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The Effect of Work Motivation, Job Satisfaction, and Non-Financial Compensation of Employees on Organizational Commitment Case Study at PT BPR Brata Bhakti Sejahtera

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Abstract: This research aims to examine the influence of work motivation, job satisfaction, and non-financial compensation on organizational commitment at PT BPR Brata Bhakti Sejahtera. Organizational commitment is one of the important factors in maintaining employee performance and loyalty in the long term. This study uses a quantitative method with a case study approach and involves 16 respondents who are BPR employees. Data testing was carried out using the chi-square test to determine the relationship between independent and dependent variables. The results of the study indicate that work motivation and non-financial compensation have a significant effect on organizational commitment, each with a significance value of 0.043 and 0.046 ($p < 0.05$). This confirms that employees who have high motivation and receive adequate non-financial compensation such as awards, recognition, and opportunities for self-development tend to have high loyalty to the organization. Meanwhile, job satisfaction does not show a significant effect on organizational commitment, with a significance value of 0.130 ($p > 0.05$). This finding indicates that in the banking context, employee commitment is more influenced by intrinsic motivation and non-material rewards than general job satisfaction.

Keywords: job satisfaction, compensation, organizational commitment, work motivation.

INTRODUCTION

The People's Credit Bank industry has now transformed as mandated in POJK no. 7 of 2024 into a People's Economic Bank to accelerate the strengthening of the institutional aspects of the BPR and BPRS industries. The main focus of the People's Economic Bank is to serve the needs of the community, especially in the Micro, Small and Medium Enterprises sector (Financial Services Authority, 2024). The MSME sector is the most important pillar in the Indonesian economy. Based on data from the Ministry of Cooperatives and SMEs, the number

of MSMEs currently reaches 64.2 million with a contribution to GDP of 61.07% or worth 8,573.89 trillion rupiah. The contribution of MSMEs to the Indonesian economy includes the ability to absorb 97% of the total existing workforce and can collect up to 60.4% of total investment. Which has been proven to help Indonesia rise from the economic downturn caused by the Covid-19 outbreak that hit the whole world (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2021).

The People's Economic Bank has grown so rapidly that there are even several banks with assets exceeding Rp1 Trillion Rupiah with dozens of branch offices spread throughout Indonesia. However, apart from this, the People's Economic Bank also still has several obstacles, including the Capital factor as the primary obstacle and also the Human Resources factor as a secondary obstacle. Based on POJK regulation 5 of 2015, article 13 paragraph 2 regulates the capital of the BPR, which must meet a total of IDR 6 billion by December 2024. If the People's Economic Bank has not been able to meet the amount set by the predetermined deadline, the OJK will apply the mandatory merger or acquisition provisions for banks with a capital of less than IDR 6 billion as stipulated in the Financial Services Authority Regulation No. 7 of 2024 article 128 paragraph 2 concerning BPR dated April 25, 2024 (Financial Services Authority, 2024). In addition to challenges in terms of capital and rules, the HR factor is one of the serious challenges to be able to develop the BPR industry, considering that this factor is a determinant of the management of the People's Economic Bank industry in the country. With professional human resource management, the performance of the People's Economic Bank is expected to increase. Good HR Commitment is inseparable from the factors of Job Satisfaction, Work Motivation and Non-Financial Compensation to Organizational Commitment.

Bank Perekonomi Rakyat Brata Bhakti Sejahtera was formed in February 1995 with the aim of providing full support in the form of providing credit or loan facilities as well as savings account opening and time deposit opening facilities to all members of the Indonesian National Police Big Family. Along with the age of BPR BBS, which is currently 29 years old, the focus of banking services has also changed with the entry of the MSME sector for the general public, in addition to the Big Family of the Indonesian Police. The addition of the new segmentation is expected to allow PT BPR Brata Bhakti Sejahtera to continue to develop services that can adapt to the needs of its customers. This must be accompanied by an improvement in the quality of Human Resources contained within PT BPR Brata Bhakti Sejahtera itself. Robbins & Judge, (2015) states that organizational commitment is a condition where employees have a strong desire to maintain their membership in the organization. Employees are committed to being able to make the best contribution to an organization. The organization is expected to have good performance. Based on a good organizational commitment shown by its employees. Employees who have work demotivation will have poor performance, therefore the sense of dissatisfaction that arises while working causes employee commitment to organizational commitment to be quite low Furthermore, Robbins & Judge, (2015) also mentioned that work motivation is a process that describes the intensity, direction, and perseverance of a person's efforts to achieve a goal. Intensity, direction, and perseverance are elements inherent in work motivation.

