



THE INFLUENCE OF BUDGET PARTICIPATION, ORGANIZATIONAL COMMITMENT, AND TOTAL QUALITY MANAGEMENT (TQM) ON MANAGERIAL PERFORMANCE (EMPIRICAL STUDY AT BANK MANDIRI AND BANK CENTRAL ASIA IN JAMBI CITY)

Putri Amelia¹, Yuliusman², Salman Jumaili³

^{1,2,3}F^{1,2,3} Accounting Study Program, Faculty of Economics and Business,
Universitas Jambi, Jambi, Indonesia

Corresponding author email: putriamelia12jambi@gmail.com

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Abstract

This study aims to examine the effect of variable Budget Participation, Organizational Commitment, and Total Quality Management (TQM) on Managerial Performance at Bank Mandiri and Bank Central Asia in Jambi City. This study uses saturated sampling. Research data collection was conducted by distributing questionnaires to 70 respondents; however, only 62 questionnaires were usable. Data processing was conducted using SPSS 22.0 software. Before testing the hypothesis, an instrument quality test and a classic assumption test are performed. The results of testing the instrument's quality, including validity and reliability tests, indicate that all question items are both valid and reliable. The results of the classic assumption test, which comprises a data normality test, a multicollinearity test, and a heteroscedasticity test, indicate that all data meet the requirements. Hypothesis testing results suggest that simultaneous participation in budgetary processes, organizational commitment, and total quality management (TQM) affect managerial performance. To some extent, only organizational commitment and total quality management (TQM) variables affect managerial performance, while budgetary participation variables do not.

Keywords: Budget Participation, Organizational Commitment, Total Quality Management (TQM), and Managerial Performance

INTRODUCTION

The competition in the business world is increasingly fierce, urging every company to compete for opportunities that will help advance and sustain its operations. This requires greater managerial performance, particularly in planning, coordinating, and controlling activities. Managerial performance reflects how well a manager achieves organizational goals by efficiently using resources and staff. Managerial performance plays a crucial role in determining a company's ability to deliver high-quality services, particularly in service-based industries such as banking. Strong managerial performance leads to customer satisfaction, operational effectiveness, and organizational excellence. However, various challenges such as centralized budgeting, operational inefficiencies, and regulatory issues can limit this performance. For example, top-down budgeting

often creates a disconnect between managers and financial decision-making, leading to decreased motivation and responsibility. Implication: In this context, companies must strengthen their organizational structures to empower middle management by increasing participation in decision-making and fostering a commitment to continuous improvement. Improving managerial performance requires both system-level reforms and cultivating a culture that focuses on quality.

The theoretical foundation of this research relies on three major concepts. Budget Participation Theory: This is grounded in participative decision-making theory, which suggests that involving managers in budgeting improves ownership, motivation, and ultimately performance. 2. Organizational Commitment Theory: Rooted in organizational behavior literature, this theory posits that commitment increases employee alignment with organizational goals, which positively affects performance. 3. Total Quality Management (TQM): Based on continuous improvement and customer satisfaction, TQM theory suggests that systematic attention to quality across processes leads to better performance outcomes. These theoretical perspectives support the hypothesis that budgetary participation, organizational commitment, and TQM are crucial drivers of managerial performance.

Agency Theory explains the relationship between principals (owners or shareholders) and agents (managers), where conflicts often arise due to differing interests and asymmetric information. In the context of budgeting, participatory budgeting serves as a control mechanism that aligns managerial behavior with organizational objectives. When managers are involved in budgeting, they are more likely to take ownership of goals, reduce budgetary slack, and enhance performance (Jensen & Meckling, 1976).

Goal-Setting Theory, proposed by Locke and Latham (1990), suggests that clear, specific, and challenging goals lead to higher performance. When managers are involved in setting budgets, they internalize organizational goals and are more committed to achieving them. Budget participation becomes a motivational tool that reinforces goal clarity and commitment, thereby improving managerial effectiveness.

Organizational Commitment Theory, as developed by Meyer and Allen (1991), identifies three types of commitment: affective, continuance, and normative. Affective commitment, in particular, plays a crucial role in enhancing performance, as employees who are emotionally attached to their organizations are more motivated to contribute to their success. Strong commitment leads to lower turnover, greater accountability, and improved decision-making—all of which positively impact managerial performance.

