
PSYCHOLOGICAL EMPOWERMENT AS A MEDIATOR IN THE INFLUENCE OF PERCEIVED SUPPORT, ENGAGEMENT, AND FIT ON COMMITMENT**Gusti Tia Ardiani, Annas Syams Rizal Fahmi, Elis Listiana Mulyani, Dede Sri Rahayu, Lucky Radi Rinandiyana***Universitas Siliwangi

Abstract

The financial services industry is undergoing a digital transformation that requires competent employees with strong organizational Commitment. Without such support, organizational change risks encountering resistance or even failure. This study aims to analyze the influence of perceived organizational support, employee engagement, psychological Empowerment, and person-organization fit on organizational Commitment within the financial services sector. This research used a quantitative survey approach. The sample consisted of employees from financial service organizations in Priangan Timur. Data were analyzed using structural equation modeling (SEM) to test the hypothesized relationships among variables. The results show that perceived organizational support, employee engagement, and person-organization fit significantly affect organizational Commitment, with psychological Empowerment as a key psychological mechanism that strengthens these effects. These findings highlight the importance of psychological factors and value congruence in fostering employees' long-term Commitment. This study contributes to the theoretical development of organizational commitment models grounded in psychological approaches and offers practical implications for human resource management in financial services. The findings suggest strategies for effectively managing employees in the era of digital disruption

Keywords: Employee Engagement, Organizational Commitment, Person-Organization Fit, Perceived Organizational Support, Psychological Empowerment

Article history:

Submission: 30 January 2026

Revised: 05 February 2026

Accepted: 23 February 2026

Published: 28 February 2026

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INTRODUCTION

The financial services industry in Indonesia is projected to continue growing in 2025, as a sector that plays a crucial role in driving the national economy. As a source of financing, investment opportunities, and financial intermediation, the industry faces increasing pressure to maintain competitiveness, operational efficiency, and business sustainability. Technological disruption, the rise of financial technology (fintech), regulatory changes, and rapidly evolving customer expectations compel financial institutions to focus not only on digital transformation but also on strengthening human capital as a strategic organizational asset (H. Risnawati and H. Mudiarti, 2022). Within this context, employees' organizational Commitment becomes a critical factor in determining the success of organizational adaptation and long-term performance.

Organizational Commitment reflects the extent to which employees develop psychological and emotional attachment to their workplace and their willingness to remain part of the organization. Higher levels of Commitment are positively associated with loyalty, productivity, reduced turnover, and improved service quality. Such Commitment is particularly essential in the financial services sector, where trust and long-term client relationships serve as key foundations for business operations (A. Irkanasetia et al, 2023).

However, many financial services companies are increasingly confronted with declining employee loyalty, rising turnover intention, and burnout resulting from high job demands (A. Orgambidez and Y. Borrego, 2020). The entry of Generation Z into the workforce further contributes to these challenges. This phenomenon underscores the urgency of understanding the variables that shape organizational Commitment, not only from structural aspects but also from psychological dimensions and the alignment of personal and organizational values. Organizational Commitment extends beyond mere loyalty; it represents an active relationship characterized by employees' willingness to contribute their best efforts toward achieving organizational goals (A. Irkanasetia et al, 2023).

In a landscape where the financial services industry is rapidly moving toward digital transformation, technological advancement alone is insufficient. Without a foundation of committed, competent employees who take strong ownership of their work, organizational change may face resistance or even fail. Therefore, a strategic human resource approach that considers psychological factors and personal values is essential. By understanding the dynamics among organizational support, engagement, value congruence, and psychological Empowerment, financial institutions can design more effective HR strategies to build and sustain organizational commitment (A. A. Sakaluri and U. A. Izzati, 2021). This framework not only contributes to organizational theory but also offers substantial practical implications for managing employees in an era marked by intense competition and continuous change.

The novelty of this study lies in integrating psychological Empowerment as a mediating variable to explain how and why perceived organizational support, employee engagement, and person–organization fit drive strong organizational Commitment. Existing human resource literature has primarily focused on Empowerment’s impact on performance or job satisfaction, rather than its role in linking organizational factors with affective Commitment. By embedding Empowerment into the structural framework, this study offers a more comprehensive understanding of organizational commitment formation, particularly in work environments that require autonomy, speed, and accuracy.

