

# Mergers in Sharia Banking and Their Impact on Employee Performance: The Role of Self-Efficacy and Affective Commitment as Moderating

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## Abstract

Human resources are one of the main aspects of an organization. Having quality resources can affect the success of an organization. Therefore, companies need to improve employee performance, one of which is by making organizational changes. This study aims to determine the effect of organizational change on employee performance moderated by self-efficacy and affective commitment. This research applied a qualitative method, and the questionnaire data involved 155 respondents from an unlimited total population. The analysis used in this study is the Structural Equation Modelling (SEM) method based on variance, namely Partial Least Square (PLS). The results of the study showed a significant effect between organizational change and employee performance. The affective commitment variable was also able to moderate the effect of organizational change on employee performance, while self-efficacy was not able to moderate the effect of organizational change on employee performance.

**Keywords:** *Organizational Change, Employee Performance, Self Efficacy, Affective Commitment*

## I. Introduction

### 1.1. Background

The performance of employees is one of the crucial indicators for the sustainability of a company (Chisaan & Zakiy 2020). Therefore, companies need to enhance employee performance, one way being through organizational changes. Sunaryo (2017) states that organizational change aims to improve performance effectiveness and employee adaptation processes, achieve organizational visions and missions, and enhance organizational

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capabilities. Moreover, organizational changes can maximize the potential of existing resources (Rahmawati & Zakiy, 2023).

According to Winardi (2008), change is inevitable and ongoing. Dinana & Subiyantoro (2021) defined change as a transition from the before condition to the after condition. Widjaja (2002) suggests five ways to carry out organizational development, one of which is through acquisitions and mergers. Several Islamic banks in Indonesia have undergone organizational changes, specifically mergers. A merger involves the combination of two or more companies to form a new entity using either the strongest company name or creating a new one (Stevanie & Mindosa, 2019). Notably, the merger of several Islamic banks in Indonesia in February 2021 includes Bank Rakyat Indonesia Syariah (BRIS), Bank Negara Indonesia Syariah (BNIS), and Bank Syariah Mandiri (BSM), now collectively known as Bank Syariah Indonesia (BSI) (Kementerian Keuangan, 2021).

Previous research has shown inconsistency in the impact of organizational change on employee performance. Mudeng et al. (2017) found that organizational change does not affect employee performance, while Tambuwun et al. (2018) indicated a negative impact. Several earlier studies also explained that organizational change negatively affects companies (Rafferty & Griffin, 2006; Rafferty & Minbashian, 2019; Zakiy, 2019). However, research conducted by Priyono et al. (2018) and (Sunaryo (2017) suggested a positive influence of organizational change on employee performance. Based on these differing results, researchers suspect the existence of other variables affecting employee performance. Therefore, the study incorporates self-efficacy and affective commitment as new considerations in research related to organizational change and employee performance. Handriadi & Ahmad (2020) stated that self-efficacy and organizational commitment are factors influencing performance. Self-efficacy enables individuals to confront internal and external obstacles (Tanjung et al., 2020).

This aligns with Mangundjaya's (2016) perspective that individuals with high self-efficacy can adapt to new environments and believe optimistically in their abilities to perform tasks. Apart from resolving issues arising from organizational changes, self-efficacy also enhances employee performance. According to Sopiyan & Aziz (2019), every employee is required to possess high self-efficacy to express their opinions for optimal performance. Mangundjaya (2016) states that besides self-efficacy, affective commitment is another factor influencing readiness for change. Parinding (2017) suggests that employees with affective commitment desire to stay in the organization because they believe its goals align with theirs. It can be said that employees with an affective commitment to the company perceive change positively (Alfaris & Zakiy, 2021).

This research aims to investigate the impact of organizational change on employee performance while considering the role of moderator variables such as self-efficacy and affective commitment of employees. One uniqueness of this study lies in the approach that integrates self-efficacy and affective commitment as moderator variables in the relationship between organizational change and employee performance. Previous studies have highlighted the influence of organizational change on employee performance (Zakiy, 2019). However, this research proposes additional contributions by considering how individual psychological factors like self-efficacy and affective commitment can moderate this relationship, thus providing a deeper understanding of the complex dynamics between organizational change and employee performance. Furthermore, this study is conducted in Bank Syariah Indonesia, which resulted from a merger, and there are few previous studies addressing this object from the perspective of organizational change.

