

Influence the Behavior of Citizens Organization Competence and Organizational Culture on Performance Through Employee Job Satisfaction on PT. Bank Negara Indonesia (Persero) TBK in Makassar City

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Abstract:- The research aim to analysis effected of OCB, competence and organizational culture toward satisfaction by staff, to analysis effected OCB, competence and organizational culture toward performance by staff, to analysis effected of satisfaction toward performance by staff and to analysis effected of OCB, competence and organizational culture toward performance through satisfaction by staff. These research applied BNI Ltd. at Makassar City with population as amount 782 staffs and sample sebanyak 265 respondent through full sampling. Data result used Structural Equation Model with aim AMOS 18 computer program statistic. The result of research to found the OCB have negative and insignificant toward satisfaction. That caused all of indicators OCB its difficult to applied by staff then the staff have not comparative and inovative behavior to faced of job it, while the caused of OCB insignificant toward satisfaction, because staff have not orientation and prospective of work which satisfied in develop of good behavior. The OCB have negative and insignificant toward performance because all of indicators not able to support of staff to developed of behavior to achieve of result in optimal. The OCB have negative and insignificant toward performance through satisfaction by staff. These caused the indicators of variable not sufficient for staff because the service which doing by staff always suitable with system, procedure, policy and regulation of organization, so cannot to developed of behavior suitable with desire customer. And these caused the performance by staff cannot increased because the applied of OCB through satisfaction by staff.

Keywords:- OCB, Competence, Organizational Culture, Satisfaction and Performance.

I. INTRODUCTION

The success of a national development is inseparable from the economic sector participation in contributing to the strengthening of the national economy. One of the essential elements of the development of the national economy is the existence of financial institutions that engaged in banking. The existence of national banking that existed in Indonesia

is one of several national banks that manage and utilize Community funds from society to society.

The banking sector is one of the sectors which play an important role in the implementation of development especially in support of the implementation of the activities in all business sectors. Banking has a considerable portion in the Community Fund convened a good savings, bank deposits and current account as well as the provision of funds in the form of the distribution of the different types of credit and be a means of supporting the transaction payment traffic and finance. The role of banking with the advances in technology and the globalization of the economy is growing and the more spacious.

Ease of policy of the Government in the establishment of a bank resulted in the growth of banking in Indonesia intensified. The impact of these policies provide the stimulus for people to create a wide variety of partnership opportunities in particular the increasing number of communities are fond of saving, with a variety of motives reason. Based on the results of a survey in the year 2015 concluded that growing numbers of savers each year due to people's income increases, salary payments through the bank, to secure assets and wealth to earn profit in long period of time interest rates are set.

Efforts to ensure the public confidence to the banking, the bank always strives to improve its performance. It is important that the community put its high trust to always get the service from the banking. One of them is PT. Bank Negara Indonesia (Persero) Tbk. The Bank has been operating in Indonesia and has had many offices in all corners of the region, therefore the existence of the bank was already known by the entire community of Indonesia.

The importance of PT. Bank Negara Indonesia (Persero) Tbk. to improve the performance of its employees, in order to restructure the system of human resource management in the face of competition among other national banks that are in the Indonesia and at the same time to meet the demands of the national service of most societies do with bank intermediation.

On this basis, Sudarmi (2012:41) stated that the success in the management of banking is inseparable from the attainment of the performance of the employee. It supported some of the results of research such as that done by Wuladari (2010) stated performance objective variables is influenced by the OCB, competence and cultural organizations which directly effect positively and significantly to performance. While research Rochib Hamid (2010) indicates a variable OCB, competence and Cultural Organization exert influence directly the negative and not significant on performance. And research from Thahir Gunawan (2011) looks that exogenous variables i.e. third OCB, competence and cultural organizations give negative influences and significantly to performance. This shows that the achievement of the performance is only accessible when the employee satisfaction have been met, taking into account the behavior of the citizens Organization (organizational citizenship behavior – OCB) actualized, enhanced employee

coetency and strengthening of organizational culture in banking institutions.

