

# **The Effect of Competence and Commitment on Career Path and Job Satisfaction of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch**

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## **Abstract**

*The aims of the research, are (1) to analyse the effect of competence on career paths and job satisfaction (2) to analyse the effect of commitment on career paths and job satisfaction (3) to analyse the influence of career paths on job satisfaction. This study uses a quantitative approach using primary data through a questionnaire of 140 respondents. The research was conducted from August to November 2021. Data were analysed using Structural Equation Modeling (SEM) with the help of Amos Version 25. And SPSS Version 25. The results of this study show that: (1) Competence and Commitment have a positive and significant effect on career paths. (2) Career path has a positive and significant effect on job satisfaction (3) Competence has a positive and significant effect on job satisfaction (4) Commitment has a positive and insignificant effect on job satisfaction. (5) Competence and commitment have a positive and significant effect on job satisfaction through career paths.*

**Keywords:** *Competence, Commitment, Career Path, Job Satisfaction*

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Date of Submission: 20-03-2023

Date of Acceptance: 04-04-2023

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## **I. INTRODUCTION**

According to the Banking Act No. 10 of 1998, in terms of ownership, it can be divided into five, one of which is a government-owned bank. State-owned banks are banks whose deed of establishment as well as bank capital, are wholly owned by the government, so the profits are owned by the government as well. There are several state-owned banks in Indonesia, one of which is PT. Bank Negara Indonesia (Persero) Tbk. PT. Bank Negara Indonesia (Persero) Tbk is one of the State-Owned Enterprises (BUMN) engaged in banking services. Products and Services offered by PT. Bank Negara Indonesia (Persero) Tbk include Savings (Savings, Current Accounts and Time Deposits), Loans (Working Capital Credit, Investment Credit and Consumer Credit) and other services such as e-Banking Services, Bank Guarantees, Safe Deposit Boxes, Credit Card, Wealth Management. PT. Bank Negara Indonesia (Persero) Tbk has a role in supporting the Indonesian economy to be more strategic, with the emergence of initiatives to serve all levels of Indonesian society both domestically and abroad. Job satisfaction is generally interpreted as the maximum work result achieved by employees to carry out their duties and responsibilities and is the act. It is one of the works carried out by employees to produce a single work stage consisting of input and output. Hasibuan (2007:202) states that job satisfaction is a sing one's job. Meanwhile, accgkunegara (2011: 117) in Dipayana and Heryanda (2020) states that job satisfaction is a feeling that supports or does not support an employee's self-related to his work or to his condition. Good job satisfaction is a step to achieving company goals. Job satisfaction occurs at the level where the work results are received by the individual as expected. The more people receive the results, the more satisfied they will be. The less they receive the results, the less satisfied they will be (Wibowo, 2016: 417).

One of the factors that influence employee job satisfaction is work competence. Competence is the characteristics (ability, skills, way of doing something, etc.) as naturally found in or carried out by a professional. Competence According to Spencer in Likdanawati (2018) that social competence is based on the ability to build cooperation with other people. According to Spencer (1993) in Likdanawati (2018), social competence is based on the ability to build cooperation with other people. Kaswan (2012) states that social competence leads to the ability of employees to interact with others in carrying out social tasks.

Previous research conducted by Hengky Yasin (2022) was based on the findings that competency has a significant effect on job satisfaction. However, in contrast to the research conducted by Diam Zahra, Dody Setyadi (2020) found that competency does not affect job satisfaction. One aspect that causes comfort at work is career development for human resources in an organisation or company. According to Sutrisno (2017: 176), career development is related to the preparation of a career path which is a sequence of positions (positions) that allow an employee to be occupied from the lowest level to the highest level in the organisational structure.

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Kaswan in Sinambela (2017: 252), in Suryani (2020), a career is a job resulting from training and or education that people want to do in a certain time. Within the company, there are various problems related to employee career development, including decreased employee performance, lack of opportunity for employees to promote their abilities and employees deciding to leave the company to move to another company.

One of the efforts that can be made to increase employee job satisfaction is to create an organisational climate that can ensure the need for career development opportunities that are clear and objectively open to every employee. This means that every employee who performs well will get good career opportunities, but conversely, employees who do not excel in their career opportunities will face obstacles. Employee performance is very important in the company to achieve its goals, so the company makes various efforts to improve it. Meyer and Allen (1991, 1997) in Wendy Souisa (2022) called Commitment to Continuity (CC). The second model, Affective Commitment (CA), leans towards a psychological perspective, in which emphasis is placed on the strength of the bond between the person and the organisation. It is characterised by the desire of employees to remain members of the organisation, accepting the values and goals of the organisation in exchange for certain psychological rewards, such as support or recognition Mowday et al., (1979); Mathieu and Zajac, (1990). The third perspective or Normative Commitment (NC) developed by Meyer and Allen (1991) in Wendy Souisa (2022) is to focus on the work ethic and responsibilities that the job has, which encourages them to do their job well in a state of normative commitment. become the source of multiple interpretations regarding its independence as an element of study. Organisational commitment is one element that can affect performance. The commitment presented by employees to the organisation has an impact on the maximum effort made by employees to achieve organisational goals. (Putro, 2018). Organisational commitment is a situation where an employee sides with a particular organisation and the goals and desire to maintain membership in the organisation Indra, (2010). in Panjaitan (2022), The strong commitment of employees to the company plays a role in determining the nature and behaviour of employees while in the company. Organisational commitment gives direction to employees so they can oversee their work and show proper results. The high commitment that employees have towards the company will tend to produce good quality, be more enthusiastic when working, and the turnover of employees in the company will be smaller.

