of the competency variable, it shows that the majority of PT BRI Asuransi Indonesia employees tend to agree that employees remain kind to coworkers even though they are experiencing difficult conditions that come from their lives outside of work or the office, employees have high work enthusiasm, employees seem to like the tasks or jobs given by the company, employees have a high interest in the work they are currently doing and future career development.

Based on the analysis of the description of the motivation variable, it shows that the majority of PT BRI Asuransi Indonesia employees agree that they feel happy if the results of their work while working are recognized by their superiors, In doing a job must get the best results, I always try to be able to focus on doing my work, I feel comfortable in the environment where I work, Complete facilities can improve maximum work results, The facilities currently available can optimize work results, I always try to achieve excellence in work, I am given incentives for achievements, Superiors give appreciation/recognition for the work results achieved, and I get support in carrying out work from superiors and colleagues.

Based on the results of the path analysis, it shows that competence and motivation have an impact on increasing organizational commitment. These results are in line with research conducted by Adhi Prastistha Silen (2016), Andi Wardana, Rizaldi Putra, Harry Patuan Panjaitan (2021), Bernard C. Renyut, H. Basri Modding, Jobhar Bima, St. Sukmawati (2017), Abidin, Z., Wibowo, I., & Subagja, I. K. (2021).

2. The Influence of Competence and Motivation on Job Satisfaction

Based on the results of the analysis of the description of the competency variable, it shows that the majority of PT BRI Asuransi Indonesia employees tend to agree that employees remain kind to coworkers even though they are experiencing difficult conditions that come from their lives outside of work or the office, employees have high work enthusiasm, employees seem to like the tasks or jobs given by the company, employees have a high interest in the

work they are currently doing and future career development.

Based on the analysis of the description of the motivational variables, it shows that the majority of PT BRI Asuransi Indonesia employees agree that they feel happy if the results of their work while working are recognized by their superiors, In doing a job must get the best results, I always try to be able to focus on doing my work, I feel comfortable in the environment where I work, Complete facilities can improve maximum work results, The facilities currently available can optimize work results, I always try to achieve excellence in work, I am given incentives for achievements, Superiors give appreciation/recognition for the work results achieved, and I get support in carrying out work from superiors and colleagues. Based on the results of the path analysis, it shows that competence and motivation have an impact on increasing job satisfaction. These results are in line with research conducted by Nieke Masruchiyah, Olivia Augesthanita Putri Gumay, Cicih Ratnasih (2023), N. K. Leni Ari Santi, K. K. Heryanda (2022), Fikri Adam, Jeny Kamase (2019), H. Muhammad Arifin (2015), Abidin, Z., Wibowo, I., & Subagja, I. K. (2021).

3. The Influence of Organizational Commitment on Job Satisfaction

Based on the analysis of the description of the organizational commitment variable, it shows that the majority of PT BRI Asuransi Indonesia employees tend to agree that I would be very happy to spend the rest of my career in this company, I feel that the problems that occur in the company are also my problems, I feel like I am part of the family in this company, I find it difficult to leave this company because I am afraid of not getting a job opportunity elsewhere, It would be too detrimental for me to leave this company, It is difficult to get a job with a good income like my current job, I feel that this company has done a lot for my life, I feel that I have not made much contribution to this company, This company deserves my loyalty.

Based on the analysis of the description of the job satisfaction variable, it shows that they tend to agree that I am happy with my current job because it suits my abilities, I am happy because I get new experiences from my current job, provide employee salaries according to applicable standards, I receive a sufficient and appropriate salary, based on the job responsibilities given to me, I am happy with the basis used for promotion (promotion) in the company, I am happy with the assessment for promotion based on employee achievement and work results, Superiors are very strict in enforcing discipline, I am happy with superiors who are willing to listen to suggestions, criticisms and opinions of their subordinate employees, I am happy to work with coworkers who help each other complete work, and I am happy to work with coworkers who can provide solutions when there are work problems. Based on the results of the path analysis, it shows that organizational commitment has an impact on increasing job satisfaction. These results are in line with research conducted by Andi Wardana, Rizaldi Putra, Harry Patuan Panjaitan (2021), Bernard C. Renyut, H. Basri Modding, Jobhar Bima, St. Sukmawati (2017), Dominicus Josephus Swanto (2022), H. Muhammad Arifin (2015), Muhammad Bahtiyar Adityas (2023), Abidin, Z., Wibowo, I., & Subagja, I. K. (2021), Sosiawan, W., Rivai, A., & Subagja, I. K. (2019).

4. The Influence of Competence and Motivation on Job Satisfaction Through Organizational Commitment

Based on the results of the analysis of the description of the competency variable, it shows that the majority of employees of PT BRI Asuransi Indonesia tend to agree that Employees remain kind to coworkers even though they are experiencing difficult conditions that come from their lives outside of work or the office, Employees have high work enthusiasm, Employees seem to like the tasks or jobs given by the company, Employees have a high interest in the work they are currently doing and future career development.