## **II. Literature Review**

### **2.1. Background Theory**

#### **Organizational Change and Employee Performance**

Planned organizational changes aim to achieve organizational effectiveness (Ozora & Taroreh, 2019). These changes also intend to improve the state of an organization by utilizing existing resources to enhance its capabilities in creating value and achieving targeted outcomes (Ichsan et al., 2021). Sopiah (2008) defines organizational change as the process of altering specific variable systems, such as technological advancements, increased competition, and employee behaviors demanding organizational change. Sunaryo (2017) states that organizational change aims to enhance performance effectiveness and employee adaptation processes, achieve organizational visions and missions, and improve organizational capabilities. It can be said that the objective of organizational change is to enhance employee performance.

Employee performance represents an individual's achievement concerning tasks or authorities delegated by superiors or the organization, aligned with their expertise (Meria & Tamzil, 2021). This achievement is not solely individual-based but also contributes to the company's goals in helping achieve its vision and mission. According to Mangkunegara (2000), performance is the quality and quantity of work achieved by an employee in executing their duties responsibly. Ichsan et al. (2021) also define performance as often synonymous with job achievement, representing the outcomes reached by an employee. It can be said that when organizational changes occur, employee performance also increases. On the other hand, employees experiencing uncertainty due to organizational changes perceive that these changes have a negative impact on them (Rafferty & Griffin, 2006; Rafferty & Minbashian, 2019; Zakiy, 2019). Based on these reasons, we formulate the following hypothesis.

H1: Organizational change influences employee performance

#### **Self-Efficacy Moderating the Positive Impact of Organizational Change on Employee Performance**

Bandura (1999) describes self-efficacy, commonly known as the social cognitive theory or social learning theory, as an individual's belief in their abilities to perform tasks well as directed. Kreitner & Kinicki (2014) define self-efficacy as an individual's belief in their chances of succeeding in specific tasks. Individuals with high self-efficacy have strong motivation, clear goals, and stable emotions to achieve better performance (Ardi et al., 2017). Self-efficacy is also defined as an individual's belief in their ability to handle problems and take appropriate steps to solve them effectively (Greenberg, 2011). Meria & Tamzil (2021) state that high self-efficacy enables individuals to be well-prepared for change. This indicates that the higher the self-efficacy an employee possesses, the higher their confidence. It can be said that high self-efficacy can enhance performance.

However, according to Hikmah (2020), the occurrence of change creates a feeling that new jobs lack clarity, leading employees to neglect new tasks and prefer their old ones. Additionally, low self-efficacy can result from increased workload and employees feeling burdened with additional tasks (Zakiy et al., 2023). Other studies explain that self-efficacy can increase work engagement and reduce employee cynicism towards the organization

(Alola et al., 2019). Hence, it is evident that self-efficacy plays a strategic role in moderating the impact of organizational change on employee performance.

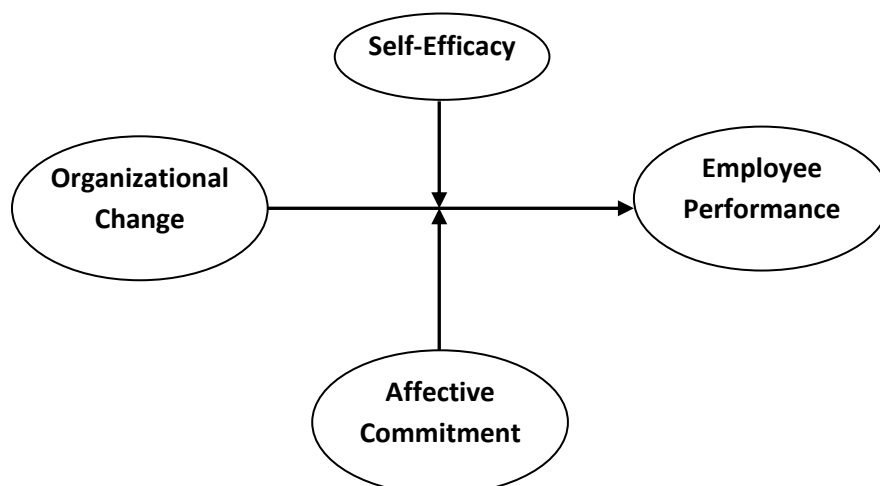
H2: Self-efficacy moderates the influence of organizational change on employee performance

### **Affective Commitment Moderating the Positive Impact of Organizational Change on Employee Performance**

Affective commitment is an individual's emotional attachment to an organization associated with personal characteristics, organizational structure, and work experience (Hartmann & Bambacas, 2000). Adriansyah (2019) defined affective commitment as an individual's strength to work within an organization because they enjoy it and have a desire to perform those tasks. Affective commitment is also related to an individual's personal characteristics (internal and external locus of control), work experience, and values congruence or alignment with cultural individualism. Yuniawan & Udin (2020) mention that employees with high affective commitment continue working for the company because they desire it.