During this period of free competition, PT. Bank Negara Indonesia (Persero) Tbk quickly made very basic changes within the scope of PT. Bank Indonesia (Persero) Tbk, namely one of the realignments of the capabilities possessed by employees, is carried out to achieve the goals of the company. Because basically every company or organisation will carry out various activities to achieve predetermined goals, namely trying to make a profit, but it cannot be separated from its main goal, which is to prosper and advance the abilities of its employees because employees are assets for the company. And one of the company's activities to advance the ability of its employees is the employee's career path. With Career Paths, it is expected that employees will have employees with higher levels of ability than they previously had so they can know the functions and roles and responsibilities within their work environment. Career paths are also shown so that employees can prepare for long-term careers; in other words, employees can prepare themselves to face changes in their jobs caused by new technology, job levels, and markets. Likewise, for companies, Career Path is a common long-term need of the company. With career paths, employees are also expected to achieve a higher level of satisfaction. The company strives to foster healthy job satisfaction where the rights and obligations of employees are regulated in such a way as to be in harmony with the functions, roles and responsibilities of its employees so that employees can participate in the company. In a company, the career path for employees is very important because, with a career path, employees at a higher level of ability can help the company achieve company goals. Career Path is also very helpful for employees to analyse their abilities and interests to be more adaptable to HR needs in line with the growth and development of the company.

Career Path is an employee's or company's action to achieve an individual employee's career. Career paths (such as promotions) are highly expected by every employee, because with this development they will get better rights than what was previously obtained, both material and non-material, for example, increased income, improved facilities and so on. In practice, Career Path is more of an implementation of a career plan as expressed (Ramdhan, 2016). Career Paths are personal improvements that a person makes to achieve a career plan. Joko Bagio Sentoso (2020), in his research findings, stated that organisational commitment and competence can increase career paths. Actually, employee job satisfaction is a condition that cannot be seen by the naked eye, but only felt by the employee himself. To increase employee satisfaction at work, several things are needed, namely competence, commitment and career path for the employee himself. PT. Bank Negara Indonesia (Persero) Tbk is one of the State-Owned Enterprises (BUMN) engaged in banking services. Career Path at PT. Bank Negara Indonesia (Persero) Tbk, in the last three years it has felt that it lacks hope for its employees. This is due to the fact that the career path process has not been formulated and determined in a structured manner using employee performance appraisals for each level or field or division. It was only in September 2015 after the implementation of ISO 9001:2008 and OHSAS 18001:2007 in 2016 that performance appraisals were started by each direct supervisor, Manager or Supervisor. The first phenomenon that occurred at PT. Bank Negara Indonesia (Persero)

Tbk, Mattoangin Makassar Branch, namely the salary received every month. This occurs in general for new employees and contract employees. The second phenomenon occurred at PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Branch, namely promotion. is a transfer from one position to another higher position as a reward for good work performance, but in reality, many are promoted only to change places and permanent positions so they feel dissatisfied because they feel that their career path is too late. While there are also new employees who are quickly promoted and their career paths are also fast. Based on this phenomenon, the writer is interested in choosing the title: "The Influence of Competence and Commitment on Career Paths and Job Satisfaction at PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Branch".

This conceptual framework is intended to provide a theoretical and empirical description of the causal relationship of each variable so that new findings can emerge which will then be used as a concept for future research. In the conceptual framework of this research, there are two exogenous variables used, namely competence (X1) commitment (X2). For endogenous variables, namely career path (Y1) and, job satisfaction (Y2) the underlying characteristics of a person are related to the effectiveness of individual performance in their work or the basic characteristics of individuals who have a causal or causal relationship with the criteria used as a reference, effective or excellent or superior performance at work or in certain situations. Holmbeck (1997, p. 599) in Wibisono, 2019:149) which is an intervening variable that mediates exogenous variables (competence and organizational commitment) to endogenous variables (job satisfaction). Previous research conducted by Wilfridus D.N (2018) The aim of the research is to analyze competency on satisfaction. The research results show that competency influences job satisfaction. The same research was carried out by Diani Zahra, Dody Setyadi, Prizeti Utami, 2020. The results showed that competency has a positive and significant effect on job satisfaction, and Smith (1970), the willingness of an employee to be involved in organizational performance and to identify himself with the organization can refers to the organizational commitment of employees. Robbins (2007:152) Hygiene motivator theory (M-H) explains job satisfaction which sees a positive relationship between job satisfaction and organizational commitment of human resources. The theory of justice (equity theory) that a person will be satisfied or dissatisfied depending on whether he feels there is justice or not for a situation. According to Julian, (2021) revealed the results of research findings that good competence can increase job satisfaction. Meanwhile, the results of research conducted by Joko Bagio Santoso, Joko (2020) found that career paths affect job satisfaction.

