

## **Influence of Public Perception on Islamic Banking**

**Pengaruh Bauran**

Faculty of Economics  
Muslim University  
Indonesia

### **ABSTRACT**

*The purpose of this research was to test and empirically analyze the effect of commitment, culture, and organizational support on Organizational Citizenship Behavior. The mediating role of job satisfaction. The design of this research using survey method with the collection of data in cross-section through the questionnaire. Simple random sampling is used on 200 employees, hypothesis testing using Structural Equation Modeling (SEM). This study provides evidence that commitment, culture and organizational support is a positive and significant effect on the job satisfaction. The other causality shows that organizational commitment and organizational support is a positive and significant effect on the Organizational Citizenship Behavior. The organizational culture and job satisfaction is positive but not significant effect on Organizational Citizenship Behavior. Job satisfaction is not a mediating role in explaining the effect of commitment, culture and organizational support on Organizational Citizenship Behavior. The practical implications of this research provide increased knowledge and understanding of the employees and the management to make changes in Organizational Citizenship Behavior of the Islamic banking employees to the good direction through organizational commitment and organizational support. The limitations of this study on the sample size using only permanent employees and the Islamic Banks just so limit the ability to generalize the results of the research findings. Originality of research provides basic configuration modeling development towards using SEM and conceptual models that proved the effect of commitment, culture and organizational support to increased Organizational Citizenship Behavior to employees-good direction by entering the job satisfaction*

*Keywords: organizational commitment, organizational culture, organizational support, job satisfaction, organizational Citizenship Behavior*

### **Introduction**

Employees who are good (good citizens) will display the organizational citizenship behavior (OCB) in the environment, so that the Organization would be better with the presence of employees who work for the extra roles or good citizens (Markoczy & Xin, 2004). Organizational Citizenship Behavior (OCB) is individual behaviour that is free (discretionary) which are not directly recognized by the formal reward system and simultaneously encourage the organization function more effectively (Organ, 1990).

Implementation of the OCB in Indonesia practice unwittingly already underway since long ago, as was the case at the World Islamic banking as one of the organizations that survive from the influence of the global crisis that hit the world while on the other hand organisations felt the consequences of the global crisis, the phenomenon is due to several factors, one being the employee factor in carrying out her work always displays the OCB is shown in one of the important pillars of the seven pillars of development policy of National Islamic banking Human resources (i.e., the creation of SDI) are of high quality and is shown through employee volunteerism to help between fellow colleagues and give you his full attention on his fellow co-workers, high attendance rates exceeding the standard set (a norm) and adhering to an informal rules to maintain order that gives benefits to organizations directly (Indonesian Banking Booklet, 2012).

The Other factors, namely the contribution of educational strategies and dissemination of Islamic banking travelled and performed together between Bank Indonesia with the industry in the form of Ib campaign either to let as well as financing has been able to enlarge market share Islamic banking into  $\pm 4.3\%$  (Islamic Banking Outlook, 2013). The statement that the Islamic Banking Industry is an industry that does not suffer from the negative impact of the global crisis (Indonesian Banking Booklet, 2012:18) disputed through empirical evidence which suggests that an increase in the quantity of employees at Indonesia's Islamic banking sector is not offset by the improved quality of human resources. The condition can be seen from the quality of our employees of Islamic banking in Indonesia is lower compared to the quality of our employees of Islamic banking in Malaysia (Ascarya & Yumanita, 2008).

The condition indicates that employee performance is generally still low. The low performance of the employees demanded the necessity of rapid change, which demands all of the citizen's organization in particular employees of the Islamic banking to be able to adapt effectively to improve their performance. For that still need to do more research about factors that can increase the OCB employees. Many factors can shape the creation of the OCB, one of which the most important is job satisfaction, the statement is so logical to assume that job satisfaction is the main determinant OCB employees, employees who feel a high sense of satisfaction can explain the Organization in a positive, helpful co-workers, and make their performance surpassed estimates of normal, more satisfied employees have a high level of compliance against the call of duty , because they are eager to repeat their positive experience of the work that he has done (Robbins & Judge, 2008:113). The research gap in analyzing the influence of job satisfaction against the OCB discovered that there was a distinct influence on the intrinsic and extrinsic job satisfaction against two types of OCB-s (Williams & Anderson, 1991). Job satisfaction, both extrinsic and intrinsic is very important in predicting the behavior of organizational citizenship, that the intrinsic and extrinsic job satisfaction has a positive relationship with the OCB-O but not with OCB-I (Mohammad *et al.*, 2011).

## **Literature Review**

### **Organizational Commitment (OC)**

Organizational commitment is one of attitude. Because a person's feelings reflect the OC (like or dislike) to organizations where he worked. OC is an orientation of individuals against organizations which includes loyalty, identification and engagement. OC is thus the orientation of an active relationship between the individual and the organization. The orientation of the relationship resulted in the individual over the will itself is willing to give something and something given that describes its support for the achievement of the objectives of the Organization (Colquitt *et al.*, 2009). The OC is the relative strength of individual identification and involvement in specific organizations, including trust, support for the purposes and values of the Organization, a willingness to use the earnest efforts for the benefit of the Organization and a strong desire to maintain membership in the organization. OC has three components:

- (a) A strong belief and acceptance of the goals and values of the Organization,
- (b) Willingness to exert sufficient effort on behalf of the Organization, and
- (c) A strong desire to maintain membership in the organization.

