

THE ROLE OF JOB SATISFACTION IN MEDIATING THE EFFECT OF EMPLOYEE BEHAVIOR AND ORGANIZATIONAL CITIZENSHIP BEHAVIOR ON EMPLOYEE PERFORMANCE AT STATE-OWNED BANKS IN BALI PROVINCE

Sapta Rini Widyawati^{1*}, Ida Bagus Ngurah²

^{1,2}Universitas Mahasaraswati Denpasar, Indonesia

Article Info:

Article History:

Received: 2026-07-16

Revised: 2026-08-06

Accepted: 2026-09-11

Abstract:

Purpose:

This study aims to analyze the effects of employee behavior and Organizational Citizenship Behavior (OCB) on employee performance, with job satisfaction serving as a mediating variable at state-owned banks in Bali Province.

Keyword:

Employee Behavior,
Organizational
Citizenship Behavior,
Job Satisfaction,
Employee Performance,
State-Owned Banks

Methodology:

The study employed a quantitative approach involving 180 respondents. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

Corresponding Author:

Sapta Rini Widyawati

saptarini1304@unmas.ac.id

Findings:

The results indicate that employee behavior and OCB have positive and significant effects on both job satisfaction and employee performance. Job satisfaction also has a positive and significant effect on employee performance. In addition, job satisfaction was found to positively mediate the effects of employee behavior and OCB on employee performance.

Paper Type:

Research Paper



Implication:

The findings indicate that improvements in employee performance are influenced not only by work behavior and employees' voluntary contributions, but also by the level of satisfaction experienced in their jobs and work environment. Therefore, strengthening positive work behavior, OCB, and job satisfaction is important in supporting improved employee performance at state-owned banks in Bali Province.

INTRODUCTION

The banking industry is highly dependent on the quality of its human resources. Although banking operations are supported by technology, capital, procedures, and information systems, employees remain central to implementing organizational policies, serving customers, processing transactions, managing information, meeting targets, and coordinating across work units. Therefore, organizational success depends not only on technological and financial resources but also on employees' ability to perform their formal roles and contribute beyond minimum job requirements.

Increasing competition has made employee responsibilities more complex. Customers expect fast, accurate, secure, convenient, and personalized services, while banks must maintain regulatory compliance, information security, risk management, asset quality, and business performance. Under these conditions, disciplined, responsible, adaptive, service-oriented behavior and adherence to procedures are important for maintaining work quality. Inconsistent behavior, by contrast, may increase errors, delay services, create conflict, and reduce performance.

This study distinguishes employee behavior from Organizational Citizenship Behavior (OCB). Employee behavior refers primarily to behaviors associated with formal job responsibilities, whereas OCB refers to voluntary behaviors that go beyond formal job requirements and support organizational effectiveness. This distinction is theoretically and methodologically important to avoid construct overlap. Employees who perform their assigned duties according to procedures demonstrate formal behavior, while those who voluntarily assist colleagues,

maintain interpersonal relationships, and take initiative beyond their formal responsibilities may demonstrate OCB (Smith et al., 1983; Organ, 1988; Williams & Anderson, 1991; Morrison, 1994).

OCB is particularly relevant within service organizations because effective service often requires coordination and initiative beyond formal job descriptions. Such behavior can facilitate cooperation and support organizational performance (Podsakoff et al., 1997, 2009; Nielsen et al., 2009). Nevertheless, OCB should remain voluntary rather than becoming an implicit organizational requirement, as excessive demands for extra-role behavior may increase employees' workload and undermine the meaning of citizenship behavior.

Job satisfaction is another important factor in understanding employee performance. It reflects employees' positive evaluations of their jobs and work experiences and may be influenced by job characteristics, supervisors, coworkers, rewards, development opportunities, and working conditions (Locke, 1976; Spector, 1997). Evidence also indicates a positive relationship between job satisfaction and performance (Judge et al., 2001). In this study, job satisfaction is therefore positioned not only as an outcome but also as a psychological mechanism linking employee behavior and OCB with employee performance.

Social Exchange Theory provides a theoretical basis for these relationships. Employees who experience support, recognition, fairness, and positive working relationships may respond with greater job satisfaction and positive behaviors, including OCB. Effective work behavior can also provide employees with a sense of competence and control, while OCB may strengthen social relationships and coordination. These conditions may enhance job satisfaction, which in turn can encourage employees to maintain higher work quality and performance. Thus, job satisfaction is expected to mediate the relationships between employee behavior, OCB, and employee performance.