The study’s empirical contribution is also notable: it focuses on employees in Indonesia’s financial services sector, a population seldom examined within empowerment-based structural models (K. Jehanzeb, 2020). Given the sector’s high technical demands, regulatory pressures, and public trust requirements, the study offers both theoretical and practical contributions (C. Scheepers and T. Vermeulen, 2020). The findings are expected to enrich organizational behavior literature (A. A. Sakaluri and U. A. Izzati, 2021) and provide strategic insights for practitioners in designing HR systems that foster psychological Empowerment.

This research employs a quantitative survey approach. The central issue is organizational Commitment and its determinants. The study aims to examine how perceived organizational support, employee engagement, person–organization fit, and psychological Empowerment influence organizational Commitment among financial services employees in Tasikmalaya. A literature review is conducted to develop a theoretical framework outlining relationships among the variables. Based on this framework, a structural model is constructed to illustrate these relationships. Data are collected using a questionnaire and analyzed through Structural Equation Modeling (SEM) to test the proposed hypotheses. Findings will be interpreted to assess model fit and refine the theoretical structure, thereby informing possible future research directions.

Research Questions: How do perceived organizational support, employee engagement, and person–organization fit influence psychological empowerment? How does psychological Empowerment affect organizational Commitment? How do perceived organizational support, employee engagement, and person–organization fit influence organizational Commitment through psychological Empowerment as a mediating variable?

Perceived Organizational Support (POS) refers to the extent to which employees believe that their organization values their contributions and cares about their well-being. Organizations that provide meaningful support tend to strengthen employees’ sense of Empowerment, which subsequently enhances work performance and positive workplace behaviors (L. Pattnaik, S. Mishra, and S. K. Tripathy, 2023). POS is grounded in social exchange theory, where organizational support fosters a sense of obligation among employees to reciprocate through positive work attitudes. Park and Kim (2022)

demonstrated that POS significantly influences psychological Empowerment and innovative work behavior. Similarly, Caesens, Bouchat, and Stinglhamber (2020) emphasized that perceived organizational support is a strong predictor of Empowerment and employee well-being.

POS significantly improves psychological Empowerment; when employees feel supported, they are more likely to perceive their work as meaningful, feel competent, and believe they have autonomy and influence over their outcomes (J. Park and W. Kim, 2022). Recent studies highlight a positive relationship between POS and Empowerment, with Empowerment acting as a mediator of various organizational outcomes (M. Meira, J., & Hancer, 2021). Indicators of POS include: perceived appreciation of employee contributions, concern for employee welfare, attention to job satisfaction, and the availability of instrumental and emotional support (Park & Kim, 2022; Caesens et al., 2020).

Psychological Empowerment encompasses employees' sense of meaning, competence, autonomy, and impact in their work. Psychological Empowerment is defined as a motivational state characterized by four dimensions: meaning, competence, self-determination, and impact. Llorente-Alonso, García-Ael, and Topa (2024) noted that PE is a significant predictor of key organizational outcomes. Prior studies by Aggarwal et al. (2020) and Caesens et al. (2020) confirmed the mediating role of psychological Empowerment in linking organizational resources with outcomes such as Commitment, engagement, and innovative behavior. Liu and Ren (2022) further highlighted the importance of competence and autonomy in enhancing job performance through Empowerment.

It mediates the relationship between POS and positive outcomes such as psychological well-being, innovative behavior, and work engagement. POS does not always directly improve these outcomes; instead, its effects become more substantial when Empowerment increases (G. Caesens, P. Bouchat, and F. Stinglhamber, 2020).

In the financial services context, where customer interaction, risk analysis, and administrative accuracy are central requirements, employee engagement is essential to ensuring high service quality. Engaged employees demonstrate higher retention and proactively contribute to organizational goals. High engagement is a strong predictor of organizational Commitment. Employee Engagement refers to a positive psychological state characterized by vigor, dedication, and absorption. Imran et al. (2020) found that engagement serves as an essential mechanism linking perceived organizational support and flourishing to enhanced performance outcomes. Tripathi et al. (2021) further demonstrated that Empowerment is a crucial antecedent of engagement within the Job Demands-Resources (JDR) framework.

