# The Effect of Organizational Citizens' Behavior (OCB), Competence, and Organizational Culture on Performance: Employee Satisfaction as Mediating Variable

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#### **ABSTRACT**

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The purpose of this study was to analyze the influence organizational citizenship behavior, competence, and organizational culture on employee job satisfaction, analyze the influence of organizational citizenship behavior, competence and organizational culture on employee performance, analyze job satisfaction on employee performance and analyze the influence of organizational citizenship behavior, competence, and organizational culture on performance through employee job satisfaction. The research was carried out in Makassar City, precisely at PT. Bank Mandiri with a population of 782 employees and a sample of 265 people as respondents based on the Slovin formula. Questionnaire results data were analyzed using the Structural Equation Model using AMOS 20. The results of the study found that organizational citizenship behavior had a negative and not significant effect on employee job satisfaction. The cause of the OCB variable has a negative effect because all organizational citizenship behavior indicators are not easy or difficult to apply by employees which cause employees to not behave comparatively and innovatively in dealing with and carrying out their work, while the causes of organizational citizenship behavior have no significant effect on job satisfaction, because employees do not have the orientation and satisfactory job prospects in developing good work behavior. The behavior of organizational members has a negative and insignificant effect on employee performance because all indicators do not support employees being able to develop their behavior to achieve optimal work results. The behavior of organizational members has a negative and insignificant effect on performance through employee job satisfaction. This is because variable indicators are difficult for employees to apply. After all, the demands for services carried out by employees must be by the systems, procedures, policies, and provisions that apply within an organization, making it difficult to develop behavior that is following the wishes and interests of customers. And this is what causes employee performance to be difficult to increase and through job satisfaction employees feel dissatisfied with what they are doing...

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## I. Introduction

The success of national development is inseparable from the share of the economic sector in contributing to the strengthening of the national economy. One important element of national economic development is the existence of financial institutions engaged in the banking sector. The existence of national banking in Indonesia is a collection of several national banks that manage and utilize public funds from the community for the community. The banking sector is a sector that plays an important role in the implementation of development, especially in supporting the implementation of business activities in all sectors [1]; [2], [3]. In efforts to guarantee public trust in the banking sector, the bank seeks to always improve its performance. This is important so that people put high trust in always getting services from the banking sector. One of them is PT. Bank Mandiri. This bank

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has been operating in Indonesia for a long time and has many offices in all corners of Indonesia, therefore the existence of this bank is well known to all Indonesian people.

The importance of PT. Bank Mandiri. to improve the performance of its employees, to improve its human resource management system in facing competition among other national banks in Indonesia, and at the same time to meet the demands of national services, some people intermediate with banks. On this basis, [4] states that success in banking management is inseparable from the achievement of employee performance. This is supported by several research results such as those conducted by [5] stating that performance is a goal variable that is influenced by OCB, competence, and organizational culture which directly have a positive and significant effect on performance. Meanwhile, [6] shows that the variables OCB, competence, and organizational culture have a direct, negative, and insignificant effect on performance. And research from [7] shows that the three exogenous variables namely OCB, competence, and organizational culture have a negative and significant influence on performance. This shows that performance achievement is only easy to achieve when employee satisfaction has been fulfilled, taking into account organizational citizenship behavior (OCB), employee competency is increased and organizational culture is strengthened in banking institutions [8]. Based on the data above, shows the performance of employees at PT. Bank Mandiri. in Makassar City still needs to be improved and improved, especially in the achievement of work results that have not been optimal according to the expected target. Understanding the occurrence of actual achievement of employee performance that has not reached the target as expected, is inseparable from the low level of employee job satisfaction in carrying out their work activities in the banking sector. This means that satisfaction directly influences employee performance, and can increase or decrease, depending on job satisfaction experienced or felt by employees.

The phenomenon that becomes a fact regarding employee job satisfaction tends to decrease and is dissatisfied with the work itself which is considered by employees to be less attractive and too monotonous because it is done routinely, employees rarely feel work challenges in their work, opportunities for achievement are rarely developed, the value of compensation received is assessed not following the work performed, and leaders rarely give promotions by the achievements achieved. This fact causes low employee job satisfaction, thus affecting low employee performance.

The phenomenon that becomes a fact regarding the implementation of low OCB affects low employee satisfaction and performance as well. This is due to the lack of actualization of employee behavior in an organization to be willing to help each other (altruism) in working between employees, besides that employees in an organization do not support each other's work (civic virtue) for common goals, employees do not carry out work according to expectations (conscientiousness) with organizational goals, among employees do not seek solutions in alleviating problems (courtesy) and low levels of support in support (sportsmanship) to realize organizational goals. The low implementation of OCB affects the level of job satisfaction and low employee performance achievement.