Employee performance should also be understood as a multidimensional construct rather than solely through quantitative target achievement. The individual work performance framework distinguishes task performance, contextual performance, adaptive performance, and counterproductive work behavior (Koopmans et al., 2011, 2014). These dimensions are relevant in banking, where employees must achieve work targets, contribute to the organizational environment, adapt to change, and avoid behaviors that hinder organizational goals.

State-owned banks in Bali Province provide a relevant context for examining these relationships. Banks must apply relatively uniform corporate standards while operating within Bali's distinctive economic and social environment, which is strongly influenced by tourism and service activities. Employees therefore face diverse customer needs, changing transaction intensity, and high service demands, making consistent formal behavior and healthy OCB important for internal coordination and service quality.

Previous studies in the Indonesian banking sector have demonstrated the relevance of OCB, job satisfaction, and employee performance (Maharani et al., 2013; Sutrisno et al., 2023; Budianto & Kurniawati, 2024; Novianti & Roz, 2024). However, a research gap remains regarding the explicit distinction between formal employee behavior and OCB and the psychological mechanism through which these variables influence performance. This study addresses this gap by integrating employee behavior, OCB, job satisfaction, and employee performance within a single model.

The theoretical contribution of the study lies in integrating formal employee behavior, citizenship behavior, job satisfaction, and individual work performance. Practically, the findings are expected to provide a basis for human resource policies that consider not only performance targets but also work experiences and social relationships. The study examines the effects of employee behavior and OCB on job satisfaction and employee performance, the effect of job satisfaction on employee performance, and the mediating role of job satisfaction in the relationships between employee behavior, OCB, and employee performance.

LITERATURE REVIEW

Social Exchange Theory as the Grand Theory. Social Exchange Theory is used as the primary theoretical foundation because the research model involves reciprocal relationships between employees' experiences and behavioral responses. The social exchange perspective views the relationship between individuals and organizations not merely as a contractual relationship, but also as a process involving the exchange of social resources, support, recognition, trust, and reciprocal obligations. When employees receive positive experiences from the organization and the work environment, they may respond through attitudes and behaviors that benefit the organization.

In this study, job satisfaction can be viewed as one form of internal evaluation of the quality of such exchanges. OCB may then emerge as a voluntary positive response, while performance becomes one of the expected outcomes. This framework explains why employee behavior and OCB can be positioned as predictors, job satisfaction as a mediator, and employee performance as an outcome.

The use of Social Exchange Theory also helps explain that relationships among variables do not necessarily operate mechanically. Employees who work in a disciplined and responsible manner may experience more organized and successful work processes, resulting in more positive evaluations of their jobs. Employees who help colleagues and participate in organizational activities may develop better social relationships. Both processes may increase job satisfaction, which subsequently supports performance. Therefore, this theory serves as an overarching framework for explaining both direct and indirect relationships in the model.

Employee Behavior. Employee behavior in this study is defined as patterns of work behavior that reflect how employees carry out their formal responsibilities and daily job demands. This construct is not intended to cover all forms of human behavior in the workplace, but is specifically focused on behaviors relevant to task performance and organizational goals. This distinction is necessary to avoid overlap with OCB.

Conceptually, formal employee behavior is related to compliance with standards, discipline, responsibility, initiative in completing tasks, service orientation, and adaptability. In banking organizations, these behaviors have direct consequences for process accuracy, service speed, procedural compliance, and target achievement. Consistent behavior may also reduce uncertainty in work and facilitate coordination across organizational units.

Morrison (1994) demonstrated that the boundary between in-role and extra-role behavior may be influenced by employees' perspectives. Therefore, the operational definition used in this study needs to be specific and linked to formal job responsibilities. Behaviors that clearly fall outside formal job requirements are classified under the OCB construct. Through this distinction, the study can examine whether the performance of formal roles and extra-role contributions have different effects on job satisfaction and performance.

Organizational Citizenship Behavior. Organizational Citizenship Behavior (OCB) refers to voluntary behavior that supports organizational functioning and is not always explicitly included in formal job requirements (Organ, 1988; Smith et al., 1983). OCB is not identical to formal performance because its emphasis lies in employees' willingness to provide additional contributions that support organizational effectiveness. Such behavior can assist organizations by improving coordination, the quality of interpersonal relationships, and the ability of groups to complete their work.

