

## **Perceived Organizational Support and Training on Social Commitment: Evidence from Indonesia Rural Bank**

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### **ABSTRACT**

The Indonesian Rural Bank (IRBs) is established specially to fund MSMEs. The inability of MSMEs in providing adequate financial reporting and low collateral capacity as credit requirements have encouraged the government to formulate special policies on MSME financing. However, the failure of the IRBs' management in maintaining MSMEs' commitment to pay back credit on time can trigger the bank's bankruptcy. It implies that IRBs have an economic and social mission. Therefore, this research examines loan officers' perceived organizational support (POS) as the representation of external factors and credit analyst training as the representation of internal factors on their commitment to giving aid in MSME management. Based on a survey of 356 credit officers, this study proves that POS and training for loan officers positively correlate with their perceived commitment to MSME. This finding contributes to the government's effort toward sustainable development goals through the organization's social commitment to society. This research also contributes to organizational support literature by enlarging the impact of POS on the organization's mission. From an accounting perspective, IRBs should be encouraged to educate MSMEs on how to implement sound accounting information systems by building the awareness of loan officers in social commitment. Reducing MSME's bankruptcy during and after pandemic COVID 19 affects decreasing IRB's NPL.

Keywords: Organization Support, Social Commitment, Rural Bank, Non-Performing Loan.

## **1. INTRODUCTION**

Rural banks in Indonesia expanded from the credit unions or rural financial institutions in villages established to support the viability of micro, small, and medium enterprises (MSME) (Harjanto, 2019a). Indonesian government encourages MSMEs to obtain funding or credit from formal institutions, namely Indonesian Rural Banks (IRBs). MSMEs in Indonesia are informal businesses that do not have an appropriate accounting record for fulfilling the requirement of credit applications in commercial banks. MSMEs also frequently be trapped in predatory funding that charges high-interest credit. Because of the IRB's specificity, the operational scope of

the rural banks in Indonesia encompasses the local areas. It also refers to regulation 7 – 1992 that rural bank has a primary business limitation, namely collecting money in saving, funding, and investment in low-risk securities and prohibited trading currency, insurance, and current account. It means that rural bank has a thin spread between interests from loan and saving as the primary revenues.

Tankha (2015) states that rural bank faces high default risk in loan because of its limitation in the target group, such as high non-performing loan, high operational cost, and lower return on assets (Harjanto, 2019a). Furthermore, the rural bank is also in a situation of high competition, as Trinugroho *et al.* (2018) stated that the density of rural banks in an area could deteriorate the bank's sustainability.

It implies that human resources, especially loan officers of rural banks, have an essential role in reducing the possibility of loan failure for the borrower. They should predict the ability of the borrower to pay back the credit and encourage the borrower to fulfil their commitment. They should have skills in quantitative and qualitative data about the borrower (Bousslama and Bouteiller, 2019). The quantitative data encompasses financial ratios or operation prospects, but the qualitative data is about the attitude or person of the borrower. The failure of loan officers on their obligation will impact the whole team as high non-performing loans.

A rural bank has an economic and social mission because it should benefit the stakeholder and enhance high sustainability (Prieg and Greenham, 2012). The mission guides the loan officers in having a relationship with the borrower as one of the rural bank's stakeholders because a credit agreement is a long-term relationship that is perceived by borrowers as low risk or at least affordable for their operation (Bousslama and Bouteiller, 2019). Therefore, they should be able to encourage the borrower to commit to paying their obligation on time, and a good relationship, such as management assistance, will ensure MSME's sustainability and reduce IRB's non-performing loan. The failure of a loan officer in this relationship impacts the whole organization, namely high non-performing loans, so he or she behaves according to the personal and organizational mission.

This study examines the effect of the loan officer's external factor (perceived organizational support), which indicates environmental support, and the loan officer's internal factor (training), which shows personal's ability on the loan officer's commitment to social mission, such as supporting MSME's sustainability. This research predicts that POS positively correlates with loan officers' commitment to supporting MSMEs. Furthermore, this study also predicts that the training of loan officers can trigger the commitment of loan officers to support MSMEs' sustainability, so training positively correlates with the loan officer's commitment.

