The Influence of Job Satisfaction, Distributive Justice and Affective Commitment to Organizational Citizenship Behavior (PKO) in Islamic Bank Employees in Indonesia

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ABSTRACT
Purpose: The purpose of this research is to identify and analyze the effect of job satisfaction and distributive justice on affective commitment, the effect of job satisfaction, distributive justice and affective commitment on organizational citizenship behavior, and to see the effect of job satisfaction and distributive justice on organizational citizenship behavior mediated by affective commitment. On Islamic bank employees in Indonesia.

Design/Method/Approach: The research method used in this study is quantitative descriptive of Islamic bank employees in Indonesia. The total population in this study was 85 people from three Islamic banks in the Padang and Pekanbaru areas. The numbers of samples in this study were 70 people and the data used was primary data by distributing questionnaires to employees. The data collected in this study will be tested using research instrument tests, classical assumption tests, multiple regression tests, and hypothesis testing.

Findings: The findings in this study are that there is a significant positive relationship between the effect of satisfaction and distributive justice on affective commitment, the effect of job satisfaction, distributive justice and affective commitment on organizational citizenship behavior, and the effect of job satisfaction on organizational citizenship behavior mediated by affective commitment in Islamic bank employees in Indonesia, and there is a non-significant relationship between the effect of distributive justice on organizational citizenship behavior mediated by affective commitment in Islamic bank employees in Indonesia.

Originality/Value: The contribution of this research is to see how the citizenship behavior of employee organizations of Islamic banks in Indonesia can improve company performance so that they can compete with conventional banks.
INTRODUCTION

Islamic banks in Indonesia have existed since 1991 and operated in 1992 with the establishment of Bank Muamalat Indonesia. This bank proved strong when it faced the crisis in 1998 even though it was only six years old in operation. At that time, conventional banks experienced many liquidity problems and went bankrupt, while Bank Muamalat Indonesia showed increased performance and earned a profit of Rp. 300 billion. When all banks in Indonesia received injections from Bank Indonesia,\(^1\) Bank Muamalat Indonesia was the only bank that did not receive assistance. The resilience of Islamic banks was again tested when the global crisis occurred in 2008, where the financial condition at that time remained stable and profitable as well as providing security and comfort for its customers and shareholders.\(^2\) The existence of Islamic banks in Indonesia is also proven until now with the emergence of many new Islamic banks.

However, in the development of assets and mastery of financial transactions in Indonesia, conventional banks are far more advanced than Islamic banks. This is a challenge in itself for the development of Islamic banks in Indonesia, especially in the human resources department. Because good and quality human resources will be able to carry out work beyond their capabilities, this is the most important factor in winning the competition. In addition, all of this can also be achieved if all employees participate and there is a desire from each employee to make changes.

Human resources are very important for the company, because the achievement of a company's goals is very dependent on the quality of its human resources. If a company has very good quality human resources, then it will be able to create effectiveness and efficiency in encouraging the achievement of the desired success.\(^3\) In maintaining and developing a business in an industrial world where the longer the level of competition is getting stronger, the company must

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have good human resources good quality. Human resources also really need to be managed properly so that there is a similarity between the needs and desires of employees with the goals and desires of a company.

To support the company's performance, we need an extra behavior from all employees in the company. This extra behavior is called organizational citizenship behavior which is an act that is not mandatory and formal for members of an organization, but can have a positive impact on the company. Organizational citizenship behavior can also be said to be a behavior that is owned by employees whose work is non-binding or voluntary, because it does not have a formal award but can improve the quality of the company in increasing the results to be achieved. In improving its performance, of course the organization wants all of its employees to have good organizational citizenship behavior.

Islamic Bank employees in Indonesia still have a low sense of organizational citizenship behavior in carrying out their work towards their company. We can see all of this in the lack of coordination and cooperation between employees and co-workers, besides that it can also be seen from the development of asset funds in Islamic banks and conventional banks which are very much different. The difference in assets between Islamic banks and conventional banks can be seen in table 1 below which is data from the Financial Services Authority:

<table>
<thead>
<tr>
<th>Quarter</th>
<th>BSI</th>
<th>BMI</th>
<th>BRI</th>
<th>BM</th>
</tr>
</thead>
<tbody>
<tr>
<td>December 2020</td>
<td>239.630.550</td>
<td>47.274.594</td>
<td>1.421.785.007</td>
<td>1.209.045.441</td>
</tr>
<tr>
<td>March 2021</td>
<td>234.427.001</td>
<td>51.775.158</td>
<td>1.373.381.233</td>
<td>1.253.404.334</td>
</tr>
<tr>
<td>June 2021</td>
<td>247.299.611</td>
<td>51.621.798</td>
<td>1.411.625.034</td>
<td>1.237.027.618</td>
</tr>
</tbody>
</table>

