



DOI: <https://doi.org/10.38035/dijms.v7i3.6170>
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The Influence of Perceived Organizational Support and Competence on Employee Performance, with Job Satisfaction as a Mediating Variable in BCA Express Jabodetabek

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Abstract: This study aims to examine the effect of perceived organizational support (POS) and competence on employee performance, with job satisfaction as a mediating variable at Bank Central Asia (BCA) Express Jabodetabek. A quantitative approach with causal and associative properties was used through hypothesis testing. The population consists of all 93 customer service employees (census). Data analysis uses the Partial Least Squares (PLS) method with the help of SmartPLS 4.0 software. The findings of the study are that POS, competence, and job satisfaction directly have a significant effect on performance. POS and competence also directly have a positive and significant effect on job satisfaction. Job satisfaction acts as a mediating variable that strengthens the influence of POS and competency on performance. Increased job satisfaction strengthens the contribution of organizational support and competency to employee performance.

Keyword: Perceived Organizational Support, Competence, Employee Performance, Job Satisfaction.

INTRODUCTION

The introduction contains the research background in a concise, concise, and clear manner; research purposes; as well as supporting theories. Written in Times New Roman font, size 12, space 1. Writing in a foreign language is typed in italics. In narrative writing, no need to be given a special subtitle. I Bank Central Asia (BCA) is one of the largest private banks in Indonesia with an extensive network of offices and service units throughout Indonesia and Jakarta as its main operational center. To increase the speed and ease of transactions, BCA presents BCA Express as a special service unit that focuses on customer service efficiency. The performance of customer service employees in BCA Express services is not yet fully optimal. Internal findings from BCA Express Jakarta in 2023 identified ethical violations committed by customer service personnel, in the form of abuse of authority in the management of customer

data and transactions. The case has been handled by management in accordance with applicable regulations and requires careful handling given its sensitivity and potential impact on the institution's image and stability.

Other findings indicate that customer service employees have not fully complied with operational standards in performing their duties, such as incomplete data entry and inaccurate customer information input, which indicates problems with employee accuracy and competence. This situation has the potential to affect internal performance evaluations and institutional assessments at the central level. In order to improve employee performance, the management of BCA Express Jakarta has issued advanced warning letters to employees who have been proven to have committed serious violations related to ethics, work discipline, customer data confidentiality, and unprofessional behavior in the work environment.

Improvements in service performance cannot rely solely on a disciplinary approach; rather, a more comprehensive effort is needed through the enhancement of perceived organizational support (POS). POS reflects the extent to which employees feel that the organization values their contributions and cares about their well-being. Adequate organizational support, such as recognition of performance, fair rewards, and attention to working conditions, has been shown to play an important role in improving employee performance, especially in the service sector such as banking (Mahmood et al., 2024). Previous studies on the relationship between perceived organizational support (POS) and employee performance have shown mixed findings. The study by Prayogi et al. (2022) found that POS has a significant effect on the performance of Islamic banking employees. However, POS does not have a direct effect on performance, but an indirect effect through the variable of engagement (Prasetyo & Harsono, 2023).

In addition to organizational support, employee competence is also an important factor that determines performance in the banking industry. This competence includes knowledge, skills, and the ability to adapt to technological developments, which are essential for meeting increasingly complex service demands (Vo Thi Thu Hong et al., 2025). Empirical studies on the influence of competence on employee performance also show inconsistencies. Some studies indicate a significant positive influence (Ng et al., 2024), while other studies show no clear correlation (Rusianto & Khasmir, 2025; Ningsih et al. 2024).

On the other hand, employee job satisfaction is also a factor that can potentially affect performance. Job satisfaction is influenced by various aspects, including career development opportunities, income level, leadership quality, working environment conditions, and social relationships in the workplace (Ariffin et al. 2025; Jufrizen & Sitorus, 2021). Job satisfaction has a positive effect on employee performance (Ratnasih & Zulher, 2023). Other findings state that job satisfaction has no significant effect (Ismail et al., 2021).

