THE EFFECT OF COMPETENCE, WORK MOTIVATION, LEADERSHIP AND COMPENSATION ON AFFECTIVE COMMITMENT AND IMPLICATIONS ON PERFORMANCE

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Abstract

This study aims to determine the effect of Competence, Work Motivation, Leadership and Compensation on Affective Commitment and Implications for Agent Performance in Branchless Banking (Survey at BRI Banjarmasin Regional Office). The results of Descriptive research state that Competence is in the fairly good category with the highest dimension is Knowledge, while the lowest dimension is Transfer Skill. Work motivation is in the fairly high category. Leadership is in the category of quite effective. Compensation is in the fairly high category. Affective commitment is in the category of quite strong. The performance is in the fairly high category, while the lowest dimension is Quality. The results of the Verification have a significant influence on the variables of Competence, Work Motivation, Leadership and Compensation simultaneously on Affective Commitment and have an impact on the performance.

Keywords: Competence, Work Motivation, Leadership, Compensation

INTRODUCTION

The banking sector which has a strategic position as an intermediation institution and supporting the banking system is a very decisive factor in the success of economic development in Indonesia, in this regard, the Government has revised Banking Law Number 7 of 1992 concerning Banking with Law Number 10 of 1998 concerning Amendments to Law Number 7 of 1992. With the new banking law, it is expected that the development of banks in Indonesia will develop better. Thus, it is expected that the national banking system will not only include individual bank restructuring efforts but also the restructuring of the banking system as a whole. Efforts to restructure the national banking are a shared responsibility between the Government, the banks themselves and the community that uses bank services. The existence of this joint responsibility can help maintain the health level of the national banking so that it can play a maximum role in the national economy. Talking about the role and responsibility of banking, it will depend heavily on the quality of human resources in the bank, which is able to produce good performance of bank employees.

Employee performance is one of the factors that play an important role for companies to be able to excel in the midst of fierce competition in an effort to achieve company goals. In today's industrial era leading to industry 5.0, companies are required to be able to increase the creativity and innovation of their employees, so that they can survive in the midst of existing competition. Companies or organizations will not achieve progress if the performance of their employees tends to be low. Based on research from Obiefuna Okafor (2014: 138) explained that employees are the most important asset for the creation of the progress of an organization. Based on this explanation, it can be concluded that the company must be able to utilize or maximize facilities and infrastructure, including human resources so that it can have a positive impact on the progress of the organization or company.

Employee performance becomes a measure that can be used to determine whether the organization is effective or not. The human resources component plays an important role and can be a benchmark to determine the level of employee performance. If the quality of human resources in the organization or company is good, it will be compared to the level of employee performance which tends to be easy to increase due to the quality of human resources and vice versa if the quality of human resources is not good then the level of employee performance will be low. Because the organization must pay more attention to the quality of its human resources so that the Vision, Mission, and Goals of the company can be easily achieved. In an effort to improve the performance of employees, the organization or company must pay attention to the factors that affect the performance of employees. According to Singh and Chaudhary (2022), factors that affect employee performance include: 1). Climate and working conditions seen from office atmosphere indicators, workplace arrangement 2). Career and promotion opportunities are seen from the indicators of clarity of career path, clarity of income, sources of profit and willingness of promotion programs 3). Employee satisfaction level, 4), Affective commitment of employees, 5). Leadership and policy are seen from clear policy indicators and directions, clarity of work standards and strategic partnerships. 6). Environmental and family conditions seen from indicators of family support and workplace environmental conditions 7) Work Culture seen from indicators of believed basic values, mindset and initiative. By paying attention to the factors that affect the performance of employees mentioned above, the organization or company can understand more clearly about the wants and needs of its employees so that employees can provide optimal performance. As is known that, in work activities, the output is work productivity, while the Out Come is Employee Performance, thus, if work productivity is often used as a proxy for Employee Performance. This means that, high employee productivity will result in high employee performance.

Cross-border productivity per worker based on GDP in dollars with Singapore ranked first with the world's most productive human resources at $150,300, or 9% higher than the United States at $137,500. Next place is Hong Kong at $137,500.   From 2015 to 2020, Asia's labor productivity grew by an average of 2.9% per year, down from 4.8% in 2010–2015. China saw a significant decline in labor productivity growing to 4.7% from 7.6% in the same period. The main drivers of productivity revival in Asia are Turkey, Vietnam, Bangladesh, China, and Korea. Indonesia's ranking compared to other countries in the world is far below the level of $ 24,400, the result is far from neighboring countries namely Malaysia at $ 54,400 then Thailand $ 30,700 even at the Asean standard of $ 29,400. This shows that the productivity of human resource work in Indonesia is far behind compared to countries in the World and Asean.

