



THE EFFECT OF JOB SATISFACTION, ORGANIZATIONAL COMMITMENT, AND LEADERSHIP ON ORGANIZATIONAL CITIZENSHIP BEHAVIOR EMPLOYEES OF BRI IN YOGYAKARTA

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Abstract: Organizational citizenship behavior is important for the success of an organization because basically organizations cannot directly anticipate and improve all behavior in organizations simply by relying on formally instructed job descriptions. This study aims to examine and analyze the effect of job satisfaction, organizational commitment, and leadership on organizational citizenship behavior of BRI employees in Yogyakarta. The study used a quantitative approach with multiple linear regression quantitative analysis methods using SPSS 25.0. The number of samples taken in this study was 83 respondents using the saturated sampling method. Research result shows that (1) there is an effect of job satisfaction on organizational citizenship behavior, (2) there is an effect of organizational commitment on organizational citizenship behavior, (3) there is an effect of leadership on organizational citizenship behavior, (4) there is an effect of job satisfaction, organizational commitment, and leadership on organizational citizenship behavior simultaneously.

Keywords: job satisfaction, leadership, organizational commitment, organizational citizenship behavior.

INTRODUCTION

The very rapid development of the banking industry has caused the bank's business competition to become very sharp, so that efforts to win the competition are implemented, among others, by providing service excellence so as to create customer satisfaction and loyalty. The bank is an intermediary organization that provides financial services to collect and channel public funds with the aim of improving people's lives and quality of service is one of the most important factors affecting customer satisfaction. This is because customers expect to get the best service. Therefore, banks strive to provide excellent service so that customers continue to use bank services in fulfilling their financial transactions.

The bank is an organization that has a goal or vision by carrying out the mission that has been made, to improve and advance the organization. In realizing this vision, a bank needs

human resources, because human resource is one of the assets owned by the bank as a driver, guide and developer of the organization.

Bank employees in an organization must have different individual potentials and needs which will result in different desires, mindsets, behavior and work motivation. The level of satisfaction with the job and the tasks they have is also different, there are those who feel they have to do other things that are not their main job, but some are only satisfied with their work.

BRI Yogyakarta Cik Ditiro Branch Office as one of the branch offices of the BRI Yogyakarta Region is a bank branch that continues to grow and enter increasingly competitive conditions. Currently, the main target of BRI Yogyakarta Cik Ditiro is to be included in the list of Top Five Branches in the BRI Yogyakarta Region. One way to achieve this goal is to be able to manage human resources properly, such as raising organizational citizenship behavior (OCB) to every employee.

The pre-survey results obtained show that job satisfaction, organizational commitment, and leadership are the three factors that cause Organizational Citizenship Behavior (OCB) of all employees, then, the researcher focused on the effect of job satisfaction, organizational commitment, and leadership on Organizational Citizenship Behavior (OCB) BRI Yogyakarta employees of Cik Ditiro branch office.

The purpose of this study was to determine and analyze (1) the effect of job satisfaction on Organizational Citizenship Behavior (OCB) employees of BRI Yogyakarta Cik Ditiro branch office, (2) the effect of organizational commitment on Organizational Citizenship Behavior (OCB) employees of BRI Yogyakarta Cik Ditiro branch office, (3) the effect of leadership on Organizational Citizenship Behavior (OCB) employees of BRI Yogyakarta Cik Ditiro branch office, (4) the effect of job satisfaction, organizational commitment, and leadership simultaneously on Organizational Citizenship Behavior (OCB) employees of BRI Yogyakarta Cik Ditiro branch office.

LITERATURE REVIEW

Organizational Citizenship Behavior (OCB)

Budiharjo (2014) defines OCB as optional behavior that does not become part of an employee's formal work obligations, but supports the effective functioning of the organization. Robin and Judge (in Ristiana, 2013) explained that OCB is the voluntary behavior of an employee to want to do an extra task or job more than his/her responsibility or obligation for the advancement or benefit of the organization.