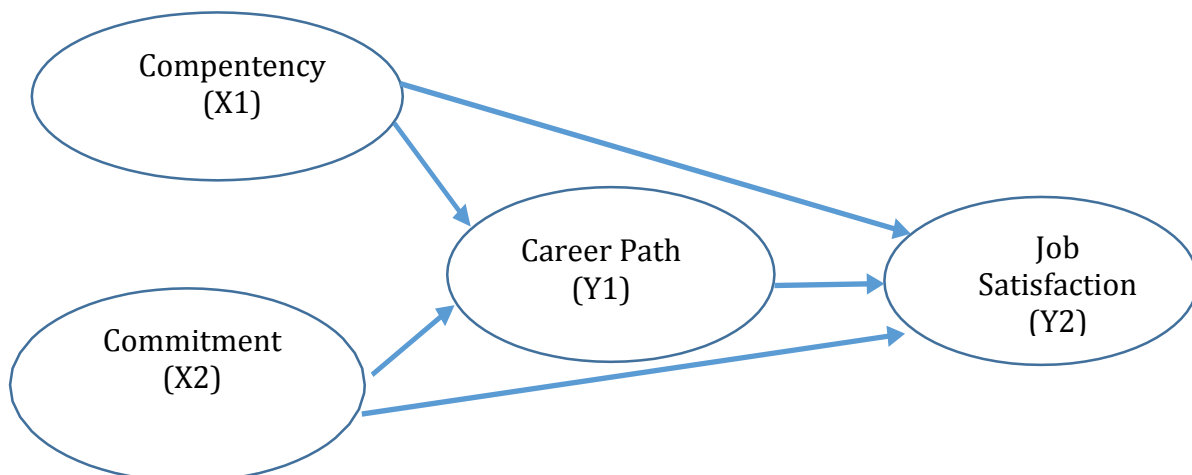


Figure 1. Research Conceptual Framework

### Hypothesis

1. Competence has a positive and significant effect on the career path of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Branch.
2. Commitment has a positive and significant effect on the career path of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Branch.
3. Career path has a positive and significant effect on job satisfaction of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Branch.
4. Competence has a positive and significant effect on job satisfaction of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Branch.
5. Commitment has a positive and significant effect on job satisfaction of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Branch.
6. Competence has a positive and significant effect on job satisfaction through the career paths of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Branch.

7. Commitment has a positive and significant effect on job satisfaction through the career path of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Branch.

## **II. RESEARCH METHODS**

### **Research Approach**

This research uses two approaches, namely descriptive research and explanatory research. This research uses a descriptive approach because the researcher tries to explain the results of the research by using tables, pictures and graphs regarding the data that has been processed. At the same time, the explanatory approach is used to explain the effect of independent variables (exogen variables) on endogenous variables (endogenous variables). Exogenous variables consist of Competence (X1), and Commitment (X2); intermediate variables are Career Path (Y1) and Job Satisfaction (Y2); data Types and Sources

The data used in this study is divided into two sources, namely primary data and secondary data. Primary data obtained from respondents' answers through questionnaires that will be distributed. In addition to primary data, researchers also use secondary data, which is a source of research data obtained by researchers indirectly but through an intermediary, namely in the form of documentation related to the research focus.

### **Data Type**

- a. Qualitative Data, namely data used to solve problems, namely data in the form of descriptive explanations.
- b. Quantitative Data  
Quantitative data is data expressed in the form of numbers obtained from research objects as a basis for tabulation, calculation or quantitative problem-solving in the process of analysing causal relationships. The influence of exogenous constructs on endogenous constructs, namely the influence of assessment and commitment, on career paths and satisfaction PT work Bank Negara Indonesia (Persero) Tbk. Mattoangin Branch.

### **Data source**

- a. Primary Data, namely data obtained through direct observation and interviews with employees of PT. Bank Negara Indonesia (Persero) Tbk. Mattoangin Branch.
- b. Secondary Data, namely data obtained from documentation or reports, including data on the number of employees and their identities.

### **Method of collecting data in this study through the following research techniques:**

1. Observation  
With this technique, direct observation of the object of research is used to obtain the data and information needed in the research.
2. Interview (interview)  
This technique collects data through direct questioning and answering with resource persons in order to obtain the required information.
3. Questionnaire  
The questions or statements in the questionnaire are based on management theory, especially relevant human resource management and from the findings of previous research. Questions or statements in the questionnaire were measured using a Likert scale as follows: score/value 1 to 5, which means value 1 = not good/disagree, 2 = not good/disagree, 3 = good enough or quite agree, 4 = good / agree, 5 = very good / strongly agree. This method uses the distribution of a list of questions regarding the variables being analysed, which are designed with reference to the research objectives described in the operationalisation of the research variables.
4. Documentation  
Documentation is intended to obtain data through written documents from PT. Bank Negara Indonesia (Persero) Tbk.

### **Population and Sample**

1. Population  
The population, according to Sugiyono (2013: 117), is a generalisation area consisting of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions. In this study, the population is all employees of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Branch. With a total of 140 populations to be studied.
2. Sample.  
The sample is part of the number and characteristics possessed by the population. According to Sugiyono (2017: 118), There are two ways to take this sample randomly or not randomly. For a sample of PT. Bank Negara Indonesia (Persero) Tbk. Mattoangin Branch. Researchers took all PT. Bank Negara Indonesia

(Persero) Tbk. There are 140 Mattoangin branches. Researchers use saturated sampling; according to Sugiyono (2017:124), saturated sampling is a sample collection technique when all members of the population are used as samples.

