The Relationship Between Workload and Competency on Employee Commitment

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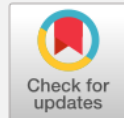
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ABSTRACT

This study examines the individual and combined effects of workload and competency on employee commitment within the Business Unit of Building a Prosperous Family Economy in Bandung Regional 1 (PNM Cimahi Branch). Workload and competency are pivotal factors that can significantly influence employee commitment, particularly in demanding work environments. A quantitative approach was employed, gathering primary data via surveys from 248 employees at the PNM Cimahi Branch. The collected data included measurements of employee workload, competency levels, and commitment to the organization. Path analysis was utilized to assess the relationships between these variables. The findings indicate that both workload and competency positively influence employee commitment, both individually and when considered together.

1. Introduction

Permodalan Nasional Madani (PNM) is a microfinance institution dedicated to the economic empowerment of small communities in Indonesia. Established in 1999, PNM plays a crucial role in providing financing opportunities to marginalized groups who struggle to access formal financial institutions. PNM is committed to supporting the development of Micro, Small, and Medium Enterprises (MSMEs) through a variety of financial services, including loans, savings, and microinsurance. The primary objective of PNM is to enhance community welfare through economic empowerment, poverty alleviation, and job creation.

As PNM evolves and encounters new challenges, it continually refines its strategies and approaches better to meet the growing needs of MSMEs and small communities. This study aims to provide a comprehensive understanding of PNM's performance, sustainability, and effectiveness in economic empowerment. Additionally, it offers insights into potential changes in PNM's strategies and programs to amplify its positive impact on the MSME sector and small communities. The research findings are intended to inform policy recommendations and best practices that can strengthen PNM's role in promoting inclusive economic development in Indonesia.

Table 1. Performance Achievements of PT PNM 2021 – 2022

Description	2021	2022
Asset	38.05%	7.14%
Revenue	50.07%	49.73%
Total Equity	15.23%	15.39%
Current Profit	-	17.41%
Loans	44.51%	23.65%
Syariah Payment	14.70%	34.23%
Financing Distribution	90.77%	34.23%

Source: PT PNM 2021-2022

Table 1 highlights the performance achievements and challenges faced by PT PNM between 2021 and 2022. The data reveals a significant decrease in assets from 38.05% in 2021 to 7.14% in 2022, marking a decline of 30.91%. This drop could be attributed to a decrease in asset value or a shift in investment strategy, potentially indicating investment risks or financial management issues.

Although revenue remained relatively high, it saw a slight decline from 50.07% to 49.73%, a decrease of 0.34%. This change could be due to external factors such as market conditions or increased competition. Total equity showed a modest increase from 15.23% to 15.39%, indicating growth in the company's equity. However, the company must ensure that this growth does not come with an undesirable increase in risk.

The current profit for 2022 was recorded at 17.41%, but a comparison with the previous year is needed for a more thorough evaluation. Loans decreased significantly from 44.51% in 2021 to 23.65% in 2022, a drop of 20.86%, which could be due to debt restructuring or more efficient management practices. If this decrease was unplanned, the company should investigate any potential impact on its ability to secure necessary funds.

Sharia payments saw a substantial increase from 14.70% to 34.23%, suggesting a shift in policy or a stronger commitment to Islamic finance. It is essential to ensure that this increase aligns with Sharia policy and does not pose a reputational risk. Financing distribution

experienced a dramatic decline from 90.77% in 2021 to 34.23% in 2022, a decrease of 56.54%. This sharp drop warrants further investigation to understand its causes and implement corrective actions if necessary.

The overall decline in PT PNM's performance between 2021 and 2022 may be linked to reduced employee commitment and high turnover rates. According to Mathis et al., employee engagement within an organization involves the desire to maintain a sense of ownership and the willingness to contribute optimally to the organization's success (Mathis et al., 2017). They suggest that a heavy workload often leads to diminished employee commitment and engagement.

2. Literature

A high workload for one family member can negatively impact the commitment of other employees, especially in the context of work-family conflict. Excessive workloads can lead to burnout and diminish employees' commitment to their organization (Bakker et al., 2008). Mathis et al. define workload as the tasks, responsibilities, and goals assigned to an employee, noting that the appropriate amount of work can significantly influence productivity, job satisfaction, and overall well-being (Mathis et al., 2017).

Employee commitment is influenced not only by workload but also by employee competence. Employee competence combines knowledge, skills, and behaviors required to effectively fulfil roles and responsibilities (Syaifullah et al., 2022; Taylor, 2009). Competence extends beyond technical knowledge and skills to include attitude, emotional intelligence, and the ability to function effectively in the workplace. Strong human resource capabilities are essential for achieving better results and desired outcomes at work.

