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The Effect of Organizational Climate and Self-Efficacy on Organizational Commitment with Job Satisfaction as a Mediating Variable: An Empirical Study on Employees in the Multifinance Industry in Jakarta

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Abstract: This study aims to examine the impact of Organizational Climate and Self-Efficacy on Organizational Commitment, with Job Satisfaction acting as a mediating variable. The research population consisted of 1,294 permanent employees in multifinance companies in Jakarta, with a sample of 248 selected through proportional random sampling. A mixed-methods approach was employed, combining quantitative analysis using Path Analysis with qualitative insights from the Delphi technique to gather expert input from human resource practitioners. The results indicate that Organizational Climate and Self-Efficacy positively and significantly influence Organizational Commitment directly. In addition, both variables also have positive and significant indirect effects on Organizational Commitment through Job Satisfaction, although the mediating role of Job Satisfaction was found to be less effective. The findings highlight that supportive supervision, employee confidence in competencies, and promotion opportunities are key aspects of Job Satisfaction that strengthen commitment. Based on these results, Human Resources policymakers are advised to prioritize strategies that enhance Organizational Climate through clear work structures and supervisory support, develop Self-Efficacy by increasing task confidence and scope, and improve Job Satisfaction via promotion opportunities, compensation, and effective supervision. These interventions are essential for sustaining employee performance and retention in the dynamic multifinance industry.

Keywords: Organizational Climate, Self-efficacy, Job Satisfaction, Organizational Commitment

INTRODUCTION

The multifinance industry in Indonesia has developed steadily since its inception in 1974, with the first major company being PT Pembangunan Armada Niaga Nasional, established in 1975 and later renamed PT (Persero) PANN Multifinance (APPI, 2024). Over the years, the industry has expanded to finance a variety of sectors, including transportation, manufacturing, construction, and agriculture. Despite its growth, the multifinance sector, particularly in heavy

equipment financing, operates under high complexity and elevated business risk due to large-scale projects, high-value assets, rapid asset depreciation, and the potential for non-performing loans (Koswara et al., 2021). This dynamic environment places significant pressure on companies to ensure employee performance, engagement, and commitment to maintain operational stability and minimize financial risk.

Human resources are critical in sustaining organizational performance in such high-risk sectors. Employee commitment, defined as a psychological attachment to the organization, motivates individuals to work diligently, responsibly, and in alignment with organizational goals (Ghani et al., 2022). Low commitment can lead to decreased productivity, reduced job satisfaction, and higher turnover, which threatens the stability of multifinance companies. Preliminary surveys in Jakarta's multifinance industry show that a notable proportion of permanent staff employees exhibit low levels of affective, continuance, and normative commitment, indicating the need for interventions that strengthen employee dedication.

Prior studies have identified Organizational Climate, Self-Efficacy, and Job Satisfaction as important predictors of Organizational Commitment (Rudini et al., 2019; Bagis et al., 2021; Setyono, 2024). Organizational Climate refers to the perceived work environment, including supervisory support and clear responsibilities which fosters comfort and motivation. Self-Efficacy reflects an individual's belief in their capability to complete tasks effectively. Job Satisfaction encompasses both psychological and physical contentment in the workplace. High levels of these variables are expected to enhance employee commitment, engagement, and retention.

While most prior research has focused on public sector employees and educators, limited attention has been given to employees in the multifinance industry, particularly in high-risk sectors like heavy equipment financing. The sector's operational demands, high asset values, and financial risks require employees who are both competent and highly committed. Understanding how Organizational Climate and Self-Efficacy influence Organizational Commitment, mediated by Job Satisfaction, is therefore essential to developing practical strategies that strengthen employee commitment and reduce turnover risk in this industry.

Based on these considerations, this study aims to examine the effect of Organizational Climate and Self-Efficacy on Organizational Commitment, with Job Satisfaction acting as a mediating variable. The study focuses on permanent staff employees in the heavy equipment financing sector in Jakarta, using a mixed-methods approach that combines quantitative analysis via Path Analysis with qualitative insights from the Delphi technique. The research problem formulation is: How do Organizational Climate, Self-Efficacy, and Job Satisfaction influence Organizational Commitment in multifinance companies, and what strategies can enhance employee commitment in this high-risk sector.

