

Analysis of Psychological Contract, Job Satisfaction, and Organizational Commitment In Improving Employee Performance at Pegadaian UPC Perum Bumi Dalung

Ni Nyoman Wulan Antari*, Sindyawati Rari Duli Goran Tokan

Institut Teknologi Dan Bisnis STIKOM BALI, Indonesia

Emails: wulan_antari@stikom-bali.ac.id*, sindyawati@stikom-bali.ac.id

ABSTRACT

This study aims to analyze the influence of psychological contracts, job satisfaction, and organizational commitment on employee performance at Pegadaian UPC Perum Bumi Dalung. The research background is based on the importance of human resource management in enhancing organizational effectiveness, particularly through fulfilling employee expectations, creating job satisfaction, and strengthening commitment to the organization. A quantitative approach is employed, involving 78 respondents as the sample. Data were collected through questionnaires that had been tested for validity and reliability and then analyzed using multiple linear regression. The research findings indicate that the three independent variables—psychological contract, job satisfaction, and organizational commitment—have a positive and significant impact on employee performance. A fulfilled psychological contract enhances employee motivation and contributions, high job satisfaction boosts productivity and loyalty, and strong organizational commitment strengthens individual dedication and performance. These findings confirm that psychological and social aspects in work relationships play a crucial role in improving employee performance. This research contributes practically to Pegadaian's management in formulating more effective human resource management strategies and academically enriches the literature on factors influencing employee performance. Thus, maintaining psychological contracts, enhancing job satisfaction, and strengthening organizational commitment become crucial keys to driving organizational success.

KEYWORDS



Psychological Contract, Job Satisfaction, Organizational Commitment, Employee Performance, Pegadaian

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INTRODUCTION

Pegadaian UPC Perum Bumi Dalung is an institution that plays a vital role in providing financial services to the public. Employee performance at Pegadaian UPC Perum Bumi Dalung is a key factor in determining the effectiveness and efficiency of the institution's operations. Therefore, understanding the various factors that influence employee performance is crucial for Pegadaian UPC Perum Bumi Dalung management in its efforts to increase productivity and achieve organizational goals. One significant factor influencing employee performance is the psychological contract. The psychological contract refers to employees' perceptions of the reciprocal obligations between them and the organization (Kim, 2024; Gulzar, 2024). When employees perceive that the organization fulfills unwritten expectations and promises, they tend to demonstrate higher levels of performance. Conversely, a breach of the psychological contract can negatively impact employee motivation and performance.

In addition to the psychological contract, job satisfaction is also an important factor influencing employee performance. Job satisfaction reflects the extent to which an employee feels fulfilled in their job, including aspects such as the work environment, relationships with coworkers, and organizational policies. When employees feel satisfied, they tend to have higher motivation, stronger work morale, and a greater commitment to delivering their best performance.

Organizational commitment is another factor that influences employee performance. Organizational commitment describes the extent to which employees feel emotionally attached to the organization and their desire to remain part of it (Pradhikusuma, 2024). According to Asmawiyah (2024), employees with a high level of commitment tend to demonstrate greater loyalty and dedication, which in turn improves their performance.

This study aims to examine the influence of psychological contracts, job satisfaction, and organizational commitment on employee performance at Pegadaian UPC Perum Bumi Dalung. By understanding the relationship between these three factors and employee performance, Pegadaian UPC Perum Bumi Dalung management can formulate more effective strategies in managing human resources. This study also has academic value because it contributes to the human resource management literature. By integrating the concepts of psychological contracts, job satisfaction, and organizational commitment, this study is expected to provide new insights into the dynamics of employee performance within an organization.

Thus, this research will benefit not only Pegadaian UPC Perum Bumi Dalung but also other organizations seeking to improve employee performance through managing psychological contracts, job satisfaction, and organizational commitment. The results of this study are expected to serve as a reference for HR practitioners and researchers in developing policies and programs oriented toward improving employee performance.

METHOD

This study used a quantitative approach to examine the influence of psychological contracts, job satisfaction, and organizational commitment on employee performance at Pegadaian UPC Perum Bumi Dalung. The study population included all Pegadaian UPC Perum Bumi Dalung employees, while the sample size consisted of 78 respondents selected using a specific sampling technique to accurately represent the population. Data collection was conducted through a questionnaire consisting of several questions measuring psychological contracts, job satisfaction, organizational commitment, and employee performance. Each variable was measured using a Likert scale to obtain structured and standardized data.