Hasan (2019) uses Characteristics, Leadership, Justice as independent variables. Meanwhile, in this study, only Motivation and Satisfaction were used with the addition of Non-Financial Compensation as independent variables. Hasan (2019) used respondents of 200 employees in the banking industry in his research. Sumiatik et al, (2021) use Work Environment and Leadership as independent variables with Employee Performance as a dependent variable including Organizational Commitment as an intervening variable. In contrast to the previous study, this study uses work motivation, job satisfaction with additional non-financial compensation as independent variables. Then, this study uses Organizational Commitment as a dependent variable. Sumiati et al, (2021) in the previous study used PT

Supra Matra Abadi Kebun Aek Nabara as the research object with a total of 217 research samples. Tobias & Minarni (2022) stated that PT Megaindo Gemilang Lestari was used as a research object with 100 employees as the number of research samples. Tobias & Minarni (2022) did not use non-financial compensation as an independent variable in the study. Complementing the challenge of the previous research suggestions, this study used non-financial compensation as an additional independent variable.

Robbins & Judge (2015) stated that job satisfaction is a positive feeling towards work based on evaluation. Tinjung et al, (2020) stated that comfort at work can be created by maintaining and improving the physical and non-physical work environment in the company. This if done, job satisfaction can arise from every employee. The higher employee satisfaction with work, the more employees will focus on their careers and strive optimally for career development. Then, it can affect the organization's commitment. Masruroh and Charles (2020) stated that in order to be able to maintain the joy and enjoyment of work in addition to being under a high workload, the workload and work stress must be increased. If work enjoyment and work enthusiasm are maintained, job satisfaction will arise by itself in BPR Brata Bhakti Sejahtera employees. According to Ellys & Ie (2020), organizational culture is used as an independent variable. Meanwhile, this study does not use organizational culture as an independent variable but this study uses work motivation and non-financial compensation as additional independent variables. (Ellys & Ie 2020) used 50 respondents as a total sample. Simanjuntak (2020) uses career development as an independent variable. Meanwhile, this study does not use career development as one of the independent variables but work motivation and non-financial compensation.

Mondy & Martocchio (2016) stated that non-financial compensation includes work and work environment. Non-financial compensation is present as a form of appreciation as a result of achievements in employee performance. Yodani & Rimadias (2022) stated that superiors or leaders are encouraged to establish communication with subordinates in order to minimize mistakes in doing work. This certainly has a great effect on the provision of non-financial compensation to employees. Promotions, career development, and comfort in doing work are part of non-financial compensation. Andrea & Rozamuri (2023) stated that giving praise or appreciation for employees' performance or potential can be applied so that employees will provide the best results for the company. Based on the condition of Non-Financial Compensation reviewed by the Researcher, there are 14 out of 16 employees who feel that the Non-Financial Compensation provided by PT BPR Brata Bhakti Sejahtera has met expectations. This has a good impact on PT BPR Brata Bhakti Sejahtera.

Farla, et al., (2019) only used financial compensation and non-financial compensation as independent variables. However, this study adds work motivation and job satisfaction by not using financial compensation as one of the independent variables. With 16 employees as the total research sample. In another study, Fitria & Chalil (2023) used a mediating variable, namely job satisfaction. and work environment as one of the independent variables as a differentiator, this study uses job satisfaction as one of the independent variables without using mediation variables. And do not use the work environment as one of the independent variables. Furthermore (Thawil, 2019) uses non-financial compensation as an independent variable. However, this study added work motivation and job satisfaction as independent variables.

This research was conducted to determine the role of work motivation, job satisfaction, and non-financial compensation in increasing the organizational commitment of each employee at BPR Brata Bhakti Sejahtera. In order to overcome the research gap, this research was carried out by modifying the research model. The researcher used the variables of work motivation and job satisfaction as independent variables based on the research model (Hasan, 2019) using non-financial compensation as an additional independent variable based on the research model (Farla et al, 2019), Therefore, the researcher chose the title of the study, "The

effect of work motivation, job satisfaction, and non-financial compensation of employees on the commitment of the case study organization at PT BPR BRATA BHAKTI SEJAHTERA".

Organizational Commitment

According to Meyer and Allen (1991), organizational commitment consists of three main components, namely affective, continuous, and normative commitments. Affective commitment is characterized by loyalty, satisfaction with the organization, belief that the organization is the best, participation in the development of the organization, as well as emotional attachment to the organization. Continuity commitment reflects feelings of unhappiness when it comes to leaving work, feeling that the work area is not up to expectations, the belief that the current organization is the best option, and a sense of regret for having to leave the organization. Meanwhile, normative commitments include the feeling that the organization is the best place to work, high loyalty, a desire to have a full career in the organization, and the assumption that the organization's well-being is a top priority.