This commitment or attitude of affective commitment belongs because related to the extent to which individuals feel their personal values and goals in accordance with the values and objectives of the organization. The greater value between congruency and goals of the individual and the value of the destination organization then OC will be higher. So based on that statement can be explained that OC refers to the goal of identifying employees with the purpose of the Organization, the will deploy throughout the Organization's interests and the ability to shake off to remain part of the Organization (Mowday *et al.*, 1982)

The measurement OC on this study, that employee commitment to the Organization has three main factors, namely:

- (1) Identification of individuals to organizations, which manifest in the form of trust in an organization and can eventually modify the objectives of the Organization,
- (2) The employee's participation in work activities are extremely important in fostering the commitment of employees,
- (3) Loyalty; employees in your organization have the meaning as the willingness of someone to give precedence to the interests of the Organization, even if it is seen to be done at the expense of their interests without expecting any reward (Mowday *et al.*, 1979).

Previous studies indicate that OC directly influence positively and significantly to job satisfaction (Sahin *et al.*, 2001; Chang *et al.*, 2000). The findings of the researchers got a rebuttal, that OC has a negative effect and insignificant on job satisfaction (Yiing & Ahmad, 2009). Other causality was built in this study, namely the effect of OC on the OCB, empirical evidence shows that OC significantly effect on OCB (Rezaiean *et al.*, 2010; Chang *et al.*, 2011; Noor *et al.*, 2012; Sjahruddin *et al.*, 2013). The results of some of these research findings got objections from some other researchers, which OC did not significantly affect on OCB (Williams & Anderson, 1991; Alotaibi, 2001; Begum,

Noorjahan, 2005; Vilela *et al.*, 2008). Some other researchers analyzed the relationship OC with the OCB, finds that not all the dimensions of a significant organizational commitment and likewise, that the normative commitments and associated significant affective commitment with a continuance commitment has no significant effect on OCB (Meyer *et al.*, 2002; Gautam *et al.*, 2004). The inconsistency of the relationship of these two variables also found that significant affective commitment effect with OCB on dimensions of affective commitment and altruism are not significantly influence with OCB on dimensions of compliance (Kim, 2006).

### Organizational culture

Smaller in scope corporate culture of national culture, that organizational culture is a system of shared meaning shared by members of the Organization, the organization that distinguishes with other organizations. The meaning of representing a perception by the organization members. Explained that the culture of the Organization as well as the culture on a tribe that has some rules and restrictions which determine how its members will act towards others and towards the people outside the Organization (Robbins & Coulter, 1999). Organizational culture has a few functions within an organization, namely;

- 1) Culture have a role in determining boundaries, i.e. creating a difference between one organization by another organization,
- 2) Culture serves to convey a sense of identity to the members of the Organization,
- 3) facilitate the forwarding Culture of commitment to achieving broader restrictions, exceeding the limitations of individual interest,
- 4) The culture encourages stability of social system. Culture is a social bond that helps bind the togetherness of the organization by providing the appropriate standards regarding what must be said and done,
- 5) Culture served as Shaper behavior and attitude of employees (Robins, 2003:311). Organizational culture in some organizations can constitute a strong culture and cultures are weak.

A weak culture is a culture that is not capable of running two main functions, i.e., capable of supporting the Organization in adapting to external factors and internal company. A weak culture are not capable of making employees identify themselves with the Organization's goals and work together to achieve the goals that have been set (Schein, 1991). Organizational culture is a value system that is owned and conducted by members of the Organization, so that such a thing can distinguish those organizations with other organizations (Robbins, 2003:305). Organizational culture is a set of values, beliefs and thinking patterns and behavior belonging to members of the organization. Indicators organizational culture represented through;

- 1) participation of member organizations (Involvement), an organization empowering employees, organizing a team and develop human resource capabilities,
- 2) the level of agreement (Consistency), organizations tend to have a strong culture that is consistent, coordinated and integrated manner,

- 3) respond to changes (Adaptability) Organization has the ability of adaptation that is driven by the desires of the customer, and
- 4) The purpose of the core organizations (sense of mission or long term vision), organizations have a clear purpose and direction.

The organization defines its strategic goals and objectives and expressing a vision of the future (Denison & Mishra, 1995).

Empirical evidence shows that the culture of the organization is the antecedent of job satisfaction, that the culture of the bureaucratic, innovative and supportive has a positive and significant effect on the job satisfaction (Lok & Crawford, 2004; Brahmasari & Suprayetno, 2009). The findings got a rebuttal, that there is no significant relationship directly between organizational culture and job satisfaction (Agung, 2009). The influence between other variables built into this model, i.e., the influence of the culture of the Organization on the OCB, based on empirical evidence of organizational culture that characterized the indicator through sociability and solidarity doesn't give any real influence (significant) changes the midlevel Executive at OCB overall dimensions used person oriented citizenship behavior and organization oriented citizenship behavior (Jain, 2015). Other studies found that organizational culture in dimensions power distance (degree of confidence or acceptance of an unequal power between individuals) relate directly to OCB and positive, while the dimensions of individualism versus collectivism (the rate at which an individual is integrated into the Group) did not significantly affect OCB (Asgari *et al.*, 2008).