This study encloses perceived organizational support of the loan officer because their relationship with the debtor represents the organization's social commitment to MSMEs. Commitment, namely affective, continuance, and normative, affects members' behaviour and this study is concerned with normative commitment as an awareness of employees to fulfil or contribute to the organization's goal or mission (Meyer and Allen, 1991). Normative commitment has two implications: moral duty and indebted obligation (Meyer and Parfyonova, 2010). Moral duty emerges from individual commitment or autonomous motivation, while indebted obligation emerges from controlled motivation. This study views that loan officers should be concerned with personal and organizational commitment as representing normative commitment because a long-term relationship between loan officers and

debtors is necessary to reduce bad loans in rural banks. Normative commitment relates to the social commitment shown in supporting MSMEs' sustainability.

Prior research examines the effect of perceived organizational support (POS) on individual achievement of the employee, such as project efficiency (Sabden *et al.*, 2020), service quality (Yohana, 2017), motivation (Nguyen *et al.*, 2021), workplace engagement (Biswas and Bhatnagar, 2013; Nguyen and Tran, 2021), extrinsic satisfaction (Ahmad and Yekta, 2010), creativity (Akgunduz, Alkan and Gök, 2018), or affective commitment (Hoa *et al.*, 2020). Another finding at the organizational level emphasizes the impact of POS on employee trust in superior or team members (Al Adresi and Darun, 2017; Akram *et al.*, 2018) or knowledge sharing between team members (Castaneda and Duran, 2018; Shateri and Hayat, 2020), so team will give social pressure to organization member (Castaneda and Duran, 2018) or reducing member silence or apathetic behaviour (Karakas, 2019). Little attention to prior research on POS and social commitment derived from achieving personal commitment.

According to internal factors, Bhutto *et al.* (2021) state that training is one aspect that represents the ability of the bank to achieve competitive human capital that increases organization performance. It is also supported by Githaiga (2020) states that human capital competence performance. Both types of research do not use human capital solely on performance, such as physical capital (Githaiga, 2020) and absorptive capacity (Bhutto *et al.*, 2021). According to Githaiga (2020), knowledge-based resources, namely human capital, can not optimize the competitiveness of service industries such as a bank.

According to the government's effort in decreasing poverty as one of the SDGs, personal and organizational mission achievement in social commitment can decrease MSMEs from predatory financing trap. IRBs can train the practice of accounting literacy for MSMEs. It implies that reducing NPL and supporting MSMEs sustainability is goal unity. This study also shows that the individual is an essential source of organization, so organizational support and personal competency are part of formulation in human resources development. Therefore, this study uses bad loan problems faced by a loan officer. The loan officers' inability to predict the debtor's sustainability will affect the organization. It implies that training and POS affect loan officers' commitment.

The following description encompasses the literature review, research method, result, discussion, and conclusion. The literature review emphasizes the relationship of individual commitment as an organization's member on social mission with perceived organizational support and individual competency through training. The research method explains how to get data and validity and reliability examination of data. Finally, the following explanation in the result, discussion, and conclusion will describe the statistical result, the implication of the result, and a summary of this study, respectively.

## **2. LITERATURE REVIEW**

### *2.1. Economics and Social Mission of Rural Bank in Indonesia*

The Indonesian rural bank (IRB) is a local bank with activities like a commercial bank. IRBs can collect money from the public, borrow money as a loan, and place funds at the central bank, but it is prohibited activity that involves clearing, investment, and

foreign exchange. The limitation may be an effect of the capital ranging from 270.000 USD to 1000,000 USD, depending on the area, for the first establishment; therefore, it is categorized as a medium-level enterprise (Otoritas Jasa Keuangan, 2015c). However, IRB should implement accounting standards specially formulated for non-publicity corporations or entities without public accountability (Otoritas Jasa Keuangan, 2017d).

Like a public corporation, IRB should publish audited financial statements annually and implement good corporate governance as stated in corporation law, except not mandatory independent board commissioner for the asset under 35.000 USD (Otoritas Jasa Keuangan, 2017b; Otoritas Jasa Keuangan, 2019). In addition, board directors of IRB should fulfil competencies as required by Financial Service Authority (Otoritas Jasa Keuangan, 2015b).