Meanwhile, according to Garray (in Waspodo, 2012), OCB is a form of behavior which is an individual choice and initiative, not related to the reward system. Garray (in Waspodo, 2012) explains that OCB is the behavior of employees who practice additional roles and show their contribution to the organization beyond their specific roles in work, willingness and participation to do business that exceeds formal responsibilities in the organization is something that is effective in improving the functioning of an organization.

Organ (2006) confirmed that OCB is an individual behavior that is discretionary, which is not directly and explicitly rewarded by the formal reward system, and as a whole encourages the effectiveness of organizational functions. Furthermore, Organ (in Herminingsih, 2012)

stated that behavior of citizenship or extra roles is implemented in 5 forms of behavior, namely: (1) altruism; is the behavior of employees in terms of providing help to colleagues who have difficulty working, (2) courtesy; is a form of action or behavior that aims to prevent problems, (3) sportsmanship; can be seen from the aspects of tolerance and individual complaints at work, (4) proactive (civic virtue); is behavior that indicates responsibility on organizational life.

Job satisfaction

Job satisfaction is an expression of employee satisfaction about how their work can provide benefits to the organization, which means that what is gained in work fulfills what is considered important (Luthans 2006).

According to Robbins (in Ningsih, 2014), job satisfaction is a general individual feeling that is associated with work. Positive or negative feelings about work are the result of an internal evaluation process within a person.

As'ad (2004) stated that there are nine factors for job satisfaction of employees, namely: (1) supervision; is a supervisory style, either task-oriented or person-oriented, (2) colleagues; consisting of teaching, work groups and social aspects in office setting, coworkers, family members, and neighbors that can affect individual job satisfaction, (3) work conditions; are the physical conditions of the work environment, (4) rewards (pay); namely annual income that can serve as an indicator and influence on achievement or failure, (5) responsibility; is the desire to be responsible for work to help colleagues and the opportunity to participate in strategic activities, (6) the work itself; namely work or tasks related to work, (7) promotion (advancement); namely changes in status or position, including an increase in opinion. Promotion has an important contribution in meeting the psychological needs of an employee, (8) job security; organizational policies regarding levels of office, seniority, dismissal and retirement, and (9) awards (recognition), namely attention, appreciation, prestige and all forms of appreciation from supervisors, colleagues, and superiors.

Organizational Commitment

Darmawati (2013) states that organizational commitment is a condition of an employee who sides with the organization where he works, as well as his goals and desires to maintain membership in the organization. The commitment of the individual is indicated by the action, for example, individuals with high commitment will remain in the organization and will have a positive view of the organization. In addition, individuals will show consistent behavior to keep a positive self-perception.

Luthans (2006) views organizational commitment as an attitude that has a wide variety of definitions and measurements. Commitment is defined as (1) a strong desire to remain as a member of a particular organization, (2) the desire to strive for the organization's wishes, and (3) certain beliefs and acceptance of the organization's values and goals. In other words, organizational commitment is an attitude that reflects employee loyalty to the organization and a continuous process in which organizational members express their concern for the organization and its success and continuous progress.

Furthermore, Luthans (2006) said that as attitude, organizational commitment is most often defined as follows: (1) a strong desire to remain as a member of a particular organization;

(2) the desire to try hard according to the wishes of the organization; (3) certain beliefs and acceptance of the organization's values and goals. In other words, this is an attitude that reflects employee's loyalty to the organization and a continuous process in which organizational members express their concern for the organization and its continued success and progress.

According to Meyer and Allen (2013), there are three components in organizational commitment, namely (1) affective commitment; related to emotional attachment, organizational identification, and employee's involvement in the organization, (2) continuous commitment; related to an awareness of the costs associated with leaving the organization.

This shows that there is a benefit and loss consideration in employees related to the desire to keep working or leave the organization. Continuous commitment is awareness of the impossibility of choosing another social identity or other alternative behavior because of the threat of large losses, (3) normative commitment; reflecting a feeling of obligation to continue employment. In other words, normative commitment is related to the feeling of being obliged to continue working in the organization.