Observing the performance of the employees of PT. Bank Negara Indonesia (Persero) Tbk. in the city of Makassar on the basis of data obtained from employee performance realization report, indicating in a span of five years (2011 – 2015) that has not been realised in accordance with the expected target above 90%, as a reference to the standard of judging the appropriate banking performance management assessment is set out in the regulation of Bank Indonesia number 6/10/PBI/2004. More details are shown as follows:

Years	Realization Of Performance Of Employees Of BNI (%)				
	Quantity	The quality of the	The efficiency of the	The effectiveness of the	Loyalty
2011	82.61	85.16	75.64	82.67	84.57
2012	75.69	83.47	78.52	81.29	86.26
2013	81.66	85.94	76.92	80.85	85.41
2014	80.74	82.44	81.33	83.37	84.39
2015	83.54	81.74	80.89	82.78	83.95

Table 1:- Employee Performance Realization report PT. Bank Negara Indonesia (Persero) Tbk. in Makassar City Year 2011–2015
Source: PT Bank Negara Indonesia (Persero) Tbk. in Makassar city, 2016

Table 1 above illustrates that the assessment of the realization of the performance of the employees of PT. Bank Negara Indonesia (Persero) Tbk. has not yet reached the target of the realization of the above 90%. Determination of the realization of the above 90% is a standard assessment of the achievement of the targets that are categorized by the successful manager who assesses the performance of employees. Employee performance assessment year 2011 – 2015 views of five assessment i.e. in new quantity reaches ranges from 75.69% up 82.61% are rated based on the number of services provided, by the quality of the realization of the performance achieved between 81.74% to 85.94% are rated based on quality of service, in the efficiency of the realization of the performance ranged from 75.64% to 81.33% rated based on a long process of service provided, new efektivitas are realised between 80.85% and 83.37% votes based on utilization of fund management and loyalty is realized between 83.95% up 86.26% judged on leadership and adherence to the rules of the organization.

Based on the data above, it shows that the performance of employees at PT. Bank Negara Indonesia (Persero) Tbk. in Makassar city still need to be improved and enhanced, particularly with regard to the achievement of the results of the work are not optimal in accordance with the expected target. On this basis, then the management need to apply the theory proceeds from Schemerhorn (2007:82) that every person working trying to get results in accordance with the work of the organization. Form of the work is judged

according to the quantity, quality, efficient, effective and have loyalty.

Understanding the occurrence of achievement of the realization of the performance of the employees who have not reached target as expected, it is inseparable from the low levels of job satisfaction of employees in carrying out its work in the field of banking activities. Mean satisfaction directly give influence on the performance of employees, can be increased and decreased depending on job satisfaction experienced or perceived by the employees.

According to Mandon (2008:74) that job satisfaction influence on performance throughout the job satisfaction is met. This means that any human being or individual who met the satisfaction of his work will seek to improve its performance. It is also supported by some previous studies that observed the influence of job satisfaction of the employees on performance that is among other things the research Thahir Gunawan (2011) look job satisfaction as intervening variable that is affected by OCB the influence on performance are positive and significant. While research Jamal Karim (2011) job satisfaction being exogenous variables are positive and significant effect on performance.

The phenomenon that became facts regarding employee job satisfaction tends to decrease and less satisfied over the work itself which is considered less attractive employees and too monotonous because it is done on a routine basis, employees rarely feel the challenge of work in her work, opportunity for top achievers are rarely developed,

the value of the compensation received was judged incompatible with the job done, and rarely provide Promotion Office in accordance with the achievements reached. This fact that caused the employee job satisfaction is low, so the effect on the performance of employees.

On the basis of the phenomenon expressed about employee job satisfaction decreased, the effect on the performance of the employees, the management of PT Bank Negara Indonesia (Persero) Tbk. was supposed to implement two-factor theory of Herzberg within Rivai (2008:126) that everybody is confronted on two options, happy or not happy over the interesting work, the choice of work challenges, opportunities to Excel, deserves a compensation and deserves to be promoted. That is to say, the satisfaction is the goal of most human resources in carrying out his work in person or organization. Theory is important to be able to fix and enhance job satisfaction of employees against the achievement of performance of employees.

Understanding the occurrence of the phenomenon showed that low job satisfaction influence on employee performance are low as well. Causes of occurrence of job satisfaction and lower employee performance is influenced by the behavior of the citizens Organization (OCB) are low, the competence of employees who have not yet upgraded and cultural organizations that have not instituted firmly on PT Bank Negara Indonesia (Persero) Tbk. in the city of Makassar.

