

ORGANIZATIONAL CITIZENSHIP BEHAVIOR PREDICTORS: A MEDIATION ANALYSIS ON SAVINGS AND LOAN COOPERATIVE

^a Saptaningsih Sumarmi, ^b Ika Nurul Qamari, ^c Mohd Shamsuri Md Saad

ABSTRACT

Purpose: This study aims to identify the influence of LMX (Leader-Member Exchange), POS (Perceived Organizational Support), and OC (Organizational Commitment) on OCB (Organizational Citizenship Behavior) within the setting of savings and loan cooperatives in Indonesia.

Method: The research method involves collecting data from 150 employees working in savings and loan cooperatives using a questionnaire. PLS-SEM (Partial Least Squares Structural Equation Modeling) is used as the statistical method to analyze the data.

Results and Conclusion: The research findings indicate that there is a direct positive relationship between LMX and OCB, but no direct positive relationship between POS and OCB. Additionally, there is a direct relationship between LMX and POS with OC. The study also found that OC acts as a mediator in the relationship between LMX and OCB, as well as the relationship between POS and OCB.

Research Implications: The results of this study have significant implications for the management of savings and loan cooperatives in Indonesia. Cooperative leaders can pay more attention to the quality of leader-member exchange (LMX) and perceived organizational support (POS) as both directly influence the organizational citizenship behavior (OCB) of employees. Moreover, understanding the role of OC as a mediator can help enhance the effectiveness of employee behavior development programs within cooperatives.

Originality/Values: This research represents a pioneering effort to study organizational citizenship behavior in the unique Indonesian context of savings and loan cooperatives. The new insights gleaned from this research make valuable contributions to the existing literature, open opportunities for further research, and offer workable guidance for cooperative management to optimize employee performance and organizational effectiveness.

Keywords: leader-member exchange, perceived organizational support, organizational commitment, organizational citizenship behavior, savings and loan cooperative.

Received: 15/05/2023

Accepted: 08/08/2023

DOI: <https://doi.org/10.55908/sdgs.v11i4.614>

^a Doctor Student in Human Resource Management, Muhammadiyah University of Yogyakarta, Universitas PGRI Yogyakarta, Indonesia, E-mail: sapta@upy.ac.id, Orcid: <https://orcid.org/0000-0003-3165-6232>

^b Doctor in Management and Organizational Behavior, Muhammadiyah University of Yogyakarta, Indonesia, E-mail: ika_nr@umy.ac.id, Orcid: <https://orcid.org/0000-0003-2114-0670>

^c Doctor in Management, Universiti Teknikal Malaysia Melaka, Malaysia, E-mail: shamsuri@utem.edu.my, Orcid: <https://orcid.org/0000-0002-2269-5494>



PREDITORES DE COMPORTAMENTO DE CIDADANIA ORGANIZACIONAL: UMA ANÁLISE DE MEDIAÇÃO SOBRE POUPANÇA E EMPRÉSTIMOS COOPERATIVOS

RESUMO

Objetivo: Este estudo tem como objetivo identificar a influência do LMX (Leader-Member Exchange), POS (Perceived Organizational Support) e OC (Organizational Commitment) sobre o OCB (Organizational Citizenship Behavior) no estabelecimento de cooperativas de poupança e empréstimo na Indonésia.

Método: O método de pesquisa envolve a coleta de dados de 150 funcionários que trabalham em cooperativas de poupança e empréstimo usando um questionário. PLS-SEM (Partial Least Squares Structural Equation Modeling) é usado como o método estatístico para analisar os dados.

Resultados e Conclusão: Os resultados da pesquisa indicam que há uma relação positiva direta entre LMX e OCB, mas não há relação positiva direta entre POS e OCB. Além disso, existe uma relação direta entre o LMX e o POS com o OC. O estudo também constatou que a OC atua como mediadora na relação entre o LMX e a OCB, bem como na relação entre a POS e a OCB.

Implicações da pesquisa: Os resultados deste estudo têm implicações significativas para a gestão de cooperativas de poupança e empréstimo na Indonésia. Os líderes cooperativos podem prestar mais atenção à qualidade do intercâmbio de líderes-membros (LMX) e ao suporte organizacional percebido (POS), pois ambos influenciam diretamente o comportamento de cidadania organizacional (OCB) dos funcionários. Além disso, entender o papel da OC como mediadora pode ajudar a aumentar a eficácia dos programas de desenvolvimento do comportamento dos funcionários nas cooperativas.

