
The Effect of Organizational Commitment, OCB and Job Satisfaction on Employee Performance and Performance of Operational Center Office of PT. Bank Aceh Syariah

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Abstract

This study is to prove the effect of organizational commitment, organizational citizenship behavior (OCB), and job satisfaction on employee performance and organizational performance. The study is conducted at KPO of PT. Bank Aceh Syariah. The population is 207 people and the sample taken with disproportional stratified random sampling technique and provides 155 respondents. The study result shows that organizational commitment effects employee performance, OCB effects employee performance, job satisfaction effects employee performance, employee performance effects improving organizational performance, organizational commitment effects organizational performance, OCB effects organizational performance, and job satisfaction effects organizational performance. The all hypotheses has been proven and these findings can contribute to update the causality theories from the previous ones. This also strengthen the reference for helping the practical leaders to implement the right management. The innovation from this research is in the combination of the direct and indirect effect theories form the previous reseach, to be integrated in a model, and also the object is the new one. The research limitation resides in the scope of object and variable amount.

Keywords: Organizational Commitment, Organizational Citizenship Behavior (OCB), Job Satisfaction, Employee Performance and Organizational Performance.

1. Introduction

Performance of Operational Center Office (KPO) at PT. Bank Aceh Syariah is the achievement of work results that have been produced by a number of employees in accordance with the targets that are set by the leadership. As for the phenomenon of employee performance, it has become a topic that is continuously discussed by all groups, especially because the quality of services that are assessed by many customers is not satisfactory, especially in the banking world, in addition to higher service demands, but also to increase customer satisfaction.

The response of respondents to financial performance as an indicator of organizational performance achievement can be explained in the following Table :

Table 1. Financial Performance (000,-)

Indicators	The Achievement of Financial Performance		
	December 31, 2015	December 31, 2016	December 31, 2017
Total Assets (IDR)	Rp.7,326,654,148,-	Rp.9,506,622,214,-	Rp.10,294,158,946,-
Financing Distribution (IDR)	Rp.2,047,420,435,-	Rp.2,127,460,278,-	Rp.2,179,761,043,-
Third Party Funds (IDR)	Rp.4,231,910,702,-	Rp.5,365,567,222,-	Rp.6,432,853,698,-

Based on Table 1 above, it reveals that the average total assets in the last 3 (three) years is that the total assets on December 31, 2015 is Rp. 7,326,654,147,564,- while the total assets on December 31, 2017 is Rp. 10,294,158,946,381,- or there is an increase in assets of 40%. The achievement of financial performance based on financing distribution on December 31, 2015 is Rp. 2,047,420,434,545.00, while the financing distribution on December 31, 2017 is Rp. 2,179,761,043,217.00 or there is an increase of 6%. The collection of third party funds on December 31, 2015 is Rp. 4,231,910,702,399.00, while the third party funds on December 31, 2017 is Rp. 6,432,853,697,768,00 or there is an increase in third party funds for 3 (three) years of 52%.

Currently the banking business is one of the sectors that has response from the respondents to the most dynamic developments in Indonesia. It can be seen from the application of technology which is used by banking industry, especially sms banking, mobile banking, and internet banking, and other fintech, as banking products that continue to experience development, even in terms of very strict supervision and regulation by the Financial Services Authority (OJK).

Employees are a major part in developing quality of human resources at banking as the core of the operational process that will provide the best service for customers, (Timpe, 2012). By optimizing the use of appropriate technology, on the right target, to record and enter the banking transaction process, to verify each transaction and check the list of customer data, to conduct checks and make periodic reporting and various other activities to achieve business objectives.

2. Literature

Organizational Performance

Syariah banks are the banks that operate not only by relying on profits, but also carrying out the principle of benefit. Other definitions of syariah banks are financial/banking institutions whose operations and products are developed based on the Qur'an and the Hadits of the Prophet Muhammad. This institution has a main business that provides financing and other services in the payment traffic and the circulation of money whose operations are adjusted to the principles of Islamic law (Muhammad, 2005).

