

THE EFFECT OF ORGANIZATIONAL CULTURE AND COMPETENCY ON ORGANIZATIONAL COMMITMENT AND EMPLOYEES PERFORMANCE OF NATIONAL PRIVATE BANK IN TARAKAN CITY

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ABSTRACT

The purpose of this study was to determine directly or indirectly the effect of competence and organizational culture on organizational commitment and employee performance of the Tarakan City National Private Bank. The number of samples is all 72 employees. The analysis technique uses Path analysis using the SPSS program. The results of data analysis show that: 1) The commitment variable has a positive and insignificant effect on performance. 2) Organizational culture variable has a positive and significant effect on performance. 3) The competence variable has a positive and insignificant effect on organizational commitment. 4) Organizational culture variable has a positive and significant effect on organizational commitment. 5) Organizational commitment variable has a positive and insignificant effect on performance. 6) Competence has no significant effect on performance through organizational commitment. 7) Organizational culture has no significant effect on performance through organizational commitment.

Keywords : competence, organizational culture, organizational commitment, and performance

INTRODUCTION

Background

A company or organization to achieve its goals and objectives of course requires resources. Resources can be in the form of human resources, natural resources, scientific resources, technological resources, and financial resources. One of the important factors in a company or organization is human resources because humans will manage other resources, which carry out their respective roles will be a factor in supporting the existence of a company. Human resources are the most important part of their role in achieving company goals because the key to success in winning a business to survive and develop is in human resources as business actors (Handoko, 2001). Competition in the face of globalization requires companies to be more effective and efficient in their work. The progress of a company is also determined by the

quality of employees or employees which is the most important element. To be able to produce professional human resources, high employee performance is one of the things that the company expects. The company's productivity can increase overall and can survive in global competition supported by higher levels of employee performance. Optimal performance is the result of good performance that reflects the ability of employees. Employee performance is generally defined as an individual's success in completing a job or is the result of work achieved by someone in achieving work targets through the tasks assigned to him. The increasing number of Banks engaged in the economy certainly increases competition in business, competitive advantage can be achieved if the Bank has qualified, competent, and high-performing human resources. Private banks in Tarakan City have a responsibility to continue to advance and maintain their existence. All of this of course cannot be separated from the role of each employee in the company, because a bank has stages and completion targets that involve all departments in completing workloads so that work completion targets are met.

There are several factors related to performance. Competence, organizational culture and organizational commitment. Factors that can improve employee performance is competence. According to Mitrani et al., (1995 : 110) Competence or ability is an individual trait related to the implementation of work effectively or very successfully. It is this unequal competence that distinguishes humans from superior actors and who does not. In order to achieve sufficient or average performance, competency limits (thresholds of competence) or essential competencies are required. Competency limits or specific competencies for the job are patterns or guidelines in employee selection (personnel selection), task transfer planning (succession planning), performance evaluation (performance appraisal), and development.

The second factor is organizational culture. In addition to the competence factor, there are other factors that are indicated to have an effect on performance, namely organizational culture. Organizational culture is a system of shared understanding held by members that distinguishes the organization from other organizations. This system of shared understanding is a set of key characteristics that are upheld by the organization. Elements of culture are very important in the development of an organization, organizational culture consists of things that are not visible and abstract things such as values, norms, behavior, and is the core of the most basic assumptions. Artifacts are a visible part of culture, public facilities such as work uniforms, official cars and so on.

Another factor that affects the low performance of lecturers in realizing the Tri Dharma of Higher Education can also be caused by the low organizational commitment of lecturers. Their consistency is also an important aspect. Consistency is not only carried out by top management, but also all members of the organization must have consistency in carrying out all programs and organizational rules. To increase organizational commitment, the involvement of organizational

members is very necessary, so that all members feel a sense of belonging without discrimination.

According to research by Jack, et al (2012), it shows that organizational commitment has a significant effect on performances. This research was conducted on 127 employees at PDAM in Jayapura Papua. High employee commitment will devote all his thoughts, abilities and skills to the progress of the organization.