Originalidade/Valores: Esta pesquisa representa um esforço pioneiro para estudar o comportamento da cidadania organizacional no contexto indonésio único de cooperativas de poupança e empréstimo. As novas percepções obtidas a partir desta pesquisa fazem contribuições valiosas para a literatura existente, abrem oportunidades para novas pesquisas e oferecem orientação viável para a gestão cooperativa para otimizar o desempenho dos funcionários e a eficácia organizacional.

Palavras-chave: intercâmbio líder-membro, suporte organizacional percebido, compromisso organizacional, comportamento de cidadania organizacional, poupança e cooperativa de empréstimo.

1 INTRODUCTION

Cooperatives are business entities that aim to improve the welfare of their members (Darma et al., 2020; Dilger et al., 2017). Moreover, in Indonesia, they are known as the "Soko guru" of the economy, who contributes to the development of the national economy to create a more advanced, just, and prosperous society (Agusalim et al., 2019; Undang-Undang Republik Indonesia Nomor 17 Tahun 2012, 2012). The development of cooperatives as a business requires the right institutional system to increase the added value of available resources and develop economic activities to ensure high participation from the community (Agus et al., 2020). Cooperatives have an essential role as an



alternative to faster capital, and the Membership Principle has social characteristics, namely by prioritizing mutual benefits and interests (Ningsih et al., 2019). Cooperatives, according to (Bianchi & Vieta, 2020), are a unique type of organization that can encourage social welfare and democratic participation by involving a variety of stakeholders. The organization strives to interact with environmental changes by adopting strategic thinking and utilizing it as a crucial tool in achieving organizational excellence and facilitating effective and rapid responses to environmental variables (Shamkhi & Saleh, 2023).

Previous studies on the development of cooperatives mainly were done in terms of quantitative performance such as finance (Martins & Lucato, 2018; Mathuva et al., 2016), capital, and profitability (Agus et al., 2020; Kusmiati et al., 2019). Studies to develop cooperatives through employee behavior have not been widely carried out. Job performance, on the other hand, should include both attributes that lead to the technical centre of the system and behaviors that contribute to organizational performance through the creation of a social and psychological environment (Dalal, 2017). One type of performance is organizational citizenship behavior (OCB) (Sumarmi et al., 2022). However, there has been very little study done to understand OCB in cooperative employees (Khaola & Rambe, 2020), and this research will fill that gap in the literature. Every organization in its daily activities will depend on various acts of cooperation, assistance, advice, goodwill attitudes, altruism, and attitudes or what we call citizenship behavior (Ann et al., 1983). OCB refers to extra behavior and contributions that aren't directly related to job duties (Organ, 2016). Both individual and organizational performance will equally benefit from OCB in the workplace (Sumarmi & Tjahjono, 2021), acknowledged to have long-term advantages for organizations to survive and compete in the global economy (Syazwani et al., 2023).

Cooperatives as a non-profit organization (NPO) for the welfare of members require extra behavior from the management to manage the cooperative to grow and develop. As stated (Hameed Al-ali et al., 2019), an increase in extra employees' roles can significantly contribute to increasing industry competitiveness. Employees are eager to go above and beyond when they care about their coworkers, the organization, or the appearance of being loyal employees (Harvey et al., 2018). Organizational readiness for change can occur if employees can exert extra effort at work (Mahmoud AL-Hussami et al., 2018). The reciprocal relationship, on the other hand, can motivate employees who



are prepared to go above and beyond for their company. An employee often perceives a leader as a representative of the organization, and a creator of working relationships, so the reciprocal relationship between employees and leaders contributes to behavior at the organizational level (Eisenberger et al., 2010). The reputation of a leader or employer plays an essential role in increasing competitive advantage and sustainability, so the leader must fulfill the aspirations and expectations of employees to get mutual support from employees (Arasanmi & Krishna, 2019).

The purpose of this study was to look at the predictors of OCB in savings and loan cooperatives. To our knowledge, there appear to be very few studies of behavior in cooperative organizations in the literature. As a result, by investigating the impact of leader-member exchange (LMX) with perceived organizational support (POS) upon OCB in Indonesian savings and loan cooperatives, this study adds to the OCB theory. The study also shows how LMX, POS, and OCB impacts are mediated by organizational commitment.

