

The Role of Job Involvement and Affective Commitment in Developing Employee Performance at Bank Muamalat Semarang Raya Branch

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ABSTRACT

Introduction/Main Objectives: This study analyzes the effect of job involvement and affective commitment on employee performance at Bank Muamalat Semarang Raya Branch using a saturated sample of 41 employees. Data collected via Likert-scale questionnaires were analyzed with Smart-PLS 4.0. Results show both job involvement and affective commitment significantly and positively affect performance (P-values = 0.001 and 0.002), with a combined explanatory power of 65.2%. The study fills a research gap by applying these variables in the context of a local Islamic bank, where prior studies mostly focused on non-sharia or multinational settings. Theoretically, it extends the application of organizational behavior concepts, and practically, it highlights the importance of fostering emotional and psychological engagement to boost performance.

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1. Introduction

Employee performance is one of the crucial aspects in the success of a company because it has a direct impact on achieving organizational goals. Every individual in the company is required to provide optimal work results by established standards. According to Armstrong (2014), performance management is an ongoing process that includes identifying, measuring, and developing individual and team performance to align with organizational strategy. In addition, Hasibuan (2019) stated that employee performance is the result of carrying out tasks based on ability, experience, sincerity, and certain time limits.

The decline in individual performance in an organization is often triggered by minimal employee involvement in the work being carried out. Therefore, increasing employee participation in various work activities is important so that they feel they have a higher commitment, and that performance can be driven positively. This condition shows the success of the organization in managing its human resources. Sethi & Mittal (2016) explained that employees who are less involved in organizational activities tend to view their work as less meaningful to self-esteem and do not have an emotional bond with the organization, which has implications for declining performance. In addition, Khalid & Khalid

(2015) added that low levels of employee commitment cause a lack of attachment to work and reduced active participation in providing contributions and innovation.

Employees who feel satisfied and fit with the organization tend to maintain their commitment (Zahra & Chalil, 2022). Organizational commitment consists of three types, namely affective, continuance, and normative (Busro, 2018). Affective commitment describes an emotional attachment to the organization and its values, while continuance commitment is related to economic considerations, and normative commitment is based on a moral obligation to survive (Robbins et al., 2018). Affective commitment, high levels of employee commitment, contribute positively to increased performance due to the strong emotional attachment to the organization.

Bank Muamalat Indonesia is the first commercial bank to apply Islamic sharia principles in its operations since it was founded in 1991 by the Indonesian Ulema Council and the Government of Indonesia, and began operating in 1992 (Karno, 2025). The bank's funding products are based on the principles of wadiah and mudharabah, while investment uses the principles of buying and selling, profit sharing, and leasing. In 2024, several regions of Bank Muamalat experienced a significant decline in performance as reflected in the Key Performance Indicator (KPI) values that did not reach the minimum target of 70%. This condition requires in-depth analysis to identify the causal factors and formulate strategies for future performance recovery. The following is a table that illustrates the KPI values in 2024.

Table 1. Summary Data *Key Performance Indicators* (KPI) for the 2024 period of the Bank Muamalat Indonesia Semarang Raya Branch

Semarang Raya Branch	Rate-rate Q1	Rate-rate Q2	Rate-rate Q3	Rate-rate Q4	Rate-rate Year
Salatiga Branch Office	63,61%	89,06%	118,50%	101,49%	93,17%
Kudus	46,90%	87,15%	114,96%	79,96%	82,25%
Semarang	39,89%	79,18%	99,49%	101,38%	79,98%
Kendal Branch Office	43,60%	50,24%	72,17%	70,51%	59,13%
Pati Branch Office	51,99%	31,68%	35,76%	52,62%	43,01%
Mosque Baiturrahman Semarang Branch Office	32,83%	37,86%	46,79%	34,58%	38,01%

Source: Key Performance Indicator (KPI) Report 2024 Bank Muamalat Branch Semarang Raya and processed by researchers

Based on Table 1, the recapitulation *Performance Indicator* (KPI) Bank Muamalat Semarang Raya Branch in 2024 shows variation in performance achievement between branches, with an annual average starting from 38.01% at the KCP Masjid Baiturrahman Semarang to 93.17% at KCP Salatiga. This significant difference illustrates the condition of employee performance, which varies across branches, which is thought to be influenced by the level of work involvement. And affective commitment of employees. Branches with high KPIs tend to have employees who are more involved and have a strong emotional commitment to the organization, so that performance is optimal, while branches with low KPIs may experience a lack of motivation and emotional attachment, which has a

negative impact on productivity. Thus, this table becomes important empirical evidence for analysis. The influence of work involvement and affective commitment on employee performance at Bank Muamalat Branch Office of Greater Semarang.