### III. RESEARCH RESULTS AND DISCUSSION

Based on the empirical model carried out in this study, it is possible to test the hypothesis proposed by testing the path coefficients in the structural equation model. Table 17 and Table 18, is a hypothesis test by looking at the value, if the p-value is less than 0.05, then the influence between the variables is significant. The test results are presented in the following table:

Table 17. Total Influence, Direct and Indirect Influence between variables

Ho	Variable			Coefficient				Information
	Exogenous	Intervening	Endogenous	Direct Effect	Indirect Effect	Total Effect	P.Value	
1	Competency (X1)	-	Career Level (Y1)	0,454	-	0,454	0,000	Significant
2	Commitment (X2)	-	Career Path (Y1)	0,608	-	0,608	0,002	Significant
3	Career Path (Y1)	-	Satisfaction (Y2)	0,200	-	0,200	0,000	Significant
4	Competency (X1)	-	Satisfaction (Y2)	0,212	-	0,212	0,041	Significant
5	Commitment (X2)	-	Satisfaction (Y2)	0,244	-	0,244	0,173	Not significant
6	Competency (X1)	Career Path (Y1)	Satisfaction (Y2)	0,454	2,172	2,626	0,014	Significant
7	Commitment (X2)	Career Path (Y1)	Satisfaction (Y2)	0,608	1,989	2,597	0,023	Significant

Source: 2022 Data Processing Results (SEM attachment).

Based on the results of Structural Equation Modeling (SEM) performed for hypothesis testing. Of all the 7 hypothesized direct path models, there is one direct path that is not significant. The interpretation of Table 17 and can be explained as follows:

1. The coefficient value is 0.454, indicating that competence influences career paths. This means that if competence increases by one level, it is expected that the career path will also increase by 0.454. With a probability value of 0.000 <0.05, indicating that competence has a positive and significant effect on career paths, thus hypothesis one is accepted.
2. The coefficient value is 0.608, indicating that commitment has an effect on career paths. This means that if commitment increases by one level, it is expected that the career path will also increase by 0.608. With a probability value of 0.002 <0.05, it indicates that commitment has a positive and significant effect on the career path, thus the second hypothesis is accepted.
3. The coefficient value is 0.200, indicating that career paths have an effect on satisfaction. This means that if the career path increases by one level, it is expected that satisfaction will also increase by 0.200. With a probability value of 0.000 <0.05, it indicates that career path has a positive and significant effect on satisfaction, thus the third hypothesis is accepted.
4. The coefficient value is 0.212, indicating that competence has an effect on satisfaction. This means that if competence increases by one level, it is expected that satisfaction will also increase by 0.212. With a probability value of 0.041 <0.05 indicating that competence has a positive and significant effect on satisfaction, thus the fourth hypothesis is accepted.
5. The coefficient value is 0.244, indicating that commitment has an effect on satisfaction. This means that if commitment increases by one level, it is expected that satisfaction will also increase by 0.244. With a probability value of 0.173 > 0.05, it indicates that commitment has no significant effect on satisfaction, thus the fifth hypothesis is rejected.
6. The coefficient value is 2.171, indicating that competence influences satisfaction through career paths. This means that if competence increases by one level, it is expected that satisfaction will also increase by 2,172. With a probability value of 0.014 <0.05, it indicates that competence has a positive and significant effect on satisfaction through career paths, thus the sixth hypothesis is accepted.
7. The coefficient value is 1,989, indicating that commitment has an effect on satisfaction through career paths. This means that if commitment increases by one level, it is expected that satisfaction will also increase by 1,989. With a probability value of 0.023 <0.05 indicating that competence has a positive and significant effect on satisfaction through career paths, thus the hypothesis of seven is accepted.

### IV. DISCUSSION

The discussion of the results of this study is an explanation of the effect of each observed variable according to the results of the research analysis and is described sequentially based on variable indicators, then supported by several relevant theories and links with several previous studies, then connected with the latest concept of resource management. More details can be described as follows:

### **The Effect of Competence on Career Paths.**

The results of the study have proven that the competence variable has a positive and significant effect on the career paths of employees at PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch. This proves the implementation of the competence possessed has been implemented in accordance with standard service procedures. This study refers to the theory of Spencer and Spencer (1993:79) Intellectual, emotional, and social competence as part of the deepest personality in a person that can predict or influence the effectiveness of individual performance. In the opinion of Moeheriono (2018) provides the view that every characteristic that underlies a person is related to the effectiveness of individual performance in his work or basic characteristics that have a causal/causal relationship with the criteria used as a reference that results in effective or excellent/superior performance in the workplace. The first indicator increases self-competence to respond to ever-changing challenges. According to the respondent's perception, they agreed. This means that employees actively follow industry/market developments, including the latest products/services and trends related to market and business opportunities, as well as industry knowledge and banking business processes related to their work. The second indicator helps others learn (fellow colleagues). According to the perception of the respondents gave the answer agreed. This means that they actively develop the capability of the employees under their supervision according to the current and future needs of the organisation. The third indicator completes the task of the highest quality. According to the perception of the respondents gave the answer agreed. This means that they always implement and standardise high-quality standards for their team and organisation in every work they do, and it is done with high consistency. Theoretically, the results of this study are in accordance with the opinion expressed by Smith and Millership (2007:73), saying that competence is a combination of knowledge and skills that are relevant to work. Competence is the capacity to handle a job or task based on a predetermined standard.