METHOD

Research Design

This study employs a mixed-methods approach, combining quantitative and qualitative methods to obtain a *comprehensive* understanding of the research problem. Mixed-methods research is conducted systematically and integratively by combining numerical data analysis with qualitative insights to strengthen interpretation and validity. In this study, the quantitative approach is used to examine the impact of Organizational Climate and Self-Efficacy on Organizational Commitment with Job Satisfaction as a mediating variable, while the qualitative approach is applied through the Delphi technique to obtain expert perspectives from human resource practitioners. The integration of these two approaches enables deeper interpretation of statistical findings and strengthens the theoretical and practical implications of the research.

Place and Time

The research was conducted in multifinance companies located in Jakarta, Indonesia. The study focused on permanent employees at the operational level. Data collection and research activities were carried out over a period of approximately six months, including instrument preparation, data collection, expert *consultation* through the Delphi technique, and data analysis. This research was conducted from January 2, 2025, to June 1, 2025.

Populasi and Sampel

The population in this study consisted of 1,294 permanent employees working in multifinance companies in Jakarta. The sample was determined using proportional random sampling to ensure that each employee had an equal opportunity to be selected based on the proportion of each company unit. Based on sampling calculations, a total sample of 248 respondents was obtained and considered representative of the population.

The sample size was determined using the Slovin formula as follows:

$$n = N / (1 + Ne^2)$$

Where:

n = sample size

N = population size (1,294 employees)

e = margin of error

Data Collection Method

Data were collected using both quantitative and qualitative techniques. Quantitative data were obtained through a structured questionnaire distributed to respondents. The questionnaire employed a five-point Likert scale ranging from strongly disagree to strongly agree to measure perceptions related to Organizational Climate, Self-Efficacy, Job Satisfaction, and Organizational Commitment. Qualitative data were collected using the Delphi technique involving subject matter experts (SMEs in Human Resources) to gain deeper insights and validate the interpretation of quantitative findings. The integration of questionnaire results and expert opinions provided comprehensive and reliable research data.

Analysis Technique

Quantitative data were analyzed using Path Analysis to examine both direct and indirect effects among variables. Descriptive statistical analysis was first conducted to describe respondent characteristics and research variables. Correlation analysis between indicators showed that Organizational Climate indicators with Organizational Commitment ranged from 0.398 to 0.640, indicating weak to strong relationships. Self-Efficacy indicators with Organizational Commitment ranged from 0.602 to 0.671, indicating strong relationships. Meanwhile, Job Satisfaction indicators with Organizational Commitment ranged from 0.513 to 0.660, indicating moderate to strong relationships. The path analysis results indicated that Self-Efficacy has a positive and significant direct effect on Organizational Commitment ($\beta = 0.297$; $p < 0.05$), and Organizational Climate also has a positive and significant direct effect on Organizational Commitment ($\beta = 0.185$; $p < 0.05$). Self-Efficacy significantly affects Job Satisfaction ($\beta = 0.433$; $p < 0.05$), and Organizational Climate significantly affects Job Satisfaction ($\beta = 0.395$; $p < 0.05$). Job Satisfaction also shows a positive and significant direct effect on Organizational Commitment ($\beta = 0.375$; $p < 0.05$).

Furthermore, the indirect effect test using the Sobel test showed that Organizational Climate has a significant indirect effect on Organizational Commitment through Job Satisfaction ($\beta = 0.173$; $Z = 3.168$; $p < 0.05$). Self-Efficacy also has a significant indirect effect on Organizational Commitment through Job Satisfaction ($\beta = 0.150$; $Z = 2.959$; $p < 0.05$). These results confirm that Job Satisfaction functions as a mediating variable, although its mediating role is relatively less effective compared to the direct effects.

Qualitative findings from the Delphi technique support the quantitative results, indicating that supervisory support, employee confidence in completing tasks, and promotion opportunities are dominant factors in strengthening employee organizational commitment in the multifinance industry.