Islamic Bank was born as an alternative of banking system, which it does not only fulfill the expectations of people in syariah aspects but it can also provide broad benefits in economic activities (Karim, 2010). One important factor in the development of a country is the support of a healthy and stable financial system. The increasingly complex economic development certainly requires the availability and participation of financial institutions. Monetary and banking policies

are part of economic policies that are directed at achieving development goals. Therefore, the role of banking is important in a country. No country lives without using financial institutions (Siamat, 2005).

According to Act Number 10 of 1998 the changes to Act Number 7 of 1992 concerning banking, banks are business entities that collect funds from the public in the form of deposits and distribute them to the public in the form of loans (financing) in order to improve the lives of many people.

Employee Performance

Employee performance in a company is one of the factors that can drive the success of an organization or company in achieving its intended goals. The success of a company is strongly influenced by the performance of employees (job performance), for that each company will strive to improve the performance of its employees in achieving the organizational goals that have been set. Employee performance of who grow and are well-maintained will be able to encourage the organization towards better development. Employee performance refers to the achievements of a person which is measured by the standards and criteria that is set by the company. Management to achieve high human resource performance is intended to improve the company as a whole (Mas'ud, 2004). According to (Ou et al., 2014), performance is a combination of behavior with achievement of what is expected and the choice or part of the terms from the assignments that exist in each individual within the organization. Meanwhile, according to (Mangkunegara, 2013), performance can be defined as work results in the quality and quantity which can be achieved by an employee in carrying out tasks according to the responsibilities that are given to him. (Soeprihanto, 2009) says that performance is the work result of an employee for a certain period compared to various possibilities, for example standards, targets/goals/criteria that have been determined in advance and have been mutually agreed upon.

Organizational Commitment

Organizational commitment has been a popular research topic over the past two decades, partly because of the strong motivational implications from the commitment (Mowday, Porter, & Steers, 2013). Despite progress in understanding concepts, theoretical disputes remain regarding the nature of concepts and how they must be applied in the organizational context (Delgado-Ballester & Munuera-Alemán, 2005); (Mathieu & Zajac, 1990); (Morrow, 1983); (Reichheld, 1993). The objectives of this Journal are: (1) to examine and clarify the differences in current descriptions of organizational commitment, (2) to reverse multidimensional trends in defining some "types" of commitment, and (3) to offer approaches to understanding and measuring organizational commitment which is based on the basic meaning of the word "commitment".

In commitment research, there are two general differences between "attitude" and "behavioral" approaches to commitment, and that between "affective" and "continuation" (or "calculative") commitment concepts (Mowday et al., 2013). The first difference relates to the process of developing commitment but it has implications for how the concept is explained and operationalized. According to the attitude approach, commitment develops as a result from the combination of work experience, organizational perceptions, and personal characteristics, which leads to positive feelings about an organization which in turn becomes a commitment (Mowday

et al., 2013). Further explanations are offered under the guise of exchange theory in which people with positive attitudes are more likely to offer commitment as a reward in the future.

Organizational Citizenship Behavior (OCB)

(Purba & Seniati, 2004) defined OCB as a helpful attitude which is shown by organizational members. It is constructive in nature, valued by the company but it is not directly related to individual productivity. OCB behavior is a form of behavior that is an individual choice and initiative. It is not related to the formal reward system of organization but in aggregate increases organizational effectiveness. This means that the behavior is not included in the job requirements or job descriptions so that if it is not shown, there is not any sanctions to be given.

Referring to the opinion above, it can be interpreted that OCB behavior is also the contribution of individuals in exceeding the demands of roles in the workplace and then rewarded based on the acquisition of task performance. Such behavior involves several behaviors including helping others, volunteering for extra tasks, and adhering to workplace rules and procedures. These behaviors describe "employee value added" which is one form of prosocial behavior, such as active, constructive and meaningful social behavior.

