

## Factor Affecting Organizational Citizenship Behaviour and Employee Performance in Banking Sector

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### ABSTRACT

This study aims to analyze the role of individual characteristics, organizational commitment and job satisfaction on employee performance with an organizational citizenship behavior (OCB) mediation mechanism in the banking industry in Indonesia. The data analysis used was quantitative analysis. Data collected by random sampling technique with questionnaire disseminated online using Google Form to 122 employees. Data was analyzed using SEM-PLS via SmartPLS application. The results verified that individual characteristics had a significant effect on employee performance. However, organizational commitment and job satisfaction do not have an effect on employee performance. Furthermore, individual characteristics, organizational commitment and job satisfaction have a significant effect on OCB. Then OCB has a significant effect on employee performance. In addition, OCB mediates in part the influence of individual characteristics on employee performance. While OCB perfectly mediates the effect of organizational commitment and job satisfaction on employee performance

### Keywords

Individual characteristic, organizational commitment, job satisfaction, OCB, employee performance, banking sector

### INTRODUCTION

In an era of globalization with fierce competition and rapid change, companies face increasingly complex challenges in an effort to retain and improve employee performance, especially in companies in the field of services such as banking. Employee performance is a key factor influencing business success and continuity (Vosloban, 2012). Currently, many companies engaged in banking want to strengthen the company's position to be able to occupy a position as a market leader. This step is carried out by considering market developments, service innovation to support the market plays the most important role in encouraging efficiency and technology adopted by banks (Lee et al., 2021). Adjustments made by the company will have an impact on changes in the nature of work. These changes can cause problems, especially for employee performance (Ufuophu-Biri and Iwu, 2014). However, this change was made by the company with the aim of achieving maximum profits.

Work experience in a small period of time from the millennial generation is also a problem that will reduce millennial performance at work, so it will be a serious problem for organizations. This problem is the basis for researchers to find out more about important factors that contribute greatly to employee performance. One of the regionally owned banking companies in Indonesia, which has the largest assets and millennial generation employees with a percentage of 80.14% is banking sector which is the highest in Indonesia.

One of the increased employee performances is affected by individual characteristics (Jalil et al., 2015). Individual characteristics are influenced by factors such as age, marital status, gender, and length of service that are objectively and easily obtained from a person's personal track record (Judge & Robbins, 2017). In addition, individual characteristics can also be influenced by physical and intellectual abilities and personality such as heredity, environment, situation, and also personality

traits. The characteristics of the millennial generation can provide benefits for organizations to improve organizational performance (Wang and Wirsching, 2015).

The millennial generation plays an extra role in the conceptualization of various research operational variables, especially Organizational Citizenship Behavior (OCB). OCB is defined as individual behavior that is discretionary, does not directly and explicitly accept imbalances from the formal system, and whose overall effectiveness drives the functioning of the organization (Podsakoff et al., 2000). This behavior does not require a job description, but is a personal choice, so it is free and voluntary. One of the factors that can shape OCB is individual character. Hetty van Emmerik & Euwema (2007) prove that personality includes three types of OCB, namely conscientiousness, agreement, openness have a positive effect on employee OCB, while extraversion and emotional stability have a negative effect on OCB.

In addition, an important aspect that influences OCB is organizational commitment. Podsakoff (1997) and Organ et al., (2005) stated that satisfaction, organizational commitment and trust in leadership are mediators affecting OCB. Meanwhile, the better employee OCB commitment will increase organizational commitment (Feather & Rauter, 2004). Employee commitment reflects employees' feelings of pride in the organization and strengthens the bond between employees and the organization which is believed to be able to increase OCB.

Job satisfaction from millennial employees is a key factor in improving an employee's performance at work. An employee was more motivated to give their best when their satisfied with their work. Interestingly, however, job satisfaction can also often encourage employees to engage in OCB, which can have a positive impact on their performance. The higher of employee personality, organizational commitment and job satisfaction, the higher the performance will be, if mediated by Organizational Citizenship Behavior it will also be higher (Indarti, et al., 2017).

