



# THE SCIENTIA JOURNAL OF ECONOMICS ISSUES

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## THE INFLUENCE OF JOB SATISFACTION AND JOB INSECURITY THROUGH ORGANIZATIONAL COMMITMENT ON EMPLOYEE PERFORMANCE AT PT. ADIRA DINAMIKA MULTIFINANCE, MAKASSAR.

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### ABSTRACT

In facing competition in the current global era, companies are always required to work more efficiently and effectively. Increasingly fierce competition causes companies to be required to be able to increase competitiveness in order to maintain the continuity of the company. This condition forces the company to continue to do its best in terms of managing its management and human resources to be more professional. Based on the limitations of the problems that the authors have chosen, it can be formulated research problems whether job satisfaction, job insecurity affect performance either directly or indirectly through the organizational commitment of employees at PT. Adira Finance Makassar. The results of this study are that job satisfaction has a positive but not significant effect on organizational commitment, while job satisfaction has a positive and significant effect on employee performance. The variable job insecurity has a positive and significant effect on organizational commitment while job insecurity has a positive but not significant effect on employee performance. The results of the study also show that Adjusted R Square with a score of 65.6 percent shows the influence of job satisfaction, job insecurity and organizational commitment on employee performance at PT, Adira Makassar.

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

### A. INTRODUCTION

Human resources are a central factor in the organization. Whatever the form and purpose, the organization is made based on various visions for the benefit of humans and in carrying out the mission it is managed and managed by humans. For this reason, human resources need to be developed and considered so that the quality of these human resources can be improved, so that it has an impact on increasing organizational performance where these human resources are located (Winanti, 2011).

Professional and quality human resources will shape high employee performance, both individually and in groups which then impacts on overall organizational effectiveness (Winanti, 2011). The problem is how to create human resources that can produce optimal performance so that company goals can be achieved. Discussing employee performance cannot be separated from the existence of factors that can affect one's performance. Given the very complex problems, the

parties involved in the company must be careful in observing the existing human resources.

Job satisfaction on employees will create organizational commitment in employees, and employees who are committed to their company will create better performance. This is in accordance with the opinion of Wibowo (2011: 507) which states that "managers are advised to increase job satisfaction with the intention of causing a higher level of commitment. Furthermore, higher commitment can facilitate higher performance." This opinion is in accordance with Argensia's research (2014) which says that job satisfaction indirectly has a significant positive effect on employee performance through organizational commitment.

PT Adira Dinamika Multi Finance Tbk or Adira Finance was founded in 1990 and started operating in 1991. Since its inception, Adira Finance has been committed to becoming the best and leading finance company in Indonesia. Adira Finance is here to serve a variety of financing such as new or used motor vehicles. Seeing this potential, Adira Finance started a public offering through its shares in 2004 and Bank Danamon became the majority shareholder with 75%. Through several corporate actions, Bank Danamon currently has a 92.07% stake in Adira Finance. As a subsidiary of Bank Danamon, Adira Finance is part of the MUFG Group, which is one of the largest banks in the world. Adira Finance has become a leading company in the financing sector serving a variety of brands and products. In 2017 Adira Finance presented a multipurpose financing e-commerce platform, [jasadicicilaja.com](http://jasadicicilaja.com), a vehicle buying and selling marketplace, [momobil.id](http://momobil.id), and was followed by [momotor.id](http://momotor.id) in 2018. In November 2021, Adira Finance launched the latest version, namely the Adiraku 2.0 application which is designed to provide convenience for digital consumer services and provide an easy, safe and comfortable real-time transaction experience. As of June 30, 2022, Adira Finance operates 461 business networks throughout Indonesia, supported by around 17 thousand employees, to serve 1.8 million consumers with total managed receivables reaching IDR 41.1 trillion. In 2017 Adira Finance presented a multipurpose financing e-commerce platform, [jasadicicilaja.com](http://jasadicicilaja.com), a vehicle buying and selling marketplace, [momobil.id](http://momobil.id), and was followed by [momotor.id](http://momotor.id) in 2018. In November 2021, Adira Finance launched the latest version, namely the Adiraku 2.0 application which is designed to provide convenience for digital consumer services and provide an easy, safe and comfortable real-time transaction experience. As of June 30, 2022, Adira Finance operates 461 business networks throughout Indonesia, supported by around 17 thousand employees, to serve 1.8 million consumers with total managed receivables reaching IDR 41.1 trillion. In 2017 Adira Finance presented a multipurpose financing e-commerce platform, [jasadicicilaja.com](http://jasadicicilaja.com), a vehicle buying and selling marketplace, [momobil.id](http://momobil.id), and was followed by [momotor.id](http://momotor.id) in 2018. In November 2021, Adira Finance launched the latest version, namely the Adiraku 2.0 application which is designed to provide convenience for digital consumer services and provide an easy, safe and comfortable real-time transaction experience. As of June 30, 2022, Adira Finance operates 461 business networks throughout Indonesia, supported by around 17 thousand employees, to serve 1.8 million consumers with total managed receivables reaching IDR 41.1 trillion. Adira Finance launched the latest version, the Adiraku 2.0 application, which is designed to provide easy, safe and comfortable customer service in a real time manner and provide a real-time transaction experience. As of June 30, 2022, Adira Finance operates 461 business networks throughout Indonesia, supported by around 17 thousand employees, to