According to Norton (2009:71) OCB, competence and cultural organizations provide influence on customer satisfaction and employee performance in an organization. As well as the results of research which indicates that OCB influence on customer satisfaction and employee performance i.e. Vick Jackson (2011) and Thahir Gunawan (2011), with the results of the study showed that the positive and significant influential OCB against job satisfaction. While research Arief Soesanto (2011), Widjaja Harahap (2011) and Michael Steband (2010) shows the result of a positive and significant effect OCB on performance. This indicates that the influence of variable OCB towards job satisfaction and performance can be observed on the basis of previous researchers reference has ever been observed.

The phenomenon that became a fact on the application of the OCB at low effect on employee performance and satisfaction are low anyway. This is due less to actualizing the behavior of employees in a organisasi for mutual is willing to help (altruism) in work between employees, in addition to employees in an organization are not mutually supportive of the work (the civic virtue) for the purpose of together, the employees are not running the appropriate work in expect (conscientiousness) with the objectives of the Organization, among the employees did not attempt to find a solution in the relieve (courtesy) and low levels of support in favor of (sportsmanship) embodies the goals of the organization. The low level of implementation of the OCB this affects job satisfaction and employee performance achievement is low.

To listen regarding the phenomenon of OCB applied still low in improving customer satisfaction and employee

performance, should the management to apply the theory of OCB Morgan (2008:95) stating that the characteristics to assess the behavior of citizens the organization is seen from the willingness of members of the organization or the employees to have a willingness to help (altruism), support jobs (civic virtue), working as expect (conscientiousness), alleviate problems (courtesy) in sportsmanship and Organization (sportsmanship). This was the fundamental valuation to know the organizational behaviour of employees. This theory of OCB needs to be applied to repair and improve job satisfaction and employee performance.

Other phenomena that affect job satisfaction and lower employee performance, commonly affected by the competence of the employees. According to Nelson (2010:6), influential competence directly and indirectly towards customer satisfaction and employee performance in an organization. It is also supported by the results of previous studies that observed the influence of competence against the satisfaction and performance of employees within an organization, among others, Arief Soesanto (2011) and Michael Steband (2010) shows that the competence of influencer positively and significantly to job satisfaction and performance, however there are unisex which find i.e. Luqman Nugraha (2010) and Muller (2011), that competence to give the positive/negative and insignificant against the satisfaction and performance. That is, the application of competency in an organization is required to support the job satisfaction and increase employee performance.

The phenomenon on the basis of facts which show that the employee competency is still low in influencing the level of satisfaction and employee performance, this can be seen in any work activities of employees. Look there are still employees who have less insight enough knowledge in providing service or Ministry decisions. In addition, there are also employees who have low skills, not qualified and unskilled in the service, including employee work experience there has not been a reliable partner in solving the problem, so there are still employees are still low in being controlled fields it works and don't yet have the skills to work in a professional manner. Indeed the competence become important and necessary to realize the increased performance and satisfaction of employees.

Judging on the competence of the employee in the exercise of his activity is still low in level of satisfaction and performance under employee management, the need to apply the theory of competence Donald window (2007:18) that every individual can be seen competencies based on competency window that consists of knowledge, skills, experience, attitude and skill mastery. Application of competency required by each employee in the exercise of its activities to meet the satisfaction and improve its performance. This theory is highly relevant to the demands of the working needs who want employees competent in realizing the satisfaction and improve its performance.

Including organizational culture is the free variable that can affect job satisfaction and employee performance. According to Dalton (2007:55) organizational culture is an

important element that can affect job satisfaction and employee performance. It also supported several previous studies that examine, Sumantri and also (2011), Vick Jackson (2011) and Sebastian Andrew (2012) that shows the results of the research organization influential culture positive and insignificant against employee performance and satisfaction, there is also an earlier research namely Wulandari (2010), Rochib Hamid (2010), showing the organizational culture negative influences and significantly to the satisfaction and performance. Means the organizational culture into consideration to affect job satisfaction and employee performance in an organization.

The phenomenon that became facts for the Organization of culture is shown to still low applied by employees in improving performance. There are still visible among the employees who haven't been able to expand the innovative culture of the Organization to advance the Organization, have a high attention to comply with the rules of the Organization, is attempting to work with optimum working results-oriented, lack of formation of a solid team work, there is a tendency of employees working in a less aggressive and less attentive to the stability of employment in the face of the banking service activity. Cultural phenomenon of this organization to consider to be strengthened in order to increase job satisfaction and employee performance achievement.

