

OCB in Banking: A Mediating Model of Psychological Capital, Workload, and Job Satisfaction

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Abstract

Maron Tourism Village Management is an innovative program implemented by Village-This study aims to evaluate the effects of psychological capital and workload on OCB, and the mediating contribution of job satisfaction in Bank Indonesia representative area West Sumatera and Pematang Siantar. A purposive sampling technique with single criteria was used for 82 permanent bankers. Then, their responses to the online questionnaires were proposed and analysed by assisting Smart-PLS Software's latest version with the technique of Structural Equation Model (SEM) and path-analysis in two-tail criteria. The result shows that all relationships were tested can be stated in line with research expectations.

Keywords: Job Satisfaction; Organizational Citizenship Behavior; Psychological Capital; Workload

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INTRODUCTION

Robbins (2018) argues that organization success related to the ability of its members to make positive contributions in achieving organizational goals, in which the organization needs members who are willing to do more than routine tasks and perform beyond expectations, especially in today's working era, organizations really need members who can play extra roles either inside or outside the workplace (Helmi, 2021).

According to Zaki (2018), OCB means employee contributions that go beyond work standards, such as assisting coworkers, volunteering for additional tasks, complying with workplace rules and procedures. Alshaabani, Naz, and Magda (2021) also added OCB as discretionary behavior that is recognized, either explicitly or not through the formal system, and overall functions effectively and efficiently. OCB also reflects pro-social behavior which involves positive, constructive and meaningful actions (Reiley and Jacobs 2019).

One of Bank Indonesia's vision is to stabilize the value of Indonesian Rupiah, and it will be achieved by managing the mission in three areas such as currency, payment system, and financial system stability (Hidayat et al. 2021). Bank Indonesia representative offices in the area of West Sumatera and Pematang Siantar were chosen as the research object due to several problems with psychological capital and workload that affect employee job satisfaction and OCB. The main factor that affects inequality behavior (OCB) is the quality of working

life (QWL), because QWL reflects the employees perspective on their welfare needs and it also lead to low career development (Parsa & Temin, 2019).

QWL is a holistic concept that involves fair compensation, social integration, and safe, healthy working conditions In organization (Beigi & Temin, 2019). It also can create a chance to enhance individual skill and employee potential (Nareehan, Hassan, and Maamur hairunnissa 2019). OCB is not only affect by QWL, but also affected by knowledge management. Robbins (2018) states that knowledge management involves the ability to work by understanding and motivating others. In the study of Affandi et al (2021), stated that QWL affects OCB employees who get better QWL are capable of acting according to existing norms and becoming a habit of carrying out daily tasks. Ebaid and El-Sayed (2009) also states that QWL also has a significant impact on OCB.

In the other side, Aryani and Widodo (2020) stated that knowledge management has a positive relationship on OCB, and it also supported by the study of Ebaid & El-Sayed (2009), which found that similar effect of the relationship between knowledge management and OCB. According to Hidayat et al (2021), job satisfaction reflects a positive emotional attitude and it related to balancing between expectation and benefit given. Employee job satisfaction impact on Organizational Citizenship Behavior (OCB), in which it voluntarily help colleagues in completing tasks due to feel happier and satisfied with the work (Darto et al. 2015).

METHODs

This study directed to permanent employees in Bank Indonesia representative offices area of West Sumatera and Pematang Siantar, and recorded 82 participants were participated to help the research success. A quantitative approach with explanatory design was used (Sekaran and Bougie 2016), in which the data were collected throughout online method distribution by the assistance of google-form questionnaires (Yuliani et al. 2021). In term of sampling technique, purposive sampling used by single criteria of permanent employee.

Regarding to questionnaires references, it packages in the form of table which can be shown in the table 1.

Table 1. Questionnaires References

Research Variable	Author	Number of question
Psychological capital	Luthans (2018)	8
Workload	Valdehita (2017)	6
Job Satisfaction	Schermerhorn (2018)	10
Organizational citizenship behavior	Podsakof (2017)	10

Source: Secondary data (2024)

All item indicators are packaged in the form of *Likert* scale ranging 1 to 5 (Sekaran and Bougie 2016).

In the techniques of analysis, this study use Smart-PLS software latest version to assist structural equation model (Average Variance Extracted > 0,5, Composite Reliability > 0,7, HTMT < 0,85, and R-square > 0,33), and path-analysis ($T > 1,96$ & $P \leq 0,05$) (Hair et al., 2014), while IBM SPSS latest version used to descriptive analysis. Regarding to mediating contribution, Sobel Method have chosen as calculation references (Hu et al. 2022), in which the VAF score lower than 20% indicates low mediating contribution, and the VAF score ranging 20 to 80% indicates partial mediation effect, then over than 80% indicates full mediation effect (Hair et al., 2010).