### **Organizational support**

The treatment received by the employees of the Organization were arrested as stimulus and interpreted into perceptions of organizational support. The perception of a certain level of trust to grow from the top employee award given the Organization against their contribution (Valuation of employees' contribution) and the Organization's care about employee's well-being. The trust level of the employees against the organizational support will be affected by the evaluation of their experience and observations about how the Organization treats its employees in General (Eisenberger *et al.*, 1986). The concept of a organizational support, that each employee looked at that work that he did is an investment, where they will give you the time, energy, and effort to obtain what they want (Cropanzano *et al.*, 1997). While on the other side of the organization where they are working faced with the pressure of the ever-changing environment, which requires the Organization to improve performance. For that organization will provide a reward to employees who work in accordance with the intended purpose.

Thus ensured a transaction in the form of social exchange at work, between individual and the Organization (Becker & Gerhart, 1996). The indicators used in the form of the variable perceptions of organizational support, include:

- Fairness, namely fair treatment from the Organization to its employees, nor a procedural rule that focuses on justice and injustice, job resource distribution

- Supervisor support, It can be stated as a condition in which the employees will be developing the assessment generally through the degree of support of superiors who care about the well-being of employees,
- Organizational Reward and Job conditions, expressed as the award organization and working conditions that the resources of the organization associated with the positive perception of the support organization.

A variation of the award organization and working conditions include: recognition, salaries, promotions, job security, and training (Rhoades & Eisenberger, 2002). A previous study that aims to analyze the influence of perceived organizational support (POS) towards job satisfaction proves that POS a positive and significant effect on the job satisfaction (Siaputra Han, *et al.*, 2012). The fact the rebuttal, which supports a high supervisor, does not provide any real effect on job satisfaction (Erdogan & Enders, 2007; Chiang & Hsieh, 2012). Other causality based on findings of earlier researchers proved that the POS of a positive effect and significantly on OCB (Asgari *et al.*, 2008; Chiang & Hsieh, 2012; Singh *et al.*, 2000). On the other part demonstrated the existence of procedural fairness as a representation of the effect of job satisfaction on the OCB, that procedural justice as indicator of job satisfaction significantly effect to OCB on dimensions of interpersonal helping, personal industry and loyal boosterish but not significant toward the dimension of individual initiative (Moorman *et al.*, 1998). Other researchers found that perceptions of organizational support significantly effect on OCB-O but not on OCB-I (Kaufman *et al.*, 2001).

### Job Satisfaction

Job Satisfaction job satisfaction refers to the general attitude of an individual towards his work, so someone with a high level of job satisfaction will show a positive attitude towards his work, otherwise if someone is dissatisfied with her job will show a negative attitude towards her job (Robbins, 2006:102). There are several factors that encourage the creation of job satisfaction, namely:

1. Work that is mentally challenging, that employees tend to prefer jobs that provide opportunities to them to use their skills and abilities and offer a diversity of tasks, freedom, and feedback about how their performance,
2. The rewards are worthwhile, that employees want the promotion policy and payment system is fair, not ambiguous and in accordance with their expectations. When the payment is deemed as fair use based on the demands of the job, the level of individual skills, and standard payment community, then satisfaction is potentially appear,
3. Working conditions that support, that employees care about their working environment for personal convenience and to facilitate good performance,
4. Partners that support that the majority of employees in carrying out the work, strive to meet the needs of their social interaction (Robbins, 2001:148).

Empirical evidence suggests that job satisfaction the real effect against OCB (Foote & Tang, 2008). The rebuttal of the findings of other researchers, that job satisfaction has no effect on the OCB (Alotaibi, 2001). These findings have similarities

with results that prove that job satisfaction has no effect on Altruism and Compliance as the dimension of the OCB (Kim, 2006). The gap research in analyzing the influence of job satisfaction against the OCB discovered that there was a distinct influence on the intrinsic and extrinsic job satisfaction against two types of OCB-s (Williams & Anderson, 1991). Job satisfaction, both extrinsic and intrinsic is very important in predicting the behavior of organizational citizenship, that the intrinsic and extrinsic job satisfaction has a positive relationship with the OCB-O but not with OCB-I (Mohammad et al., 2011). Other evidence is found that there is no relationship between job satisfaction and employee at the OCB (Ackfeldt & Coote, 2000; Alotaibi, 2001).

### **Organizational citizenship behavior**

OCB as individual behaviour that is discretionary, which are not directly or explicitly received an award from the formal reward system, and overall are encouraging the effectiveness of the Organization's functions. OCB is freely and voluntarily because the behavior is not required by the roles or requirements of a position description clearly required on the basis of a contract with the Organization, but rather as a personal choice (Organ, 1988). Extra role behavior is the contribution of an individual in the work, which was exceeding the requirements set out in recognition of the success and the work promised. The contribution such as; behavior help the other fellow, volition do extra work, upheld the procedure and rules of work regardless of personal problems, is one form of prosocial behaviour, as a positive social behavior, constructive, and likes to give help (Aldag & Rescke, 1997). Some of the reasons that indicates that OCB can affect the effectiveness of the Organization, that the OCB;

1. Help improve the productivity of co-workers,
2. Help improve productivity, managerial
3. Helps streamline the use of organizational resources for productive goals,
4. Lower the level of the need for the provision of organizational resources for purposes of maintenance employees,
5. Serve as the basis for effective coordination of activities between the members of the team and working groups,
6. Increase the ability of organizations to acquire and maintain reliable human resources by giving the impression that the organization is a more attractive place to work
7. Improving organizational performance, stability
8. Enhance the ability of the Organization to adapt to changes in the business environment (Podsakoff *et al.*, 2000).