Based on the analysis of the description of the motivation variable, it shows that the majority of employees of PT BRI Asuransi Indonesia agree that they feel happy if the results of their work while working are recognized by their superiors, In doing a job I must get the best results, I always try to be able to focus on doing my work, I feel comfortable in the environment where I work, Complete facilities can improve maximum work results, The facilities currently available can optimize work results, I always try to achieve excellence in work, I am given incentives for achievements, Superiors give appreciation/recognition for the work results achieved, and I get support in carrying out work from superiors and colleagues.

Based on the analysis of the description of the organizational commitment variable, it shows that the majority of PT BRI Asuransi Indonesia employees stated that they tend to agree that I would be very happy to spend the rest of my career in this company, I feel that the problems that occur in the company are also my problems, I feel like I am part of the family in this company, I find it difficult to leave this company because I am afraid of not getting a job opportunity elsewhere, It would be too detrimental for me to leave this company, It is difficult to get a job with a good income like my current job, I feel that this company has done a lot for my life, I feel that I have not made much contribution to this company, This company deserves my loyalty. Based on the analysis of the description of the job satisfaction variables, it tends to agree that I am happy with my current job because it suits my abilities, I am happy

because I get new experiences from my current job, provide employee salaries according to applicable standards, I receive sufficient and appropriate salaries, based on the job responsibilities given to me, I am happy with the basis used for promotion (promotion) in the company, I am happy with the assessment for promotion based on employee achievement and work results, Superiors are very strict in enforcing discipline, I am happy with superiors who are willing to listen to suggestions, criticisms and opinions of their subordinate employees, I am happy to work with coworkers who help each other complete work, and I am happy to work with coworkers who can provide solutions when there are work problems. Based on the results of the path analysis, shows that competence and motivation have an impact on increasing job satisfaction through organizational commitment. These results are in line with research conducted by Muhammad Bahtiyar Adityas (2023), Adhi Prastistha Silen (2016), Andi, Julina, Rizaldi Putra, Dominicus Josephus Swanto (2022), Andi Wardana, Rizaldi Putra, Harry Patuan Panjaitan (2021), Sosiawan, W., Rivai, A., & Subagja, I. K. (2019).

Conclusion

Based on the results of the study and hypothesis testing of the proposed problem formulation, the following conclusions can be drawn:

- 1) The influence of competence and motivation has a significant effect on organizational commitment. This can be seen from employees being able to complete tasks or work effectively and efficiently and have the right way or method to complete tasks and work given by the company. Supported by complete facilities and infrastructure so that it can increase maximum work results. The facilities currently available can optimize work results.
- 2) The influence of competence and motivation has a significant effect on job satisfaction. This can be seen from employees being able to complete tasks or work effectively and efficiently and have the right way or method to complete tasks and work given by the company. And supported by adequate facilities and infrastructure and also employees have high awareness and show a great sense of responsibility for their work. So, the assessment for promotion is based on employee achievement and work results.
- 3) The influence of organizational commitment has a significant effect on job satisfaction. This can be seen from employees who will feel very happy to spend the rest of their careers in this company, feel that the problems that occur in the company are also their problems, and feel like they are part of the family in this company. Employees are happy with their current jobs because they are following their abilities and assessments for promotion are based on employee performance and work results.
- 4) The influence of competence and motivation has a significant effect on job satisfaction through organizational commitment. This can be seen from employees being able to complete tasks or jobs effectively and efficiently which are supported by adequate facilities and infrastructure that have an impact on increasing job satisfaction so that employees feel happy to spend the rest of their careers in the company.

Suggestions

Based on the results of the research and discussion of the tests as above, the following suggestions are recommended:

- 1) The results of this study are expected by PT. BRI Asuransi Indonesia to improve employee attitudes so that the company needs to provide awards for employees who have higher work achievements for the salary standards given for jobs that may be the same. Then supported by a safe, comfortable, and attractive environment based on many needs, the existence of work equipment such as desks or other attributes which are status symbols that indicate a person's work position will make employees work well and be satisfied.
- 2) The results of this study are expected by PT. BRI Asuransi Indonesia to improve work performance so the company needs to pay more attention to job promotions for employees. With the existence of a job promotion that is felt to be fair by the company and the company provides a job promotion by looking at employee work performance, employees will feel happy in working so that employees can show and improve good work performance to get a job promotion from the company.
- 3) The results of this study are expected by PT. BRI Asuransi Indonesia's normative commitment so that the company needs to communicate or discuss more about performance results or evaluations to employees. So that employees know the shortcomings of the performance results and what needs to be improved from their performance, employees are often reluctant to hold an evaluation but if the company wants communication to run well, a performance evaluation is required.
- 4) The results of this study are expected by PT. BRI Asuransi Indonesia supervision so that the company needs to more intensively check the results of the work done by employees. Identifying the slightest deviation that occurs in the implementation of work to minimize the possibility of greater deviations.
- 5) For future researchers, the results of this study are expected to be used as a reference in compiling further research designs that are relevant to a varied approach.

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