2 THEORITICAL FRAMEWORK

2.1 ORGANIZATIONAL CITIZENSHIP BEHAVIOR

Extra-role behavior and discretionary contributions that are not explicitly tied to specific job requirements, are valuable to the company, and are not immediately or openly recognized by the formal compensation structure are referred to as OCB (Organ, 2016; Paul et al., 2016). Meanwhile, (Humphrey, 2012), defines OCB as "a class of pro-organizational behavior 'which cannot be enforced based on formal role obligations, or engendered by contractual guarantees of compensation.' OCB includes behaviors such as volunteering for tasks that are not required, helping other employees with their work, and praising the organization to outsiders (Dalal, 2017).

Individual OCB refers to conduct that directly benefits specific individuals while indirectly benefiting the organization, according to (Williams & Anderson, 1991). Another dimension is OCB Organization, which refers to behavior that benefits the organization in general. Meanwhile, seven OCB categories split helping behaviors, sportsmanship, loyalty, compliance, individual efforts, civic virtues, self-development (Podsakoff et al., 2000).



2.2 LEADER-MEMBER EXCHANGE

The basis of LMX theory is the concept of "developed" or "negotiated" roles (Dienesch & Liden, 1986), & is a dyadic leadership theory focused on relationships, in which the quality of exchange connections created between leaders and their followers determines leadership (Day & Miscenko, 2015; Estel et al., 2019; Kapil & Rastogi, 2019). This theory is based on (Blau, 1964), social exchange theory (SET), which is concerned with the voluntary acts of persons who are driven by the expected returns, and which is usually based on the actual conditions of what they bring and do to others.

While leadership theory indicates that leaders influence members of their groups (referred to as employees) through the quality of their connections with them (Erdogan & Bauer, 2015). (G. B. Graen & Scandura, 1987; George B. Graen & Uhl-Bien, 1995), define LMX as a working relationship, with the quality of it's exchange relationship referred to as Leader-member exchange (LMX) quality (Dienesch & Liden, 1986).

LMX quality, importance of LMX need to be developed to provide a complete picture of the dynamics of social exchange in leader-members (Lee et al., 2019). Trust, like, mutual respect, and the quality of the relationship are all characteristics of high-quality exchange, which has ramifications for the wellbeing and performance of employees at work (Erdogan & Bauer, 2015).

2.3 PERCEIVED ORGANIZATIONAL SUPPORT

POS (Eisenberger et al., 1986), is defined as employees' belief that their bosses value their contributions and are concerned about their well-being. Organizational support theory is utilized to better understand POS and its ramifications. Social exchange theory (Blau, 1964), is supported by organizational support theory, in which POS promotes reciprocal consequences. Employees gain a greater orientation towards their organization and higher levels of well-being as a result of POS, which helps to meet some of their socio-emotional requirements in the workplace, such as the need for respect or affiliation (Kurtessis et al., 2015).

Employee-organization ties are nurtured by employees and their employers exchanging positive reciprocal benefits (Eisenberger et al., 1986). Employees who believe their contributions are valued by the company create favorable thoughts about their jobs and attitudes toward the company (Tsarenko et al., 2018).



2.4 ORGANIZATIONAL COMMITMENT

According to (Indarti et al., 2017), OC refers to a person's level of engagement and participation in the organization (Ocampo et al., 2018). It is one of the primary characteristics that maintains the organization's continuity. "A psychological condition that characterizes an employee's relationship with the organization, and has ramifications for the decision to continue or quit participation in the organization," according to (Meyer et al., 1993).

(Meyer et al., 1993), divides OC into three parts and combines them. The affective component, for example, refers to a person's emotional tie to a company. as a result of their involvement; For example, the continuation component refers to the commission based on the costs that employees identify with leaving the business, whereas the normative component relates to the practicality of leaving the firm. That means that a more committed employee can be more productive, loyal, and socially involved. Therefore, to increase the competitiveness of cooperatives, organizational commitment from employees is needed. As a result, the focus of this research will be on the effect both LMX and POS in affecting OC and, as a result, their involvement in boosting the OCB of employees of Indonesian savings and loan cooperatives.

