# The Influence of Organizational Citizenship Behavior, Job Characteristics, Job Satisfaction and Organizational Commitment on Employee Performance in Banking Industry

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# **Abstract:**

The goal of the study was to ascertain how the performance of employees of Islamic Bank was impacted by job characteristics, organizational commitment, job satisfaction, and organizational citizenship behavior. Data for this quantitative study were gathered through distributing questionnaires and using library records. This study's sample is a saturated sample. 42 people participated in the survey as responders in total. Multiple linear regression is the method of data analysis that has been applied. The study's findings revealed that organizational citizenship behavior, work happiness, organizational commitment, and job characteristics all have a major impact on how well employees of Islamic Bank perform. Additionally, this study demonstrates that organizational citizenship behavior, work happiness, organizational commitment, and job characteristics all have a substantial impact on the performance of Islamic Bank personnel. The percentage indicates that the factors of work qualities, organizational commitment, job happiness, and organizational citizenship behavior may account for 55.5% of the performance variable. While other elements or variables not included in this research account for the remaining 44.5%.

**Keywords**: job characteristics, organizational commitment, job satisfaction and organizational citizenship behavior, performance.

# **INTRODUCTION**

The Islamic banking industry has become popular recently since it was able to survive the 1997-1998 monetary crisis, when many conventional banks experienced a collapse. Islamic banking is growing, as evidenced by the increasing number of Islamic banks that are established in Indonesia. It was recorded that, based on OJK SPS publication data as of December 2017, the number of sharia banks in the category of Sharia Commercial Banks (BUS) totaled 13 units, Sharia People's Finance Banks (BPRS) totaled 167 units, and Sharia Business Units (USS) totaled 21 units. In comparison to OJK SPS statistics as of December 2016, this number has increased. At that time, there were 13 Islamic Commercial Banks (BUS), 21 Islamic Business Units (USS), and 165 Islamic People's Finance Banks. With the increasing number of Islamic banks in Indonesia, the competition between Islamic banks is becoming increasingly competitive (http://www.ojk.go.id).

The emergence of many new Islamic banks has led to competition among Islamic banks, especially in their products, services, and human resources. Every Islamic bank has savings and loan products with their respective advantages and disadvantages. An example of a superior product for one of the sharia banks, including BNI Syariah Bank, has four superior products, namely Griya Hasanah, Hasanah Savings, and Hasanah Wakaf. Bank Syariah Mandiri, which will be the locus of this research, has five superior products, namely: gold pawn, gold installments, griya financing, pension funding, and mabrur savings. The more products that are created, the more services must be able to be improved by players in the Islamic banking industry so that their businesses can continue to survive and develop. Excellent products and services must be supported by credible and quality resources (http://Republika.co.id).

But the banking industry's continued expansion has not been matched by sufficient human resources. especially those in human resources who have experience with Islamic finance. Lack of Islamic banking academics, where most schooling is more focused on the introduction of conventional economics than Islamic economics, is another reason why Islamic banking still lacks enough human resources in its sector. Because it bears the name of Sharia, the Islamic banking industry has a higher need to take this into account (http://www.serambinews.com). A person working in Islamic banking must present an image that is representative of the caliber of the workforce in the industry understanding of the Islamic banking industry, honesty, commitment, self-confidence, discipline, and being happy to serve are some of the images that need to be owned by human resources who work in the Islamic banking sector to fill job demands in banking. These demands are not only the responsibility of the individual, but also the responsibility of the organization to optimize HR performance in line with organizational performance (Aini, 2016).

Employee loyalty will have an impact on employee commitment in the organization, which is also a factor for improving performance and innovation. An employee who has high organizational commitment will always try to develop himself for the betterment of the organization (Robbin & Judge, 2009). Further explaining the loss of employee commitment means the organization loses support and loyalty from employees (Edward et al., 2022). Noncommitted workers frequently disregard company goals, break policies, and lose interest in their jobs. Employees are required to perform better, which is their responsibility, but in order to advance corporate goals, job happiness is required. Where the company is in charge of ensuring that its employees are happy with their jobs. Work satisfaction is related to how one feels or thinks about their work, their pay, their possibilities for advancement or education, their supervision, their coworkers, their workload, and other factors. The firm is supposed to offer good attention to its employees in order for them to feel content with their work because doing so will help them produce the best possible work results (Handoko, 2012).

#### LITERATURE REVIEW

#### Performance

Performance is the degree to which objectives are met when specific tasks are carried out. The word "performance" is derived from "job performance," "labor performance," or "real achievement" (Rosari et al., 2022). Performance is the end result of an employee's ability to complete tasks effectively and in accordance with the tasks assigned to him. Performance is the degree to which objectives are met when specific tasks are carried out. Individual performance is also described by Simanjuntak as the degree of accomplishment or work outcomes of a

person based on goals that must be accomplished within a specific amount of time. Performance is the end outcome of a person's work toward the tasks and responsibilities delegated to him (Tobing & Diana, 2016).