Another phenomenon that affects job satisfaction and low employee performance is usually influenced by employee competence. The fact shows that employee competence is still low in influencing employee satisfaction and performance levels, this can be seen in every employee's work activities. It can be seen that there are still employees who lack sufficient knowledge and insight into providing services or making service decisions. In addition, some employees have low skills, are incompetent and unskilled in serving, including there are employees whose work experience is not yet reliable in solving problems, as well as there are still employees who are still low in mastering the attitude of their work and do not have the expertise to work professionally. Indeed, competence is important and necessary to achieve employee satisfaction and performance improvement.

The phenomenon that becomes a fact to show regarding organizational culture that is still low is applied by employees in improving performance. It can be seen that there are still employees who have not been able to develop an innovative organizational culture to advance the organization, have a high concern for complying with organizational rules, strive to work with optimal results-oriented work, lack forming a solid work team, there is a tendency for employees to be less aggressive at work and paying little attention to work stability in dealing with banking service activities. This phenomenon of organizational culture needs to be considered to be strengthened to increase job satisfaction and employee performance achievement.

Based on the background above, the problems in this study are; 1) Does OCB affect employee job; 2) Does competence affect employee job satisfaction; 3) Does organizational culture affect employee job satisfaction; 4) Does OCB affect the performance of employees; 5) Does competence affect the performance of employees; 6) Does organizational culture affect employee performance; 7) Does job satisfaction affect employee performance; 8) Does OCB affect performance through employee job satisfaction; 9) Does competence affect performance through employee job satisfaction; 10) Does organizational culture affect performance through employee job satisfaction.

#### II. Methods

This research is exploratory research with data collection methods using observation, questionnaires, interviews, and documentation. The research location was carried out at Bank Mandiri (Persero) Tbk in Makassar City. The sample of this research was 265 respondents who were drawn using the Slovin formula. The data analysis technique used in explaining the phenomena in this study is descriptive statistical analysis technique and Structural Equation Modeling (SEM) analysis.

#### III. Result and Discussion

A. Characteristics of Respondents The

Following is data on the characteristics of respondents in this study:

No.	Respondents based on	Classification	of the Numbe	er of Respondents
			F	%
1	Gender	Male -Male	56	21.1
		Female	209	78.9
		Total	265	100.0
2	Age	21 - 25	37	14.0
	(Years)	26 - 30	9	3.4
		31 - 35	49	18.5
		> 35	170	64.2
		Total	265	100.0
3	Education	D3	3	1.1
		S1	119	44.9
		S2	140	52.8
		S3	3	1.1
		Total	265	100.0
4	Length of Service	1 – 10	93	35.1
	(Years)	11 – 20	77	29.1
		21 – 30	72	27.2
		> 30	23	8.7
		Total	265	100.0

Table 1. Characteristics of Respondents based on Identity

# B. Validity and Reliability

1) Validity and Reliability Test

Table 2. Table 2. Summary of Validity and Reliability Test Results

Research Instruments	Pearson Correlation	r <i>Product Moment</i> r table	Reliability	Description
X1.1	0.759	0.170	0.759	Valid and reliable
X1.2	0.817	0.170	0.817	
X1.3	0.816	0.170	0.816	
X1.4	0.694	0.170	0.794	
X1.5	0.755	0.170	0.855	
X2.1	0. 790	0.170	0.890	
X2. 2	0.709	0.170	0.669	
X2.3	0.644	0.170	0.644	

X2.4	0.820	0.170	0.820	
X2.5	0.693	0.170	0.793	
X2.6	0.697	0.170	0.797	
X3.1	0.582	0.170	0.782	
X3.2	0.701	0.170	0.721	
X3.3	0.687	0.170	0.787	
X3.4	0.701	0.170	0.721	
X3.5	0.799	0.170	0.799	
X3.6	0.669	0.170	0.769	
Y1	0.662	0.170	0.762	
Y2	0.756	0.170	0.736	
Y3	0.588	0.170	0.788	
Y4	0.723	0.170	0.753	
Y5	0.633	0.170	0.733	
<b>Z</b> 1	0.692	0.170	0.792	
<b>Z</b> 2	0.734	0.170	0.734	
<b>Z</b> 3	0.669	0.170	0.769	
<b>Z</b> 4	0.697	0.170	0.797	