Processed data (2022)

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The low organizational citizenship behavior of Islamic Bank employees in Indonesia in carrying out their work is of course influenced by many factors. Based on various driving factors of organizational citizenship behavior including personality and mood, organizational culture and climate, organizational commitment, leadership style, perception of organizational support, perception of quality between superiors and subordinates, years of service, gender (gender), educational background, and age. The factors that are most likely to influence Islamic Bank employees in Indonesia in increasing organizational citizenship behavior are job satisfaction, distributive justice, and affective commitment. Islamic banks should be able to compete with conventional banks because the number of Islamic bank employees in Indonesia is quite a lot, this can be seen in the table below:

<table>
<thead>
<tr>
<th>Year</th>
<th>BSI</th>
<th>BMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>19,499</td>
<td>2,700</td>
</tr>
<tr>
<td>2022</td>
<td>18,581</td>
<td>2,480</td>
</tr>
</tbody>
</table>

Processed data (2022)

Empirically that satisfaction with the quality of work life is the main determinant of organizational citizenship behavior of an employee. Job satisfaction is an attitude that is owned by an employee related to tasks, environment and co-workers as well as the appreciation obtained for their efforts in the form of awards. According to Konovsky and Organ states that job satisfaction influences organizational citizenship behavior in professional and administrative employees in hospital. Job satisfaction is a very logical factor that can increase organizational citizenship behavior, because when someone is satisfied with the work they are doing, they will like to help their co-workers to complete their work. This is also in line with the research conducted by fazriyah Grahandika, G., & Wijayati, D. T., “Pengaruh Kecerdasan Emosional, Organizational Citizenship Behavior, Dan Kepuasan Kerja Terhadap Kinerja Karyawan,” Jurnal Ilmu Manajemen 9, no. 4 (2021): 1349–59, https://doi.org/10.26740/jim.v9n4.p1349-1359.

which states that job satisfaction has a significant positive effect on organizational citizenship behavior.\(^9\)

One variable that is also closely related to organizational citizenship behavior is distributive justice. Distributive justice focuses on the fairness of decisions to outcomes and has become a fundamental consideration in equity theory. The proportion approach together with the theory of relative deprivation and the theory of referential cognition produces three important criteria or principles in assessing outcomes. According to Fauzan, distributive justice has a significant positive relationship to organizational citizenship behavior, because there is maximum wages and a balance between workload and salary received by employees.\(^10\) This is also in line with research conducted by Ni Putu Devi Erlina Wahyuni & I Wayan Gede Supartha who stated that organizational justice has a significant positive influence on organizational citizenship behavior.\(^11\)

Besides job satisfaction and distributive justice, another variable that can influence organizational citizenship behavior is affective commitment. Organizational commitment is an attitude that shows employees' love for the company where they work. An employee will do anything for his company if they have high affective commitment, such as the opinion of the Organ which states that commitment is a variable that is widely known to have a close relationship with organizational citizenship behavior. According to Maulana, if an employee has a high sense of commitment, he will be able to improve organizational citizenship behavior.\(^12\) These results are also in line with research

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conducted by Kurniawan that someone who has high commitment will have an attitude to stay in an organization.\footnote{Kurniawan, P, “Pengaruh Kepuasan Kerja Dan Komitmen Organisasi Terhadap Organizational Citizenship Behavior Pada PT. Mandom Indonesia.,” Jurnal MADANI 3, no. 2 (2020): 186–95, https://jurnalmadani.org/index.php/madani/article/view/109.}

All companies definitely want to achieve the goals they want, including Islamic banks in Indonesia. Because of this, researchers are interested in carrying out a study entitled "How do job satisfaction and distributive justice influence organizational citizenship behavior with affective commitment as a mediating variable in Islamic Bank employees in Indonesia."

**RESEARCH METHOD**

The research method used in this study is quantitative descriptive of Islamic bank employees in Indonesia. The total population in this study was 85 people from three Islamic banks in the Padang and Pekanbaru areas. The numbers of samples in this study were 70 people and the data used was primary data by distributing questionnaires to employees. The data collected in this study will be tested using research instrument tests, classical assumption tests, multiple regression tests, and hypothesis testing.

**RESULT AND DISCUSSION**

**The effect of job satisfaction on the affective commitment of Islamic Bank employees in Indonesia**

Partially job satisfaction has a positive and significant influence on the affective commitment of Islamic Bank employees in Indonesia with a B value of 0.326 and a sig value of 0.023 <0.05, this means that if there is an increase in the value of job satisfaction by one unit it will increase affective commitment by 0.326 units and vice versa. Which means good or bad affective commitment is strongly influenced by job satisfaction. The better the level of job satisfaction felt by an employee, the higher the level of employee affective commitment in carrying out their duties at Islamic Banks in Indonesia. An employee who feels the job they occupy is in accordance with their own field, the company has a leader who can provide motivation and education, friends and a good working atmosphere, salary that fits the workload given, and clear promotions in work careers. Employees will be very comfortable and happy so that they spend their careers in Islamic banks in Indonesia.