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Based on brief interviews conducted by the author with several employees of PT Adira Dinamika Multi Finance, Makassar, who said that employees feel pressured because there is a lot of pressure to achieve targets. This results in employees showing an indifferent and unenthusiastic attitude towards the work they are responsible for, thus causing employees not to be motivated to devote all their efforts to their work.

Based on the background description above, the author is interested in raising a research topic entitled "The Effect of Job Satisfaction and Job Insecurity Through Organizational Commitment on Employee Performance at PT Adira Dinamika Multi Finance, Makassar"

Based on the limitations of the problems that the authors have chosen, the research problems can be formulated as follows:

1. Does job satisfaction affect employee organizational commitment at Adira Finance Makassar?
2. Does job insecurity affect employee organizational commitment at Adira Finance Makassar?
3. Does job satisfaction affect employee performance at Adira Finance Makassar?
4. Does job insecurity affect employee performance at Adira Finance Makassar?
5. Does organizational commitment affect employee performance at Adira Finance Makassar?

Based on the background, the main issues are supported by theoretical studies and also equipped with a conceptual framework, the hypotheses in this study are:

H1: Job satisfaction has a positive and significant effect on the organizational commitment of Adira Finance Makassar employees.

H2: Job insecurity has a negative and significant effect on the organizational commitment of Adira Finance Makassar employees.

H3: Job satisfaction has a positive and significant effect on the performance of Adira Finance Makassar employees.

H4: Job insecurity has a negative and significant effect on the performance of Adira Finance Makassar employees.

H5: Organizational commitment has a positive and significant effect on the performance of Adira Finance Makassar employees.

Based on the description above, the conceptual framework that describes the relationship between variables at PT. Adira Dinamika Multifinance, Makassar Regional Office, as follows:

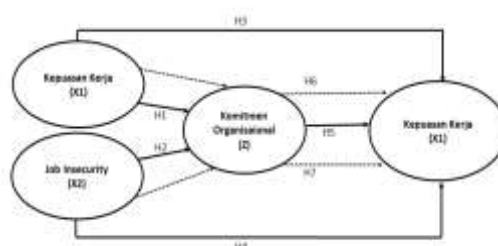


Figure 1 Conceptual Framework

## B. METHOD

This type of research method is a quantitative research method. The quantitative research method is a scientific method for obtaining valid data with the aim of discovering, proving, and developing knowledge so that in turn it can be used to understand, solve, and anticipate problems in certain fields (Sugiyono, 2010).

This study aims to test the hypothesis that explains the independent variable to the dependent so that it can be said that this type of research is a hypothesis test. The research hypothesis is then developed based on theories related to the research topic which are then tested based on appropriate analytical techniques.

The scope of this research is at PT. Adira Dinamika Multifinance, Tbk, Makassar Regional Office located at Jl. Toddopuli Raya Komp Surya Mas block A2 no 23-24, Makassar City, South Sulawesi, and the research time is estimated in November 2022.

The sample used in this study was a saturated sample so that the number of samples in this study were 66 people. This data collection was carried out using a questionnaire (questionnaire). according to Sugiyono (2018) a questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents to answer. The form of the questionnaire used in this study is a closed questionnaire, namely the respondent gives the answers that have been provided. By providing a list of questions that must be filled in by the respondent directly through the media google form.