The performance of the workforce in Indonesia reached 96.8 percent or increased compared to 2021, which was 95.9 percent. The increase in labor productivity is likely due to an increase in the national average wage, education level, skills and skills of workers, working age (productive age), innovation, management systems and productive work culture. However, conditions began to change when the Covid-19 pandemic began to hit Indonesia. To reduce the rate of spread of COVID-19, the government issued a policy limiting population mobility. Consequently, the number of people and working time are limited. As a result, the labor productivity figure as a proxy for labor performance in 2020 decreased when compared to 2019, which fell by around 3.55 percent. The figure of labor productivity in 2020 is 83.47 million per workforce per year. When viewed based on its business field as shown in the table above, the Processing Industry business field has the highest level of labor productivity, which is 19 percent in 2022. Furthermore, the second rank is occupied by the Agriculture, forestry and agriculture sector by 12.55%, then mining and quarrying are in third position at 10.48 and the Productivity Level of the financial and insurance services sector is 4.34 percent. Based on the explanation above, it can be concluded that the financial and insurance services sector, which includes the banking sector, has a low level of productivity in terms of contribution to GDP according to business fields. The performance of national banks plays an important role in the running of the economy in Indonesia, whether or not the economy is influenced by the performance and growth of the banking sector. One of the economic growth of the community depends largely on the effectiveness and efficiency of services provided by financial institutions, especially banking institutions. The services provided by this banking institution are needed not only to provide economic stimulus to various financial activities of the community, but also to facilitate the public for their financial records to be more controlled and distributed appropriately. This consideration also makes banking institutions try to optimize their service networks, especially to be able to touch people in remote areas that are difficult to get banking services (Alam et al., 2021; Ege & Topaloglu, 2020). (Alam et al., 2021; Ege & Topaloglu, 2020)(Alam et al., 2021; Ege & Topaloglu, 2020)(Alam et al., 2021; Ege & Topaloglu, 2020)In terms of banking performance in Indonesia, based on data from the Republic of Indonesia which released a list of the best banks in Indonesia in 2022. Assessment of performance indicators based on general satisfaction, trust, cost, digital services, and financial advice. The first rank was achieved by Bank Central Asia based on the level of consumer satisfaction and high level of trust from consumers. Judging from its performance, BCA continued its trend of performance growth until the first nine months of 2022, by posting an increase in total

loans of 12.6% on an annual basis (YoY) as of September 2022. In terms of funding, current accounts and savings accounts (CASA) increased 15.1% YoY, supported by high transaction frequency and an increase in customer base. Net profit of BCA and subsidiaries reached Rp29.0 trillion in the first nine months of 2022, or grew 24.8% YoY. Meanwhile, Bank Rakyat Indonesia (BRI) being ranked 12 out of the 20 best banks in Indonesia is certainly a big concern and needs to make improvements and improvements to the indicators of general satisfaction, trust, costs, digital services, and productivity. Bank Rakyat Indonesia inthe midst of challenging world economic conditions, PT. Bank Rakyat Indonesia (Persero) Tbk is able to maintain positive financial performance fundamentals, while still focusing on the core business in the MSME segment, prudently maintained asset quality, and adequate liquidity. This is shown from BRI's financial performance until the end of the third quarter of 2022 on a consolidated basis which recorded a net profit of IDR 39.31 trillion.

The vast territory of Indonesia and the number of people spread across various regions have not been fully touched by banking services. This condition can actually be seen as a potential space for the development of various banking service practices. However, limited reach, limited service infrastructure, lack of modality, human resources, and technology, make banking institutions not always able to reach people in remote areas. However, existing banks also cannot just build their offices in various places without involving careful consideration regarding the readiness of resources, local policies and regulations, potential public acceptance, and others. The Financial Services Authority (OJK) itself is actually aware of these conditions, especially related to the need to expand financial services for the public. This is what makes OJK issue the Laku Pandai program (Financial Services Without Office Office in the Framework of Financial Inclusion), which is the provision of banking services or other financial services through cooperation with other parties (bank agents), and supported by the use of information technology facilities. The BRILink program itself was launched in 2014 and has grown rapidly both in terms of the number of agents and transaction capacity. This BRILink agent has advantages in terms of facilitating banking transactions, where customers can carry out banking activities only through the BRILink agent without having to go to a branch office. Various activities that can be done by Bank BRI customers ranging from money deposits, cash withdrawals, credit top-ups, shopping at merchants, loan deposits, transfers, to FIF, BAF, WOM, and OTO insurance payments. In BRI's Financial Report (2020), for example, it is stated that the rapid increase in BRILink's performance proves that BRI is focused on overseeing the agency business. The existence (BRI, 2020)(BRI, 2020)(BRI, 2020) of mutually beneficial sharing fees and increasing public trust in the financial services of BRILink agents also support the development of BRILink's business performance. The partnership program between BRI and BRI Link Partners in BRI Banjarmasin Region, covers 4 (four) Provinces on Kalimantan Island, including: South Kalimantan Province, East Kalimantan Province, Central Kalimantan Province, and North Kalimantan Province. The total number of BRI Link partnership agents is 38,497 agents, which are categorized into 3 (three) groups, namely: 1). High class, called the JORAGAN group, with a total of 452 agents, 2). Middle Class, called the JAWARA group, with a total of 3,363 agents, and 3). The Low Class is called the BEGINNER group, with a total of 24,682 agents, based on provisions issued by OJK, POJK No. XX/POJK. YY/2014 concerning Officeless Financial Services in the Framework of Financial Inclusion (LAKU PANDAI), this branchless banking agent is a third party that is an extension of the bank to serve customers face-to-face using information technology organized by the bank. Such provisions allow banking customers to not only benefit from various promotional programs for bank services, but also get sharing fees from banks for services presented to the public. In the context of BRILink, this condition makes many BRILink agents who can get large profits every month from the BRILink business they run. Another advantage besides these benefits is that BRI also offers insurance to agents for accidents and fires of their business premises.

