



Original Article

Determinants of Front Office Operational Performance: The Role of Human Resource Competence, Organizational Culture, and Employee Commitment

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Abstract: This study examines the influence of human resource competence, organizational culture, and employee commitment on front office operational performance in Bank Mandiri in Samarinda City, Indonesia. In the context of increasing competition and rising customer expectations, front-office services play a critical role in determining service quality and customer satisfaction, underscoring the need to understand the internal factors that drive operational performance. A quantitative approach was employed using a survey, with data collected from 50 front office employees, including tellers and customer service representatives, via structured questionnaires rated on a Likert scale. The data were analyzed using multiple linear regression to assess both partial and simultaneous effects of the independent variables on operational performance. The results indicate that human resource competence, organizational culture, and employee commitment all have positive and significant effects on front office operational performance. Among these variables, employee commitment demonstrates the strongest influence, followed by human resource competence and organizational culture. The model shows good explanatory power, indicating that these factors collectively contribute substantially to performance variation. These findings suggest that improving front office performance requires an integrated approach that enhances employee competencies, strengthens organizational culture, and fosters employee commitment. The study contributes to the literature by providing empirical evidence from the banking sector, particularly in a regional context, and offers practical insights for organizations seeking to improve service quality and maintain competitive advantage through effective human resource and organizational management.

Keywords: Human Resource Competence; Organizational Culture; Employee Commitment; Operational Performance.



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1. Introduction

The banking industry in Indonesia is currently undergoing rapid transformation driven by technological advancements, increasing customer expectations for high-quality services, and intensifying competition among financial institutions. As financial intermediaries, banks are not only required to maintain strong financial performance but also

to deliver superior service quality to sustain customer trust and loyalty. In this context, service encounters at the front office level become critically important, as they represent the primary point of interaction between the bank and its customers. Consequently, front office operational performance plays a strategic role in determining overall organizational effectiveness and customer satisfaction. Bank Mandiri, one of Indonesia's largest banks, demonstrates strong financial performance and continuous growth, supported by digital transformation initiatives and service innovation. However, despite these achievements, challenges related to service quality persist, particularly at the front office level where customer interactions are most intensive. The presence of a high volume of customer complaints, even when resolved within service-level agreements, indicates that customer expectations continue to evolve and that consistent service excellence remains a critical issue. This condition underscores the need to examine internal organizational factors that influence operational performance at the service-delivery level.

From a theoretical perspective, organizational performance, especially in service industries, is largely influenced by internal resources and capabilities, as emphasized in the Resource-Based View (RBV). Human capital, organizational culture, and employee commitment are considered strategic assets that shape organizational outcomes (Fareed et al., 2016; Ivancevich et al., 1990). In particular, human resource competence plays a fundamental role in determining the effectiveness of service delivery. Competence encompasses not only technical skills but also interpersonal abilities and problem-solving capacity, which are essential in managing customer interactions. Previous studies have demonstrated that employee competencies significantly influence performance outcomes both directly and indirectly through other organizational variables (Otoo, 2019; Sabuhari et al., 2020). In addition to competence, organizational culture serves as a critical determinant of employee behavior and performance. A strong organizational culture fosters shared values, norms, and work practices that guide employees in delivering consistent and high-quality services. Empirical evidence suggests that organizational culture has a significant positive effect on both employee commitment and performance (Raharjo et al., 2018; Aryani et al., 2021; Putri & Frinaldi, 2025). Furthermore, culture can enhance the effectiveness of human resource practices and strengthen organizational capabilities, thereby improving operational outcomes (Karim & Qamruzzaman, 2020).