#### Job Characteristics

Job characteristics are considered to be ones that influence performance. In general, the characteristics of the job mean that the job description is a guideline for work and that its implementation can achieve satisfaction. The existence of work in an organization is organized beginning with job design, which entails choosing the tasks that different employees or groups of employees will perform (Sipayung et al., 2022). The objective is to arrange tasks in a way that satisfies organizational, technological, and behavioral requirements. The identification of multiple aspects of a job that concurrently increase organizational effectiveness and job satisfaction is known as a job feature (Mathis & Jackson, 2011).

#### **Organizational Commitment**

The following are common definitions of organizational commitment: (a) a strong desire to continue belonging to a particular organization; (b) a desire to promote business at a high level on behalf of the organization; and (c) a belief certainty in acceptance of the values and goals of the organization (Sutrisno et al., 2023). In other words, commitment is a way of thinking that reflects a person's loyalty to their employer and is a constant process by which members of an organization can exhibit their concern for the institution's success and prosperity. Employee loyalty to the protected organization is referred to as organizational commitment. Workers are eager to contribute to the advancement of the company and are keen to stay with it (Mangkunegara, 2011).

# Job Satisfaction

Positive feelings about one's job as a result of assessing its qualities are referred to as job satisfaction. Careers necessitate communicating with coworkers and superiors, adhering to organizational guidelines and performance goals, and putting up with less-than-ideal working conditions, among other things (Wibowo, 2016). Work satisfaction expresses our thoughts and feelings towards our employment (Maulidya et al., 2021).

# Organizational Citizenship Behavior

Organizational behavior (OCB) is a behavior that employees choose to engage in that is not formally required of them at work but still helps the organization run smoothly (Putri, 2018; Rifky, 2017).

# **METHODOLOGY**

Quantitative research was the method used in this investigation. Primary data for this study came from surveys given to Islamic bank staff. In-person discussions, questionnaires, and literature reviews were all used as data gathering methods. Census sampling, also known as saturation sampling, was the method of sampling employed in this study. 44 samples were gathered for this investigation, and the total population was the same as the number of samples.

#### **CASE STUDIES**

The statistical descriptive test findings revealed that the performance variable had a minimum answer of 23 and a maximum answer of 35 respondents who completed questionnaires, with an average total answer of 29.57 (the average answer of respondents who obtained through distributing questionnaires) and a standard deviation of 2.87243. Variable job characteristics have a minimum answer of respondents obtained from distributing questionnaires of 26 and a maximum response of respondents obtained from distributing questionnaires of 40, with an average total answer of 32.92 (the average answer of respondents obtained through distributing questionnaires) and 3.40296 as the standard deviation. With an average total answer of 37.35 (the average response of respondents obtained through questionnaire distribution) and a standard deviation of 3.49788, the job satisfaction variable has a minimum response of 29 and a maximum response of 45. With an average total answer of 41.73 (the average answer of respondents obtained through distributing questionnaires) and a standard deviation of 3.31338, the organizational

citizenship behavior variable has a minimum answer of respondents obtained from distributing questionnaires of 36 and a maximum answer of respondents obtained from distributing questionnaires of 50. A minimum response of 29 and a maximum response of 45 were achieved while distributing questionnaires, with an average total response of 41.78 (the average respondent's answers collected through the distribution questionnaire) and a standard deviation of 4.92646.

The significance threshold for the findings of the job characteristic hypothesis test is 0.006. The significance level being less than 0.05 suggests that the job characteristics variable has a positive and substantial impact on performance. The findings of this study support Mathis and Jackson's (2011: 194) theory, which holds that job characteristics are one of the variables influencing performance. The identification of multiple job features that concurrently increase organizational efficiency and job satisfaction is what Otmo (2012: 342) refers to as "job characteristics." The findings of this study support other studies that shown that job factors significantly affect employee performance. As well as numerous earlier studies that concurred that job features significantly enhance employee performance.

The findings of this study show that work factors significantly and favorably affect performance. Work characteristics are the ways in which a job is organized inside an organization, starting with the design of the job itself and identifying the tasks that different employees or groups of employees perform on a daily basis. The objective is to arrange tasks in a way that satisfies organizational, technological, and behavioral requirements. Thus, the characteristics of work in an organization will affect performance because the characteristics of the work are distinguished into more specific job characteristics, then they are arranged starting from the job design and based on the needs and abilities of employees to complete the tasks assigned, so that in carrying out their work, employees will be more focused on the characteristics of the job specified. The performance of its employees will be improved by work that is completed in a concentrated manner.