However, based on previous studies, there remains a research gap that needs to be addressed. Prior research, such as that conducted by Sethi & Mittal (2016) and Khalid & Khalid (2015), has highlighted the importance of work engagement and organizational commitment on employee performance, but most of these studies were conducted in multinational companies or public sector organizations abroad, which differ in terms of culture and management systems. Furthermore, there is still limited research that simultaneously examines these two variables within the context of Islamic banking in Indonesia, particularly at the operational branch level in regional areas. This study offers a contextual and localized approach by focusing on Bank Muamalat KC Semarang Raya, which operates under unique Islamic principles and exhibits significant performance variation across branches. By integrating work engagement and affective commitment into a single analytical model and utilizing actual KPI data from 2024, this research provides new contributions in terms of variable combination, local context, and use of up-to-date empirical data, thereby enhancing both practical and academic relevance in efforts to improve employee performance in the Islamic banking sector.

2. Literature Review

Push-Pull Motivation Theory

Correlation theory explains the relationship between two or more variables that influence each other. In the study "The Effect of Work Involvement and Affective Commitment on Employee Performance at Bank Muamalat KC Semarang Raya", correlation theory is used to analyze the effect of work involvement and affective commitment on employee performance. The positive relationship between these factors and employee performance can be measured by correlation analysis, which shows the contribution of each variable in improving performance (Bell et al., 2023)..

Employee Performance

Employee performance refers to the measurable outcomes of individual or group efforts in achieving organizational goals, carried out with authority, responsibility, and ethical standards (Afandi, 2018; Rivai, 2006; Mangkunegara, 2014). Performance is reflected through behavior aligned with organizational roles and assessed by indicators such as output quantity and quality, efficiency in resource use, work discipline, initiative, accuracy, leadership, integrity, and creativity (Afandi, 2018).

Job Involvement

Job involvement reflects the extent to which employees view their work as central to their lives, demonstrated through active participation, willingness to work overtime, punctuality, and low absenteeism (Prasetyo, 2016). It encompasses the psychological and emotional attachment to work, perceived importance for self-esteem, and motivation to contribute (Istijanto, 2010). According to Istijanto, job involvement is measured by six indicators: active task participation, prioritizing work, viewing work as integral to self-worth, psychological attachment, motivation to contribute, and voluntary acceptance of responsibility within the workgroup.

Affective Commitment

Affective commitment refers to employees' emotional attachment and dedication to the organization, driving active involvement in achieving organizational goals (Riwu et al., 2022; Saputro, 2018). This commitment is shaped by perceived welfare, honesty, and organizational support, fostering long-term loyalty and performance. As a strategic asset, it plays a critical role in navigating

globalization challenges. Riwu et al. (2022) identify key indicators of affective commitment, including leadership concern for employee welfare, emotional attachment reflected in continuous learning efforts, honesty in task execution, organizational skills, and a strong desire to remain in the organization.

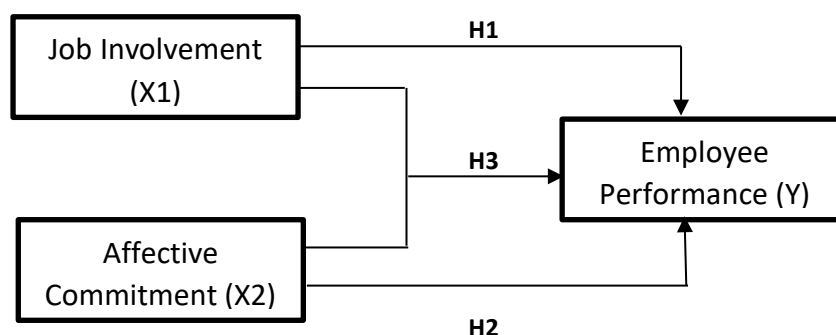
Previous Research

Job involvement is a factor that influences individual performance. According to Robbins & Judge (2018), job engagement measures the extent to which a person is psychologically attached to their work and considers performance achievement as a form of self-respect. This increase in engagement can have a direct impact on individual work outcomes and performance, where those who are more involved in their work will consider work as an integral part of their personal life (Yakup, 2017). Previous studies have shown a positive and significant relationship between job engagement and significant employee performance (Halawa & Yokanan, 2024; Seprianto, 2021; Septiadi et al., 2017), although research by Ibrahim et al. (2021) found an insignificant positive effect between the two.