Measurement of OCB are used in this study consists of five dimensions, namely:

1. the Altruism, behavior helps other employees without any compulsion on tasks that are closely related to organizational operations,
2. Civic virtue, voluntary participation and demonstrate support for the functions of the Organization both in Professional and social nature,

3. Conscientiousness, behavior that meets or exceeds the minimum role requirement desired by the Organization,
4. Courtesy, behavior which aims to prevent the occurrence of problems work with co-workers or in organizations,
5. Sportmanship, attitude/behavior that is more looked at the Organization in a positive direction than to negative (Organ, 1988). Job satisfaction is a mediating role in explaining the effect of OC on the OCB (Nguni *et al.*, 2006).

The next, mediation role in job satisfaction describes the effect of the organizational culture on OCB, that there is no significant relationship indirectly between organizational culture, OC on the dimensions of the attitude/behavior that is more looked at the Organization in a positive direction than to negative (Sportsmanship) mediation of job satisfaction (Agung, 2009). The last mediation Role in job satisfaction describes the effect of organizational support on the OCB, found evidence that procedural justice as indicators of job satisfaction is the antecedent of the perceptions of procedural justice and organizational support as indicators of job satisfaction mediate the relationship between organizational support on three (interpersonal helping; personal industry; loyal boosterish) of the four dimensions of the OCB, but not on individual initiative (Moorman *et al.*, 1998).

## Research Method

The research was conducted using a quantitative approach that utilizes equipment statistics to explain the effect or causality between the variables analyzed. The population in this study are all employees who work on public Islamic banking in Makassar city which numbered 427 employees. The technique of sampling is done using a random sample of proportionate random sampling. The number of samples in this study were determined by using the Slovin formula (Uma Sekaran, 2003:89), so that they obtained sample amounts of 200 employees, with a questionnaire return rate of 100%.

## Result

### Effect of organizational commitment on job satisfaction

High commitment and shown to the employee at the time it is my belief that the Organization's employees on the needs and desires of the employees is part of the objectives of the Organization so that they liked the Organization, have in common the values of individual and organizational values and have a sense of pride in the Organization, because with the identification of the employee against the organization is viewed can increase job satisfaction which in turn will change the employee to OCB-good direction. The effect of OC on job satisfaction can be evidenced by the component values of the regression weight estimate of 0.143 with positive direction. Coefficient effect marked positive, meaning that a high organizational commitment tends to increase the satisfaction of the employee in addition can be evidenced by the value of the critical ratio = 2954 > 2.00 and probability values of = 0,003 <  $\alpha$  0,05.

The test results proved that the effect of OC positively and significantly on job satisfaction. The statement meant that a high OC to give real effect to increased employee job satisfaction to the high-way. The value of the component regression weight estimate with the positive direction (the cause of significance to the effect of OC on job satisfaction) because the employees have high confidence to organizations that the needs and desires of employees is part of the objectives of the Organization so that they liked the Organization, have in common the values with the Organization and have a sense of pride in the organization which then affect satisfy the desires of the employees against the payment system and a fair promotion policy as well as meaningless doubles corresponding to their expectations. The empirical evidence shows that OC based on employee responses are in the good category represented by the mean value of the indicator variable OC of 3.87, so it can be stated that based on the responses of employees, their commitment to the organization is in the high category even leads to creation of a very high OC. High OC to give real effect to increased employee job satisfaction is high. Other factors are the cause of real and positive effect on OC as mediated the job satisfaction of the employees is that employees feel happy to be able to work on Islamic banking where they work because employees earn Rewards are proportionately.

The results of this study support the social exchange theory, that in social exchange an individual voluntarily provides the benefit to others. It causes the incidence of obligations of the other parties to reciprocate by giving some benefit to the giver (Blau, 1964). Then the findings of this study support the findings of previous researchers that the effect of OC positively and significantly on job satisfaction (Sahin *et al.*, 2001; Chang *et al.*, 2000). The rebuttal evidence that OC negative effect and insignificant on job satisfaction (Yiing & Ahmad, 2009).

### **Effect of organizational culture on job satisfaction**

The organizational culture that is being shown to employees at the moment is the level of agreement of the employee against the basic assumptions and core values of the Organization, because with the agreement of the employee by the Organization in respect of the fundamental things and become a habit the organization is viewed can increase job satisfaction which in turn will improve the employee to OCB-good direction. The effect of organizational culture on job satisfaction can be evidenced by the component values of the regression weight estimate of 0.088 with positive direction. The positive coefficient effect, meaning that the organizational culture tends to increase employee job satisfaction. In addition it can be evidenced by the value of the critical ratio =  $2.063 > 2.00$  and probability values of  $0,039 < \alpha = 0,05$ .

The test results proved that the organizational culture positive and significant effect on the job satisfaction. The meant of statement that the organizational culture that either give real effect to increased employee job satisfaction to the high-way. The value of the component regression weight estimate with the positive direction (the cause of significance effect organizational culture on employees job satisfaction) caused by the employee's organization has looked at that deal well with employees with regard to everything that is allowed or not allowed and is a core value of the Organization so as to have an impact against

the tendency to prefer a job that gives you a chance to use their skills and abilities in performing tasks of diversity, and freedom in the works. The empirical evidence shows that organizational culture based on employee responses are in the good category represented by the mean value of the indicator variable organizational culture of 3.82, so it can be stated that based on the responses of employees, organizational culture is in the good category in fact lead to the creation of the culture of the organization. The organizational culture that either gives real effect to increased employee job satisfaction is high.