Employee engagement is defined as "a positive and fulfilling work-related state of mind characterized by vigor, dedication, and absorption." This definition highlights three core dimensions: vigor (physical), absorption (cognitive), and dedication (emotional) (A. Alshaabani, F. Naz, R. Magda, and I. Rudnák, 2021). Badriyah et al.

(2024) and Hamsinah et al. (2023) use employee engagement as a construct referring to employees' emotional, cognitive, and behavioral involvement in their work, positioning it as a predictor of job satisfaction or performance. Recent studies emphasize their interconnected relationship, in which engagement and Empowerment mutually reinforce one another (P. M. Tripathi, S. Srivastava, L. B. Singh, V. Kapoor, and U. Solanki, 2021; A. Aggarwal, P. K. Chand, D. Jhamb, and A. Mittal, 2020).

Because the financial services industry emphasizes integrity, transparency, and regulatory compliance, it requires employees who are not only technically competent but also aligned with organizational values. Misalignment may lead to cognitive dissonance, eroding intrinsic motivation and long-term Commitment.

Person-Organization Fit (PO Fit) captures the extent to which individual values, goals, and characteristics align with those of the organization. Person-Organization Fit refers to the compatibility between employees and their organization in terms of values, goals, and culture. Jehanzeb (2020) emphasized that value alignment enhances positive organizational behavior and reinforces the effects of perceived organizational support. Pattnaik, Mishra, and Tripathy (2023) found that PO Fit strengthens the impact of POS on organizational Commitment. In addition, Wartini et al. (2023) reported that a strong PO Fit fosters psychological Empowerment, which, in turn, encourages innovative work behavior.

Recent research indicates a consistent positive effect of PO Fit on psychological Empowerment, with Empowerment acting as a mediator for various organizational outcomes. Employees who perceive strong value alignment tend to feel more empowered, experience greater meaning and control over their work, and exhibit stronger innovative and performance behavior, even though the strength of these relationships can vary depending on context and individual characteristics (S. Wartini, F. A. Hikmah, and D. Ranihusna, 2023).

Psychological Empowerment plays a pivotal mediating role in linking perceived organizational support, employee engagement, and person-organization fit to organizational Commitment. As a mediating mechanism, it explains how external organizational factors translate into deeper psychological attachment and Commitment. Even when organizations provide supportive environments, employee commitment will not be fully optimized without a sense of Empowerment and meaningfulness in their roles.

Organizational Commitment describes employees' emotional attachment to, identification with, and desire to remain in the organization. Sakaluri and Izzati (2021) showed that perceived organizational support significantly enhances affective Commitment. Organizational Commitment is conceptualized as employees' affective attachment and identification with the organization, which is linked to job satisfaction and performance outcomes (Asmini & Yusuf, 2025; Sugianto et al., 2020). Pattnaik et al. (2023) further highlighted that POS and PO Fit are strong determinants of organizational Commitment. Supporting this view, Irkanasetia et al. (2023) found a

positive relationship between psychological Empowerment and organizational Commitment.

Table 1: Previous Studies

No.	Authors & Year	Title	Findings
1.	Park, J., & Kim, W. (2022)	The Impact of Perceived Organizational Support on Innovative Work Behavior Through Psychological Empowerment: Focusing on the Moderated Mediating Role of Organizational Procedural Justice	POS was directly correlated with psychological Empowerment.
2.	Caesens, G., Bouchat, P., & Stinglhamber, F. (2020)	Perceived Organizational Support and Psychological Empowerment: A Multi-Sample Study	POS positively affects employee psychological well-being through greater psychological Empowerment.
3.	Aggarwal, A., Chand, P., Jhamb, D., & Mittal, A. (2020)	Leader–Member Exchange, Work Engagement, and Psychological Withdrawal Behavior: The Mediating Role of Psychological Empowerment	High-quality leader–member relationships enhance Empowerment, increase engagement, and reduce withdrawal behavior.
4.	Wartini, S., Hikmah, F., & Ranihusna, D. (2023)	The Impact of Person–Organization Fit on Innovative Work Behavior: A Mediation Role of Psychological Empowerment	P–O Fit does not affect innovative behavior directly but significantly influences psychological Empowerment.
5.	Pattnaik, L., Mishra, S., & Tripathy, S. (2020)	Perceived Organizational Support and Organizational Commitment: Moderating Role of Person–Organization Fit	POS significantly affects OC; P–O Fit enhances the POS–OC relationship.
6.	Caesens, G., Bouchat, P., & Stinglhamber, F. (2020)	Perceived Organizational Support and Psychological Empowerment: A Multi-Sample Study	Psychological Empowerment mediates POS and psychological well-being.
7.	Imran, M., Elahi, N., Abid, G., Ashfaq, F., & Ilyas, S. (2020)	Impact of Perceived Organizational Support on Work Engagement: Mediating Mechanism of Thriving and Flourishing	POS indirectly enhances work engagement through thriving and flourishing

