

Influence of Financial Compensation, Non Physical Work Environment and Person Job Fit on Gen Z Employee's Organizational Commitment in Micro, Small and Medium MSMEs at F&B Sector in Tembalang and Banyumanik Subdistrict

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ABSTRACT

This research was inspired by the observation that Generation Z workers employed in F&B MSMEs within the Tembalang and Banyumanik subdistricts struggle to maintain long-term employment. Interviews with food and beverage business proprietors reveal that certain Generation Z workers are unable of completing their training duration. The objective of this research is to empirically assess the impact of financial compensation, the non-physical work environment, and person-job fit on organizational commitment, both concurrently and individually, by engaging 160 Generation Z employees from F&B SMEs in the Tembalang and Banyumanik subdistricts as participants. Data were gathered using a questionnaire utilizing Google Forms and examined by multiple linear regression employing SPSS 25. The findings suggest that financial compensation non physical work environment, and person job fit positively and significantly influence organizational commitment. The factors of financial compensation, non physical work environment, and person job fit contribute to 51.2% of the variation in organizational commitment. The residual 47.9% is ascribed to factors not considered in this analysis.

Keywords: *Financial, Environment, Fit, Commitment*

Pengaruh Kompensasi Finansial, Lingkungan Kerja Nonfisik, dan Kesesuaian Individu dengan Pekerjaan terhadap Komitmen Organisasional Karyawan Generasi Z pada UMKM Sektor Makanan dan Minuman di Kecamatan Tembalang dan Banyumanik

Abstrak

Penelitian ini dilatarbelakangi oleh pengamatan bahwa pekerja dari Generasi Z yang bekerja di UMKM sektor makanan dan minuman (F&B) di wilayah Kecamatan Tembalang dan Banyumanik mengalami kesulitan untuk mempertahankan pekerjaan dalam jangka panjang. Wawancara dengan pemilik usaha makanan dan minuman menunjukkan bahwa beberapa pekerja Generasi Z bahkan tidak mampu menyelesaikan masa pelatihan mereka. Tujuan penelitian ini adalah untuk menguji secara empiris pengaruh kompensasi finansial, lingkungan kerja nonfisik, dan kesesuaian individu dengan pekerjaan (*person-job fit*) terhadap komitmen organisasional, baik secara simultan maupun parsial, dengan melibatkan 160 karyawan Generasi Z dari UMKM sektor F&B di Kecamatan Tembalang dan Banyumanik sebagai responden. Data dikumpulkan melalui kuesioner menggunakan Google Forms dan dianalisis dengan metode regresi linear berganda menggunakan perangkat lunak SPSS 25. Hasil penelitian menunjukkan bahwa kompensasi finansial, lingkungan kerja nonfisik, dan kesesuaian individu dengan pekerjaan berpengaruh positif dan signifikan terhadap komitmen organisasional. Ketiga faktor tersebut berkontribusi sebesar 51,2% terhadap variasi dalam komitmen organisasional, sementara 47,9% sisanya dipengaruhi oleh faktor-faktor lain yang tidak diteliti dalam studi ini.