Alfaris & Zakiy (2021) state that affective commitment relates to an individual's emotional connection and involvement within an organization. Therefore, affective commitment is considered higher than normative commitment and lower than continuance commitment, as it involves emotional factors. Individuals with high affective commitment are considered more valuable to the company than those with other commitments because affective commitment engages emotional factors. Individuals with high affective commitment work hard and enjoy their roles with happiness within a company (Boon et al., 2006). This indicates that affective commitment has a significant influence on implementing organizational change. However, according to Sembiring & Winarto (2020), organizational commitment does not arise suddenly but goes through continuous and ongoing processes. Thus, it can be observed that affective commitment can influence the impact of organizational change on employee performance.

H3: Affective commitment moderates the influence of organizational change on employee performance



**Figure 1. Research Design**

Figure 1 illustrates the relationship between the variables in this study, which is the core of the complex dynamics under investigation. Organizational changes are identified as the

independent variable believed to influence employee performance as the dependent variable significantly. In this context, self-efficacy and affective commitment are considered as moderator variables that can influence or modify the relationship between organizational changes and employee performance. In other words, this research will examine how an individual's self-efficacy and affective commitment might strengthen or weaken the impact of organizational changes on employee performance. This study is expected to provide deep insights into the role of psychological factors in the dynamic interaction among the studied variables.

### **III. Methodology**

#### **3.1. Sample and Procedure**

This qualitative research employed a qualitative method and involved 155 respondents who are Bank Syariah Indonesia (BSI) employees. Questionnaires were collected using purposive sampling techniques with criteria focused on employees experiencing work tenure before and after the merger. Data was gathered cross-sectionally and employed a Likert scale. The analysis utilized in this research is Structural Equation Modeling (SEM) based on variance, specifically Partial Least Squares (PLS), to evaluate the measurement and structural models. Concerning respondent demographics, the majority were male, totaling 99 individuals (63.9%). Regarding the age categories, respondents were relatively similar, with 53 individuals (34.2%) in the 32-37 age range, 44 individuals (28.4%) above 37 years old, 42 respondents (27.1%) in the 26-31 age range, and 16 individuals (10.3%) in the 20-25 age range. Concerning job positions, respondents were predominantly categorized as 'other' apart from managers, tellers, customer service, marketing, and account officers, accounting for 62 respondents (40%). Regarding job tenure, the majority had worked for more than 10 years, amounting to 64 individuals (41.3%). Regarding their highest education level, the majority held a diploma or bachelor's degree, comprising 139 individuals (89.7%), with a majority earning between 5 million and 10 million (31.6%).

#### **3.2. Research Instruments**

##### ***Organizational Change***

According to Robbins & Judge (2017), organizational change refers to deliberately undertaken activities oriented towards a planned or intentional change goal aimed at improving various aspects, including employee behavior. To measure the organizational change variable, 13 statement items were developed by Rafferty & Griffin (2006), delineating three different change characteristics: frequency, impact, and planning. An example statement item is: "Changes affect the structure of my work unit."

##### ***Employee Performance***

Employee performance can be described as the work outcomes an individual achieves based on job requirements. Performance represents a specific target expected to be attained by employees or the organization (Ozora & Taroreh, 2019). Every organization expects employees to perform at a high level, as having high-performing employees makes it easier for the organization to achieve its goals (Ichsan et al., 2021). To measure employee performance, eight statement items used by Ruliana (2016) were employed. Performance indicators include quality, quantity, timeliness, effectiveness, and independence. An example statement item is: "I complete my work according to the company's targets."