Leadership

Leadership is the ability to influence a group to achieve a series of goals (Robbins et al, 2008). Whereas Griffin (2012) defines leadership as a process, leadership is a good use of influence to direct and coordinate the activities of members to achieve goals. As a trait, leadership is a set of characteristics attributable to who has the right to exercise influence successfully.

Avolio *et al*, (2003) suggested four characteristics of transformational leadership, namely; (1) idealized influence, a leader must be a good example, which can be followed by employees so as to generate respect and trust in the leader, (2) inspirational motivation, the leader must be able to provide clear motivation and achievement targets, (3) intellectual stimulation, the leader must be able to motivate his employees to come up with innovative ideas and ideas, and (4) individualized consideration, the leader must be able to pay attention, listen to complaints, and understand the needs of employees.

RESEARCH METHODS

This research data collection method is a cross-sectional survey which is also a descriptive research method where the information collected is carried out only at a certain time.

Based on its objectives, this study is an explanatory study that aims to explain the causal relationship (influence) and test the hypothesis. This study aims to determine the effect of job satisfaction, organizational commitment, and leadership on organization citizenship behavior (OCB) employees of BRI Yogyakarta CikDitiro branch office. The population in this study were 108 employees of BRI Yogyakarta CikDitiro branch office with a sample size of 83 respondents.

FINDINGS AND DISCUSSION

Validity test

The validity test is carried out using Pearson Product Moment correlation, if $r_{\text{count}} > r_{\text{table}}$, it means valid. If $r_{\text{count}} > r_{\text{table}}$ with $df = n-2$ (81) the value is 0.2146 with $\alpha = 0.05$, then the correlation coefficient is significant.

The following table shows the results of the validity test on job satisfaction (X1), organizational commitment (X2), leadership (X3), and variables OCB (Y) for each indicator.

Table 1. Validity Test ResultsofJob Satisfaction Variable (X1)

Indicator Codes	r Count	Terms	Information
KK1	0.701	> 0.2146	Valid
KK2	0.685	> 0.2146	Valid
KK3	0.728	> 0.2146	Valid
KK4	0.676	> 0.2146	Valid
KK5	0.733	> 0.2146	Valid
KK6	0.700	> 0.2146	Valid
KK7	0.667	> 0.2146	Valid
KK8	0.741	> 0.2146	Valid
KK9	0.703	> 0.2146	Valid
KK10	0.683	> 0.2146	Valid
KK11	0.710	> 0.2146	Valid
KK12	0.577	> 0.2146	Valid
KK13	0.619	> 0.2146	Valid
KK14	0.595	> 0.2146	Valid
KK15	0.650	> 0.2146	Valid

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

Source: Results of analysis of SPSS 25.0

Based on table 1, the results of validity test can be seen that the job satisfaction variable (X1) which consists of 15 question items, has a calculated that $r_{\text{value}} > r_{\text{table}} = 0.2146$. Therefore, the job satisfaction variable (X1), which consists of 15 indicators of question items, is declared valid.

Table 2. Validity Test Results of Organizational Commitment Variable (X2)

Indicator Codes	r Count	Terms	Information
KO1	0.644	> 0.2146	Valid
KO2	0.688	> 0.2146	Valid
KO3	0.653	> 0.2146	Valid
KO4	0750	> 0.2146	Valid
KO5	0.825	> 0.2146	Valid
KO6	0.643	> 0.2146	Valid
KO7	0.789	> 0.2146	Valid
KO8	0835	> 0.2146	Valid
KO9	0.725	> 0.2146	Valid
KO10	0800	> 0.2146	Valid
KO11	0844	> 0.2146	Valid
KO12	0.839	> 0.2146	Valid
KO13	0.721	> 0.2146	Valid
KO14	0.639	> 0.2146	Valid
KO15	0.752	> 0.2146	Valid

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

Source: Results of analysis of SPSS 25.0

Based on table 2, the results of validity test can be seen that the organizational commitment variable (X2) which consists of 15 question items, has a calculated that r value $>$ r table = 0.2146. Therefore, the organizational commitment variable (X2), which consists of 15 indicators of question items, is declared valid.