2.5 LMX AND OCB

Social Exchange Theory can explain the link between LMX and OCB, which is at the base of LMX (Lee et al., 2019), and two essential elements for sharpening the relationship between leaders and their members (Estiri et al., 2018). First, the study (Kapil & Rastogi, 2018), states that an employee with high LMX quality with his leadership will have a high degree of OCB. Trust, like, professional respect, and loyalty are all characteristics of high-quality partnerships (Liden & Maslyn, 1998). According to (George B. Graen & Uhl-Bien, 1995), there is trust between the leader and followers in high-quality LMX interactions. The leader attracts followers' higher social demands by prioritizing collective interests over short-term personal satisfaction. Furthermore, when a leader incorporates his staff in decision-making and encourages personal development, employees are more likely to take on additional responsibilities (Uhl-Bien & Maslyn, 2000).

Meanwhile, because of the quality of the leader's relationship with his subordinates, an employee will feel trusted and supported. The feeling of having a



reciprocal obligation will arise so that employees will behave extra towards their organization. LMX shows a positive link with OCB, according to several empirical investigations (Estiri et al., 2018; Kapil & Rastogi, 2019; L. Wang et al., 2010). The authors hypothesize the following to support the association between LMX and OCB in the setting of savings and lending cooperatives:

H1: Leader-member exchange quality has a positive relationship with OCB.

2.6 POS AND OCB

When a person gets good treatment from others, the norm of reciprocity that arises is the obligation to provide favorable treatment (Gouldner, A, 1960). Employees with high POS are more likely to participate in more meaningful work-related activities, such as in-role and extra-role performance, which will help the organization, according to (Islam et al., 2016). When employees have a friendly and fair connection with their bosses, they reciprocate by putting in extra effort and abilities in their work (Kapil & Rastogi, 2019).

That can be interpreted if an employee who feels cared for, supported for his welfare will give reciprocity by behaving extra as a form of organizational citizenship. Previous research has shown that POS is highly correlated with many progressive characteristics and behaviors in the workplace (Park et al., 2020), one of which is OCB (Demir, 2015; Shaheen et al., 2016). The study (Stinglhamber et al., 2020), found that coworkers' POS had an indirect impact on OCB, mediated by the focal employee POS and job satisfaction. However, the study (Claudia, 2018; Jehanzeb, 2020), found that POS was not associated with OCB. The authors propose a hypothesis to support the relationship between POS and OCB in the context of savings and loan cooperatives:

H2: Perceived Organizational Support is positively related to OCB

2.7 LMX AND ORGANIZATIONAL COMMITMENT

According to LMX theory, leadership is an associative relationship based on trust, respect, and mutual obligation (George B. Graen & Uhl-Bien, 1995). Employees that have faith in their leaders are more dedicated to the company because they believe they have been helped (Kawiana et al., 2021). LMX should also lead to organizational commitment because it is based on the notion of social exchange and supervisors function as organizational agents (Lapointe et al., 2020), and is based on research that LMX is



positively associated with OC. LMX and organizational commitment are linked, according to studies (Islam et al., 2013). The authors hypothesize the following to support the association between LMX and OC in the setting of savings and loan cooperatives:

H3: Leader-Member Exchange has a positive relationship with Organizational Commitment

2.8 POS AND ORGANIZATIONAL COMMITMENT

The way employees perceive organizational support (i.e., the "why" support is provided and the "true intentions" of the leaders behind the support) will determine commitment to the organization (Zagenczyk et al., 2020). Employees who believe that the organization and their leaders really support their best interests will give back in the form of organizational commitment (Eisenberger et al., 1986). According to organizational support theory, employees who perceive organizational support believe obliged to support the organization achieve its objectives, stay with the organization, and sustain organizational well-being (Claudia, 2018). (Arasanmi & Krishna, 2019), claim that organizational support as a branding quality of an employer has an impact on employee commitment to stay with the company.