Total Quality Management (TQM) Philosophy TQM is a comprehensive management approach rooted in the principles of continuous improvement, customer satisfaction, and employee

involvement (Deming, 1986). TQM posits that quality is not the responsibility of a single department but of every individual in the organization. It promotes a culture of excellence by embedding quality into all organizational processes. In the banking sector, implementing TQM encourages proactive problem-solving, process standardization, and cross-functional collaboration, thereby strengthening managerial performance.

Performance is a term derived from the phrases “Job Performance” and “Actual Performance,” which refer to an individual’s actual accomplishments in their tasks (Murty & Hudiwinarsih, 2012). It can be understood as the output in terms of quality and quantity achieved by an employee in performing their duties as per the responsibilities assigned to them. Managerial performance is a key factor in enhancing organizational effectiveness. A high level of performance will significantly impact the quality of products and services, which is crucial in satisfying customers. According to Murty & Hudiwinarsih (2012), managerial performance refers to the outcome of a manager’s ability to implement management functions and guide employees towards achieving organizational goals.

In the era of globalization, service companies are increasingly required to provide high-quality services. As the executors of these organizations, managers must anticipate future business developments and demonstrate their performance to ensure their companies emerge as winners in the competitive landscape (Murty & Hudiwinarsih, 2012). Banks, as essential service providers, play a critical role. A country cannot function without financial institutions such as banks. This study examines the four largest banks in Indonesia, which also have branches in Jambi: PT Bank Mandiri Tbk, PT Bank Negara Indonesia Tbk (BNI), PT Bank Central Asia Tbk (BCA), and PT Bank Rakyat Indonesia Tbk (BRI). The selection of these banks is based on research by Jobplanet (2016), which assessed employee satisfaction regarding company management performance. Among these banks, BCA received the highest management rating from employees and former employees, earning a score of 3.7. Bank Mandiri and BNI received identical management ratings of 3.4, while BRI received a rating of 3.2.

Both national and international institutions also recognize good managerial performance. Among the four largest banks in Indonesia, PT Bank Central Asia, Tbk (BCA) frequently excels in surveys conducted within the country. BCA’s performance has earned multiple prestigious awards, including recognition from Bank Indonesia in 2017 as the best supporting bank for financial market deepening, the best SKNBI (National Clearing System Bank Indonesia) participant, and the best bank supporting MSMEs (Micro, Small, and Medium Enterprises) (BI, 2017). BCA’s excellent performance is not limited to national recognition; it has also received international acclaim. In 2018, BCA was named the Best Bank in Indonesia and the Best Bank in

Asia for the third time at the Finance Asia Country Awards for Achievement in Hong Kong (BCA, 2018).

Despite its success, BCA has faced several challenges that have led to declines in its performance. In 2014, the bank was involved in a tax evasion bribery scandal, which significantly affected its performance. This was evident in the 1.12% drop in BCA's stock price, which fell by 125 points to Rp11,050 per share (Merdeka, 2014). Additionally, BCA's performance continued to decline due to disappointing first-quarter 2019 results. The company's net profit of Rp 6.06 trillion fell short of the target of Rp 6.18 trillion (Investing, 2019).

The study also examines Bank Mandiri, which faced challenges in 2015. The slowdown in economic growth, which grew only 4.71% year-on-year (yoyo), affected the banking sector, including Bank Mandiri. As a result of this economic slowdown, business activities, including consumer purchasing power, exports, imports, and production, were all affected (Republika, 2015). Bank Mandiri's performance continued to decline, as reflected by a 1.88% drop in its stock price to Rp7,825 per share in the first half of 2019. The volume traded reached 17.92 million shares, valued at Rp141.07 billion (CNBC Indonesia, 2019).

Bank BCA in Jambi faced another issue in 2017, when it was involved in a case of missing funds in customer savings, totalling Rp 40 billion. This incident also affected other banks, including Bank Mandiri, which together faced a total loss of Rp 60 billion. The customers filed complaints, but the bank provided no clarity for over a year (Serujambi, 2017). One employee at BCA mentioned that the bank acted swiftly once the issue was reported, but the case eventually reached the Court, which ruled in favour of BCA. However, the case was appealed to the Supreme Court, and no decision has been made yet. In addition, there was another case of ATM fraud in Jambi, in which customer funds were stolen using ATM cards. The bank took more than three weeks to address the issue, leading to a decline in BCA's reputation due to its slow response (Republika, 2011).