Table 3. Indicator Validity Test ResultsofLeadership Variable (X3)

Indicator Codes	r Count	Terms	Information
K1	0.463	$>$ 0.2146	Valid
K2	0.602	$>$ 0.2146	Valid
K3	0.603	$>$ 0.2146	Valid
K4	0.649	$>$ 0.2146	Valid
K5	0.536	$>$ 0.2146	Valid
K6	0.617	$>$ 0.2146	Valid
K7	0.414	$>$ 0.2146	Valid
K8	0.417	$>$ 0.2146	Valid
K9	0.499	$>$ 0.2146	Valid
K10	0.606	$>$ 0.2146	Valid
K11	0.523	$>$ 0.2146	Valid
K12	0.466	$>$ 0.2146	Valid
K13	0.455	$>$ 0.2146	Valid
K14	0.546	$>$ 0.2146	Valid
K15	0.342	$>$ 0.2146	Valid

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

Source: Results of analysis of SPSS 25.0

Based on table 3, the results of validity test can be seen that the leadership variable (X3) which consists of 15 question items, has a calculated r value $>$ r table = 0.2146. Therefore, the leadership variable (X3), which consists of 15 question indicator items, is declared valid.

Table 4. Indicator Validity Test ResultsofVariable OCB (Y)

Indicator Codes	r Count	Terms	Information
OCB1	0.326	$>$ 0.2146	Valid
OCB2	0.533	$>$ 0.2146	Valid
OCB3	0.448	$>$ 0.2146	Valid
OCB4	0.491	$>$ 0.2146	Valid

OCB5	0.514	> 0.2146	Valid
OCB6	0.480	> 0.2146	Valid
OCB7	0.503	> 0.2146	Valid
OCB8	0.381	> 0.2146	Valid
OCB9	0.422	> 0.2146	Valid
OCB10	0.588	> 0.2146	Valid
OCB11	0.444	> 0.2146	Valid
OCB12	0.476	> 0.2146	Valid
OCB13	0.552	> 0.2146	Valid
OCB14	0.671	> 0.2146	Valid
OCB15	0.453	> 0.2146	Valid

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

Source: Results of analysis of SPSS 25.0

Based on table 4, the results of validity test can be seen that for the variables OCB (Y) which consists of 15 question items, has a value of $r_{count} > r_{table} = 0.2146$. Therefore, variable OCB (Y) which consists of 15 items of question indicators declared valid.

Reliability Test

Reliability relates to the consistency and predictability test of a measuring instrument. The test is carried out by comparing the Cronbach Alpha numbers where the Cronbach Alpha value is at least 0.6 or ≥ 0.6 . If the value is generated from the calculation result *SPSS* greater than 0.6 then the questionnaire is reliable, whereas otherwise it is not reliable.

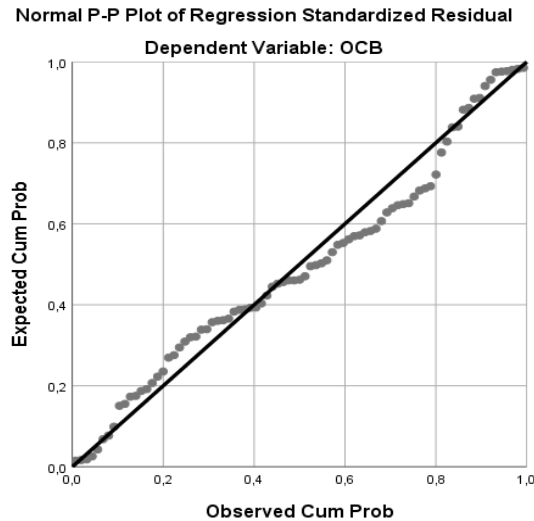
Table 5. Variable Indicator Reliability Test Results