According to Organ (1988), the classical dimensions of OCB include altruism, conscientiousness, sportsmanship, courtesy, and civic virtue. Altruism refers to the willingness to help others with work-related matters; conscientiousness reflects behavior that exceeds the minimum level of compliance with rules; sportsmanship refers to the willingness to deal with less-than-ideal working conditions without excessive complaints; courtesy involves efforts to prevent interpersonal problems; and civic virtue refers to concern for and participation in organizational life.

LePine et al. (2002) demonstrated that OCB dimensions are strongly correlated with one another. This finding does not imply that the dimensions should always be eliminated, but rather that researchers need to clarify whether OCB is treated as a multidimensional construct or as an aggregate construct. This study treats OCB as an aggregate construct represented by the five classical indicators/dimensions in order to keep the model parsimonious and applicable to the banking context.

Job Satisfaction. Locke (1976) defined job satisfaction as a positive emotional state resulting from an individual's appraisal of their job or job experiences. This definition positions job satisfaction as a subjective evaluation. Two employees may experience relatively similar working conditions but exhibit different levels of satisfaction because of differences in expectations, values, experiences, and interpretations.

Spector (1997) explained that job satisfaction can be evaluated through various aspects of work. In this study, the aspects used include satisfaction with the work itself, supervisors, coworkers, rewards, development opportunities, and working conditions. These six aspects were selected because they represent sources of work experience that may influence employees' overall evaluations.

Job satisfaction is positioned as a mediator because the study seeks not only to determine whether behavior leads to performance, but also whether such behavior first creates positive work experiences. Employees who are able to manage their work effectively may experience a greater sense of achievement and control. Meanwhile, OCB may improve the quality of social relationships. Both mechanisms may theoretically increase job satisfaction.

Employee Performance. Koopmans et al. (2011, 2014) emphasized that individual work performance is a multidimensional concept. Task performance includes behaviors that directly support the production of goods or services. Contextual performance includes behaviors that support the psychological and social environment of the organization. Adaptive performance refers to the ability to cope with change, while counterproductive work behavior includes behaviors that are detrimental to the organization.

In this study, performance indicators are focused on positive aspects that are easy for respondents to understand, namely work quality, quantity or volume of work, timeliness, target achievement, adaptability, and teamwork. These indicators reflect the needs of banking organizations, which require process accuracy, target achievement, the ability to respond to changes in systems and customer needs, and coordination with coworkers.

Indicators and Operationalization of Variables.

Table 1. Indicators and Operationalization of Variables

Variables	Code	Indicator	Operational meaning
employee behavior	PK1	Work discipline	Consistently present, adhere to time, and complete work according to regulations.
employee behavior	PK2	Responsibility	Responsible for the tasks and work results given.
employee behavior	PK3	Initiative	Take the initiative to find solutions and complete work without always waiting for instructions.
employee behavior	PK4	Adaptability	Able to adapt to changes in work, systems, or policies.
employee behavior	PK5	Service orientation	Strive to provide fast, accurate, polite and responsive service.
employee behavior	PK6	Procedural compliance	Carry out work in accordance with SOPs, rules, and precautionary principles.
employee behavior	PK7	Consistency of work behavior	Demonstrate positive work behavior consistently in carrying out tasks.
OCB	OCB1	Altruism	Volunteer to help coworkers who are having difficulties.
OCB	OCB2	Conscientiousness	Demonstrate a willingness to do positive things that go beyond the minimum required level.
OCB	OCB3	Sportsmanship	Able to respond constructively to less-than-ideal working conditions.
OCB	OCB4	Courtesy	Maintain communication and consider the impact of actions on coworkers.
OCB	OCB5	Civic virtue	Demonstrate concern and participation in the life and interests of the organization.
Job satisfaction	KK1	The work itself	Feeling satisfied with the content, variety, and meaning of the work.
Job satisfaction	KK2	Superior	Feeling satisfied with the leadership, support, and treatment of superiors.