The results of this study are supported by Deden.et al who stated that job satisfaction can have a very large influence on the commitment of educators.
and teaching staff at postgraduate UHAMKA. This research is also supported by Yuwono that lecturer job satisfaction has a direct effect on increasing university commitment. The results of this study are also in line with research conducted by Ufi that commitment has a strong relationship with job satisfaction.

The effect of distributive justice on the affective commitment of Islamic Bank employees in Indonesia

Distributive justice has a significant positive effect on the affective commitment of Islamic Bank employees in Indonesia with a B value of 0.626 and a sig value of 0.000 <0.05, this means that if there is an increase in the value of distributive justice by one unit it will increase affective commitment by 0.626 units and vice versa. From the results of the tests conducted, it can be said that distributive justice greatly influences the affective commitment of employees. The better the form of distributive justice provided by Islamic Banks in Indonesia to employees, the higher the level of affective commitment of employees in carrying out their work at Islamic Banks in Indonesia.

With a fair company rewarding employees who have a high level of responsibility in their work, the company provides fair rewards to employees according to the pressure and level of stress experienced when carrying out work, and the company behaves fairly to employees who do a good job. With the distributive justice that is obtained, it will make employees feel emotionally attached, have a strong sense of belonging, and have a very big meaning for Islamic Banks in Indonesia will increase.

This research is in line with research conducted by Ikka on Indigo Batik Yogyakarta which states that distributive justice has a significant positive influence on organizational commitment, by providing compensation to

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employees according to the work effort they have done. In addition, this research is also supported by research conducted by Agus Lesmana that distributive justice also has a significant positive effect on organizational commitment to employees of the Islamic State Pension Savings Bank.

The effect of job satisfaction on the organizational citizenship behavior of Islamic Bank employees in Indonesia.

Organizational citizenship behavior is positively and significantly influenced by job satisfaction in Islamic Bank employees in Indonesia with a B value of 0.445 and a sig value of 0.010 <0.05, this means that if there is an increase in the value of job satisfaction by one unit it will increase organizational citizenship behavior by 0.445 units vice versa. The above indicates that job satisfaction determines the organizational citizenship behavior of Islamic bank employees in Indonesia.

Employees who have a passion for the job they are in, with a leader who has the same goals as their subordinates and enthusiastically conveys the organization's mission, receive a salary according to the perceived workload and have good co-workers. So in dealing with work employees will never complain about something trivial, be serious about following the rules, and don't like to exaggerate the problems they are facing at work.

The results of the above research are consistent with and in line with research conducted by Watoni & Suyono which states that organizational citizenship behavior is strongly influenced by job satisfaction felt by an employee. This is also supported by research conducted by Mahardika & Wibawa that job satisfaction has a positive influence on civic behavior organizational.

The effect of distributive justice on organizational citizenship behavior among Islamic Bank employees in Indonesia

Organizational citizenship behavior of Islamic Bank employees in Indonesia is partially positively and significantly influenced by distributive justice with a B value of 0.142 and a sig value of 0.031 <0.05, this means that if there is an increase in the value of distributive justice by one unit it will increase organizational citizenship behavior by 0.142 unit and vice versa. The above indicates that if the level of distributive justice felt by employees is getting better, organizational citizenship behavior in Islamic banks in Indonesia will automatically increase.

With the fairness of the company in providing rewards to employees in accordance with the responsibilities carried out in their work, giving rewards according to the pressure and level of stress they face, and the company is fair to employees who have good jobs by giving rewards, and the company gives awards to employees loyal and experienced. With the above, it will make employees serious about following the rules and procedures and ready to reach out and help other friends to carry out the work, and have no complaints about carrying out work at Islamic banks in Indonesia.

The findings in the research above are in line with several previous studies. As research conducted by Rohiman et al, states that if the perceived sense of justice increases then organizational citizenship behavior will also naturally increase.21 The same findings were also carried out by the research of junru and huang, Rifai in his research also found that distributive justice is very influence organizational citizenship behavior on company employees.22

The effect of affective commitment on the organizational citizenship behavior of Islamic Bank employees in Indonesia

Affective commitment has a significant positive effect on organizational citizenship behavior (PKO) of Islamic Bank employees in Indonesia with a B value of 0.417 and a sig value of 0.003 <0.05, this means that if there is an increase in the value of affective commitment by one unit it will increase organizational citizenship behavior by 0.417 units and vice versa. The above indicates that the level of organizational citizenship behavior of Islamic Bank

employees in Indonesia is largely determined by the sense of affective commitment possessed by these employees.