Kata kunci: Finansial, Lingkungan, Kesesuaian, Komitmen

INTRODUCTION

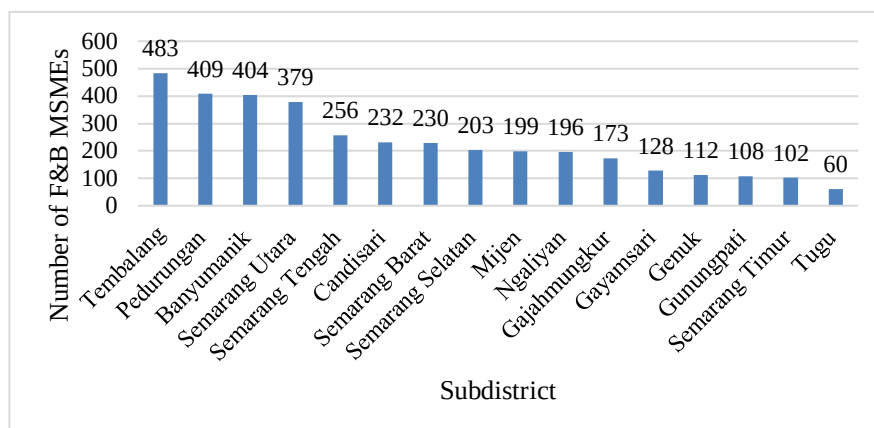
The present economic landscape in Indonesia is significantly dependent on the food and beverage sector. The 2025 VREST survey, featured in the BPS report “Statistics on the Food and Beverage Industry 2024,” indicates that Indonesia has 5.28 million enterprises in the food and beverage sector. This statistic indicates an 8.71% rise relative to 2023. Sukmadiana & Faen, (2025), assert that the food and beverage industry holds considerable potential for generating employment in Indonesia. A report by the BPS, (2024) indicates that the employment figure in Indonesia's food and beverage industry reached 19.48 million in 2024. This statistic indicates a 98.78% rise relative to 2023, when the employment count was 9.80 million. This expansion in the food and beverage industry coincided with the influx of younger employees, especially those from Generation Z. Generation Z is presently in the forefront of the Indonesian workforce and has initiated a transformation of the demographic framework (Salma et al., 2025).

A study by IDN Times in the Indonesia Gen Z Report 2024 reveals that Generation Z constitutes the most substantial generational cohort in Indonesia, representing 27.94% of the overall populace, equivalent to 74.93 million individuals. This demographic count surpasses that of the millennial cohort, which comprises 69.38 million individuals, accounting for 25.87% of the overall population. Almost fifty percent of Generation Z has commenced their professional careers, while the remainder will integrate into the labor market in the next years. Nevertheless, Generation Z encounters difficulties in maintaining their employment. A survey executed by Populix, encompassing 537 Gen Z participants and 477 non-Gen Z participants, uncovered a disparity in employment retention across generations. A cumulative 23%, equating to 110 non-Gen Z participants, have managed to retain their employment for over 6 years.

This signifies their enduring dedication to their present employment. The predominant choice among Gen Z participants is to remain for a duration of 1 to 4 years.

The city of Semarang has seen significant growth in MSMEs, particularly in the F&B sector (Khoirunnisa et al., 2025). Some F&B MSMEs in Semarang face challenges in retaining Gen Z employees. Based on interviews with two F&B MSME owners, it was found that some Gen Z employees do not stay on until the end of their training period. The owner of an iced tea SME admitted that out of several employees who participated in a three-day training program, only one or two remained on staff as permanent employees. Meanwhile, the owner of a catering SME noted that some young employees were unable to complete the three-month training period. Additionally, the catering owner mentioned that Gen Z employees generally stay with the company for a maximum of two years.

This study focuses on two subdistricts in the city of Semarang, Tembalang and Banyumanik. These two subdistricts share a common characteristic: they are educational hubs. The presence of universities provides opportunities for the growth of MSMEs, particularly in the F&B sector. As shown in Figure 1, Tembalang and Banyumanik subdistricts rank among the top five areas with the highest number of F&B MSMEs in Semarang City. Tembalang subdistrict ranks first with 483 F&B MSMEs, while Banyumanik subdistrict ranks third with 404 F&B MSMEs. The large number of F&B MSMEs in Banyumanik and Tembalang subdistricts indicates a high level of business activity that requires operational staff. The F&B sector provides employment opportunities for both recent graduates and college students, as it also offers part-time job opportunities (Hermawati & Winarsih, 2025). This situation has led to Generation Z dominating the workforce in F&B MSMEs (Fauziah et al., 2026)



Source: SEMAR MAP (2025)