The existence of agents in branchless banking services, such as BRILink, is one of the success factors of this service. This BRILink agent can be a substitute for the existence of branch offices as well as the vanguard in improving the banking business. The main function of bank services, in other words, can be replaced by the existence of agents. The agent will be the bank's strategic partner in serving customers. The agent will represent and become an extension of the bank in educating, promoting, and executing transactions from opening an account to handling customer complaints. Agents are individual units or business entities to serve financial transactions which are bank businesses that are highly trusted by the public. In the context of expanding BRI banking services in the regions, especially in various provinces outside Java, such as in Kalimantan, Sumatra, Sulawesi, and others, the existence of BRILink agents clearly provides its own benefits, both for customers who offer to become agents or BRI as a whole. In today's era of digital transformation and the demands of digitalization of banking services, the expansion of branchless banking services through the use of digital technology and the presence of BRILink agents is ultimately an important strategy for BRI to improve its services in several regions outside Java (Harahap, 2021; Sintha, 2021).Performance based on the Number of Financial Transactions of Brilink Agents in Indonesia. The first rank was achieved by Brilink Bandung Branch Agents with a target achievement percentage of 111% then continued the second rank was achieved by Brilink Surabaya Branch

Agents with a target achievement percentage of 107%. Meanwhile, Brilink Agents in Banjarmasin region are ranked below other provinces, which are ranked 9th with a percentage of target achievement of 94%. It can be concluded that the performance of Brilink agents in the Banjar region is still not optimal as seen from the data on the Number of Financial Transactions of Brilink Agents in Indonesia. 200 targets. Achievement of the target of Brilink champion agents and champions in Indonesia. Brilink agents in Denpasar region are ranked first who have reached the target of champion and master agents with a percentage of 115%. Furthermore, Brilink agents in Surabaya and Semarang were ranked second who had reached the target of champion and master agents with a percentage of 114%. Meanwhile, Brilink Agents in Banjarmasin region are ranked lower than other provinces, which are ranked 8th with a target achievement percentage of 110%. Based on the above, it can be concluded that the achievement of the target number of champion agents and bosses is already in the category of being achieved above 100% but is still inferior in rank compared to Brilink agents in other provinces. Jawara agent is a brilink agent that has reached the transaction target above 500 while the juragan agent is a brilink agent who has reached the transaction target above 1500. In its current development, the number of BRILink Agents until September 2022 in Indonesia reached 597,177 agents or an increase of 25.7% Year on Year (YoY). BRI itself targets the number of BRILink agents to reach 600,000 agents by the end of 2022. Customer transactions through BRILink agents continue to increase and drive fee-based income to BRI. In a report submitted by Aestika Oryza Gunarto, Corporate Secretary of BRI, the fee-based income collected by BRI through BRILink agents during January-April 2022 has reached IDR 482 billion. The increase in the number of agents and the number of BRILink transactions has indeed been predicted before. This is also inseparable from the existence of BRI as a bank with the most branch distribution compared to other banks in Indonesia. In particular, in the Banjarmasin area, the number of BRILink agents recorded until 2022 has approximately reached 38 000 units, of which 2000 units of BRILink agents are said to be the most productive This number shows a significant increase for agents, which means that the BRILink program has good acceptance in the community, while showing high agent productivity. Brilink agents, which are spread throughout Banjarmasin and surrounding areas, are BRI's strategic effort to serve the customer segment who are not familiar with digital banking services. In that way, direct service to customers is not only limited to 12 BRI Banjarmasin Branch work units, but can also be represented by existing BRILink agents (Maudhody, 2018). Speaking of the (Maudhody, 2018)(Maudhody, 2018)(Maudhody, 2018) low performance of BRILink agents, it is caused by several factors, one of which is the weak commitment of BRILink employees or agents, especially the affective commitment of BRILink employees / agents. Robbin and Judge. (2018) , said that human resource management is management that focuses its members through various strategic steps in order to improve employee performance towards optimizing organizational goals. One of the efforts to improve employee performance, including through increasing employee commitment to the organization. Efforts to increase employee commitment are more focused on employee affective performance, this is because employee affective commitment can make a strong contribution to improving employee performance.