To analyze the data, this study employed multiple linear regression analysis. This method was chosen because it is able to demonstrate the simultaneous influence of several independent variables (psychological contracts, job satisfaction, and organizational commitment) on the dependent variable (employee performance). The data analysis process included classical assumption tests to ensure that the regression model met analysis requirements, such as normality, multicollinearity, and heteroscedasticity. Subsequently, regression analysis was conducted to test the hypotheses and determine the significance level of each independent variable's influence on the dependent variable. The results of this analysis are expected to provide clear insight into the factors that most influence employee performance at Pegadaian UPC Perum Bumi Dalung.

RESULT AND DISCUSSION

Validity

Validity is a measure of the extent to which a research instrument is able to measure what it is supposed to (Maulana, A, 2022). In this research, validity testing was conducted to ensure that each item in the questionnaire used actually measured the intended variables, namely

psychological contract, job satisfaction, organizational commitment, and employee performance. This validity testing is crucial to ensure that the collected data is accurate and reliable, so that the analysis can provide valid conclusions regarding the relationship between these variables. The validity testing process was conducted using correlation analysis between item scores and the total score for each variable, where an item is considered valid if it has a significant correlation with the total score.

Table 1. Validity

Item	R table	Corrected Item-Total Correlation
X1.1	0,1876	.472
X1.2		.529
X1.3		.556
X1.4		.635
X1.5		.540
X2.1		.287
X2.2		.617
X2.3		.481
X2.4		.652
X2.5		.559
X3.1		.500
X3.2		.556
X3.3		.664
X3.4		.552
X3.5		.512
Y1		.580
Y2		.475
Y3		.301
Y4		.347
Y5		.330

Source: Processed Data (2025)

Based on the research results, the validity test showed that all items in the questionnaire had a Corrected Item–Total Correlation value higher than the table *r* value of 0.1876 at a significance level of 0.05. This finding indicates that each item in the questionnaire has a significant correlation with the total score of the measured variables, including psychological contract, job satisfaction, organizational commitment, and employee performance. Thus, all items were declared valid because they were able to measure the intended variables accurately and consistently. These results ensure that the research instrument used was reliable in collecting accurate data, allowing further analysis to produce valid findings and conclusions regarding the influence of psychological contract, job satisfaction, and organizational commitment on employee performance at Pegadaian UPC Perum Bumi Dalung.

Reliability

Reliability is a measure that indicates the consistency and stability of a research instrument in measuring a variable (Anggraini, F.D.P, 2022). In this study, a reliability test was conducted to ensure that the questionnaire used was capable of producing consistent and

reliable data under various conditions. This reliability test is crucial because a reliable instrument will produce similar results when used to measure the same variable at different times.

According to Jailani, M.S. (2023), to measure reliability, this study used the Cronbach's Alpha coefficient, which is a common method for testing the internal consistency of research instruments. A Cronbach's Alpha value greater than 0.60 is considered to indicate adequate reliability, meaning that the items in the questionnaire have sufficient internal consistency in measuring the variables of psychological contract, job satisfaction, organizational commitment, and employee performance. This value indicates that the instrument is reliable for further measurement.

Table 2. Reliability

Item	R table	Cronbach's Alpha
X1	0,60	.769
X2		.747
X3		.778
Y		.638

Source: Processed Data (2025)

In this study, a reliability value exceeding 0.60 indicates that the instrument or measuring tool used has a fairly high level of consistency in measuring the variables studied. Reliability is an indicator of how consistently a measuring tool produces similar results when used again on the same population. Therefore, a reliability value above 0.60 indicates that the instrument is capable of producing stable, consistent, and reliable results in collecting data related to the research variables. This is important to ensure that research findings can be interpreted correctly and have a sufficient level of confidence for further analysis.

t-test

The t-test is a commonly used statistical method to determine whether there is a significant difference between two groups (Jamco, J, 2022). This method is suitable because the sample used is relatively small and meets certain assumptions, such as the normality of the data distribution. The t-test produces a t-statistic value that is compared to the critical value of the t-distribution to determine whether the difference between the groups is large enough to be considered statistically significant. Thus, the t-test is a very useful tool in testing hypotheses about differences between the means of two or more groups in scientific research.