According to Hidayat, at. al, (2020) said competence is a fundamental characteristic possessed by every person or worker, which has a direct impact on or can predict performance well. Boyatzis in Donni Juni Priansa (2017) says that competence is the capacity that exists in every person or worker that can make that person able to fulfil what is required by work in an organisation so that the organisation is able to achieve the expected results. Previous research conducted by Abhi Zeni Nurmalaya (2022) found that competence has a significant effect on career paths. However, it is different from the results of research conducted by Syahibuddin Arie (2019), who found that competency does not affect career paths. Career development is basically oriented towards organisational/company development in responding to future business challenges. Every organisation/company must accept the fact that its existence in the future depends on HR (Nawawi, 2005:14) in Augustine Toreh (2022). In a company, career development for employees is very important because career development for employees at a higher level of ability can help the company achieve company goals. Based on the value of the loading factor for competency variables and career paths, all loading factor values have a value greater than 0.70. Personal competence and professional competence are balanced by employees so that they can contribute more to the company and themselves in improving their career paths. This is what causes competence to have a positive and significant effect on career paths.

### **The Effect of Commitment on Career Paths.**

The results of the study have proven that the commitment variable has a positive and significant effect on the career paths of PT employees. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch. This proves that the application of high commitment can increase career paths. The results of this study, according to the commitment theory expressed by Smith and Meyer (2012: 105), are Organizational commitment which states that individual human resources have a commitment to advancing the organisation. However, the commitment of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch, referring to the Employee Handbook of PT. Bank Negara Indonesia (Persero) Tbk, 2021, is measured by three indicators, namely: The first indicator is "Fulfilling promises and commitments, namely trying as much as possible and encouraging the team to support the business strategy (RBB) and business targets of BNI and its units that have been determined at the beginning with a mean value of 4.0%. This shows the desire of employees to maintain their membership and will be willing to try as much as possible to achieve the goals of the organisation. The second indicator is responsible for the task, according to the perception of respondents, with a mean value of 4.08%. This shows that the unit leader makes a strategy related to making a system that will be implemented as a unit improvement and chooses one of the employees who is the lead project to complete the task with very good results and this indicator is the dominant one contributing to commitment. The third indicator is adherence to moral and ethical values. According to the perception of respondents with a mean value of 4.01%, this is encouragement at work and makes fellow employees harmonious so that a solid team is formed. However, BNI is ready to make 2020 a year of learning. So that management and all employees can continue to uphold the attitude and commitment in providing the best solutions to the company. A career in the banking industry is a job that many people are interested in. The industry whose job is to provide customer management services is considered an industry that will continue to grow because of its important role in maintaining the wheels of the country's economy. There are many advantages that can be

obtained by employees who work at the Bank, but indeed for work at the Bank it is required to achieve targets, but all these demands are also paid off by high salaries with fast career paths at the bank, so many people want to work at the Bank for various positions, even if at work the employee has good performance with higher education and sufficient work experience, the greater the salary you will get, the easier it will be to improve your career. Based on empirical evidence with the results of Structural Equation Modeling in this study with a direct effect value of 47.4%, employees are always committed and try their best and encourage the work team to support BNI's business strategy (RBB) and business targets according to the initial plan, so that commitment has a positive effect and significant for the career path.

### **The Effect of Career Paths on Job Satisfaction**

The results of the study have proven that the variable career path has a positive and significant effect on the job satisfaction of employees of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch. This implies that the indicators of career path variables are the levels of Assistant, Assistant Manager, Manager, Assistant Vice President and Vice President. The results of this study are in accordance with the opinion of Ginzberg, Ginsburg, Axelrad, and Herma (1951) that the choice of work is a process of choosing a job or career that is carried out by individuals throughout their lives until they find a career that is truly suitable for them. In the opinion of Andrew J. Dubrin in (Taaweran, Sepang, and Soegoto 2016), stated that career development is a staffing activity that helps employees plan their future careers in the company so that the company and the employee concerned can develop themselves to the fullest. One way to develop an employee's career is through promotions, namely transfers that increase the authority and responsibility of employees to higher positions within an organisation so that obligations, rights, status and income are greater and cause high job satisfaction (Hasibuan, 1997 in Elok 2010:15). The results of the research are in accordance with the Equity theory put forward by Adam (1963) in Faronsyah and Trisninawati (2020) that a person's job satisfaction depends on whether he feels justice or not for the situation. Feelings of justice or injustice to a situation are obtained by comparing oneself with other people in the same class, office or elsewhere. The theory and research above show that career development has a positive effect on job satisfaction; that is, if the career development program is good, employee job satisfaction is high, and vice versa. Career development is not only very beneficial for an employee in carrying out their duties, but also for the company as a whole. Various benefits of career development are developing employees who can be promoted, reducing employee turnover, uncovering employee potential, encouraging growth, satisfying employee needs and assisting in the implementation of approved activity plans Santoso and Sidik (2020).