Based on the previous description, it can be concluded that employee performance is very important, because it involves intellect and the future of the company. For that, it is no less important than research performance, including research conducted by Zahariah, et al., (2009), Soo, Woo (2009), Monetje and Martins (2009), Sethela and Rosli (2011), Mujeeb, et al (2011), Selma (2011), Hueryren, et al., (2012), Simpson (2012), and Usman, et al., (2012). The results of this study indicate that there is a direct and indirect relationship between competence (ability) and organizational culture on organizational commitment and employee performance. The results of this study strengthen the theory put forward by Davis and Newstrom (2002 : 15) and Robbins (2008 : 684) where performance is shaped by the ability and organizational culture in the company's environment.

LITERATURE REVIEW

Competence

Competence or ability is defined by Mitrani et al., (1995 : 110) is an individual trait related to the implementation of a job effectively or very successfully. It is this competency gap that distinguishes humans from superior actors and who does not. To achieve sufficient or average performance, a limit competency or an essential competency is required. Limitations of competence or specific competencies for the job are patterns or guidelines in employee selection (personnel selection), succession planning, performance evaluation (performance appraisal), and development.

Competence is the knowledge, experience and skills to meet the demands of roles and expertise in the standard industry field (Armstrong, 2003 : 106). Competence is defined (Mitrani et al., 1995 : 109) "the underlying characteristics of an individual roommate causally related to a criterion reference or effective and superior performance in a job or situation". Or characteristics that underlie a person and relate to the effectiveness of the individual's performance on the job. From this definition, individual competence is something inherent in him that can be used to predict performance levels. Namely motives, self-concept, character, knowledge and abilities/skills. Individual competencies in the form of skills and knowledge can be developed through education and training, while motive competencies can be obtained during the selection process.

There are four aspects or components related to the competence of educators, namely: (1) Personal competence is a personal manifestation of behavioral predisposition. This is inseparable from the position of educators who are expected to support certain personalities, both those related to work and those related to the profession or interacting with their social environment (Theodore, et al. 1987). (2) Pedagogic competence is directly related to everything in carrying out their duties as educators. (3) professional competence refers to the ability to master the learning material broadly and deeply which allows guiding students to meet the specified competency standards. (4) Social competence is the ability of educators to interact and communicate with their social environment.

Based on research conducted by Spencer and Spencer (1993: 25-89) states that individual competencies can be divided into six clusters of competencies: (1) Achievement and action competencies are encouragement to act. a person and their effect on increasing productivity. (2) Service competence (helping and human service) includes sincerity in understanding the desires, interests and needs, including the needs of the people under their services. (3) Competence to influence others (impact and influence) is the ability to influence others. (4) Managerial competence (managerial) refers to special abilities in managing organizational resources. (5) Competence of skills (cognitive) is the ability of individuals to understand situations, tasks, problems and opportunities that exist through certain knowledge. (6) Self-effectiveness is a reflection of one's maturity in relation to other people at work.

Organizational culture

Robbins and Coulter (2007 : 62), organizational culture is a system of shared meanings and beliefs held by members of an organization that determines, in large part, how employees behave. Organizational culture is a system of meanings, values, and beliefs that are shared in an organization that becomes a reference for action and differentiates one organization from another. Robbins (2003 : 525), organizational culture "A system of shared meaning held by members that distinguishes the organization from other organizations". Organizational culture is a system of meaning or significance held by members that distinguishes an organization from other organizations.

According to Wood et al., (2001 : 391), is the organizational culture and value system that is believed to be developed by the organization that directs the behavior of members of the organization itself.

According to Harrison and Stokes (1992), organizational culture is a pattern of beliefs, values, rituals, myths from members of the organization, which influence the behavior of all individuals and groups in the organization.

According to Gareth, "Organizational culture is a set of shared values that control the interactions of organizational members with each other and with suppliers, customers, and other people outside the organization", which means that organizational culture is a set of shared values that control the interactions of each member of the organization, as well as with others. suppliers, customers, and others outside the organization.