With the form of a sense of affective commitment possessed by employees of Islamic Banks in Indonesia, it will be able to improve employee organizational citizenship behavior in carrying out their duties. Employees' feelings of pride in being a member of the company, the feeling of love that employees have for their company and a sense of responsibility for the problems faced by the company will be able to encourage employees to behave not to complain about work, willingly help friends who need help, help co-workers who just joined, do things that can be profitable for the company, and do the job as quickly as possible and on time in completing the report. This is very important in increasing the effectiveness of the company in carrying out its operations, so that affective commitment is very important in improving the organizational citizenship behavior of Islamic Bank employees in Indonesia.

The results of the above research are in line with research conducted by Wahyuni and Sparta which stated that organizational commitment has a significant positive relationship with organizational citizenship behavior.23 Sangkey stated that commitment to employees can foster positive attitudes that can encourage organizational citizenship behavior attitudes.24 However, the results of the study This is not in accordance with the research conducted by Jayawardena and Kappagoda which found that commitment does not have a significant positive relationship with organizational citizenship behavior.25

The effect of job satisfaction on organizational citizenship behavior with affective commitment as a mediating variable for Islamic Bank employees in Indonesia

After entering the mediating variable, namely affective commitment, job satisfaction still has a significant positive effect on organizational citizenship behavior with a B value of 0.310 and a sig value of 0.044 < 0.05, this means that if there is an increase in the value of job satisfaction by one unit, it will increase organizational citizenship behavior of 0.310 units and vice versa. However, compared to the direct effect, the B value after being mediated by affective commitment is lower than the value of job satisfaction which directly influences organizational citizenship behavior. Thus the above indicates that the level of job satisfaction greatly influences organizational citizenship behavior among Islamic bank employees in Indonesia.

Based on the research conducted, when carrying out work related to increasing organizational citizenship behavior, Islamic bank employees in Indonesia are not only influenced by a salary that is in accordance with the workload, a good workplace atmosphere, and a good boss, but also influenced first by a sense of love. Islamic Bank employees in Indonesia towards their companies.

According to research conducted by Sholikhah and Christian Wiradendi Wolor that after being mediated by organizational commitment, the relationship between job satisfaction and organizational citizenship behavior is stronger. Significant positive effect on organizational citizenship behavior even though it is mediated by affective commitment. This research is also supported by Prasetio, Yuniarsih, and Ahman who found that organizational commitment mediates job satisfaction on organizational citizenship behavior which has a significant positive value.

The effect of distributive justice on organizational citizenship behavior with affective commitment as a Mediation Variable for Islamic Bank employees in Indonesia

After being mediated by affective commitment, distributive justice has no effect on organizational citizenship behavior with a B value of -0.119 and a sig value of 0.444 > 0.05, this means that distributive justice has a negative value that is not significant on organizational citizenship behavior. The existence of

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commitment as a mediator has no effect on organizational citizenship behavior even though there has been an increase in distributive justice for employees in Islamic banks in Indonesia. Even though Islamic bank employees in Indonesia have high affective commitment, they do not receive a salary in accordance with the workload they are responsible for, so organizational citizenship behavior will remain low. And vice versa, even though the commitment of employees is low but they get a salary according to their wishes, the organizational citizenship behavior will be high.

The results of this study are not in line with research conducted by Dyah, who stated that distributive justice has a significant positive value on organizational citizenship behavior after being mediated by affective commitment. The findings of this study are in line with research conducted by Suhani which states that organizational justice has no effect significant effect on organizational citizenship behavior after being mediated by organizational commitment because the value of B is negative. Gradual service have a settlement deadline of up to 3 (three) months.

CONCLUSION

Job satisfaction and distributive justice have a significant positive effect on affective commitment of employees of Islamic banks in Indonesia, meaning that the higher the level of satisfaction and distributive justice felt by employees at work, the more affective commitment to the company will also increase. Islamic banks in Indonesia must pay attention to the division of labor and the welfare of their employees so that the level of love for their company is high. Job satisfaction, distributive justice and affective commitment have a significant positive effect on the organizational citizenship behavior of employees at Islamic banks in Indonesia, meaning that the higher the level of satisfaction, fairness and love felt by employees at work, the organizational citizenship behavior will also increase.

Job satisfaction has a positive effect on organizational citizenship behavior after being mediated by the variable affective commitment, which means good or bad organizational citizenship behavior is strongly influenced by job satisfaction which is mediated by affective commitment. Distributive justice in this study has no significant positive effect on organizational citizenship behavior variables after being mediated by affective commitment.

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