Employees who feel satisfied and fit with the organization tend to maintain their commitment, and to ensure this comfort, the organization needs to understand aspects of employee life (Zahra & Chalil, 2022). According to Busro (2018), organizational commitment consists of affective, continuance, and normative commitment. Affective commitment, which is related to emotional attachment and belief in organizational values, has a positive effect on employee performance, as found in studies (Ariyani & Sugiyanto, 2020; Kertiriasih et al., 2023; Zahra & Chalil, 2022). However, research by Ernanto & Indriyaningrum (2023) found a negative and insignificant effect, while Arestia (2022) found insignificant positive results.

Framework of Thought

According to Sugiyono (2005), a framework of thought is a series of thoughts or research processes that serve as a reference or pattern for researchers in researching the objects being studied. Thus, a framework of thought functions as a guideline for researchers to solve problems. Formulate and achieve the research objectives. Based on the framework of thought in this study, the research model can be described as follows:



Hypothesis Development

The Influence of Work Involvement on Employee Performance

Job involvement affects individual performance, where the higher a person's involvement in their work, the more optimal their performance, because work is considered an integral part of personal life (Robbins & Judge, 2018; Yakup, 2017). Research shows a positive and significant relationship between job involvement and employee performance (Halawa & Yokanan, 2024;

Seprianto, 2021; Septiadi et al., 2017).

H1: Work involvement has a positive and significant effect on employee performance.

The Influence of Affective Commitment on Employee Performance

Employees who are satisfied and feel a good fit with the organization tend to maintain their commitment, and organizations need to understand the lives of employees to ensure this comfort (Zahra & Chalil, 2022). Busro (2018) stated that organizational commitment consists of affective, ongoing, and normative commitments. Affective commitment, which involves emotional attachment and belief in organizational values, has a positive and significant effect on employee performance (Ariyani & Sugiyanto, 2020; Kertiriasih et al., 2023; Zahra & Chalil, 2022).

H2: Affective Commitment has a positive and significant effect on Employee Performance

The Influence of Work Involvement and Affective Commitment on Employee Performance

Job involvement is a psychological condition in which an individual shows high intensity and focus on their work to increase productivity and quality of performance (Saks, 2006). Furthermore, affective commitment is an employee's emotional attachment to the organization that encourages loyalty and willingness to make maximum contributions (Meyer & Allen, 1997) Research shows that work involvement and affective commitment have a positive and significant effect on employee performance, so that both are key factors in increasing organizational effectiveness. In line with several researchers who have stated the results that work involvement and affective commitment simultaneously have a positive and significant effect on employee performance (Dika Putri, 2017; Setiani, 2011; Sutrisno, 2019; Syamsuri & Hadian, 2023).

H3: Work Involvement and Affective Commitment have a positive and significant effect on Employee Performance.

3. Method, Data, and Analysis

This study employs a quantitative explanatory causal approach to examine the effect of work involvement and affective commitment (exogenous variables) on employee performance (endogenous variable). Data were collected using a Likert-scale questionnaire and analyzed with Smart-PLS 4.0 through multiple linear regression. Data processing consists of three (3) stages. The first stage is the classical assumption test (multicollinearity and heteroscedasticity). The second stage is the multiple linear regression test by looking at the T test (partial test) and the F test (simultaneous test), and the third stage is the determination coefficient test (R^2) (Sihombing & Arsani, 2022).

4. Result and Discussion

Classical Assumption Test

Multicollinearity

In regression analysis, multicollinearity can be identified using the Variance Inflation Factor (VIF). A VIF value less than 10 indicates that there is no multicollinearity problem, while a VIF value greater than 10 indicates that there is a multicollinearity problem that needs attention.

Table 2. Collinearity statistics-VIF

	VIF
X1	1.750
X2	1.750

In Table 2, it can be seen that the VIF value of each variable is less than 10, so it can be said that there is no multicollinearity problem.

2) Heteroscedasticity

Heteroscedasticity is tested by looking at the P value. If the P value is greater than 0.05, then there is no heteroscedasticity problem, whereas if the P value is less than 0.05, then the regression model does not pass the heteroscedasticity test, which can indicate irregularity in the residual variance of the model.

Table 3. Value Breusch-Pagan Test

	Test-Statistic	df	P value
Breusch-Pagan Test	5.389	2	0.068

In Table 3, it can be seen that the value *Breusch-Pagan Test* (P value) > 0.05, then there is no heteroscedasticity problem (no irregularity in the residual variance of the model).