The research instruments to be carried out include validity and reliability tests, path analysis to see hypothesis testing and F and R square tests.

## C. RESULTS

The data in this study were taken based on the characteristics of the respondents who were included in the study, namely based on the field of work, age and gender. To clarify the characteristics of the respondents in question, a table is presented regarding the respondents as explained below:

Respondents by Gender

The data regarding the gender of the respondents in this study can be seen as follows

Table 1  
Respondents by Gender

No	Gender	Amount	Percentage
1	Male	50 People	76 %
2	Female	16 People	24 %
Total		66	100%

Based on table 1 it can be seen that the number of respondents in this study were 66 people where the majority of respondents were male, totaling 50 people while female respondents totaled 16 people.

The data regarding the age of the respondents in this study can be seen as follows

Table 2  
Respondents by Gender

No	Age	Amount	Percentage
1	18 - 30 Years	50 People	76%
2	31 - 50 Years	12 People	18%
3	51 Years and Over	4 People	6%
Total		66	100%

Based on table 2 it can be seen that the number of respondents in this study were 66 people where the most respondents were aged 18 to 30 years and over, totaling 50 people while respondents aged 51 years and over were only 4 people.

#### Validity test

The results of calculating the validity test for all variables can be seen in full in the table below:

Table 3  
Validity test

No	Variable	AVE value	Information
1	Job Insecurity	0.665	Valid
2	Employee Satisfaction	0.725	Valid
3	Organizational Commitment	0.754	Valid
4	Employee performance	0.846	Valid

Based on table 3 it can be seen that the variables Employee Satisfaction, Job Insecurity, Organizational Commitment and Employee Performance are declared valid because they have a significant correlation value  $> r$  Table which is 0.195 or in other words  $t$  Table  $> r$  Table, meaning that all variables used as indicators are correct to be used as a questionnaire.

#### Reliability Test

The results of the reliability test calculations for all variables can be seen in full in the table below:

Table 4  
Reliability Test

No	Variable	Cronbach Alpha	Information
1	Job Insecurity	0.873	Reliable
2	Employee Satisfaction	0.904	Reliable
3	Organizational Commitment	0.891	Reliable

4	Employee performance	0.938	Reliable
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Based on table 4 it can be seen that the variables Employee Satisfaction, Job Insecurity, Organizational Commitment and Employee Performance are declared reliable because they have a Cronbach alpha value of > 0.6 or in other words all the variables used as indicators are reliable or consistent as a variable measuring tool.

The results of the structural equation model analysis can be seen in the image below:

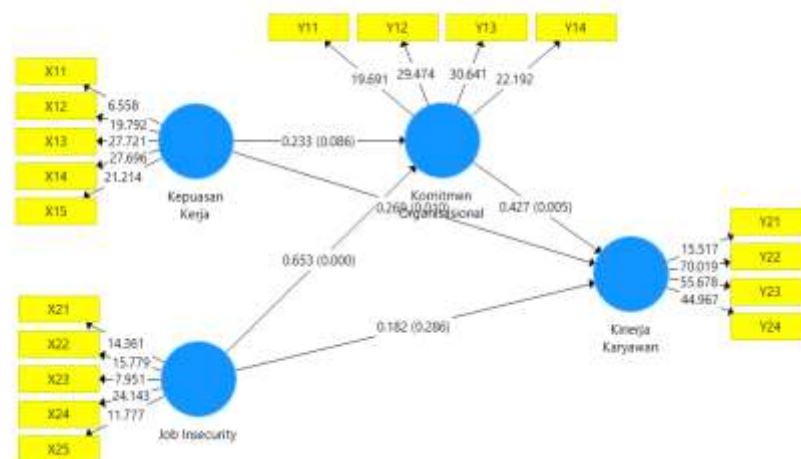


Figure 2

### Results of Structural Equation Model Analysis

The results in Figure 2 above reflect the Path Coefficients which are the results of testing direct and indirect effects so that it can be concluded as follows:

1. Variable Job Satisfaction has a positive and insignificant effect on Organizational Commitment with a p Value of 0.086 ( $p > 0.05$ )
2. The Job Insecurity variable has a positive and significant effect on Organizational Commitment with a p Value of 0.000 ( $p < 0.05$ )
3. Job satisfaction variable has a positive and significant effect on employee performance with a p value of 0.010 ( $p < 0.05$ )
4. The Job Insecurity variable has a positive and significant effect on Employee Performance with a p Value of 0.182 ( $p > 0.05$ )
5. Organizational Commitment variable has a positive and significant effect on Employee Performance with a p Value of 0.005 ( $p < 0.05$ )