Job satisfaction

According to (Mangkunegara & Prabu, 2003) "job satisfaction is the favorableness or unfavorableness of employees view of their work" (job satisfaction is the feeling of supporting or not supporting the work which is experienced by employees). Wexly and Yuki; define job satisfaction "is the way an employee feels about his or his job" (is the way an employee feels about himself or his job).

Employees will feel satisfied in working if the aspects of work and aspects of themselves support to each other if these aspects do not support, employees will feel dissatisfied.

Along with the development of very rapid technology, in which all kinds of work equipment have been created by humans to accelerate and simplify work to produce higher quality products, but human resources still play an important role because even though the equipment is very modern, but it still will not run and even just become inanimate and damaged if human does not have the ability or is not careful to operate it.

According to (Meyer & Allen, 2004), said that: "The human element plays an important role in the process of a job, he states that however perfect of plans, organizations, and supervision and research, if the employees cannot carry out their duties then a company will not achieve satisfactory result".

Hypothesis

Some hypotheses are formulated by authors to build the test, that are :

H1 : organizational commitment effects employee performance

H2 : OCB effects employee performance

H3 : job satisfaction effects employee performance

H4 : employee performance effects improving organizational performance

H5 : organizational commitment effects organizational performance

H6 : OCB effects organizational performance

H7 : job satisfaction effects organizational performance

3. Research Method

Location and Object of Research

This study is conducted at KPO of PT. Bank Aceh Syariah. The subject of this study is all employees in the area of KPO at PT. Bank Aceh Syariah, while the object of this study will present how the influence of organizational commitment, OCB and job satisfaction, employee performance and the performance of KPO at PT. Bank Aceh Syariah.

Population and Samples

The population in this study are 207 of all employees in the area of KPO at PT. Bank Aceh Syariah. Sampling is determined by disproportional stratified random sampling technique, which is sampling as respondents based on disproportionate employee level. The sample taken is as much as 155 respondents.

Data Analysis Equipment

After data collection, the next is analyzing the collected data by using a method that can help in processing data, analyzing, and interpreting. The method which is used in data analysis is a method to get a conclusion. By looking at the frame of mind on the theoretical foundation, the data analysis technique which is used in conducting this study is quantitative research using SEM models with AMOS and SPSS programs for descriptive analysis.

4. Result

The research result based on SEM data processing is explained in the following model.