Employee performance is the result achieved because it is motivated by work and satisfaction with the work that has been done. Every individual will most likely face unexpected situations in the process of achieving his needs by working and adding experiences that will make a person advance in life (Maharjan, 2012). Mangkunegara (2009) said that performance is the result of work based on the quality and quantity achieved by employees in carrying out the work given to them. According to Nawawi (2006), performance is the answer to what someone has achieved after doing something. Work performance is the outcome of a person's work in execute the tasks assigned to him, based on skills, experience, dedication, and time. Performance is a person's achievement during a certain task period in accordance with predetermined and agreed standards, goals or work criteria (Rivai, 2004). According to Mangkunegara (2005) performance has indicators of individual factors and environmental factors. Meanwhile, according to Latifah et al., (2024) performance indicators are quantity of work, quality of work, knowledge of work, creativity, cooperation, trustworthiness, initiative and personal qualities.

Individual characteristics have a sense as characteristics of individuals or identifiers that are able to provide individual differences from one another in an organization. Individual characteristics include individual biographical characteristics such as gender, age, tenure, perception, marital status, employment status, and family size (Robbins, 2002). Robbins and Judge (2017) add that individual differences include personality, values, and abilities. These individual characteristics result in differences in each individual. Individual differences are one of the currently widely

researched concepts associated with work behavior. Then, individual character is seen as the driving force of individuals to grow and develop and employers firmly believe that skills can be learned on the job when new employees work alongside their colleagues. Individual character is what is carried out to express values and is something that brings out the power of leadership, adaptability, achievement, positive attitude, and emotional intelligence that is needed (Boe and Bang, 2017). In addition, Armstrong (2009) suggests that some individual characteristics that influence employee behavior at work are emotional, personality, ability, attitude and intelligence.

Several previous researchers investigating the role of individual characteristics on employee performance, among others, were conducted by Grobelna (2018) which measured the influence of individual characteristics on employee performance in the hospitality industry, showing that individual characteristics have a positive and significant effect on the performance of hospitality employees. Furthermore, it is strengthened by research conducted by Hanafi (2016) on the influence of individual characteristics on employee performance. Research conducted at PT. PLN Lahat Branch. The study sample was 107 employees based on the census. Data analysis using structural equation modeling (SEM) with the Lisrel application program. The results showed that individual characteristics had a positive and significant effect on employee performance. Franco & Prata (2019) also found that individual characteristics can improve the performance of SMEs. Meanwhile, Zanardi & Brusa (2023) found the same results in hospitals. Then the influence of individual characteristics on OCB carried out by Setyarini & Setiawan (2020) found a significant influence on village-owned enterprises in Indonesia. Chandra & Qomariah (2020) found that individual characteristics can drive OCB in teachers. Based on several previous studies, the hypothesis proposed:

H<sub>1</sub> = Individual characteristic has a significant effect on employee performance

H<sub>2</sub> = Individual characteristic has a significant effect on OCB

Organizational commitment is defined as a psychological connection that employees must stay in the organization by accepting the organization's values and goals and valuing them personally. According to Robbins (2002) organizational commitment is the stage where employees recognize a certain group and still maintain status as a member of a group in an organization. Employees who feel that the organization treats them fairly tend to reciprocate the organization by increasing engagement commonly referred to as increased commitment (Meyer and Allen, 1991). Organizational commitment is very important to support employee performance in the employment contract for the first time when entering the workforce, from this commitment the organization can assess how much each employee wants to see the progress of his organization and achieve all the goals that the organization wants, because organizational commitment is one of the determining factors of employee relations with the organization that can help the organization achieve success (Meyer and Allen, 1997).

Based on social exchange theory (Cook et al., 2013) it is used as a theoretical basis to explain the variable of organizational commitment. A work environment with a high level of fairness will encourage trust and confidence which is a key driver of organizational commitment. Committed employees will stay with their organization, especially if they are affectively committed. This happens because affective commitment is based on values and goals that are in line with the individual's goals and organizational goals. Therefore, attachment involves a genuine desire to stay, not

a continuation or normative commitment (Wombacher and Felfe, 2017). Organizational commitment is very attractive because it is proven to reduce the desire to move employees (Sahi and Mahajan, 2014). If the level of commitment that employees have is low, it can stimulate withdrawal attitudes towards employees such as the desire to move (Bashaw and Grant, 1994). Gaudet and Tremblay (2017) put forward three indicators in measuring organizational commitment, namely affective commitment, ongoing commitment and normative commitment. Eliyana et al (2019) and Loan (2020) found that organizational commitment has an effect on employee performance. Nurjanah et al. (2020); Ridwan (2020); Indarti et al., (2017) found that organizational commitment has a significant and positive effect on OCB. Based on several previous studies, the hypothesis proposed:

H<sub>3</sub> = Organizational commitment has a significant effect on employee performance

H<sub>4</sub> = Organizational commitment has a significant effect on OCB

Job satisfaction is defined as a pleasant or positive emotional state resulting from an appraisal of a person's job or work experience (Locke 1976). It explains the difference between an individual's expectations, needs, or values about the job and what is actually done. According to Robbins (2008), job satisfaction as a general attitude of an individual towards his job. Meanwhile, according to Hasibuan (2013), job satisfaction is an emotional attitude that is pleasant and loves his job. This attitude is reflected by work morale, discipline, and work performance. Job satisfaction is enjoyed at work, outside of work, and a combination of the two. In addition, job satisfaction has been identified as a direct antecedent of move intent, where higher levels of job satisfaction predict a decrease in move intent (Hellman, 1997). Job satisfaction contributes significantly to employee performance (Khan el, 2016). Job satisfaction is often linked to theories of fairness, psychology and motivation.

Several previous researchers conducted by Sembiring (2019), Valaei and Jiroudi (2016) revealed a significant positive influence between job satisfaction on employee performance in the Police Institution and the media industry in Malaysia. Job satisfaction with indicators of income, promotion, supervision, operational conditions, co-workers, and nature of work are predictors of employee performance. This is supported by research by Anis Eliyana et al (2019) and Riyadi (2019), where job satisfaction has a positive impact on employee performance. Fitrio et al. (2019); Dubey et al (2023); Nurfitriyana & Muafi (2023) found that job satisfaction has a significant effect on employee performance. Based on several previous studies, the hypothesis proposed:

H<sub>5</sub> = Job satisfaction has a significant effect on employee performance

H<sub>6</sub> = Job satisfaction has a significant effect on OCB

Organizational behavior is choice behavior that is not mandatory for formal work but supports the effective functioning of the organization (Robbins and Judge, 2006). This behavior is also referred to as extra-role behavior. OCB also refers to behavior that goes beyond an employee's normal responsibilities. This includes avoiding conflict, helping others sincerely, doing hard work patiently, being involved in organizational activities, and carrying out tasks outside of the main duties as instructed (McShane & Glinow, 2015). The behavior required by organizations is not only in-role behavior, but also extra-role behavior. Employee performance is a combination of in-role and extra-role behavior (Williams and Anderson, 1991). Organ (1988) explains OCB as the behavior of employees who exceed the requirements of their formal roles



either real or intangible. Employees who perform extra-role behaviors show improved employee performance so OCB will be a behavior that can benefit the organization.

Research conducted by Prabasari et al. (2018) found that organizational citizenship behavior has a significant effect on employee performance. The results of this study are supported by research conducted by Indarti et al. (2017) which shows that OCB affects the performance of lecturers in Makassar, Indonesia. In addition, Harwiki (2016) show that OCB has a positive and significant effect on the performance of female cooperative employees in Indonesia. Gupta et al. (2024) and Gullifor et al (2023) found that OCB has an impact on employee performance. OCB has potential as a mediating variable as has been done by Nurrohmat (2022) and Gupta et al. (2024) who found OCB as a mediation between personality and performance. Based on several previous studies, the hypothesis proposed:

H<sub>7</sub>: OCB has a significant effect on employee performance

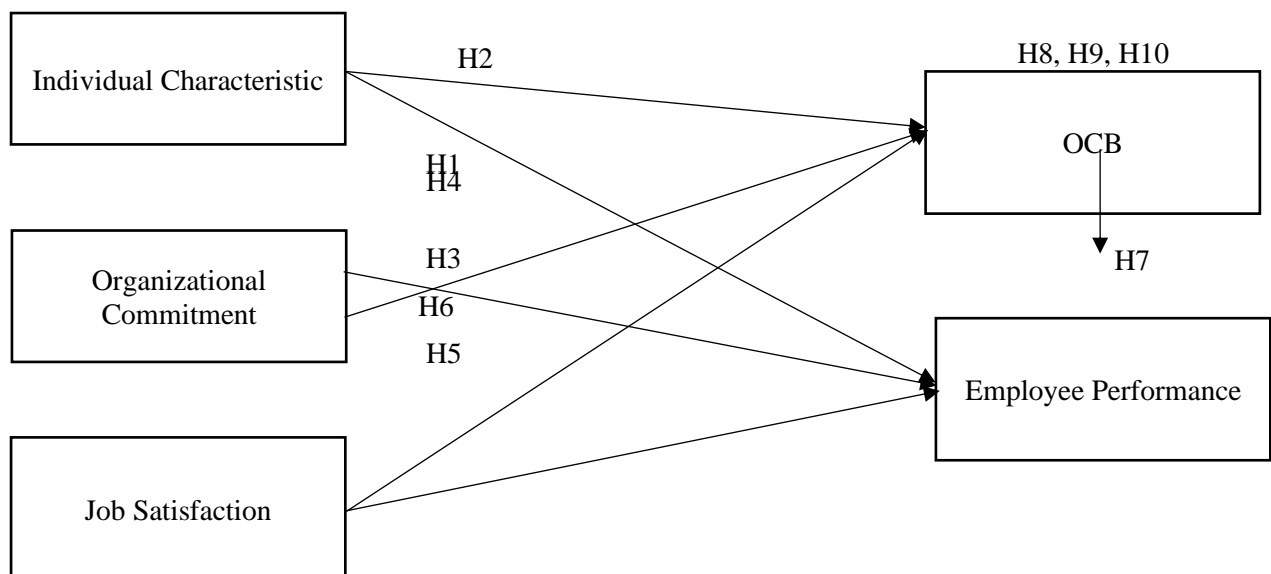
H<sub>8</sub>: OCB mediates the influence of individual characteristics on employee performance

H<sub>9</sub>: OCB mediates the influence of organizational commitment on employee performance

H<sub>10</sub>: OCB mediates the influence of job satisfaction on employee performance

## METHOD

This study was conducted in the banking industry in Indonesia with a population of 650 which was distributed using google form, so that using random sampling, a sample of 122 questionnaires was obtained that had been filled out and returned. Quantitative analysis in the form of surveys is used to answer the hypotheses that have been proposed. An explanatory approach is used to explain the relationship of the independent variable to the dependent variable. The structural equation modeling partial least square (SEM-PLS) method is used to test the validity, reliability and testing of research hypotheses. Using the help of SmartPLS program version 3. The reason for using SEM-PLS is because this study uses formative indicators with first order and complex models, so the SEM-PLS method is very suitable for use in this study (Hair et al. 2017).



**Figure 1:** Conceptual Model of the Study; Source: Authors

## RESULT AND DISCUSSION

**Table 1: Demographic Respondent**

	Categories	Frequency	%
<b>Gender</b>	Man	84	69%
	Woman	38	31%
<b>Age</b>	20-27 years	17	14%
	28-43 years	92	75%
	>44 years	13	11%
<b>Education</b>	Senior High School	10	8%
	Bachelor	104	85%
	Postgraduate	8	7%

Table 1 shows the demographics of respondents from the 122 data collected, consisting of 69% men (84). The majority are aged 28-43 years 75% (92), have a Bachelor's educational background 85% (104).

### Measurement Model

#### Validity Test

**Table 2: Discriminant Validity Analysis (HTMT Ratio)**

	1	2	3	4	5
(1) Individual Characteristic					
(2) Organizational Commitment	0.67				
(3) Job Satisfaction	0.65	0.78			
(4) OCB	0.80	0.73	0.73		
(5) Employee Performance	0.66	0.70	0.66	0.67	

The HTMT value in this study was used to test the validity of the discriminant provided that the HTMT value must be less than 0.85 and can be declared valid. Table 3 shows that all latent variables used have heterotrait monotrait (HTMT) values smaller than 0.85 so that they can be declared valid.

#### Reliability Test

**Table 4: Reliability Analysis**

Latent Variables	Cronbach's Alpha	Composite Reliability	AVE
Individual Characteristic	0.91	0.92	0.56
Organizational Commitment	0.92	0.92	0.60
Job Satisfaction	0.94	0.94	0.63
OCB	0.92	0.94	0.63
Employee Performance	0.95	0.95	0.61

Reliability testing is used to measure the reliability of a variable by looking at Cronbach's alpha and composite reliability values provided that they meet the minimum limit of 0.70. In Table 4 it is known that all variables used, namely individual characteristic, organizational commitment, job satisfaction, organizational citizenship behavior and employee performance are declared reliable.

*Structural Model*

**Table 5: R-square**

Variables	R Square	Adjusted R Square
OCB	0.54	0.52
Employee Performance	0.79	0.78

Based on Table 5, it is known that the variables OCB and employee performance have R square values of 0.54 and 0.79, which means that the individual characteristic, organizational commitment, job satisfaction variable can explain the variables of OCB at 54%. Then, employee performance is influenced by individual characteristic, organizational commitment, job satisfaction and OCB by 79%. While other variables outside this research model explain the rest.