RESULTS AND DISCUSSION

Respondents in this study were permanent operational-level employees from 13 multifinance companies in Jakarta, totaling 248 respondents. Based on gender, male respondents dominated with 188 respondents (75.8%), while female respondents totaled 60 respondents (24.2%). In terms of age, most respondents were under 30 years old (145 respondents or 56.9%), followed by those aged 30–35 years (80 respondents or 31.4%) and those above 35 years (30 respondents or 11.8%). These findings indicate that the workforce is largely within the productive age group. Based on tenure, most respondents had worked between 3 and 5 years (142 respondents or 57.3%), followed by 5–10 years (78 respondents or 31.5%), and more than 10 years (28 respondents or 11.3%). In terms of education level, the majority held a bachelor’s degree (S1) with 164 respondents (66.1%), followed by senior high school (16.1%), diploma (13.7%), and master’s degree (4.0%). These characteristics indicate that respondents generally possess adequate educational background and work experience to understand organizational conditions and provide reliable responses.

In this study, data were processed using SPSS version 30 software. The analysis was conducted in two main stages: Substructure 1 and Substructure 2. Substructure 1 examined the direct effects of the independent variables, namely Organizational Climate and Self-Efficacy, on Organizational Commitment. Substructure 2 analyzed the role of Job Satisfaction as an intervening variable in mediating the effects of Organizational Climate and Self-Efficacy on Organizational Commitment. The variables included Organizational Climate, Self-Efficacy, Job Satisfaction (as the intervening variable), and Organizational Commitment (as the dependent variable). After the substructural models were defined, each measurement item or indicator was assigned to its respective variable to ensure that all constructs were properly represented and measured in accordance with the research framework.

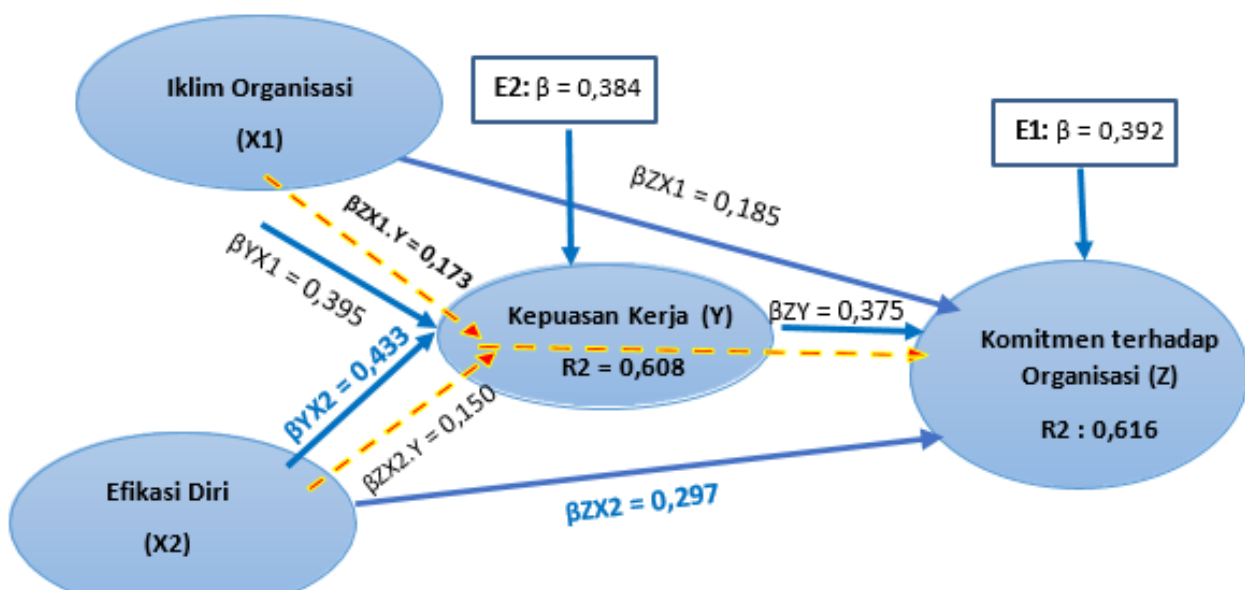


Figure 1. Presents Substructural Model

Figure 1 presents the substructural model, which illustrates the role of the intervening variable within the research framework. The model describes the structural relationships among Organizational Climate and Self-Efficacy as independent variables, Job Satisfaction as the