Furthermore, several previous studies examining the role of job satisfaction as a mediating variable in the relationship between POS, competence, and employee performance have shown mixed results. Siregar et al. (2024) found that job satisfaction mediates the relationship between POS and the performance of banking employees. Meanwhile, Merisa and Safaria (2023) found that job satisfaction did not act as a mediator. Similarly, Pentury and Usmany (2023) found that the job satisfaction variable strengthened the relationship between competence and performance. However, Fitriany and Mudjijah (2024) found the opposite result, namely that job satisfaction did not strengthen the relationship between competence and performance.

Based on empirical phenomena, several findings within the company, and the inconsistency of the results of various studies, a more in-depth study is needed to enrich human resource management studies and their practical contribution to banking management, particularly in relation to factors that affect the performance of customer service employees. Therefore, this study aims to analyze the influence of perceived organizational support (POS) and competence on employee performance with job satisfaction as a mediating variable among

customer service employees at BCA Express in the Greater Jakarta area. Included in the writing of operational definitions, if deemed necessary, also written narratively. All forms of reference used must be written down the source. Writing citations or references using body notes, namely by writing the last name of the author and the year of writing written in brackets (Muthmainnah, 2017).

METHOD

The research design uses a quantitative approach with causal and associative properties. The population consists of 93 BCA Express customer service employees in the Greater Jakarta area (census). The questionnaire contains exogenous variables, namely Perceived Organizational Support (POS/X1), measured based on aspects of appreciation of work results, attention to welfare, attention to views, and assistance when needed, with 8 statements (Eisenberger in Syahputra et al. 2022) and competence (X2): intellectual, emotional, and social, consisting of 16 statements (Spencer and Spencer in Tamba, 2021; Prasetyo et al. 2018). The endogenous variable of performance (Y) with aspects of quality, quantity, timeliness, cooperation, effectiveness, independence, and integrity consists of 14 statements (Herzberg in Amalia et al. 2024). The mediating variable of job satisfaction (Z) is measured from the aspects of job content, supervision, organization and management, opportunities for development, salary and benefits, and coworkers, with 20 statements. The statements use a 4-point Likert scale, where 1 = strongly agree; 2 = disagree; 3 = agree; and 4 = strongly agree. The method for testing the relationship and evaluating the model uses Smart-PLS software.

RESULTS AND DISCUSSION

Respondent characteristics

The respondent profile shows a diverse and relatively even demographic distribution, reflecting the heterogeneity of the research respondents, characterized by a majority of males, a group of respondents who are mostly single and in mid-career, and a length of service that indicates that respondents are relatively able to understand and analyze perceptions of POS, competence, job satisfaction, and performance at BCA Express in the Greater Jakarta area

Table 1. Respondents Demographics

Characteristics		Total	%
Gender	Female	43	46,2
	Male	50	53,8
Age	24-30 years	63	67,7
	31-35 years	30	32,3
Years of employment	1-2 years	10	10,8
	3-4 years	44	47,3
	> 4 years	39	41,9
		93	100,0

Table 1 shows that male respondents are not significantly different from female respondents (53.8% vs. 46.2%). The majority are aged 24-30 years (67.7%) and 31-35 years (32.3%). In terms of length of service, the majority have worked for 3-5 years (47.3%), followed by >4 years (41.9%) and 1-2 years (10.8%). Most respondents have worked at BCA Express for a long time, so they have a good understanding of the system, procedures, and working conditions in the banking industry. Tabel 1 menjelaskan responden berjenis kelamin laki-laki tidak berbeda jauh dengan perempuan (53,8% vs 46,2%). Usia mayoritas 24-30 tahun (67,7%)

Outer Model

1) Outer loading

Figure 2 shows the loading factor results for all items on each variable with a value > 0.60, indicating that the measurement items are valid. This shows that the latent variables measure the constructs that should be measured. There are several measurement items or indicators that are declared invalid because they are <0.60, namely the competency variable (X2.2, X2.3, X2.5, X2.7, X2.16), the satisfaction variable (Z2, Z4, Z9, Z12, Z17, Z18, and Z19), and the performance variable (Y9 and Y15). At the data collection stage, these measurement items were removed from the research instrument to maintain the quality and accuracy of the data obtained. The outer model stages in this study include:

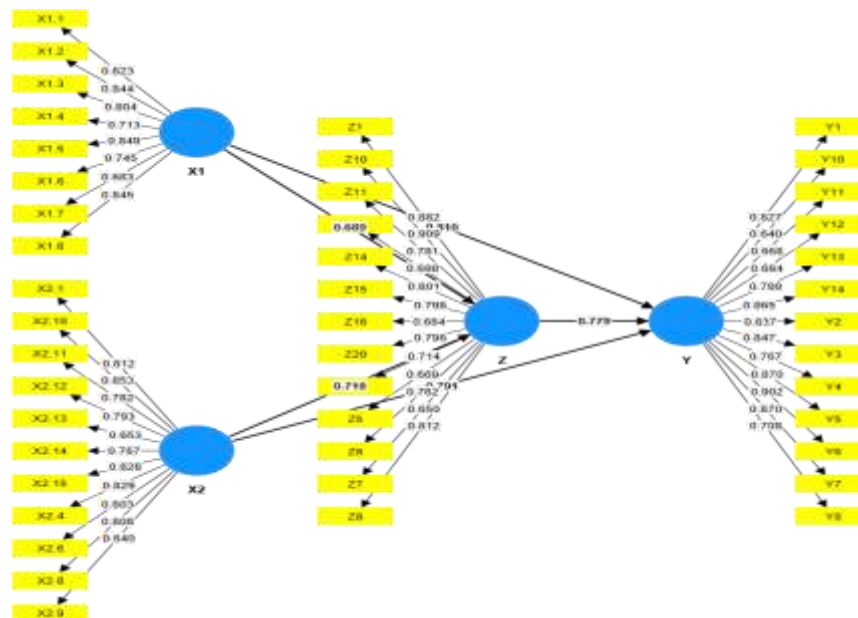


Figure 2. Outerloading Test

2) Discriminant validity test

This test can be determined based on the cross loading results of the indicator variables.

Table 2. Reliability and Validity Test

	Cronbach's alpha	Average variance extracted (AVE)
POS	0,913	0,625
Competence	0,935	0,611
Satisfaction	0,950	0,632
Performance	0,941	0,590

Table 2 shows that all constructs have good reliability levels. This is indicated by composite reliability values greater than 0.70 and Cronbach's alpha values exceeding 0.60. In addition, Average Variance Extracted (AVE) values above 0.50 indicate that the constructs meet the validity criteria. The test results show that convergent validity has been met, so that the latent variables are able to explain more than 50% of the variance of the indicators on average (Ghozali, 2020).

Inner Model

1) Path Coefficient

Path coefficients have a value range from -1 to 1, with the stipulation that values between 0 and 1 are positive and values between -1 and 0 are negative.

Table 3. Path Coefficient Test

Variabel	Satisfaction	Performance
POS	0,351	0,390
Competence	0,460	0,285
Satisfaction		0,306
Performance		

Table 3 explains that the Perceived Organizational Support (POS) variable has a positive and significant effect on performance and satisfaction, with coefficients of 0.390 and 0.351, respectively, which are classified as moderate. This indicates that the higher the employees' perception of organizational support, the better their performance and satisfaction, and confirms the role of POS in increasing employee motivation, commitment, and responsibility. Meanwhile, the satisfaction variable has a positive but relatively weak effect on performance (coefficient of 0.306), and competence has a positive effect on satisfaction (0.460, moderate) and performance (0.285, weak). These findings indicate that satisfaction and competence contribute to employee performance, although their influence is not dominant.

2) Coefficient of Determination

To assess the extent to which the variation in endogenous variables can be explained by exogenous variables in the research model, the following table is provided.

Table 4. Coefficient of Determination

	R-Square	R-Square Adjusted
Performance	0,779	0,573
Satisfaction	0,772	0,563

Table 4 shows that the R-square value of the performance variable is 0.779 (adjusted R-square 0.573), indicating that POS and competence explain 77.9% of the variation in performance, while the rest is influenced by other factors outside the model. For job satisfaction, the R-square is 0.772 (adjusted R-square 0.563), indicating that POS and competency account for 77.2% of the variation in job satisfaction. Overall, this model has a fairly good ability to explain the variation in performance and job satisfaction, although there are still external factors that influence both variables.

3) Predictive Relevance

A positive Q^2 value indicates that the model has predictive relevance. Previous calculations show that the Q^2 value is approximately 0.949. Approximately 94.9% of the variability of the endogenous latent variables (predicted variables) can be explained by the exogenous latent variables (predictor variables). This model can be used to predict both variables. Therefore, it can be said that the model has strong predictive power.