Edison et al. emphasize that competence is crucial as a foundation for recruitment in the business world (Edison et al., 2018). The importance of competence has led to the development of mandatory systems for employee development, particularly in modern companies (Basalamah et al., 2018). Robbins et al. describe workload as the number of tasks, responsibilities, and demands placed on an employee, which includes the range of activities to be performed and the complexity of the work (Robbins et al., 2017). Similarly, Munandar states that workload encompasses both the number and complexity of tasks an employee must complete within a given timeframe, including physical and mental tasks, time pressure, and available resources (Munandar, 2014).

Handoko defines workload as the quantity and nature of tasks assigned to an employee, highlighting that excessive workloads can negatively affect performance and well-being (H. Handoko, 2018). This underscores the need for human resource managers to manage workloads effectively. Workload can be broken down into quantitative, qualitative, mental, physical, and emotional dimensions (Skaalvik & Skaalvik, 2018).

Hollenbeck et al. argue that employee competence is a blend of knowledge, abilities, attitudes, and personal attributes that enable employees to achieve high performance in their roles (Hollenbeck et al., 2021). They further explain that competence encompasses the essential knowledge, skills, and behaviors needed to perform duties and responsibilities effectively (Aryani et al., 2021; Taylor, 2009). Sutrisno identifies the dimensions of employee competence as knowledge, understanding, ability, values, attitudes, and interests (Sutrisno, 2017).

Abdul et al. describe employee commitment as an individual's emotional, normative, and instrumental attachment to an organization, which drives their work behavior over time (Abdul et al., 2019). Simamora explains that organizational commitment is reflected in a positive employee attitude, expressed as a desire to remain with the organization, actively participate,

and contribute optimally to the achievement of organizational goals (Simamora, 2004). Wibowo adds that employee engagement is characterized by a strong desire and determination to stay with the organization, behave in ways that support it, and produce high-quality results. Organizational commitment comprises three dimensions: affective commitment, continuance commitment, and normative commitment (Wibowo, 2018).

Karatepe found that well-managed workloads and high performance can enhance employee engagement (Karatepe, 2013). Effective work practices and organizational support can help employees cope with job demands, thereby increasing their commitment to the organization. Competence also plays a critical role in shaping employee commitment. Choiriyah and Riyanto found that employee competence has a positive and significant impact on organizational commitment (Choiriyah & Riyanto, 2021). Similarly, employee competence positively and significantly influences organizational commitment (Fakhruriza et al., 2020; Pudjowati et al., 2024). Komariyah et al. further support these findings, concluding that higher qualifications enhance organizational commitment (Komariyah et al., 2023).

Lastly, workload and competence influence employee commitment (Silaban et al., 2021). Their research shows that competence has a positive and significant effect on organizational commitment, suggesting that better qualifications are closely linked to stronger organizational commitment.

3. Research Methodology

This study employed descriptive and verificative approaches to explore the relationships between workload, competence, and employee commitment at PT PNM Mekaar Cimahi. The descriptive approach was used to provide a detailed overview of the characteristics of the variables under study, while the verificative approach tested hypotheses regarding the relationships between these variables.

The research method consisted of descriptive and explanatory surveys. Descriptive surveys were utilized to collect data on workload, competence, and employee commitment, whereas explanatory surveys were applied to explain the relationships between these variables through statistical analysis. The research instrument was a questionnaire consisting of measurable questions about workload, competence, and employee commitment. The validity of the questionnaire was tested using Pearson correlation, and reliability was assessed with Cronbach's Alpha before data collection began.

This study's population included all PT PNM Mekaar Cimahi employees, totaling 700 individuals. The sample size was determined using the Isaac and Michael method with a 5% margin of error, resulting in 248 respondents. A simple random sampling technique ensured that the sample represented the population effectively.

Data was collected by distributing questionnaires to PT PNM Mekaar Cimahi employees. The questionnaires were distributed and collected within a specified period to ensure a high response rate. The questionnaire was divided into three main sections: workload (5 dimensions), competence (6 dimensions), and employee commitment (3 dimensions). Each dimension was measured using a Likert scale ranging from 1 to 5.

Data analysis involved several steps. Validity was tested using Pearson correlation, with a variable considered valid if the correlation value exceeded 0.300. Reliability was assessed using Cronbach's Alpha, where a value above 0.700 indicated reliability. Normality was tested using the Kolmogorov-Smirnov test, and data was considered normally distributed if the Asymp. Sig. (2-tailed) value was greater than 0.05.

