


THE INFLUENCE OF LEADERSHIP, WORK ENVIRONMENT, COMPETENCE, AND CHARACTER DEVELOPMENT, ON ORGANIZATIONAL COMMITMENT AND EMPLOYEE PERFORMANCE IN BANKING IN SINJAI REGENCY

Isal Anwar Hasan^A, Salim Basalamah^B, Baso Amang^C, Jamaluddin Bijang^D



ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 20 February 2023</p> <p>Accepted 08 May 2023</p>	<p>Purpose: The objective of this analysis was to observe the impact of leadership, work climate, capabilities and the development of nature on the organization and active participation of the banks of the Royal Society of Sinjai.</p> <p>Theoretical framework: The results of this research coincide in Wibowo (2014); The ability to do or do something is a job based on skills and knowledge, and is based on the attitude of guided work. Spencer and Spencer (1993) stated that capacity is the fundamental basis of people's characteristics and that situations must be equalized and accompanied for a long time.</p> <p>Design/methodology/approach: The process used in this study is a type of quantitative examine for explanatory research. The exhibition featured 157 of the 259 settlements. Data analysis used SEM (Structural Equation Model) analysis using program 2.5 of the AMOS statistical package.</p> <p>Findings: The consequences of the research show that leadership, work environment, capacity and nature development have a positive and important influence on the organizational commitment of Sinjai Bank employees. On the one hand, the working environment and its development capacity have a positive and vital influence on the activity of bank employees in Sinjai district.</p> <p>Research, Practical & Social implications: The results of his research show that the role of leaders in developing and managing the character of subordinates can be assisted by various kinds of survey tools, one of which is the MBTI.</p> <p>Originality/value: The empirical model of this research, the proposed hypothesis can be tested by testing the trajectory coefficients in the structural equation model. Table 21 is a hypothesis test when looking at the value; If the P-value is less than 0.05, then the effect among the variables is significant.</p>
<p>Keywords:</p> <p>Leadership; Work Environment; Competence; Character Development; Organizational Commitment; Bank Employee Performance.</p> <div data-bbox="172 1077 477 1317" style="text-align: center;">  </div>	<p>Doi: https://doi.org/10.26668/businessreview/2023.v8i5.2176</p>

^A Ph.D. in Economics, Associated Professor. Faculty of Economics & Business. Universitas Muslim Indonesia. Indonesia. E-mail: baso.amang@umi.ac.id Orcid: <https://orcid.org/0009-0007-8291-0081>

^B Ph.D. In management, Doctor of Management Science. Universitas Muslim Indonesia. Indonesia. E-mail: isal.anwar.hasan@gmail.com Orcid: <https://orcid.org/0009-0009-4578-5685>

^C Ph.D. in Economics, Associated Professor. Faculty of Economics & Business. Universitas Muslim Indonesia. Indonesia. E-mail: salim.basalah@umi.ac.id Orcid: <https://orcid.org/0009-0007-8306-6935>

^D Ph.D. in Economics, Associated Professor. Faculty of Economics & Business. Universitas Muslim Indonesia. Indonesia. E-mail: jamaluddin.bidang@umi.ac.id Orcid: <https://orcid.org/0009-0005-6561-3013>

A INFLUÊNCIA DA LIDERANÇA, DO AMBIENTE DE TRABALHO, DA COMPETÊNCIA E DO DESENVOLVIMENTO DO CARÁTER NO COMPROMISSO ORGANIZACIONAL E NO DESEMPENHO DOS FUNCIONÁRIOS DO BANCO NA REGIÃO DE SINJAI

RESUMO

Objetivo: O objetivo desta análise foi observar o impacto da liderança, clima de trabalho, capacidades e desenvolvimento da natureza na organização e participação ativa dos bancos da Royal Society of Sinjai.

Referencial teórico: Os resultados desta pesquisa coincidem em Wibowo (2014); A capacidade de fazer ou fazer algo é um trabalho baseado em habilidades e conhecimentos, e é baseado na atitude de trabalho guiado. Spencer e Spencer (1993) afirmaram que a capacidade é a base fundamental das características das pessoas e que as situações devem ser equalizadas e acompanhadas por um longo tempo.

Desenho/metodologia/abordagem: O processo utilizado neste estudo é um tipo de exame quantitativo para pesquisa explicativa. A exposição apresentou 157 dos 259 assentamentos. A análise dos dados utilizou análise SEM (Structural Equation Model) usando o programa 2.5 do pacote estatístico AMOS.

Resultados: As consequências da pesquisa mostram que a liderança, o ambiente de trabalho, a capacidade e o desenvolvimento da natureza têm uma influência positiva e importante no comprometimento organizacional dos funcionários do Sinjai Bank. Por um lado, o ambiente de trabalho e a sua capacidade de desenvolvimento têm uma influência positiva e vital na atividade dos bancários do distrito de Sinjai.

Pesquisa, implicações práticas e sociais: Os resultados de sua pesquisa mostram que o papel dos líderes no desenvolvimento e gerenciamento do caráter dos subordinados pode ser auxiliado por vários tipos de ferramentas de pesquisa, uma das quais é o MBTI.

Originalidade/valor: O modelo empírico desta pesquisa, a hipótese proposta pode ser testada testando os coeficientes de trajetória no modelo de equação estrutural. A Tabela 21 é um teste de hipótese ao observar o valor; Se o valor P for menor que 0,05, então o efeito entre as variáveis é significativo.

Palavras-chave: Liderança, Ambiente de Trabalho, Competência, Desenvolvimento do Caráter, Comprometimento Organizacional, Desempenho do Bancário.

LA INFLUENCIA DEL LIDERAZGO, EL AMBIENTE DE TRABAJO, LA COMPETENCIA Y EL DESARROLLO DEL CARÁCTER EN EL COMPROMISO ORGANIZACIONAL Y EL DESEMPEÑO DE LOS EMPLEADOS EN LA BANCA EN LA REGENCIA DE SINJAI

RESUMEN

Propósito: El objetivo de este análisis fue observar el impacto del liderazgo, el clima laboral, las capacidades y el desarrollo de la naturaleza en la organización y participación activa de los bancos de la Royal Society of Sinjai.

Marco teórico: Los resultados de esta investigación coinciden en Wibowo (2014); La capacidad de hacer o hacer algo es un trabajo basado en habilidades y conocimientos, y se basa en la actitud de trabajo dirigido. Spencer y Spencer (1993) afirmaron que la capacidad es la base fundamental de las características de las personas y que las situaciones deben ser niveladas y acompañadas durante mucho tiempo.

Diseño/metodología/enfoque: El proceso utilizado en este estudio es un tipo de examen cuantitativo para la investigación explicativa. La exposición presentó 157 de los 259 asentamientos. El análisis de datos utilizó el análisis SEM (Modelo de Ecuación Estructural) utilizando el programa 2.5 del paquete estadístico AMOS.

Hallazgos: Las consecuencias de la investigación muestran que el liderazgo, el ambiente de trabajo, la capacidad y el desarrollo de la naturaleza tienen una influencia positiva e importante en el compromiso organizacional de los empleados de Sinjai Bank. Por un lado, el clima laboral y su capacidad de desarrollo tienen una influencia positiva y vital en la actividad de los empleados bancarios del distrito de Sinjai.

Implicaciones de investigación, prácticas y sociales: los resultados de su investigación muestran que el papel de los líderes en el desarrollo y la gestión del carácter de los subordinados puede ser asistido por varios tipos de herramientas de encuesta, una de las cuales es el MBTI.

Originalidad/valor: el modelo empírico de esta investigación, la hipótesis propuesta se puede probar probando los coeficientes de trayectoria en el modelo de ecuación estructural. La Tabla 21 es una prueba de hipótesis al observar el valor; Si el valor P es inferior a 0,05, el efecto entre las variables es significativo.

Palabras clave: Liderazgo, Clima Laboral, Competencia, Desarrollo del Carácter, Compromiso Organizacional, Desempeño del Empleado Bancario.