Previous research has shown that POS is highly correlated with many progressive characteristics and behaviors in the workplace (Park et al., 2020). (Arasanmi & Krishna, 2019; Zagenczyk et al., 2020), provide empirical support for a positive relationship between POS and OC. Meanwhile, (Claudia, 2018), produced the opposite finding where POS is not related to OC. To confirm the relationship of POS and OC in the context of savings and loan cooperatives, the authors hypothesize:

H4: Perceived Organizational Support is positively related to Organizational Commitment

2.9 MEDIATION EFFECT OF ORGANIZATIONAL COMMITMENT

The studies mentioned above explain the possible association between LMX and OCB, POS, and OCB. The method through which LMX and POS influence OCB, however, has not been investigated. As the literature review above shows, LMX can have a positive impact on organizational commitment. (Islam et al., 2013; Lapointe et al., 2020), as well as POS (Arasanmi & Krishna, 2019; Zagenczyk et al., 2020). Regarding OCB, many previous researchers (Han et al., 2016; Jehanzeb & Mohanty, 2019; Liu,

2009; Paul et al., 2016; Uddin et al., 2019), which explored OC as a mediating variable. Studies (Khaola & Rambe, 2020; Kim, 2014), discovered that increasing organizational commitment can enhance employees' willingness to engage in OCB.

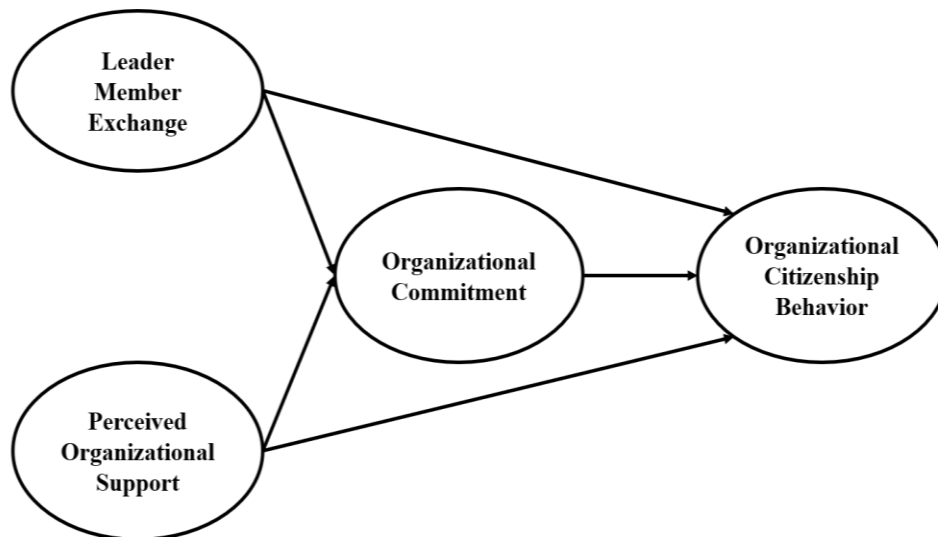
Considering the reasons for developing H5, organizational commitment is expected to mediate the LMX – OCB and POS – OCB relationships. The following hypothesis is proposed:

H5: Organizational Commitment is positively related to OCB

H6: LMX and OCB have a relationship that is mediated by organizational commitment.

H7: POS and OCB have a relationship that is mediated by Organizational Commitment.

Figure 1. Conceptual Framework



Source: adapted from author's concept (2022)

3 METHODOLOGY

The research population is savings and loan cooperatives in DIY, using 150 employees as research samples. The researcher contacted the Chairman of the Cooperative before the survey to explain the aim of the study and to clarify that employee participation in the study was fully optional and that all data collected would be erased after coding. After gaining study approval, surveys to collect data were conducted by delivering a link through email to staff. Based on the survey results, it is known that 72 percent of respondents are male, the average age is 26 years, and the level of work experience in savings and loan cooperatives is an average of four years. From the



education level, 86 percent of the participants had a high school education level, and 14 percent had a bachelor's level of education.

A five-point scale was used to measure all study variables (1 = strongly disagree; 5 = strongly agree). Seven created items were used to determine LMX (Scandura & Graen, 1984). Six items from the developed POS Survey were used to measure POS (Eisenberger et al., 1986). The nine-item Affective, Continuing, and Normative Commitment Scale (Allen & Meyer, 1990), was adjusted for present conditions to determine OC. The 15 highest loading items for the developed OCBI were used to determine OCB (Williams & Anderson, 1991). Researchers used the PLS-SEM approach to estimate structural equation modeling using empirical data (J. F. J. Hair et al., 2013; Joe F Hair et al., 2020), which is a multivariate analysis method commonly used in management research (strategic) (Joseph F. Hair et al., 2012).