Table 3. Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1					
(Constant)	2.958	2.385	-	1.240	.219
Psychological Contract	.213	.103	.193	2.064	.042
Job Satisfaction	.322	.111	.320	2.896	.005
Organizational Commitment	.308	.106	.324	2.918	.005

a. Dependent Variable: Performance

Based on the results of the hypothesis test, the standardized coefficient value for the Psychological Contract variable on performance was 0.193, with a significance value of 0.042 < 0.05. This finding indicates that the Psychological Contract has a positive and significant effect on employee performance. This means that every 1% increase in the Psychological Contract will increase performance by 0.193.

Furthermore, the results of the hypothesis test indicate that the Job Satisfaction variable has a standardized coefficient value of 0.320, with a significance value of 0.005 < 0.05. Thus, Job Satisfaction has a positive and significant effect on employee performance. Every 1% increase in Job Satisfaction will result in a 0.320 increase in performance.

The results of the hypothesis test also indicate that the Organizational Commitment variable has a standardized coefficient value of 0.324, with a significance value of 0.005 < 0.05. This confirms that Organizational Commitment has a positive and significant effect on employee performance. Thus, every 1% increase in Organizational Commitment will increase performance by 0.324.

The results of this study indicate that the Psychological Contract has a positive and significant influence on employee performance at PT Pegadaian. The Psychological Contract reflects the mutual expectations and perceptions between employees and the organization, which can directly influence employee motivation and commitment to their work. In the context of PT Pegadaian, alignment between employee expectations and the organization's response to that commitment can improve overall employee performance. This finding confirms that management capable of building and maintaining a positive Psychological Contract has the potential to increase employee productivity and work quality.

The finding that the Psychological Contract has a positive and significant influence on employee performance also highlights the importance of managing relationships and effective communication between management and employees. Mutual trust and understanding can create a supportive and motivating work environment. Recognition of the Psychological Contract's contribution to improving employee performance also reinforces the understanding that psychological and social factors in employment relationships have a significant impact on organizational effectiveness (Firmansyah & Mardiana, 2023). Therefore, to maintain and improve employee performance, PT Pegadaian—and similar organizations—need to continue to manage aspects of the Psychological Contract proactively and responsively to employee needs (Dimara & Jimad, 2022; Jufri et al., 2020; Yuliani & Rizki, 2025).

The research results also show that job satisfaction has a positive and significant impact on employee performance at PT Pegadaian. Job satisfaction is an important indicator for assessing the extent to which employees are satisfied with various aspects of their work, such as the work environment, compensation, rewards, and development opportunities. These findings confirm that employees with high levels of job satisfaction tend to be more motivated, committed, and productive in carrying out their duties (Alfara & Eko Saputra, 2024; Armanda et al., 2023; Dunan & Saputri, 2025; Prajodi & Amalya, 2024). Effective job satisfaction management not only positively impacts individuals but also the organization as a whole through increased employee retention, reduced absenteeism, and increased loyalty and contribution to achieving company goals.

Furthermore, the research shows that organizational commitment also has a positive and significant impact on employee performance at PT Pegadaian. Organizational commitment reflects the level of loyalty, identification, and involvement of employees with the organization where they work. These findings indicate that employees with high levels of commitment tend to be more motivated to make optimal contributions to achieving company goals. Strong commitment not only increases individual productivity but also strengthens the relationship between employees and the organization, reduces turnover rates, and increases overall job satisfaction (Kurniawan, 2024). Therefore, PT Pegadaian's management needs to design strategies capable of maintaining and enhancing organizational commitment as an effort to strengthen the company's performance and sustainability in the future.

CONCLUSION

The research concludes that psychological contract, job satisfaction, and organizational commitment positively and significantly influence employee performance at PT Pegadaian, highlighting the critical role of psychological and social dynamics in employee-organization relationships. Effective management that fosters clear expectations, enhances job satisfaction, and strengthens employee commitment can boost productivity, retention, and overall work quality, making strategies to sustain these factors essential for the company's long-term success. For future research, a suggestion is to conduct a longitudinal study comparing these variables across multiple PT Pegadaian branches or similar financial institutions in Indonesia, incorporating moderating factors like leadership style or economic conditions to deepen insights into their sustained impact.

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