Variable	Cronbach's Alpha value	Terms	Information
Job satisfaction	0.761	> 0.6	Reliable
Organizational Commitment	0.766	> 0.6	Reliable
Leadership	0.733	> 0.6	Reliable
OCB	0.723	> 0.6	Reliable

Source: The results of the analysis using SPSS 25.0

Based on table 5, the reliability test results can be seen that for the variable job satisfaction (X1), organizational commitment (X2), leadership (X3), and the variable OCB (Y), has a Cronbach's Alpha value of 0.761, 0.766, 0.733, and 0.723 and all the values is above 0.6. Then, the variable job satisfaction (X1), organizational commitment (X2), leadership (X3), and variables OCB (Y), stated reliable.

Normality test



Source: Results of analysis of SPSS 25.0

Figure 1. Data Normality Test Results

Table 6. Data Normality Test Results

<i>One-Sample Kolmogorov-Smirnov Test</i>					
		Job satisfaction	Organizational Commitment	Leadership	Y OCB
N		83	83	83	83
Normal Parameters ^a , b	Mean	3.16	3.09	3.01	3.58
	Std. Deviation	0.52	0.53	0.43	0.27
Most Extreme Differences	Absolute	0.090	0.094	0.068	0.093
	Positive	0.078	0.083	0.065	0.093
	Negative	-0.090	-0.094	-0.068	-0.063
Statistical Test		0.090	0.094	0.068	0.093
Asymp. Sig. (2-tailed)		,092^c	,066^c	,200^{CD}	,074^c
a. Test distribution is Normal.					
b. Calculated from data.					
c. Lilliefors Significance Correction.					
d. This is a lower bound of the true significance.					

Source: Results of analysis of SPSS 25.0

The assumption for normality shown in Figure 1 states that data on the histogram graph follows a normal line, and the distribution of data on the normal P-Plot chart is located around the diagonal line. Meanwhile, based on table 6, the results of the Kolmogorov-Smirnov normality test show that the Sig. of the four variables more than the value of $\alpha = 0.05$, and the calculated KS value < table KS value ($1.35 / \sqrt{83} = 0.148$). Therefore, the Kolmogorov-Smirnov test results of the four variables above have met the normality requirements with the Sig. > $\alpha = 0.05$. It can be concluded that the data being tested had a normal data distribution.

Multicollinearity Test

Table 7. Multicollinearity Test Results Data

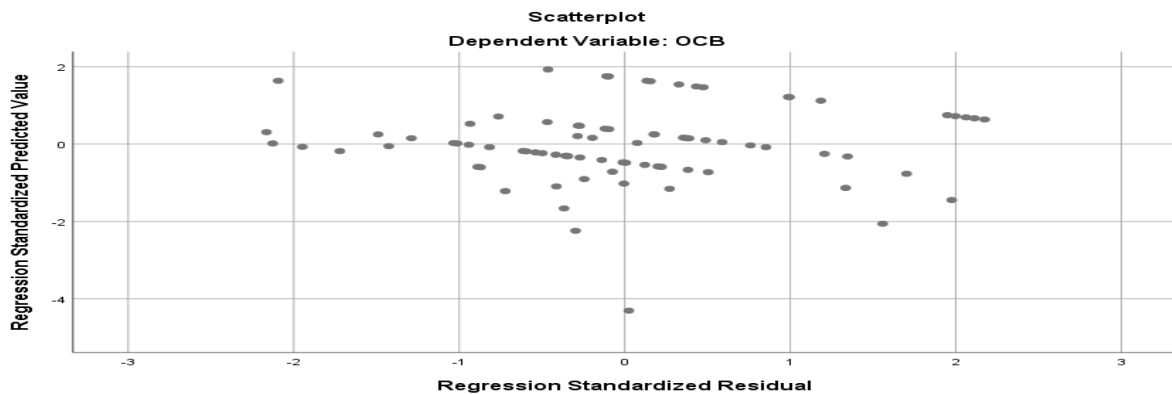
Coefficients ^a		
Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Job satisfaction	0.809	1,236
Organizational Commitment	0842	1,187
Leadership	0.795	1,258

a. Dependent Variable: OCB

Source: Results of analysis of SPSS 25.0

Based on table 7, the VIF value of each variable is less than 10. This, it can be concluded that the data tested did not occur multicollinearity.