In several previous studies, including: Siti Normi (2019) and Patricia Yin Yi Lau, et, al. (2016), stated that affective commitment and employee loyalty are determined by organizational culture that encourages HR development and HR empowerment. Therefore, it can be assumed that if the organizational culture is good, the affective commitment and loyalty of employees to the organization or company will be good and increase. Rivai and Sagala (2018) stated that leadership, competence and strong motivation will be able to create high commitment, and in the end will be able to encourage high employee performance as well. Therefore, leadership, competence and motivation are used as drivers in building. affective commitment that will have an impact on employee performance. But in reality the affective commitment of BRILink agents is currently not potimal, this is because: Competence, Work Motivation, Leadership and Compensation at BRILink agencies are less supportive in increasing active commitment, which in turn will have an impact on employee performance that is not optimal. From the description above, BRILink agencies need to take various steps to improve the quality of their human resources, especially from various aspects, including: Competence, Work Motivation, Leadership and Compensation, Affective Commitment, and Employee Performance.

METHOD

Research method is a series of ways or activities of conducting research based on basic assumptions, philosophical and ideological views. The research method itself is basically a scientific way to obtain data with specific purposes and uses(Sugiyono, 2014) Based on this, there are four keywords, namely those that need to be considered, namely scientific methods, data, goals and uses. The type of research used is descriptive and verifiative. Descriptive research is the collection of data to test hypotheses or answer questions regarding the final status of the research subject. This descriptive research aims to obtain a clear description of the characteristics and traits of the variables Competence, Motivation, Leadership, Compensation, Affective

Commitment, and HR performance. Verifiative research is research that aims to know and analyze and test the correctness of a hypothesis implemented through data collection in the field where in this study will examine the influence of variables Competence, Motivation, Leadership, Compensation on affective commitment and its implications on the performance of BRILink agents in branchless banking services in Banjarmasin area. In this study the research sample was taken randomly (random) and proportionally based on region, using the Cluster proportional random sampling technique, This study used validity, teliability and normality tests then This research in conducting verifiative analysis using Path Analysis, and Hypothesis testing. Feasibility Test of the model using Theoretical Plausibility, Accurcy of the estimate of the parameters, explanatory ability and forecasting ability.

RESULTS

Table 1. Competency Validity Test Results (X1)

Variable	Question Item	r-calculate	R-critical	Information
Competence	Item 1	0,422	0,300	Valid
	Item 2	0,432	0,300	Valid
	Item 3	0,453	0,300	Valid
	Item 4	0,594	0,300	Valid
	Item 5	0,681	0,300	Valid
	Item 6	0,609	0,300	Valid
	Item 7	0,575	0,300	Valid
	Item 8	0,614	0,300	Valid
	Item 9	0,618	0,300	Valid
	Item 10	0,682	0,300	Valid
	Item 11	0,555	0,300	Valid
	Item 12	0,608	0,300	Valid
	Item 13	0,508	0,300	Valid
	Item 14	0,582	0,300	Valid
	Item 15	0,546	0,300	Valid

Source: SPSS 26 (2023)

Based on Table 1, the questionnaire on Competency consisting of 15 indicators with 7 dimensions is declared valid because the calcualted r value is greater than the critical r value of 0.300.

Table 2. Work Motivation Validity Test Results (X2)

Variable	Question Item	r-calculate	R-critical	Information
Work Motivation	Item 1	0,586	0,300	Valid
	Item 2	0,745	0,300	Valid
	Item 3	0,746	0,300	Valid
	Item 4	0,685	0,300	Valid
	Item 5	0,691	0,300	Valid
	Item 6	0,722	0,300	Valid
	Item 7	0,654	0,300	Valid
	Item 8	0,740	0,300	Valid
	Item 9	0,682	0,300	Valid
	Item 10	0,672	0,300	Valid
	Item 11	0,663	0,300	Valid
	Item 12	0,582	0,300	Valid
	Item 13	0,691	0,300	Valid
	Item 14	0,742	0,300	Valid
	Item 15	0,707	0,300	Valid

Source: SPSS 26 (2023)

Based on Table 2, the questionnaire on Work Motivation consisting of 15 indicators with 5 dimensions is declared valid because the calcualted r value is greater than the critical r value of 0.300.

Table 3. Leadership Validity Test Results (X3)

Variable	Question Item	r-calculate	R-critical	Information
Leadership	Item 1	0,727	0,300	Valid
	Item 2	0,714	0,300	Valid
	Item 3	0,718	0,300	Valid
	Item 4	0,699	0,300	Valid
	Item 5	0,783	0,300	Valid
	Item 6	0,751	0,300	Valid
	Item 7	0,765	0,300	Valid
	Item 8	0,791	0,300	Valid
	Item 9	0,764	0,300	Valid
	Item 10	0,689	0,300	Valid
	Item 11	0,696	0,300	Valid
	Item 12	0,719	0,300	Valid
	Item 13	0,640	0,300	Valid
	Item 14	0,734	0,300	Valid
	Item 15	0,664	0,300	Valid

Source : SPSS 26 (2023)

Based on Table 3, the questionnaire on Leadership consisting of 15 indicators with 4 dimensions is declared valid because the calculated   r value is greater than the critical r value of 0.300.

