

The Role of Competence, Motivation and Training in Increasing Employee Commitment in Insurance Companies

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Abstract

The insurance company is one of the non-bank companies that also contribute to increasing economic activity in Indonesia. The increasing number of insurance companies in Indonesia has also increased competition in the insurance sector. This study aims to examine the effect of employee competence, work motivation and training on employee commitment at PT Asuransi Ramayana Tbk Jember. The independent variable consists of competency variable (X1), motivational variable (X2) and job training variable (X3) while the dependent variable is employee commitment (Y). A total of 125 employees of PT. Ramayana Insurance Tbk. Jember (which includes 3 working areas namely Jember Regency, Banyuwangi Regency and Probolinggo Regency) which is the population as well as the sample or respondent. Test the reliability and validity of the data as a test measuring tool in this study. Hypothesis test to test the hypothesis in this study. The results of the study show that employee competence has an impact on employee commitment. The variable of work motivation has an impact on employee commitment and training has a significant effect on employee commitment.

Keywords

competency; motivation;
training; commitment



I. Introduction

Insurance is a non-bank institution that carries out non-bank financial activities among other non-bank financial institutions such as cooperatives, capital markets, foreign exchange markets, leasing companies and so on. Currently, there are 223 insurance companies participating in economic activities in Indonesia. (<https://www.google.com/search?q=nomor+company+insurance+di+indonesia&oq=sum+company+insurance+di+Indonesia&aqs=chrome.0.0i512j0i22i3018.9307j0j7&sourceid=chrome&ie=UTF-8>, 2022). The increasing number of insurers participating in enlivening economic activities in the field of non-bank financial institutions means that competition is also increasing.

According to (Umam, 2012), employee commitment is an attitude that reflects employee loyalty to the organization. Usually this attitude requires an ongoing process in which members of the organization express concern for the organization and its continued success and progress. Employees who have worked for an organization or company for a long time are usually reluctant to move to another company. This employee commitment is a reflection of organizational commitment. Many factors why employees have a high commitment to an organization. These factors include competence, motivation and training.

Competence can be interpreted as a basic skill possessed by someone who is closely related to work activities that have an impact on performance (Qomariah, 2020).

According to (Robbins & Coulter, 2012), competence is the expertise possessed by employees in completing tasks in a job. Competencies possessed by employees can usually be general and can also be specific. Every organization has employees with different competencies. The longer a person has worked in an organization, the more expert he is in terms of certain knowledge. Thus there is a very close relationship between competence and employee commitment in an organization. Research (Sudarma & Murniasih, 2016), (Hasanati, 2017), (Juliansyah & Konadi, 2019) states that one's competence can increase employee commitment. Meanwhile, research (Edy Wiranata, 2021), (Arif & Fauzan, 2022), also states that competence has an impact on employee commitment. Other research which was also conducted by (Lotunani, Idrus, Afnan, & Setiawan, 2014), states that employee commitment can increase with the competence possessed by employees.

Work motivation possessed by employees can also be a trigger that employee commitment can increase. According to (Handoko, 2011), motivation is a driving force or driving force for a person to behave in a certain way that can arise from within or outside the individual. With employees having strong work motivation, their commitment to the organization is also strong, so they are reluctant to move and remain loyal to the company. Research (Liana & Irawati, 2014), (Harianto, 2016), (Wulandary, Syamsun, & Dirjosupartono, 2017) found that employee motivation can increase employee commitment. Meanwhile, research conducted by (Yasa, 2018), (Hastuti, 2019), (Rahayu & Mahargiono, 2021) states that commitment increases due to employee motivation.

Training is an effort to improve employee skills through increasing skills for employees to achieve organizational goals (Rivai, 2009). Training relates to the skills and abilities of employees to carry out the current job. Employees who have received training for carrying out their duties are usually experts in carrying out the tasks assigned by the leadership. Research (Sri, Sulistyawati, & Kesaulya, 2004), (Adisaksana, 2019), (Sutanto, Faraz, Budiharto, & Muhliansyah, 2020), (Geraldin, Abbas, & Sabaruddin, 2020), (Putra, Hendriani, & Samsir, 2020), (Fau, Manao, & Waoma, 2021), (Reza & Yani, 2021) states that motivation can increase employee commitment to work.

Based on the theory of competency, motivation and training as well as employee commitment and also the phenomenon of insurance companies that occur in Indonesia, the purpose of this study is to examine and analyze the effect of competence, motivation and training on employee commitment at PT. Insurance Tbk. Jember. The research conceptual framework with commitment as the dependent variable and competency (X1), motivation (X2) and training (X3) as independent variables is presented in Figure 1.