Armstrong (2015) states that commitment refers to loyalty related to employees' feelings towards the organization. Commitment is characterized by three main characteristics, namely a strong desire to remain a member of the organization, belief and acceptance of the organization's values and goals, and a willingness to do anything for the organization.

Work Motivation

Robbins & Judge (2015) motivation is related to strength, direction of action, and factors that influence individual behavior. Motivation has three components. Direction refers to what a person wants to do, effort refers to how hard a person puts in the effort, and perseverance refers to how long a person puts in the effort. Motivation in work is a driving force that can generate enthusiasm at work by stimulating, directing, and manipulating behavior and exerting efforts at a certain level to make maximum contributions to achieving organizational goals. Factors that affect motivational strategies include a person will feel more motivated when one works in an environment where one is valued as one, the need for a job that provides one with the means for one's goals to be achieved, the need for opportunities to grow by developing skills and careers, the cultural environment of the organization in the form of values and norms will affect the impact of any effort to motivate oneself directly or indirectly, leadership encourages and inspires performance, supports employees in their efforts to achieve their goals, and improves overall employee performance (Robbins & Judge, 2015).

Sutrisno (2016) stated that work motivation can be influenced by internal factors such as the desire to live, own, get paid, get recognition, and have power. Work motivation can be influenced by external factors such as working environment conditions, adequate remuneration, adequate supervision, job security, status and responsibilities, and flexible arrangements. Sutrisno, (2017) stated that the indicators used to represent work motivation, such as physiological needs, sense of security, social, appreciation, self-actualization. Motivational strategies are here to create a work environment and develop policies and implementations that will provide a higher level of performance from employees.

Job Satisfaction

Robbins & Judge (2015) state that job satisfaction is a positive feeling towards a job that results from a clear evaluation. Job satisfaction is influenced by intrinsic and extrinsic motivational factors, the quality of supervision, social relations with the work group, and the degree of success or failure of employees at work. Personality also affects job satisfaction because people with positive self-evaluations who believe in their core values and skills are more satisfied with their jobs than those with negative self-evaluations. (Tobias & Minarni,

2022) states that an indicator that can be used to represent job satisfaction is satisfaction with the reward, with the job itself, with the boss or co-worker.

Non-Financial Compensation

Mondy & Martocchio (2016) stated that remuneration is a payment from a company to an employee that results from the realization of an employment relationship between the employee and the company. The function of employee compensation is to utilize human resources efficiently, utilize human resources more efficiently and effectively, and encourage economic stability and growth.

Mondy & Martocchio, (2016) compensation consists of financial compensation and non-financial compensation. Financial compensation consists of two parts, namely direct financial compensation and indirect financial compensation. The components of direct financial compensation include salaries, wages, commissions, and bonuses. Non-financial compensation comes from the work itself or the physical environment. The job itself includes exciting tasks, challenges, responsibilities, recognition, and a sense of accomplishment. The work environment includes good guidelines, competent superiors, kind coworkers, and a pleasant work environment. Adiyanti & Nugraha (2023) stated that the indicators used to represent Non-Financial Compensation are educational opportunities, training opportunities, work leave, promotion, transportation facilities.

Previous Research

Research conducted by Hasan (2019) analyzed the influence of motivation, job satisfaction, job characteristics, leadership, and fairness on organizational commitment. Using the multiple linear regression method, the results of the study show that motivation and job satisfaction have a positive and significant effect on organizational commitment. Meanwhile, the variables characteristics of work, leadership, and justice were not discussed further or did not show significant influence. In the context of this study, only motivation and job satisfaction variables were used as independent variables, while other variables were not included.

Research by Çelik and Oral (2019) explored the influence of personality, work commitment factors, and professional commitment on organizational commitment, with job satisfaction as a mediating variable. Using multiple linear regression, this study found that job satisfaction and personality have a positive and significant influence on organizational commitment. In this study, variables such as personality, work commitment factors, and professional commitment were used thoroughly. However, in the ongoing study, only job satisfaction was adopted as an independent variable, while the other variables were not used.

Thawil's research (2019) examined the relationship between non-financial compensation and employee commitment, with the educational variable as a moderator. The method used in this study is moderation regression. The results show that non-financial compensation has a positive influence on employee commitment. This study is different from the current research because it adds the variables of work motivation and job satisfaction as independent variables, and uses multiple linear regression instead of moderation regression.