Bank Mandiri also encountered difficulties in 2019, with a case involving fictitious loans that led to the indictment of three individuals, one of whom was a bank employee. This reflected a failure of managerial supervision, suggesting that managerial performance remained inadequate (Tribunjambi, 2019). Organizational performance is critical in determining a company's success, as a well-performing company generally reflects effective management (Widyawati & Sari, 2017). This notion is supported by Apriansyah et al. (2014), who suggest that managerial performance is a process in which management functions, such as planning, directing, and controlling employees' work, are carried out to achieve organizational goals. Strong managerial performance helps create a competitive and superior company.

Anggarini & Sajana (2016) suggest that participation in budgeting involves evaluating individual performance, affecting individuals in the budgeting process, and setting rewards for achieving goals. The higher the participation in the budgeting process, the better the managerial performance. Budgetary participation can also serve as a communication tool between managers and subordinates (Negara & Gayatri, 2017). However, research by Ermawati (2017) indicated that budgetary participation does not necessarily influence managerial performance. The inconsistency in research findings highlights that the effect of fiscal participation on performance may not always be definitive. According to Apriansyah et al. (2014), budgetary participation did not affect managerial performance, which could be due to poor collaboration between organizational levels during the budgeting process, leading to low managerial performance.

An initial survey conducted at Bank Central Asia in Jambi related to the budgeting process found that most of the bank's budget was prepared using a top-down approach. This method has limitations, as it tends to create dysfunctional behaviours in which lower-level managers are only required to implement the predetermined budget without much involvement in its formulation. This approach can be less effective, and adjustments are needed to ensure subordinates feel more involved, thereby improving the implementation's overall effectiveness (Dianthi & Wirakusuma, 2017).

The second factor influencing managerial performance is organizational commitment, which refers to an individual's willingness to align their behaviour with the organization's goals and objectives (Widyawati & Sari, 2017). According to Lestari et al. (2017), organizational commitment is driven by employees' internal motivation to contribute to the organization's success, prioritizing organizational interests over personal interests.

The third factor is Total Quality Management (TQM), a strategy organizations use to ensure continuous improvement in products, services, and processes while maximizing competitive advantage (Swari & Wirasedana, 2017). TQM involves improvements across various aspects, including product quality, employee development, and environmental conditions (Meidiyana et al., 2014). It emphasizes customer satisfaction and ongoing organizational development.

Managerial performance is crucial to a company's success. It measures how well a manager executes tasks to achieve organizational goals (Mariam & Fitriah, 2017). A company with strong managerial performance is likely to demonstrate high overall performance, and such performance is an essential factor in determining an organization's ability to succeed in a competitive environment (Widyawati & Sari, 2017). Based on the research model, the hypotheses for this study are formulated as follows:

H1: Budgetary participation, organizational commitment, and Total Quality Management (TQM) significantly influence managerial performance simultaneously.

H2: Budgetary participation has a significant effect on managerial performance.

H3: Organizational commitment significantly influences managerial performance.

H4: Total Quality Management (TQM) significantly influences managerial performance.

These hypotheses serve to test the impact of budgetary participation, organizational commitment, and TQM on managerial performance, considering their combined effects as well as their individual influences on organizational outcomes.

Implication (to be inserted in the Introduction):

Given the increasingly competitive landscape in the banking sector, this study carries meaningful implications for organizational strategy and human resource development. The effectiveness of managerial performance is no longer solely dependent on structural systems but also on behavioural and cultural dimensions such as organizational commitment and quality orientation. This research highlights the need for banks to adopt a more participative and inclusive budgeting approach, foster more substantial organizational commitment among managers, and institutionalize Total Quality Management (TQM) as a continuous improvement strategy. These insights are particularly relevant for financial institutions aiming to enhance service quality, mitigate operational risks, and maintain long-term competitiveness in a dynamic economic environment.