INTRODUCTION

Banks are commercial entities dedicated to the financial sector that gather funds from the public and reinvent them as financial products, such as credit or loans, to make these funds more productive and boost the public economy. In addition to fundraising and channeling, the bank offers other financial products such as investment management, spin-offs and various payment services. A bank, according to Law number 10 of Banking, is a commercial entity that collects money from the public in the form of savings, then distributes it to the community, in the form of credit or in other ways, to increase the standard of living of the population. In the name of Law 14/1967 and Article 1 of Law 7/1992, it establishes that a financial institution is an organism or entity and that its activity is the distribution of its activity to the community, once the funds of the population have been deducted. According to paragraph 23 of 1999, as amended by Act No. 3 of 2004, a bank is a commercial entity that pools the funds of the public as savings or deposits and distributes them to the public in the form of credit or other ways of improving the standard of living of ordinary people. Banks show a vital character in minimizing risks in the banking world and protecting public funds in banking institutions. Banks control the inflation rate by controlling the amount of money and goods circulating to the public. An increase in the number of banks and their executing units can drive the banking sector's business to be more competitive and improve the efficiency and soundness of banks. Business competition in the banking industry is getting tougher, coupled with the emergence of many non-bank companies in the financial sector, such as Financial Technology (Fintech). Banks must innovate in financial products and information technology by developing banking technology to keep abreast of developments and business competition by taking advantage of opportunities through digital banking 4.0. The digital transformation that is currently taking place has an impact on all areas of life. So that there is a modification in the professional model from the old to the new one. In the era of digital acceleration, all sectors must adapt so they are not left behind, including the banking industry sector. Coupled with the Covid -19 virus pandemic that hit where this pandemic requires people to stay at home, the impact is that all activities are carried out digitally, including banking services. The need for digital services has increased, so this problem must be answered by the industry, especially the banking industry. so, the banking industry must be able to take advantage of information technology by carrying out transformations. The financial services authority (OJK) data on internet banking transaction users details a growth of 48.4% in 2019; the increase is still happening, with growth is 49.3% in 2020, and in 2021 internet banking growth is 50%. Seeing the increasing digitalization trend,

the OJK issued a blueprint for digital banking transformation. To support a banking industry that is healthy, stable and highly competitive, OJK has launched a blueprint for developing human resources in the financial services sector 2021-2025. For several reasons, one of which is that the digital transformation that is currently running must be supported by human resources. Adequate, the current human resource competency gap is still relatively high. Human resources show a very vital part in a company in which human resources are the main asset or capital of the company. The role of human resources for firms is not only assessed from the results of labor productivity, but can be seen in the quality of the work created. The competitive advantage of a company is determined by the competitiveness of human resources. The higher the quality of company-owned human resources, the higher the competitiveness of the company.

To measure the presence capacity of human resources in an organization or company, from the results of their performance it can be observed that the results of the work obtained in quality and quantity are in the process of executing the obligations and responsibilities that are assigned to the workers. It is a way of ensuring performance so that individual workers or groups know what is expected of them and act effectively, paying attention to objectives, measures and evaluations. (Cascio, 2013) Another opinion is the result of work related to the objectives of the organization, such as other criteria of quality, efficiency and efficiency (Gibson, 2014). In Sinjai district there are several banks, i.e., PT. Bank Rakyat Indonesia (Persero) Tbk, PT. Bank Mandiri (Persero) Tbk, PT. Bank Negara Indonesia (Persero) Tbk, PT. Sinjai Regional Development Bank. As of the third quarter of 2020, it has a number of obstacles and challenges related to banking activity, which are used to provide services to its customers through the digital banking system. This, in the context of the use of the Covid-19 pandemic, is a consequence of government policies and the policies of agencies and companies, which, to a large extent, generates the character of the national economy. The consequences of the Covid-19 pandemic have prompted public panic against the banking system. In such a situation, many people withdraw their funds from the bank, which will result in the bank losing cash, which will impact bank liquidity. During the pandemic, banks experienced pressure on interest income which fell by up to 4.0% YoY (Year on Year) in the context of providing credit restructuring stimulus to debtors affected by the pandemic and was an effort made by banks to support the national economic recovery program.

Therefore, the character of a leader is required, the working environment conditions are not too conducive, and maintaining employee competency in facing difficult times and

individual character will affect the consistency of the institution and performance. One thing we need to understand is that the existence of a bank is determined by the existence of its customers, who are one of the main sources of banking funds, profits and capital used by banks in carrying out their functions as financial service institutions. Based on tables 1 and 2, we can see that from the January and February periods, there were 13 work units that did not reach the predetermined target, with a percentage of the target to be achieved 110% in the March period 8 (eight) work units achieved the target while in the April period 7 (Seven) work units that achieve the specified targets. PT performance report. Bank Rakyat Indonesia (Persero) Tbk Cab. Sinjai is measured by the number of internet banking transactions using the application presented in the following table:

Table 1. Employee Presentation Data at PT. Bank Rakyat Indonesia (Persero) Tbk Cab. Sinjai is measured from RKA BRIMO financial transactions for the 2022 period

No	WEEKS	RKA DESC	Jan	Feb	Mar	April
1	258 KC Sinjai	a. 1 Brimo financial transaction	27.909	56.902	86.944	118.069
2	2181 KCP Custodian	a. 1 Brimo financial transaction	17.308	8.489	35.913	25.446
3	3421 Unit Palattae	a. 1 Brimo financial transaction	7.132	14.541	30.173	22.219
4	5068 Unit Balangnipa	a. 1 Brimo financial transaction	12.261	24.998	38.196	51.870
5	5069-unit kanrung	a. 1 Brimo financial transaction	4.221	13.148	17.855	8.605
6	5070 Unit Lappa	a. 1 Brimo financial transaction	3.692	11.500	7.527	15.617
7	5071 Unit Mannanti	a. 1 Brimo financial transaction	11.317	5.551	17.292	23.483
8	5072 unit	a. 1 Brimo financial transaction	4.205	8.572	17.787	13.098
9	5073 Sangiaseri Unit	a. 1 Brimo financial transaction	7.912	16.132	24.648	33.472
10	5074 Unit Bag	a. 1 Brimo financial transaction	4.792	9.770	20.273	14.929
11	5102 Kajuara Unit	a. 1 Brimo financial transaction	9.934	4.872	20.612	15.179
12	5104 Libureng Unit	a. 1 Brimo financial transaction	5.749	17.908	11.720	24.319
13	7585 Bulupoddo Unit	a. 1 Brimo financial transaction	2.057	4.194	8.408	6.701

Source: Bank BRI (2022)

Table 2. 2022 RKA period BRIMO financial transactions Target percentage achieved 110% 2022 period

No	WEEKS	RKA DESC	The target percentage to be achieved 110 %
1	258 KC Sinjai	a. 1 Brimo financial transaction	60..442
2	2181 KCP Custodian	a. 1 Brimo financial transaction	25.102
3	3421 Unit Palattae	a. 1 Brimo financial transaction	24.441
4	5068 Unit Balangnipa	a. 1 Brimo financial transaction	42.016

5	5069-unit kanrung	a. 1 Brimo financial transaction	14.463
6	5070 Unit Lappa	a. 1 Brimo financial transaction	12.650
7	5071 Unit Mannanti	a. 1 Brimo financial transaction	19.021
8	5072 unit	a. 1 Brimo financial transaction	14.408
9	5073 Sangiaseri Unit	a. 1 Brimo financial transaction	27.113
10	5074 Unit Bag	a. 1 Brimo financial transaction	16.422
11	5102 Kajuara Unit	a. 1 Brimo financial transaction	16.697
12	5104 Libureng Unit	a. 1 Brimo financial transaction	19.699
13	7585 Bulupoddo Unit	a. 1 Brimo financial transaction	7.049

Source: BRI Bank Data (2022)

Table 3. RKA of Internet Banking transactions for the 2020-2021 period

No	WEEKS	RKA Internet Banking Transactions	Percentage of the average annual score achieved
1	KC Bank Sulselbar Sinjai Regency	Internet transactions in 2020 Internet transactions in 2021	33.5 % annual value 30.8 % Annual value
2	KCP Bank BNI, Sinjai Regency	Internet transactions in 2020 Internet transactions in 2021	29.3 % Annual value 33.2 % Annual value
3	KCP Bank Mandiri, Sinjai Regency	Internet transactions in 2020 Internet transactions in 2021	37 % Annual value 35.8 % Annual value

Source: Data Bank (2020-2021)

Based on table 3, the digital internet banking transaction volume of PT. Bank Sulselbar Cab. Sinjai. The 2020 period with an average percentage of 33.5% annual value. The 2021 period with an average percentage of 30.8%. in this period experienced a decrease in the digital transaction volume of PT. Bank Mandiri Cab. Sinjai in 2020 has an average percentage of 37% annual value, in the 2021 period the percentage is 35.8% annual value. For digital internet banking transaction volume, PT. Bank BNI Cab. Sinjai, the number of users of internet banking services for the 2021 period reached 33.2% annual value compared to the 2020 period of 29.3% annual value of the number of customers. Employee performance is measured by the volume of internet banking transactions where the bank has a standard target that must be achieved by its employees with a target percentage that must be achieved 110% every month. it is hoped that there will be an increase so that effectiveness and efficiency can be achieved besides that with the existence of performance measurement aimed at assessing employees in the process of carrying out their duties to serve consumers according to predetermined standards, so as to create productivity that can help the organization in dealing with current conditions. Every business activity carried out by a corporate organization must always improve its work performance, both individually for its employees and for its corporate organization. To achieve the company's target, an increase in human resources is needed to be able to compete in achieving company goals.