Heteroscedasticity Test



Source: Results of analysis of SPSS 25.0

Figure 2. Heteroscedasticity Test Results

Based on Figure 2, it can be seen that there is no clear pattern such as dots stretching above and below the number 0 on the Y axis, the dots spreading randomly, and not forming a particular pattern. It can be concluded that the data being tested **free from heteroscedasticity**.

Table 8. ResultsofThe F OCB Test Analysis

ANOVA ^a					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	4,908	3	1,636	114,042	.000b
Residual	1,133	79	0.014		
Total	6,041	82			

a. Dependent Variable: OCB

b. Predictors: (Constant), Leadership, Organizational Commitment, Job Satisfaction

Source: Results of analysis of SPSS 25.0

Based on table 8 above, it is known that the value of $F = 114.042$, and the value of $Sig. = 0.000$, while the value of the F table with $df (3,79) = 2.72$. Therefore, H_0c is rejected, it is variable job satisfaction (X1), organizational commitment (X2), and leadership (X3) simultaneously have a significant effect on variable OCB (Y).

Hypothesis Test

Table 9. Multiple Linear Regression Results of OCB (Y)

Coefficients ^a						
Model	Unstandardized Coefficients		t	Sig.	Information	
	B	Std. Error				
(Constant)	1,583	0.112	14,074	0.000		
Job satisfaction	0.291	0.028	10,358	0.000	Significant Positive Effect	
Organizational Commitment	0.143	0.027	5,255	0.000	Significant Positive Effect	
Leadership	0.212	0.035	6,086	0.000	Significant Positive Effect	

a. Dependent Variable: OCB

Source: Results of analysis of SPSS 25.0

Interpretation and hypothesis testing (H) in table 9 are as follows:

$$Y = 1.583 + 0.291 X1 + 0.143 X2 + 0.212 X3 + e;$$

1. There is an effect of Job Satisfaction (X1) on OCB (Y) partially.

Based on table 9 above shows that the relationship between Job Satisfaction (X1) and OCB (Y) is significant with t-count of 10.358 (t-count > t table (df = 79) = 1.99) and the value of Sig. = 0.000. The coefficient value is positive, which is 0.291, it indicates that the direction of the relationship between Job Satisfaction (X1) and OCB is positive at 29.1%. Therefore, the hypothesis 1 (H1) in this study which states that "Job Satisfaction (X1) has a significant effect on OCB (Y)" is accepted.

2. There is an effect of Organizational Commitment (X2) on OCB (Y) partially.

Based on table 9 above shows that the relationship between Organizational Commitment (X2) and OCB (Y) is significant with t-count of 5.255 (t-count (df = 79) > 1.99) and the value of Sig. = 0.000. The coefficient value is positive, at score 0.143 which indicates that the direction of the relationship between Organizational Commitment (X2) and OCB is positive at 14.3%. Therefore, the hypothesis 2 (H2) in this study which states that "Organizational Commitment (X2) has a significant effect on OCB (Y)" is accepted.

3. There is an influence from Leadership (X3) on OCB (Y) partially.

Based on table 9 above shows that the relationship between leadership (X3) and OCB (Y) is significant with t-count of 6.086 (t-count (df = 79) > 1.99) and the value of Sig. = 0.000. The coefficient value is positive, which is 0.212, it indicates that the direction of the relationship between leadership (X3) and OCB is positive by 21.2%. Therefore, the hypothesis 3 (H3) in this study which states that "Leadership (X3) has a significant effect on OCB (Y)" is accepted.

4. There is an effect of Job Satisfaction (X1), Organizational Commitment (X2), and Leadership (X3) on OCB (Y) simultaneously.