RESULT AND DISCUSSION

Research participants are dominated by man (82,92%) and only 17,18% woman. Recorded participants ages ranging 31 to 35 years (42,68%), 37,80% ages ranging 36 to 40, 7,30% ages below than 30 years, and 12,19 ages over than 40 years. The majority of them well-educated in bachelor degree (S1), and 3,65% master, 2,43% Diploma III, and 1,25% SHS. Dominantly participants having work experience over than 5 years (91,46%) and only 8,54% participants having work experience less than 5 years. They mostly married (93,90%), and only 6,10% single. The presentage of depens recorded 64,63% having 3 to 4 person, and 35,37% having less than 3 person. The participants from Bank Indonesia representative area West Sumatera recorded 58,53%, and Pematang Siantar 41,46%, in which 19,51% as manager assistant, 28,04% are staff, 43,90% are executor, and 8,53% are executor assistant. As many as 56,09% stated they have monthly income in the range of IDR 11 to 15 millions, 19,51% ranging IDR 16 to 20 millions, 15,85% received over than IDR 20 millions, and 8,53% received less than IDR 10 millions.

Further, the second part that have to explain is participant responses regarding to the indicator proposed on each variable, and it shown in the figure 1 below.

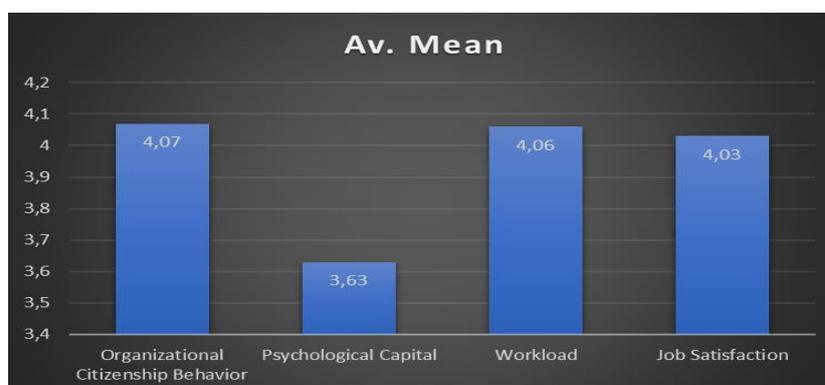


Figure 1. Descriptive Statistics

Organizational Citizenship Behavior (OCB) has mean accumulative of 4,07 and it is classified high responses. As analyze, the value of responses to the OCB seems like gives the signal to

the company about the potential development, because most of employee having high integrity and contribution. The mean accumulative of OCB is almost in line with the mean accumulative for workload (4,06), meaning that OCB can makes workload become positive emotional. On the other hand, participants responses to the job satisfaction are included in the high category with an accumulative mean value of 4,03, it was confirmed that the company support to the employees are classified adequate level and overall expectations and reality of the benefits given are balances and stand in ideal category for the current workload. Further, low accumulative mean value of psychological capital (3,63) indicates Bank Indonesia need to upgrading employee mindset through educational forum.

In the third part, the measurement scale explains as to the only crucial point that became prerequisite of the model assessment, and it can be seen in the table 2 below, in which the references for convergent validity is Average Variance Extracted (AVE) scores (Yuliani et al. 2021), while discriminant validity refers to Heterotrait-Monotrait Ratio (Hult et al., 2015). Further, the reliability on each variable refers to composite reliability (Heale and Twycross 2015).

Table 2. Measurement Scale

	Average Variance Extracted	Composite Reliability	Adj. R-Square
Workload	0,690	0,917	
Job Satisfaction	0,711	0,899	0,338
Psychological Capital	0,651	0,797	
Organizational Citizenship Behavior	0,639	0,909	0,837

Source: Smart-PLS Latest Version

According to the table 2, all the variables can be stated pass the convergent validity and reliability test, in which each variable had scores of Average Variance Extracted (AVE) > 0,5, and composite reliability > 0,7. Means that the items indicator on each variable classified strong internal consistency and high accuracy. The Adjusted R-square also indicates that the model have strong impact 83,7% to the OCB. Further, to ensure the items indicator haven't double meaning, the discriminant validity by Heterotrait Monotrait Ratio (HTMT) shown in the table 3 below:

Table 3. Heterotrait-Monotrait Ratio (HTMT)

	WL	JS	PC	OCB
Workload				
Job Satisfaction	0,615			
Psychological Capital	0,625	0,509		
Organizational Citizenship Behavior	0,729	0,483	0,56	

Source: Smart-PLS Latest Version

According to the table 3 above, each variable can be stated pass the discriminant validity through Heterotrait-Monotrait Ratio (HTMT), it was proven by the constructs value on each variable less than perquisite of 0,85. Furthermore, the path-analysis shown in the table 3, there

are seventh relationships was measured, viz:

Table 4. Path-Analysis

	Original Sample (O)	T-Statistic	P-Value
Psychological Capital ->Organizational citizenship behaviour	0,438	5,183	0,000
Workload ->Organizational citizenship behaviour	-0,442	-4,509	0,000
Psychological Capital -> Job Satisfaction	0,344	2,703	0,009
Workload -> Job Satisfaction	-0,283	-3,367	0,002
Job Satisfaction ->Organizational citizenship behaviour	0,158	2,336	0,020
Psychological Capital -> Job Satisfaction->Organizational citizenship behaviour	0,145	2,481	0,000
Workload-> Job Satisfaction ->Organizational citizenship behavior	-0,331	-3,352	0,000

Source: Smart-PLS Latest Version

Table 4 above shows that psychological capital has a positive and significant effect on OCB ($t=5,183$ and $p=0,000$) and job satisfaction ($t=2,703$ and $p=0,009$), these results indicated that employee psychological capital have increased their sense of concern for completing work-tasks beyond the limits expected by the company, and it also increases their sense of gratitude for the benefits provided. These results are triggered by several factors such as the high level of concentration of employees, the employees can be categorized established, and most of them earning above IDR 11 millions monthly. In the relationship between psychological capital and OCB, this result in-line with previous findings (Çiftçi and Yildiz 2019; Qian et al 2020). In the relationship between psychological capital and job satisfaction, it also in-line with several studies (Alshebami, 2021; Ning et al., 2021).

Further, the relationships among workload on OCB ($t=-4,509$ and $p=0,000$), and job satisfaction ($-3,367$ and $p=0,002$) found negative and significant effects. These results mean that the current workload does not burden employees so it can increase their creativity and desire to exceed company expectations. It is triggered by the majority of employees have a Bachelor's degree and have work experience of more than 5 years and are over 30 years old. According to Hidayat et al (2021), employees who have more than 5 years of experience and are over 30 years old can be declared established employees, because the majority of them already have sufficient skills to overcome work problems. These findings are in-line with the previous study (Dwomoh, Gyamfi, and Luguterah 2019). Yuliani et al (2021) also stated that the established employee will be more understand the way to do effective work, so the heavy work quantities will not affects their productivity and achievement.

Job satisfaction was directly found to have a significant effect on OCB ($t=2,336$ and $p=0,020$), and also found to contribute significantly to mediating the relationship between psychological capital and OCB (2,481 and $p=0,000$), as well as workload on OCB ($t=-3,352$



and $p=0,000$). These results mean that the role of job satisfaction felt by employees while working at Bank Indonesia representative area West Sumatra and Pematang Siantar can be stated fulfilled.

In regard to the relationship between job satisfaction and OCB, these results are in line with previous research findings (Anggraini and Lo 2020; Asgari, Taleghani, and Abadikhah 2018), and it means that employees with high salaries will be happier at work, even though the company provides a large quantity of work. On the mediating effect of job satisfaction, these results are in line with several findings (Abdurrahmat 2019; Na-Nan, Roopleam, and Wongsuwan 2019). These findings suggest that job satisfaction which is created due to the high psychological capital of employees and the suitability of the workload given will increase employee creativity to completing task above the specified standards, it is due to the freedom felt by established employees has a big impact on their work behavior.

CONCLUSION

Organizational citizenship behavior is described as a discretionary behavior demonstrated by employees which is directly or recognized by a formal reward system and promotes effective functioning of an organization. The high work demands at the central bank should be balanced with the benefits provided to employees, so that their workload does not feel so heavy. The current situation has described conditions that are very conducive, but along with the growth in employee expectations due to developments over time, the central bank should carry out periodic evaluations of employee satisfaction and workload, because this will significantly influence employees' desire to work beyond their normal duties. In this research, it is indicated that the established employees at the object of this research have high integrity and professionalism.

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