See the fact that organizational culture that has not been executed in accordance with the principles, norms and values of the organization that must be actualized, then management needs to apply the theory of the essence of the culture of the Robbins (2009:74) that the essence of culture as the philosophy of normative habits containing basic values to realize the objectives of the organization. The basic form of innovative value, attention, result-oriented, team work, aggressive and stability work. The application of organizational culture is important for human resources to be able to realize the satisfaction and performance. This theory has become important and necessary to provide

reinforcement on the culture of the organization that may affect job satisfaction and employee performance.

Based on the background which has been described, then the problems in this research were: 1 whether the OCB effect on job satisfaction of employees at PT Bank Negara Indonesia (Persero) Tbk. in Makassar city? 2) what is the competence of the effect on job satisfaction of employees at PT Bank Negara Indonesia (Persero) Tbk. in Makassar city? 3) is the organizational culture influence on job satisfaction of employees at PT Bank Negara Indonesia (Persero) Tbk. in Makassar city? 4) does have an effect on the performance of the OCB employees at PT Bank Negara Indonesia (Persero) Tbk. in Makassar city? 5) does have an effect on the performance of the employee's competency in the PT. Bank Negara Indonesia (Persero) Tbk. in Makassar city? 6) does the organizational culture influence on performance of employees at PT. Bank Negara Indonesia (Persero) Tbk. in Makassar city? 7) whether job satisfaction influence on performance of employees at PT. Bank Negara Indonesia (Persero) Tbk. in Makassar city? 8) whether the OCB performance through influence on job satisfaction of employees at PT. Bank Negara Indonesia (Persero) Tbk. in Makassar city? 9) are influential on performance competence through job satisfaction of employees at PT Bank Negara Indonesia (Persero) Tbk. in Makassar city? And 10) does the organizational culture through the performance effect on job satisfaction of employees at PT Bank Negara Indonesia (Persero) Tbk. in Makassar city?

Conceptual framework the conceptual Framework in this research in the form of an overview about the relationship are invalid constructs over the variables observed. This research shows the relationship between the free variables directly against variable between and variable. In this study there are five variables are observed i.e. consists of three variables, variable between one and one variable is bound. Free variables in this study consists of the OCB, competence and organizational culture, i.e. job satisfaction among variables and bound variables IE performance.

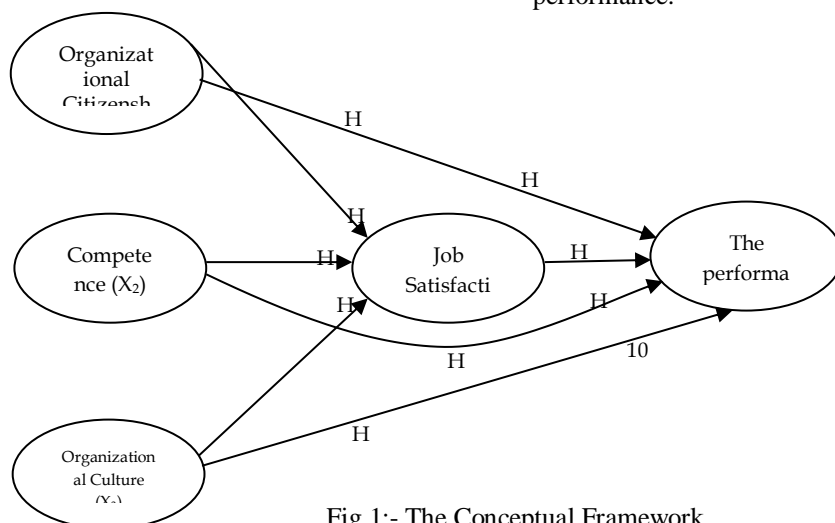


Fig 1:- The Conceptual Framework

The hypothesis of this research refers to the theory of each variable is observed. OCB theory of Morgan (2008:95) stating that the characteristics to assess the behavior of the

citizens organization seen from the willingness of members of the organization or employees; competence refers to the theory of competence Donald window (2007:18) that every

individual can be seen competencies based on competency window that consists of knowledge, skills, experience, attitude and skill mastery; organizational culture refers to the theory of the essence of the culture of the Robbins (2009:74) that the essence of culture as a normative custom of philosophy that contains the value of the base to realize the objectives of the Organization; job satisfaction refers to the two-factor theory of Herzberg within Rivai (2008:126) that everyone was faced with two choices, pleased or not pleased; and performance refers to the theory proceeds from Schermerhorn (2007:82) that every person working trying to get results in accordance with the work of the organization.