4 RESULTS

The validity of convergent validity and discriminant validity were tested using the reflective measurement approach, as well as the reliability of construct size indicators and internal consistency reliability. Rule of thumb by using outer loading above 0.70 (J. F. J. Hair et al., 2013). In addition to this, the parameters of the convergent validity test can also be seen based on the results of Cronbach's alpha (CA), Average Variance Extracted (AVE) > 0.5, and Communalities.

The reflective measurement model evaluates the reliability of construct measure indicators, the reliability of internal consistency, and the validity of convergent validity and discriminant validity. Rule of thumb by using outer loading above 0.70 (J. F. J. Hair et al., 2013). In addition, the parameters of the convergent validity test can also be seen based on the results of Cronbach's alpha (CA), Average Variance Extracted (AVE) > 0.5, and Communalities.

According to the PLS Algorithm testing results, 7 items used to measure LMX, 6 items used to measure POS, 9 items used to measure OC, and 15 items used to measure OCB have an outer loading greater than (>) 0.7, indicating that all statement items are valid.

The composite reliability value of the four variables has a value above 0.9, namely LMX 0.944, POS 0.929, OC 0.945, OCB 0.976, while the Cronbach alpha value of each variable is LMX 0.939, POS 0.909, OC 0.935, and OCB 0.973. The communalities values



above 0.5 are LMX 0.607, POS 0.549, OC 0.572, and OCB 0.686. If the AVE value of the four latent variables is greater than 0.6, the convergent validity measure is good, or if it meets the convergent validity criteria.

5 HYPOTHESIS TESTING

The results of the evaluation's path coefficient are used as the basis for testing the hypothesis. Table 1 shows the results of hypothesis testing, which resulted in seven relationships between variables. Hypothesis 1 states that LMX and OCB have a positive association. The first hypothesis was found to be supported, with a t-statistic value of 2.817 and a p-value of 0.005.

Hypothesis 2 states that POS and OCB have a positive association. The study results found that the second hypothesis was not supported, which was indicated by the t statistic value of 1.074. The p-value of 0.283. Hypothesis 3 predicts that LMX has a positive relationship with OC. Therefore, it is found that the third hypothesis is supported, with a t statistic of 4.479 and p values of 0.000.

Hypothesis 4 states that POS and OC have a positive association. The study results found that the fourth hypothesis was supported, with a t-statistic value of 5.095 and a p-value of 0.000.

Hypothesis 5 states that OC and OCB are positively related. The fifth hypothesis was found to be supported, with a t-statistic value of 3.193 and a p-value of 0.001.

Hypotheses 6 and 7 predicted the mediating effect. According to Hypothesis 6, OC mediates a positive link between LMX and OCB. The study found that the sixth hypothesis was supported, with a t statistic of 2.481 and p values of 0.013.

Hypothesis 7 states that OC is involved in mediating the positive link between POS and OCB. The study found that the seventh hypothesis was supported, with a t statistic of 2.747 and p values of 0.006.

Table 1: Hypothesis Result by bootstrapping

Hypothesis	Path	Path Coefficient	T statistic	P values	Result
H1	LMX → OCB	0.388	2.817	0.005	Supported
H2	POS → OCB	-0.172	1.074	0.283	Not Supported
H3	LMX → OC	0.402	4.479	0.000	Supported
H4	POS → OC	0.502	5.095	0.000	Supported
H5	OC → OCB	0.528	3.193	0.001	Supported

Source: data processed (2022)



Table 2: Mediation Analysis

Hypothesis	Indirect Path	Path Coefficient	T statistic	P values	Result
H6	LMX → OC → OCB	0.212	2.481	0.013	Supported
H7	POS → OC → OCB	0.265	2.747	0.006	Supported

Source: data processed (2022)

The effect of LMX, POS simultaneously on OC is 65.6%, with the influence of all constructs being moderate. In contrast, the effect of LMX, POS, OC on OCB is 62.1%, with all constructs being moderate.

Table 3: R Square and R Square Adjusted

Variable	R Square	R Square Adjusted
Organizational Commitment	0.656	0.616
Organizational Citizenship Behavior	0.621	0.593

Source: data processed (2022)

6 DISCUSSION

According to the survey findings, 72 percent of savings and loan cooperative employees are male, the average age is 26 years, and the average level of work experience in savings and loan cooperatives is four years. The nature of the work, which is mostly done outside the office, and the need to move between customers is one of the factors causing the above results. Looking at the level of education, 86 percent of employees have a high school education level, and only 14 percent have a bachelor's level of education.