Other factors are the cause of real and positive influence of the culture of the Organization against the employee's job satisfaction is that the leadership as a representative of the Organization on an ongoing basis providing motivation to employees to convince employees that they can perform the job target achievement. The results of this study supports the theory of organizational culture which is conceptualized as a concept of building consists of;

- the level of basic assumptions, that is a form of human relationships with the environment, that is, basic assumptions could be interpreted a philosophy (of confidence), i.e. one that is not visible to the eye but it is believed that culture exists,
- the level of the value, that has little to do with any act or behaviour, for it, the value that can be measured by any change or through social agreement;
- the level of the artifact that is something left out or something that can be seen but it is hard to cite, could be in the form of technology, art, or something that can be heard (Schein, 1991).

Then the findings of this study support the findings of previous researchers that the organizational culture is the antecedent of job satisfaction or organizational culture has a positive and significant effect on employees' job satisfaction (Lok & Crawford, 2004; Brahmasari & Suprayetno, 2009). The results got a rebuttal that there was no significant relationship directly between the organizational cultures with job satisfaction (Agung, 2009).

### **Effect of organizational support on job satisfaction**

Organizational support that represented employees at the moment is working in earnest by showing work based on values that are achieved and for that party to Islamic banking into a basic consideration in advancing his career and the well-being of employees so that it can increase job satisfaction which in turn will improve the employee to OCB-good direction. Influence of the support organization towards job satisfaction can be evidenced by the component values of the regression weight estimate of 0.838 with the positive direction. The positive coefficient effect, meaning that the organizational support is high tends to increase employee job satisfaction. In addition it can be evidenced by the value of the critical ratio =  $7.989 > 2.00$  and probability values of  $0,000 < \alpha = 0,05$ .

The test results prove that the organizational support positive effect and significantly on job satisfaction. The statement meant that can support the high organization of real effect to increased employee job satisfaction to the high-way. The value of the component regression weight estimate with the positive direction (the cause of the organizational support positive effect and significantly on job satisfaction) because the results of the implementation of the work the employee performed with great seriousness and demonstrated by the work of employees who value the basis of consideration in advancing his career and the well-being of employees, which then affect the granting of rewards proportionally and fair to employees. The empirical evidence shows that the support organization based on employee responses are in the good category indicated by the average value of the indicator variable organizational culture of 3.65, so it can be stated that based on the responses of employees, support organisations are in fact high category leads to the creation of a support organization that is very high. Support organizations that give real effect high to increased employee job satisfaction are high. Other factors are the cause of real and positive influence that brought about the Organization's support against the employee's job satisfaction is, that Islamic banking gives fair treatment to employees who are represented by the presence of attention to employees ' welfare so that triggered an increase in payment systems policy and the promotion of a fair and in accordance with the employees expectations.

The results of this study supports the equity theory suggests that the Organization's award should be distributed according to the level of individual contributions (Cowherd & Levine, 1992). The findings of this study support the findings of previous researchers that the perceived organizational support (post) a positive and significant effect on the job satisfaction (Siaputra Han *et al.*, 2012). The results were strongly inconsistent with previous findings, that support a high supervisor does not provide any real effect on job satisfaction (Erdogan & Enders, 2007).

### **Effect of organizational commitment on OCB**

The high OC and shown to the employee at the time it is my belief that the Organization's employees on the needs and desires of the employees is part of the objectives of the Organization so that they liked the Organization, have in common the values of individual and organizational values and have a sense of pride in the Organization, because with the identification of the employee against the organization is viewed can change employee to OCB good direction. The effect of OC on OCB can be proven with a value of component regression weight estimate of 0.140 with positive direction. The positive coefficient effect, meaning that a high organizational commitment can change the OCB employees tend to-good direction, as can be evidenced by the value of the critical ratio =  $2.00 > 2.920$  and probability values of  $0,004 < \alpha = 0,05$ .

The test results proved that the effect of OC positively and significantly on the OCB. The statement meant that a high organizational commitment to give real effect to changes to employees of OCB good direction. The value of the component regression weight estimate with the positive direction (the cause of significance to the effect of OC

on OCB employees) because the employees have high confidence to organizations that the needs and desires of employees is part of the objectives of the Organization so that they liked the Organization, have in common the values with the Organization and have a sense of pride in the organization which then affect the willingness of employees to always avoid the issue with colleagues and employees ' desire to help a co-worker, as well as never abuse the rights of co-workers. The empirical evidence shows that organizational commitment based on employee responses are in the good category represented by the mean value of the indicator variable organizational commitment of 3.87, so it can be stated that based on the responses of employees, their OC is in the high category even leads to creation of a very high OC.