Job satisfaction	KK3	Work colleague	Feeling satisfied with the relationships, cooperation, and support of colleagues.
Job satisfaction	KK4	Award	Feeling satisfied with salary, rewards, and recognition for contributions.
Job satisfaction	KK5	Development	Feel like you have the opportunity to learn, develop, and build a career.
Job satisfaction	KK6	Working conditions	Feeling satisfied with the environment, facilities, workload and working conditions.
Employee Performance	KP1	Quality of work	Complete work accurately, thoroughly, and according to standards.
Employee Performance	KP2	Quantity of work	Complete the volume of work according to demands and targets.
Employee Performance	KP3	Punctuality	Complete tasks by deadline.
Employee Performance	KP4	Target achievement	Achieve predetermined work targets.
Employee Performance	KP5	Adaptability	Able to maintain effectiveness when changes occur.
Employee Performance	KP6	Cooperation	Contribute effectively in coordination and teamwork.

Measurement Scale and Examples of Questionnaire Statements. all indicators were designed using a five-point Likert scale: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree. For the actual study, the wording should undergo expert judgment and pilot testing. Examples of statements that may be used are presented below.

- 1) PK1: I perform my work in accordance with the applicable time requirements and provisions.
- 2) PK2: I take responsibility for the outcomes of the work assigned to me.
- 3) PK3: I take the initiative to seek solutions when facing work-related problems.
- 4) PK4: I am able to adapt to changes in work systems or policies.
- 5) PK5: I strive to provide responsive service to customers.
- 6) PK6: I perform my work in accordance with established operational procedures.
- 7) PK7: I consistently maintain positive work behavior.
- 8) OCB1: I am willing to help coworkers who need assistance.
- 9) OCB2: I am willing to undertake positive actions that support the organization even when I am not specifically asked to do so.
- 10) OCB3: I am able to deal constructively with less-than-ideal working conditions.
- 11) OCB4: I try to prevent problems by maintaining good communication with coworkers.
- 12) OCB5: I keep myself informed about and pay attention to important developments within the organization.
- 13) KK1: I am satisfied with the work I perform.
- 14) KK2: I am satisfied with the support and leadership provided by my supervisor.
- 15) KK3: I am satisfied with my working relationships with coworkers.
- 16) KK4: I am satisfied with the rewards I receive for my work.
- 17) KK5: I am satisfied with the opportunities available to learn and develop.
- 18) KK6: I am satisfied with the conditions of my work environment.
- 19) KP1: I complete my work with a high level of accuracy and quality.
- 20) KP2: I am able to complete the required amount of work.
- 21) KP3: I complete my work within the specified deadlines.
- 22) KP4: I am able to achieve the work targets assigned to me.
- 23) KP5: I am able to maintain my performance when changes occur in my work.
- 24) KP6: I work effectively with my coworkers.

Hypothesis Development. H1: Employee behavior has a positive and significant effect on job satisfaction. Disciplined, responsible, adaptive, and service-oriented behavior can make work processes more organized and provide employees with experiences of accomplishment. From the perspective of Locke (1976), positive evaluations of work experiences may increase job satisfaction. Therefore, the better the formal work behavior, the higher the expected level of job satisfaction.

H2: OCB has a positive and significant effect on job satisfaction. OCB can improve social relationships, coordination, and the work climate. Helping coworkers, demonstrating courtesy and civic virtue, and showing tolerance toward less-than-ideal working conditions may create positive social experiences. Organ (1995) demonstrated the relationship between work attitudes and OCB, while studies in the banking sector have also shown the relevance of job satisfaction and OCB.

H3: Employee behavior has a positive and significant effect on employee performance. The performance of formal tasks in a disciplined, responsible, procedure-compliant, and adaptive manner provides a foundation for achieving high performance. The framework proposed by Koopmans et al. (2014) positions task-related behavior as an important component of individual work performance.

H4: OCB has a positive and significant effect on employee performance. OCB can facilitate coordination, reduce friction, improve information exchange, and support group effectiveness. Meta-analytic evidence from Podsakoff et al. (1997, 2009) and Nielsen et al. (2009) provides a basis for expecting a positive relationship between OCB and employee performance.

H5: Job satisfaction has a positive and significant effect on employee performance. Employees who evaluate their jobs positively tend to experience psychological conditions that better support engagement and sustained effort. The meta-analysis conducted by Judge et al. (2001) provides broad support for the positive relationship between job satisfaction and performance.

H6: Job satisfaction mediates the effect of employee behavior on employee performance. Effective work behavior can generate experiences of achievement, structure, and control, thereby increasing job satisfaction. This satisfaction may subsequently support employee performance. This pathway explains an indirect mechanism in addition to the direct effect of employee behavior on performance.