Hypothesis Testing

The following are the results of direct and indirect hypothesis tests conducted based on the variables studied.

Table 5. Hypothesis Testing

	Estimation	t	p	Results
POS -> Performance	0,390	5,191	0,000	Significant
POS -> Satisfaction	0,351	3,421	0,001	Significant
Competence -> Performance	0,285	3,700	0,000	Significant
Competence -> Satisfaction	0,460	4,745	0,000	Significant
Satisfaction -> Performance	0,306	3,659	0,000	Significant
POS -> Satisfaction -> Performance	0,107	2,535	0,011	Significant
Competence -> Satisfaction -> Performance	0,141	2,779	0,005	Significant

Table 5 shows that POS, competence, and job satisfaction have a significant direct effect. POS and competence have a significant effect on performance (p 0.000; 0.000). Similarly, job satisfaction has a significant effect on performance (p 0.000). In addition, POS and competency also have a significant effect on job satisfaction (p 0.001; 0.000). The relationship between the variables shows a t-value > t-table (1.985) and $p < 0.05$, so that the overall hypothesis is accepted. Job satisfaction acts as a mediating variable that channels the influence of POS and competency on performance. The coefficient of influence of POS through satisfaction is 0.120 ($t = 2.535$; $p = 0.011$), while that of competency through satisfaction is 0.098 ($t = 2.779$; $p = 0.005$), both of which are significant. These findings indicate that increased job satisfaction strengthens the contribution of organizational support and competence to employee performance.

CONCLUSION

This study aims to analyze the effect of POS and competence on employee performance mediated by job satisfaction. Based on the theoretical description, research results, and discussion, the conclusions of this study can be described as follows:

First, POS, competence, and job satisfaction have a positive and significant effect on job satisfaction. Second, POS and competence have a positive and significant effect on job satisfaction. Third, POS and competence have a positive and significant effect on employee performance through job satisfaction at BCA Express in Greater Jakarta.

Based on the results of the research findings and conclusions, several recommendations are proposed, namely:

a. Perceived organizational support (POS)

The lowest score on the POS variable indicates that aspects of welfare, employee involvement in service evaluation, and ease of obtaining work assistance still need to be improved. This condition indicates the need for more open two-way communication, greater attention to welfare, and more responsive operational support and supervision.

b. Human Resource Competency

The lowest scores on the competency variable were in customer service orientation and technical expertise. This indicates the need for improved training related to system mastery, service procedures, and the ability to analyze and solve work problems so that employees are more confident and consistent in providing services.

c. Job satisfaction

Aspects of job satisfaction that remain low are mainly related to employee-supervisor relationships and perceptions of fairness and recognition. In addition, assessments of salaries or compensation indicate that some employees do not feel that the rewards they receive are commensurate with their workload.

d. Employee performance

The lowest scores on performance variables were in work quality, timeliness, and independence at work. This indicates that some employees still have difficulty adjusting to work targets and processes, completing tasks on time, and working independently without relying on colleagues.

Implications

In practical terms, the results of this study have implications for banking management to make Perceived Organizational Support and competency development key strategies in improving the satisfaction and performance of customer service employees. Management needs to strengthen organizational support policies through fair reward systems, attention to employee welfare, two-way communication, and consistent support from superiors. In addition, companies are advised to develop ongoing training programs that focus on improving technical service competencies, interpersonal communication, and professional attitudes. By simultaneously improving organizational support and competencies, companies can encourage higher job satisfaction, which ultimately has a positive impact on service quality and employee performance in the long term.

Limitation

This study has several limitations. First, the research subjects were limited to customer service employees in the banking sector, so the results cannot be generalized to all banking work units or other service industries. Second, this study only examines the influence of POS and competence on performance through job satisfaction, thus not including other variables that could potentially affect this relationship, such as organizational commitment, work motivation, work engagement, or corporate culture. Third, the use of a quantitative approach with an associative design and a limited sample size has not been able to capture the dynamics of changes in perceptions of organizational support, competence, and performance over time. Future research is recommended to expand the scope of respondents across units and industries, add mediation or moderation variables, and use a longitudinal design to gain a more comprehensive understanding.

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