The high OC to give real effect to changes to employees of OCB good direction. Other factors are the cause of real and positive effect on OC to the OCB employees is, that the employee had the pleasure of working on Islamic banking where they work so invoke employees to always avoid the issue with colleagues. The results of this study support the social exchange theory, social exchange that in an individual voluntarily provides the benefit to others. It causes the incidence of obligations of the other parties to reciprocate by giving some benefit to the giver. Thus when for the first time someone build a social exchange issue is simply means proving that the person is trustworthy. Trust is built through two ways i.e. through (1) fulfil the obligations on a regular basis (such as replying to the benefits received from other parties), and (2) the development of appropriate Exchange gradually with the passage of time (Blau,1964),further supporting the statement also stated that organizational commitment is an important factor in realizing the OCB (Luthans, 2006:42).Then the findings of this study support the findings of previous researchers that the effect of organizational commitment positively and significantly on OCB (Rezaiean *et al.*, 2010; Chang *et al.*, 2011; Nooret *et al.*, 2012; Sjahruddin *et al.*, 2013)results from some of the findings of such research gets a rebuttal of some of the other researchers, that OC insignificant effect on the OCB (Begum,2005; Vilela *et al.*, 2008; Williams & Anderson, 1991; Alotaibi, 2001).

### **Effect of organizational culture on OCB**

Organizational culture indicated the employees at this time, is the rate the deal against the basic assumptions and core values of the Organization, because with the agreement of the employee by the Organization in respect of the fundamental things and become a habit can be seen repairing the OCB organization employees to-good direction. The effect of organizational culture on OCB employees can be evidenced by the component values of the regression weight estimate of 0.036 with positive direction. The positive coefficient effect, meaning that the organizational culture tends to be a good fix OCB employees, in addition can be evidenced by the value of the critical ratio =  $0.798 < 2.00$  and value the probability of  $0.425 \geq 0.05$ . The test results proved that the organizational culture is positive but not significant effect on the OCB. The statement meant that the organizational culture can be a good influence that no real changes to the employees of OCB good direction. The value of the component regression weight

estimate with positive direction but not significant (cause of no significance effect organizational culture on OCB) because employees feel forced to carry out work though not in keeping with their expectations thereby increasing the desire of employees to frequently complain about everything that exists, in Islamic banking. The empirical evidence shows that organizational culture based on employee responses are in the good category represented by the mean value of the indicator variable organizational culture of 3.82, so it can be stated that based on the responses of employees, organizational culture is in the good category in fact lead to the creation of the culture of the organization.

The organizational culture that either hasn't been able to give real effect to changes OCB employees is good. Other factors are the cause of no significance brought about organizational culture on OCB employee is that the employee, in the daily is not yet carrying out work optimally so impacted against the low availability of employees to take the time to help their colleagues work. The result of this study tells us that the culture of the organization is good in practice turns out to have not been able to give leeway for member organizations to bring up the OCB. The findings of this study support the findings of previous researchers that organizational culture does not provide any real influence (significant) changes OCB (Jain, 2000). Then rejected findings that organizational culture has a positive effect and significant on OCB (Asgari *et al.*, 2008).

### **Effect of organizational support on OCB**

Organizational support and employee indicated at this time is the employee working in earnest with exposing their work based on values that are achieved and for that party to Islamic banking into a basic consideration in advancing his career and the well-being of employees so that it can increase job satisfaction which in turn will improve the employee to OCB good direction. The effect of organizational support on OCB employees can be evidenced by the component values of the regression weight estimate of 0.861 with the positive direction. Influence coefficient marked positive, meaning that the support organization is high tend to can increase employee to OCB good direction, as can be evidenced by the value of the critical ratio =  $2.00 > 4.835$  and probability values of  $0,000 < \alpha = 0,05$ .

The test results prove that the effect Organizational support positive and significantly on OCB. The statement can be interpreted that the support organizations that provide high-impact OCB employee changes against real-to-good direction. The value of the component regression weight estimate with the positive direction (the cause of the Organizational support significance on OCB), the Islamic banking to appreciate the contribution of employees in work and will not take advantage (capitalize by providing tasks rather than be his responsibility) of the employees so as to affect the willingness of employees to not exaggerate problems that occur and the willingness of employees to be tolerant with always hold/self control in any occasion. The empirical evidence shows that the support organization based on employee responses are in the category of good, represented by the mean value of the indicator variable organizational culture of 3.65, so it can be stated that based on the responses of employees, support organisations are in

fact high category leads to the creation of a organizational support that is very high. Organizational support that provide high-impact employee OCB changes against real-to-good direction. Other factors are the cause of real and positive effect that brought about the organizational support on OCB employees, giving a positive assessment of the Islamic banking from the contribution of employees in working form of appreciation, salary, and promotion that is proportionately so that employees in every opportunity looked positively Organization, the employees never complain about everything that exists.

The results of this study support the statement that the organizational support the organization is satisfied with the work of employees, giving compensation with fair and follow the needs of employees (Randall *et al.*, 1999). Then the results of this study are in support with the opinion that suggests that the perception of support against the organization emphasizes social exchange relationship between employees and the Organization, which in the mirror as the general perception of employees about the extent to which the Organization appreciates their contribution and care on the life of employees (Einsenberg *et al.*, 1986). Support the findings of some previous researchers that organizational support the real effect on OCB (Asgari *et al.*, 2008; Singh *et al.*, 2000; Chiang & Hsieh 2012). Then these research findings are inconsistent with research results that prove that the organizational support not significant its effects on the OCB-I (Kaufman *et al.*, 2001).