Luthans (2006:132) organizational culture has a number of important characteristics, including the observed rules of behavior, norms, dominant values, philosophy, rules, and organizational climate. Luthans also said that each of these characteristics has controversy and different levels of research. Meanwhile, according to Robbins and Coulter (2007 : 256), there are seven main characteristics of organizations, namely a culture of innovation and risk taking, attention to detail, results orientation, people orientation, team orientation, aggressiveness, and stability.

Schein (2002 : 13) has five dimensions that need to be considered when talking about the basic assumptions of organizational culture in the context of human relations with the environment, the nature of reality and truth, human nature, and human nature. activities, and the nature of human relationships.

Organizational commitment

Organizational commitment is a condition where an employee likes a particular organization and the goals and desires to maintain membership in the organization. According to Robbins (2008 : 100) defines that high work engagement means supporting the work of certain individuals, while high organizational commitment means that the organization does not take sides in recruiting individuals. In school organizations, teachers are professionals who deal directly with students, so teachers in carrying out their duties as educators are able to carry out their policies with certain goals and have a strong commitment to the school where they work.

Mathis and Jackson (2006 : 122) organizational commitment is the extent to which employees believe and accept organizational goals, as well as the desire to stay or leave the company which is ultimately reflected in absenteeism and employee turnover. Griffin (2005 : 15) organizational commitment (organizational commitment) is an attitude that reflects the extent to which an individual knows and is bound to the organization. A committed individual tends to see himself as a true member of the organization. Zurnali (2010 : 15) defines the notion of organizational commitment by referring to the opinion of Meyer and Allen (1993), Curtis and Wright (2001), and SGA Smeenk, et al., (2006) he defines it as organizational commitment which characterizes the psychological state of employee relations. with the organization or the implications that affect whether employees will remain in the organization or not, are identified in three components: affective commitment, continuance commitment and normative commitment.

Proposed by Allen and Meyer (1993), who argue: "organizational commitment is identified in three types of commitment; affective commitment, continuance commitment, and normative commitment as psychological states" that characterize an employee's relationship with the organization or have implications for influencing whether an employee will continue with the organization. Organizational commitment as a psychological state that characterizes the employee's relationship with the organization or the implications that influence whether the employee will remain in the organization or not, identified in three components; (1) affective commitment, namely a person's emotional involvement in the organization in the form of feelings of love for the organization. (2) Continuing commitment, namely one's perception of the costs and risks of leaving the current organization. (3) Normative commitment is a moral dimension based on a sense of obligation and responsibility towards the employing organization. In general, research related to employees who have

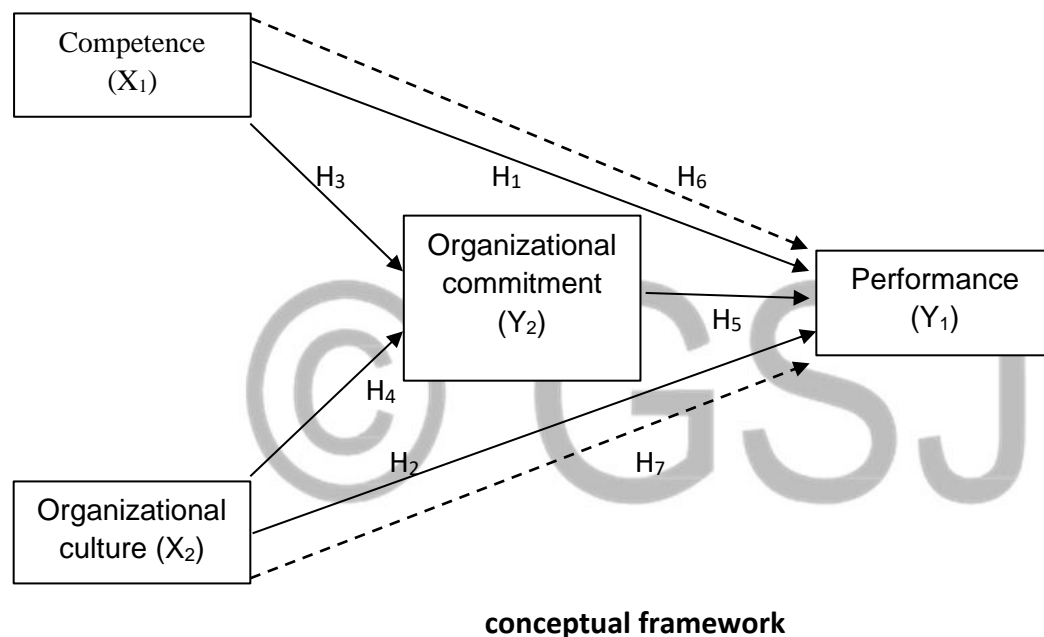
strong affective commitment will remain in the organization because they want to stay (Because they want to). Employees who have a strong commitment to continue because they have to stay with the organization (Because they have to). And employees who have a strong normative commitment because they feel they have to live together (Because they fall they have to do it).