intervening variable, and Organizational Commitment as the dependent variable. The diagram shows both direct and indirect relationships among variables. Organizational Climate and Self-Efficacy are hypothesized to have direct effects on Organizational Commitment, as well as indirect effects through Job Satisfaction. Job Satisfaction functions as a mediating variable that explains how *improvements* in Organizational Climate and Self-Efficacy can enhance Organizational Commitment. This substructural model provides a comprehensive representation of the causal relationships tested in this study.

Table 1. Summary of Normality Test Results

No	Variable	n	Test Statistic	α	Decision
1	Organizational Climate (X1)	248	0.077	0.05	Normally Distributed
2	Self-Efficacy (X2)	248	0.081	0.05	Normally Distributed
3	Job Satisfaction (Y)	248	0.070	0.05	Normally Distributed
4	Organizational Commitment (Z)	248	0.063	0.05	Normally Distributed

Source: Processed data, 2025

A prerequisite analysis was conducted through a normality test using the one-sample Kolmogorov–Smirnov method with the Monte Carlo approach for a sample size of $N = 248$. The basis for decision-making in this normality test was to compare the significance value (Sig.) with the significance level of $\alpha = 0.05$. If the significance value is greater than 0.05 (Sig. > 0.05), then H_0 fails to be rejected (*accepted*), indicating that the data are normally distributed. The results of the normality test presented in Table 1 show that the Test Statistic values for all variables are greater than the significance level ($\alpha = 0.05$). Therefore, H_0 is accepted and H_1 is rejected, indicating that all research variables are normally distributed. These findings confirm that the data meet the normality assumption and are suitable for further parametric statistical analysis.

Table 2. Summary of Homogeneity Test Results

No	Variables	F-count	F-table	Conclusion
1	Organizational Climate (X1) on Organizational Commitment (Z)	4.836	3.879	Homogeneous
2	Self-Efficacy (X2) on Organizational Commitment (Z)	6.357	3.879	Homogeneous
3	Job Satisfaction (Y) on Organizational Commitment (Z)	5.462	3.879	Homogeneous
4	Organizational Climate (X1) on Job Satisfaction (Y)	5.265	3.879	Homogeneous
5	Self-Efficacy (X2) on Job Satisfaction (Y)	5.349	3.879	Homogeneous

Source: Processed data, 2025

Based on the calculation results, all variables show F-count values that meet the homogeneity criteria compared with the F-table value of 3.879. Thus, H_0 is accepted, indicating that the variance among groups is uniform and *can* be considered homogeneous. Therefore, the homogeneity test requirements have been fulfilled for all variables in this study, confirming that the data are suitable for further parametric analysis.

Table 3. Summary of Linearity Test Results

No	Variables	Significance of Linearity	Standard Value	Conclusion
1	Organizational Climate (X1) on Organizational Commitment (Z)	0.001	0.05	Linear
2	Self-Efficacy (X2) on Organizational Commitment (Z)	0.001	0.05	Linear
3	Job Satisfaction (Y) on Organizational Commitment (Z)	0.001	0.05	Linear
4	Organizational Climate (X1) on Job Satisfaction (Y)	0.001	0.05	Linear
5	Self-Efficacy (X2) on Job Satisfaction (Y)	0.001	0.05	Linear

Source: Processed data, 2025

Based on the calculation results, all variables show significance values below the standard threshold of 0.05, indicating that the relationships among variables are linear. Therefore, the *linearity* test requirements have been fulfilled for all variables in this study, confirming that the data meet the assumptions necessary for further regression and path analysis.