Based on the above theories, then the hypothesis being alleged are as follows: 1) positive and influential OCB significantly to job satisfaction of employees at PT Bank Negara Indonesia (Persero) Tbk. in Makassar city; 2) competency of positive and significant effect against the job satisfaction of employees at PT Bank Negara Indonesia (Persero) Tbk. in Makassar city; 3) organizational culture positive and significant effect against the job satisfaction of employees at PT Bank Negara Indonesia (Persero) Tbk. in Makassar city; 4) positive and significant influential OCB on performance of employees at PT. Bank Negara Indonesia (Persero) Tbk. in Makassar city; 5) competence of the positive and significant effect on performance of employees at PT Bank Negara Indonesia (Persero) Tbk. in Makassar city; 6) organizational culture positive and significant effect on performance of employees at PT Bank Negara Indonesia (Persero) Tbk. in Makassar city; 7) job satisfaction the positive and significant effect on performance of employees at PT Bank Negara Indonesia (Persero) Tbk. in Makassar city; 8) positive and significant influential OCB on performance through job satisfaction of employees at PT. Bank Negara Indonesia (Persero) Tbk. in Makassar city; 9) Competencies and significant positive effect on performance through job satisfaction of employees at PT. Bank Negara Indonesia (Persero) Tbk. in Makassar city; and 10) organizational culture positive and significant effect on performance through job satisfaction of employees at PT. Bank Negara Indonesia (Persero) Tbk. in the city of Makassar.

II. RESEARCH METHODS

This research approach is distinguished above three exploratory research i.e. i.e. trying to find relationships that are relatively new, and explanatory that is research done by way of explaining the symptoms caused by an object research. Review of the data was ex post facto research, which means that after the event, namely the research is systematic empirical search, in which the researcher cannot control variable-free because the event has occurred or the nature cannot be manipulated. In terms of the goal is trying to explain the causal study of the causal relationships influence OCB, competence and organizational culture on performance through employee job satisfaction at Bank Negara Indonesia (Persero) Tbk. in the city of Makassar.

The location of the research carried out on Bank Negara Indonesia (Persero) Tbk. in Makassar city as an

object of research to look at the influence of the OCB, competence and organizational culture on performance through employee job satisfaction. Research time is scheduled for four months starting from February until may 2016. There are two types of research i.e. qualitative and quantitative research. In this study using this type of quantitative research systematic scientific research namely of the relationship or the effect of which is developed using statistical models. The source of the data in this study consists of primary and secondary data. Data collection techniques (instruments) used are observation, interview, questionnaire and documentation.

The population in this study are all employees of Bank Negara Indonesia (Persero) Tbk. in Makassar city totaled 782 people include 426 people permanent employees and outsourced employees 356. Withdrawal of samples of research conducted in accordance with purposive research needs by using the formula Slovin, so obtained samples as much as 265 respondents.

Data analysis techniques used in explaining the phenomenon in this research is descriptive statistics analysis techniques and analysis of Structural Equation Modeling (SEM). Descriptive statistical analysis that is used to analyze data by way of describing or depicting the collected data as is, without intending to make conclusions that apply to the public. Descriptive statistical analysis was used to describe the characteristics of the respondents include gender, education, age, and the period of employment. In addition, an analysis of descriptive statistics is also used to describe the responses of the respondents against the research variables include OCB, competence and organizational culture on performance through employee job satisfaction. The calculation in the descriptive statistical analysis was performed with the help of a computer using the program package SPSS version 5.0 of AMOS and 17.0.

Inferensial analysis i.e. analysis used Structural Equation Models (SEM) is a statistical analysis technique that combines several aspects found in path analysis and factor analysis of konfirmatori to estimate some simultaneous equations. Structural equation model (Structural Equation Modeling) is the second generation of multivariate analysis techniques that allow researchers to test the relationship between complex variables both recursive and non-recursive to obtain an overview thorough the whole model (Ghozali, 2005).

III. ANALYSIS AND DISCUSSION

Based on the way the determination of value in the model, then this first model of testing variables grouped into exogenous variables (exogenous variables) and endogenous variables (endogenous variables). Exogenous variable is a variable whose value is determined outside the model. While the endogenous variable is a variable whose value is determined through the equation or model of relationships formed. Included in the Group of exogenous variables are measurements of the OCB, kompetensi and the culture of the Organization, while both endogenous variables are job satisfaction and employee performance.