Furthermore, the goodness of fit testing uses predictive relevance with the Q-square formula as follows:

$$Q^2 = 1 - (1 - R^2_1)(1 - R^2_2)$$

$$Q^2 = 1 - (1 - 0.540)(1 - 0.796)$$

$$Q^2 = 0.66$$

$$Q^2 = 66 \text{ percent}$$

The results of the predictive relevance calculation above obtained a Q-square value of 66%. This shows that 66% of the model in this study can be explained by variations in the latent variables studied, while latent variables outside the research model explain the rest. Furthermore, the predictive relevance value is categorized as good because it is above 0.36.

**Table 6: Hypothesis Test**

Hypothesis	Coefficient	T Statistic	P Values	Result
Individual Characteristic -> Employee Performance	0.32	5.42	0.00	Accepted
Organizational Commitment -> Employee Performance	0.05	0.63	0.52	Rejected
Job Satisfaction -> Employee Performance	0.14	1.80	0.07	Rejected
Individual Characteristic -> OCB	0.29	2.65	0.00	Accepted
Organizational Commitment -> OCB	0.32	2.51	0.01	Accepted
Job Satisfaction -> OCB	0.22	2.08	0.03	Accepted
OCB -> Employee Performance	0.49	9.15	0.00	Accepted

The results of hypothesis testing in Table 6 show that the t-statistical values on the individual characteristic path to employee performance are (5.42 > 1.96) and *p-value* (0.00 < 0.05) so that it can be concluded that hypothesis 1 is accepted. So it can be concluded that individual characteristics have a significant and positive influence on employee performance. Hypothesis two regarding the effect of organizational commitment on employee performance (0.63 < 1.96) and *p-value* (0.52 > 0.05), because it has a *p-value* greater than 0.05 and a t-statistic value greater than 1.96, hypothesis 2 is rejected. Hypothesis three regarding the effect of job satisfaction on employee performance is 1.80 which means less than 1.96 and has a *p-value* (0.07 > 0.05), because it has a *p-value* greater than 0.05 and a t-statistic value greater than 1.96, hypothesis 3 is rejected.

The fourth hypothesis suggests that the influence of individual characteristics on OCB (2.65 > 1.96) and *p-value* (0.08 < 0.05) hypothesis 4 is accepted. Then, the effect of organizational commitment to OCB (2.51 > 1.96) and *p-value* (0.01 < 0.05)

concluded hypothesis 5 accepted. The effect of job satisfaction variables on OCB (2.08 > 1.96) and *p-value* (0.03 < 0.05) concluded hypothesis 6 accepted. Hypothesis seven regarding the effect of OCB on employee performance (9.15 > 1.96) and *p-value* (0.00 < 0.05) concluded hypothesis 7 is accepted.

**Table 7: Mediation Test**

Hypothesis	Path Coefficient	T Statistic	P Values	Result
Individual Characteristic -> OCB -> Employee Performance	0.14	2.60	0,09	Accepted
Organizational Commitment -> OCB -> Employee Performance	0.16	2.27	0,02	Accepted
Job Satisfaction -> OCB -> Employee Performance	0.11	2.09	0,03	Accepted

Based on the results of hypothesis testing in Table 7 shows that the t-statistical value on the individual characteristic path to employee performance through OCB is 2.60 which means greater than 1.96 and has a *p-value* of 0.09 < 0.05 so that it can be concluded that hypothesis 8 is accepted. So it can be concluded that individual characteristics have a significant and positive influence on OCB-mediated employee performance. Furthermore, the t-statistic value on the path of organizational commitment to employee performance through OCB is 2.27 which means greater than 1.96 and has a *p-value* of 0.02 < 0.05 so that it can be concluded that hypothesis 9 is accepted. So it can be concluded that organizational commitment has a significant and positive influence on employee performance mediated by OCB. Finally, the t-statistic value on the job satisfaction path to employee performance through OCB is 2.09 which means greater than 1.96 and has a *p-value* of 0.03 < 0.05 so that it can be concluded that hypothesis 10 is accepted. So it can be concluded that job satisfaction has a significant and positive influence on employee performance mediated by OCB.