Table 4. Results of Indicator Analysis of Variables X1, X2, and Y on Organizational Commitment (Z)

No	Variable	Sub-Indicator	Affective Commitment (Z1.1)	Continuance Commitment (Z1.2)	Normative Commitment (Z1.3)
1	Organizational Climate (X1)	X1.1 Structure	0.617	0.638	0.561
		X1.2 Standards	0.574	0.588	0.572
		X1.3 Responsibility	0.640	0.606	0.596
		X1.4 Recognition	0.545	0.565	0.582
		X1.5 Supervisor Support	0.628	0.663	0.649
		X1.6 Risk Taking	0.459	0.398	0.425
2	Self-Efficacy (X2)	X2.1 Task Level (Magnitude)	0.658	0.624	0.611
		X2.2 Task Scope (Generality)	0.662	0.643	0.628
		X2.3 Strength Level	0.671	0.627	0.602
3	Job Satisfaction (Y)	Y1.1 The Work Itself	0.578	0.552	0.528
		Y1.2 Salary	0.605	0.642	0.607
		Y1.3 Promotion Opportunities	0.660	0.591	0.631

No	Variable	Sub-Indicator	Affective Commitment (Z1.1)	Continuance Commitment (Z1.2)	Normative Commitment (Z1.3)
		Y1.4 Supervisor Supervision	0.638	0.578	0.622
		Y1.5 Relationship with Co-workers	0.531	0.546	0.533
		Y1.6 Job Security	0.569	0.550	0.513

Table 4 shows that the indicators of organisational climate and the indicators of organisational commitment among permanent operational-level employees have correlation coefficient values ranging from 0.398 to 0.640. This indicates that the relationships between these variable indicators fall within the weak to strong categories. Furthermore, the indicators of self-efficacy and the indicators of organisational commitment among permanent operational-level employees have correlation coefficient values ranging from 0.602 to 0.671, indicating that the relationships between these variable indicators are within the strong category. In addition, the indicators of job satisfaction and the indicators of organisational commitment among permanent operational-level employees have correlation coefficient values ranging from 0.513 to 0.660, indicating that the relationships between these variable indicators fall within the moderate to strong categories.

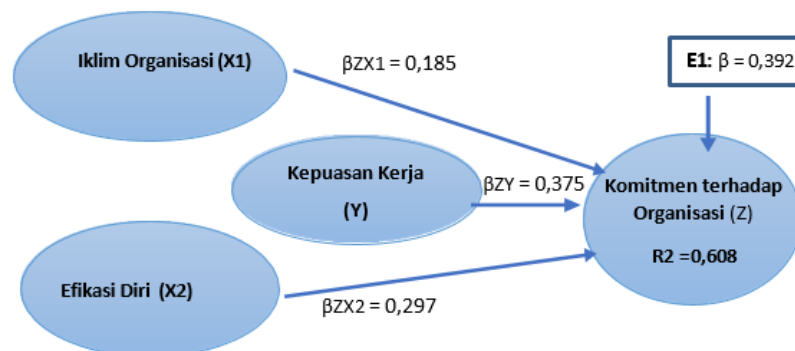


Figure 2. Presents Substructural Model – 1.

Figure 2 presents Substructural Model 1, illustrating the relationships among organisational climate (X1), self-efficacy (X2), job satisfaction (Y), and organisational commitment (Z) of operational-level employees. The model demonstrates that these three independent variables jointly contribute significantly to strengthening organisational commitment. The results indicate that organisational commitment of permanent operational-level employees is influenced by organisational climate, self-efficacy, and job satisfaction with a coefficient of determination of 0.608. This means that 60.8% of the variance in organisational commitment can be explained by the combined influence of organisational climate (X1), self-efficacy (X2), and job satisfaction (Y). Meanwhile, the remaining 39.2% is influenced by other variables outside the model.