The model is said to be good when the model development hipotetik theoretically supported by empirical data. SEM analysis of the complete results can be seen in the following image:

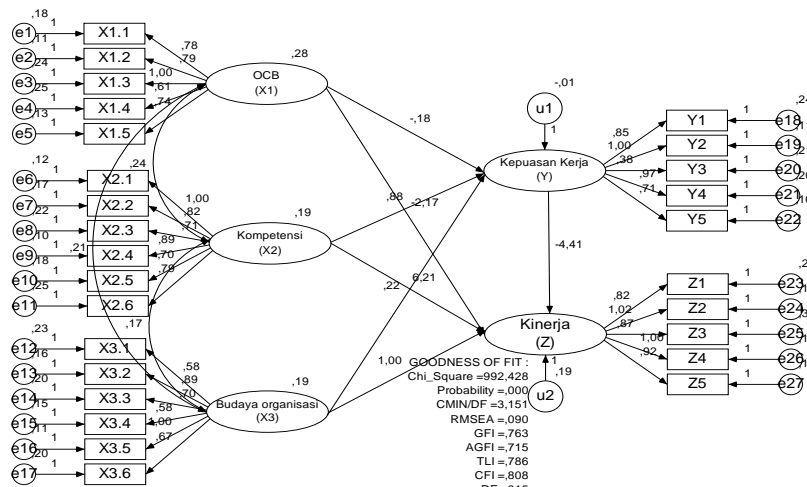


Fig 2:-Measurement Model of variable Relationships to SEM Early

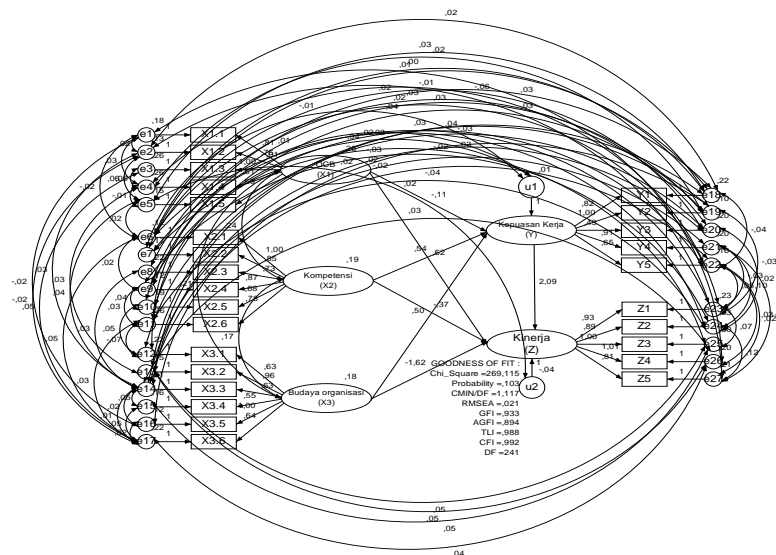


Fig 3:- Measurement of the variable Relationship Model un SEM End

Model test results are presented in Figure 3 above are evaluated based on goodness of fit indices in table 2 with the

following criteria and models presented critical values that have compliance data.

Goodness of fit index	Cut-off Value	The Results Of The Model The Initial Stage	Description	The Results Of The Model The Final Stage	Description
Chi_Square	Expected small	992.428	Marginal	269.155	Good
Probability	≥ 0.05	0.000	Marginal	0.103	Good
CMIN/DF	≤ 2.00	3.151	Marginal	1.117	Good
RMSEA	≤ 0.08	0.090	Marginal	0.021	Good
GFI	≥ 0.90	0.763	Marginal	0.933	Good
AGFI	≥ 0.90	0.715	Marginal	0.894	Marginal
TLI	≥ 0.94	0.78	Marginal	0.988	Good
CFI	≥ 0.94	0.808	Marginal	0.922	Marginal
Df		315		241	

Table 2. Evaluation of criteria Goodness of Fit Indices Overall Model

Source: Data after being processed

The results of an evaluation model for early stage shows of the eight criteria for goodness of fit indices everything yet nothing meets the criteria cut off value, so do the modification of the model in accordance with the instructions of the modification indices, as described earlier. After the modification of the model, then on the final stage shows there are five indicators of the variable criteria of goodness of fit indices have met the appropriate criteria or the criteria cut off value, so that the model can be said to

have been in accordance with the criteria of goodness of fit indices for analysis.