Most of the visitors who have become a source of income have made a lot of energy. The role of a leader of a corporate institution is very central and leadership is a way for leaders

to influence their subordinates. Effective leadership is leadership that adapts to the maturity level of subordinates affected by leadership. Well-defined leadership by leaders will allow dependents to work more comfortably, comply with regulations, work toward goals, feel safe, and be eager to work. This situation can generate greater motivation and work performance. (Rivai, Arviyan, A, 2010). Leadership is the ability to reach agreement and commit to a common goal, beyond organizational demands, and is achieved through experience, supporting and satisfying working groups. Leadership is an important factor in giving direction to workers, especially at a time when everything is open, so the necessary leadership is leadership that can empower workers. A leader must be able to unite the perceptions and points of view of workers to achieve the objectives of the company, creating a good mentality and very committed to work, and with good orientation, direction and coordination at work. The responsibility of the leader is to direct the staff to achieve the objectives of the organization, so the attention and guidance of a boss is needed to improve the activity of the workers. In accordance with research conducted by I. Made S, et al (2020). Stating that leadership has a positive effect on organizational commitment and performance. Organizational commitment mediates the influence of leadership on employee performance. As for Hasriani. S et al (2020), stated that leadership has a negative and inimportant effect on performance and leadership has a positive and important effect on organizational commitment. Organizational commitment mediates the influence of leadership on employee performance. The work environment is closely related to leadership. Where the creation of a conducive work environment begins from the leader. If a leader is unable to create a conducive working atmosphere then an employee will not excel and will only do what is his obligation. Vice versa if the work situation provides comfort so that it will encourage the performance of employees or employees in a better direction. Plus, unconducive work environment conditions caused by a pandemic so that there is a feeling of anxiety by employees in carrying out their duties. An employee / employee in carrying out his work cannot be separated from the work environment. A sense of comfort in the work environment will affect influence on the success of the work performed by employees. A conducive work environment will provide a sense of security and enable employees to work optimally. Vice versa if the working environment conditions are not good then it can affect employee commitment and employee work results.

The work climate is everything that surrounds workers, which can affect their functions (Nitisemito, 2002). A clear description of the objectives in Mangkunegara (2005), efficient work communication models, the working environment and relatively adequate working

facilities. According to the study carried out by Sandra (2020), the work climate has a positive impact on the organizational commitment and activity of workers. The work climate importantly influences the activity of workers through organizational commitment. In contrast to the results of the research conducted by Rahmat. Dewi (2017) says that the work environment has a positive impact on organizational engagement and worker activity. Organizational commitment is not able to exchange the relationship between the work environment and workers' actions. By outpacing the competition in today's banking business, many banks actually demand that their employees have excellent competition to be competitive. For not renouncing the current problem of economic reactivation as a result of the impact of the pandemic. One of the things that companies must take care of is to have a qualified worker. If the worker has competition, the worker will probably be able to perform his or her job from it. It is intended to influence the commitment and performance of the personnel who professionally control and control their functions. Wibowo (2016) is a work or work competence based on skills and knowledge and is based on the attitude of directed work.

In general, the competence of the company's workers influences individual activity and is a supporting factor for the achievement of the organizational objectives of the company. This coincides with the study conducted by Helmi (2020) and Sandra. A., (2020). Confirmation that competence has a important impact on staff engagement and organization. Competition has a great impact on the activity of workers through organizational commitment. In contrast to the results of research conducted by Nolla, Intan, Jemmy and Bambang. (2021). Competition affects performance. Competition will not have an important impact on the entity's commitment. Organizational commitment depends on the relationship between capacity and performance. The company should not forget about the quality training of the company's workers and should be concerned. The management of training and the development of the nature of workers is part of the company's support for business management and the development of growth. The most interesting thing is the place where the bank has a program to develop the status of workers. As for nature development, in the case of BRIRs for human resource development, the competition for role-playing activities is 2 (twice a year). For the BNI, in order to increase the development of the nature of the workers, spiritual improvement training is carried out annually, adapted to the level of position, and recitation is carried out once a week. The individual characteristics of the individual are the individual differences from one individual to another, and the difference depends on a person's ability to work in a job (Robbin, Judge, 2014). Thomas Lickona (1991) is a firm effort to cultivate virtue, i.e.,

objectively good human qualities, good for the person and good for the whole society (nature education is a courageous (conscious) effort to make virtue), that is, objectively good human qualities, not only good for individuals, but also good for the whole society. According to Moorhead and Griffin (2013), nature and nature are an attempt to construct nature and character, and the basic categories of individual characteristics include personality, attitude, perception, and creativity.

There are several studies related to character development, namely, Jatmiko. T. S. (2020) the results of his research stated that character at work is very important because it can affect a person's performance if it is not handled and managed properly. Leaders, as controllers in an organization, have an obligation to maintain the best performance of their team in order to achieve organizational goals. So that leaders really need to understand each character of their subordinates so they can know how to develop and manage it. Dalmeri, (2014), The consequences of this research display that education for character development requires enlightenment efforts in shaping the personality, character, and character of today's young generation in order to produce superior individuals in all fields for the advancement of the Indonesian nation and state. Another study was carried out by the company Abdah, M, S, Windy, Z, M, (2020). The results of the study show that education of the nature of Islam is primarily based on two main sources of Islamic teaching, namely in Korea and Hadith. Therefore, the good and bad parameters of a person's nature have standards, according to the Coronavirus and Hadith. As the basis of Islamic education, the Al-Quran and Hadith are references for the discovery, creation and development of paradigms, concepts, principles, theories and techniques of Islamic education, as well as in every educational endeavor. As it is created in hadith and hadhas, which are the main teachings of Islam, Islamic education is known as the basis of nature education. Organizational commitment is the wish for some workers to remain part of the organization (Colquitt, LePine, Wesson, 2015). Gibson, Ivancevich, Donnelly, and Konopask (2012) understand that organizational commitment is the feeling of identification, loyalty, and participation expressed by workers before an organization or unit. If this is accepted to continue, the organizational activity will be reduced. Organizational commitment is an important force in the organization and the main factor in driving the individual and organizational activity.

Employee commitment to the company is very important because someone who has a high commitment will work as well as possible so that productivity and work results can increase and organizational goals can be achieved. This is in accordance with research

conducted by Chrisnanto. C, (2020), Zainudin. H, (2020), Pardiman. (2017). Which states that organizational commitment has an important effect on performance. However, it is different from the results of research conducted by Bambang. H.P and Euis. S (2017) states that organizational commitment has no effect on performance. This research was conducted at banking in Sinjai Regency, South Sulawesi, which includes PT. Bank Rakyat Indonesia (Persero) Tbk, PT. Bank Mandiri (Persero) Tbk, PT. Bank Negara Indonesia (Persero) Tbk. PT. Sinjai Regional Development Bank. Bank employee performance needs to be developed and improved so that banking performance also increases in line with the competition and competitive capabilities in the digital era, coupled with the national economic recovery program caused by the Covid-19 pandemic which requires banks as financial institutions to work hard, competition between banks in developing internet banking products in facing the increasingly tight and competitive digital era, many non-bank companies have emerged in the financial sector such as Financial Technology (Fintech) which are supported by more sophisticated technological facilities, the need for digital services has increased so that this problem must be answered by the banking industry when referring to banking performance achievement data as measured by the volume of internet banking transactions, there have been ups and downs of achievements. This is the basis and rationale behind the theme of this research. There have been many studies conducted on organizational commitment and employee performance and the various factors that influence them and have different research results. The differences in the results of this research become a gap and allow other researchers to research the same theme.