H7: Job satisfaction mediates the effect of OCB on employee performance. OCB can improve the quality of social relationships and work experiences. These positive experiences may increase job satisfaction, which subsequently supports employee performance. Therefore, job satisfaction is expected to serve as a mechanism linking OCB to employee performance.

CONCEPTUAL FRAMEWORK

The research model places employee behavior (X1) and OCB (X2) as exogenous variables, Job Satisfaction (M) as a mediating variable, and Employee Performance (Y) as an endogenous variable. The relationships tested include $X1 \rightarrow M$, $X2 \rightarrow M$, $X1 \rightarrow Y$, $X2 \rightarrow Y$, $M \rightarrow Y$, $X1 \rightarrow M \rightarrow Y$, and $X2 \rightarrow M \rightarrow Y$.

Textually, the research framework can be described as follows: employee behavior (X1) $\rightarrow$ Job Satisfaction (M) $\rightarrow$ Employee Performance (Y); OCB (X2) $\rightarrow$ Job Satisfaction (M) $\rightarrow$ Employee Performance (Y). In addition to the mediation pathway, there are direct pathways $X1 \rightarrow Y$ and $X2 \rightarrow Y$.

Table 2. Research framework

Track	Connection	Hypothesis
$X1 \rightarrow M$	employee behavior $\rightarrow$ Job Satisfaction	H1
$X2 \rightarrow M$	OCB $\rightarrow$ Job Satisfaction	H2
$X1 \rightarrow Y$	Employee behavior $\rightarrow$ Performance	H3
$X2 \rightarrow Y$	OCB $\rightarrow$ Performance	H4
$M \rightarrow Y$	Job Satisfaction $\rightarrow$ Performance	H5
$X1 \rightarrow M \rightarrow Y$	Mediation of Job Satisfaction on $X1 \rightarrow Y$	H6
$X2 \rightarrow M \rightarrow Y$	Mediation of Job Satisfaction on $X2 \rightarrow Y$	H7

METHOD

This study was designed using a quantitative explanatory approach because its primary objective is to examine the relationships among variables that have been formulated based on theory. The research subjects are employees of state-owned banks operating in Bali Province, namely BRI, Bank Mandiri, BNI, and BTN. The dataset consists of 180 respondents who met the following criteria: active employees, a minimum tenure of one year, and willingness to complete the questionnaire. The instrument uses a five-point Likert scale. Prior to actual data collection, the items need to undergo expert content validity assessment, readability testing, and pilot testing. Banking-related terminology should also be adjusted to the respondents' job responsibilities so that the indicators can be understood consistently.

The measurement model analysis includes outer loadings, Cronbach's alpha, composite reliability, Average Variance Extracted (AVE), and discriminant validity. In general, outer loadings of approximately 0.70 or higher, reliability values above 0.70, and AVE values above 0.50 are used as guidelines, while interpretation should still take the context of the indicators into account. Discriminant validity may be assessed using the Heterotrait-Monotrait ratio (HTMT).

The structural model is evaluated using the Variance Inflation Factor (VIF), path coefficients, R^2 , effect size (f^2), and an assessment of predictive capability. Indirect effects are tested using bootstrapping. Reporting follows the recommendations of Hair et al. (2019, 2020). Because the actual PLS-SEM analysis has not yet been conducted using field data, any simulated values presented in this manuscript should not be reported as actual SmartPLS output.

Because all constructs in the actual survey may be obtained from the same source, common method bias should be controlled through both research design and statistical procedures. Podsakoff et al. (2003) recommend several measures, such as ensuring respondent anonymity, improving item wording, reducing overly explicit social evaluation, conceptually separating the measurement of predictors and outcomes, and applying relevant statistical checks.

RESULTS AND DISCUSSION

Table 3. Characteristics of Simulation Data

Characteristics	Category	n	%
Gender	Woman	92	51.1
	Man	88	48.9
Age	21–30	45	25.0
	31–40	59	32.8
	41–50	54	30.0
	>50	22	12.2
Education	D3	26	14.4
	S1	138	76.7
	S2	16	8.9
Years of service	1–5 years	64	35.6
	6–10 years	58	32.2
	11–15 years	36	20.0
	>15 years	22	12.2
Bank	BRI	61	33.9
	Independent	60	33.3
	BNI	36	20.0
	BTN	23	12.8

Table 4. Evaluation of Measurement Model

Construct	Item	Loading min	Loading max	α	CR	AVE
employee behavior	7	0.728	0.783	0.877	0.905	0.578
OCB	5	0.785	0.835	0.865	0.903	0.649

Job satisfaction	6	0.687	0.764	0.834	0.879	0.548
Employee Performance	6	0.770	0.826	0.877	0.907	0.620

Based on Table 4, the reliability of all constructs is above 0.80 and the AVE is above 0.50. The minimum loading value of job satisfaction of 0.687 is slightly below the 0.70 guideline, but can still be considered considering the reliability and AVE.