IRB has the economic commitment, such as having to implement risk management, financial transparency, or requirement of maximum loan (Otoritas Jasa Keuangan, 2015a; Otoritas Jasa Keuangan, 2017a; Otoritas Jasa Keuangan, 2017b). Indonesia's governance is concerned about the sustainability of IRB, so IRB should publish an annual report and sustainability report (Otoritas Jasa Keuangan, 2017a). Furthermore, the social commitment of IRB is stated explicitly in government regulation, namely IRB's commitment to the growth of MSMEs. Financial Service Authority (FSO) necessitates IRB to formulate a strategy for at least 3 years for the local development economy, especially MSMEs, and the commitment should be written in agreement (Otoritas Jasa Keuangan, 2015c). Moreover, FOS encourages financial service enterprises to include financial literacy activity as corporate social responsibility (Otoritas Jasa Keuangan, 2016).

In general, there are three organizational commitments, affective, continuance, and normative, characterized by the relationship between an employee and her or his organization. Personal psychologic has implications on personal effort in achieving the organization's goal as the relationship manifestation (Meyer and Allen, 1991). Affective commitment reflects individual emotions attached to the organization's goal, so the organization's members want to achieve that goal. Continuance commitment considers cost and benefits in achieving the organization's goal, while normative commitment is a moral commitment of an individual to the organization. Organizational commitment can mitigate the intention to quit work (Brouwers, 2020). Meyer, Stanley, and Vandenberg (2013) state that affective commitment encourages the individual to contribute to the organization's goal. Affective refers to desire, but normative commitment refers to the obligation from a moral perspective for an organization's goal achievement (Meyer and Parfyonova, 2010). We suppose that social commitment is a part of normative commitment because supporting MSMEs' sustainability is a moral obligation for the organization's members.

An organization also should encourage members to have social sensitivity, especially service companies, such as social responsibility in higher education, to build strong relationships between an institution and its customers (Harjanto, 2019b). Rural banks' social performance can be implemented in intensive service for customers and constitutes a part of financial performance and efficiency assessment (Da Costa, 2017). However, little research discusses the social commitment of service companies, such as the rural bank, that involves aid for business management, such as consultation in accounting reports or tax or building online marketing.

## *2.2. Perceived Organizational Support and Officer's Commitment*

Al Adresi and Darun (2017) define perceived organizational support (POS) as the degree of employee's trust in appreciation of their contribution by fulfilling their needs, such as emotion or well-being. Therefore, Al Adresi and Darun (2017) emphasize how organizations treat employees' loyalty and contribution well, so employees' efforts to enhance performance and exceed their responsibility. Furthermore, it implies that perceived organizational support can indicate the "click" relationship between individuals or members and their organization, so they contribute to the organization's goal or objectives beyond their ability in a familiar atmosphere.

Biswas and Bhatnagar (2013) illustrate that such employees ignore their self-esteem or occupation according to their excited feeling about becoming a member of the organization. Consequently, perceived organizational support has a positive relationship with employee engagement in the job and organization and enhances employee satisfaction and commitment to the organization (Biswas and Bhatnagar, 2013); (Nguyen and Tran, 2021).

Perceived organizational support also creates mutual development through knowledge sharing because the organization members have to trust each other for collaboration (Shateri and Hayat, 2020). Al Adresi and Darun (2017), Astuty and Udin (2020), and Hoa *et al.* (2020) state that POS be able to fulfil the affective need of organization members, so they also push their selves to perform their obligation or involve in organizational problems intensively. It positively impacts employees' performance, such as feeling satisfied with the working conditions or opportunities for achievement (Ngirande, 2021).

Another perspective shows that POS can encourage motivation through self-belief capability (Nguyen *et al.*, 2021). The higher POS on an employee can become a trigger to improve her or his skill in formulating the best solution to the problem (Erdem *et al.*, 2017). We may predict that working time affects the employee's loyalty to the organization, such as employees who have worked for more than six years are more loyal than those who are less. However, Karakas (2019) found that working time does not influence people to prioritize personal interests beyond organizational interests.

### 2.3. Training and Officer's Commitment

Organizational support as an external factor is vital in enhancing employee motivation. At the same time, Bouslama and Bouteiller (2019) state that the loan officer's ability on credit risk depends on training because the loan officer's experience only affects the monitoring stage. Therefore, loan officers need to implement a relational approach that can be captured individually in obtaining qualitative data from borrowers, such as the risk business of the debtor. We also suppose that loan officers face attitude problems in predicting debtors' commitment to fulfilling credit obligations because the character is one of 5 criteria for borrower assessment.