These findings suggest that organisational commitment among permanent operational-level employees can be substantially explained by improvements in organisational climate, enhancement of employees’ self-efficacy, and increased job satisfaction. However, there are still other factors beyond the scope of this study that also contribute to shaping organisational commitment

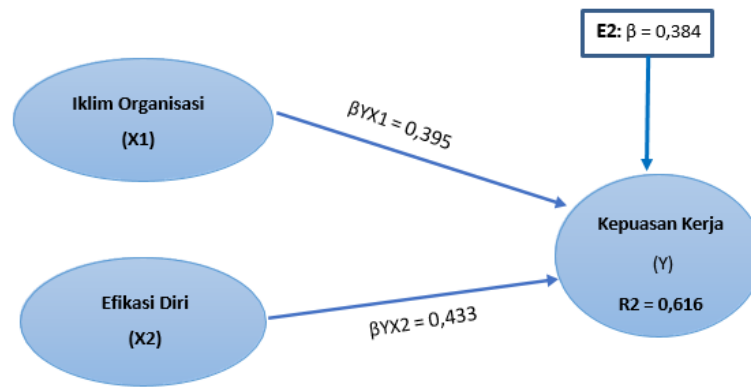


Figure 3. Presents Substructural Model – 2

Figure 3 presents Substructural Model 2, which illustrates the structural relationships among organisational climate (X1), self-efficacy (X2), job satisfaction (Y), and organisational commitment (Z) within the extended research model. This substructural model emphasises the role of job satisfaction as an intervening variable that mediates the influence of organisational climate and self-efficacy on organisational commitment among operational-level employees. The model demonstrates that organisational climate and self-efficacy not only have direct effects on organisational commitment but also exert indirect effects through job satisfaction. This indicates that improvements in organisational climate and employees’ self-efficacy can enhance job satisfaction, which in turn strengthens employees’ commitment to the organisation. Thus, job satisfaction functions as an important mediating mechanism in reinforcing organisational commitment.

Overall, Substructural Model 2 confirms that organisational commitment among permanent operational-level employees is shaped by both direct and indirect influences of organisational climate and self-efficacy, with job satisfaction playing a significant intervening role. These findings highlight the importance of creating a supportive organisational climate and strengthening employees’ self-efficacy to improve job satisfaction and ultimately enhance organisational commitment.

Table 5. Summary of Direct and Indirect Effects

No	Path	Direct Effect (β)	Indirect Effect (β)	Sobel (Z) & p-value	Conclusion
1	Self-Efficacy (X2) → Organisational Commitment (Z)	0.297	–	0.000 < 0.05	There is a significant positive direct effect of self-efficacy on organisational commitment.
2	Organisational Climate (X1) → Organisational Commitment (Z)	0.185	–	0.000 < 0.05	There is a significant positive direct effect of organisational climate on organisational commitment.
3	Self-Efficacy (X2) → Job Satisfaction (Y)	0.433	–	0.000 < 0.05	There is a significant positive direct effect of self-efficacy on job satisfaction.
4	Organisational Climate (X1) → Job Satisfaction (Y)	0.395	–	0.000 < 0.05	There is a significant positive direct effect of organisational climate on job satisfaction.

No	Path	Direct Effect (β)	Indirect Effect (β)	Sobel (Z) & p-value	Conclusion
5	Job Satisfaction (Y) → Organisational Commitment (Z)	0.375	–	0.000 < 0.05	There is a significant positive direct effect of job satisfaction on organisational commitment.
6	Organisational Climate (X1) → Job Satisfaction (Y) → Organisational Commitment (Z)	–	(0.454 × 0.383) = 0.173	Z = 3.168 > 1.650; p < 0.05	There is a significant positive indirect effect of organisational climate on organisational commitment through job satisfaction.
7	Self-Efficacy (X2) → Job Satisfaction (Y) → Organisational Commitment (Z)	–	(0.393 × 0.383) = 0.150	Z = 2.959 > 1.650; p = 0.001 < 0.05	There is a significant positive indirect effect of self-efficacy on organisational commitment through job satisfaction.

Self-efficacy shows the strongest direct effect on organisational commitment (β = 0.297), followed by organisational climate (β = 0.185) and job satisfaction (β = 0.375). This indicates that employees’ confidence in their abilities is the most dominant factor in strengthening organisational commitment, while a supportive organisational climate and higher job satisfaction also contribute positively. In addition, self-efficacy (β = 0.433) and organisational climate (β = 0.395) significantly increase job satisfaction, which further supports the development of stronger organisational commitment.