METHODOLOGY

Research Approach

This research approach is based on a quantitative view. According to the newspaper Sugiono (2017), the quantitative approach is based on the philosophy of positivism that is used to analyze some populations or samples. Data collection uses research tools. Data analysis is statistically quantitative. Based on the analytical point of view, this research is classified as a quantitative analysis. That is, it is a study that shows the dimension of an influence or relationship between variables and uses it to test statistical hypotheses. The variables of this study are leadership, work environment, ability, development of nature, organizational commitment and exercise. Taken from various literary works. To analyze all research problems, the necessary data were obtained through field surveys, using the questionnaires distributed to

the respondents. It then analyzes and describes all problems through data analysis, statistical calculations, and data interpretation.

Data Types and Sources

Kinds and bases of determining the data used in research

this is

1. First-level data, i.e., data obtained directly from data sources directly related to the research problem. In this study, the first-level data source was obtained directly in this field, from respondents' responses to the list of statements (questionnaire), according to the title of the study. The participants in the research were bank workers from Sinjai district.
2. Secondary data, that is, data or information from various sources about the problems of this research. To support this research, they obtained secondary sources from all banks in Sinjai district.

Data Collection Techniques

The data collection technique used in this study is as follows:

- 1) Questionnaire Method Namely, by making research instruments and distributing questionnaires in the form of a list of statements to obtain primary data directly from research subjects. The questionnaire used in this study is a direct questionnaire, which is directly filled in by the respondent.
- 2) Interview Method Namely, giving questions verbally to respondents or competent resource persons in the field studied to obtain secondary data. Previously prepared, the questionnaire guide can be used as a direction for researchers in asking questions to be conveyed.
- 3) Documentation is a secondary data collection technique that is carried out by recording all documents related to the research variables.

Population and Sample

According to Sugiyono (2015), population is a field of generalization and objects have different quantities and characteristics for their definition and extraction. In the study, all of them were bank employees in the banking sector of Sinjai Regency (South Sulawesi), with 270 people. The sample size conforms to the analytical model, i.e., structural equation modeling

(SEM). In this sense, using between 100 and 200 samples (Ghozali, 2014), the sample size for SEM is between 100 and 200 samples (Ghozali, 2014). About Hair's opinion. And. The size of SEM EXPOSURE, appropriate to the size of exposure A (2010), was discovered between the years 100 and 200.

RESULTS AND DISCUSSION

From the empirical model of this research, the proposed hypothesis can be tested by testing the trajectory coefficients in the structural equation model. Table 21 is a hypothesis test when looking at the value; If the P-value is less than 0.05, then the effect among the variables is significant. The test results are presented in the table below:

Table 4. Total Influence, Direct Influence and Indirect Influence Between Variables

No	Variable			P-Value	Direct Effect	Indirect Effect	Total Effect	Information
	Exogenous	Intervening	Endogenous					
H-1	Leadership (X1)	Organizational Commitment (AND)	-	0.020	0.137	-	0.137	Important
H-2	Work environment (X2)	Organizational Commitment (AND)	-	0.000	0.611	-	0.611	Important
H-3	Competence (X3)	Organizational Commitment (AND)	-	0.034	0.110	-	0.110	Important
H-4	Character Development (X4)	Organizational Commitment (AND)-	-	0.000	0.445	-	0.445	Important
H-5	Organizational Commitment (AND)-	-	Employee presentation (WITH)	0.024	0.595	-	0.595	Important
H-6	Leadership (X1)	-	Employee presentation (WITH)	0.890	0.008	-	0.008	Not important
H-7	Work environment (X2)	-	Employee presentation (WITH)	0.039	0.284	-	0.284	Important
H-8	Competence (X3)	-	Employee presentation (WITH)	0.041	0.201	-	0.201	Important
H-9	Character Development (X4)	-	Employee presentation (WITH)	0.024	0.267	-	0.267	Important
H-10	Leadership (X1)	Organizational Commitment (AND)	Employee presentation (WITH)	0.016	-	2.121	2.258	Important
H-11	Work environment (X2)	Organizational Commitment (AND)	Employee presentation (WITH)	0.000	-	3.477	4.088	Important

H-12	competence (X3)	Organizational Commitment (AND)	Employee presentation (WITH)	0.023	-	1.984	2.094	Important
H-13	Character Development (X4)	Organizational Commitment (AND)	Employee presentation (WITH)	0.001	-	2.920	3.365	Important

Source: Results of 2022 Data Processing (attachment).

Of the nine hypothetical models of direct stroke, the direct path is not important . The interpretation of table 28 can be explained as follows:

1. According to the hypothesis, leadership has a positive and important effect on organizational engagement. Based on the analysis results, obtained Critical ratio (CR) of 2,329. The statistical t value at a 5 per cent error rate is 1.976. Thus, t-count > t-table, or 2.329 > 1.976. This means that leadership has a positive and important effect on organizational commitment. The direct influence coefficient X1 on Y is positive, so if leadership is increased, the organizational commitment of banking employees in Sinjai Regency also increases. In connection with that, it was concluded that the first hypothesis of this study was accepted.
2. According to the hypothesis, the work environment has a positive and important effect on organizational commitment. Based on the analysis results, obtained Critical ratio (CR) of 4,666. The statistical t value at a 5 per cent error rate is 1.976. Thus, t-count > t-table, or 4,666 > 1,976. This means that the work environment has a positive and important effect on organizational commitment. The direct effect coefficient X2 on Y is positive, so if the work environment is improved, the organizational commitment of banking employees in Sinjai Regency will also increase. In connection with that, it was concluded that the second hypothesis of this study was accepted.
3. The hypothesis suggests that competence has a positive and important effect on organizational engagement. Based on the analysis results, obtained Critical ratio (CR) of 2.115. The statistical t value at a 5 per cent error rate is 1.976. Thus, t-count > t-table, or 2.115 > 1.976. This means that competence has a positive and important effect on organizational commitment. By the direct effect coefficient, X3 on Y is positive, so if competence is increased, the organizational commitment of banking employees in Sinjai Regency also increases. In connection with that, it was concluded that the third hypothesis of this study was accepted.
4. The hypothesis suggests that character development has a positive and important effect on organizational commitment. Based on the analysis results, obtained Critical

ratio (CR) of 3,386. The statistical t value at a 5 per cent error rate is 1.976. Thus, $t\text{-count} > t\text{-table}$, or $3,386 > 1,976$. This means that character development has a positive and important effect on organizational commitment. The coefficient of direct influence X4 on Y is positive, so if character development is increased, the organizational commitment of banking employees in Sinjai Regency also increases. In connection with that, it was concluded that the fourth hypothesis of this study was accepted.

5. According to the hypothesis, organizational commitment has a positive and important impact on the activity of workers. According to the results of the analysis, a critical ratio of 3,445 (CR) was reached. The statistical value T, with an error rate of 5%, is 1.976. Thus, the count $> t\text{-table}$, or $3,445 > 1,976$. This means that organizational engagement has a positive and important impact on workers' activity. The direct impact index is positive, so if the bank's engagement is increased, the performance of Sinjai Regency bank employees will too. In this sense, they specified that the fifth hypothesis of this research was accepted.

6. According to the hypothesis, leadership has a positive and important effect on the activity of workers. Based on the results of the analysis, we obtained a critical ratio (CR) of 0.138. The statistical value T, with an error rate of 5%, is 1.976. Therefore, the counts $< <$ in tables tt or 0.138 of 1976. This means that leadership does not have an important impact on workers' activity. Due to the direct impact coefficient, in X1 Z it is positive, so if the leadership is improved, the performance of Sinjai Regency's bank employees also increases. In this sense, they explained that the sixth hypothesis of this research was accepted.

7. According to the hypothesis, the work environment has a positive and important effect on the activity of workers. According to the results of the analysis, a critical ratio of 4.238 (CR) was reached. The statistical value T is an error rate of 5%, it is 1.976. Therefore, table t is $1,976 > 4,238 >$. This means that the work environment importantly influences the performance of workers. The coefficient of the direct effect X2 is positive in Z, so if the working environment is improved, the performance of Sinjai Regency's bank employees will also increase. In this sense, they detailed that the seventh hypothesis of this research was accepted.