The research of Wita et al. (2019) discusses the influence of financial and non-financial compensation on employee commitment using the multiple linear regression method. The results of the study show that non-financial compensation has a positive effect on employee commitment. This study only used non-financial compensation as an independent variable in the ongoing study, without including financial compensation.

Research conducted by Simanjuntak (2020) analyzed the influence of job satisfaction and career development on organizational commitment using the multiple linear regression method. The results obtained show that job satisfaction and career development have a positive and significant effect on organizational commitment. In this study, only job satisfaction was

used as an independent variable, while career development variables were not used in the ongoing research.

Research conducted by Ellys and Ie (2020) discusses the influence of job satisfaction and organizational culture on employee organizational commitment. This study uses a multiple linear regression method with results showing that both independent variables, namely job satisfaction and organizational culture, have a positive influence on organizational commitment. However, this study does not use organizational culture variables as independent variables within the framework studied in other studies, so it becomes a relevant research gap to be followed up on..

Andrea and Rozamuri (2023) in their research analyzed the influence of training, motivation, and job satisfaction on employee performance on CV Sido Agung. The results of multiple linear regression analysis showed that training had no effect on employee performance, and motivation and job satisfaction also did not have a positive and significant influence on employee performance. In the context of this study, the variables of employee training and performance were not used, which differentiated the focus and direction of their analysis from the study that examined organizational commitment.

The research conducted by Fitria and Chalil (2023) explored the influence of the work environment and non-financial compensation on organizational commitment with job satisfaction as a mediating variable in BPS employees in Aceh Province. Using multiple linear regression, the results showed that non-financial compensation had an effect on organizational commitments, while job satisfaction had no significant effect. This study strengthens the relevance of the use of non-financial compensation variables and job satisfaction in assessing organizational commitment, but does not use the work environment as a variable in comparative research.

Rimadias and Yodani (2022) examined the influence of transformational leadership on employee performance with job satisfaction and organizational commitment as mediating variables. This research shows that transformational leadership has a positive impact on job satisfaction, organizational commitment, and employee performance. However, in the comparative study, neither transformational leadership variables nor mediation variables were used, which showed a differentiation of approaches in the analysis of the relationship between the variables used.

METHOD

This study replicates the study of Hasan (2019) and Farla et al. (2019) on the influence of work motivation, job satisfaction, and non-financial compensation on organizational commitment at PT BPR Brata Bhakti Sejahtera, a micro-banking institution since 1995. The method used was quantitative descriptive with a digital questionnaire. The population consisted of 16 permanent employees and all of them were sampled using purposive sampling.

Descriptive statistics are used to describe data, while inferential statistics are used to test hypotheses. Primary data were obtained from questionnaires, and secondary data from the literature. The research design is cross-sectional.

Data processing involves tests of validity (KMO, Bartlett's Test, Anti-Image Matrices, Component Matrix) and reliability (Cronbach's Alpha > 0.6). Valid items are passed on to reliability tests, while invalid ones are discarded. The Chi-square test is used for comparative analysis and relationships between category variables, assuming a frequency of at least 5 per cell. If it is not met, the Fisher-Exact Test is used.

RESULTS AND DISCUSSION

This research is *a chi square test* assisted by *spss software version 25* as an effort to test hypotheses. The evaluation carried out is a test of the validity and realism of research indicators

and variables that will reflect the measurement of latent variables in accordance with theory and empirical studies. Which was then tested by Chisquare. serves to test the relationships that occur between variables. results of data analysis and conclusions so that this study will answer the problems raised.

Validity Test Results

Validity measurement was carried out by conducting factor analysis on all respondents to see the *value of factor loading of component matrix. The software* used is SPSS 25.

Table 1. Loading Organizational Commitment Factors

Variabel	Indikator	Loading Factor	Indikator	Loading Factor
Organizational Committee	KO1	0.745	KO14	0.502
	KO2	0.809	KO15	0.832
	KO3	0.150	KO16	0.058
	KO4	-0.259	KO17	0.590
	KO5	-0.320	KO18	-0.021
	KO6	-0.024	KO19	0.020
	KO7	0.575	KO20	0.407
	KO8	-0.427	KO21	0.577
	KO9	-0.355	KO22	0.355
	KO10	0.643	KO23	0.749
	KO11	0.748	KO24	0.693
	KO12	0.779	KO25	0.191
	KO13	-0.326		

Based on the results in Table 1, it shows that several loading factor values in the research instrument, especially organizational commitment indicators, have not met the required values or it can be concluded that the statement indicators KO3, KO4, KO5, KO6, KO8, KO9, KO13, KO16, KO18, KO19, KO20, KO22, KO25 statements are invalid. Therefore, the mentioned indicators should be eliminated or discarded, used for the next stage of research.