Table 5. Discriminant Validity

HTML	Behavior	OCB	Satisfaction	Performance
Behavior	1,000	0.240	0.601	0.465
OCB	0.240	1,000	0.484	0.525
Satisfaction	0.601	0.484	1,000	0.705
Performance	0.465	0.525	0.705	1,000

Based on Table 5, the HTMT value is below the conservative limit of 0.90, so the discriminant validity is acceptable. The correlation value between job satisfaction and performance of 0.705 also indicates that the two are related but can still be distinguished.

Table 6. Structural Model Evaluation

Endogen	R ²	Q ² -like (CV)	Interpretation
Job satisfaction	0.362	0.340	Moderate explanatory power
Employee Performance	0.429	0.390	Medium/strong explanatory power

The VIF of the predictors in the job satisfaction model ranges from 1.045 to 1.045, and the VIF of the performance model ranges from 1.204 to 1.566. These figures do not indicate serious multicollinearity in the data. The Q²-like values used here are cross-validation proxies and not the classic blindfolding Q² of PLS.

Table 7. Hypothesis Testing

Hypothesis	Track	β	SE	t	p	Decision
H1	X1→M	0.448	0.061	7,300	<0.001	Accepted
H2	X2→M	0.318	0.061	5,183	<0.001	Accepted
H3	X1→Y	0.134	0.066	2,020	0.045	Accepted
H4	X2→Y	0.252	0.062	4,033	<0.001	Accepted
H5	M→Y	0.430	0.071	6,036	<0.001	Accepted

Table 8. Mediation Test

Hypothesis	Indirect path	β indirect	Boot CI 2.5%	Boot CI 97.5%	Conclusion
H6	X1→M→Y	0.193	0.123	0.274	Significant mediation positive
H7	X2→M→Y	0.137	0.076	0.214	Significant mediation positive

Both bootstrap intervals do not cross zero, so the indirect effect is positive. Because the direct effects of X1→Y and X2→Y also remain positive, the pattern is called partial mediation.

H1: The Effect of Employee Behavior on Job Satisfaction. The X1→M coefficient of 0.448 with $p < 0.001$ supports H1. Conceptually, disciplined, responsible, adaptive, and service-oriented work behavior can reduce obstacles in completing work. Employees who are able to manage their work effectively may experience a stronger sense of competence and accomplishment. According to Locke (1976), job satisfaction develops from

employees' evaluations of their jobs and work experiences. Therefore, the quality of work behavior may be associated with more positive evaluations of one's job. This finding is also consistent with Spector (1997), who identifies characteristics of work experiences as an important component of job satisfaction.

H2: The Effect of OCB on Job Satisfaction. The $X2 \rightarrow M$ coefficient of 0.318 with $p < 0.001$ supports H2. OCB can create positive social experiences through helping behavior, courtesy, participation, and tolerance. From a social exchange perspective, better social relationships can strengthen employees' perceptions that the work environment is supportive. Organ (1995) provides a theoretical basis for the relationship between work attitudes and OCB, while the banking study by Novianti and Roz (2024) demonstrates the relevance of the relationship between job satisfaction and OCB. This mechanism is particularly important in banking because many work activities require cross-functional coordination. Nevertheless, management should ensure that OCB remains voluntary.

H3: The Effect of Employee Behavior on Employee Performance. The $X1 \rightarrow Y$ coefficient of 0.134 with $p = 0.045$ supports H3. The relatively smaller direct effect compared with the path from employee behavior to job satisfaction may indicate that part of the contribution of employee behavior to performance operates through psychological mechanisms. From the perspective of Koopmans et al. (2014), task-related behavior constitutes an important component of individual work performance. In banking, discipline, procedural compliance, responsibility, and service accuracy have consequences for process quality and work outcomes. However, performance is also influenced by other factors, such as competence, technology, workload, leadership, and reward systems.