8. According to the hypothesis, competition has a positive and important effect on worker performance. Of the results of the analysis, 4,102 (CR) were obtained for critical reasons. The statistical value T, with an error rate of 5%, is 1.976. Therefore, table t is

1,976 > 4,102 >. This means that competition important ly influences worker performance. The ratio between X3 and Z is positive, so if the competition increases, the performance of the employees of Sinjai Regency bank will also increase. In this sense, they explained that the eighth hypothesis of this investigation was accepted.

9. According to the hypothesis, the development of nature has a positive and important effect on the performance of workers. From the results of the analysis, a critical ratio of 2.023 (CR) was obtained. The statistical value T, with an error rate of 5%, is 1.976. Thus, table t is 1,976 > 2,023 >. This means that the development of nature important ly influences the performance of workers. The coefficient of X3, which directly affects Z, is positive, so if the development of nature is improved, it will also increase the performance of the employees of Sinjai Regency bank. In this sense, they specified that the ninth hypothesis of this investigation was accepted.

10. According to the hypothesis, leadership has a positive and important effect on the activity of workers through organizational commitment. According to the results of the Sobel test, the Sobel test statistic was 2.121 and the p-value was 0.016. This means that leadership has a positive and important impact on the activity of workers through organizational commitment. Due to the indirect effect coefficient, from X1 to Yra is positive, so if leadership is improved, the performance of workers also increases. Consequently, it was appreciated that the tenth hypothesis of this research was accepted.

11. According to the hypothesis, the work climate has a positive and important effect on the activity of workers through organizational commitment. According to the results of the Sobel test, the Sobel test statistic was 3.477 and the p-value was 0.000. This means that the work climate has a positive and important impact on workers' performance through organizational engagement. Due to the indirect effect coefficient, from X2 to Y is positive, so if the working environment improves, it also increases the performance of workers. Consequently, the eleventh hypothesis of this investigation was accepted.

12. According to the hypothesis, competition has a positive and important effect on workers' performance through organizational engagement. According to the results of the Sobel test, the statistics of the Sobel test were from 1984 and the p-value was 0.023. This means that competition has a positive and important impact on employee performance through organizational engagement. The indirect effect coefficient X3 is positive from Z to Y, so increased competition increases the performance of workers.

Consequently, it was determined that the twelfth hypothesis of this research was accepted.

13. According to the hypothesis, the development of nature has a positive and important effect on the activity of workers through organizational commitment. According to the results of the Sobel test, the Sobel test statistic was 2.920 and the p-value was 0.001. This means that the development of nature has a positive and important impact on the activity of workers through organizational commitment. Due to the indirect effect coefficient, from X3 to Y is positive, so if the development of nature is improved, the performance of workers also increases. Consequently, it was determined that the thirteenth hypothesis of this research was accepted.

DISCUSSION

The discussion of the outcomes of this research is based on the results of hypothesis testing as an effort made to respond to the formulation of the research problem. From the results of the tests, using structural equation models (SEM), the relationship between the variables that influence organizational commitment and the activity of bank staff is shown. After describing the results of the analysis, the importance of related theories, previous research and empirical facts is discussed.

The Influence of Leadership on Organizational Commitment

According to the results of the study, leadership has a positive and important impact on the organizational engagement of Sinjai Regency's bank employees. This means that the indicators of leadership variables, i.e., innovators, communicators, motivators and controllers, have been correctly established to increase the commitment of the organization. The better the leadership, the better the organizational commitment of the workers. From the results of the hypothesis test, the value of variable leadership on organizational commitment is obtained with the value $p = 0.020 < 0.05$, with a direct impact of 0.137; This value indicates that leadership makes a good contribution to organizational engagement. The dimension that reflects leadership is a communicative dimension with a load factor of 0.893. This means that a leader must be able to establish good communication and relationship with his subordinates. A good leader is able to provoke and control his subordinates, motivate and communicate with his subordinates, and is able to transform thoughts so that his subordinates have a great commitment to the institution. Leadership is a protective factor and is an important factor to

influence the strength of workers and commitment to the organization. The results of this research support the theories presented by Wibowok (2014) 2014. Leadership is, fundamentally, the ability of individuals to influence to motivate and support companies that enable others to contribute to the achievement of organizational objectives.

This finding coincides with the results of Hasriani's research. S, grace. M, Sudirman. Z, Juharsah, Hartini, Eliyanti, 2020. With the research title "The impact of leadership and the work climate through the organizational commitment of the Provincial Directorate of Education and Culture of Jaén", the results of their study demonstrate that leadership important ly influences organizational commitment. The results of the same research were carried out by I.Made S et al. (2020), under the title The Effect of Leadership Style and Competence on Employee Performance. The results of the study demonstrate that leadership has a positive and important impact on organizational engagement. The results of the research title conducted by Zulfikar, Marbawi and Aiyub in 2020 demonstrate that "individual characteristics and the impact of leadership style on engagement with job satisfaction demonstrate that leadership does not have an important impact on organizational engagement."

The Influence of the Work Environment on Organizational Commitment

Based on the research results by testing the hypothesis, it has been proven that the work environment has a positive and important effect on organizational commitment. We can see that the coefficient value of the work environment variable on organizational commitment is $p\text{-value} = 0.000 < 0.05$ with a direct effect value of 0.611; this value indicates that the work environment makes a good contribution to organizational commitment. The better the work environment perceived by employees; the organizational commitment of banking employees will increase. The work environment in this study uses two indicator dimensions, namely, the physical work environment and the non-physical work environment. The two dimensions of this indicator reflect the non-physical work environment with a loading factor value of 0.884. Overall, respondents' assessment of work environment variables strongly agrees. This illustrates that there is a good relationship between fellow employees and mutual assistance in carrying out their duties and responsibilities, which are important factors that must be considered by banking companies in creating a conducive work environment. A comfortable work environment is needed by employees to be able to work optimally and productively, and consistently to always survive and be willing to carry out their work optimally. The findings of this study reinforce the opinion of Luthans (2006), which states that the work environment plays

an important role in increasing employee commitment, and managers need to pay attention to the work atmosphere, which will arouse employee commitment. Nitisemito (2000) The work environment is everything that exists around the worker that can influence him in carrying out his duties. According to Mangkunegara (2005), the work environment in question includes clear job descriptions, challenging work targets, effective work communication patterns, relatively adequate work climate and work facilities.

This finding coincides with the results of Hasriani's research. S, grace. M, Sudirman. Z, Juharsah, Hartini, Eliyanti, (2020). Influence of leadership and work climate on the activity of workers through the organizational commitment of the Provincial Directorate of Education and Culture. The results of the study show that the work environment has a positive and important impact on organizational engagement. The results of the same research were Sandra, A, Abadi, S and Toni, H (2020). Bless you. S, sec. M, (2017). The results of the study demonstrate that the work environment has a positive and important impact on the commitment of the organization. Results of several studies conducted by Harunan. M, (2018). Impact of the work climate, work discipline and work stress on the organizational commitment to improve the activity of nurses. The results of the study demonstrate that the work environment does not have a positive or important impact on organizational engagement.

The Effect of Competence on Organizational Commitment

Based on the results of the study, which demonstrate that competition directly and important ly influences organizational engagement, we can see the value of the variable of value $p = 0.034 < 0.05$, with a direct impact of 0.105. This value indicates that competition contributes well to the entity's commitment. This indicates that the better a bank employee's competence, the better their organizational commitment. In this analysis, the competency variables used five indicators, i.e., self-concept, knowledge, skills, characteristics and reasons. Of the five dimensions of this indicator that reflects the competitive variable, it is a characteristic that has a load factor value of 0.807. Overall, the respondent's assessment is very credible. This demonstrates and confirms that empirical interpretation will influence the importance of capacity augmentation, because if a worker has job skills suitable for the job they are doing, it will have a great impact on the commitment of the organization. A worker with good competence will surely believe in the organization and generate a great desire and loyalty to maintain good relations with the organization. Theoretically, the results of this research coincide in Wibowo (2014); The ability to do or do something is a job based on skills and

knowledge, and is based on the attitude of guided work. Spencer and Spencer (1993) stated that capacity is the fundamental basis of people's characteristics and that situations must be equalized and accompanied for a long time.

This research is supported by such important studies as Helmi, Samdin, et al. (2020), The Role of Organizational Commitments in Mediation the Effect of Employee Competency on Employee Performance: Study of Staff of The Secretariat of The General Election Commission of Southeast Sulawesi Province. The results of the study demonstrate that competence important ly influences organizational engagement. Sandra, A, Abadi, S, Toni, H, 2020. The work climate and its influence on organizational commitment and employee performance demonstrate that competence important ly influences organizational commitment. In contrast to the results of the research conducted by Nolla. P.S, Intan, Jemmy, Bambang. S, yanti. S, Nurhatisyah, Ana. F, (2021). The capacity, stress and organizational help of staff with organizational commitments as a variable medium demonstrate that competence does not important ly influence the organization's commitment.