Table 2. Loading Organizational Commitment Factors After Cutting

Variabel	Indikator	Loading Factor	Validity
Organizational Committee	KO1	.760	Valid
	KO2	.706	Valid
	KO7	.673	Valid
	KO10	.722	Valid
	KO11	.848	Valid
	KO12	.853	Valid
	KO14	.595	Valid
	KO15	.836	Valid
	KO17	.692	Valid
	KO21	.720	Valid
	KO23	.761	Valid
	KO24	.755	Valid

After deleting the indicator item above the results of Table 2, it shows that all statement indicators in the research instrument can meet the required values or it can be concluded that all statement indicators are valid. Therefore, there is no longer a need for indicator items to be eliminated or discarded, all indicator items in this study can be used for the next stage of research.Work Results

Table 3. Loading Job Satisfaction Factor

Variabel	Indicator	Loading Factor	Indicator	Loading Factor

Work Results	KK1	0.542	KK14	0.901
	KK2	0.296	KK15	0.688
	KK3	0.533	KK16	0.543
	KK4	0.860	KK17	0.904
	KK5	0.764	KK18	0.863
	KK6	0.890	KK19	0.901
	KK7	0.448	KK20	0.596
	KK8	0.693		
	KK9	0.766		
	KK10	0.678		
	KK11	0.859		
	KK12	0.807		
	KK13	0.639		

Basezd on the results in Table 3**,** it shows that some of the loading factor values in the research instruments, especially the Job Satisfaction indicator, have not met the required values or it can be concluded that the indicators of statements Kk2, Kk7, are invalid. Therefore, the mentioned indicators should be eliminated or discarded, used for the next stage of research.

Table 4. Loading Job Satisfaction Factor After Cut

Variabel	Indicator	Loading Factor	Validity
Job Satisfaction	KK1	.543	Valid
	KK3	.519	Valid
	KK4	.868	Valid
	KK5	.755	Valid
	KK6	.895	Valid
	KK8	.690	Valid
	KK9	.759	Valid
	KK10	.663	Valid
	KK11	.845	Valid
	KK12	.812	Valid
	KK13	.680	Valid
	KK14	.917	Valid
	KK15	.690	Valid
	KK16	.546	Valid
	KK17	.895	Valid
	KK18	.878	Valid
	KK19	.906	Valid
	KK20	.554	Valid

After deleting the item indicator above the results of table 4, it shows that all statement indicators in the research instrument can meet the required values or it can be concluded that all statement indicators are valid. Therefore, there is no longer a need for indicator items to be eliminated or discarded, all indicator items in this study can be used for the next stage of research.

Table 5. Loading Work Motivation Factors

Variabel	Indicator	Loading Factor	Validity
Work Motivation	MK1	.877	Valid
	MK2	.985	Valid
	MK3	.805	Valid
	MK4	.903	Valid

Based on the results in table 5, it shows that all the loading factor values in the research instrument, especially the work motivation indicator, have met the required values or it can be

concluded that the work motivation statement indicator is valid. and can be continued to the next stage of research.

Table 6. Loading Non-Financial Compensation Factors

Variabel	Indicator	Loading Factor	Validity
Non-Financial Compensation	KS1	.773	Valid
	KS2	.803	Valid
	KS3	.717	Valid
	KS4	.603	Valid
	KS5	.792	Valid

Based on the results in Table 6, it shows that all the loading factor values in the research instruments, especially the non-financial compensation indicators, have met the required values or it can be concluded that the work motivation statement indicator is valid. and can be continued to the next stage of research.

Reliability Test

The author conducted a reliability test, which is to measure the extent to which each variable is consistent or reliable with the indicators of the questions contained in the questionnaire. According to Hair *et al*,. (2010), if *Cronbach' Alpha* has a value of 0.6 to 0.7 or *Cronbach's Alpha* > 0.7, then the variable can be said to be reliable. The following is a table of the results of the reliability test for the variables selected by the author.