### R Test (Adjusted R Square)

The results of the R test can be seen in the table below:

Table 5  
R Square test

No	Variable	R Square	R Square Adjusted
1	Organizational Commitment	0.721	0.714
2	Employee performance	0.668	0.656

From table 5 the R Square value of the Employee Performance variable is 0.668 According to (Chin & Marcoulides, 1998), the R-Square value is categorized as strong if it is more than 0.67, moderate if it is more than 0.33 but lower than 0.67, and weak if it is more than 0.19 but lower than 0.33, therefore the R Square value in this study is included in the strong category.

For the adjusted R Square value of employee performance, it shows the number 0.656, which means that the three independent variables have an effect of 65.6% on the dependent variable while the other 14.4% show the influence of external variables that are not defined in this study.

## **D. DISCUSSION**

### **The influence of job satisfaction on organizational commitment to employees of PT. Adira Finance Makassar**

The regression coefficient X1 of the job satisfaction variable obtained a positive value of 0.233 with a significant value of  $0.078 > 0.05$  which states that the job satisfaction variable has a positive and not significant effect on organizational commitment at PT. Adira Finance Makassar. This means that the job satisfaction factor has no impact on increasing organizational commitment to employees of PT. Adira Finance Makassar. Thus the first hypothesis (H1) is rejected.

### **Effect of Job Insecurity on organizational commitment to employees of PT. Adira Finance Makassar**

The regression coefficient X2 of the job insecurity variable obtains a positive value of 0.653 with a significant value of  $0.000 < 0.05$  which states that the job insecurity variable has a positive and significant influence on organizational commitment at PT. Adira Finance Makassar. This means that the job insecurity factor has a significant impact on increasing organizational commitment to employees of PT. Adira Finance Makassar. Thus the first hypothesis (H2) is accepted.

### **The effect of job satisfaction on the performance of employees of PT. Adira Finance Makassar**

The regression coefficient X1 of the job satisfaction variable obtained a positive value of 0.269 with a significant value of  $0.011 < 0.05$  which states that the job satisfaction variable has a positive and significant influence on employee performance at PT. Adira Finance Makassar. This means that the job satisfaction factor has an impact on improving employee performance at PT. Adira Finance Makassar. Thus the first hypothesis (H3) is accepted.

### **Effect of Job Insecurity on organizational commitment to employees of PT. Adira Finance Makassar**

The regression coefficient X2 of the job insecurity variable obtains a positive value of 0.182 with a significant value of  $0.280 > 0.05$  which states that the job insecurity variable has a positive and not significant effect on employee performance at PT. Adira Finance Makassar. This means that the job insecurity factor has no significant impact

on improving employee performance at PT. Adira Finance Makassar. Thus the first hypothesis (H4) is rejected.

### **The effect of organizational commitment on the performance of employees of PT. Adira Finance Makassar**

The regression coefficient Y1 of the organizational commitment variable obtained a positive value of 0.427 with a significant value of 0.006 < 0.05 which states that the organizational commitment variable has a positive and significant influence on employee performance at PT. Adira Finance Makassar. This means that the organizational commitment factor has an impact on improving employee performance at PT. Adira Finance Makassar. Thus the first hypothesis (H5) is accepted.

## **E. CONCLUSION**

### **Conclusion**

1. Job satisfaction variable has a positive and insignificant effect on organizational commitment at PT. Adira Finance Makassar.
2. Job insecurity variable has a positive and significant impact on organizational commitment at PT. Adira Finance Makassar
3. That the job satisfaction variable has a positive and significant influence on employee performance at PT. Adira Finance Makassar.
4. The job insecurity variable has a positive and insignificant effect on the performance of employees at PT. Adira Finance Makassar.
5. Organizational commitment variable has a positive and significant influence on employee performance at PT. Adira Finance Makassar.

### **Suggestion**

The suggestions in this study for PT. Adira Finance Makassar further enhances the capabilities of its employees and strengthens organizational commitment through improving facilities and infrastructure and providing rewards to employees to increase job satisfaction which will have an impact on increasing employee performance.

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