Statistical analysis was conducted using SPSS version 23. Hypothesis testing examined workload and competence's direct and indirect effects on employee commitment. Path coefficient modeling was used to determine the relationships among workload, competence, and employee commitment and measure path coefficients and total effects.

The analysis included evaluating the direct and indirect effects of workload on employee commitment and assessing the contribution of workload within the model. Similarly, the direct and indirect effects of competence on employee commitment and the evaluation of competence's contribution to the model were measured.

4. Results

4.1. Validity Test

The statements for the variables workload, competence, employee commitment, and employee performance were deemed valid, as all variables met the required criterion of >0.300.

4.2. Reliability Test Results

The reliability testing for the four research variables yielded the following results:

Table 2. Reliability Test Results

No	Variable	Cronbach's Alpha	t Table
1	Workload (X1)	0.930	0.700
2	Competence (X2)	0.920	0.700
3	Employee Commitment (X3)	0.959	0.700

Source: Data processing results via SPSS software, 2023

The results from the validity and reliability assessments indicate that all variables are both valid and reliable, confirming the credibility of the questionnaire.

4.3. Normality Test

The normality test results indicate that all variables follow a normal distribution, as evidenced by p-values exceeding 0.05 (Sudjana, 2010). The details are presented in **Table 3**:

Table 3. Normality Test Results

Statistic	Workload	Competence	Employee Commitment
N	248	248	248
Normal Parameters			
- Mean	55.0363	56.0242	64.9315
- Std. Deviation	3.39723	5.24688	4.86075
Most Extreme Differences			
- Absolute	0.146	0.115	0.107
- Positive	0.109	0.115	0.107
- Negative	-0.146	-0.098	-0.077
Test Statistic	0.146	0.115	0.107
Asymp. Sig. (2-tailed)	0.058c	0.060c	0.070c

Source: Data processing results via SPSS software, 2023

Table 3 demonstrates that the data for all variables—workload (X1), competence (X2), and employee commitment (X3)—follow a normal distribution, as the p-values are greater than 0.05 using the Kolmogorov-Smirnov test. Specifically, the Asymp. Sig. values are X1 = 0.058, X2 = 0.060, and X3 = 0.070, indicating no significant deviation from a normal distribution.

4.4. Descriptive Statistics
4.4.1. Workload (X1)

The workload variable comprises five dimensions: quantitative workload, qualitative workload, mental workload, physical workload, and emotional workload (Skaalvik & Skaalvik, 2018). **Table 4** summarizes the respondents' perceptions of workload.

Table 4. Respondents' Responses on Workload (X1)

No	Dimension	Indicator	Average	Criteria
1	Quantitative Workload	3	3.49	High
2	Qualitative Workload	3	4.02	High
3	Mental Workload	3	3.37	Moderate
4	Physical Workload	3	2.96	Moderate
5	Emotional Workload	4	3.38	Moderate
	Total	16	3.44	High

Source: Data processing results via SPSS software, 2023

The results indicate that workload is generally perceived as high, with both quantitative and qualitative workloads rated as high. Mental, physical, and emotional workloads are rated as moderate.

4.4.2. Competence (X2)

The competence variable encompasses six dimensions: knowledge, understanding, ability, value, attitude, and interest (Sutrisno, 2017). **Table 5** presents the respondents' perceptions of competence.

Table 5. Respondents' Responses on Competence (X2)

No	Dimension	Indicator	Average	Criteria
1	Knowledge	2	3.92	Good
2	Understanding	2	3.97	Good
3	Skill	2	4.16	Good
4	Value	3	3.27	Adequate
5	Attitude	4	2.99	Adequate
6	Interest	3	3.32	Adequate
	Total	16	3.44	Good

Source: Data processing results via SPSS software, 2023

The results reveal that competence is rated as good overall, with knowledge, understanding, and skills receiving higher ratings. The dimensions of value, attitude, and interest are rated as adequate.

4.4.3. Employee Commitment (Y)

According to Darmawan, employee commitment consists of three dimensions: employee willingness, employee loyalty, and employee pride (Darmawan, 2013). **Table 6** summarizes the respondents' perceptions of employee commitment.

Table 6. Respondents' Responses on Employee Commitment (Y)

No	Dimension	Indicator	Average	Criteria
1	Employee Willingness	6	3.94	High
2	Employee Loyalty	6	3.75	High
3	Employee Pride	6	3.14	Moderate
	Total	18	3.44	High

Source: Data processing results via SPSS software, 2023

The findings indicate that employee commitment is generally high, with employee willingness and loyalty scoring higher than employee pride, which is rated as moderate.