Figure 1. Data on the Number of F&B MSMEs at Semarang in 2025

Previous research on organizational commitment has been influenced by financial compensation, the non-physical work environment, and person-job fit. However, there are still discrepancies in the finding indicating a research gap. Research by Musa & Tawe, (2023), Herdiansyah & Firdaus, (2025) and Nugraha, (2022) states that financial compensation has a positive and significant effect on organizational commitment, meanwhile finding by Sebayang & Ferine (2023). Differences in finding were also observed in the non physical work environment, where Krishnabudi et al. (2023), Qomariani et al. (2022) Malt & Nasution (2025) found a positive and significant effect on organizational commitment, while Riyaningsih & Saddewisasi (2024) obtained different result. Furthermore, research on person job fit has also inconsistent result, with Harefa & Dirbawanto (2024) and Duwita & Utami (2025) finding a positive effect on organizational commitment, whereas Rahayu & Sholichin (2021) found no significant effect. This study aims to investigate the impact of financial compensation, the non-physical work environment, and person job fit on the organizational commitment of Generation Z

employees in food and beverage micro, small and medium enterprises located in the Tembalang and Banyumanik subdistricts.

Literature Review

Theory of Work Adjustment

The Theory of Work Adjustment is used to explain the possible causes of high or low employee commitment in the workplace. This theory explains that employee commitment arises from a fit between individual characteristics and a reciprocal interaction between employees and the organization, in which employees need work to meet their needs, while the organization provides various resources to meet employees' needs, such as salary, a conducive work environment, prestige, and so on. If the needs of both parties are met, employees and the organization respond by maintaining the existing employment relationship (maintenance behavior). If the opposite occurs, it will lead to behavior aimed at changing the situation (adjustment behavior), such as an employee choosing to leave their job (Guan et al., 2021; Yuan & Gao, 2022)

Organizational Commitment

Organizational commitment is a way of thinking that expresses a company's need, duty, or desire to keep its people. Some workers stick with a firm or organization because they have an emotional connection to it. Workers with this type of emotional connection usually perform better on the job, have strong attendance records, and display organizational citizenship, all of which are critical to an organization's or business's success (Demars et al., 2023). According to Wardhana (2024), organizational commitment is defined as an individual's strong desire to be part of a specific company, the willingness to actively work toward accomplishing their tasks, and the conviction and awareness to implement the organization's values and goals. Organizational commitment is a disposition that signifies an individual's allegiance to the organization and entails a continual engagement in the organization's achievements and advancements.. Indicators of organizational commitment include Identification with the organization, Involvement, Moral obligation and Loyalty (Moreno-menéndez et al., 2025).

Financial Compensation

Financial compensation encompasses all types of compensation received by employees as a return for their contributions to a business, including wages, benefits, and bonuses. Compensation can serve to recognize employees, attract potential candidates, and improve employee retention. Compensation must meet several criteria: it must be fair, adequate, commensurate with the value of the work, and in line with industry standards (Septiani et al., 2024). According to Umul et al. (2021) indicators of financial compensation include salary and wages, bonus, allowance and facilities.

Non Physical Work Environment

The non-physical work environment refers to conditions related to workplace relationships, including interactions with supervisors, coworkers, and subordinates (Annajib et al., 2022). Meanwhile, according to Azizah & Helmy, (2024) the non-physical work environment consists of conditions that cannot be physically observed but whose effects can be felt—such as a sense of safety, comfort, and peace of mind. A company that prioritizes a positive work environment will have a positive impact on employee performance (Fajriyanti et al., 2023). According to Wijaya, (2024) indicator of non physical work environment include social support, organization culture, working atmosphere, and employee relations.

Person Job Fit

Person job fit refers to the degree of alignment between job characteristics and demands and an employee's abilities, skills, knowledge, and personal characteristics, enabling the employee to effectively fulfill the tasks and responsibilities of that job (Aqsa et al., 2026). Pudjiarti et al., (2020) emphasize that individuals must possess adequate technical skills to be able to complete all their work. If an employee is able to perform their work well, that employee can provide added value to the organization or company. Work is seen not just as a relationship of hierarchy but also as a mechanism by which individuals can interact with others and engage in meaningful activities. The more the values of the job align with an employee's personality, the greater the employee's potential to be innovative. According to Nugraha & Ramdansyah, (2022) indicator of person job fit include alignment of skills, alignment of knowledge, alignment of needs and alignment of desires.