Performance

Whitmore (1997 : 104) performance is a necessary function of a person, performance is an action, achievement, public display of skills. Cushway (2002 : 198) performance is assessing how a person has worked compared to a predetermined target. Rival (2004 : 309) argues that performance is a real behavior displayed by everyone, as a result of the achievement of employees in accordance with their role in the company. Performance is a condition that must be known and confirmed to certain parties to determine the level of achievement of results associated with the vision of an agency assigned to an organization or company and to determine the positive and negative impacts of an operational policy. Individuals who have high performance have several characteristics, including: achievement-oriented, self-confidence, self-control and competence.

According to Grote (2002), performance appraisal is a formal management system that provides an evaluation of the quality of individual performance in an organization. Fisher et al., (1993), performance appraisal is the process of assessing the contribution of employees to the organization over a certain period of time. Wayne et al., (2002), performance appraisal is a system of reviewing and evaluating the work performance of individuals or teams. Latham et al., (1994), performance appraisal is a personal decision any end effect which is employee retention, termination of employment, promotion, demotion, transfer, salary or decrease or increase in acceptance into the training program.

According to Bernardin and Russell (2000: 67) how to measure the contribution of individuals to the organization. Gary (2006 : 2) argues that performance evaluation consists of three steps; defines work, assesses performance, and provides feedback, while Schuler and Jackson (1999 : 11) find that performance evaluation consists of three types of performance criteria, namely: 1. Criteria based on nature, which focuses on the personal characteristics of an employee, loyalty, reliability. , communication skills and leadership skills. 2. Important for jobs that require interpersonal relationships. 3. From how something is achieved or produced to how work is done. This criterion is Performance based on results. This criterion focuses more on what has been achieved or produced.



HYPOTHESIS

H1: Competence has a direct, positive and significant effect on employee performance.

H2: Organizational culture has a direct, positive and significant effect on employee performance.

H3: Competence has a direct, positive and significant effect on organizational commitment.

H4 : Organizational culture has a direct, positive and significant effect on organizational commitment.

H5: Organizational commitment has a direct, positive and significant effect on employee performance.

H6: Competence has a positive and significant effect on employee performance through organizational commitment as an intervening variable.

H7: Organizational culture has a positive and significant effect on employee performance through organizational commitment as an intervening variable.

RESEARCH METHODS

Research design

This research method is a quantitative method. This research was conducted in all private banks in Tarakan City, North Kalimantan. With a population of approximately 94 employees from 7 private banks. With the number of samples from the 5% error rate using the formula $N / (1 + (N \times e^2))$, the total is 72 samples. The research model used in this study is a tiered structure model and to test the hypothesis using SPSS analysis techniques.

Table 1 . Distribution of Research Population by Bank

No	Bank name	Number of people)
1	Bank BCA	39
2	MAY Bank	11
3	MEGA bank	8
4	SINARMAS Bank	11
5	MNC Group Bank	10
6	DANAMON Bank	9
	Total	88

Data Types and Sources

The type of data used in this research is quantitative data, because this research is presented with numbers and calculations using statistical methods.

Method of collecting data

Data collection techniques in this study were carried out using several techniques, including:

Interviews, Questionnaires, Literature Studies .