4.5. Verification Analysis

The statistical analysis conducted using SPSS 23 examined the effects of workload (X1) and competence (X2) as independent variables, with employee commitment as an intervening variable. The comprehensive path coefficient model is detailed in **Table 7**, which presents the relevant coefficients.

Table 7. Effect of Workload and Competency on Employee Commitment

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.449	3.400		1.897	.000
	Workload	.643	.066	.449	9.702	.000
	Competence	.413	.043	.445	9.622	.000

a. Dependent Variable: Employee Commitment

Source: Data processing results via SPSS 23.

Table 7 shows the path coefficients, with X1 (workload) at 0.449 and X2 (competence) at 0.445. These relationships are further illustrated in **Figure 1**.
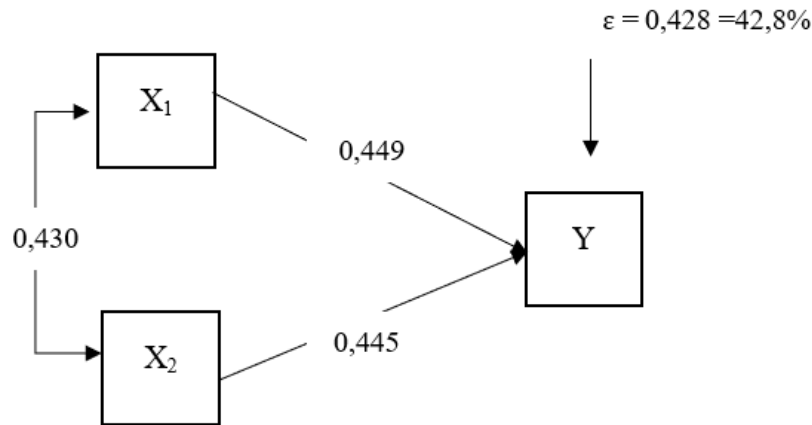
Figure 1. The Influence of Workload and Competence on Employee Commitment

Table 8. Direct and Indirect Effects of Workload and Competence on Employee Commitment

Variable	Direct	Indirect		Total Indirect Effect	Total Influence
		X_1	X_2		
Workload (X_1)	20.16%		8.59%	8.59%	28.75%
Competence(X_2)	19.80%	8.59%		8.59%	28.39%
Total	39.96%	8.59%	8.59%	40.20%	57.15%

Source: Data processing results via SPSS 23.

The coefficient of determination (R-squared), presented as a percentage, indicates that the combined impact of workload (X1) and competence (X2) on employee commitment (Y) is 57.2%. This suggests that 42.8% of the variance in employee commitment is influenced by factors outside the model ($\rho y \epsilon$ = 0.428).

Table 9. Simultaneous Influence of Workload and Competence on Employee Commitment

R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
				R Square Change	F Change	df1	df2	Sig. F Change
.756[a]	.572	.569	3.19195	.572	163.892	2	245	.000

Source: Data processing results via SPSS 23.

As shown in **Table 9**, the total influence (coefficient of determination) of workload and competence on employee commitment is 0.572 or 57.2%. This suggests that an increase in employee commitment is influenced by both workload and competence—lower workload and higher competence lead to increased employee commitment.

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4.5.1. Hypothesis Testing: Impact of Workload (X1) and Competence (X2) on Employee Commitment

Table 10. Partial Test of Workload (X1) on Employee Commitment (Y)

Structural	Path Coefficient	t count	t table	Conclusion
ρ_{yX_1}	0,449	9,702	1,66	H_0 is rejected, as workload has a positive and significant influence on employee commitment.
ρ_{yX_2}	0,445	9,662	1,66	H_0 is rejected, as competency has a positive and significant influence on employee commitment.

Source: Data processing results via SPSS 23.

4.5.2. Simultaneous Test: Workload (X1) and Competence (X2) on Employee Commitment (Y)

Table 11. Simultaneous Test of Workload (X1) and Competence (X2) on Employee Commitment (Y)

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3339.646	2	1669.823	163.892	.000[b]
	Residual	2496.189	245	10.189		
	Total	5835.835	247			

Source: Data processing results via SPSS 23.

Based on **Table 11**, the calculated F value is 163.892. According to the criterion for rejecting the null hypothesis (H0), if the calculated F value (Fcount) exceeds the critical F value (Ftable), where v1 = 2 and v2 = 245 at a 95% confidence level, the null hypothesis is rejected. Since 163.892 is greater than 2.68 (the Ftable value), the null hypothesis is rejected, indicating a linear relationship between workload (X1) and competence (X2) on employee commitment (Y). This reflects a simultaneous positive and significant impact of workload (X1) and competence (X2) on employee commitment (Y), with a coefficient of determination (R^2) of 0.572 or 57.2%. Additionally, 42.8% of the influence comes from variables outside the model (error variance = 0.428).