Table 4. Compensation Validity Test Results (X4)

Variable	Question Item	r-calculate	R-critical	Information
Compensationi	Item 1	0,675	0,300	Valid
	Item 2	0,646	0,300	Valid
	Item 3	0,527	0,300	Valid
	Item 4	0,609	0,300	Valid
	Item 5	0,711	0,300	Valid
	Item 6	0,685	0,300	Valid
	Item 7	0,748	0,300	Valid
	Item 8	0,729	0,300	Valid
	Item 9	0,708	0,300	Valid
	Item 10	0,639	0,300	Valid
	Item 11	0,674	0,300	Valid
	Item 12	0,661	0,300	Valid
	Item 13	0,678	0,300	Valid
	Item 14	0,603	0,300	Valid
	Item 15	0,664	0,300	Valid

Source: SPSS 26 (2023)

Based on Table 4, the questionnaire on compensation consisting of 15 indicators with 4 dimensions is declared valid because the calculated r value is greater than the critical r value of 0.300.

Table 5. Affective Commitment Validity Test Results (Y)

Variable	Question Item	r-calculate	R-critical	Information
Affective Commitment	Item 1	0,621	0,300	Valid
	Item 2	0,710	0,300	Valid
	Item 3	0,675	0,300	Valid
	Item 4	0,669	0,300	Valid
	Item 5	0,683	0,300	Valid
	Item 6	0,498	0,300	Valid
	Item 7	0,651	0,300	Valid
	Item 8	0,646	0,300	Valid
	Item 9	0,681	0,300	Valid
	Item 10	0,646	0,300	Valid
	Item 11	0,645	0,300	Valid
	Item 12	0,580	0,300	Valid
	Item 13	0,593	0,300	Valid
	Item 14	0,668	0,300	Valid
	Item 15	0,604	0,300	Valid
	Item 16	0,468	0,300	Valid
	Item 17	0,510	0,300	Valid

Based on Table 5, the questionnaire on Affective Commitment consisting of 17 indicators with 3 dimensions is declared valid because the calculated r value is greater than the critical r value of 0.300.

Table 6. BRI Link (Z) Agent Performance Validity Test Results

Variable	Question Item	r-calculate	R-critical	Information
BRI Link Agent Performance	Item 1	0,629	0,300	Valid
	Item 2	0,646	0,300	Valid
	Item 3	0,696	0,300	Valid
	Item 4	0,680	0,300	Valid
	Item 5	0,631	0,300	Valid
	Item 6	0,761	0,300	Valid
	Item 7	0,729	0,300	Valid
	Item 8	0,768	0,300	Valid
	Item 9	0,774	0,300	Valid
	Item 10	0,790	0,300	Valid
	Item 11	0,790	0,300	Valid
	Item 12	0,774	0,300	Valid
	Item 13	0,615	0,300	Valid
	Item 14	0,724	0,300	Valid
	Item 15	0,699	0,300	Valid
	Item 16	0,699	0,300	Valid

Source: SPSS 26 (2023)

Based on table 6 above, the questionnaire on BRI Link Agent Performance consisting of 16 indicators with 6 dimensions is declared valid because the calculat ed r value is greater than the critical r value of 0.300.

Table. 7. Variable Reliability Testing

Variable	r-calculate	r-table	Information
Competence	0,847	0,700	Reliable
Work Motivation	0,920	0,700	Reliable
Leadership	0,935	0,700	Reliable
Work Ethic	0,909	0,700	Reliable
Affective Commitment	0,869	0,700	Reliable
BRI Link Agent Performance	0,932	0,700	Reliable

Source: SPSS 26 (2023)

Based on Table 7. Mentioned above, the reliability test results for the value of the research instrument reliability coefficient are greater than 0.700 which means that all research variables are declared reliable or meet the requirements. Because the validity test and reliability test state that all variables are valid and reliable, it means that the instrument (questionnaire) used is valid and reliable

After analysis of research instruments and scaling analysis and descriptive analysis, the data that has been collected is then used to analyze and test the formulation of hypothesis testing based on the model determined in the previous chapter, namely the path analysis model or path analysis. The results of SPSS estimates from each research variable need to be explained further. This explanation is necessary because each variable is measured indirectly, but is formed by a number of indicators that need to be examined for their role to form these variables. For more details, it will be discussed in each of the hypotheses.