Although job satisfaction mediates the relationship between organisational climate and self-efficacy with organisational commitment, its mediating role is less effective because the indirect effects are smaller than the direct effects. The indirect influence of organisational climate through job satisfaction (β = 0.173) and self-efficacy through job satisfaction (β = 0.150) is weaker than their respective direct effects. This implies that strengthening self-efficacy and organisational climate directly is more effective in enhancing organisational commitment, while job satisfaction acts as a supporting factor that reinforces, but does not dominate, the relationship.

Table 6. Summary of Average Quantitative and Qualitative Analysis

No	Variables	Average Quantitative Analysis Score	Category	Average Qualitative Analysis
1	Organisational Climate (X1)	3.82	Good	Good
2	Self-Efficacy (X2)	4.13	Good	Good
3	Job Satisfaction (Y)	3.85	Good	Good
4	Organisational Commitment (Z)	3.89	Good	Good

After the triangulation process—verifying responses from research subject groups and obtaining clarification from Human Resource Management experts—the results in Table 6 summarize the average quantitative and qualitative analyses. The organisational climate variable obtained a quantitative score of 3.82 and was categorized as Good, which is supported by a similar Good assessment in the qualitative approach. This indicates consistency between

numerical perceptions and narrative findings, reflecting a positive organisational climate perceived by staff-level employees.

The self-efficacy variable achieved a score of 4.13 in the Good category and is supported by consistent qualitative findings, indicating that staff-level employees possess strong confidence and positive perceptions of their abilities in daily work situations. The job satisfaction variable received an average quantitative score of 3.85 and was also assessed as Good. Qualitative findings confirm that staff-level employees experience positive job satisfaction, showing that job satisfaction has been effectively realized in practice. The organisational commitment variable obtained a score of 3.89 in the Good category, and qualitative perceptions show the same assessment. This indicates that staff-level employees' commitment is in a condition that supports sustainable employment relationships and strong contributions to the company.

Overall, the results show that all four main variables are in the Good category. The alignment between employees' numerical perceptions (quantitative results) and HR experts' narrative evaluations (qualitative results) demonstrates consistency and mutual reinforcement regarding organisational climate, self-efficacy, job satisfaction, and organisational commitment. This alignment strengthens the overall validity of the research findings

Discussion

Based on the results of data analysis using SPSS 30 and path analysis, all proposed hypotheses in this study were accepted. The test examining the effect of organisational climate on organisational commitment showed a positive and significant relationship. This finding indicates that a supportive organisational climate characterized by clear structure, supportive leadership, recognition, and fair standards can strengthen employees' commitment to the organisation. When employees perceive a positive working atmosphere and supportive organisational environment, their emotional attachment and loyalty to the organisation tend to increase. This finding is consistent with organisational behaviour theories stating that a conducive organisational climate enhances employee attitudes and commitment (Robbins & Judge, 2017; Luthans, 2011). Previous studies by (Rahimic, 2013), (Sari & Putra, 2019), and (Susanty & Miradipta, 2013) also confirm that organisational climate has a positive and significant effect on organisational commitment.

The results also indicate that self-efficacy has a positive and significant effect on organisational commitment. This means that employees who possess strong confidence in their abilities to complete tasks and overcome challenges tend to demonstrate higher organisational commitment. High self-efficacy encourages employees to take initiative, maintain persistence, and contribute positively to organisational goals, which ultimately strengthens their sense of belonging to the organisation. This finding supports social cognitive theory which explains that individuals with high self-efficacy are more motivated and committed to achieving organisational objectives (Bandura, 1997). These results are in line with research conducted by (Cherian & Jacob, 2013), (Lunenburger, 2011), and (Yusuf & Syarif, 2018), which state that self-efficacy has a positive and significant effect on organisational commitment.