Hypothesis Development

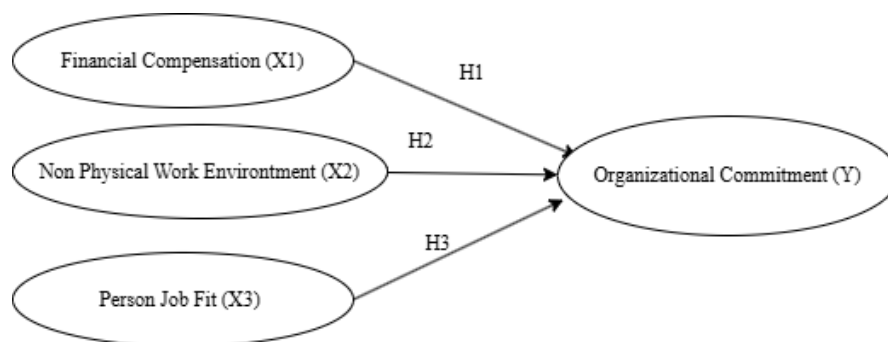


Figure 2. Conceptual Framework

Financial Compensation to Organizational Commitment

The primary and most important aspect of the relationship between a company and its employees is financial compensation. If the level of compensation provided by the company tends to be low, it will result in low employee loyalty and satisfaction, which in turn will lead to high turnover rates. Conversely, if a company can provide fair and adequate financial compensation, employees will be more motivated and will not hesitate to devote all their abilities and energy to improving their performance (R. Ardiansyah et al., 2021). Research findings by Musa & Tawe (2023) indicate that the provision of financial compensation has a significant effect on increasing organizational commitment. Based on this discussion, the research hypothesis can be stated as follows:
H1: Financial compensation influences organizational commitment

Non Physical Work Environment to Organizational Commitment

A conducive work environment plays a crucial role in boosting motivation, because an uncomfortable and unsupportive work environment can lead to work-related stress, reduce productivity, and increase employee turnover (Setiawan et al., 2025). According to Donelan, (2026) a good workplace is one that encourages positive interpersonal interactions among employees, providing

leadership support, and provides sufficient workspace. This aligns with research by Krishnabudi et al. (2023), which states that the non-physical work environment has a positive and significant influence on organizational commitment. Based on the above discussion, the second hypothesis of this study can be stated as follows:

H2: The non-physical work environment influences organizational commitment

Person Job Fit to Organizational Commitment

Person job fit is one of the factors that indicate employee organizational commitment in performing their duties at a company (Ardiansyah et al., 2024). A good fit between employees' knowledge, skills, abilities, and job characteristics can enhance job satisfaction and foster organizational commitment (Shah & Ayub, 2021). Various studies indicate that person job fit has a positive and significant effect on organizational commitment, as demonstrated in research by Harefa & Dirbawanto (2024) and Duwita & Utami (2025). In light of this discourse, the third hypothesis of this research can be articulated as follows:

H3: Person Job Fit influences Organizational Commitment

RESEARCH METHOD

This study uses a quantitative research design, in which data acquisition, data

analysis, and findings are conveyed in quantitative format. The population of this study is Gen Z employees who work in F&B MSMEs in Tembalang and Banyumanik sub-districts. The sampling technique used non-probability sampling with a purposive sampling approach, and the required sample size was calculated using the formula by Hair et al., (2018), namely the number of indicators multiplied by a scale of 5–10. In this study, a scale of 10 was used in the sample calculation with 16 indicators, resulting in a total of 160 respondents. Data gathering techniques encompassed questionnaires, interviews, and a study of existing literature. The questionnaires were

disseminated through Google Forms and subsequently examined employing multiple linear regression with SPSS 25.