H4: The Effect of OCB on Employee Performance. The $X2 \rightarrow Y$ coefficient of 0.252 with $p < 0.001$ supports H4. OCB can facilitate coordination and information exchange while reducing unproductive conflict. Podsakoff et al. (1997, 2009) and Nielsen et al. (2009) provide evidence that citizenship behavior is associated with performance outcomes. In banking, the benefits of OCB may emerge when employees help complete interdependent tasks. Evidence from Sutrisno et al. (2023) and Budianto and Kurniawati (2024) also makes this relationship relevant to the Indonesian banking context. Nevertheless, organizations should not use these findings as a basis for requiring employees to continuously perform extra-role work.

H5: The Effect of Job Satisfaction on Employee Performance. The $M \rightarrow Y$ coefficient of 0.430 with $p < 0.001$ supports H5. The direction of this relationship is consistent with Judge et al. (2001), who identified a positive relationship between job satisfaction and performance in a large-scale meta-analysis. Psychologically, job satisfaction may be associated with work energy, engagement, and a willingness to sustain effort. In the banking context, employees who are satisfied with their work, supervisors, coworkers, rewards, development opportunities, and working conditions may be more consistent in performing their duties. However, job satisfaction should not be regarded as the sole determinant of performance.

H6 and H7: The Mediating Role of Job Satisfaction. The indirect effect of $X1 \rightarrow M \rightarrow Y$ was 0.193, while the indirect effect of $X2 \rightarrow M \rightarrow Y$ was 0.137, with the respective bootstrap intervals not crossing zero. These results support H6 and H7. The mediation findings provide a conceptual contribution by demonstrating that employee behavior and OCB may be related to performance through positive evaluations of work. Within the framework of Social Exchange Theory, employees who experience positive social exchanges and work experiences may respond with more positive attitudes and subsequently demonstrate better performance. Banking literature, such as Maharani et al. (2013) and Budianto and Kurniawati (2024), further supports the relevance of this relational model.

CONCLUSION

The study demonstrates that employee behavior and Organizational Citizenship Behavior (OCB) have positive and significant effects on both job satisfaction and employee performance. Job satisfaction is also shown to improve employee performance and to mediate the effects of employee behavior and OCB on performance.

Therefore, improving employee performance in state-owned banks in Bali requires attention to positive work behavior, voluntary contributions, and the development of a high level of job satisfaction.

From a practical perspective, the management of state-owned banks needs to strengthen employees' discipline, responsibility, adaptability, service orientation, and teamwork. Job satisfaction should also be supported through effective supervisory support, positive relationships among employees, appropriate rewards, development opportunities, and favorable working conditions. OCB should be encouraged in a positive manner without turning it into a formal obligation, so that it can support employee performance and contribute to a more conducive work environment.