4.6. Descriptive Analysis

Based on the analysis of responses from 248 employees through questionnaires and the relationship of these responses to applicable theories and phenomena observed at PT PNM Branch 1 Mekaar Cimahi, a descriptive analysis of each variable's implementation is necessary.

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Table 12. Mean Value, Standard Deviation, and Answer Criteria

Variable	Average	Standard Deviation	Value Range	Criteria
Workload	3.44	0.897	$2.54 - 4.34$	High Enough to Very High
Competence	3.49	0.729	$2.76 - 4.22$	Good Enough to Very Good
Employee Commitment	3.60	0.809	2.79-4.41	High Enough to Very High

Source: Data processing results via SPSS 23.

4.7. Verificative Analysis

4.7.1. Impact of Workload on Employee Commitment

Data analysis reveals that workload directly influences employee commitment by 20.16%. Additionally, workload indirectly affects employee commitment by 8.59% through competence, leading to a total effect of 28.75%. These findings align with Bakker et al., who found that increased workload can negatively impact commitment, particularly when work-family conflicts arise (Bakker et al., 2008). Excessive workload contributes to burnout, diminishing employee commitment.

Karatepe found that a well-managed workload, supported by effective work practices, enhances employee commitment (Karatepe, 2013). Hakanen et al. demonstrated that a balanced workload, aligned with available resources, strengthens commitment (Hakanen et al., 2008). Research further supports the notion that workload influences organizational commitment (Arifah et al., 2023; Wiratmo et al., 2022), with Mon et al. finding a positive correlation between workload and performance through commitment (Mon et al., 2023).

4.7.2. Impact of Competence on Employee Commitment

The data analysis shows that competence directly influences employee commitment by 19.80%. Indirectly, competence impacts commitment through workload, contributing an additional 8.59%, resulting in a total effect of 28.39%. Kurniawan observed a strong positive relationship between competence and organizational commitment (Kurniawan, 2022). Gani et al. similarly highlighted the direct impact of job competence on commitment, emphasizing the role of human resource competence (Gani et al., 2018).

4.7.3. Impact of Workload and Competence on Employee Commitment

The coefficient of determination (R-squared) indicates that workload and competence explain 57.2% of the variance in employee commitment, leaving 42.8% attributed to other factors. Eliza et al. documented a significant negative effect of workload and competence on organizational commitment (Eliza et al., 2020), while Handoko found positive effects of both factors on commitment (R. T. Handoko, 2020). Nahrgang et al. conducted a meta-analysis linking workload, competence, and commitment in the context of job security (Nahrgang et al., 2011).

5. Conclusion

The workload conditions at PNM Mekaar range from moderately high to very high, with the qualitative workload dimension being the most significant, while the physical workload

dimension is the least. Employees demonstrate strong skills in performing field tasks, yet they face challenges due to the high workload. This high workload is driven by intense work demands, such as extended working hours and frequent field assignments, which require managing customers with diverse characteristics.

The overall competence of PNM Mekaar employees is categorized as good to very good. The ability dimension ranks the highest, indicating that employees possess practical skills and can complete their tasks efficiently. However, the attitude dimension is the lowest, revealing a weakness in patience, particularly when dealing with customers who make late payments. This gap in attitude could affect the quality of customer interactions and overall job satisfaction.

Employee commitment at PNM Mekaar is generally high, with the strongest dimension being their willingness to perform their duties. This reflects a strong sense of loyalty to their work. However, a concerning issue is the relatively low level of employee pride in the company, which is evident from the high turnover rate that can reach up to 70%. This high turnover not only reflects challenges in retaining employees but also exacerbates the workload for the remaining staff, creating a cycle that can further reduce commitment.

Workload has been found to have a positive and significant impact on employee commitment. Specifically, a high workload tends to decrease commitment, while a lower workload is associated with higher commitment levels. Similarly, employee competence also positively influences commitment; when employees are equipped with the necessary skills and can effectively carry out their duties, their commitment to the organization strengthens. Conversely, low competence can lead to diminished commitment, affecting overall performance and organizational success.

In conclusion, workload and competence together significantly influence employee commitment. Reducing workload while enhancing employee competence can lead to stronger commitment towards their work and the company. Addressing these factors is crucial for improving employee retention, satisfaction, and overall organizational performance.

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7. Declaration of Conflicting Interests

The authors have declared no potential conflicts of interest concerning this article's research, authorship, and/or publication.

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