Table 7. *Reliability Test*

Variabel Laten	*Cronbach's Alpha*	Criterion
Nonfinancial Compensation	0,886	Reliabel
Work Motivation	0,954	Reliabel
Job Satisfaction	0,960	Reliabel
Organizational Commitment	0,941	Reliabel

Source: Data processing is carried out with SPSS 21

Based on the results in Table 7 above, it shows that all research variables, namely *Nonfinancial compensation*, work motivation, job satisfaction, and organizational commitment, have *Cronbach's Alpha* ≥ 0.6. This states that the variables are consistent with the indicators of the questions contained in the questionnaire, in addition to that all cronbach alphas in the variables tested have a very high consistency value

Hypothesis Testing

The Relationship between Work Motivation and Organizational Commitment

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	80.000[a]	60	.043
Likelihood Ratio	53.220	60	.720
Linear-by-Linear Association	6.058	1	.014
N of Valid Cases	16		

a. 78 cells (100.0%) have expected count less than 5. The minimum expected count is .06.

Figure 1. *Chi-Square Tests* Employment Relationship Vs Organizational Commitment

Based on the results of data processing testing using the SPSS application, the results of the chi-square test Work Motivation with organizational commitment showed an Asymp Sig value of 0.043 which indicates that *the p-values* of this hypothesis result < 0.05. meaning that Work Motivation is proven to have an influence on organizational commitment in this study. so it can be concluded that hypothesis 1 is accepted.

The Relationship of Job Satisfaction with Organizational Commitment

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	176.000[a]	156	.130
Likelihood Ratio	77.632	156	1.000
Linear-by-Linear Association	8.275	1	.004
N of Valid Cases	16		

a. 182 cells (100.0%) have expected count less than 5. The minimum expected count is .06.

Figure 2. *Chi-Square Tests* Job Satisfaction Vs Organizational Commitment

Based on the results of data processing testing using the spss application, the results of the non-financial compensation chi-square test with organizational commitment show an Asymp Sig value of 0.130 which indicates that the p-values of this hypothesis result > 0.05. This means that job satisfaction has not been proven to have an influence on organizational commitment in this study. So it can be concluded that hypothesis 2 is not accepted.

The Relationship of Non-Financial Compensation to Organizational Commitment

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	144.000[a]	117	.046
Likelihood Ratio	71.041	117	1.000
Linear-by-Linear Association	9.160	1	.002
N of Valid Cases	16		

a. 140 cells (100.0%) have expected count less than 5. The minimum expected count is .06.

Figure 3. *Chi-Square* Non-Financial Compensation Relationship vs Organizational Commitment

Based on the results of data processing testing using the spss application, the results of the chi-square test of non-financial compensation with organizational commitment showed an *Asymp Sig* value of 0.046 which indicates that *the p-values* of this hypothesis result < 0.05. This means that non-financial compensation is proven to have an influence on the organization's commitment in this study. So it can be concluded that hypothesis 3 is accepted.

Discussion

The Relationship between Work Motivation and Organizational Commitment

Work motivation plays a very important role in influencing organizational commitment, especially in banking companies, High work motivation encourages employees to work harder, smarter, and more efficiently. When employees feel motivated, they will try to give their best

contribution to the company. This in turn improves individual performance which can strengthen their commitment to the organization's goals and values.
Dwi Irvianti (2020) stated that employee morale can be improved through *morning briefings* every day to improve relationships with superiors, subordinates, and colleagues. Employees with high motivation in work will try to get the work done well. Employees will assess their work as challenging for their career development. Therefore, employees will feel happy so that they are satisfied at work. In addition, employees who feel motivated generally have a stronger emotional attachment to the organization. They feel more connected to the company's vision and mission, and feel proud to be part of the team. In the banking sector, which relies heavily on customer integrity and trust, an employee's emotional commitment to the organization is crucial to maintaining a reputation and relationship with customers.

Hasan (2019) proves that work motivation has a positive and significant effect on organizational commitment to private banks in Batam. The higher the employee's work motivation, the more it will increase the Organization's Commitment. Work motivation and organizational commitment) are interconnected and form a strong foundation for the company's long-term success. High motivation increases commitment, and strong commitment supports the company's sustainability and success in a competitive market.

The Relationship between Job Satisfaction and Organizational Commitment.

Although in general job satisfaction is thought to affect organizational commitments, in the context of banking companies, there are several reasons why job satisfaction may not have a significant influence on organizational commitments.in contrast to previous research conducted by (Tobias & Minarni, 2022) Here are some factors that can explain this phenomenon;

1. Focus on Financial Compensation: In the banking sector, many employees prioritize financial compensation such as salary, bonuses, or performance-based incentives over non-financial aspects of job satisfaction. When employees feel that their financial compensation is adequate or more attractive elsewhere, job satisfaction may not be strong enough to increase their commitment to the organization. They may feel satisfied with their job in terms of salary and benefits, but don't feel emotionally attached or loyal to the organization itself.
2. Work Pressure and Stress: In a banking industry that has high work pressure, such as with strict targets or high demands, employees may feel that their job satisfaction decreases even if they remain committed to working hard to meet company expectations. In this case, even if employees feel satisfied with some aspects of their work, long-term stress and pressure can reduce the influence of job satisfaction on their commitment to the organization.