Effect of Character Development on Organizational Commitment

Based on the results of research by testing the hypothesis that character development has a direct positive and important influence on organizational commitment, we can see the coefficient value with $p\text{-value} = 0.000 < 0.05$ with a direct effect value of 0.445 this value indicates that character development makes a good contribution to organizational commitment; thus this shows that the existence of employee character development carried out by banks through HR development training will strengthen employee consistency and commitment to the organization. In this study, the variable character development uses three indicators, namely knowledge about morals, feelings/emotional reinforcement (moral feeling), and moral action (moral action). of the three dimensions of this indicator that reflects the character development variable is knowledge about morals with a loading factor value of 0.826. Overall, the respondent's assessment of the character development variable strongly agrees that this illustrates an empirical interpretation of the importance of developing the character of banking employees in Sinjai Regency which will have implications for the values of human attitudes and behaviour. The goal of nature development is basically to encourage someone to be better, to grow with the growth and development of good nature, with loyalty and commitment to the organization, to do the best things and do everything right. Theoretically, the results of this research coincide with megawangi (2004). Building character is an effort to be good, to build

and mold one's nature and character. Thomas Lickona, (1991) is a determined effort to cultivate the virtue of nature, that is, objectively good human qualities, good for the individual person and good for the whole society. Objectively good human quality, not only good for individuals, but also good for the whole society.

Empirically, this research is supported by relevant previous research, including Andra. F, (2019) Implementation of the Character-Building Training Program as an Effort for Employee Mental Revolution at PT Varia Usaha Beton This research uses a qualitative approach. In this study, using the data analysis technique of the Miles and Huberman models, the results of his research show 1) Implementation of a character-building training program can change the mentality of the participants. 2) the existence of commitment from top to middle management as a supporting factor and employees who do not have the same goal as an inhibiting factor; and 3) behaviour change, more motivated and courageous to face challenges is the impact of change. Zulfikar, Marbawi, Aiyub, (2020). The influence of individual characteristics and leadership style on organizational commitment and job satisfaction as an intervening variable in the Lhokseumawe City Police personnel. The results of his research show that individual characteristics have a positive and important effect on organizational commitment.

The Effect of Organizational Commitment on Employee Performance

Based on the results of a study showing that the impact of organizational engagement on the activity of bank employees of Sinjai Regency has a direct and important impact, we can observe the value of the coefficient $p = 0.024 < 0.05$, with a direct effect of 0.595, a value indicating that organizational commitment makes a good contribution to bank employees. This demonstrates the need to pay attention to the organizational commitment of workers that reflect their adherence to the company to do a good job for workers. Bank employees with high organizational commitment will improve their performance. The strong organizational commitment will have a positive impact on workers, i.e., on the creation of good quality work results, on working according to company standards and on the desire to be loyal to working for the company. Overall, the respondents' assessment assesses the variable of organizational engagement, which represents an empirical interpretation of the importance of the organizational commitment of Sinjai Regency bank employees, which will have consequences for the results of the workers' activity. The organizational commitment aims to make the

commitment of each worker very important for the company, since workers with a good organizational commitment can be more responsible for their work and work optimally.

In this study, the variables of organizational engagement use three indicators: identification, participation and loyalty. Of the three dimensions of this indicator that reflect variable organizational commitment, 0.902 is loyalty to the load factor value. Theoretically, the results of this research coincide with Gibson, Ivancevich, Donnelly and Konopaske (2012) and consider that organizational commitment is a feeling of identification, loyalty and participation expressed by workers before an organization or unit. Wibowo, (2016), Attitude, organizational commitment are the feelings, attitudes and behaviors of individuals who identify as part of the organization, are immersed in the process of organizational activities and are faithful to the achievement of organizational objectives. The organizational commitment of Robins and Coulter (2016) is a level that a worker owes to a specific entity and wants to maintain membership in this institution. The organization Sopiah (2008) has pointed out that organizational commitment is the psychological bond between workers and is characterized by trust and recognition of the objectives and values of the organization, their willingness to achieve the interests of the organization and their desire to maintain their position as a member of the organization (Widayani et. al 2022).

Empirically, this research is backed by important previous research, including Chrisnanto. C, (2020), with the consequences of labor discipline, organizational commitment and work motivation of the General Directorate of Construction Development of the Minister of Public Works and Housing of the Republic of Indonesia. According to the results of the study, organizational commitment has a positive and important impact on the activity of workers. He seemed to watch. H, (2020), Pardiman. (2017). It establishes that the commitment of the Management has an important impact on the activity. However, it is different from the results of the research conducted by Bambang. H.P and Euis. S, (2017) with the title of research on the influence of the characteristics and capabilities of work through organizational commitment. Says that the commitment to ordinate has no important consequences.

The Influence of Leadership on Employee Performance

The research and leadership are based on the results of proof that the work of Sinjai Regency bank employees is intense but not important . $p = 0.890 >$ the value of the coefficient worth 0.05, with a direct effect of 0.008, indicating that leadership influences the activity of workers, but the effect is not important . This means that the dimensions and indicators included

in the leadership variable are not implemented so that they do not have an important impact on improving the activity of bank employees. Leadership is the ability to win consensus and adhere to common objectives, beyond organizational requirements, and this is achieved through the experience of contribution and satisfaction of working groups A, (2010). Robbins and Judge (2013) stated that leadership is the ability to influence a team to achieve a vision or set of goals. Colquitt, LePine and Wesson (2013) are responsible for directing leadership on the path to goals.

A bank manager's success can be judged by his or her achievement and productivity, as well as management's ability to achieve established work goals. Leadership in banks that, depending on the requests or requests for management in each bank, perform their functions in accordance with the standard service provisions for the first line. Until now, bank employees who exercise functions for the achievement of labor objectives must agree with the management demands established without any negotiation, especially with regard to the special service standards of the first line of progress of each bank, protected by the mastery of role-playing and service standards. That is the basis for leadership to have a positive impact, but it is not important on the activity of bank employees in Sinjai district. Empirically, this research is supported by important previous research, including Hasriani. S, grace. M, Sudirman. Z, Juharsah, Hartini, Eliyanti, (2020). Influence of leadership and the work environment on the performance of workers through the organizational commitment of the Provincial Office of Education and Culture. According to the results of the study, leadership does not have a important impact on workers' performance. However, it is different from the results of a study conducted by Made S, Putu K, I.Ketut S and Ni Kadek S. 2020. Influence of leadership and capacity on the activity of workers. Confirmation that leadership has a positive and important impact on worker performance.

The Influence of the Work Environment on Employee Performance

According to the results of the study and hypothesis test, the impact of the working environment has a direct, positive and important impact on the performance of Sinjai Regency's bank employees. $p = 0.039$ values < 0.05 , with a direct impact of 0.284, a value that indicates that the work climate makes a good contribution to bank employees in the district. This means that the dimensions and indicators collected in the variables of the work environment are well implemented, so they have a great impact on improving the performance of Sinjai Regency

workers. Theoretically, the results of this research coincide with the results of Robbins (2015) or an external force that believes they have the capacity to influence the organization.

The working climate is a supporting factor and plays a very important role in improving the performance of Sinjai Regency's bank employees. The good working environment provides workers with a sense of comfort and security in everyday activities and can work optimally. For the banking environment, in each of the existing branches, the Administration applies standard operating procedures, both physical and non-physical, in accordance with basic services standards. Bless you. Research title S, sec. M. 2017. Analyze the impact of compensation, motivation and work climate with the organizational commitment in which workers participate. The results of the study show that the work environment has a positive and important impact on workers' performance. In line with the results of the research conducted by Sandra, a, Abadi, s, Toni, H, 2020. The study is entitled Influence of the work environment, which affects the organizational commitment and performance of staff and activity. The results of the study show that the work environment has a positive and important impact on workers' performance. However, the results of the study carried out by M. Harunan (2018) are different with the consequences of the work environment, work discipline and work stress, in the organizational commitment to improve the activity of the nurses of the Asmat Hospital. The working climate has no positive or important impact on workers' activity.