# C. Construction Test of Research Variables

 $Z_5$ 

Based on the method of determining values in the model, the variables tested for this first model are grouped into *exogenous variables* and *endogenous variables*. Included in the exogenous variable group are measurements of organizational citizenship behavior (OCB), competence, and organizational culture, while those classified as endogenous variables are job satisfaction and employee performance. The model is said to be good when the theoretical development of the hypothetical model is supported by empirical data. The results of the complete SEM analysis can be seen in the following figure:

0.170

0.667

0.767

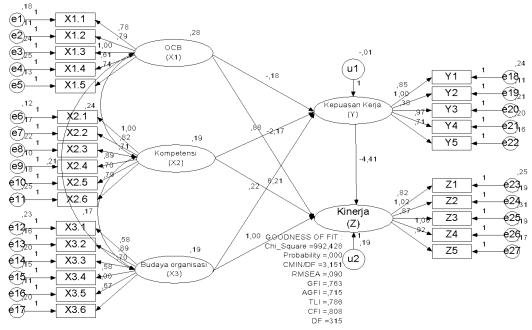


Fig. 1. Measurement of the Variable Relationship Model for Preliminary SEM

The results of the analysis after the final model is obtained are as follows: results of the model test presented in Figure 1 above are evaluated based on the *goodness of fit indices* in Table 3 below with the model criteria and their critical values that have data suitability.

Table 3. Table 3. Evaluation of the criteria of Goodness of Fit Indices Overall Model

Goodness of	Cut-off Value	<b>Model Results</b>	Ket.	Model	Ket.
fit index		Initial		Final Stage	

Chi_square	small	992,428	marginal	269.155	
probability	0.05	0.000	marginal	0.103	Excellent
CMIN	≤	3.151	Marginal	1.117	Excellent
RMS	0.08	0.090	Marginal	0.021	Excellent
GFI	0.90	0.763	Marginal	0.933	Excellent
AGE	≥	0.794	0.90	df	2.00
<u>≤</u>	≥	≥	/	be	Excellent
CFI	≥ <b>0.94</b>	0.808	Marginal	0.922	Marginal
Df		315		241	

The results of the evaluation of the model for the initial stage showed that none of the eight criteria of goodness of fit indices criteria cut off value, so modifications were made to the model accordingly. with instructions from modification indices, as previously described. After modifying the model, the final stage shows that there are five indicators of the goodness of fit indices criteria that have met the criteria or are by the *cut-off value* so that the model can be said to be under the *goodness of fit indices* for analysis.

## D. Analysis of Research Results

Overall based on the empirical model shown in the following table regarding the direct effect (direct effect) and indirect effect (indirect effect) of the variables studied. The test results are presented in the following table:

Table 4. Hypothesis Testing Direct Effect and Indirect Effect

Independent	Variable	Variable	Standardize				Description
	Intervening	Dependent	Direct	Indirect	Total	P-	-
		Variable	Effect	Effect	Effect	Value	
Organizational	-	Job	-0.146	-	-0.144	0.385	Negative and
							Not
							Significant
Competency	-	• • • •	0.602	-	0.703	0.021	Positive and
(X2)		Satisfaction					Significant
		(Y)					
	-		0.545	-	0.664	0.019	Positive and
							Significant
(X3)		(Y)					
The behavior of	-	Performance	-0.425	-	-0.583	0.401	Negative and
Organizational		(Z)					Not
Citizens (X1)							Significant
Competence	-	Performance	1.976	-	1.976	0.032	Positive and
(X2)		(Z)					Significant
Culture	-	Performance	0.000	-	0.703	0.021	Significant
(X3)		(Z)					Significant
Job Satisfaction	-	Performance	2.360	-	2.360	0.000	Positive and
(Y)		(Z)					Significant
Organizational	Job	Performance	-0.425	-0.345	-0.770	0.401	Negative and
Citizen Behavior	Satisfaction	(Z)					Not
(X1)	(Y)						Significant
Competence	Satisfaction	Performance	1.421	0.032	3.470	0.965	Positive and
(X2)	Work	(Z)	2.587				Significant
	(Y)						
Organizational	Job	Performance	1.976	1.287	3.263	0.000	Positive and
Culture	Satisfaction	(Z)					Significant
	Organizational Citizen Behavior (X1) Competency (X2) Organizational Culture (X3) The behavior of Organizational Citizens (X1) Competence (X2) Culture (X3) Job Satisfaction (Y) Organizational Citizen Behavior (X1) Competence (X2) Organizational	Organizational Citizen Behavior (X1)  Competency (X2)  Organizational Culture (X3)  The behavior of Organizational Citizens (X1)  Competence (X2)  Culture (X3)  Job Satisfaction (Y)  Organizational Citizen Behavior (X1)  Competence (X2)  Satisfaction (Y)  Organizational Citizen Behavior (X1)  Competence (X2)  Organizational Citizen Behavior (X1)  Competence (X2)  Satisfaction (Y)  Organizational Job Satisfaction (Y)  Organizational Job Satisfaction (Y)  Organizational Job	Organizational Citizen Behavior (X1)  Competency (X2)  Organizational Culture (Y)  The behavior of Organizational Citizens (X1)  Competence (X2)  Culture (X3)  Competence (X2)  Culture (X3)  Competence (X2)  Culture (X3)  Competence (X2)  Culture (X3)  Competence (X3)  Culture (X3)  Competence (X3)  Culture (X3)  Competence (X3)  Culture (X3)  Cultur	Organizational Citizen Behavior (X1)         -         Job Satisfaction         -0.146           Organizational Citizen Behavior (X1)         -         Job Satisfaction         0.602           (X2)         Satisfaction (Y)         0.602           Organizational Culture (X3)         -         Job Satisfaction (Y)           The behavior of Organizational Citizens (X1)         -         Performance (Z)         -0.425           Competence (X2)         -         Performance (Z)         0.000           Culture (X3)         -         Performance (Z)         0.000           Culture (X3)         -         Performance (Z)         0.000           Organizational Citizen Behavior (X1)         Job Satisfaction (Y)         Performance (Z)         -0.425           Competence (X2)         Satisfaction (Y)         Performance (Z)         -0.425           Competence (X2)         Satisfaction (Z)         -         -0.425           Organizational Citizen Behavior (X1)         Y         -         -           Organizational Citizen Behavior (X1)         Y         -         -           Organizational Citizen Behavior (X2)         -         -         -           Organizational Citizen Sequence (X2)         -         -         -	Organizational Citizen Behavior (X1)         -         Job Satisfaction (Y)         -         Indirect Effect Effect Effect Effect         Indirect Effect Eff	Organizational Citizen Behavior (X1)         Image: Competency (X2)         Job Satisfaction (Y)         Job Organizational (Z)         Performance (Z)         Job Organizational (Z)         Job Organizational (Z)         Performance (Z)         Job Organizational (Z)         Job Organizational (Z)         Performance (Z)         Job Organizational (Z)         Job Organizational (Z)         Job Organizational (Z)         Performance (Z)         Job Organizational (Z) <th< td=""><td>Organizational Citizen Behavior (X1)         Image: Culture behavior organizational Culture (X3)         Image: Culture behavior organizational (X2)         Image: Culture (X3)         Image: Culture (X2)         Image: Culture (X3)         Image: Culture (X3)</td></th<>	Organizational Citizen Behavior (X1)         Image: Culture behavior organizational Culture (X3)         Image: Culture behavior organizational (X2)         Image: Culture (X3)         Image: Culture (X2)         Image: Culture (X3)         Image: Culture (X3)

From the whole model, it can be seen that five paths provide a positive direct influence and significance, the two paths of direct influence are negative and not significant. Furthermore, for the indirect effect, there is one path that is negative and insignificant, while the other two paths are positive and significant. The interpretation of Table 4 for the *direct effect* can be explained as follows:

(Y)

The behavior of organizational members directly has a negative effect of -0.146 and is not significant at 0.385 on employee job satisfaction.

- b. Competence has a direct positive effect of 0.602 and 0.021 significance on employee job satisfaction.
- c. Organizational culture has a direct positive effect of 0.545 and a significant value of 0.019 on employee job satisfaction.
- d. The behavior of organizational members has a direct negative effect of -0.425 and 0.401 is not significant on employee performance. Competence has a direct positive effect of 0.965 and 0.032 significant on employee performance.
- e. Organizational culture has a direct positive effect of 1,976 and 0,000 significant on employee performance.
- f. Job satisfaction has a direct positive effect of 2,360 and a significant value of 0,000 on employee performance.
- g. The behavior of organizational members indirectly has a negative effect of -0.345 on performance through employee job satisfaction.
- h. Competence indirectly has a positive effect of 1,421 on performance through employee job satisfaction.
- i. Organizational culture indirectly has a positive effect of 1,287 on performance through employee job satisfaction.