This article uses the point of view of social exchange (Blau, 1964), and norms of reciprocity (Gouldner, A, 1960), in investigating the relationship between LMX, POS, and OCB. First, the author discusses the effect of LMX and POS on OCB. Research findings reveal that LMX has a positive effect on OCB, and these results are consistent with the findings (Estiri et al., 2018; Kapil & Rastogi, 2018; L. Wang et al., 2010). This means that as the quality of LMX improves, so will the OCB level of employees. The leader of a savings and loan cooperative is expected to improve the pattern of good relationships with their subordinates, not just see work targets fulfilled, so that employee OCB increases.

At the same time, POS has no relationship with OCB, which is inconsistent with the findings (Demir, 2015; Shaheen et al., 2016), but supports the findings (Claudia, 2018; Jehanzeb, 2020). Second, the authors discuss the effect of leader-member exchange and perceived organizational support on organizational commitment.



The findings reveal that leader-member exchange has a positive effect on organizational commitment, in line with the findings (Chayomchai, 2020; Islam et al., 2013; Lapointe et al., 2020). This means that if the LMX quality of savings and loan cooperatives is improved, the OC of employees will also increase. A positive effect of POS on OC was also generated in this study, thus strengthening the findings (Arasanmi & Krishna, 2019; Zagenczyk et al., 2020), but not in line with the findings (Claudia, 2018). The increase in POS also has an impact on increasing the OC of savings and loan cooperative employees. Third, the authors discuss the mediating effect of OC on the relationship between LMX and OCB and the relationship between POS and OCB. Improving LMX Quality can increase employee OC which will be the driving force for increasing employee OCB. Similarly, an increase in POS will encourage an increase in OC, which will drive an increase in OCB for employees of savings and loan cooperatives. This finding becomes a new point in research on the performance of savings and loan cooperatives in Indonesia, through behavioral performance.

7 CONCLUSION

The findings of this study add to the literature and practice in a variety of ways, highlighting the importance of leader-member interchange in increasing employee OCB. LMX has an impact on OCB both directly and indirectly through Organizational Commitment. To put it another way, LMX has both direct and indirect impacts on OCB through OC. Furthermore, while perceived organizational support has no direct impact on OCB, it does have an indirect impact on OCB via organizational commitment.

This study has practical implications, emphasizing the importance of extra-role behavior for organizations, especially in non-profit institutions such as savings and loan cooperatives. More importantly, it reaffirms the direct influence of LMX on employee extra-role performance. Social support from direct leaders can lead to employee attitudes (e.g., organizational commitment) and behavior directed at the organization (e.g., OCB) (Z. Wang, 2014). According to the findings of this study, savings and loan cooperatives should encourage their administrators to maintain positive relationships with their employees so that they can persuade employees to go beyond formal requirements and become more involved in their work for the organization's benefit. Although POS does not directly affect extra-role performance (OCB), bridged organizational commitment can affect OCB. In addition, leaders need to create employees who have a high organizational



commitment (Chayomchai, 2020), which can be encouraged through good relationships between superiors and members and provide full support to employees.

The theoretical implication of this research is that this study adds more conclusive findings on the influence of leader-member exchange on employee OCB, seen from the Indonesian perspective in the savings and loan cooperative industry. In addition, using organizational commitment as a mediator, this study addresses the mechanism by which the relationship between superiors and subordinates is well established. The behavior of leaders in providing organizational support affects the behavior of employees' extra roles in the organization. In addition, this study contributes to filling the gap associated with studies on the performance of savings and loan cooperatives in terms of employee behavior. Finally, considering that there is no direct influence between POS on OCB, this study reaffirms that the relationship between superiors and subordinates contributes positively to employee OCB.

LIMITATION OF THE RESEARCH

This research has some limitations which should be mentioned. Its first limitation is the generalisation of the research findings, as the sample is not representative of the public because the population of this study is limited to one province in Indonesia. The second constraint is the cross-sectional study design, which makes it difficult to draw definitive conclusions about causality. Future studies should mix experimental and longitudinal approaches to draw more conclusions about causality direction. A final limitation is that all data came from a single source, self-reported by participants from a single questionnaire. Some results have the possibility of general method bias, so future research needs to use multiple sources.



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