The Influence of Competence on Employee Performance

Based on the results of research and hypothesis testing, competence has a positive and important direct effect on the performance of banking employees in Sinjai Regency. we can see the coefficient value with $p\text{-value} = 0.041 < 0.05$ with a direct effect value of 0.201, this value indicates that competence makes a good contribution to employee performance. This has the implication that the dimensions and indicators contained in the competency variables are well implemented so that they have a large effect in improving the performance of banking employees in Sinjai Regency. High competence for banking employees is urgently needed and is a demand in the context of the current era. The development of the banking business is quite fast and creates various kinds of advantages. The rapid growth of this banking will add to the intense competition in the business world. inside it. Competence is the knowledge, skills, attitudes and behavior possessed by banking employees to carry out all their duties in a professional manner. Theoretically, the results of this study are in line with Rivai (2017), stating that competence is defined as a person's observable ability which includes knowledge, skills,

and attitudes in completing a job or task in accordance with the specified performance. Competence is a behavioral dimension that lies behind competent performance. Often called behavioral competence, it is intended to explain how people behave when they carry out their roles well. Armstrong and Baron (1998). The existence of human resources in the organization is very important, where humans have a very vital role in developing and loyal in advancing the organization. One aspect that is very supportive is the aspect of the quality of human resources owned by the organization. The expertise and abilities of employees or employees are absolutely in accordance with the vision and mission of the organization. It should be noted that Islam recommends that every human resource in question must work according to their expertise and abilities, in accordance with the verses described in the Al-Quran.

This research is supported by important studies such as Sandra, A, Abadi, S, Toni, H, 2020. The study is entitled Influence of the work environment, which affects the organizational commitment and performance of staff and activity. The results of the study show that competition has a positive and important impact on workers' performance. Bambang. H.P. and Euis. S. (2017). Influence of the characteristics and capabilities of the work in the fulfillment of the organizational commitment. The results of the study show that competition has a positive and important impact on workers' performance. Nolla. P.S, Intan, Jemmy, Bambang. S, yanti. S, Nurhatisyah, Ana. F, (2021). Influence of competence, work stress and organizational support on the performance of employees, considering organizational commitments as intermediate variables. The results of this study show that competition has a positive and important impact on workers' performance.

Effect of Character Development on Banking Employee Performance

Based on the results of research and hypothesis testing, it has been proven that the character development variable has a positive and important effect on the performance of banking employees. we can see the coefficient value with $p\text{-value} = 0.024 < 0.05$ with a direct effect value of 0.267, this value indicates that character development makes a good contribution to the performance of banking employees in Sinjai district. This has the implication that the dimensions and indicators contained in character development are well implemented so that they have a large effect in improving the performance of banking employees in Sinjai Regency. Character at work is very important because it can affect a person's performance if it is not handled and managed properly. employee character development as a positive value that needs attention. developing the character of banking employees is a positive part of support for banks

to be able to manage and develop the company's growth. There are things that need attention and are interesting to study more deeply, namely the formulation of character and competence are different things. Sometimes character development is a soft competency but that is completely different. Character emphasizes morals/ethics, while competence emphasizes the ability to understand a particular field, both hard skills and soft skills. Robbin, judge, (2014). Individual characteristics are individual differences from one individual to another, where the distinction depends on a person's ability to carry out tasks in a job. Megawangi (2004) character development (Character Building) is an effort to build and shape one's character and character to be good. Thomas Lickona, (1991) Character education is the deliberate effort to cultivate virtue—that is objectively good human qualities—that are good for the individual person and good for the whole society. objectively good human qualities, not only good for individuals, but also good for society as a whole Jamal Ma'mur Asmani, (2011), good character includes caring and actions based on ethical values, and includes cognitive, emotional and social aspects. behavior and moral life.

The previous research is Dalmeri (2014), and the title of the research is education to develop its character (Analysis of the educational ideas of the Lickona). The method used is a critical analysis that discusses in the thought of Thomas Lickona the concept of nature education as an attempt to shape one's identity through education. The results of this research indicate that education for the development of their character requires enlightenment efforts for the creation of high-level individuals in the formation, nature and character of current youth creation, in all areas of national and state progress of India. Another study, Abdah, M, S, Windy, Z, M, M, M, (2020). The study is called the Islamic Education and Character Education Foundation. The research method is an explanatory investigation. The results of the study show that the education of the nature of Islam is mainly based on two main sources of Islamic teaching, namely in Korea and Hadith. Therefore, the good and bad parameters of a person's nature have standards, according to the coronavirus and Hadith. As the basis of Islamic education, Al-Quran and Hadith are references for the discovery, creation and development of paradigms, concepts, principles, theories and techniques of Islamic education, as well as in every educational endeavor. As it is created in hadith and hadhas, which are the main teachings of Islam, Islamic education is known as the basis of nature education.

The Influence of Leadership on Employee Performance Through Organizational Commitment to Banking in Sinjai Regency

Based on research results and hypothesis testing, variable leadership has been shown to have a direct and important impact on the activity of bank employees through organizational engagement. $p = 0.016 < 0.05$ of value of the coefficient, with an indirect effect of 2.121, which shows that leadership brings a good contribution to Sinjai Regency bank workers through organizational commitment, with a total impact of 2,073 ($0.137 + 2,121$), demonstrating that leadership has a positive and irrelevant impact on the activity of workers, in the results of this research, organizational commitment serves as reinforcement for leadership. That in the activity of the Staff, through the Organizational Commitment. In general, it can be explained that good leadership will increase the organizational commitment of workers and, therefore, will have an impact on the improvement of the performance of Sinjai Regency bank employees. The results of this study confirm that leadership is an important factor in improving the performance of bank employees, influencing the strength and organizational commitment of bank employees.

Setiawan and Muhith's (2013) leadership is an effort to raise awareness among others who are in the lead of the ability to mobilize, lead, lead and give enthusiasm, as a person who can influence, move, promote feelings of participation and responsibility, provide facilities, give good role models and be eager to work with others. Kreitner and Kinicki (2010) leadership as processes in which an individual acts on others to achieve a common goal in others. This research is important for the results of research conducted by Made S, Putu K, I.Ketut S and Ni Kadek S. (2020). Influence of leadership style and capacity on the activity of workers. The results of the study show that leadership affects the activity of workers through organizational commitment. Hasriani. S, grace. M, Sudirman. Z, Juharsah, Hartini, Eliyanti, (2020). Influence of leadership and work environment on the activity of workers through the organizational commitment of the Provincial Office of Education and Culture. Their study shows that organizational engagement influences worker activity.

The Influence of the Work Environment on Employee Performance Through Organizational Commitment to Banking in Sinjai Regency

Based on the results of the study and the hypothesis test, it has been shown that the changing work environment has a direct and important impact on the activity of Sinjai Regency bank employees through organizational engagement. $p =$ We can see the value of the coefficient

worth $0.003 < 0.05$, with indirect effect $0.611 (0.611 + 3.477)$. This shows that organizational engagement is able to maintain a positive and important work environment in the activity of Sinjai Regency bank employees through organizational engagement. The good working environment will allow workers to feel comfortable at work and that physical and non-physical work environments will increase the strength and organizational commitment of workers to improve the activity of Sinjai Regency's bank employees.

For banking companies, the work environment should be concerned when the work environment has a large impact on the exercise of their activities. It is a suitable work environment that gives a sense of comfort, security and support to each worker who participates in the organization, and that, finally, the worker will be committed and will be with the company and the worker will work adequately to improve it. In the environment of Mangkunegara (2005) there are clear job descriptions, challenging work objectives, effective work communication patterns, work environment and quite adequate work facilities. Herman, S. (2008) defines as "the factors that influence the fulfillment of human resource management functions/activities, that is, the internal factors that are generated within the organization. Robbins (2015) is an institutional or external force environment that has the ability to influence the organization.

This research is important for the results of Sandra, a, Abadi, S, Toni, H, 2020. With the title of research, influence and capacity of the work environment in the organizational commitment and in the performance of the staff. The results of the study show that the work environment has a positive and important impact on the performance of workers through organizational commitment. Different from the results of the research conducted by Dewi, S, sec. M, (2017). Analysis of the impact of compensation, motivation and work environment on the activity of workers, as well as the organizational commitment in which it intervenes, the results of the study show that organizational commitment is not able to exchange the relationship between the work environment and the performance of workers.