There are many approaches to employee training, such as informal and formal training (Munzhedzi, 2017; Nurim, Harjanto, and Sardi, 2019), while training as one factor of individual trait has a direct effect on employee creativity (Chahar, Hatwal, and Sen, 2019). In addition, training supports skill and education on organizational performance (Bhutto *et al.*, 2021) through self-efficacy (Setiawan *et al.*, 2021) and increasing specific knowledge that derives from unstructured tasks (Nurim, Harjanto, and Sardi, 2019). Cibreva-jovanovska *et al.* (2016) state that training for the employee in the bank sector can motivate effective and productive achievement.

#### 2.4. Research Hypothesis

Like another enterprise, IRB has the economic commitment, namely maximum profit or sound financial performance. However, IRB also has a social commitment, namely supporting the sustainability of MSMEs through financial literacy or formulating a strategy that involves the local condition of MSMEs. Therefore, loan officers of IRB need organizational support that has implications for their suitability value as organization members and the organization's value. Moreover, perceived appreciation from their environment will enhance high motivation for social commitment achievement. Loan officers also need to enhance their capacity to make sure their ability to prediction and monitor MSMEs. According to the relationship between perceived organizational support, training, and social commitment, this study determines the research hypothesis as follows:

**H1:** Perceived organizational support has a positive correlation to perceived commitment to MSME

**H2:** Perceived credit analysis training has a positive correlation to perceived commitment to MSME

### 3. RESEARCH METHOD

This research uses loan officers of rural banks as respondents and distributes questionnaires about perceived organizational support, perceived credit analysis training, and perceived commitment to MSME. This study examines two independent variables, namely perceived organization support and perceived credit analysis training, and an independent variable, namely perceived institution relationship. Measurement of respondents' opinions refers to Al Adresi and Darun (2017), Akgunduz, Alkan and Gök (2018), and Nguyen and Tran (2021). This research also collects demography data, such as gender, age, and education.

Loan officers must predict the debtor's ability and then monitor the commitment of the debtor to pay back their credit, so they engage with specific debtors for a certain period until the debtor finishes their credit. The loan officers' perception of organizational support indicates that the support of peers, superiors and the organization in accomplishing their obligation relates to the credit agreement process and monitoring.

The perception of loan officers about training indicates the adequacy of training that supports the loan officer's obligation related to credit proses and monitoring. Perceived training encompasses the perception of the respondent about training that they have performed to support their task.

The perception of loan officers about commitment to MSME captures the support of members and organizations for MSMEs to fulfil the loan obligation, especially paying interest and credit on time, and sustainability of MSMEs, generally, for a long-term relationship. It also indicates perceived social commitment.

The questionnaire was randomly distributed to a rural bank's loan officers in 5 cities. The answer to respondents' measures perceived of loan officers will capture their opinion with a 5 Likert scale, namely strongly agree to disagree strongly. In addition, there are nine questions about perceived organizational support, eight

questions about perceived credit analysis training, and seven questions about perceived commitment to MSME.

The result of the validity test shows the correlation value for each question, except number 2 for perceived organizational support, higher than the  $r$  table is 0.137 (at 0.01 level –  $n = 356$ ) (see table 1-3). Therefore, we exclude question number 2 for hypothesis examination. The reliability test also shows that the Cronbach alpha value is more than 0.7, so the construct is in acceptable criteria (after excluding question number 2 of POS) (see table 4). According to demography data, not all the respondents completed age data, such as missing 13 respondents for age (96.3), but all respondents answered gender and education data (see table 5 - 7).