**Discussion**

Individual characteristics have a significant effect on employee performance. The better the management of individual characteristics in an organization or company can drive improved employee performance, the further that individual character is seen as the driving force of individuals to grow and develop and employers firmly believe that skills can be learned on the job when new employees work alongside their colleagues. The results of this study are in line with previous research from Hanafi (2016); Grobelna (2018); Brahmasari & Mujanah (2017); Riyadi (2019) who agrees that individual characteristics can improve employee performance. Furthermore, individual characteristics are empirically proven to have a significant effect on OCB. The better the management of individual characteristics in an organization or company can encourage improved employee performance. The results of this study are in line with previous research from Epsilandri and Muhammad (2020) who agrees that individual characteristics can increase employee OCB.

Organizational commitment has no significant effect on employee performance. The results are in line with previous research from Eliyana (2019) which found that organizational commitment is unable to improve employee performance. Some causes insignificant results. First, most employees assume that commitment to the organization is an obligation that should exist among employees in carrying out their duties as the system does not make their performance higher. Second, as employees at work should have a good attachment in their duties because they consider it as an



obligation that they should do so that it has nothing to do with their performance directly. In addition, the higher the level of organizational commitment of employees can encourage an increase in employee OCB, further that organizational commitment is the stage in which employees recognize a certain group and still maintain status as a member of a group in an organization (Robbins, 2006). Employees who feel that the organization treats them fairly tend to reciprocate the organization by increasing engagement commonly referred to as increased commitment (Meyer and Allen, 1991). The results of this study are in line with previous research from Eliyana et al. (2019); Nurjanah et al. (2020) who agree that organizational commitment can increase employee OCB.

Job satisfaction owned by millennial employees does not have a significant effect on the performance of these employees. There are several causes that the author put forward due to insignificant results. First, most employees assume that job satisfaction is an individual right that directly cannot improve their performance. Some of these dissatisfactions have proven to make millennial employees unable to improve their performance directly. This is in line with the findings of Riyadi (2017) who found that job satisfaction did not have a significant effect on employee performance. Management must pay more attention and provide direction regarding promotion opportunities / career paths to employees so that they are encouraged to work in totality and bring out their best potential. In addition, the higher the level of employee job satisfaction can encourage an increase in employee OCB. Then in line with the findings of Nurjanah et al. (2020) who obtained research results showing that job satisfaction has a significant and positive effect on OCB.

The better the level of OCB employees can drive improved employee performance, the further OCB is a preferred behavior that does not become a formal work obligation but supports the effective functioning of the organization. This behavior is also referred to as extra-role behavior. OCB also refers to behavior that goes beyond the employee's normal obligations (Robbins and Judge, 2017). The results of this study are in line with previous research from Prabasari et al. (2018); Indarti et al. (2017); Harwiki (2016) who agrees that OCB can improve employee performance.

This study uses OCB variables as a mediation between the influence of individual characteristics, organizational commitment and job satisfaction on the performance of millennial employees at the Bank. The addition of OCB variables as mediation in this study was done because OCB variables have an impact that can affect employee performance. There are several research results related to the influence of individual characteristics, organizational commitment and job satisfaction on OCB, and OCB has an influence on employee performance, giving rise to the assumption that OCB has a role as a mediation between individual characteristics, organizational commitment and job satisfaction on employee performance. In addition, one of the factors that affect employee performance is OCB. OCB is one of the initial conditions for the emergence of employee performance.

## **CONCLUSIONS**

The results of this study show that individual characteristics have a significant effect on employee performance. However, organizational commitment and job satisfaction do not affect employee performance directly. Then, individual characteristics, organizational commitment and job satisfaction directly affect OCB. OCB also has a significant effect on employee performance. Furthermore, OCB acts

as a partial mediation on the influence between individual characteristics on employee performance. Then, OCB acts as a partial mediation on the influence between organizational commitment and job satisfaction on millennial employee performance in banking employees in Indonesia.

This study has several limitations such as, conducted in the banking sector in Indonesia, so that researchers can then conduct studies in other sectors with the model presented in this study. In addition, this research is only carried out in banking in Indonesia so that the object of research can be expanded to other developing countries such as Malaysia and India, especially to the millennial generation. Then, this variation of the study explains 66% of the factors that affect employee performance, so there is still a gap for future researchers to look for other factors that can improve employee performance. Finally, this study uses one mediation variable, namely OCB, researchers can then look for other mediation variables and consider serial mediation.

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