FINDINGS AND DISCUSSION

Data Collection and Sample

The primary data were gathered through questionnaires given to the respondents. This study involved 160 respondents who are Generation Z employees working at F&B MSMEs in the Banyumanik and Tembalang subdistricts of Semarang City. The following is an explanation of the analysis of respondent characteristics, as Table 1 shows

Table 1. Respondents' Characteristics

	Amount	Percentage
Gender		
Male	72	45%
Female	88	55%
Age		
18 – 20 years old	30	18,8%
21 – 23 years old	47	29,4%
24 – 26 years old	56	35%
27 – 29 years old	27	16,9%
Types of Businesses in the Workplace		
Beverage Outlets	54	33,8%
Restaurants/Eateries/Food Stalls	40	25%
Bakery	24	15%
Catering	3	1,9%
Coffee Shop/Café	39	24,4%
Work Location		
Tembalang	87	54,4%
Banyumanik	73	45,6%
Length of employment (n)		
1 year ≤ n < 3 years	150	93,8%
3 years ≤ n < 5 years	10	6,3%

Source : Raw Data Processed (2026)

Table 1 indicates that out of 160 total respondents, females comprised the predominant portion at 55%, and males represented 45%. The predominant age group among respondents was 24–26, comprising 35%, followed by 21–23 at 29.4%, then 18–

20 at 18.8%, and finally 27–29 at 16.9%. The categories of enterprises in which participants were employed were beverage outlets at 33.8%, succeeded by restaurants/eateries/food stalls at 25%, coffee shops/café at 24.4%, followed by bakeries at

15%, and the remaining individuals engaged in catering at 1.9%.

Instrument Test

Validity and Reliability Test

Validity testing is performed to establish whether the questions in a questionnaire are measuring what they are supposed to be measuring. The instrument is regarded valid if the sig value for the variable indicators in the study is less than 0.05. Reliability test is a tool to measure the quality of the questionnaire that is an indicator of a

variable or construct. Reliability of a questionnaire is demonstrated by the fact that replies to the statements are consistent. Reliability test passing criterion is the Cronbach Alpha value more than 0.70 (Ghozali, 2021).

According to Table 2, all indicators exhibited a significant level below 0.05, and every research variable demonstrated a Cronbach's alpha over 0.07. It can be inferred that every research variable is both legitimate and dependable.

Table 2. Result of Validity and Reliability Test

Variables	Indicator	Sig.	Cronbach's Alpha
Financial Compensation	Salary and wages	0.000	0.883
	Bonus	0.000	
	Allowance	0.000	
	Facilities	0.000	
Non Physical Work Environment	Social Support	0.000	0,814
	Organization Culture	0.000	
	Working Atmosphere	0.000	
	Employee Relations.	0.000	
Person Job Fit	Alignment of skills	0.000	0,850
	Alignment of knowledge	0.000	
	Alignment of needs	0.000	
	Alignment of desires.	0.000	
Organizational Commitment	Identification with the organization	0.000	0,926
	Involvement	0.000	
	Moral obligation	0.000	
	Loyalty	0.000	

Source: Processed Primary Data (2026)

Classical Assumption Test

Normality Test

A normality test is employed to ascertain the presence of any confounding variables inside a regression model. The foundation for decision-making in a normalcy assessment is established by the

Kolmogorov-Smirnov test. Data are said to follow a normal distribution when the asymptotic significance value exceeds 0.05 (Ghozali, 2021). Table 3 indicates a significance value of 0.079, beyond 0.05, suggesting that the data follows a normal distribution.

Table 3. Normality Test Result

Asymp. Sig	Threshold Value	Description
0.079	0.05	Normally distributed

Source: Processed Primary Data (2026)

Linearity Test

A linearity test is conducted to ascertain if the independent and dependent variables create a linear relationship. The standard for successfully passing the linearity assessment is that the Deviation from

Linearity (sig.) value must exceed 0.05 (Ghozali, 2021). According to Table 4, the deviation from linearity (sig) values for all variable correlations exceed 0.05, hence satisfying the linearity assumption.