Several previous studies are in line with this research, namely research on Rintis Sukma Dewi and Mafizatun Nurhayati, 2021, Joko Bagio Santoso, Joko (2020) found that career paths have a positive and significant effect on job satisfaction. However, it is different from the research results of Nurmalaya and Endratno (2022). The results of the study show that career development has a positive and insignificant effect on employee job satisfaction. The results of this study are associated with satisfaction theory. According to Robbins & Judge (2013) job satisfaction is a positive feeling about one's job which is the result of an evaluation of its characteristics. The well-known theory of job satisfaction is Rivai & Sagala, (2013). According to Robbins's theory of job satisfaction (2007: 152) Theory of Intrapersonal Comparison (Discrepancy Theory) that the satisfaction or dissatisfaction felt by individuals is the result of comparisons or gaps made by oneself against various kinds of things that have been obtained from work and which are their hopes. Career path Tan (2008:2) states that career path (Career Development) involves a formal, planned and organised effort to achieve a balance between the career needs of an individual and the demands of work (workforce requirements) in an organisation. In fulfilling their physiological needs, in this case, the need for development and self-actualisation, employees also have the desire to increase their potential and develop their abilities within the organisation.

The career path in this study refers to the Employee Handbook of PT. Bank Negara Indonesia (Persero) Tbk. The year 2021, that is, Assistant with implementing frontline and back office operational tasks. In frontline teller units, one of their duties is to be responsible for providing customer transaction services, whether depositing or withdrawing customer funds. According to the perception of respondents, with a mean value of 3.96%. Assistant Manager (AMGR), according to the perception of respondents with a value of 4.05%. This shows that in general, the respondents understood and understood the Assistant Manager (AMGR), developed an open career for all employees; AMGR's duties were to analyze credit, and determine the level of risk associated with extending credit.

Indicator 3. Manager (MGR) according to respondents' perceptions with a value of 4.03%. This illustrates that the task of a manager, namely carrying out activities carried out at the Bank, is not easy, but the manager level is a career path in general for employees to go to the manager level to further enhance their career.

Indicator 4. Assistant Vice President (AVP) according to the perception of respondents with a value of 4.02%. This means that the Assistant Vice Works and is responsible under the Group Head (Executive Vice President) directly to help achieve the Group's financial targets and cross-group coordination.

In addition, as Co PMO (Project Management Officer) from the BOD (Board of Director) initiative project with project coverage covering organizational structure changes, business process changes and capacity building and employee capabilities in the Commercial Banking Directorate.

In this project, it is AVP's responsibility to ensure that solutions exist and ensure that these solutions can be applied to all levels within the Commercial Banking Directorate by coordinating with related parties. In this case, if the employee (AVP) is successful, then the employee can be directly promoted to a higher career path, or the management will find a better position and the employee will receive certification through an assessment.

#### **The Effect of Competence on Job Satisfaction.**

The results of the study have proven that the competency variable has a positive and significant effect on job satisfaction of employees at PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch. This proves the application of competencies that will increase job satisfaction. This is in accordance with the theory of expectations from Lawler & Poter (1968) in (Fairuzie, Siagian, and Stefhani 2022) which states that expertise is part of the input factors that affect job satisfaction or dissatisfaction. Robbins (2002: 36) argues that job satisfaction is a job that provides opportunities to use skills, and feedback on how well they work, then what are the working conditions of employees, both in terms of personal comfort and ease of doing work, these things closely related to the rules and standards that have been determined by the organization, while the rules and standards are formed from the organizational culture within the company itself. The results of this study are in line with the results of previous research conducted (Fairuzie, Siagian, and Stefhani 2022) which concluded that competence has a significant effect on job satisfaction. Competence plays a role in employee job satisfaction; competence is the whole of knowledge, skills, behaviour and attitudes shown by people who are successful in carrying out tasks with optimal results, a description of the ability to integrate knowledge, skills, attitudes and personal values, to the ability to build knowledge and skills based on experience and learning, with good competence employees will understand better in carrying out work, and employee job satisfaction will also be better. This can be seen from the three statements of the three competency indicators, the majority of respondents answered "agree". In the statement I have the knowledge, skills and work experience to improve self-competence to answer ever-changing challenges, the majority of respondents answered "agree" as many as 73 people, this shows that employees of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch, has expertise (skills) in finding solutions to problems that arise in work, then in the statement, I have the knowledge, skills and work experience to help colleagues who are having difficulties, the majority of respondents answered "agree" As many as 62 people, attitude, especially in the banking industry where friendly and responsive service to customers is a must, and this has been carried out well by employees of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch.