Table 8. Results of the Independent Variable Correlation Coefficient Value Substructure 1

		Competence	Work Motivation	Leadership	Compensation
Competence	Pearson Correlation	1	.798**	.574**	.755**
	Sig. (2-tailed)		.000	.000	.000
	N	212	212	212	212
Work Motivation	Pearson Correlation	.798**	1	.627**	.794**
	Sig. (2-tailed)	.000		.000	.000
	N	212	212	212	212
Leadership	Pearson Correlation	.574**	.627**	1	.599**
	Sig. (2-tailed)	.000	.000		.000
	N	212	212	212	212
Compensation	Pearson Correlation	.755**	.794**	.599**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	212	212	212	212

**. Correlations is significant at the 0.01 level (2-tailed)

Source: SPSS 26 (2023)

In the table above, the value of the correlation coefficient between the largest independent variables is the correlation between the variables Competence and Work Motivation with a correlation value of 0.798, the second highest Competency and compensation correlation variable, with a correlation value of 0.755. leadership and Work Motivation variables with a correlation value of 0.624. While the smallest correlation is the correlation between Competence and Leadership with a correlation value of 0.574

Structural model 1 illustrates the relationship between Competence, Work Motivation, Leadership and Compensation to Affective Commitment, expressed in the following hypothesis: That Competence, Work Motivation, Leadership and Compensation Affect Affective Commitment either partially or simultaneously. Based on the results of SPSS program data processing for structural model 1, in accordance with the proposed hypothesis, the following results were obtained:

Table 9. Substructural Regression Test Results 1

Coefficents[a]

Model		Unstandardized Coefficents		Standardized Coffeicients			Correlations		
		B	Std Error	Beta	t	Sig	Zero Orrder	Partial	Part
1	(Constant)	23.342	2.401		9.722	.000			
	Competence	.277	.064	.284	4.344	.000	.773	.289	.161
	Work Motivation	.296	.066	.323	4.465	.000	.797	.296	.165
	Leadership	.174	.059	.144	2.946	.004	.628	.201	.109
	Compensation	.203	.067	.198	3.021	.003	.755	.205	.112

a. Dependent Variable: Komitmen Afektif

Based on the calculation results in Table 9 above, it can be explained that the Affective Commitment variable is positively influenced by Competence with a path coefficient of 0.284, Work Motivation with a path coefficient of 0.323, Leadership with a path coefficient of 0.144 and Compensation with a path coefficient of 0.198. For the path coefficient X1 to Y of 0.284, it means that if the Competency increases, Affective Commitment will increase by 0.284 units or Competence contributes to an increase in Affective Commitment by 0.284 units. For the path coefficient X2 to Y of 0.323 means that if Work Motivation increases, Affective Commitment will increase by 0.323 units or Work Motivation will contribute to an increase in Affective Commitment by 0.323 units. For the path coefficient X3 to Y of 0.144 means that if the Leadership increases then Affective Commitment will increase by 0.144 units or Leadership will contribute to an increase in Affective Commitment by 0.144 units. For the path coefficient X4 to Y of 0.198 means that if Leadership increases then Affective Commitment will increase by 0.198 units or Leadership will contribute to an increase in Affective Commitment by 0.198 units. Thus, the conceptual hypothesis proposed has been tested and accepted. In full the structural model for substructure 1 can be described as follows:
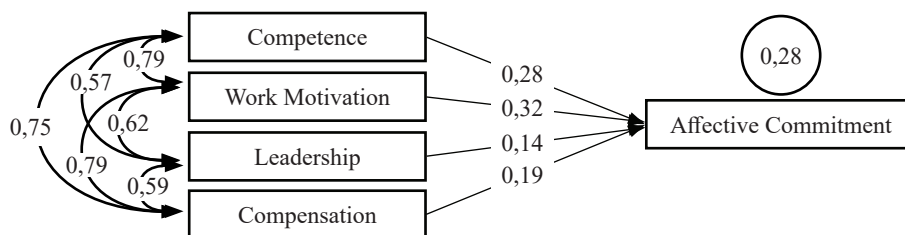

Figure 1. Structural Model

DISCUSSION

Based on the calculation results, the amount of the Coefficient of Determination (R2) expressed as a percentage illustrates the amount of contribution of the three independent variables, namely Competence, Work Motivation, Leadership and Compensation for Affective Commitment is 71.6%. In an effort to increase Affective Commitment, BRI Link Agents in Banjarmasin Working Area must encourage BRI Link Agents to apply the variables of Competence, Work Motivation, Leadership and Compensation more planned and programmed effectively and efficiently, in order to be better able to increase Affective Commitment. In addition, BRI Link Agents in Banjarmasin Working Area must provide more opportunities for their BRI Link Agents to further improve their education and skills, Leaders must also provide examples of example to their subordinates, which