Across various empirical studies, psychological Empowerment consistently emerges as a core psychological mechanism that translates the effects of POS, employee engagement, and PO Fit into stronger organizational Commitment. Park and Kim (2022), Caesens et al. (2020), and Llorente-Alonso et al. (2024) all provide evidence that Empowerment acts as a mediator linking organizational factors with positive employee outcomes. This theoretical and empirical foundation strongly supports the role of psychological Empowerment as a mediating variable in the present model. This study aims to examine organizational Commitment within the dynamic context of the financial services industry, which is currently under pressure from

digital disruption, regulatory changes, and increased stakeholder demands. While previous research has identified direct relationships between perceived organizational support, employee engagement, and person-organization fit with organizational Commitment, many studies have overlooked the psychological mechanisms that explain how these variables influence long-term employee commitment, particularly in complex, trust-based, and compliance-driven sectors such as financial services.

METHODS

The research method used to examine the influence of perceived organizational support, employee engagement, and person-organization fit on organizational Commitment, with psychological Empowerment as a mediating variable, among employees in the financial services industry in Tasikmalaya is a survey research method. According to Sugiyono (2019), survey research is conducted using questionnaires as the primary research instrument and may be applied to both large and small populations, while the data analyzed are obtained from samples drawn from those populations to identify relative frequencies, distributions, and sociological or psychological relationships among variables.

The data collection techniques used in this study consist of field research (interviews and Questionnaires) and library research. The population in this study consists of employees working in the financial services industry in Tasikmalaya. The sampling technique used is judgment sampling/purposive sampling. In this sampling method, the researcher ensures that the selected individuals meet predefined criteria and are considered appropriate for the study.

The sample size is determined based on the recommendations of Hair and colleagues, who suggest an appropriate range of 100 to 200 respondents. To strengthen the accuracy of this research, questionnaires were distributed to 200 respondents.

The primary data collection instrument is a questionnaire comprising predefined statements to ensure the intended meaning is clearly understood. The questionnaire uses a combination of multiple-choice items and statements reflecting respondents' positive or negative attitudes toward the measured constructs. The interval scale used in this study employs a bipolar adjective format, an extension of the semantic differential scale, enabling the researcher to obtain interval-level data. The scale ranges from 1 to 10.

To better illustrate the effects of information technology and work facilities on operational performance through employee performance, the following research model is used:

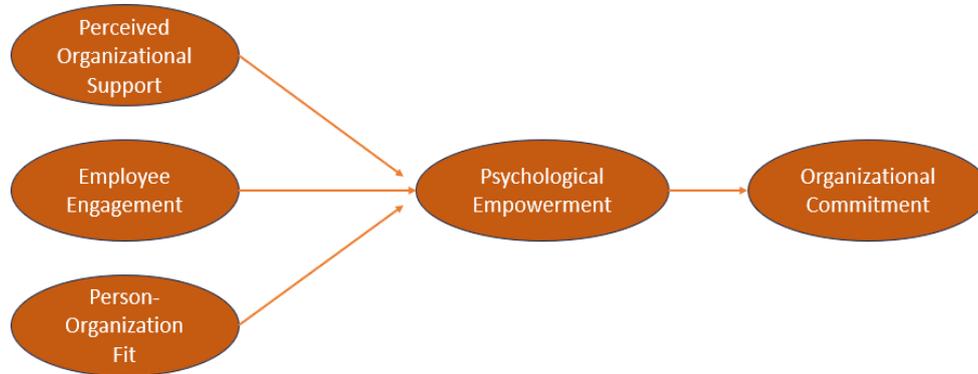


Figure 1 Research Model

After the required data are collected, they are analyzed and interpreted. Before conducting data analysis, validity and reliability tests are performed on the distributed questionnaires. Validity is tested using Confirmatory Factor Analysis (CFA) in AMOS 21. Reliability testing measures the consistency and dependability of the research instrument. Reliability is assessed using Cronbach’s Alpha with the assistance of SPSS for Windows version 21.