Multiple Linear Regression Test

Graphical Output

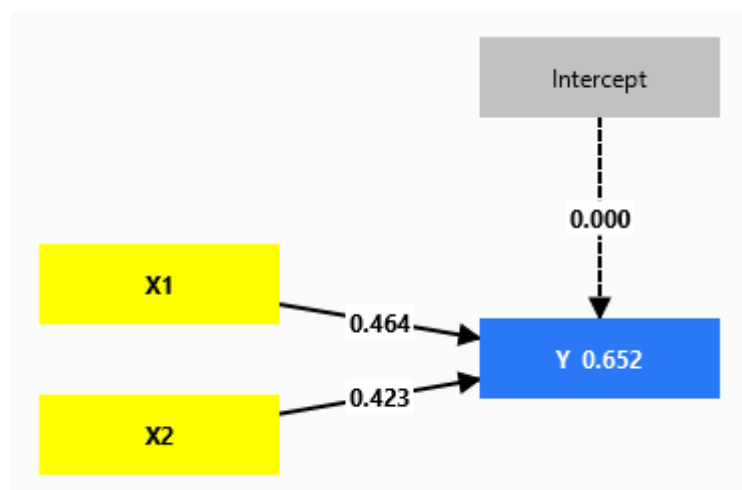


Figure 2. Regression Model Output

T-Test (Partial Test)

T-test (Partial Test) is used to test the significance of the regression coefficient of each independent variable in the model. If the P-value is less than 0.05, then the independent variable has a significant effect on the dependent variable. Conversely, if the P-value is greater than 0.05, then the independent variable does not have a significant effect on the dependent variable in the regression model being tested.

Table 4. T-Test Output

	Unstandardized coef	Standardized coef	SE	T value	P value
X1	0.442	0.464	0.121	3.668	0.001
X2	0.410	0.423	0.123	3.343	0.002
Intercept	55.370	0.000	45.019	1.230	0.226

Based on Table 4, it can be seen that:

- 1) Variable X1 (work engagement) has a P-value of 0.001. Because this P-value is smaller than 0.05, then X1 has a significant effect on the dependent variable in the regression model being tested, which means that work engagement has a positive and significant effect on employee performance.
- 2) Variable X2 (affective commitment) has a P-value of 0.002. Because this P-value is smaller than 0.05, then X2 has a significant effect on the dependent variable in the regression model being tested, which means that affective commitment has a positive and significant effect on

employee performance.

F Test (Simultaneous Test)

The F-test (Simultaneous Test) is used to test the simultaneous influence of independent variables on the dependent variable in a regression model. If the P-value is less than 0.05, then it can be concluded that the independent variables have a significant and simultaneous influence on the dependent variable. Conversely, if the P-value is greater than 0.05, then there is no significant simultaneous influence of the variables.

Independent variables on the dependent variables in the regression model being tested.

Table 5. F-Test Output

	Sum square	df	Mean square	F	P value
Total	81521.951	40	0.000	0.000	0.000
Error	28366.825	38	746.495	0.000	0.000
Regression	53155.126	2	26577.563	35.603	0.000

Based on Table 5, it can be seen that the P-value on the F test for regression is 0.000. Because the P value is smaller than 0.05, the independent variables in the model have a simultaneous effect on the dependent variable being tested, which means that work involvement and affective commitment simultaneously have a significant effect on employee performance.

Test of Determination Coefficient (R²)

The coefficient of determination (R Square) test measures how much variation in the dependent variable can be explained by the independent variables in the regression model. R Square values range from 0 to 1, where higher values indicate that the regression model is better at explaining the variation in the data, with R values approaching 1 indicating a very good model fit.

Table 6. R-square Output

	Y
R-square	0.652
R-square adjusted	0.634
Durbin-Watson test	2.035

Based on the results of the determination coefficient test (*R-square*) in figure 7, the R value of 0.652 indicates that 65.2% of employee performance is influenced by work involvement and affective commitment. While 34.8% is influenced by other variables not included in this research model.

Discussion

Identify Respondent Characteristics

Based on Table 2, the characteristics of the research respondents show that the majority are male (54%), productive age between 25-35 years (27%) and 36-45 years (49%), and have a bachelor's degree (91%). In addition, most have more than 10 years of work experience (56%), which indicates a combination of experience, education, and productive age. This condition has the potential to support optimal employee performance because the combination of experience and academic competence affects adaptability and work productivity. Therefore, proper human resource management is needed to maintain motivation and develop competence so that employee performance continues to increase sustainably (Mangkunegara, 2014). The following is a table of respondent characteristics.