#### **The Effect of Commitment on Job Satisfaction**

The results of the study have proven that the commitment variable has a positive, but not significant, effect on job satisfaction of PT employees. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch. This implies that the indicators of the commitment variable, namely fulfilling promises and commitments, being responsible for tasks, and adhering to moral and ethical values, are very important in increasing job satisfaction. But in this study, commitment has no effect on employee satisfaction. The commitment made by the employee is still in the form of a projection so that when it is achieved, the employee feels that it is still not in accordance with his expectations, causing a feeling of dissatisfaction. This means pride in being an employee of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch does not give job satisfaction. Based on the results of interviews with several employees who did not want to be named, what caused them to be dissatisfied was the age factor which had not had time to get a career path and even remained in its original position, while the management wanted that after attending the training there should be an increase in skills as expected by the company to be competitive, then several employees repeatedly given the opportunity to take part in assessment training to gain a career path, but the employee has not passed the assessment exam which is a requirement for obtaining a higher career path, and even just shifted to the same position. Based on the first statement, namely I am always committed and try my best and encourage the work team to support BNI's business strategy (RBB) and business targets in accordance with the initial plan, according to respondents' perceptions with a mean value of 32.9%, or in other words, out of 140 respondents there were around 46 people who judge quite agree. The second statement is that I am responsible for tasks and decisions with excellent results. According to respondents' perceptions with a mean value of 22.1%, or in other words, out of 140 respondents, there were 31 people chose to quite agree. The third statement is that I always adhere to moral and ethical values in accordance with existing wisdom, according to respondents' perceptions with a mean value of 27.9%, or in other words, out of 140 respondents, there were around 39 people who considered that they quite agreed. The results of this study are supported by Mustika's research (2013) in Kambey and Trang (2016), which found the same results, namely, organisational commitment has no significant effect on employee job satisfaction. Theoretically, according to



Robbin (2008: 141) that the measurement of job satisfaction is inseparable from the conditions of job satisfaction of employees because employees are one of the organisational assets, an integral part, and even the main stakeholders there. Job satisfaction is an integral component of organisational climate and is an important element in human resource management. This research is not in line with the results of research conducted by Dewi and Nurhayati (2021), who found that commitment has a positive and significant effect on job satisfaction. Data were analysed using SEM-PLS with SmartPLS software with 132 respondents, adopted from the European Journal of Business and Management Research [www.ejbmr.org](http://www.ejbmr.org). This research is in line with the results of the research by Haerofiatna et. Al, 2021, found that organisational commitment has a positive and significant impact on job satisfaction; on the other hand, organisational commitment has a positive and insignificant effect on employee performance, organisational commitment is directly positive and has a significant effect on employee performance, job satisfaction is a positive and significant effect on the performance of employees, organisations. The same research was conducted by Joko Bagio Santoso, Joko (2020). The results showed that: (1) there is an effect of the Career Path variable on job satisfaction. (2) There is an influence of work discipline variables on job satisfaction. (3) There is no effect of work environment variables on job satisfaction. The implication of this research is that if companies want to increase job satisfaction, companies must develop careers, improve work discipline, and create a supportive work environment.

This study uses the Equity Theory Al-Zawahreh, and Al-Madi (2012), which was adopted from the journal European Journal of Economics, Finance and Administrative Sciences, and was developed by Adams in 1963; the predecessor of this theory was Zalusnik in 1958 quoted from Locke (1969). The principle of this theory is that people will be satisfied or dissatisfied with what they get. Feelings of equity and inequity for a situation are obtained by people by comparing themselves with other people in their class, office and government which are influenced by motivation depending on the level of fairness provided by the company. This study also uses the Discrepancy Theory, which was first pioneered by Porter (1961), he measures a person's job satisfaction by calculating the difference between what should be and perceived reality, then Locke (1969) explains that a person's job satisfaction depends on the discrepancy between should be ( expectation needs or value) with what according to his feelings or perceptions have been obtained through work. This study supports the results of Platis' research, (2014), which states that commitment has a significant effect on job satisfaction. So it can be concluded that employees who have high commitment can directly increase job satisfaction. The same research was conducted by Bayu Hanafi, (2017) The method of analysis uses inferential statistics with parametric data types, and uses Structural Equation Modeling (SEM). The results of the study show that job satisfaction has a significant effect on performance

#### **The Effect of Competence on Job Satisfaction Through Career Paths.**

Based on the results of this study indicate that the direct influence of competence on job satisfaction has a regression coefficient value with a magnitude of 0.454. To test the indirect effect of competence on satisfaction through career paths using the Sobel Test Calculator for the Significance of Mediation test, the test obtained an indirect effect value with a magnitude of 2.172 with a significance level of 0.014. This means that competence has a positive and significant effect on job satisfaction through career paths. This shows that the career path variable is able to mediate competency on job satisfaction with a total effect value of 2,626 (0,474 + 2,172). (mediation effect) was declared significant. This means that competence can increase job satisfaction through career paths. Competence has a significant direct effect on career development. The more competence the employees have, the better their career development will be. Broadly speaking, competence, according to Sudarmanto (2009:45), is an attribute attached to superior and quality human resources. Attributes referred to by Sudarmanato are qualities attached to people or objects that refer to certain characteristics to do work effectively. These attributes include expertise, knowledge and certain skills or characteristics. Based on the results of the analysis in this study, it proves that career development has a positive and significant effect on employee job satisfaction, which means that the increasing career development that has existed so far will cause job satisfaction for employees of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch, is increasing. For this reason, the higher the career of an employee, the bank should be able to provide facilities that can support the employee's duties in a professional manner. This research proves that the majority of PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch, is able to design, carry out work, evaluate work results and develop the potential of employees who also have good personalities, have noble character, are stable, authoritative, wise and perform daily. In the end, all competencies attached to employees will support and develop their careers