Structural Equation Modeling is used to estimate several regression equations simultaneously, where each equation may include dependent variables that also serve as independent variables for other dependent variables.

Table 2: Goodness of fit Indices

• <i>Goodness-of-fit Indices</i>	• Cut-off Value
• χ^2 - Chi Square	• Diharapkan kecil
• <i>Probabilitas</i>	• > 0,05
• <i>CMIN/df</i>	• < 2 / < 3
• <i>GFI</i>	• $\geq 0,90$
• <i>AGFI</i>	• $\geq 0,90$
• <i>CFI</i>	• $\geq 0,95$
• <i>TLI</i>	• $\geq 0,95$
• <i>RMSEA</i>	• $\leq 0,08$

Hypothesis testing is conducted similarly to regression analysis, using the t-test to assess the significance of regression coefficients associated with causal relationships in the model. In AMOS, this procedure is performed using the Critical Ratio (CR). The criteria for hypothesis testing are as follows: a CR value greater than 1.96 and a significance level below 0.05 indicate that the exogenous variable significantly influences the endogenous variable. A CR value below 1.96 with a significance level above 0.05 indicates that the exogenous variable does not significantly influence the endogenous variable.

RESULTS AND DISCUSSION

In this study, the respondents were employees of financial services companies in Tasikmalaya, including banking, insurance, reinsurance, financing, securities, and pawn services. This research arises from the need to understand organizational

Commitment in the dynamic context of the financial services sector, which is currently under pressure from digital disruption, regulatory changes, and increasing stakeholder demands. The data analysis technique employed in this study is Structural Equation Modelling (SEM) with mediation relationships, using AMOS version 24 as the analytical tool. SEM is described as an analytical approach that integrates factor analysis, structural modelling, and path analysis.

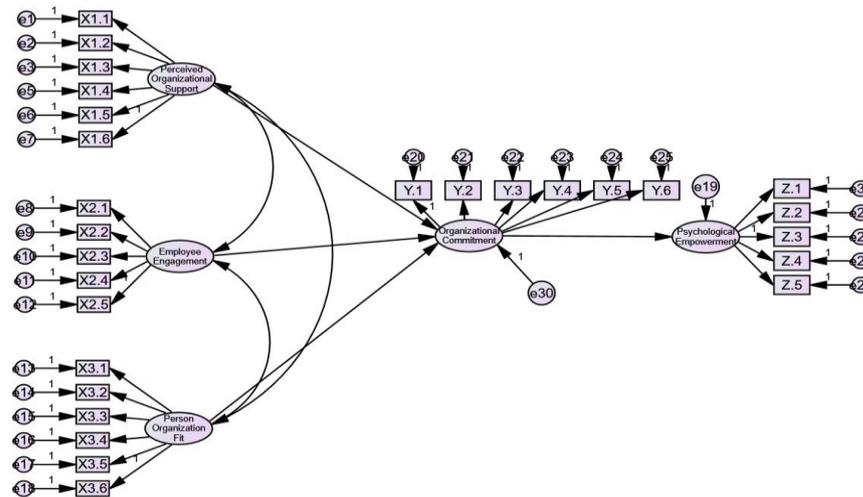


Figure 3 Path Diagram

The assumptions required for SEM modeling include normally distributed data and the absence of univariate or multivariate outliers. Normality testing ensures that data distributions are approximately normal. Common procedures involve examining skewness and kurtosis values, which should fall within ± 2 or ± 3 . In SEM, normality affects estimation quality and the validity of significance testing. Based on the results, most critical ratios (CRs) for skewness and kurtosis fall within ± 2.58 , indicating that the data are normally distributed and therefore appropriate for SEM analysis.