The Influence of Competence on Employee Performance Through Organizational Commitment to Banking in Sinjai Regency

From the results of the research and the hypothesis test, it has been shown that the competence variables have a direct and important impact on the activity of the bank's staff through organizational commitment. $p =$ value of the 1984 indirect effect coefficient, which costs $0.040 < 0.05$; This value indicates that variable competence contributes to the compliance of bank employees through organizational commitment and affects a total of 2,094

(0.110+1.984). p. This shows that organizational commitment is able to influence the positive and important competence of the activity of Sinjai Regency bank employees through organizational commitment. This shows that competition has a great impact on bank employees, so workers with high competence will increase their strength and organizational commitment.

Knowledge, skills, traits and motives are urgently needed as elements of competence in banking employees who can increase employee consistency and commitment and produce maximum performance. Competence is one of the main elements in almost all companies that make competence one of the top priorities in human resource activities. Competence is a reflection of the ability possessed by someone who is shown to carry out tasks and work. There are several components in competence that are more directed at specific abilities and expertise, such as working together in groups, solving problems properly accompanied by analysis, skills, and knowledge, having a spirit of leadership, a more mature self-concept, adaptability and communication. Competence is the ability to carry out tasks or jobs based on knowledge skills and supported by attitudes that are individual characteristics (Wibowo, 2016). Rivai (2016) states that competency is defined as a person's observable ability which includes knowledge, skills, and attitudes in completing a job or task in accordance with the specified performance.

This research is relevant to the results of research conducted by Sandra, a, Abadi, S, Toni, H, 2020. The Influence of the Work Environment and Competence on Organizational Commitment and Employee Performance. the results of his research state that competence has a positive and important effect on employee performance through Organizational commitment. Helmi, Samdin, et al. (2020), the Role of Organizational Commitments in Mediation The Effect of Employee Competency on Employee Performance: Study of Staff of The Secretariat of The General Election Commission of Southeast Sulawesi Province. The results of his research show that competence has a positive and important effect on employee performance through Organizational commitment. Nolla. P.S, Intan, Jemmy, Bambang. S, yanti. S, Nurhatisyah, Ana. F, (2021). The Effect Of Competence, Job Stress And Perceived Organizational Support On Employee Performance With Organizational Commitments As Intervening Variables. Organizational commitment mediates the relationship between competency and employee performance (Udin 2023).

Effect of Character Development on the Performance of Bank Employees Through an Organizational Commitment to Banking in Sinjai Regency

Variable development has a direct and important impact on the activity of workers, through the commitment to integral management $p = 0.001 < 0.05$, with an indirect impact of 2,920; According to this value, the development of nature brings a good contribution to the activity of the employees of Sinjai Regency bank through organizational commitment, with a total of 3,365 (0.445+1.920). This shows that organizational engagement can affect the activity of Sinjai district bank staff through organizational engagement. The development of their condition has a great impact on the bank's staff to achieve the coherence and organizational commitment of the workers, who will professionally exercise their obligations and responsibilities to improve their activity.

Designed for the development of nature, through specific training, to educate in a totally differentiated character of workers, through their good character, promoting coherence with the company and work professionalism, with a firm character. Then they will become reliable and supreme individuals. The nature, behavior, customs and morality of employees will be trained and developed. Of course, this will generate sensitivity of workers about the values of their nature. In this way, this condition will form a solid and growing pillar of the company.

The main characteristics of the necessary banking staff are honesty, responsibility, truth, fairness, mutual respect and mutual recognition, discipline, courtesy and other positive moral values. The development of nature designed for the empowerment of workers, with total loyalty and integrity at work, influences the high-performance results of workers, based on the objectives of the company. It is necessary to strengthen the morale, emotions and moral actions of workers as an element of development of the nature of bank employees, which increase the solidity and commitment of workers and can generate maximum performance.

The development of nature (construction of nature) by Megawangi (2004) is an attempt to shape and be good to nature Thomas Lickona, (1991) is a brave effort to cultivate the virtue of nature, that is, objectively good human qualities, good for the individual person and good for the whole society. Objectively good human qualities, not only good for individuals, but also good for the whole society, Jamal Ma'mur Asmani, (2011). Good character includes caring and actions based on ethical values, including cognitive, emotional, and social aspects. behavior and moral life.

The previous research that is considered relevant is jatmico. S. T, 2020. the role of leaders in developing the character of subordinates to improve performance. The results of his

research show that the role of leaders in developing and managing the character of subordinates can be assisted by various kinds of survey tools, one of which is the MBTI. Through the role of the MBTI survey, it is known whether a person's dominant character is an introvert or an extrovert; Sensing or Intuition; Thinking or Feeling; Judging or Perceiving. Where by knowing the various characteristics of subordinates, the leader will have data in the process of developing the personal character of subordinates, which in the end can shape the character of the team as desired in achieving team and company goals. Dalmeri, (2014), title of his research is Education for character development (A Study of Thomas Lickona's Ideas in Educating for Character). The method used is critical analysis discussing the concept of character education in Thomas Lickona's thought as an effort to shape one's personality through education. The results of this study indicate that education for character development requires enlightenment efforts in shaping the personality, character and character of today's young generation in order to produce excellent individuals in all fields for the advancement of the Indonesian nation and state. Another research was conducted by Abdah, M, S, Windy, Z, M, (2020). The title of the research is Islamic Education as the Foundation of Character Education. The research method used is explanatory research. The results of the study show that the education of the nature of Islam is mainly based on two main sources of Islamic teaching, which are in Korea and Hadith. Therefore, the good and bad parameters of a person's nature have standards, according to the coronavirus and the hadith. As the foundation of Islamic education, Al-Quran and Hadith are references for the discovery, creation and development of paradigms, concepts, principles, theories and techniques of Islamic education, as well as in every educational endeavor. The main teachings of Islam, as they emerge in the Hadith, are known as the basis for the nature of education.

Research Limitations

This research has several limitations, namely:

1. This research was only conducted in banking in the Sinjai district so it cannot be generalized elsewhere.
2. This study has limited bank employee performance data which can be used as a comparison between banking institutions on the grounds of maintaining company secrecy so that the data obtained is only through questionnaires and individual interviews with branch heads of each bank.

3. For research results related to character development variables, they still have specific reference limitations both theoretically, and empirically so special and deeper studies are needed.
4. The variables of organizational commitment and banking employee presentation are limited to 4 independent variables. A number of variables should be added that can affect organizational commitment and banking employee performance.

CONCLUSIONS AND SUGGESTIONS

Based on the research outcomes got from the previous discussion, several conclusions can be put forward as follows: Leadership has an optimistic and important impact on the organizational commitment of the workers of Sinjai Regency Bank (South Sulawesi). The working climate has an optimistic and important impact on the organizational commitment of the workers of Sinjai Regency Bank (South Sulawesi). Competition has an optimistic and important impact on the organizational commitment of Sinjai Regency Bank (South Sulawesi). The development of the bank has an optimistic and important impact on the organizational commitment of the employees of Sinjai Regency Bank (South Sulawesi). The organizational commitment has an optimistic and important impact on the activity of the employees of Sinjai Regency Bank (South Sulawesi). Leadership has an optimistic and irrelevant impact on the activity of employees of Sinjai Regency Bank (South Sulawesi). The working climate has an optimistic and significant impact on the activity of bank employees Sinjai Regency (South Sulawesi). Competition has an optimistic and important impact on the activity of Sinjai Regency Bank (South Sulawesi). The development of the bank has an optimistic and important impact on the activity of the workers of Sinjai Regency Bank (South Sulawesi). The optimistic and important impact of leadership on the activity of Sinjai Regency's bank employees through organizational commitment. The working environment of Sinjai Regency bank employees has a positive and important effect through organizational engagement. The optimistic and important impact of competence to meet Sinjai Regency bank staff through organizational commitment. The development of bank employees in Sinjai District has an optimistic and important impact through organizational engagement. Suggestion According to the study results, several suggestions can be put forward that can be used as follow-ups and are beneficial to various parties as follows: Other researchers recommend expanding the research object with broader field coverage. It is recommended that other researchers conducting research on the same subject comply with a series of variables that may affect the organizational commitment

and performance of bank staff. It is recommended that researchers conducting relevant research learn more explicitly about the development of nature, with a broader scope, to improve outcomes, which can be a reference in the development of knowledge of human resource management. For banking administration, it is recommended that, in addition to the management of the company's competencies, the Administration should pay attention to the nature of workers through enabling activities for the development of the status of banking personnel.

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