The influence of Variable Direct Research Explains the influence directly (direct effect) means that there is a positive or negative influence directly between the exogenous variables (independent) against the endogenous variables (dependent). The test results are presented in the following table:

HIP	Independent Variable	The Dependent Variable	Direct Path Coefficient Effect		
			Standardize	P-Value	Description
1	OCB (X1)	Job satisfaction (Y)	-0.146	0.385	The negative and not significant
2	Competence (X2)	Job satisfaction (Y)	0.602	0.021	Positive and Significant
3	Organizational Culture (X3)	Job satisfaction (Y)	0.545	0.019	Positive and Significant
4	OCB (X1)	The performance of the (Z)	-0.425	0.401	The negative and not significant
5	Competence (X2)	The performance of the (Z)	0.965	0.032	Positive and Significant
6	Organizational Culture (X3)	The performance of the (Y)	1.976	0.000	Positive and Significant
7	Job Satisfaction (Y)	The performance of the (Z)	2.360	0.000	Positive and Significant

Table 3:-Testing The Hypothesis Of Direct Effect

Source: Annex 7

Of the overall model looks there are five lines provide direct influence is positive and significant, as well as two lines of direct influence on the negative and not significant. As for the interpretation of the table 3 for direct effect can be explained as follows: 1) OCB directly negative effect of 0146 and insignificant 0385 towards job satisfaction of employees; 2) competency directly positive effect of 0.021 against 0602 and significant job satisfaction of employees; 3) organizational culture directly positive effect of 0545 and significant 0.019 against the job satisfaction of employees; 4) OCB directly negative effect of -0425 and insignificant 0401 on performance of employees; 5) competence directly positive effect of significant and 0965 0032 on performance of employees; 6) organizational culture directly positive

effect of 1,976 and significant 0000 on performance of employees; and 7) job satisfaction directly positive effect of 2,360 and significant 0000 on performance of employees.

IV. THE INFLUENCE OF VARIABLE INDIRECT RESEARCH

Explain the influence indirectly (indirect effect) means that there is a positive or negative influence indirectly between free/exogenous variables (independent) variable between/through exogenous (intervening) against variables bound/endogenous (dependent). The test results are presented in the following table:

The Line Coefficient Of Indirect Effect					
HIP	Independent Variable	Variabel Intervening	The Dependent Variable	Standardize	Description
8	OCB (X1)	Job satisfaction (Y)	The performance of the (Z)	-0.345	The negative and not significant
9	Competence (X2)	Job satisfaction (Y)	The performance of the (Z)	1.421	Positive and Significant
10	Organizational Culture (X3)	Job satisfaction (Y)	The performance of the (Z)	1.287	Positive and Significant

Sumber: Lampiran 7

Of the overall model is seen there is one line giving indirect influence is negative and not significant, as well as two lines of indirect influence is positive and significant. As for the interpretation of the table 4 for indirect effects can be explained as follows: 1) OCB indirect negative effect of

0345 on performance through employee job satisfaction; 2) competencies indirectly positive effect of 1,421 on performance through employee job satisfaction; and 3) organizational culture indirectly positive effect amounting to 1,287 on performance through employee job satisfaction.

V. INFLUENCE OF DIRECT AND INDIRECT RESEARCH VARIABLES

The empirical model based on overall shown in the following tables regarding the influence directly (direct effect) and influence indirectly (indirect effect) of the

variables examined. The test results are presented in the following table:

HIP	Independent Variable	Variabel Intervening	The Dependent Variable	Standardize				Description
				Direct Effect	Indirect Effect	Total Effect	P-Value	
1	OCB (X1)	-	Job satisfaction (Y)	-0.146	-	-0.146	0.385	The negative and not significant
2	Competence (X2)	-	Job satisfaction (Y)	0.602	-	0.602	0.021	Positive and Significant
3	Organizational Culture (X3)	-	Job satisfaction (Y)	0.545	-	0.545	0.019	Positive and Significant
4	OCB (X1)	-	The performance of the (Z)	-0.425	-	-0.425	0.401	The negative and not significant
5	Competence (X2)	-	The performance of the (Z)	0.965	-	0.965	0.032	Positive and Significant
6	Organizational Culture (X3)	-	The performance of the (Z)	1.976	-	1.976	0.000	Positive and Significant
7	Job Satisfaction (Y)	-	The performance of the (Z)	2.360	-	2.360	0.000	Positive and Significant
8	OCB (X1)	Job satisfaction (Y)	The performance of the (Z)	-0.425	-0.345	-0.770	0.401	The negative and not significant
9	Competence (X2)	Job satisfaction (Y)	The performance of the (Z)	0.965	1.421	2.386	0.032	Positive and Significant
10	Organizational Culture (X3)	Job satisfaction (Y)	The performance of the (Z)	1.976	1.287	3.263	0.000	Positive and Significant