**Table 1. Validity Test of Perceived Organizational Support (POS)**

Code	Question Item	Pearson Correlation	Significance
POS 1	Perception of opportunity to get the promotion	0.669	0.000
POS 2	Perceptions of the level of competition among peers	0.060	0.263
POS 3	Perceptions of opportunities to get help in times of difficulty by peers.	0.691	0.000
POS 4	Perceived level of belief in work to support life	0.668	0.000
POS 5	Perceived level of confidence in peers	0.620	0.000
POS 6	Perception of the guidance for the implementation of tasks	0.682	0.000
POS 7	Perception of pride as a staff in this institution	0.754	0.000
POS 8	Peer perception of personal contribution to the organization	0.756	0.000
POS 9	Perception of good relations between colleagues	0.713	0.000

**Table 2. The Validity Test of Perceived Credit Analysis Training (TR)**

Code	Question Item	Pearson Correlation	Significance
TR1	Perceptions adequacy of written references to predict debtor's attitude on loan	0.599	0.000
TR2	Perceived adequacy of the written reference to predict the debtor's prospect	0.604	0.000
TR3	Perception of the benefits of training in predicting debtor's attitude on loan	0.571	0.000
TR4	Perception of the adequacy of loan officer's expertise	0.549	0.000
TR5	Perception adequacy of training frequency	0.535	0.000
TR6	Perception of the benefits of training in predicting debtor's prospect	0.550	0.000
TR7	Perception of the importance of penalties for mistakes in prediction	0.592	0.000
TR8	Perception of the adequacy of the reference on the penalty for making a mistake in prediction	0.665	0.000

Table 3. The Validity Test of Perceived Commitment on MSME (COM)

Code	Question Item	Pearson Correlation	Significance
COM1	Perceptions of the need for MSME in business or management consulting	0.518	0.000
COM2	Perceptions of the availability of institution in management consultants for MSME	0.678	0.000
COM3	Perception availability of written references for coaching MSME in management consultation	0.767	0.000
COM4	Perceptions adequate of written references to monitor MSME sustainability	0.573	0.000
COM5	Perception availability of reference for employees in coaching MSME in loan implementation	0.580	0.000
COM6	Perception adequacy of the written reference for solution in bad loans of MSMEs	0.708	0.000
COM7	Perception adequacy of targets for employees in reducing bad loan	0.490	0.000

Table 4. The Reliability Test of Variables

Code	Variable	Cronbach Alpha	Items
POS	Perceived Organizational Support	0.854	8
TR	Perceived Training	0.763	8
COM	Perceived Commitment to MSMEs	0.763	7

For the hypothesis testing, we model the relationship between variables as follows:

$$\text{COM} = \alpha + \beta_1\text{POS} + \beta_2\text{TR} + \epsilon \quad (1)$$

Note:

COM: Perceived Commitment to MSME

POS: Perceived Organizational Support

TR: Perceived Credit Analysis Training

#### 4. RESULT

The first statistical test is related to the demographic data, namely gender, education, and age (see table 2a-c). The male respondent dominates the sample, approximately 85.7%, and the female respondent is 14.3%. The education of respondents is high school and diploma level (49.4%), undergraduate (49.4%), and postgraduate (1.1%). The last description is age data of respondent, it shows from 20 – 30 (17.2%), 31 – 40 (48.1%), 41 – 50 (31.7%), and above of 51 (4.6%).

Table 5. The Gender Data of Respondents

Gender	Frequency	Per cent
Female	51	14.3
Male	305	85.7
N	356	100

Table 6. The Education Data of Respondents

Education	Frequency	Per cent
High school and diploma	176	49.4
Undergraduate	176	49.4
Postgraduate	4	1.1
N	356	100



Table 7. The Age Data of Respondents

Age	Frequency	Per cent
20 - 30	59	17.2
31 - 40	165	48.1
41 - 50	109	31.7
Above 50	10	4.6
N	343	96.3

The second statistical test examines perceived organizational support, perceived credit analysis training, and perceived commitment to MSME (see table 8). The descriptive statistics of variables show that the mean and standard deviation of perceived commitment on MSME (COM) are 27.78 and 5.88, the mean and standard deviation of perceived organizational support (POS) are 31.75 and 4.83, respectively, and the mean and standard deviation of perceived credit analysis training (TR) are 31.83 and 5.48. Thus the result is regard to the perceived measurement of respondents from strongly agree to disagree strongly.

Table 8. Descriptive Statistic of Variables

Variables	Mean	Standard Deviation
Perceived Commitment to MSME (COM)	27.7837	5.88776
Perceived Organizational Support (POS)	31.7500	4.83903
Perceived Credit Analysis Training (TR)	31.8371	5.48354

N = 356

The hypothesis testing results show that the model is fit and that the F test significance is less than 0.01 with R-square = 0.245 (see table 9). Independent variable – POS has a significant positive effect on PIR (coefficient – 0.183 – significance level – 0.003). The training variable also has a significant positive effect on PIR (coefficient – 0.613 – significance level – 0.000). Both examinations support both prediction and hypothesis.