### **Effect of job satisfaction on OCB**

The high employee job satisfaction and indicated at this point because the employees acquire the right promotion policy and fair as well as the rewards given to employees in a fair and proportionate. The effect of job satisfaction on OCB can be proven with a value of component regression weight estimate of 0.036 with positive direction. The positive coefficient effect, meaning that high job satisfaction tends to increase employee to OCB good direction, as can be evidenced by the value of the critical ratio =  $0.301 < 2.00$  and value the probability of  $0.764 > \alpha = 0, 05$ . The test results prove that job satisfaction is positive but not significant effect on OCB employees. The statement can be interpreted that a high job satisfaction influence that no real changes to the employees of the OCB good direction. The value of the component regression weight estimate with the positive direction (the cause of no significance effect of job satisfaction on OCB) caused due to support from fellow employees is seen low, that employees feel any dissatisfaction in the works caused because the participation or endorsement between fellow colleagues are low in completing the work so that the employee does not affect his solid performances to present timely, exploiting the break outside of a set schedule and new employees will abide by the rules if they're in control.

The empirical evidence suggests that job satisfaction based on employee responses are in the good category represented by the mean value of the indicator variable job satisfaction of 3.85, so it can be stated that based on the responses of employees, employee job satisfaction was high even in the category leads to the creation

of job satisfaction is very high. The high employee job satisfaction that is not real effect to changes OCB. Other factors are the cause of no significance influence brought about job satisfaction against OCB employees is the inability of employees to support the implementation of a task to other colleagues so that the impact on the poor readiness of employees to always keep the image and the inability of employees in addressing the changes that occur in Islamic banking as a place where they work. The results of this study supports the equity theory, that satisfied or employee dissatisfaction is the result of a comparison between the inputs with outcomes, that the creation of the OCB isn't always refers to the sense of satisfied or not satisfied (Adam, 1965), as indicated earlier, that the researcher job satisfaction did not significantly affect on OCB (Ackfeldt & Coote, 2000; Alotaibi, 2001; Kim, 2006). The results of this research were not in support with the findings proving that effect of job satisfaction significantly on OCB (Foote & Tang, 2008).

Based on the results of the checks have been conducted to know the p-value of indirect effect (the mediating role of job satisfaction) that the improvement of OCB can be done directly, even without the help of job satisfaction as a mediating variable in explaining the effect of OCB on OCB employees, that job satisfaction based on its kind not as a mediating variable in explaining the effect. Indirect effect of organizational commitment on OCB employees as mediation is job satisfaction with value P-Value of  $0,002 < \alpha = 0,05$  obtained from the interaction of P-Value organizational commitment on job satisfaction ( $0,003 < \alpha = 0,05$ ) X job satisfaction on OCB ( $0,764 > \alpha = 0,05$ ), while the magnitude of the influence of indirect interaction path coefficients obtained the organizational commitment and job satisfaction.

Job satisfaction path coefficient value on OCB ( $0.143 \times 0.024$ ) = 0.004, so that the influence of total organizational commitment against OCB through job satisfaction is  $(0.140 + 0.004) = 0.144$  the results clarify that job satisfaction significantly acts as a mediator in explaining the influence of organizational commitment against the OCB. However, based on the results of the examination to find out the type of the variable, then the mediating variable in the model of job satisfaction research is said to be not as mediation variables. It means real commitment towards organizational influential OCB, OC significantly on job satisfaction, but job satisfaction is no significant on OCB, so without supported with organizational commitment and job satisfaction can directly give real effect to changes OCB employees. The results of this research rejects the part of the findings provide evidence that job satisfaction as a full mediation in analysing the influence of organizational commitment and OCB, the results showed the relationship of organizational commitment and OCB is partial mediation by job satisfaction (Nguni *et al.*, 2006).

### **Linking organizational culture on organizational citizenship behavior. The mediating role of job satisfaction**

OCB employee can be change done directly, even without the help of job satisfaction as a mediating variable in explaining the influence of organizational culture

on OCB, that job satisfaction based on its kind not as a mediating variable in explaining the effect. The test results indirect effect variable organizational culture on OCB with job satisfaction as a mediating variable with the value of the P-Value of  $0,029 < \alpha = 0,05$  obtained from the interaction of P-Value organizational culture on job satisfaction ( $0,039 < \alpha = 0,05$ ) X job satisfaction on OCB ( $0,764 > \alpha = 0,05$ ), while the magnitude of the influence of indirect interaction coefficients obtained from the path of organizational culture towards job satisfaction and job satisfaction path coefficient value on OCB ( $0,087 \times 0,024$ ) =  $0,002$ , so the total influence organizational culture on OCB mediating job satisfaction is  $(0,036 + 0,002) = 0,038$ . The results clarify that so with or without powered with job satisfaction, organizational culture directly cannot provide any real influence on the change of employee to OCB good direction. The results of this study support the findings provide evidence that there is no significant relationship between organizational culture organizational commitments on the dimensions of Sportmanship with job satisfaction as a mediating variable (Agung, 2009).

The results of the testing organization support variable indirect effect against OCB mediated job satisfaction with value P-Value of  $0,000 < \alpha = 0,05$  obtained from the interaction of P-Value support organization towards job satisfaction ( $0,000 < \alpha = 0,05$ ) X job satisfaction on OCB ( $0,764 > \alpha = 0,05$ ). While the magnitude of influence indirectly obtained from the interaction of the value of path coefficient organizational support on job satisfaction and the value of the path coefficient job satisfaction on OCB ( $0,838 \times 0,024$ ) =  $0,020$ , so the influence of the total support of OCB mediating job satisfaction is  $(0,874 + 0,020) = 0,894$ . The results clarify that job satisfaction significantly acting as mediating variable in explaining the influence of organizational support against OCB employees. However, based on the results of the examination to find out the type of pemediasi then job satisfaction in the research model is said to be not as mediation variables. This means that the organizational support real effect on OCB, the organizational support has significantly effect on job satisfaction, but job satisfaction is not real effect on OCB so without supported with job satisfaction, organizational support can directly give real effect to changes of OCB good direction.