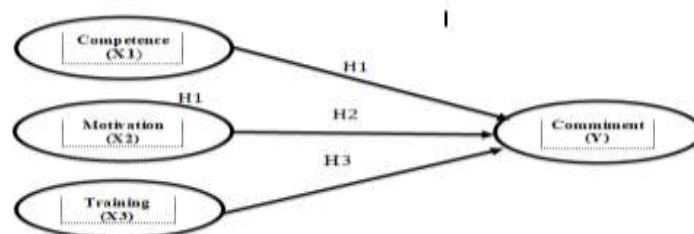


Figure 1. Conceptual Framework

1.1 Research Hypothesis

1. The first hypothesis (H1): The better the employee's competence, the higher the employee's commitment.
2. The second hypothesis (H2): The higher the work motivation, the higher the employee commitment.
3. The third hypothesis (H3): The better the training, the higher the employee commitment.

II. Research Methods

This study uses a quantitative approach to understand the relationship between variables that form commitment as the dependent variable (Ferdinand 2015). Total population of 125 employees of PT. Insurance Tbk. Jember which is in the Jember, Banyuwangi and Probolinggo regions. The independent variable consists of competency variable (X1), motivational variable (X2) and job training variable (X3) while the dependent variable is employee commitment (Y). The indicators for competency variables consist of: motives, traits, self-concept, knowledge, skills. Indicators for training variables are: training content, training methods, attitudes and skills of instructors, length of training time, training facilities. Meanwhile, the indicators for employee commitment variables are affective commitment, continuing commitment, and normative commitment. Data validity test and data reliability test were used to determine the level of validity and reliability of the research questionnaire. To answer the research hypothesis used hypothesis testing.

III. Result and Discussion

3.1 Research Result Validity

This validity test shows the suitability of each indicator with the theories used to define a construct. The results of the validity test for the research questionnaire are presented in Table 1.

Table 1. Results of Research Validity

Indicator	X1 (Competence)	X2 (Motivation)	X3 (Training)	Y (Commitment)	P value
Indicator X1.1	0.85	-0.23	0.01	0.26	<0.001
Indicator X1.2	0.88	-0.15	-0.12	0.32	<0.001
Indicator X1.3	0.92	0.05	0.08	-0.03	<0.001
Indicator X1.4	0.88	-0.01	-0.10	0.07	<0.001
Indicator X1.5	0.72	0.41	0.17	-0.74	<0.001
Indicator X2.1	0.45	0.72	0.04	-0.48	<0.001
Indicator X2.2	0.02	0.79	-0.39	0.26	<0.001
Indicator X2.3	-0.09	0.85	-0.08	-0.23	<0.001
Indicator X2.4	0.04	0.87	-0.16	-0.01	<0.001
Indicator X2.5	-0.08	0.88	-0.02	-0.04	<0.001
Indicator X2.6	-0.16	0.87	0.17	0.06	<0.001
Indicator X2.7	-0.12	0.69	0.52	0.47	<0.001
Indicator X3.1	-0.03	0.10	0.86	0.14	<0.001
Indicator X3.2	0.28	0.33	0.84	-0.11	<0.001
Indicator X3.3	0.31	0.23	0.78	-0.01	<0.001
Indicator X3.4	-0.17	-0.46	0.82	-0.11	<0.001
Indicator X3.5	-0.37	-0.19	0.84	0.08	<0.001
Indicator Y1.1	-0.08	-0.54	0.71	0.76	<0.001
Indicator Y1.2	0.06	0.22	-0.27	0.94	<0.001
Indicator Y1.3	0.10	0.22	-0.31	0.93	<0.001

The results of statistical analysis calculations for the validity test in Table 1. show that each loading factor value on the variable indicator reaches a value above 0.7 with a p-value of less than 0.001. So it can be concluded that the questionnaire in this study met the validity test criteria.

3.2 Reliability of Research Results

The purpose of reliability testing is to ensure that the research instruments used can consistently present conceptual measurements. The calculation results for the research reliability results are presented in Table 2.

Table 2. Results Reliability

Research variable	Cronbach's alpha Value
Competence	0,905
Motivation	0,913
Training	0,886
Commitment	0,847

Test the reliability of the data using the basis of the assessment by looking at Cronbach's alpha coefficients. The requirement for the research variable to meet reliability is that the Cronbach alpha value must be above 0.7. The results of the data reliability test in Table 2. Show that the questionnaire instrument meets the reliability test requirements.

3.3 Research Hypothesis Test

Hypothesis testing is intended to determine the effect of independent variables (competence, motivation and training) on the dependent variable (employee commitment) at PT. Ramayana Insurance Tbk. Jember. By looking at the significant level, it can be seen whether to accept or reject the research hypothesis. The results of hypothesis testing in this study are presented in Table 3.