#### **Discussion**

# A. Effect of Organizational Citizen Behavior on Employee Job Satisfaction

Based on the results of research to prove the proposed hypothesis, the variable *organizational citizen behavior* (OCB) has a negative and insignificant effect on employee satisfaction. The cause of the OCB variable has a negative effect because all OCB indicators are not easy or difficult to apply by employees which cause employees not to behave comparatively and innovatively in dealing with and carrying out their work, while the causes of OCB have no significant effect on employee job satisfaction because employees do not have a satisfactory work orientation and prospect in developing good work behavior. The OCB variable has a negative and insignificant effect on job satisfaction, so there needs to be reverse theory support, meaning a theory that can provide improvements or solutions in applying OCB to job satisfaction. These theories are expected to be a solution for negative and insignificant OCB variables to become positive and significant towards job satisfaction. The most appropriate theory to be applied in correcting the negative and insignificant effect of OCB on job satisfaction is the problem-solving theory. This theory implies that to improve the behavior of employees in an organization it is necessary to instill the importance of a *problem solver* to deal with the dynamics of work so that they can become employees who behave tough in realizing job satisfaction advancing the organization.

#### B. The Effect of Competence on Employee Job Satisfaction

Based on the results of the study, it is proven that competence directly has a positive and significant effect on the job satisfaction of employees of PT. Bank Mandiri. in Makassar City. This shows that the proposed research hypothesis is proven. Proof of this hypothesis provides an explanation that in carrying out work activities employees are required to have competence in providing services to each customer and this is what causes employees to fulfill their job satisfaction. The reasons that cause competence to have a positive and significant effect on satisfaction, this is inseparable from the role of indicators that build competence by the right theoretical basis used, where indicators of knowledge, skills, experience, mastery attitudes, skills, and abilities are the determining indicators for assessing competence an employee, so that it has a positive influence and the result of strengthening the competence of each employee has a significant influence on employee job satisfaction in facing interesting work, happy with work challenges, always showing achievement, deserves compensation and deserves to be promoted. The theory supports the effect of competency on employee job satisfaction at PT. Bank Mandiri. in Makassar City. theories are theories that have a relationship between the application of competencies carried out by employees and the fulfillment of job satisfaction experienced by employees.

The most appropriate theory to be applied to PT. Bank Mandiri. in Makassar City, to continue to improve employee competence in maintaining a positive and significant influence of competence on job satisfaction is the theory of professional competence. The researcher contributes that this theory

is appropriate to use and apply because every employee understands that competence is the main foundation for becoming a professional person in realizing job satisfaction.

# C. The Influence of Organizational Culture on Employee Job Satisfaction

Organizational culture observed in this study is the embodiment of an understanding of the philosophy of normative habits understood by leaders and employees who have roots in advancing organizations such as PT. Bank Mandiri. in Makassar City. Job satisfaction observed in this study is the expression of pleasant or unpleasant feelings for the work done. This study observed the effect of organizational culture on the job satisfaction of employees of PT. Bank Mandiri, in Makassar City. The results of the discussion of this research are strengthened by theoretical support to show that the results of this research are supported by scientific studies in the form of relevant theories that are relevant to be used as a standing position. From the results of research on the positive and significant influence of organizational culture on job satisfaction, this is the essence of work that the success of an organization in realizing its objectives is determined by the essence of work in the form of institutionalizing organizational culture and fulfilling job satisfaction, in which this theory justifies that to create a strong organizational culture for employees in carrying out banking service activities, each employee must be able to develop good habits. innovative at work, has high attention at work, works based on result orientation, has a habit of working in a work team, does work aggressively, and always pays attention to work stability so that every employee is satisfied with meeting the needs of banking service activities, satisfied with work differences among employees, satisfied with the achievement of standardized work results, satisfied with the sense of justice given and satisfied with the confidence of being able to carry out work activities.

## D. Effect of OCB on Employee Performance

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Based on the results of research to prove the hypothesis proposed, the OCB variable has a negative and insignificant direct effect on employee performance. The cause of the OCB variable has a negative effect because all OCB indicators do not support employees being able to develop their behavior to achieve optimal work results for the services provided to customers. While the causes of OCB have no significant effect on employee performance because employees do not produce maximum work services to customers. To understand the OCB variable that has a negative and insignificant effect on performance, it is necessary to have reverse theory support, meaning a theory that can provide improvements or solutions in applying OCB to performance. The most appropriate theory to be applied in improving the negative and insignificant effect of OCB on performance is the accountability which everyone is required to have spontaneously responsible behavior in improving their performance. This theory implies that every employee must be responsible for what he does in a sporting manner under his behavior in improving his performance to achieve organizational goals.