#### **The Effect of Commitment on Job Satisfaction Through Career Paths.**

Based on the results of this study indicate that the direct effect of commitment on job satisfaction has a regression coefficient value with a magnitude of 0.608. To test the indirect effect of commitment on satisfaction through career paths using the Sobel Test Calculator for the Significance of Mediation test, the test obtained an indirect effect value with a magnitude of 1.989 with a significance level of 0.023. This means that competence

has a positive and significant effect on job satisfaction through career paths. This shows that the career path variable is able to mediate competency on job satisfaction with a total effect value of 2,597 (0,608 + 1,989). (mediation effect) was declared significant. This means that competence can increase job satisfaction through career paths. The results of the study have proven that the commitment variable has a positive and significant effect on job satisfaction of PT employees. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch. This implies that commitment has a very strong influence on job satisfaction. The results of this study are in accordance with the theory of Smit and Meyer (2012{105) The theory of organizational commitment which states that individual human resources are committed to advancing the organization. Commitment is the key to the well-being of our nation and of the whole world. The commitment initiative is a big goal that cannot be achieved with modest efforts and by one or two parties alone. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch is committed to uniting energy together with stakeholders to achieve the Sustainable Development Goals/SDGs. As one of the banks that is the driving force for implementing Sustainable Finance or better known as the "first movers on sustainable banking" in Indonesia, BNI also mobilizes energy from all Bank Negara Indonesia Hi-Movers to continue to be at the forefront of implementing sustainable finance . We believe that what we do is in line with and supports sustainable development, in addition to increasing the resilience and competitiveness of PT. Bank Negara Indonesia (Persero) Tbk.

PT Commitment Bank Negara Indonesia (Persero) Tbk, is marked by implementing sustainable finance as an umbrella for values, attitudes and work culture, corporate strategy, operational policies as well as the company's operational systems and procedures. In addition, we also continue to seek opportunities for cooperation with various parties; together with Bank Negara Indonesia to unite energy for the sustainability of the earth and all its contents. David McClelland other experts have put forward the theory of three needs that there are three needs that are the main motives in work. These three needs include the need for achievement, namely the drive to excel, to excel according to a set of standards, to try hard to succeed; need for power: the need to make other people behave in ways they would not have if they had not been forced to; and the need for affiliation; the desire for friendly and close interpersonal relationships. Work is a series of activities carried out by individuals to carry out tasks that produce work or performance. Important supporting factors cause humans to work because of the needs that must be met. Activities in work contain elements of social activities that produce something and ultimately aim to meet needs. The results of commitment are generally assessed by the behaviour shown, the amount of effort expended, or the chosen strategy used to complete a job or task. Real effort is the result of commitment related to direct behaviour. Behaviour is influenced by input from individuals, work context factors and commitment. The achievement also reflects an external standard that is usually set by the organisation and assessed by the leadership.

## **V. RESEARCH FINDINGS**

Based on the results of the research and discussion that has been carried out on the influence of competence and organisational commitment on career paths and job satisfaction.

1. Commitment has no significant direct effect on job satisfaction. However, commitment affects job satisfaction through career paths.
2. Commitment has no significant effect on satisfaction. This means that the application of commitment cannot be felt by employees.
3. Commitment has a significant effect on satisfaction through career paths. This means that good implementation of perceived commitment will encourage an increase in career paths which ultimately have an impact on job satisfaction.
4. Competence has a significant effect on career paths and job satisfaction. This shows that to face the ever-changing challenges, employees actively follow industry/market developments, including the latest products/services and trends related to market and business opportunities, as well as industry knowledge and banking business processes related to their work.

## **VI. CONCLUSIONS AND SUGGESTIONS**

### **Conclusions**

Based on the results of the research and discussion that has been carried out above, several conclusions can be drawn as follows:

1. Competence has a positive and significant effect on career paths. This means that the better the competence at PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch, will be followed by an increase in Career Path.
2. Commitment has a positive and significant effect on career paths. This means that the better the implementation of the commitment to PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch, will be followed by an increase in Career Path.

3. Career path has a positive and significant effect on work satisfaction. This means that the better the career path, the higher job satisfaction will be
4. Competence has a positive and significant effect on job satisfaction. This means that higher competence will be followed by an increase in job satisfaction.
5. Commitment has a positive but not significant effect on job satisfaction. This means that higher commitment does not affect job satisfaction.

### **Suggestion**

Based on the conclusions above and in order to increase job satisfaction, it is recommended to Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch as follows:

1. From the aspect of competence, it is necessary to periodically increase education and training activities so that employees have high morale equipped with adequate work facilities in a harmonious work environment are maintained and improved.
2. From the aspect of commitment, it is suggested that PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch, further increases the sense of responsibility, work discipline, and pride in being a BNI employee in order to increase employee job satisfaction with the company.
3. From the aspect of career development, it is suggested that PT. Bank Negara Indonesia (Persero) Tbk, Mattoangin Makassar Branch, disseminate information or access existing information about promotion paths, immediately promote outstanding employees and provide details of promotion requirements and procedures to be followed in employee career development programs.

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