Table 5:- Hypothesis testing of the Direct Effect and Indirect Effect

Source: Annex 7

Of the overall model looks there are five lines provide direct influence is positive and significant, direct influence on two lines that are negative and not significant. Next on the indirect influence there is one line that is negative and not significant, while the two other lines are positive and significant. As for the interpretation of the table 28 for direct effect can be explained as follows: a) the OCB directly negative effect of-0146 and insignificant 0385 towards job satisfaction of employees; b) competencies directly positive effect of 0.021 against 0602 and significant job satisfaction of employees; c) organizational culture directly positive effect of 0545 and significant 0.019 against the job satisfaction of employees; d) OCB directly negative effect of-0425 and insignificant 0401 on performance of employees; e) competence directly positive effect of significant and 0965 0032 on performance of employees; f) organizational culture directly positive effect of 1,976 and significant 0000 on performance of employees; g) job satisfaction directly positive effect of 2,360 and significant 0000 on performance of employees; h) OCB indirect negative effect of-0345 on performance through employee job satisfaction; I) competencies indirectly positive effect of 1,421 on performance through employee job satisfaction; and j) organizational culture indirectly positive effect amounting to 1,287 on performance through employee job satisfaction.

VI. CONCLUSION

Based on the analysis of the results of research and discussion, it was concluded as follows: 1) the negative effect and OCB did not significantly to job satisfaction of

employees. An indicator variable is not easy or difficult OCB applied by employees who lead employees did not behave comparative and innovative in the face and run his work, so that employees do not have a satisfactory working prospective in developing a good working behavior; 2) competency of positive and significant effect against the job satisfaction of employees. Employees are required to have competency in running the work activities provides services to every customer and employee satisfaction are met which cause it works; 3) organizational culture positive and significant effect against the job satisfaction of employees. The activity of banking services should be run by employees who understand the significance of organizational culture, making organizational culture plays an important role in enhancing the job satisfaction of employees; 4) OCB influential negative and insignificant against the performance of employees. Indicator variable OCB did not support employees are able to develop their behaviour in order to achieve optimal results over a given service on the client. While the cause of the OCB insignificant effect on performance of employees because employees do not generate maximum work services to the customer; 5) competence of the positive and significant effect on performance of employees. Employees who have the competence of a smart, reliable, experienced, skilled and professional will produce the optimal job well seen from the number of jobs in the quantity produced, the value of a quality work, use of time efficient and effective use of budget utilization; 6) organizational culture positive and significant effect on performance of employees. Indicators of organizational culture in the form of innovative, results orientation, attention, team work, aggressive and the stability of the work have been applied or actualized by

every employee to improve its performance in the field of banking; 7) job satisfaction the positive and significant effect on performance of employees. Employees are satisfied over the suitability of the job, pleased with the work challenges given the top award received, pleased and delighted over a decent incentive and it gives significant influence on performance of employees in the quantity, quality, efficient, effective and loyal in the activity of banking services; 8) OCB influential negative and not significant on performance through employee job satisfaction. OCB indicators in the form of a willingness to help, support employment, work expectations, easing the difficult problems and sportive applied employees because of the demands of the Ministry that is run by the employees must be in accordance with the applicable procedures, so that employee performance is difficult to rise and through the employees' job satisfaction did not feel satisfied with what he does; 9) competencies and significant positive effect on performance through employee job satisfaction. The application of the competency of employees directly influence against the performance improvements in the quantity, quality, efficient, effective and loyal through the perceived job satisfaction with work routines, happy face the challenges of work, work achievement award satisfy and happy to receive the incentive work is appropriate; and 10) organizational culture positive and significant effect on performance through employee job satisfaction. Existences of actualizing the application of organizational culture is important for employees to develop banking are able to foster a spirit of high performance and increase a sense of job satisfaction of employees.

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