Table 3. Hypothesis Test Results

No	Relationship Between Research Variables	Path coefficients	P values	Result
1	Competence → employee commitment	0,195	0,012	H1 Accepted
2	Motivation → employee commitment	0,263	0,009	H2 Accepted
3	Training → employee commitment	0,638	0,001	H3 Accepted

3.4 Discussion

a. Impact of Competency Variables on Employee Commitment

The results of the analysis state that the competency coefficient is 0.195 and the p value is 0.012. These results indicate that the p-value is smaller than the required significance value of 0.05 ($0.012 < 0.05$). Thus, the first hypothesis states that competency affects employee commitment is accepted (H1 is accepted) and H0 is rejected. The results of this research are in accordance with previous research conducted by (Anggriawan, Rusdianti, & Santoso, 2023) which states that there is a significant influence between competence on employee commitment. Research (Arif & Fauzan, 2022) also states that employee competence can increase employee commitment. Research that also supports

this research is that conducted by (Hasanati, 2017) whose result is that competency influences employee commitment. Research (Edy Wiranata, 2021) also states that competency has a positive impact on employee commitment. Whereas other research also links competence with employee commitment, namely: (Sudarma & Murniasih, 2016), (Juliansyah & Konadi, 2019) which states that commitment can increase as a result of employee competence.

b. The Impact of Work Motivation on Employee Commitment

The results of the analysis show that the motivation coefficient is 0.263 and the p value is 0.009. The calculation results show that the p-value is smaller than the required significance value, namely 0.05 ($0.009 < 0.05$). Thus, the second hypothesis (H2) states that motivation influences employee commitment is accepted (H2 is accepted) and H0 is rejected. Thus it can be concluded that the work motivation of the employees has a significant effect on the commitment of employees of PT. Ramayana Insurance Tbk. Jember. Therefore, the company must continue to motivate employees to have high commitment. Motivation is an encouragement so that someone works even harder in carrying out the duties of the company (Azhad, Anwar, & Qomariah, 2015). The results of this research are in accordance with previous research conducted by (Rahayu & Mahargiono, 2021) which states that there is a significant influence between motivation on employee commitment. Another study, namely by (Yasa, 2018) with the result that motivation has an impact on employee commitment. Research (Liana & Irawati, 2014) also found that motivation has a positive effect on employee commitment. Research (Hastuti, 2019) states that work motivation can provide a significant increase in employee commitment. Research (Wulandary et al., 2017), the result is that employee motivation can have a positive impact on employee commitment. Meanwhile, research (Harianto, 2016) also supports this research with the result that commitment increases due to good motivation from employees at work.

c. The Impact of Employee Training on Employee Commitment

The results of the data analysis show that the training coefficient is 0.638 and the p value is 0.001. These results indicate that the p-value is smaller than the required significance value of 0.05 ($0.001 < 0.05$). Thus, the third hypothesis (H3) which states that training has a significant effect on PT employee commitment is accepted (H3 is accepted) and H0 is rejected. Thus it can be concluded that commitment can increase due to the training provided by the company or organization. The results of this study are in accordance with previous research conducted by (Fau et al., 2021) which stated that there was a significant effect between training on employee commitment. Research conducted by (Geraldin et al., 2020) the result is that training can increase employee commitment. Meanwhile, research (Sutanto et al., 2020) also shows that training provided to employees in an organization can have a positive impact on employee commitment. Research (Putra et al., 2020) states that training has a positive effect on employee commitment. As for research by (Sri et al., 2004) states that commitment is influenced by training. Meanwhile (Reza & Yani, 2021) also argues that training has a positive impact on employee commitment.

IV. Conclusion

The results of the research that has been done are concluded as presented below:

1. Competence has a positive and significant impact on employee commitment. Therefore it is necessary for companies to continue to improve the competence of employees in order to increase their commitment to work.
2. Work motivation has a positive and significant influence on employee commitment. Therefore, the leadership of the company must continue to provide motivation to employees so that employee commitment will increase.
3. Employee training has a positive and significant impact on employee commitment. Thus training must continue to be provided to employees in order to increase employee commitment.

While the advice that can be given to PT. Ramayana Insurance, Tbk. Jember, namely because the competency, motivation and training variables have a positive impact on employee commitment, the company should continue to improve employee competence, encourage work motivation from employees and also provide training to employees so that employee commitment continues to increase and employees are reluctant to leave the company. For future research, it is hoped that variables that can increase employee commitment can be added, such as leadership and OCB variables.

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