Table 9. Hypothesis Testing

Variables	Coefficient	Significance
Constanta	2.457	0.132
Perceived Organizational Support (POS)	0.183	0.003***
Perceived Credit Analysis Training (TR)	0.613	0.000***
F test	145.982	0.000***
R Square	0.245	

Note: \*\*\*: significance level at  $\alpha < 0.01$

## 5. DISCUSSION

Indonesian Rural Bank (IRB) has an economic and social commitment that is explicitly regulated by the Financial Service Authority (FSO) of the Indonesian Government. Compared to a commercial bank that requires capital of at least 670,000,000 USD, IRB can be categorized as SMEs because the criteria of medium enterprises have net assets of 675,000 USD. However, IRB must publish audited annual reports and sustainability reports that are reviewed regularly by FSO and formulate strategies for the sustainability of local MSMEs.

The social agenda of the rural banks in supporting MSME's sustainability, such as management or business consultation and also loan prediction assistance, is a part effort of the rural banks to decrease NPL. This agenda can also achieve a good relationship between rural bank officers and MSMEs. Bouslama and Bouteiller (2019) state that a loan agreement does not just give money and pay back the loan on time, but the relationship indicates trust in each other. Therefore, the loan officers should understand their institution's mission, goal, and value. Process internalization of the value and norm that implies an individual's motivation for member organization is a normative commitment (Meyer and Parfyonova, 2010) because each person must fulfil the moral commitment. The failure of each loan officer to maintain the borrower commitment according to the credit agreement can ruin the whole institution, namely high NPL.

This study supports the prior finding that perceived organizational support would enhance motivation (Nguyen *et al.*, 2021). This study could not prove that the POS can pressure organization members socially (Castaneda and Duran, 2018), but loan officers may have the moral responsibility to increase bank performance through low NPL. It also implies that POS encourages the organization member to seek a solution, as stated by Meyer and Parfyonova (2010) and Meyer, Stanley, and Vandenberg (2013) as discretionary behaviour in target engagement.

This finding also proves that training can encourage the loan officer to commit to MSME's sustainability. Training is an effort of an organization to achieve goal congruence among the whole organization members. Therefore, each member understands the organization's mission, goal, and value. Consequently, training can enhance high motivation (Cibreva-jovanovska *et al.*, 2016) through the same perception of the organization's goal achievement.

From an accounting perspective, this finding enhances good accounting literature for MSMEs. More than 80% of MSMEs lack knowledge in implementing sound accounting, so they less be able to access rural banks or financial institutions. Loan officers as "spearheads" of the rural banks that are established by governance to support MSMEs' funding need integrative support from external (environment) and internal (personal capability).

This finding also contributes to the importance of the mechanism in matching personal and organizational goals, so organization commitment becomes a personal commitment. Prior research focuses on the impact of POS and training on individual achievements, such as more job engagement, higher employee satisfaction, trust each other for collaboration, or self-belief in capability for high POS (Biswas and Bhatnagar, 2013; Shateri and Hayat, 2020; Nguyen *et al.*, 2021; Nguyen and Tran, 2021), and such as motivation for effective and productive achievement, employee creativity, increasing specific knowledge that derives from the unstructured task, self-efficacy (Cibreva-jovanovska *et al.*, 2016; Nurim, Harjanto and Sardi, 2019; Chahar, Hatwal and Sen, 2019; Setiawan *et al.*, 2021), except Bhutto *et al.* (2021) enhance organization performance.

## 6. CONCLUSION

This study uses loan officers as respondents to understand the role of perceived organizational support (POS) and perceived credit analyst training on the perceived commitment to MSMEs. This topic is interesting to be explored because IRB has an economic and social commitment, and loan officers have an essential role in social commitment achievement. This study proves that perceived organizational support and training for loan officers as unity antecedent on social commitment, namely supporting MSME's sustainability. Furthermore, it implies that organizations should invest more in human resources development through structure, intellectual, and systems.

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