The Relationship between Non-Financial Compensation and Organizational Commitment.

Non-financial compensation, although often considered secondary to financial compensation, still has a significant influence on organizational commitments, including in banking firms. Non-financial compensation such as recognition of achievements, career development, and opportunities to upskill, contribute to higher job satisfaction. When employees feel emotionally valued or given opportunities to grow, they tend to be more satisfied with their work and feel more attached to the organization.

In banking companies, which often face high pressures, this greater job satisfaction can increase long-term commitment to the company. In addition, work flexibility, self-development, or recognition of achievements create a more positive work environment. A work environment that supports employees' well-being, both physically and psychologically, will

increase their sense of loyalty and commitment to the company. In banking companies, which often have high workloads and high demands, creating a work culture that supports and rewards individual contributions can greatly strengthen organizational commitment. Career development and promotion opportunities In banking, many employees want to advance in their careers and reach higher positions, when companies offer training, mentoring, or opportunities to grow professionally, this not only improves employees' skills but also strengthens their commitment to stay in the company. Employees who see a clear career path in the company tend to be more committed to working hard and making greater contributions. In line with this, Fitria & Chalil (2023) prove that non-financial compensation has a positive and significant effect on organizational commitment to BPS Aceh Province. The better the non-financial compensation provided by the company to its employees, the better the commitment of the company's organization.

The hypothesis proposed is empirically proven to have a significant influence, from the results of research data processing, especially the implications of work motivation on organizational commitment The results of this study show that there are several things that can be improved and improved, while the mapping of the most dominant and weakest indicators in the Work Motivation variable is shown in Table 8

Table 8. Mapping the most influential indicators and the weakest indicators on the Work motivation variable

Variabel	The Most Dominant Indicator	The Weakest Indicator
Work Motivation	I will be motivated and improve the quality of my work performance	I will be motivated and increase productivity in my work

Source: Results, Processed using SPSS 25 (2024)

Fitria & Chalil (2023) prove that non-financial compensation has a positive and significant effect on organizational commitment to BPS Aceh Province. In line with this, the *most* dominant and weakest mapping indicators in the Non-Financial Compensation variable are shown in Table 9.

Table 9. Mapping the most influential and weakest indicators in the Non-Financial Compensation variable

Variabel	The Most Dominant Indicator	The Weakest Indicator
Non-Financial Compensation	I had the opportunity to attend training to improve my skills and skills in handling certain tasks according to the procedure	The granting of promotions or positions is an appreciation and encouragement for the workforce for their service and achievements in the company

Source: Results, processed using SPSS 25 (2024)

The training provided by the company to employees is considered very good to improve skills in addition to the compensation they receive so that it needs to be continued and multiplied.

Managerial Implications

Managerial Implications on the Relationship between Work Motivation and Organizational Commitment

Work motivation has a significant impact on organizational commitment. Therefore, management needs to implement strategies that can increase employee motivation so that they remain highly loyal to the company. Some of the steps that can be taken include:

1. Building Effective Communication
   Increase openness between management and employees through regular discussions, such as daily morning briefings to strengthen working relationships. Provide constructive feedback to employees so that they feel valued and motivated to grow.
2. Increase Appreciation and Recognition
   Develop a performance-based reward system, such as employee of the month, performance bonuses, and other incentives. Hold public appreciation for employees who have high achievements so that they feel appreciated.
3. Employee Development Program
   Provide training and self-development opportunities for employees to continue to improve their skills. Implement mentoring or coaching programs so that employees get guidance from more experienced superiors.
4. Creating a Healthy and Enjoyable Work Environment
   Provide facilities that support employee well-being, such as comfortable rest areas and work-life balance programs. Hold social activities or team building regularly to strengthen relationships between employees.