### ***Self-efficacy***

Self-efficacy is a form of belief that individuals possess, indicating that what they do will be successful. Self-efficacy encourages individuals to be more enthusiastic in achieving optimal results to enhance their performance. Chamariyah (2015) states that self-efficacy influences an individual's choices, goals, emotional reactions, problem-solving efforts, and perseverance. The primary sources of self-efficacy are ability and achieved performance, both positively impacting self-efficacy (Ardi et al., 2017). To measure self-efficacy, ten statements were developed by Jakesova et al. (2016). Self-efficacy indicators include goal orientation, self-direction, decision-making, and impulse control. An example statement item is: "I am confident that I will succeed in my career."

### ***Affective Commitment***

According to Hartmann & Bambacas (2000), affective commitment refers to feelings of ownership, a sense of attachment to the organization, and a belief that oneself and the organization share personal characteristics. These feelings drive individuals to work hard and sincerely contribute to achieving the company's objectives. To measure affective commitment, eight statement items developed by Meyer & Allen (1991) and utilized by Fritz et al. (2013) were employed. Affective commitment indicators include employees' emotional interest, identification, and organizational involvement. An example statement item is: "This company holds great significance for me."

## **IV. Results and Analysis**

### **4.1. Result**

#### **Measurement Model**

The results of the outer model testing used for validity and reliability assessment are presented in Table 1.

**Table 1.** Research Instrument Testing Results

<b>Variable/Indicator</b>	<b>Outer Loading</b>	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>	<b>Conclusion</b>
Organizational Change		0,814	0,934	Reliable
- OC 3	0,818			Valid
- OC 5	0,853			Valid
- OC 6	0,790			Valid
- OC 7	0,712			Valid
Employee Performance		0,917	0,934	Reliable
- EP 1	0,747			Valid
- EP 2	0,857			Valid
- EP 3	0,820			Valid
- EP 4	0,789			Valid
- EP 6	0,730			Valid
- EP 7	0,867			Valid
- EP 8	0,907			Valid
Self-Efficacy		0,954	0,961	Reliable
- SE1	0,752			Valid
- SE2	0,786			Valid
- SE3	0,887			Valid
- SE4	0,891			Valid
- SE5	0,875			Valid
- SE6	0,848			Valid
- SE7	0,862			Valid
- SE8	0,861			Valid

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- SE9	0,800			Valid
- SE10	0,849			Valid
Affective Commitment		0,919	0,837	Reliable
- AC 1	0,849			Valid
- AC 2	0,793			Valid
- AC 4	0,743			Valid
- AC 5	0,899			Valid
- AC 7	0,860			Valid
- AC 8	0,914			Valid

The results of the outer model testing in Table 1 indicate that all indicators for each variable are valid because their factor loadings are greater than 0.7. Furthermore, Table 1 shows that the outputs for Cronbach's alpha and composite reliability in this study demonstrate that all measurement constructs/variables used in this research are considered reliable. This is evidenced by the composite reliability values above 0.7. Thus, all the listed statement items for each variable are reliable.

### Structural Model

**Table 2. Hypothesis Testing**

Alur	Original Sample	T-Statistic	P-Value	Information
Organizational Change → Employee Performance	0.155	2.169	0.031	Significant
Self-Efficacy * Organizational Change	0.079	0.858	0.392	Not
Organisasi → Employee Performance				Significant
Affective Commitment * Organizational Change → Employee Performance	-0.217	2.130	0.034	Significant

Table 2 demonstrates the flow of influence among variables in this study. Organizational changes positively influence the performance of employees at Bank Syariah Indonesia (BSI). The hypothesis testing results indicate that the coefficient value (original sample/ $\beta$ ) of the organizational change variable (X) on employee performance (Y) is 0.155. The t-statistics value for the organizational change variable on employee performance is 2.169. These results indicate that organizational changes have a positive influence on employee performance because the p-value is less than 0.05, specifically 0.031. Therefore, the first hypothesis is supported.

Self-efficacy was unable to moderate the positive influence of organizational changes on the performance of employees at Bank Syariah Indonesia (BSI). The hypothesis testing results in Table 2 show that the coefficient value (original sample/ $\beta$ ) of the moderation variable self-efficacy\*organizational changes on employee performance is 0.079. The t-statistics value for the moderation variable self-efficacy\*organizational changes on employee performance is 0.858. This indicates that the value has no significant effect because the p-value is greater than 0.05, specifically 0.392. Therefore, the second hypothesis is not supported.