Research Instruments

Data analysis can be interpreted as an effort from data that is already available then processed with statistics and can be used to answer the formulation of the problem in research (Sujarweni V. Wiratama, 2015). Validity test, if the loading factor is 0.5, then the indicator in question is valid and significant for measuring a construct (Anderson & Garbing, 2008). Confidence test, reliability measurement uses Cronbach alpha statistical test where a variable is said to be reliable if it gives a Cronbach alpha value > 0.5 .

RESEARCH RESULT

Validity Test Results

The validity test indicates how good the technique, instrument, or measurement process is against the expected concept to find out whether what is asked in the questionnaire is in accordance with the concept. In this study, there are two independent variables (*Independent Variable*) namely competence, organizational culture and two dependent variables (*Dependent Variable*) namely organizational commitment, performance. The results of the validity test using the SPSS program can be seen in the appendix. The correlation technique used is *Pearson Correlation* whose measurement criteria are the calculated r value less than the significance limit of 0.05, then the statement is declared valid.

Table 2. Validity of Variable I

Variable	Indicator	r_{count}	r_{table}	Information
Competence (X1)	X ₁	0.714	0.235	Valid
	X ₂	0.815	0.235	Valid
	X ₃	0.762	0.235	Valid
	X ₄	0.844	0.235	Valid
	X ₅	0.851	0.235	Valid
	X ₆	0.712	0.235	Valid
	X ₁	0.635	0.235	Valid

Variable	Indicator	r _{count}	r _{table}	Information
Organizational Culture (X2)	X ₂	0.717	0.235	Valid
	X ₃	0.796	0.235	Valid
	X ₄	0.754	0.235	Valid
	X ₅	0.720	0.235	Valid
	X ₆	0.862	0.235	Valid
	X ₇	0.846	0.235	Valid
	X ₈	0.792	0.235	Valid
	X ₉	0.906	0.235	Valid
	X ₁₀	0.885	0.235	Valid
	X ₁₁	0.833	0.235	Valid
	X ₁₂	0.747	0.235	Valid
Performance (Y1)	Y1 ₋	0.641	0.235	Valid
	Y2 ₋	0.846	0.235	Valid
	Y ₃	0.835	0.235	Valid
	Y ₄	0.773	0.235	Valid
	Y ₅	0.778	0.235	Valid
	Y ₆	0.677	0.235	Valid
	Y ₇	0.743	0.235	Valid
	Y ₈	0.847	0.235	Valid
	Y ₉	0.636	0.235	Valid
	Y ₁₀	0.820	0.235	Valid
	Y ₁₁	0.714	0.235	Valid
	Y ₁₂	0.769	0.235	Valid
Organizational Commitment (Y2)	Y1 ₋	0.641	0.235	Valid
	Y2 ₋	0.846	0.235	Valid
	Y ₃	0.853	0.235	Valid
	Y ₄	0.773	0.235	Valid
	Y ₅	0.778	0.235	Valid
	Y ₆	0.677	0.235	Valid
	Y ₇	0.743	0.235	Valid
	Y ₈	0.847	0.235	Valid
	Y ₉	0.636	0.235	Valid
	Y ₁₀	0.820	0.235	Valid
	Y ₁₁	0.714	0.235	Valid
	Y ₁₂	0.769	0.235	Valid

Reliability Test Results

After the validity test, a reliability test was conducted in order to show the extent to which the measurements could give no different results if repeated measurements were made on the same subject. However, this means that reliability must be tested by retesting. Reliability test is used to show the extent to which a measurement can give relatively no different results when re-tested on the same subject. The instrument reliability technique in this research is using *Reliability Analysis Statistics with Cronbach Alpha* (α). If the *Cronbach Alpha* (α) > 0.60 then the research instrument is reliable.

Table 3. Reliability Test Results

Variable	<i>Cronbach Alpha</i>	Critical Value	Information
Competence	0.793	0.60	Reliable
Organizational culture	0.776	0.60	Reliable
Performance	0.772	0.60	Reliable
Organizational Commitment	0.772	0.60	Reliable

Hypothesis Test (Path Coefficient)

Hypothesis testing in this study uses path analysis, in path analysis there is a path coefficient. The path coefficient shows the strong influence of the independent variable (exogenous) on the dependent (endogenous). According to Sugiono (213 : 302) if the path coefficient is low, and the number is below 0.05, the influence of the path is considered low so that it can be eliminated.