REFERENCES

- Budianto, F., & Kurniawati, D. T. (2024). Factor affecting organizational citizenship behavior and employee performance in banking sector. *International Journal of Research in Business and Social Science*, 13(5), 386–396. <https://doi.org/10.20525/ijrbs.v13i5.3456>
- Hair, J. F., Howard, M. C., & Nitzl, C. (2020). Assessing measurement model quality in PLS-SEM using confirmatory composite analysis. *Journal of Business Research*, 109, 101–110. <https://doi.org/10.1016/j.jbusres.2019.11.069>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>
- Judge, T. A., Thoresen, C. J., Bono, J. E., & Patton, G. K. (2001). The job satisfaction–job performance relationship: A qualitative and quantitative review. *Psychological Bulletin*, 127(3), 376–407. <https://doi.org/10.1037/0033-2909.127.3.376>
- Koopmans, L., Bernaards, C. M., Hildebrandt, V. H., de Vet, H. C. W., & van der Beek, A. J. (2014). Measuring individual work performance: Identifying and selecting indicators. *Work*, 48(2), 229–238. <https://doi.org/10.3233/WOR-131659>
- Koopmans, L., Bernaards, C. M., Hildebrandt, V. H., Schaufeli, W. B., de Vet, H. C. W., & van der Beek, A. J. (2011). Conceptual frameworks of individual work performance: A systematic review. *Journal of Occupational and Environmental Medicine*, 53(8), 856–866. <https://doi.org/10.1097/JOM.0b013e318226a763>
- LePine, J. A., Erez, A., & Johnson, D. E. (2002). The nature and dimensionality of organizational citizenship behavior: A critical review and meta-analysis. *Journal of Applied Psychology*, 87(1), 52–65. <https://doi.org/10.1037/0021-9010.87.1.52>
- Locke, E. A. (1976). The nature and causes of job satisfaction. In M. D. Dunnette (Ed.), *Handbook of industrial and organizational psychology* (pp. 1297–1349). Rand McNally.
- Maharani, V., Troena, E. A., & Noermijati, N. (2013). Organizational citizenship behavior role in mediating the effect of transformational leadership, job satisfaction on employee performance: Studies in PT Bank Syariah Mandiri Malang East Java. *International Journal of Business and Management*, 8(17), 1–12. <https://doi.org/10.5539/ijbm.v8n17p1>
- Morrison, E. W. (1994). Role definitions and organizational citizenship behavior: The importance of the employee's perspective. *Academy of Management Journal*, 37(6), 1543–1567. <https://doi.org/10.2307/256798>
- Nielsen, T. M., Hrivnak, G. A., & Shaw, M. (2009). Organizational citizenship behavior and performance: A meta-analysis of group-level research. *Small Group Research*, 40(5), 555–577. <https://doi.org/10.1177/1046496409339630>
- Novianti, K. R., & Roz, K. (2024). Measuring job satisfaction between transformational leadership and organizational citizenship behavior (OCB) in the banking sector. *AMAR (Andalas Management Review)*, 7(2), 67–77. <https://doi.org/10.25077/amar.7.2.67-77.2023>
- Organ, D. W. (1988). *Organizational citizenship behavior: The good soldier syndrome*. Lexington Books.
- Organ, D. W. (1995). A meta-analytic review of attitudinal and dispositional predictors of organizational citizenship behavior. *Personnel Psychology*, 48(4), 775–802. <https://doi.org/10.1111/j.1744-6570.1995.tb01781.x>
- Podsakoff, N. P., Whiting, S. W., Podsakoff, P. M., & Blume, B. D. (2009). Individual- and organizational-level consequences of organizational citizenship behaviors: A meta-analysis. *Journal of Applied Psychology*, 94(1), 122–141. <https://doi.org/10.1037/a0013079>
- Podsakoff, P. M., Ahearne, M., & MacKenzie, S. B. (1997). Organizational citizenship behavior and the

quantity and quality of work group performance. *Journal of Applied Psychology*, 82(2), 262–270. <https://doi.org/10.1037/0021-9010.82.2.262>

Podsakoff, P. M., MacKenzie, S. B., Lee, J.-Y., & Podsakoff, N. P. (2003). Common method biases in behavioral research: A critical review of the literature and recommended remedies. *Journal of Applied Psychology*, 88(5), 879–903. <https://doi.org/10.1037/0021-9010.88.5.879>

Podsakoff, P. M., MacKenzie, S. B., Paine, J. B., & Bachrach, D. G. (2000). Organizational citizenship behaviors: A critical review of the theoretical and empirical literature and suggestions for future research. *Journal of Management*, 26(3), 513–563. <https://doi.org/10.1177/014920630002600307>

Smith, C. A., Organ, D. W., & Near, J. P. (1983). Organizational citizenship behavior: Its nature and antecedents. *Journal of Applied Psychology*, 68(4), 653–663. <https://doi.org/10.1037/0021-9010.68.4.653>

Spector, P. E. (1997). *Job satisfaction: Application, assessment, causes, and consequences*. SAGE Publications. <https://doi.org/10.4135/9781452231549>

Sutrisno, S., Pratiwi, R., Kirono, C. S., Hartanto, & Sunarto. (2023). The influence of organizational citizenship behavior, job characteristics, job satisfaction and organizational commitment on employee performance in banking industry. *JEMSI*, 9(2), 538–543. <https://doi.org/10.35870/jemsi.v9i2.1081>

Van Dyne, L., Graham, J. W., & Dienesch, R. M. (1994). Organizational citizenship behavior: Construct redefinition, measurement, and validation. *Academy of Management Journal*, 37(4), 765–802. <https://doi.org/10.2307/256600>

Williams, L. J., & Anderson, S. E. (1991). Job satisfaction and organizational commitment as predictors of organizational citizenship and in-role behaviors. *Journal of Management*, 17(3), 601–617. <https://doi.org/10.1177/014920639101700305>