Hypothesis 3 testing in Table 2 demonstrates that affective commitment moderates the positive influence of organizational changes on the performance of employees at Bank Syariah Indonesia (BSI). The results indicate that the coefficient value (original sample/ $\beta$ ) of the moderation variable affective commitment\*organizational changes on employee performance is -0.217, suggesting a negative influence. This implies that affective commitment\*organizational changes weaken the impact of organizational changes on employee performance. The t-statistics value for the moderation variable affective

commitment\*organizational changes on employee performance is 2.130. These results indicate that the t-statistics value is above the critical t-value, and the p-value for the moderation variable affective commitment\*organizational changes on employee performance is significant as it is less than 0.05, specifically 0.034. Therefore, the third hypothesis is supported.

## **4.2. Discussion**

### ***Organizational Changes Have a Positive Effect on Employee Performance***

Based on the bootstrapping test results of the first hypothesis in this study, it is explained that organizational changes have a positive effect on employee performance. This implies that an increase in organizational changes will enhance employee performance. With changes occurring, employees consistently strive for improvement and refine their organizational skills. Therefore, the better the organizational changes implemented by Bank Syariah Indonesia (BSI), the greater the enhancement in employee performance. This research outcome aligns with Priyono et al. (2018), asserting that organizational changes significantly affect employee performance. It can be concluded that organizational changes tend to enhance employee performance.

The positive link between organizational change and improved employee performance is a notable discovery in the field of organizational dynamics. The study emphasizes the transformative influence that strategic shifts, structural changes, and procedural changes can have on the workforce. A crucial insight is that these adjustments generate a dynamic atmosphere, encouraging employees' adaptation and inventiveness. Implementing new processes, technology, and communication channels frequently results in enhanced job satisfaction and a sense of purpose, which contributes to higher engagement and productivity. This discovery has significant implications for leaders and human resource practitioners, underscoring the ability of well-planned changes to serve as catalysts for increased employee performance and organizational success.

BSI results from a merger activity of several banks, namely Bank Syariah Mandiri, Bank BNI Syariah, and Bank BRI Syariah. Sharia banking is the common link that connects all three. This enables the bank to maintain a uniform culture. If the organizational changes had been conducted in a manner that was consistent with BSI's corporate culture and principles, the transition would have gone more smoothly. Employees are more likely to adopt and embody desirable behaviors when changes coincide with current cultural norms, hence improving overall performance.

### ***Self-Efficacy Does Not Moderate the Influence of Organizational Changes on Employee Performance***

Based on the bootstrapping test results of the second hypothesis in this study, it is concluded that self-efficacy cannot moderate the positive influence of organizational changes on employee performance. This suggests that whether self-efficacy is high or low, it does not affect the positive impact of organizational changes on employee performance. This means that employees experiencing organizational changes and possessing self-efficacy may not necessarily reduce or improve their performance due to these changes. Several alternative arguments can explain the lack of support for the second hypothesis in this study.

Self-efficacy is part of self-awareness that significantly impacts human daily life. It can be said that self-efficacy is a personal factor that distinguishes individuals. Thus, changes in



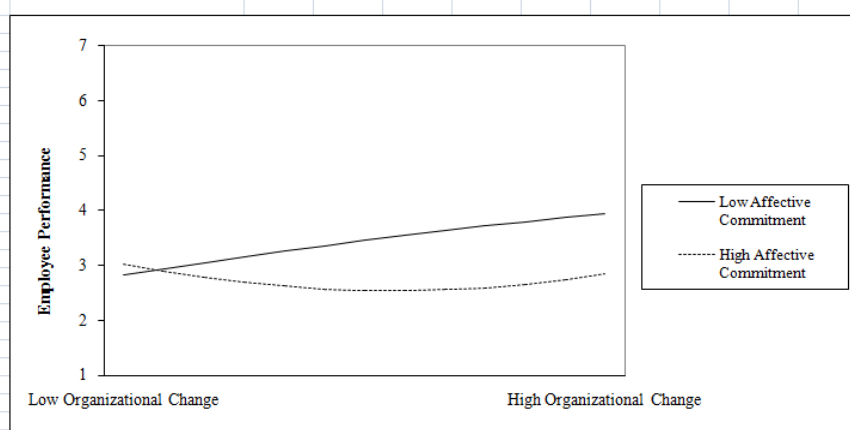
self-efficacy may result in behavioral changes, especially in task completion and goal achievement (Ardi et al., 2017). This aligns with Karyantini & Rochmawati (2021) research, stating that self-efficacy cannot act as a moderating variable.