Table 4. Result of Linearity Test

Correlation Between Variables	Deviation from Linearity (sig.).	Sign standard
Financial Compensation (X1) to Organizational Commitment (Y)	0,833	0,05
Non Physical Work Environment (X2) to Organizational Commitment (Y)	0,362	0,05
Person Job Fit (X3) to Organizational Commitment (Y)	0,662	0,05

Source: Processed Primary Data (2026)

Multicollinearity Test

The multicollinearity ascertains that there is no substantial correlation between independent variables. The multicollinearity test passes if the Tolerance value is > 0.1 and the VIF value is < 10 (Ghozali, 2021). Based

on Table 5, each variable has a Tolerance value beyond 0.1 and a VIF value below 10; thus, it may be inferred that there is an absence of correlation among the independent variables.

Table 5. Multicollinearity Test Result

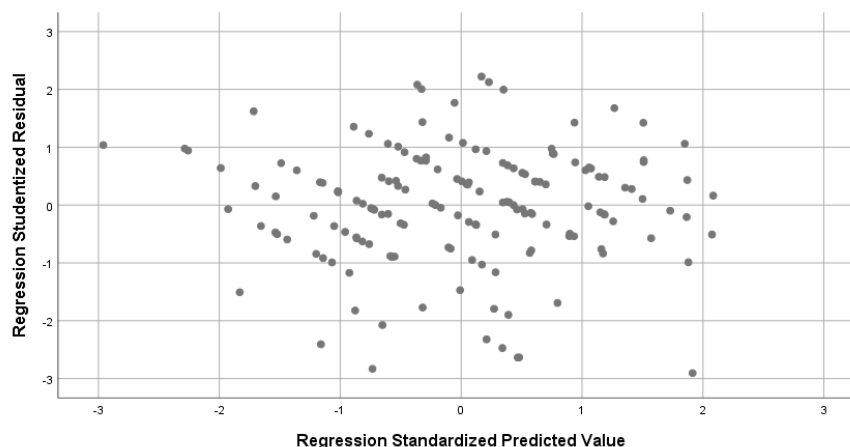
Variables	Tolerance Value	VIF Value
Financial Compensation	0,999	1,001
Non Physical Work Environment	0,992	1,008
Person Job Fit	0,991	1,009

Source: Processed Primary Data (2026)

Heteroscedasticity Test

A heteroscedasticity test is applied to ascertain the presence of heteroscedasticity within the residuals. The existence or nonexistence of heteroscedasticity is identified by a scatterplot. If a distinct pattern is absent, meaning the data points are dispersed both above and below the 0 line on

the Y-axis, then there is no indication of heteroscedasticity (Ghozali, 2021). According to the scatterplot depicted in Figure 3, the data are allocated both above and under the 0-axis. The findings of this visualization validate the absence of heteroscedasticity in the regression model.



Source: Processed Primary Data (2026)

Figure 3. Result of the Heteroscedasticity Test (Scatterplot Graph)

Hypothesis Test

F Test (Simultaneous Test)

The F-test assesses whether all independent variables exert a simultaneous influence on the dependent variable within a regression framework. Furthermore, the F-test is employed to evaluate the comprehensive appropriateness of the model. The foundation for decision-making in a concurrent test is that the computed F-value exceeds the tabulated F-value, and the significance level is below 0.05 (Ghozali,

2021). The F-value from the table with a significance threshold of 0.05 is 2.70.

The F-test findings in Table 6 indicate that the computed F-value of 58.367 exceeds 2.70, and the significance level of 0.000 is below 0.05. The result indicated that financial compensation, non physical work environment, person job fit had simultaneous effect on organizational commitment of Generation Z employees in the food and beverage micro, small and medium sector in Banyumanik and Tembalang subdistricts.