Based on the results of the simultaneous significance test (F test) in table 9 above shows the F-count value of 114.042 (F-count > F-table (n = 83, and k = 3 = 2.72) and the Sig. = 0.000, which indicates that the Job Satisfaction variable (X1), the Organizational Commitment variable (X2), and the Leadership variable (X3) together have a significant effect on the OCB variable (Y). Therefore, the hypothesis 4 (H4) in this study that states "Job Satisfaction,

Organizational Commitment, and Leadership simultaneously has an effect on OCB” is accepted.

Table 10. Correlation Resultsof Inter-Dimensions

Correlations						
Variable	Dimensions	OCB (Y)				
		Y.1 Altruism	Y.2 Conscientious- ness	Y.3 Sportman- ship	Y.4 Courtesy	Y.5 Civic Virtue
Job Satisfaction (X1)	X1.1 Supervision	0.500	0.474	0.464	0.558	0.535
	X1.2 Colleagues	0.371	0.394	0.446	0.428	0.595
	X1.3 Working Conditions	0.367	0.436	0.412	0.468	0.510
	X1.4 Rewards	0.518	0.419	0.426	0.470	0.479
	X1.5 The Work itself	0.325	0.483	0.410	0.393	0.541
	X1.6 Promotion	0.509	0.420	0.475	0.430	0.521
Organizational Commitment (X2)	X2.1 Affective Commitment	0.159	0.306	0.459	0.336	0.294
	X2.2 Commitment to Continuity	0.350	0.328	0.471	0.457	0.377
	X2.3 Normative Commitment	0.419	0.368	0.569	0.503	0.432
Leadership (X3)	X3.1 <i>Opennes to Experience</i>	0.295	0.309	0.294	0.314	0.278
	X3.2 Conscientiousness	0.501	0.262	0.245	0.552	0.296
	X3.3 <i>Extraversion</i>	0.316	0.321	0.492	0.363	0.322
	X3.4 <i>Agreeableness</i>	0.261	0.265	0.485	0.403	0.439
	X3.5 <i>Neuroticism</i>	0.283	0.285	0.285	0.348	0.369
N		83	83	83	83	83
**. Correlation is significant at the 0.01 level (2-tailed).						
*. Correlation is significant at the 0.05 level (2-tailed)						

CONCLUSION AND SUGESTION

Based on the research results, it can be concluded that; (1) there is an increase in job satisfaction of employees of BRI Yogyakarta Cik Ditiro branch office, due to the increase and influence OCB so it is expected that the work and loyalty of BRI employees at the Yogyakarta Cik Ditiro branch office will increase and contribute positively to the company, (2) the increased commitment of BRI employees at the Yogyakarta Cik Ditiro branch office to keep a career in the company and feel guilty when leaving the company. This is because the positive influence on the application of the organizational commitment variable has a positive and significant effect on OCB. This means that the better the organizational commitment OCB will arise, (3) the current leadership provides direction and encourages employees to achieve company goals because of this positive and significant influence OCB. This means that the better the leadership OCB will arise, and (4) job satisfaction, organizational commitment and leadership that is carried out comprehensively will increase employee's productivity so that the goals and targets of the company are achieved according to the vision that has been set.

Based on the results of the analysis and the conclusions above, the suggestions that can be given to complement the results of this study are as follows:

1. The results of multiple linear regression analysis, and the correlation between dimensions show that job satisfaction, organizational commitment, and leadership significantly influence OCB, so it is necessary to do these suggestions;
 - a. the coworker dimension of the job satisfaction variable has the greatest influence and relationship to OCB, therefore coworker support, a pleasant and reliable coworker attitude increases employee job satisfaction which in turn will have a positive influence on employee's OCB.
 - b. normative commitment factors, especially from the comfort of employees at work and the workload felt by each employee, are expected to always be increased to improve employee's OCB.
2. The author suggest that further research may look for other variables that affect OCB. The high influence of job satisfaction on OCB found in this study opens the possibility of other influences from other variables, such as work discipline, work motivation, and competence.

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