RESEARCH METHODS

The research location is the place where the study is conducted to collect data from respondents. The object of this thesis research is the effect of budgetary participation, organizational commitment, and total quality management (TQM) on managerial performance at Bank Mandiri and Bank Central Asia in Jambi. The study includes four banks in Jambi: BRI, BCA, BNI, and Mandiri. However, the researcher was unable to obtain permission to survey BRI and BNI, so the research was limited to BCA and Mandiri. The type of data used in this study is primary data, obtained directly from the source without intermediaries. The primary data is collected by distributing questionnaires to respondents at all managerial levels in Bank Mandiri and Bank Central Asia in Jambi. The population for this study consists of all organizational levels at Bank Mandiri and Bank Central Asia in Jambi, totalling 70 individuals. The sampling technique used is a census, in which all members of the population are included in the sample. According to Sugiyono (2011), a census is a method of determining the sample when all members of the population are included. The operational definition and measurement of variables in this research include independent (exogenous) and dependent (endogenous) variables. Descriptive statistics will be used to describe the data through measures such as the mean, standard deviation, and other relevant statistics.

Validity and reliability tests are carried out to ensure that the instruments used are appropriate and consistent. The data will be analysed using classical assumption tests, such as tests for normality, multicollinearity, and heteroscedasticity. For hypothesis testing, multiple linear regression analysis will be applied. First, the F-test will be used to assess the overall significance of the model. Then, the t-test will evaluate the individual influence of each independent variable on the dependent variable. The coefficient of determination (R²) will also be used to measure the extent to which the independent variables explain the variability in the dependent variable.

RESULTS AND DISCUSSION

The research examined the impact of budgetary participation, organizational commitment, and total quality management (TQM) on managerial performance at Bank Mandiri and Bank Central Asia in Jambi. The study tested four hypotheses: the first hypothesized that all three factors—budgetary participation, organizational commitment, and TQM—would simultaneously affect managerial performance. The second through fourth hypotheses examined the partial effects of these factors on managerial performance.

The results of the study indicated that, when considered together, budgetary participation, organizational commitment, and TQM indeed had a significant impact on managerial performance, supporting the acceptance of the first hypothesis. However, when analysing the factors separately, the study found that budgetary participation did not significantly affect organizational performance, thereby rejecting the second hypothesis. This can be explained by the fact that the branch offices in Jambi receive predetermined budgets from the head office, making any discussion or participation in budget decisions by local managers ineffective in altering outcomes.

On the other hand, organizational commitment positively influenced managerial performance, supporting the acceptance of the third hypothesis. This suggests that when employees demonstrate a strong commitment to the organization, they are more likely to align with the organization's goals and contribute effectively to performance. This result is consistent with previous research indicating that organizational commitment is a critical factor in achieving organizational objectives.

Finally, the study confirmed that Total Quality Management (TQM) positively affected managerial performance, thereby supporting the fourth hypothesis. The findings indicate that TQM practices, which focus on continuous quality improvement across all aspects of an organization, significantly enhance managerial performance. This aligns with previous studies suggesting that TQM's comprehensive approach to quality improvement positively impacts overall business performance.

CONCLUSION

Based on the analysis of the influence of budget participation, organizational commitment, and Total Quality Management (TQM) on managerial performance at PT Bank Mandiri, Tbk, and PT Bank Central Asia, Tbk in Jambi, it can be concluded that these three variables collectively have a significant and positive effect on managerial performance. However, when examined individually, only organizational commitment and TQM show a statistically significant influence, while budget participation does not. This lack of influence may stem from centralized budgeting processes that limit the meaningful involvement of branch-level managers in the budget formulation process.

These findings have important implications for banking institutions and other service-oriented organizations. First, strengthening organizational commitment—through leadership development, employee engagement, and a shared sense of purpose—can significantly enhance managerial performance. Second, integrating TQM practices, such as continuous process improvement and customer focus, is essential for achieving operational excellence. The lack of a significant relationship between budget participation and performance suggests that participatory budgeting must be implemented meaningfully, not merely as a formal procedure. Empowering local managers with more authority and input in the budgeting process may lead to more impactful decision-making and improved accountability.

SUGGESTIONS

For future research, it is recommended to expand the scope of the study to include other variables that could influence managerial performance, as the current study was limited to budgetary participation, organizational commitment, and TQM. Broadening the scope may enable more generalizable findings and a deeper understanding of the factors affecting managerial performance in these banks. This research acknowledges several limitations that may affect the generalizability of the findings. The research period was relatively short, and the study was limited to only two banks in Jambi, which may not represent the broader banking sector. Additionally, many other potential variables that could influence managerial performance were not explored in this study, and future research should address these gaps to gain a more comprehensive understanding of the factors that affect organizational performance.

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