Table 6. F Test Result

Model	df	F	sig
Regression	3	58,367	0,000
Residual	155		
Total	158		

Source: Processed Primary Data (2026)

T Test (Partial Test)

The t-test is used to evaluate the partial effect of each independent variable on the dependent variable in a regression model (Iba & Wardhana, 2024). A hypothesis is accepted if the t count value is greater than the t-table and the significance level is less than 0.05 (Ghozali, 2021). The t-table is determined using the formula: $t\text{-table} = t(\alpha/2; n-k-1) = t(0.05/2; 100-3-1) = (0.025; 98)$, resulting in a table t-value of 1.985. From

Table 7, it can be seen that the three independent variables have t-count > t-table and significance value < 0.05. According to Table 7, it is evident that all three independent variables exhibit a t-count exceeding the t-table and a significance value below 0.05. Consequently, it can be inferred that **Ha1 is affirmed and H01 is dismissed, Ha2 is affirmed and H02 is dismissed, Ha3 is affirmed and H03 is dismissed.**

Table 7. T Test Result

Independent Variable	t-count	Sig
Financial Compensation	8,384	0,000
Non Physical Work Environment	8,045	0,000
Person Job Fit	7,403	0,000

Source: Processed Primary Data (2026)

Coefficient of Determination (R^2)

The coefficient of determination (R^2) is used to measure the proportion of the dependent variable that is explained by the independent variables in a regression model (Ghozali, 2021). According to Table 8, the Adjusted R^2 value recorded was 0.521,

indicating that the factors of Financial Compensation, Non-Physical Work Environment, and Person Job Fit explain 52.1% of the variance in Organizational Commitment, with the remaining 47.9% affected by other unexamined variables..

Table 8. Result of the Coefficient of Determination

Model	R	R^2	Adjusted R^2
1	0,728	0,530	0,521

Source: Processed Primary Data (2026)

Multiple Linear Regression

Multiple linear regression analysis is employed to examine the correlation between the dependent variable (organizational commitment) and two or more independent variables, which in this research encompass financial compensation, the non-physical

work environment, and person-job compatibility. The aim is to ascertain the impact of the independent factors on the dependent variable, both separately (partially) and in conjunction. (Iba & Wardhana, 2024).

Table 9. Multiple Linear Regression Result

Model	Standardized Coefficients	
	Beta	Sig.
1 (Constant)		0,073
Financial Compensation	0,462	0,000
Non Physical Work Environment	0,445	0,000
Person Job Fit	0,409	0,000

Source: Processed Primary Data (2026)

According to Table 9, the equation for multiple linear regression is as follows:

$$Y = 0,462X_1 + 0,445X_2 + 0,409X_3$$

This equation indicates that all independent factors exert a beneficial impact on organizational commitment. Should financial compensation, non physical work environment, person job fit, organizational commitment will likewise escalate, and vise versa. Financial compensation is the dominant factor influencing organizational commitment.

CONCLUSIONS

The study's outcomes reveal that financial compensation, non physical work environment, and the person job fit positively and significantly impact organizational commitment, both partially and simultaneously. These findings indicate that Gen Z employees expect rewards commensurate with their contributions, a comfortable and supportive work environment, and jobs that align with their

abilities and personal characteristics. Therefore, owners of F&B sector SMEs need to address these needs by providing fair compensation, fostering open and mutually respectful working relationships, and assigning employees to roles that match their abilities and interests.

Limitation & Further Research

This study has limitations regarding its scope, as it only involved Generation Z employees at F&B MSMEs in the Tembalang and Banyumanik subdistricts of Semarang City. The diversity of business types also leads to differences in management characteristics, work environments, and compensation, which may influence respondents' perceptions. Moreover, employing a cross-sectional design solely reflects circumstances at one specific moment.

Further studies are advised to broaden the scope of the study and concentrate on particular categories of food and beverage enterprises to produce more precise outcomes. Investigations might also formulate a framework that regards job satisfaction as an intermediary element influencing organizational commitment and utilize a longitudinal approach to monitor shifts in Generation Z's commitment over time.

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