The organizational commitment variable's hypothesis test results have a significance level of 0.000. Given that the organizational commitment variable's significance level is less than 0.05, this suggests that organizational commitment has a positive and substantial impact on performance. These findings suggest that performance will be impacted by organizational commitment. The findings of this study support Mathis and Jackson's (2011: 113) notion regarding the variables affecting performance in the psychological component of work attitude. Work involvement, organizational commitment, and job satisfaction are three attitudes that are associated to work attitude in organizational behavior. The findings of this study support earlier research that found organizational commitment which includes emotional commitment, normative commitment, and continuity commitment has a considerable impact on the productivity of workers at PT Nusantara III in North Sumatra. Further to supporting other studies, this research shows that organizational commitment has a simultaneous and indirect impact on employees' performance at Lukas Tours and Travel.

According to the study's findings, organizational commitment affects performance in a good and significant way. A strong desire to stay a member of a certain organization, a desire to promote business at a high level on behalf of the organization, and a belief with certainty in acceptance of the principles and aims of the organization are all examples of organizational commitment. Employee commitment to the organization will therefore have an impact on performance since motivated employees will constantly work harder to meet their performance goals, which will advance the organization.

A significance threshold of 0.008 has been determined for the work satisfaction variable's hypothesis test findings. Given that the job satisfaction variable's significance threshold is less than 0.05, this suggests that job contentment has a positive and substantial impact on performance. This demonstrates how contented workers have an impact on their performance outcomes. The findings of this study support Mathis and Jackson's (2011: 113) theory of the elements that affect performance in the psychological factor area, specifically work attitude. Job satisfaction is the incorrect organizational conduct in relation to work attitude. The findings of this study support earlier studies that claimed job happiness has a substantial impact on Giant Hypermarket Mall Olympic Garden Malang employees' performance. Also, it supports earlier research that found organizational commitment has a simultaneous and limited impact on employees' performance at Lukas Tours & Travel.

The findings of this study show that performance is significantly and favorably impacted by job satisfaction. Positive feelings about one's job as a result of assessing its qualities are referred to as job satisfaction. Performance

will be affected by job satisfaction because, if it can be achieved, employees will feel good about their work, which will have an effect on their performance. When someone is happy with their job, they will act in a good way; in contrast, when they are unhappy with their employment, they will act in a negative way.

The significance level for the findings of the organizational citizenship behavior hypothesis test is 0.022. Given that organizational citizenship behavior's significance level is less than 0.05, this suggests that it has a positive and substantial impact on performance. This demonstrates how an employee's organizational citizenship activities will impact the outcomes of their performance. The study's findings are consistent with the hypothesis, which claims that initiative, which is synonymous with organizational civic behavior, is one of the elements that also affects performance. According to the idea, OCB is defined as a worker's voluntary conduct to go above and beyond his responsibilities or commitments in order to develop or benefit his organization. These findings also support earlier study that found organizational citizenship behavior to have a substantial impact on Perumnas Jakarta employees' performance. The findings of this study also support earlier research that claimed employee performance is significantly influenced by organizational citizenship behavior. In the call center sector is Infomedia Nusantara.

According to the findings of the hypothesis test, the F value was 42,000 and the significance level was 0.000. This indicates that it is practical to employ this regression model. It may be concluded that work qualities, organizational commitment, job satisfaction, and organizational citizenship behavior have a simultaneous and significant impact on employee performance because the significance level is less than 0.05. The hypothesis put out, according to which performance is influenced by psychological elements, and that these psychological aspects are translated into perceptions, roles, work attitudes, personality, and motivation, is supported by the study's findings. Work involvement, organizational dedication, and job happiness are all examples of what is meant by work attitude. Organizational variables are another element that affects performance. Organizational factors are defined more broadly as things like job design, leadership, and reward systems. Initiative, which has the same meaning as the organizational citizenship behavior (OCB) study measure, is one of the variables that affects performance. It may be claimed that among the variables that affect performance, job qualities, organizational commitment, job satisfaction, and organizational citizenship conduct all play a role.

#### CONCLUSION

The following findings can be taken from the analysis and discussion that were conducted using multiple linear regression: Employee performance in Islamic Banks is significantly influenced by job factors. Employee performance at Islamic Banks is significantly influenced by organizational commitment. The effectiveness of Islamic Bank personnel is significantly influenced by their level of job satisfaction. Employee performance in Islamic Banks is significantly influenced by organizational citizenship behavior. Workplace dedication, work happiness, and organizational citizenship behavior all have a big impact on how well employees of Islamic Bank perform.

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