Another important factor influencing operational performance is employee commitment. Organizational commitment reflects employees' emotional attachment, sense of obligation, and willingness to contribute to organizational goals. High levels of commitment are associated with improved performance, reduced turnover, and increased organizational effectiveness (Benkhoff, 1997; Đorđević et al., 2020). Several studies have also identified commitment as a mediating variable linking organizational factors such as culture and competence to performance outcomes (Setiawan et al., 2021; Aryani et al., 2021). This suggests that commitment not only directly influences performance but also strengthens the impact of other organizational resources. Empirical studies across various sectors, including banking and public organizations, consistently confirm that human resource competence, organizational culture, and commitment are key drivers of employee and organizational performance (Wagiman, 2018; Kurniawan et al., 2023; Sari et al., 2023). Moreover, research indicates that organizational culture and competence significantly influence employee commitment, which in turn affects performance outcomes (Komariyah et al., 2023; Putri & Frinaldi, 2025). In operational contexts, factors such as commitment and competence also play a crucial role in enhancing service quality and operational efficiency (Saravanan & Rao, 2007).

Despite the extensive literature, several research gaps remain. First, most previous studies have focused on general employee performance rather than specifically examining front-office operational performance, which involves direct customer interaction and requires distinct competencies and behavioral attributes. Second, while the relationships between competence, organizational culture, commitment, and performance have been widely studied, limited research has explored these variables simultaneously within the banking service context at the branch level, particularly in regional areas such as Samarinda. Third, inconsistencies in prior findings, especially regarding the mediating role of commitment and the varying significance of organizational culture, suggest the need for further empirical investigation (Sabuhari et al., 2020; Sari et al., 2023). Therefore, a more context-specific and integrated analysis is necessary to better understand how these factors influence operational performance in frontline banking services. Based on the identified gaps, this study aims to provide a comprehensive analysis of the determinants of front office operational performance in the banking sector. Specifically, this study aims to analyse the effects of human resource competency, organizational culture, and employee commitment on front-office operational performance at Bank Mandiri in Samarinda City, Indonesia.

2. Literature Review

2.1 Resource-Based View (RBV) and Organizational Behavior

The Resource-Based View (RBV) posits that organizational performance is largely determined by the effective utilization of internal resources that are valuable, rare, inimitable, and non-substitutable. In service-oriented industries such as banking, intangible resources, particularly human capital, organizational culture, and employee commitment, play a critical role in shaping operational performance (Fareed et al., 2016). These internal capabilities are not only

sources of competitive advantage but also key determinants of service quality and customer satisfaction. From an organizational behavior perspective, employee attitudes and behaviors are influenced by the interaction between individual competencies, organizational systems, and cultural values (Ivancevich et al., 1990). This theoretical integration suggests that front office operational performance is not merely a function of technical systems or procedures but is deeply rooted in human and organizational factors. Therefore, understanding how competence, culture, and commitment interact becomes essential in explaining performance variations in frontline service contexts.

2.2. Human Resource Competence and Operational Performance

Human resource competence refers to the combination of knowledge, skills, and abilities that enable employees to perform their tasks effectively. In the banking sector, particularly in front office roles, competence includes not only technical expertise but also communication skills, emotional intelligence, and problem-solving capabilities. Empirical studies consistently demonstrate a positive relationship between employee competence and performance. For instance, Sabuhari et al. (2020) found that employee competencies significantly improve performance outcomes, while Otoo (2019) emphasized that competencies act as a mediating mechanism linking HRM practices to organizational performance. Similarly, Wagiman (2018) found that competence significantly contributes to both employee satisfaction and performance in the banking context. However, despite these consistent findings, some studies suggest that competence alone may not fully explain performance variations. For example, the effectiveness of competencies often depends on supporting organizational conditions such as culture and motivation (Karim & Qamruzzaman, 2020). This indicates that competence should be examined alongside other organizational variables rather than as an isolated factor. Critically, most prior research focuses on general employee performance rather than operational performance in high-contact service environments, such as front-office banking. This creates a gap in understanding how competencies translate into performance in customer-facing roles, where service quality and responsiveness are crucial.