# E. The Effect of Competence on Employee Performance

Responding to the importance of competence and employee performance discussed in this study, based on the results of research to prove the problem hypothesis raised, it is known that competence has a positive and significant influence on employee performance. Of course, there is a reason why competence has a positive and significant effect on employee performance in carrying out their duties and responsibilities, employees who have competence who are intelligent, reliable, experienced, skilled, and professional will produce optimal work both in terms of the number of jobs in quantity produced, the value of quality work, efficient use of working time and effective utilization of work facilities and always loyal to organizational rules. The most appropriate theory to apply to competence on performance is the theory of special people or special man theory put implies that the success of an organization in improving its performance is largely determined by human resources who have competence as people. which is special to be maintained in fixing and improving existing work systems within an organization, so that the organization can improve its performance to realize organizational goals, that is the importance of an organization having to maintain and maintain special people to be utilized and used in improving the performance of employees at PT. Bank Mandiri. in Makassar City. Among the five theories stated above, what is relevant to be used as a standing position from the results of research on the positive and significant influence of organizational culture on performance through job satisfaction is the theory of cultural construction, which this theory justifies that employees as members of the organization must be able to develop and carry out the construction of organizational culture by taking into account the construction of values, principles, norms, integration and other assumed values in implementing banking services so that employees can

improve their performance through perceived job satisfaction. The results of previous research that are relevant to organizational culture research have a positive and insignificant effect on satisfaction and employee performance, organizational culture has a negative and significant influence on satisfaction and performance. This study shows that organizational culture on performance through job satisfaction has a positive and significant influence on performance, so it is an update of this research among previous studies.

#### **IV. Conclusion**

The conclusions of this study are; 1) OCB has a negative and insignificant effect on employee job satisfaction. The OCB variable indicator is neither easy nor difficult for employees to apply which causes employees to not behave comparatively and innovatively in dealing with and carrying out their work so that employees do not have satisfactory work prospects in developing good work behavior, 2) Competence has a positive and significant effect on employee job satisfaction. Employees are required to have competence in carrying out work activities and providing services to each customer and this is what causes employees to fulfill their job satisfaction, 3) Organizational culture has a positive and significant effect on employee job satisfaction. Banking service activities must be carried out by employees who understand the importance of organizational culture, which makes organizational culture play an important role in increasing employee job satisfaction. 4) OCB has a negative and insignificant effect on employee performance. The OCB variable indicator does not support employees being able to develop their behavior to achieve optimal work results for services provided to customers. While the causes of OCB have no significant effect on employee performance because employees do not produce maximum work services to customers. 5) Competence has a positive and significant effect on employee performance. Employees who have intelligent, reliable, experienced, skilled, and professional competencies will produce optimal work in terms of the number of jobs produced in quantity, the value of quality work, the efficient use of working time, and the utilization of effective budget use. 6) Organizational culture has a positive and significant effect on employee performance. Organizational culture indicators in the form of innovation, attention, result orientation, work team, aggressiveness, and work stability have been implemented or actualized by every employee to improve their performance in the banking sector. 7) Job satisfaction has a positive and significant effect on employee performance. Employees are satisfied with the suitability of the job, happy with the work challenges given, happy with the awards received, and happy with the appropriate incentives and things that have a significant influence on employee performance in quantity, quality, efficiency, effectiveness, and loyalty in banking service activities. 8) OCB has a negative and insignificant effect on performance through employee job satisfaction. OCB indicators in the form of willingness to help, work support, work according to expectations, alleviate problems and sportsmanship are difficult for employees to apply because the demands for services carried out by employees must be by applicable procedures, so employee performance is difficult to increase and through job satisfaction employees feel dissatisfied with what done, 9) Competence has a positive and significant effect on performance through employee job satisfaction. The application of employee competencies has a direct effect on increasing performance in quantity, quality, efficiency, effectiveness, and loyalty through job satisfaction that is felt by being happy doing routine work, being happy facing work challenges, being satisfied with work performance awards and being happy receiving appropriate work incentives; 10) Organizational culture has a positive and significant effect on performance through employee job satisfaction. The manifestation of the actualization of the application of organizational culture is important for employees to develop the banking sector to be able to foster high-performance enthusiasm and increase employees' sense of job satisfaction..

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