The results of this study supports the findings of earlier researchers, that that procedural justice as indicators of job satisfaction is the antecedent of the perceptions of procedural justice and organizational support as indicators of job satisfaction mediate the relationship between support organizations against the interpersonal helping, personal industry and loyal boosterism of the four dimensions of the OCB, not on individual initiative (Moorman *et al.*, 1998). Next reject the findings, which prove that based on the results of path analysis to prove that the support of influential organizations against complacency and OCB. The results of path analysis testing explained that job satisfaction acts as partial mediation in explaining the influence of organizational support against OCB (Nguni *et al.*, 2006). Next this research rejects the findings, which prove that the support of organizational support significantly to job satisfaction and OCB. The results of path analysis testing explained that job satisfaction acts as partial mediation in explaining the effect of organizational support on OCB (Nguni *et al.*, 2006).

## **Conclusion**

This research proves the integrated conceptual model, the effect of organizational commitment, culture and organizational support significant its effects on job satisfaction of employees. The results of this research in line with the social exchange theory (Blau, 1964) that in social exchange an individual voluntarily provides the benefit to others, it causes the incidence of obligations of the other parties to reciprocate by giving some benefit to the giver. Organizational commitment and the organizational support has significant effect to changes Employee OCB good direction. Organizational culture and job satisfaction did not significantly effect in making changes to Employee OCB good direction, that shortly in her everyday yet implement optimally work so that affect low willingness of employees to take the time to help colleagues. Job satisfaction significantly influential in explaining the indirect influences between variables of organizational commitment, organizational culture and organizational support against OCB employees, but job satisfaction based on kind and nature not as pemediasi in explaining the influence of indirect organizational commitment among variables, organizational culture and organizational support against OCB employees, that shortly not working optimally so that affect low willingness of employees to take the time to help colleagues. Job satisfaction significantly effect in explaining the indirect effect between organizational commitment, culture and organizational support on OCB employees, but job satisfaction based on kind and nature not as mediating variable in explaining the effect of organizational commitment, culture and organizational support on OCB employees.

Limitations of this study, that study was done on Islamic banking in the Makassar city, using employees as a unit of analysis, this gives limitation in performing the generalization of the findings of the research, then the measurement variable research carried out on the basis of the very perception is determined by the memory of the respondents (employees) and assessment of himself and thus there is a tendency of occurrence of bias in the measurement. Empirical analysis of the last made in this research uses data cross sectional, while attitudes and behaviours is something very dynamic so as to analyze the attitudes and behavior of the required observations in longitudinal, to advanced research studies it is necessary to analyze the relationship between the changes of back variables examined in this study. It is recommended to advanced researchers to analyze the factors that encourage the OCB in the context of different Islamic banking which is still very limited.

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## Appendix

**Table I: Bivariate Correlations among all Independent and Dependent Variables**

|                              | 1 | 2      | 3      | 4      | 5      |
|------------------------------|---|--------|--------|--------|--------|
| 1. Organizational Commitment | - | .981** | .940** | .958** | .938** |
| 2. Organizational culture    |   | -      | .944** | .969** | .957** |
| 3. Organizational Support    |   |        | -      | .934** | .910** |
| 4. Job Satisfaction          |   |        |        | -      | .945** |
| 5. OCB                       |   |        |        |        | -      |

\*\*Correlation is significant at the 0.01 level (2-tailed).

**Table II: Descriptive statistics for the research instruments**

| Indicator Variable                     | Mean | SD   | $\lambda$ |
|----------------------------------------|------|------|-----------|
| Identification                         | 4,09 | 0,48 | 0,78      |
| participation                          | 3,92 | 0,50 | 0,70      |
| Loyalty                                | 3,59 | 0,73 | 0,72      |
| Involvement                            | 4,08 | 0,54 | 0,66      |
| Consistency                            | 3,91 | 0,53 | 0,66      |
| Adaptability                           | 3,93 | 0,50 | 0,63      |
| Mission                                | 3,35 | 0,46 | 0,61      |
| Fairness                               | 3,58 | 0,54 | 0,87      |
| Supervisor support                     | 3,73 | 0,59 | 0,80      |
| Organizational reward & job conditions | 3,65 | 0,62 | 0,86      |
| A challenging job                      | 3,78 | 0,53 | 0,72      |
| Rewards commensurate                   | 3,65 | 0,65 | 0,78      |
| A supportive work environment          | 3,97 | 0,58 | 0,70      |
| Supporting partners                    | 3,99 | 0,51 | 0,63      |
| Altruism                               | 4,05 | 0,41 | 0,59      |
| Civic virtue                           | 4,09 | 0,44 | 0,64      |
| Conscientiousness                      | 4,00 | 0,57 | 0,63      |
| Courtesy                               | 4,15 | 0,48 | 0,68      |
| Sportmanship                           | 3,75 | 0,53 | 0,66      |

\* Cutoff Points  $\leq \alpha = 0,05$ ,  $\lambda \geq 0,60$  (Malhotra, 2010)