2.3. Organizational Culture and Operational Performance

Organizational culture represents shared values, beliefs, and norms that influence employee behavior and decision-making. A strong, adaptive culture can enhance coordination, motivation, and service orientation, ultimately improving organizational performance. Several studies have confirmed the significant role of organizational culture in shaping performance outcomes. Raharjo et al. (2018) found that organizational culture has a direct and significant effect on both commitment and performance. Similarly, Aryani et al. (2021) and Putri and Frinaldi (2025) demonstrated that culture positively influences employee performance, both directly and indirectly through commitment. Moreover, organizational culture has been shown to strengthen the effectiveness of other organizational practices. Karim and Qamruzzaman (2020) highlighted that organizational culture not only directly affects operational performance but also enhances the impact of HRM practices through mediating mechanisms such as just-in-time (JIT) systems. Despite these findings, inconsistencies remain in the literature. For example, Sabuhari et al. (2020) reported that organizational culture adaptation did not have a significant effect on performance in certain contexts. This suggests that the impact of culture may vary depending on organizational settings, measurement approaches, and contextual factors. Furthermore, existing studies often examine culture at a macro level without specifically addressing its influence on frontline service performance. Given that front office employees operate under direct customer interaction, the role of culture in shaping service behavior warrants further investigation.

2.4 Employee Commitment and Operational Performance

Employee commitment refers to the psychological attachment of employees to their organization, encompassing affective, continuance, and normative dimensions. High levels of commitment are associated with increased motivation, reduced turnover, and improved performance. Benkhoff (1997) provided early empirical evidence linking employee commitment to financial performance in the banking sector, emphasizing its critical role in achieving organizational success. Similarly, Đorđević et al. (2020) found that different dimensions of commitment significantly influence organizational productivity, with normative commitment showing the strongest effect. In addition, commitment has been identified as a key mediating variable in the relationship between organizational factors and performance. Studies by Setiawan et al. (2021) and Aryani et al. (2021) demonstrate that commitment mediates the effects of competence and organizational culture on performance, indicating its central role in translating organizational resources into outcomes. However, not all studies support the mediating role of commitment. Sari et al. (2023) found that employee commitment did not significantly mediate the relationship between organizational culture, HR competencies, and performance. This inconsistency highlights the need for further empirical validation, particularly in different organizational and sectoral contexts. Moreover, limited research has focused on commitment in the context of operational performance in frontline banking services. Given the high-pressure, customer-oriented nature of front-office roles, understanding the role of commitment in this context is crucial.

2.5 Integrated Perspective: Linking Competence, Culture, Commitment, and Performance

The integration of human resource competence, organizational culture, and employee commitment provides a more comprehensive framework for understanding operational performance. Previous studies suggest that these variables are interrelated and jointly influence performance outcomes. For instance, Komariyah et al. (2023) found that organizational culture and competence significantly influence employee commitment, which in turn affects performance. Similarly, Putri and Frinaldi (2025) demonstrated that commitment mediates the relationship between internal organizational factors and employee performance. These findings support the notion that commitment acts as a mechanism through which organizational resources are transformed into performance outcomes. Additionally, research on operational performance highlights the importance of both competence and commitment in ensuring effective implementation of organizational practices. Saravanan and Rao (2007) emphasized that the quality of implementation, driven by employee competence and commitment, is more critical than the duration of initiatives in improving operational performance. Despite these insights, existing literature tends to examine these variables either partially or in different contexts. There is a lack of integrative studies that simultaneously analyze competence, organizational culture, and commitment in relation to front office operational performance, particularly within the banking sector. The research framework in this study can be seen in Figure 1 below:

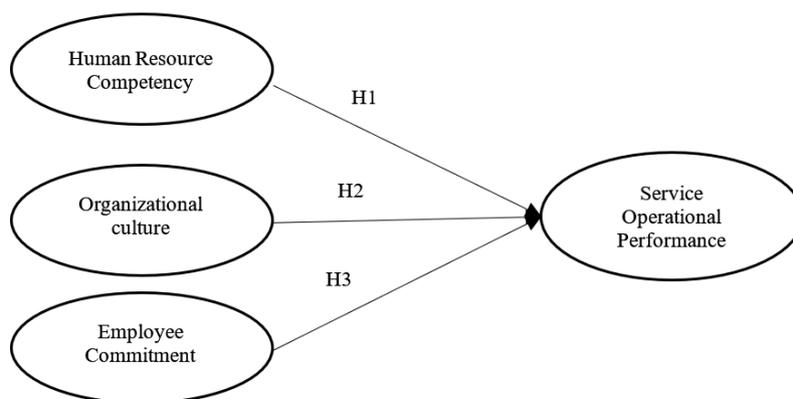


Figure 1. Research Framework

3. Materials and Methods

3.1. Research Design

This study adopts a quantitative research approach, using a survey, to empirically examine the relationships among human resource competence, organizational culture, employee commitment, and front-office operational performance. The quantitative approach is appropriate because it enables testing causal relationships among variables through statistical analysis and supports generalization within the studied population. Primary data were collected through the distribution of structured questionnaires to frontline employees of Bank Mandiri in Samarinda City, specifically, tellers and customer service representatives who directly interact with customers. These employees were selected for their strategic roles in delivering banking services and representing the organization in customer-facing operations. The sampling technique employed in this study is saturated sampling (census method), whereby all members of the population are included as research respondents. A total of 50 front office employees participated in the study. This approach was chosen considering the relatively small population size and the high relevance of each respondent to the research objectives. The study consists of three independent variables, such as human resource competence (X_1), organizational culture (X_2), and employee commitment (X_3), and one dependent variable, namely front office operational performance as proxied by employee performance (Y). The research instrument was developed based on established theoretical constructs and empirical studies, and it was subjected to validity and reliability testing to ensure measurement accuracy and consistency.

3.2. Research Instruments

The measurement instrument used in this study is a Likert scale, widely used in social science research to measure attitudes, perceptions, and opinions. Each item in the questionnaire was rated on a five-point scale ranging from strongly disagree (1) to strongly agree (5). The development of measurement indicators was grounded in prior literature to ensure construct validity. The indicators for each variable are summarized in Table 1.

Table 1. Research Instruments

Variable(s)	Source(s)	Indicator(s)
Human Resource Competence	Otoo (2019); Sabuhari et al. (2020); Ivancevich et al. (1990)	1. Intellectual ability 2. Emotional ability 3. Social ability
Organizational Culture	Raharjo et al. (2018); Karim & Qamruzzaman (2020); Fareed et al. (2016)	1. Innovation and risk-taking 2. Attention to detail 3. Results orientation 4. People orientation 5. Team orientation 6. Aggressiveness 7. Stability
Employee Commitment	Benkhoff (1997); Đorđević et al. (2020); Setiawan et al. (2021)	1. Exceeds work targets 2. Pride in the organization 3. Acceptance of tasks 4. Sense of belonging 5. Organizational loyalty 6. Inspirational attachment 7. Work enthusiasm 8. Concern for organizational success
Service Operational Performance	Saravanan & Rao (2007); Wagiman (2018); Kurniawan et al. (2023)	1. Quality 2. Quantity 3. Supervision 4. Attendance 5. Productivity

The selection of these indicators is supported by prior empirical studies. For instance, employee competencies have been widely conceptualized as multidimensional constructs encompassing intellectual, emotional, and social capabilities (Otoo, 2019). Organizational culture dimensions such as innovation, team orientation, and results orientation are commonly used to explain performance outcomes (Raharjo et al., 2018; Karim & Qamruzzaman, 2020). Similarly, employee commitment is often measured through behavioral and attitudinal indicators reflecting loyalty, engagement, and organizational attachment (Benkhoff, 1997; Đorđević et al., 2020). Operational performance, particularly in service contexts, is typically evaluated using indicators related to service quality, productivity, and efficiency (Saravanan & Rao, 2007). Prior to hypothesis testing, the instrument was evaluated using validity and reliability tests. Construct validity was assessed using item-total correlation, while reliability was measured using Cronbach's alpha to ensure internal consistency of the scales.