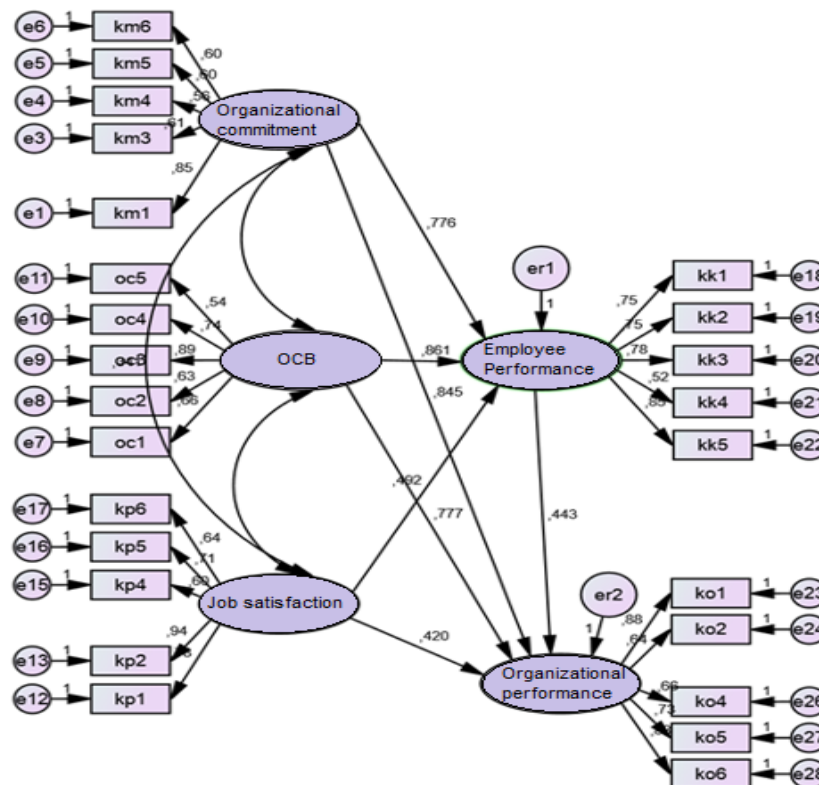


Figure 1. The Result of SEM Testing

H1 : The Effect of Organizational Commitment on Employee Performance

The effect of organizational commitment on employee performance is measured by seeing the critical ratio value (CR) of 9.733 and with a probability of 0.000. Thus the CR value is > the t table value, which is equal to 1.97 and a probability that is < 0.05. Thus it concludes that organizational commitment of KPO at PT. Bank Aceh Syariah has an influence on improving employee performance.

H2 : The Effect of OCB on Employee Performance

The effect of OCB on employee performance is measured by seeing the critical ratio value (CR) of 7.951 which is > t table of 1.97 and a probability that is < 0.05. Thus it reveals that OCB which is given to employees of KPO at PT. Bank Aceh Syariah has an influence on improving employee performance.

H3 : The Effect of Job Satisfaction on Employee Performance

The effect of job satisfaction on employee performance is measured by seeing the critical ratio (CR) value of 7.367 which is > t table value of 1.97 and a probability that is < 0.05. Thus it indicates that job satisfaction given to employees will have an influence on improving the employee performance of KPO at PT. Bank Aceh Syariah.

H4 : The Effect of Employee Performance on Organizational Performance

The effect of employee performance on organizational performance is measured by seeing the critical ratio (CR) value of 8.235 which is > t table value of 1.97 and a probability that is < 0.05. Thus it figures that employee performance has an influence on organizational performance of KPO at PT. Bank Aceh Syariah.

H5 : The Effect of Organizational Commitment on Organizational Performance

The effect of organizational commitment on organizational performance is measured by seeing the critical ratio (CR) value of 8.763 which is > t table value of 1.97 and a probability that is < 0.05. Thus it states that organizational commitment of KPO at PT. Bank Aceh Syariah influences organizational performance.

H6 : The Effect of OCB on Organizational Performance

The effect of OCB on organizational performance is measured by seeing the critical ratio (CR) value of 5.795 which is > t table value of 1.97 and a probability that is < 0.05. Thus it explains that OCB employees have an influence on improving the organizational performance of KPO at PT. Bank Aceh Syariah.

H7 : The Effect of Job Satisfaction on Organizational Performance

The effect of job satisfaction on organizational performance is measured by seeing the critical ratio (CR) value of 6.525 which is > table value of 1.97 and a probability < 0.05. Thus it

describes that job satisfaction of an employee has an influence on improving the organizational performance of KPO at PT. Bank Aceh Syariah.

5. Conclusion

The study result shows that organizational commitment effects employee performance, OCB w effects employee performance, job satisfaction effects employee performance, employee performance effects improving organizational performance, organizational commitment effects organizational performance, OCB effects organizational performance, and Job satisfaction effects organizational performance of KPO at PT. Bank Aceh Syariah. The all hypotheses has been proven and these findings can contribute to update the causality theories from the previous ones. This also strengthen the reference for helping the practical leaders to implement the right management. The innovation from this research is in the combination of the direct and indirect effect theories form the previous reseach, to be integrated in a model, and also the object is the new one. The research limitation resides in the scope of object and variable amount.

The policy makers in this research object may see some implications mapped based on this study. Employees must be able to work according to their abilities, so that they feel comfortable in carrying out their duties. Employees also must maintain their discipline in accordance with their respective Job Description, so that the work targets which are set can be achieved. To improve job satisfaction of employees, then what needs attention is that the leaders must be able to provide happiness to every employee who works at KPO in PT. Bank Aceh Syariah, such as providing rewards according to their work performance. Improving the quality of work also must be a priority, so that there is not repetition of the work that has been done. It is mainly related to improving quality to customers.

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