Table 4. Hypothesis Testing Between Variables

Influence	Standardized Beta coefficients	T	F	Sig.	R Square	Note.
Structural Equation 1 X ₁ X ₂ to Y ₁						
Competence → performance	0.157	1.545	20.607	0.127	0.374	No Significant
Organizational Culture → performance	0.538	5,275		0.000		Significant
Structural Equation 2 X ₁ X ₂ to Y ₂						
Competence → Organizational Commitment	0.157	1.545	20.607	0.127	0.374	No Significant
Organizational Culture → Organizational commitment	0.538	5,275		0.000		Significant
Structural Equations 3 X ₁ X ₂ Y ₂ to Y ₁						
Organizational Commitment → performance	0.112	0.925	1,262	0.358	0.053	No Significant
Competence → Organizational commitment → Performance	0.005	0.041		0.967		No Significant
Organizational Culture → Organizational Commitment → Performance	0.183	1,519		0.133		No Significant

- a. Hypothesis 1: Competence has no significant effect on the performance of Tarakan City Private Bank employees.

The statistical results carried out have a significant competency value (X1) of $0.127 > 0.05$ meaning H2 is accepted there is a direct and positive effect (constant value 0.327) Competence (X1) on performance (Y1) , then the hypothesis is accepted.

The results of this study also support research and Won Soo (2009) which shows that group cohesiveness has a positive effect on performance competence at the group level. In other words, group cohesiveness is strengthened by competent groups capable of achieving better performance. Neda et al., (2010) show that the four competencies affect the performance of the instructor in the Ministry of Agriculture.

- b. Hypothesis 2: Organizational culture has a significant effect on the performance of Tarakan City Private Bank employees.

The partial hypothesis is that the influence of Organizational Culture on performance has a positive and significant effect. The statistical results that have been carried out have a significant value. The significant value of organizational culture (X2) is $0.000 < 0.05$, meaning that H2 is accepted and has a direct and positive effect (constant value 0.450) Organizational Culture (X2) on performance (Y1) .

Organizational culture is a system of shared meanings and beliefs held by members of an organization that determines, to a large extent, how employees behave. Organizational culture is a system of shared meanings, values, and beliefs in an organization that becomes a reference for actions and differentiates one organization from another. Robbins and Coulter (2007 : 62).

- c. Hypothesis 3: Competence has no significant effect on employee organizational commitment of Tarakan City Private Bank.

The partial hypothesis is that the influence of competence on organizational commitment has a positive and insignificant effect on organizational commitment. The statistical results carried out have a significant competency value (X1) of $0.127 > 0.05$ meaning H2 is accepted there is a

direct and positive effect (constant value 0.327) Competence (X1) on Organizational Commitment (Y2), then hypothesis is accepted.

This proves that the presence of competence can affect an employee and provide a positive response so that they can provide good organizational commitment. Organizational commitment is an attitude that reflects the extent to which an individual knows and is bound by the organization. A committed individual tends to see himself as a true member of the organization. Griffin (2005 : 15).

- d. Hypothesis 4: Organizational culture has a significant effect on the organizational commitment of Tarakan City Private Bank employees.

The partial hypothesis is that the influence of Organizational Culture on organizational commitment has a positive and significant effect. The statistical results that have been carried out have a significant value, the significant value of organizational culture (X2) is $0.000 < 0.05$, meaning that H1 is accepted, there is a direct and positive effect (constant value 0.418) Organizational Culture (X2) on organizational commitment (Y2) .

This proves that with the Organizational Culture is expected to be specifically committed to the company. Research by Khan, et al (2011), Emami, et al (2012), also shows evidence of a significant positive relationship between organizational culture and job satisfaction. The relationship between corporate culture and job satisfaction, where *culture* is said to provide guidance for an employee how he perceives the cultural characteristics of an organization needed in work, interacting with groups, with administrative systems, and interacting with superiors.