3.3. Data Analysis

The data analysis technique employed in this study is multiple linear regression analysis, which is used to examine the influence of multiple independent variables on a dependent variable. This method is widely used in empirical research to test causal relationships and quantify the magnitude of effects among variables. To test the proposed hypotheses, several statistical analyses were performed. First, a partial test (t-test) was employed to examine the individual effect of each independent variable, including human resource competence, organizational culture, and employee commitment, on front office operational performance. This test determines whether each predictor significantly contributes to the dependent variable when considered separately. Second, a simultaneous test (F-test) was conducted to evaluate the collective influence of all independent variables on front office operational performance, thereby assessing the overall significance of the regression model. Finally, the coefficient of determination (R^2) was calculated to measure the proportion of variance in the dependent variable explained by the independent variables. A higher R^2 value indicates greater model explanatory power, reflecting how well the independent variables account for variations in front-office operational performance.

4. Results

The results of the hypothesis testing are presented in Table 2, which summarizes the statistical analysis of the relationships among human resource competence, organizational culture, employee commitment, and front-office operational performance.

Table 2. Hypothesis Testing

	Coefficient	Std. Error	Beta	t-stat	Sig.
Intercept	0.412	0.195	–	2.114	0.039
Human Resource Competency (X_1)	0.318	0.112	0.296	2.846	0.006
Organizational Culture (X_2)	0.291	0.115	0.271	2.537	0.014
Employee Commitment (X_3)	0.344	0.114	0.329	3.021	0.004
R-Square	0.620		df		3
Adjusted R-Square	0.596		Mean Square		4.162
Std. Error of the Estimate	0.408		F stat		24.318
Sum of Squares	12.486		Sig.		0.000

Dependent variable: Employee Performance

Table 2 presents the results of a multiple regression analysis examining the influence of human resource competence, organizational culture, and employee commitment on front-office operational performance. Overall, the model demonstrates strong explanatory power and statistical significance, indicating that the independent variables collectively contribute to variations in employee performance. The regression results show that the intercept is 0.412, with a p-value of 0.039 ($p < 0.05$), indicating that the model is statistically significant and that the baseline level of front office operational performance is positive when all independent variables are held constant. Individually, human resource competence (X_1) has a regression coefficient of 0.318, a t-statistic of 2.846, and a significance value of 0.006 ($p < 0.05$). This indicates that human resource competence has a positive, significant effect on front-office operational performance. The standardized beta value of 0.296 suggests that improvements in employees' intellectual, emotional, and social abilities contribute meaningfully to enhancing service performance. This finding supports the argument that competent employees are better equipped to handle customer interactions and operational challenges effectively.

Similarly, organizational culture (X_2) shows a regression coefficient of 0.291, with a t-statistic of 2.537 and a significance value of 0.014 ($p < 0.05$). This result confirms that organizational culture has a positive and significant influence on operational performance. The beta value of 0.271 indicates that a supportive organizational culture characterized by innovation, teamwork, and results orientation plays an important role in shaping employee behavior and improving service delivery outcomes. Furthermore, employee commitment (X_3) exhibits the highest regression coefficient (0.344), with a t-statistic of 3.021 and a significance level of 0.004 ($p < 0.05$). The standardized beta value of 0.329 indicates that employee commitment has the strongest influence among the independent variables. This finding suggests that employees who demonstrate high loyalty, engagement, and emotional attachment to the organization are more likely to deliver superior operational performance, particularly in front-office roles that require dedication and consistency.

From a model perspective, the R-Square value of 0.620 indicates that 62.0% of the variance in front office operational performance can be explained by human resource competence, organizational culture, and employee commitment. The Adjusted R Square of 0.596 further confirms that the model maintains good explanatory power even after adjusting for the number of predictors. The remaining 38.0% of the variance may be attributed to other factors not included in this study. The F-statistic of 24.318, with a p-value of 0.000 ($p < 0.05$), indicates that the regression model is statistically significant. This means that human resource competence, organizational culture, and employee commitment simultaneously have a significant effect on front office operational performance.