Validity testing assesses whether a questionnaire measures what it is intended to measure. A questionnaire is considered valid when its items successfully capture the constructs under study. Convergent validity is typically identified through factor loadings greater than 0.50. In this study, all instruments demonstrate factor loadings exceeding 0.50, indicating validity. Reliability was evaluated using Construct Reliability, which examines data consistency. Reliability coefficients range from 0 to 1, with higher values (closer to 1) indicating stronger reliability. Both CR and Cronbach’s Alpha values for all variables exceed 0.70, demonstrating that the data meet the requirements of normality, validity, and reliability for SEM analysis.

The structural relationships among variables were assessed using goodness-of-fit indices. The SEM results of this study are presented below:

Table 3 Goodness Of Fit Index

Indikator	Nilai	Cut-off Value	Keterangan
Chi Square (CMIN)	571,935	Diusahakan kecil	Fit

Probabilitas (P)	0,000	>0,05	Marjinal
CMIN/df	1,667	<2 / <3	Fit
GFI	0,919	≥0,90	Fit
AGFI	0,904	≥0,90	Fit
CFI	0,918	≥0,95	Poor fit
TLI	0,910	≥0,95	Poor fit
RMSEA	0,039	≤0,08	Fit

Based on Table 3, the model is considered to be approaching a good fit. Hypothesis testing was conducted to examine the significance of the relationships between independent and dependent variables. A hypothesis is accepted when the probability value is less than 0.05. The results are presented in the following table:

Table 4 Significance Test of Coefficients

Variable	Estimate	S.E.	CR.	P
Y ← X1	,264	,082	3,203	,001
Y ← X2	,360	,100	3,591	***
Y ← X3	,213	,094	2,269	,023
Z ← Y	,530	,067	7,920	***

The results indicate that all four hypotheses demonstrate statistically significant positive effects and are therefore supported. Specifically, X1 has a positive effect on Y ($\beta = 0.264$, CR = 3.203, $p = 0.001$), indicating a moderate positive relationship. X2 exerts a stronger positive influence on Y ($\beta = 0.360$, CR = 3.591, $p < 0.001$), suggesting that X2 represents the most influential predictor of Y among the three exogenous variables. X3 also shows a statistically significant positive effect on Y ($\beta = 0.213$, CR = 2.269, $p = 0.023$), although the magnitude of its effect is comparatively smaller.

Furthermore, Y has a strong positive effect on Z ($\beta = 0.530$, CR = 7.920, $p < 0.001$), indicating a substantial predictive relationship. All Critical Ratios (CR) exceed the recommended threshold of 1.96, and all p-values are below 0.05, confirming statistical significance. From a practical standpoint, the standardized estimates suggest that while all predictors meaningfully contribute to the model, X2 demonstrates the largest effect size on Y, and Y serves as a strong determinant of Z. These findings provide not only statistical support but also substantive evidence of the relative strength of the relationships proposed in the structural model.

CONCLUSION

This study investigated the effects of perceived organizational support, employee engagement, and person–organization fit on psychological Empowerment and organizational Commitment among employees in the financial services industry in Tasikmalaya. The findings demonstrate that all three antecedents significantly enhance

psychological Empowerment, thereby strengthening employees' organizational Commitment. Psychological Empowerment was also confirmed as a significant mediating mechanism, explaining how organizational and personal resources translate into stronger attitudinal outcomes. These results align with the principles of Social Exchange Theory, the Job Demands–Resources model, and Self-Determination Theory, underscoring the importance of supportive, engaging, and value-congruent work environments in fostering empowered and committed employees. For organizations operating in a rapidly digitalizing financial sector, creating conditions that support Empowerment is essential for sustaining employee commitment and organizational performance.

The proposed model focused solely on psychological Empowerment as a mediating variable, while other relevant constructs—such as leadership style, job satisfaction, or organizational culture—were not considered. Future research may incorporate additional mediators or moderators, including psychological safety, digital readiness, organizational culture, or leadership behavior, to develop a more comprehensive understanding of the antecedents of organizational Commitment. Comparative studies between traditional financial institutions and fintech firms are also recommended, as differences in organizational environments and technological maturity may yield deeper insights into how Empowerment and Commitment are shaped within the context of rapid digital transformation.

Acknowledgment

The authors express their sincere appreciation to the Institute for Research and Community Service (LPPM) of Universitas Siliwangi (UNSIL) for providing financial support. This support played a crucial role in enabling the study's successful completion and enhancing its academic and community impact.

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