- e. Hypothesis 5: Organizational commitment has no significant effect on the performance of Tarakan City Private Bank employees.

The partial hypothesis is that Organizational Commitment to performance has a positive and significant effect. The statistical results that have been carried out have a significant value of Organizational Commitment (Y2) of $0.358 > 0.05$ meaning H2 is accepted there is a direct and positive effect (constant value 0.110) Organizational Commitment (Y2) on Performance (Y1). This proves that the existence of organizational commitment can improve employee work so that it greatly affects performance.

Griffin (2005 : 15) Organizational commitment is an attitude that reflects the extent to which an individual knows and is bound by the organization. A committed individual tends to see himself as a true member of the organization.

- f. Hypothesis 6: Competence has a significant effect on the performance of Tarakan City Private Bank employees through organizational commitment.

The influence of competence in this research model is the organizational commitment variable as an intermediary variable that has a relationship to mediate the Y1 variable , namely the performance of the employees of the Tarakan City National Private Bank. This is indicated by the indirect effect of competence and organizational culture variables on performance through organizational commitment .

$$X_1 \rightarrow Y_2 \rightarrow Y_1 = (0.538 \times 0.005) = 0.026 \text{ or } 0.26\%.$$

Then the value of the indirect effect is 0.26 % .

- g. Hypothesis 7: Organizational culture has a significant effect on the performance of Tarakan City Private Bank employees through organizational commitment.

The influence of organizational culture in this research model where the organizational commitment variable as an intermediary variable has a higher relationship to mediate the Y1 variable the performance of the Tarakan City National Private Bank employee. Organizational culture (X2) on organizational commitment (Y2) with a beta value of organizational commitment (Y2) on performance (Y1).

$$X_1 \rightarrow Y_2 \rightarrow Y_1 = (0.538 \times 0.112) = 0.060 \text{ or } 0.60 \% .$$

Then the value of the indirect effect is 0.60 % .

CONCLUSION

1. competence has a direct positive and insignificant effect on the performance of the employees of the Tarakan City National Private Bank. This means that with the influence of less than optimal competence, performance will not be achieved as desired.
2. Organizational culture has a direct positive and significant effect on the performance of private bank employees in Tarakan City. This means that if the employees are more diligent, the performance provided will be better and increase. On the other hand, if the employee's work is not good, then the employee 's performance will give a negative response, as a result, the positive performance will decrease. This means that with the influence of optimal organizational culture, good performance will be created by itself.
3. competence has a direct positive and insignificant effect on organizational commitment at Private Banks in Tarakan City, this means that the less competence possessed by employees, the organizational commitment will decrease. Likewise, if

- the competencies possessed increase, the organizational commitment decisions also increase.
4. Organizational culture has a positive and significant direct effect on the organizational commitment of private banks in Tarakan City. This means that the higher the organizational culture applied, the higher the organizational commitment will be. Likewise, if the organizational culture applied is decreasing, the organizational commitment will also decrease. This means that with the influence of optimal organizational culture, organizational commitment will be created by itself.
 5. The influence of organizational commitment has a direct and insignificant effect on the performance of private bank employees in Tarakan City. This means that the higher the organizational commitment in a private bank, the employee's performance will increase. Likewise, if the organizational commitment in private banks is bad, the employee's performance will decrease. This means that with optimal organizational commitment, performance will increase.
 6. The influence of competence has a direct and insignificant effect on the performance of private bank employees in Tarakan City through organizational commitment as an intervening variable. The influence of competence in this research model is the organizational commitment variable as an intermediary variable that has a relationship to mediate the Y1 variable, namely the performance of private banks in Tarakan City.
 7. The influence of organizational culture has a direct and insignificant effect on the performance of private bank employees in Tarakan City through organizational

commitment as an intervening variable. The influence of organizational culture in this research model where the organizational commitment variable as an intermediary variable has a higher relationship to mediate the Y1 variable the performance of the Tarakan City National Private Bank employee.

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