Additionally, the standard error of the estimate (0.408) suggests that the model has a relatively good level of accuracy in predicting the dependent variable, while the sum of squares value of 12.486 reflects the total variation explained by the model. The results indicate that all three independent variables, namely human resource competence, organizational culture, and employee commitment, have positive and significant effects on front office operational performance, both individually and collectively. Among these variables, employee commitment emerges as the most influential factor, followed by human resource competence and organizational culture. These findings highlight the importance of strengthening internal organizational factors to enhance service performance in the banking sector.

5. Discussion

This study aims to analyse the effects of human resource competence, organizational culture, and employee commitment on front-office operational performance at Bank Mandiri in Samarinda City. The empirical findings indicate that all three variables have positive and significant effects on operational performance, both individually and simultaneously. These results provide strong support for the proposed hypotheses and are consistent with the theoretical framework grounded in the Resource-Based View (RBV), which emphasizes the importance of internal organizational resources in achieving superior performance (Fareed et al., 2016; Ivancevich et al., 1990).

5.1 The Effect of Human Resource Competence on Operational Performance

The findings reveal that human resource competence has a positive and significant effect on front office operational performance. This result supports the argument that employee capabilities, particularly intellectual, emotional, and social competencies, are essential in delivering high-quality service, especially in customer-facing roles. This finding is consistent with prior studies that highlight the importance of competence in enhancing performance outcomes. For instance, Sabuhari et al. (2020) found that employee competencies significantly improve performance, while Otoo (2019) emphasized that competencies act as a key mechanism linking HRM practices to organizational performance. Similarly, Wagiman (2018) demonstrated that competence contributes significantly to employee performance in the banking sector.

From a theoretical perspective, these results reinforce the RBV notion that human capital is a strategic asset that enhances organizational effectiveness. In the context of front office services, competent employees are better equipped to handle customer complaints, provide accurate information, and maintain service efficiency. This aligns with Saravanan and Rao (2007), who emphasized that competence in implementation plays a more critical role than structural factors in achieving operational performance. However, this study extends previous research by specifically focusing on front office operational performance, which requires not only technical skills but also interpersonal and emotional capabilities. This highlights that competence in service industries must be understood as a multidimensional construct tailored to customer interaction contexts.

5.2 The Effect of Organizational Culture on Operational Performance

The results also indicate that organizational culture has a positive and significant influence on front office operational performance. This finding suggests that organizational values, norms, and work practices play an important role in shaping employee behavior and service delivery quality. This result is in line with previous studies. Raharjo et al. (2018) found that organizational culture significantly affects both commitment and performance, while Aryani et al. (2021) and Putri and Frinaldi (2025) confirmed that culture directly enhances employee performance. Furthermore, Karim and Qamruzzaman (2020) demonstrated that organizational culture contributes to operational performance both directly and indirectly through organizational mechanisms.

A strong organizational culture fosters consistency in service standards, encourages teamwork, and promotes customer-oriented behavior. In the context of Bank Mandiri, such a culture likely supports employees in delivering standardized and high-quality services across different customer interactions. Nevertheless, this finding contrasts with some prior studies. For example, Sabuhari et al. (2020) reported that organizational culture did not significantly affect performance in certain contexts. This inconsistency suggests that the impact of culture may depend on contextual factors such as organizational structure, leadership, and industry characteristics. This study contributes to resolving this inconsistency by demonstrating that, in front-office banking services, where employee-customer interaction is intensive, organizational culture plays a more prominent role in influencing performance. This highlights the contextual importance of culture in service-oriented environments.