Table 2. Characteristics of Research Respondents

No	Employee Profile	Number	Percentage (N=41)
1.	Gender		
	a. Male	23	56 %
	b. Female	18	44 %
2.	Age (years)		
	a. < 25	5	12 %
	b. 25 – 35	11	27 %
	c. 36 – 45	20	49 %
	d. > 45	5	12 %
3.	Education		
	a. Senior High School (SMA)	1	2 %
	b. Diploma (D3)	1	2 %
	c. Bachelor's (S1)	37	91 %
	d. Magister (S2)	2	5 %
4.	Work Experience		
	a. < 1 year	3	7 %
	b. 1 – 5 years	13	32 %
	c. 6 – 10 years	2	5 %
	d. > 10 years	23	56 %

Source: processed primary data, 2025

Hypothesis Findings Results

The Influence of Work Involvement on Employee Performance (H1)

The results of hypothesis testing have Unstandardized *coefficients* 0.442 (positive), P Value $0.001 < 0.05$ (significant), which means that work involvement has a positive and significant effect on employee performance. The results of this study indicate that employees who are actively and emotionally involved in their work tend to show better work performance. Therefore, organizations need to increase work involvement as a strategy to encourage effective employee performance improvement (Saks, 2006). it can be stated that **Hypothesis 1 is accepted**.

This is in line with the opinion of (Halawa & Yokanan, 2024; Seprianto, 2021; Septiadi et al., 2017), which states that work engagement has a positive and significant effect on employee performance, although research by Ibrahim et al. (2021) found an insignificant positive effect between the two. This difference in results indicates that the effect of work engagement on employee performance can vary depending on the organizational context, sample characteristics, and research methods used.

The Influence of Affective Commitment on Employee Performance (H2)

The results of hypothesis testing have Unstandardized *coefficients* 0.410 (positive), P Value $0.002 < 0.05$ (significant), which means that affective commitment has a positive and significant effect on employee performance. Employees who have an emotional attachment to the organization tend to feel more attached and have a high sense of responsibility for the success of the organization. This attachment motivates employees to work harder and more consistently in carrying out their duties. As a result, employee loyalty and work performance increase, thus providing a positive contribution towards achieving organizational goals (Meyer & Allen, 1997), it can be stated that **Hypothesis 2 is accepted**.

These results are in line with previous studies showing that affective commitment has a positive

and significant effect on employee performance. Affective commitment, which reflects employees' emotional attachment and belief in organizational values, has been shown to have a positive and significant effect on employee performance as found in studies by Ariyani & Sugiyanto (2020), Kertiriasih et al. (2023), and Zahra & Chalil (2022). However, there are variations in the results in several other studies, such as studies by Ernanto & Indriyaningrum (2023), which reported a negative and insignificant effect, and Arestia (2022), which found a positive but insignificant effect. These differences in findings indicate that the effect of affective commitment on employee performance can be influenced by the organizational context, sample characteristics, and research methods used.

The Influence of Work Involvement and Affective Commitment on Employee Performance (H3)

The results of the study indicate that work involvement and affective commitment positively and significantly affect employee performance. Positive regression coefficient values and significance values below 0.05 indicate that an increase in work involvement and affective commitment will have an impact on improving employee performance. In addition, simultaneous testing shows that both variables together equally provide significant contributions in explaining variations in employee performance. This finding underlines the importance of managing the emotional and psychological aspects of employees to increase the productivity and effectiveness of organizational work, it can be stated that **Hypothesis 3 accepted**.

These results are in line with previous studies showing that work engagement and affective commitment have a positive and significant effect on employee performance. Research conducted by (Dika Putri, 2017; Setiani, 2011; Sutrisno, 2019; Syamsuri & Hadian, 2023), which explains the influence of work engagement and affective commitment simultaneously on employee performance, shows significant results, with significant joint contribution to individual performance. The findings indicate that the combination of work involvement and affective commitment is an important factor in driving employee productivity and work effectiveness across organizational contexts.

5. Conclusion and Suggestion

Conclusion

1. Job involvement has a positive and significant effect on employee performance.
2. Affective commitment has a positive and significant effect on employee performance.
3. Job involvement and affective commitment simultaneously have a positive and significant effect on employee performance.

Suggestions

Some things that the author can suggest for future research are as follows:

1. Future research is encouraged to involve a broader range of respondents, including other regional branches of Bank Muamalat, to enhance the generalizability of the findings.
2. Data collection should not rely solely on questionnaires but also incorporate direct interviews with respondents. This approach aims to obtain more in-depth and accurate information for each item, thereby strengthening the reliability and validity of the research outcomes.
3. This study highlights that increasing employees' emotional and psychological involvement can significantly improve organizational productivity, particularly in the banking sector. Future studies are recommended to explore more conceptual or theoretical frameworks, such as examining mediating variables (e.g., job satisfaction or organizational culture) or applying these findings in different industries to assess contextual relevance.

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