According to the findings, the nature of the organizational reforms implemented at BSI affects all employees uniformly, separate from their individual self-efficacy beliefs. This could be because the wide and systemic changes affect the entire organizational structure and procedures. Based on the demographic data of respondents in this study, it is observed that the majority of employees who filled out the questionnaires have a working tenure of over 10 years, and most of them fall within the salary range of 5 million to 10 million. With these results, it is assumed that employees already have continuous commitment. As Allen & Meyer (1990) stated, employees with continuous commitment will stay in an organization because they need salary and other benefits. It implies that employees are comfortable with the organization; thus, when organizational changes occur, their performance remains good, similar to before the changes. Hikmah (2020) also indicates that employees with sufficient skills, knowledge, and experience in their field tend to complete their tasks effectively.

#### ***Affective Commitment Moderates the Positive Influence of Organizational Changes on Employee Performance***

According to the bootstrapping test results of the third hypothesis in this study, affective commitment can moderate the positive influence of organizational changes on employee performance. The influence of affective commitment as a moderation variable indicates results that weaken the positive impact of organizational changes on employee performance. This signifies that affective commitment does not increase employee performance when organizational changes occur. This can be observed in Figure 2, where low organizational changes and high affective commitment among employees lead to improved performance (as seen in the solid line). However, if organizational changes are high, employees with high affective commitment experience a decline in their performance, as indicated by the dashed line in Figure 2.

Sembiring & Winarto (2020) claim that organizational commitment does not suddenly emerge but develops continuously over time. It can be said that affective commitment increases when employees have been in an organization for a long time, leading to emotional attachment. Similarly, according to Yousef (2016), higher emotional attachment, engagement, and recognition of employees towards the organization lead to them giving their best to the organization. This is because affective commitment involves an employee's love for the organization. Affective commitment is more established in long-term employees, leading to a tendency for them to resist changes (Dwianto, 2017). This resistance might stem from anxiety among employees regarding these changes. Consequently, frequent organizational changes might make employees worry about the organization's future sustainability.



**Figure 2.** Display of the Outer Model Output after the process of selecting factor loading values

Figure 2 explains the relationship between affective commitment and employee performance. The finding that affective commitment moderates the positive effect of organizational changes on employee performance implies that the link between the two is challenging. Affective commitment, defined as an employee's emotional attachment to and identification with the organization, appears to play a moderating function, reducing the positive influence of organizational changes on performance. Organizational changes, especially significant ones like a merger, can be regarded as a threat to the organization's established identity and values. Employees with a high affective commitment may see these changes as a challenge to the organization's identity, thereby affecting their performance.

## V. Conclusion

Organizational changes have a positive influence on employee performance; Self-efficacy could not moderate the positive influence of organizational changes on employee performance at Bank Syariah Indonesia (BSI); Affective commitment can moderate the positive influence of organizational changes on employee performance at Bank Syariah Indonesia (BSI). Subsequent research efforts should aim to add research variables, either as independent variables, moderators, or mediators. Additionally, future studies should consider increasing the number of respondents to optimize the obtained results.

Within the context of Bank Syariah Indonesia (BSI), the study reveals a positive association between organizational improvements and improved employee performance. This shows that the changes made due to the merger of Bank Syariah Mandiri, Bank BNI Syariah, and Bank BRI Syariah have positively impacted the overall performance of BSI employees. According to the findings, self-efficacy does not have a major moderating effect on the influence of organizational changes on employee performance. Unlike some theories that advocate for the relevance of self-belief in influencing individual responses to change, this data implies that, in the context of BSI, self-efficacy may not significantly impact the relationship between organizational changes and employee performance. Affective commitment, which reflects employees' emotional attachment to the organization, appears as a moderating variable, weakening the positive influence of organizational improvements on employee performance. This suggests that, while emotionally connected to the organization, employees with high affective commitment may face challenges or reservations during significant change, ultimately influencing their performance.

In conclusion, while organizational changes at BSI are related to an overall beneficial effect on employee performance, the study implies that individual elements like self-efficacy may not substantially affect this relationship. However, emotional connection, as measured by affective commitment, appears to have a moderating influence, possibly emphasizing the necessity for specific measures to address emotional and attitudinal components during organizational transitions. These findings give significant insights for organizational executives and practitioners seeking to navigate and optimize the impact of change initiatives on employee performance in the banking sector's changing setting.

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