Furthermore, the results show that organisational climate has a significant positive effect on job satisfaction. A supportive work environment, effective communication, and fair organisational policies contribute to employees' feelings of satisfaction with their work. When employees experience a positive organisational climate, they are more likely to feel comfortable, valued, and satisfied in their roles. Similarly, self-efficacy has a significant positive effect on job satisfaction. Employees with high self-efficacy tend to feel more capable of handling job demands, achieving work targets, and overcoming obstacles, which leads to higher job satisfaction. These findings are consistent with research conducted by (Judge & Bono, 2001), (Luthans, 2011), and (Indarti & Hendriani, 2017), which show that organisational climate and self-efficacy significantly influence job satisfaction.

The analysis also confirms that job satisfaction has a positive and significant effect on organisational commitment. Employees who feel satisfied with their jobs in terms of salary, promotion opportunities, supervision, work relationships, and job security are more likely to demonstrate stronger commitment to the organisation. Job satisfaction plays an important role in shaping employees' attitudes toward the organisation and influences their willingness to remain and contribute to organisational success. These results support the findings of (Meyer & Allen, 1997), (Spector, 2012), and (Tnay et al., 2013), which state that job satisfaction significantly affects organisational commitment.

The discussion continues with the mediating role of job satisfaction in the relationship between organisational climate and organisational commitment, as well as between self-efficacy and organisational commitment. The Sobel test results show that job satisfaction significantly mediates the relationship between organisational climate and organisational commitment. However, the magnitude of the indirect effect ($\beta = 0.173$) is smaller than the direct effect ($\beta = 0.185$), indicating that job satisfaction functions as a less effective mediating variable. This means that organisational climate can directly influence organisational commitment more strongly than through job satisfaction. Nevertheless, improvements in organisational climate still contribute indirectly to strengthening organisational commitment by increasing employees' job satisfaction.

Similarly, job satisfaction significantly mediates the relationship between self-efficacy and organisational commitment. The indirect effect of self-efficacy on organisational commitment through job satisfaction ($\beta = 0.150$) is smaller than the direct effect ($\beta = 0.297$), indicating that job satisfaction also functions as a less effective mediating variable in this relationship. Although self-efficacy influences organisational commitment both directly and indirectly through job satisfaction, the direct influence remains stronger. This finding suggests that enhancing employees' self-efficacy can directly strengthen organisational commitment while also contributing indirectly through increased job satisfaction.

Overall, the findings of this study highlight that organisational climate and self-efficacy play crucial roles in strengthening organisational commitment among permanent operational-level employees. Job satisfaction serves as an important supporting factor that enhances organisational commitment, although its mediating role is relatively less dominant compared to the direct effects of organisational climate and self-efficacy. These results imply that organisations, particularly in the multifinance industry, should focus on creating a supportive organisational climate and developing employees' self-efficacy to improve job satisfaction and strengthen organisational commitment.

CONCLUSION

The results of this study indicate that Organizational Climate, Self-Efficacy, and Job Satisfaction have direct, positive, and significant effects on Organizational Commitment among permanent operational-level employees. Job Satisfaction also acts as a mediator in the relationship between Organizational Climate and Self-Efficacy on Organizational Commitment; however, its mediating role is relatively less effective than the direct effects of the independent variables. The findings show that strengthening employees' confidence, creating a supportive organisational climate, and increasing job satisfaction directly contribute more effectively to enhancing commitment than indirect pathways.

Qualitative analysis using the Delphi technique confirms and reinforces the quantitative results. Expert assessments from human resource practitioners support that supervisory support, employees' confidence in completing tasks, and promotion opportunities are critical factors that align with employees' perceptions, highlighting consistency between numerical data and narrative insights. This triangulation strengthens the validity of the study and confirms that interventions targeting these areas are well-founded.

The findings have practical implications for managers and HR policymakers in the multifinance industry. Strategies should prioritize improving Organizational Climate through clear work structures, defined responsibilities, and supportive supervision; enhancing Self-Efficacy through competency development and empowerment; and increasing Job Satisfaction through promotion opportunities, fair compensation, and effective supervisory practices. By implementing these integrated strategies, organizations can build stronger Organizational Commitment, support sustainable employee performance, and maintain long-term organizational stability.

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