include: Competence, Work Motivation, Leadership and Compensation. Thus, simultaneously the variables of Competence, Work Motivation, Leadership and Compensation at BRI Link Agents in Banjarmasin Working Area make a significant contribution in the formation of Affective Commitment at BRI Link Agents in Banjarmasin Working Area. While other factors that were not studied that influenced Affective Commitment by 28.4 percent. Other variables in question such as Communication, Organizational Culture, Work Environment, and others. The results of this study are supported by several theories from: Robbins, Judge. (2015); Ivancevich,at all (2010); Gibson, at al (2012): ; Dessler (2015); Luthans, (2011); Rivai (2017), Hani Handoko (2014), Hadari Nawawi (2015). Sedarmayanri (2013); Yulk (2013); Riani (2011), Miftah Thoha (2013) ; Mc Clealend in Rivai (2013); McShane & Glinow, (2018); Simano dlm Rivai (2014) Winardi (2011) Perka BKN No 1/2013; PANRB Regulation No. 53 of 2020 Ttg: Competency Standards. The results of this study are supported by several relevant previous studies, as follows: Umamaheswari and Krishnan (2016): Lotunani, et al (2014) Syauta, et.al. (2012); Syahrum, et al (2016); Rahadian, et al (2020); Endang Sri et. Al (2016) ; Kadek Ayu (2018) ; Purnomo et. Al (2018); Solar State at. Al (2018); Aliyati et. al. (2020); Herry Kurniawan (2019); Sartika, Amwiarni.(2014). Daly, Hamlan (2015); Cesilia, Kumendong et al (2018). Fair, Veronica et al (2018); Septian, Gali (2014); Manery, et al (2018). Sari, Pratiwi Indah. (2018): Wahyu, Bagus et al. (2019): Nugraha, et al (2017). Susanto, et al (2017). Massekre, et al (2021): Sadali,(2015); Bibitharta, (2019); Saepul, et al (2020); Maharani, Intan, et al (2019). Wahid, Ikhsan (2016): Yantika, Yuli, Toni Herlambang (2018): Andry (2019).

Based on the results of the verification analysis, it is known that partially, competence has a significant influence on affective commitment. The total contribution made by Competency to Affective Commitment is 0.2196 or 21.96%. The Competency variable has a smaller direct influence value compared to its indirect influence, so it can be concluded that the Competency variable is a non-dominant variable. Based on the test criteria described earlier, it can be seen that the t value of the Competency variable count is in the area of rejection of the null hypothesis (1.9714 < 4.344). This indicates that H0 is rejected and H1 is accepted, meaning that Competency has a positive and partially significant effect on Affective Commitment. Given the value of the second largest coefficient of determination, the Competency variable is a fairly large variable in forming Affective Commitment. This is understood because the application of Competencies in BRI Link Agents Banjarmasin Working Area has been well formed and supported by competent resources. The results of this study are supported by several relevant previous research results, as follows: 1). Yamali (2018); 2). Lotunani, Idrus, Afnan, and Setiawan (2014); and 3). Friolina, Sudarsih, Endhiarto, Musmedi (2017);

Based on the results of the verification analysis, it is known that partially, Work Motivation has a significant influence on Affective Commitment. The total contribution made by Work Motivation to Affective Commitment is 0.2569 or 25.69%. The Work Motivation variable has a smaller direct influence value compared to its indirect influence, so it can be concluded that the Work Motivation variable is a non-dominant variable. Based on the test criteria described earlier, it can be seen that the calculated t value of the Work Motivation variable is in the area of rejection of the null hypothesis (1.9714 < 4.465). This indicates that H0 is rejected and H1 is accepted, meaning that Work Motivation has a positive and partially significant effect on Affective Commitment. Given the largest value of the coefficient of determination, the variable Work Motivation is a fairly large variable in forming Affective Commitment. This is understood because the BRI Link Agent who serves at the BRI Link Agent Banjarmasin Working Area already has a fairly good Work Motivation in terms of responsibility, achievement, work, hard work and perseverance. The results of this study are supported by several relevant previous research results, as follows: 1). Rizal, Idrus, Djumahir and Mintarti (2015), 2). Parashakti, Fahlevi, Ekhsan, and Hadinata (2020), and 3). Anwar, Grahita, Junianto, Tjahjo and Harianto (2017).

Based on the results of the verification analysis, it is known that partially, Leadership has a significant influence on Affective Commitment. The total contribution made by the Leadership to Affective Commitment is 0.0903 or 9.03%. The Leadership variable has a smaller direct influence value compared to its indirect influence, so it can be concluded that the Leadership variable is a non-dominant variable. Based on the test criteria described earlier, it can be seen that the t value of the Leadership variable count is in the area of rejection of the null hypothesis (1.9714 < 2.946). This indicates that H0 is rejected and H1 is accepted, meaning that Leadership has a positive and partially significant effect on Affective Commitment. Given the smallest value of the coefficient of determination in this model, the Leadership variable is not so large in forming Affective Commitment. This is understood because BRI Link Agents who serve in the BRI Link Agent Banjarmasin Working Area have not been able to apply leadership fundamentally in carrying out their duties as an extension of BRI. The results of this study are supported by several relevant previous research results, as follows: 1). Muhammad Rafiq Awan (2014); 2). Anwar, Y. (2016); and 3). Maryam Al-Sada, Bader Al Esmael, Mohd Nishat Faisal (2017).