5.3 The Effect of Employee Commitment on Operational Performance

The findings further reveal that employee commitment has the strongest and most significant effect on front office operational performance among the three independent variables. This indicates that employees' emotional attachment, loyalty, and willingness to contribute are critical drivers of service effectiveness. This result is consistent with Benkhoff's (1997) findings, which demonstrated that employee commitment significantly influences financial performance in the banking sector. Similarly, Đorđević et al. (2020) found that organizational commitment positively affects productivity, with certain dimensions having stronger impacts than others. In addition, previous studies have emphasized the role of commitment as both a direct and indirect determinant of performance. Setiawan et al. (2021) and Aryani et al. (2021) found that commitment significantly influences performance and mediates the effects of competence and organizational culture. Likewise, Putri and Frinaldi (2025) highlighted the strengthening role of commitment in linking internal organizational factors to employee outcomes.

The strong effect of commitment in this study suggests that front-office employees who feel emotionally connected to the organization are more motivated to provide excellent service, handle customer issues proactively, and maintain high performance. This is particularly relevant in high-pressure service environments where employee engagement is critical. However, some studies present contrasting findings. For instance, Sari et al. (2023) reported that commitment does not always act as a mediating variable. This inconsistency suggests that the role of commitment may vary across research models and contexts. In this study, commitment is confirmed as a direct determinant, reinforcing its importance in frontline service performance.

5.4 Simultaneous Effects

The simultaneous test results (F-test) indicate that human resource competence, organizational culture, and employee commitment collectively have a significant effect on front office operational performance. The high R^2 value (0.620) suggests that these variables explain a substantial proportion of performance variation. This finding supports the integrated perspective proposed in previous studies, which emphasizes that organizational performance is the result of the interaction among multiple internal factors. Komariyah et al. (2023) found that organizational culture and competence jointly influence commitment, while Kurniawan et al. (2023) demonstrated that HR quality, culture, and commitment collectively improve performance outcomes. Furthermore, this study aligns with broader organizational theories suggesting that performance is not determined by a single factor but by the synergy between competencies, cultural alignment, and employee attitudes (Ivancevich et al., 1990). The combined influence of these variables highlights the importance of adopting a holistic approach in managing human resources and organizational practices.

6. Conclusions

This study examines the effects of human resource competence, organizational culture, and employee commitment on front-office operational performance at Bank Mandiri in Samarinda City. The findings demonstrate that all three variables have positive and significant effects on operational performance, both individually and collectively. Among them, employee commitment emerges as the most influential factor, followed by human resource competence and organizational culture. These results indicate that front office performance in the banking sector is strongly shaped by internal organizational capabilities, particularly the quality of human resources, the strength of organizational values, and the level of employee attachment to the organization. The study confirms that improving service performance requires an integrated approach that combines skill development, cultural alignment, and employee engagement.

From a theoretical perspective, this study contributes to the development of human resource management and organizational behavior literature by reinforcing the relevance of the Resource-Based View (RBV) in explaining operational performance. It highlights that intangible resources such as competence, culture, and commitment are critical determinants of performance, especially in service-oriented contexts. Furthermore, this study extends prior research by focusing specifically on front office operational performance, providing a more nuanced understanding of how these variables operate in customer-facing roles. From a practical perspective, the findings provide important implications for management, particularly in the banking industry. Organizations should prioritize continuous development of employee competencies through training and capacity-building programs, foster a strong and service-oriented organizational culture, and implement strategies to enhance employee commitment, such as recognition systems, career development opportunities, and supportive leadership. Strengthening these aspects can lead to improved service quality, higher customer satisfaction, and sustained competitive advantage.

However, this study has several limitations. First, the sample size is relatively small and limited to a single branch location, potentially limiting the generalizability of the findings. Second, the study employs a cross-sectional design, which limits the ability to capture dynamic changes in employee behavior and performance over time. Third, the analysis focuses on three main variables, while other factors such as leadership style, job satisfaction, and technological support may also influence operational performance but were not included in the model. Given these limitations, future research is recommended to expand the scope by including larger, more diverse samples across multiple regions or banking institutions, applying longitudinal designs to capture changes over time, and incorporating additional variables to build a more comprehensive model. Thus, this study makes both theoretical and practical contributions by emphasizing the importance of integrating human resource competence, organizational culture, and employee commitment to enhance front-office operational performance in the banking sector.

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