Managerial Implications on the Relationship of Job Satisfaction with Organizational Commitment

While job satisfaction doesn't always have a direct impact on an organization's commitment to the banking sector, several factors can be optimized to ensure employees remain emotionally attached to the company:

1. Optimizing Non-Financial Satisfaction Factors
   Although employees in the banking sector prioritize financial compensation, management must still pay attention to other aspects such as a comfortable work environment, work flexibility, and career development opportunities. Provide work-life balance programs, such as flexible leave policies or more flexible hours.
2. Managing Stress and Work Pressure
   Conduct stress management programs, such as counseling, time management training, and workplace meditation. Ensure realistic work targets so as not to overload employees.
3. Increase Employee Engagement
   Involve employees in the decision-making process to increase their sense of belonging to the organization. Opening communication channels for employees to convey suggestions or input related to company policies.

Managerial Implications on the Relationship of Non-Financial Compensation to Organizational Commitment

Non-financial compensation, such as recognition of achievements, career development, and a supportive work environment, plays an important role in increasing organizational commitment. Some of the steps that can be taken include:

1. Increase Career Development
   Provide employees with a clear career path, including training opportunities, internal promotions, and professional certification programs. Develop succession planning programs to ensure that employees have the opportunity to move up.
2. Increase Appreciation and Recognition
   Create a more structured reward system, such as giving annual awards to the best employees. Hold an internal award event to appreciate employees' contributions in various aspects of work.
3. Improve Work-Life Balance
   Providing facilities that support employee comfort, such as relaxation rooms, canteens with

healthy food, and remote working policies. Provides flexibility in scheduling work for employees in need, especially for positions that are less tied to a fixed schedule.

4. Creating a Supportive Work Environment
   Build a work culture that supports and rewards individual contributions through open and transparent communication. Hold social activities and team bonding regularly to strengthen relationships between employees.

CONCLUSION

This study provides empirical evidence regarding the influence of work motivation, job satisfaction, and non-financial compensation on the organizational commitment of a case study on BPR. The study used a sample of 16 respondents who were BPR employees, it can be concluded that work motivation and non-financial compensation have a significant influence on organizational commitment, while job satisfaction does not have a significant influence on organizational commitment in the banking sector.

1. The Relationship between Work Motivation and Organizational Commitment
   The results of the chi-square test showed that work motivation had a significant influence on organizational commitment with an Asymp Sig value of 0.043 (<0.05). This shows that the higher the employee's work motivation, the greater their commitment to the organization. Highly motivated employees tend to be more productive, loyal, and contribute positively to the company's success.
2. The Relationship of Job Satisfaction with Organizational Commitment
   The results of the chi-square test showed that job satisfaction had no significant effect on organizational commitment, with an Asymp Sig value of 0.130 (>0.05). These findings show that in the banking industry, employee job satisfaction is more influenced by other factors such as financial compensation, work pressure, and strict target demands.
3. The Relationship of Non-Financial Compensation to Organizational Commitment
   The results of the chi-square test showed that non-financial compensation had a significant influence on organizational commitments, with an Asymp Sig value of 0.046 (<0.05). Employees who receive awards, recognition for achievements, and opportunities to grow tend to be more loyal to the organization. Therefore, companies need to pay more attention to the non-financial compensation aspect to increase employee commitment.

Suggestion

There are several suggestions that can be used as a reference for companies, human resource management, and subsequent researchers to increase the commitment of employee organizations, especially in the banking sector.

Advice for Companies and HR Management

1. Increase Work Motivation
   Companies should implement performance-based reward and incentive systems to increase employee motivation. Hold morning briefings or regular motivational meetings to build work morale and improve communication between superiors and subordinates. Provide self-development opportunities, such as training, seminars, or certifications that can improve employee skills.
2. Optimizing Job Satisfaction
   Although job satisfaction has not been shown to have a direct effect on organizational commitment, companies must still pay attention to aspects of employee well-being, such as a comfortable work environment and work-life balance. Reduce work stress by setting realistic targets and providing employees with a stress management program. Increase work flexibility for employees in need, for example by implementing flexible working hours or a more adaptive leave policy.

3. Increase Non-Financial Compensation
   Provide a clear career promotion program, so employees have the motivation to stay and thrive in the company. Increase recognition of employee achievements, either through individual awards, certificates, or appreciation in work meetings. Build a more supportive work culture, by increasing employee involvement in decision-making and creating a more positive and collaborative work environment.

Suggestions for Further Research

1. This research still has limitations in the scope and variables studied. Therefore, further research can expand on other variables, such as organizational culture, leadership, or work-life balance that may also affect organizational commitment.
2. It is advisable to conduct research with more diverse methods, such as qualitative approaches or longitudinal studies, to better understand the factors that affect employee engagement in the long term.
3. Research can be carried out on different industry sectors, to see if the results obtained are applicable in general or only limited to the banking sector.

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