Based on the results of the verification analysis, it is known that partially, compensation has a significant influence on affective commitment. The total contribution made by Compensation to Affective Commitment is 0.1494 or 14.94%. The Compensation variable has a smaller direct influence value compared to its indirect

influence, so it can be concluded that the Compensation variable is a non-dominant variable. Based on the test criteria described earlier, it can be seen that the calculated t value of the Compensation variable is in the area of rejection of the null hypothesis (1.9714 < 3.021). This indicates that H0 is rejected and H1 is accepted, meaning that Compensation has a positive and partially significant effect on Affective Commitment. Given the third largest value of the coefficient of determination in this model, the variable Compensation is a fairly large variable in forming Affective Commitment. This is understood because the BRI Link Agent who serves at the BRI Link Agent Banjarmasin Working Area has not been able to apply Compensation fundamentally in carrying out their duties as an extension of BRI. The results of this study are supported by several relevant previous research results, as follows: 1). Yamali (2018). (2019); 2). Lotunani, Idrus, Afnan, and Setiawan (2014); and 3). Anwar, Y. (2016).

Based on the results of the verification analysis, it is known that partially, Affective Commitment has a significant influence on the Performance of BRI Link Agents. The total contribution made by Affective Commitment to BRI Link Agent Performance is 0.788 or 78.8%. The Affective Commitment variable has a greater direct influence value compared to its indirect influence, so it can be concluded that the Affective Commitment variable is the dominant variable. Based on the test criteria described earlier, it can be seen that the t value of the Affective Commitment variable count is in the area of rejection of the null hypothesis (1.9714 < 27.919). This indicates that H 0 is rejected and H1 is accepted, meaning that Affective Commitment has a positive and partially significant effect on the Performance of BRI Link Agents. Given the large value of the coefficient of determination in this model, the Affective Commitment variable is a large variable in shaping the Performance of BRI Link Agents. This is understood because BRI Link Agents who serve in BRI Link Agents Banjarmasin Working Area have not been able to have a fundamental Affective Commitment in themselves and also in carrying out their duties as an extension of BRI in serving customers. The results of this study are supported by several relevant previous research results, as follows: 1). Judge (2015); 2). Rizal, Idrus, Djumahir and Mintarti (2015); 3 Al-Zefeiti and Mohamad (2017) (Setiyadi et al., 2023).

CONCLUSION

Based on the results of data analysis and discussion that has been carried out in the previous chapter, the researcher came to the following conclusion: The Effect of Competency Variables on Affective Commitment was 21.96 percent. The results of hypothesis testing concluded that Competency has a significant effect on Affective Commitment. This is understood because the application of Competencies in BRI Link Agents Banjarmasin Working Area has been well formed and supported by competent resources. The Effect of Work Motivation Variables on Affective Commitment was 25.69 percent. The results of hypothesis testing concluded that Work Motivation has a significant effect on Affective Commitment. This is understood because the BRI Link Agent who serves at the BRI Link Agent Banjarmasin Working Area already has a fairly good Work Motivation in terms of responsibility, achievement, work, hard work and perseverance. The Effect of Leadership Variables on Affective Commitment was 9.03 percent. The results of hypothesis testing concluded that Leadership has a significant effect on Affective Commitment. This is understood because BRI Link Agents who serve in BRI Link Agents in Banjarmasin Working Area have not been able to apply leadership fundamentally in carrying out their duties as an extension of BRI. The effect of the Compensation Variable on Affective Commitment was 14.94 percent. The results of hypothesis testing concluded that Compensation has a positive and significant effect on Affective Commitment. This is understood because BRI Link Agents who serve in BRI Link Agents Banjarmasin Working Area have not been able to determine compensation better and the level of compensation received by agents still varies.Tercan have a significant influence of the variables of Competence, Work Motivation, Leadership and Compensation simultaneously on Affective Commitment in BRI Link Agents Banjarmasin Work Area. Where the four independent variables are the dominant variables that form the Affective Commitment of the BRI Link Agent Banjarmasin Working Area. The effect of Affective Commitment on BRI Link Agent Performance is 78.8 percent. The results of hypothesis testing concluded that Affective Commitment has a significant effect on the Performance of BRI Link Agents. This can be understood because the BRI Link Agent on duty at the BRI Link Agent Banjarmasin Working Area does not have an adequate Affective Commitment as expected by the BRI Party in providing customer service. Based on the conclusions of the research results obtained above, some suggestions that can be given are: Need to conduct further research involving other variables, beyond the variables that have been determined in between: 1). organizational culture; 2). Work environment; 3). Human resource empowerment; 4). Human resource development. The scope of the research area is expanded not only in the BRI Link Agent area, Banjarmasin Working Area, but in all agencies in the South Kalimantan region or throughout Indonesia. Conduct further research by including the involvement of people who are service users of BRI Link Agents Banjarmasin Working Area so that service users' perceptions of the performance of agents on duty can be known.

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