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THE EFFECT OF WORK ENVIRONMENT AND WORKLOAD ON EMPLOYEE PERFORMANCE: THE MEDIATING ROLE OF ORGANIZATIONAL CITIZENSHIP BEHAVIOR

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Abstract

This study examines the effects of the work environment and workload on employee performance and tests the mediating role of Organizational Citizenship Behavior (OCB) among employees of PT Bank Syariah Indonesia in the Lhokseumawe Area. A quantitative survey was conducted using a saturated sample of 160 employees. Data were collected through an 18-item questionnaire measured on a five-point Likert scale and analyzed using covariance-based Structural Equation Modeling with IBM SPSS AMOS. The modified structural model was reported as sufficiently fit, with GFI = 0.906, RMSEA = 0.044, TLI = 0.946, CFI = 0.957, and CMIN/DF = 1.313. The findings show significant positive relationships between work environment and OCB, workload and OCB, OCB and employee performance, workload and employee performance, and work environment and employee performance. The mediation analysis further shows that OCB partially mediates the effects of both work environment and workload on employee performance. These results emphasize the importance of a supportive work environment, proportional workload management, and voluntary extra-role behavior in sustaining employee performance in Islamic banking operations.

Keywords: Employee Performance; Islamic Banking; Organizational Citizenship Behavior; Work Environment; Workload

INTRODUCTION

The development of Islamic banking in Indonesia has increased the strategic importance of employee performance because service quality, customer trust, and the achievement of operational targets depend heavily on human resources. Following the 2021 merger that formed Bank Syariah Indonesia (BSI), the organization has operated in a more competitive environment and has been required to strengthen service quality while expanding conventional and digital banking activities. In this context, employee performance is not limited to the completion of routine duties. It also concerns the consistency, timeliness, effectiveness, and commitment with which employees carry out banking responsibilities. Research on employee performance in the banking sector similarly shows that work conditions and individual work demands remain important determinants of organizational outcomes (Nga et al., 2024; Saini, 2022).

The work environment is one factor that can support or constrain such performance. It includes physical conditions, facilities, safety, interpersonal relations, and broader organizational conditions surrounding employees while they perform their work. A supportive environment can improve comfort and concentration, whereas a poorly managed environment may increase fatigue and reduce productive behavior. Previous studies likewise associate workplace conditions with employee health, satisfaction, and performance (Azpíroz-Dorronsoro et al., 2024; Lelo, 2024).

Workload is another central consideration. Banking employees face service deadlines, funding and financing targets, transaction volumes, compliance requirements, and expectations for accurate customer service. In this study, workload is defined as the amount of work, responsibility, and job demand that must be completed within a particular period and according to organizational standards. Workload can stimulate productive effort when it remains within employees' capacities, but an excessive workload can create physical and psychological strain, reduce accuracy, and

weaken performance. Previous studies in banking and other organizational settings have similarly linked workload with employee performance, work stress, job satisfaction, and burnout (Irvandi, 2022; Johan & Satrya, 2023; Sasmita, 2023; Setiawan & Yulistiyono, 2024).

The empirical setting of this study is PT Bank Syariah Indonesia Area Lhokseumawe. The area coordinates several branch and sub-branch offices and serves customers in Lhokseumawe and surrounding areas. The growth of customer activity has increased the volume and complexity of work. Employees are therefore expected to maintain service performance while meeting organizational targets. These demands create a practical need to understand whether employee performance is shaped directly by work environment and workload or whether the effects are also transmitted through discretionary behavior that supports coworkers and the organization. Organizational Citizenship Behavior (OCB) provides the mediating mechanism examined in this study. OCB is conceptualized as voluntary extra-role behavior that exceeds formal job requirements and contributes to organizational effectiveness. This type of behavior may be expressed through helping colleagues, participating in activities beyond assigned duties, maintaining constructive working relationships, and demonstrating concern for organizational functioning. The supporting human resource literature also connects OCB with employee performance and other organizational outcomes (Rizky & Aprelyani, 2025; Sherlly Rahmadany et al., 2022; Siboro, 2022).

The conceptual framework proposes that work environment and workload are not only direct predictors of employee performance but also antecedents of OCB. A comfortable and supportive work environment can encourage employees to contribute beyond minimum formal obligations. By contrast, the way workload is distributed and experienced can affect whether employees retain enough time, energy, and willingness to perform extra-role activities. OCB may then function as an intermediate behavioral mechanism through which these organizational conditions influence performance.

Although work environment, workload, OCB, and employee performance have been examined separately and in different organizational contexts, a research gap remains concerning the simultaneous mediating role of OCB in Islamic banking, particularly in the BSI Lhokseumawe Area. This setting is important because employees operate under service, target, regulatory, and customer-facing demands while also working within organizational values associated with Islamic banking. The study therefore integrates the four constructs in one structural model rather than evaluating them in isolation.

Accordingly, the study aims to analyze the effects of work environment and workload on OCB, examine the direct effects of work environment, workload, and OCB on employee performance, and test whether OCB mediates the relationships between the two organizational predictors and employee performance. The resulting model is intended to provide empirical information for human resource management at BSI Area Lhokseumawe and to support further research on employee behavior and performance in the Islamic banking sector.

LITERATURE REVIEW

Work Environment

The work environment refers to the conditions surrounding employees as they carry out their tasks. In this study, the construct includes both physical and nonphysical aspects of the workplace. Physical aspects include lighting, workspace arrangement, air circulation, cleanliness, safety, and the availability of facilities. Nonphysical aspects include relationships with supervisors and coworkers, the atmosphere of cooperation, and perceptions of fairness in organizational procedures. Hilda et al. (2025) similarly describe the work environment as conditions around employees that influence how work is performed, while Priyatno and Yuliana (2025) emphasize the importance of a supportive environment for employee satisfaction and work experience.

The work environment is measured through five indicators: work atmosphere, availability of facilities, safety and security, relationships among coworkers, and fairness in the work environment. These indicators reflect the practical setting of banking activities because employees rely on physical infrastructure and information systems while also interacting intensively with colleagues, supervisors, and customers. A workplace that is comfortable, safe, adequately equipped, and socially supportive can facilitate concentration and task completion. By contrast, poor facilities or strained relationships may increase distraction and reduce the willingness of employees to contribute beyond formal duties.

The relationship between work environment and performance is supported by prior studies. Azpíroz-Dorronsoro et al. (2024) show that the work environment is closely related to employee health in banking-related work arrangements, while Lelo (2024) reports evidence linking the work environment with employee job satisfaction in the banking industry. Dwiyanti and Liana (2025) and Fadila et al. (2025) also discuss the relevance of work environment for employee outcomes. Based on this reasoning, work environment is expected to be associated positively with both OCB and employee performance.

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Workload

Workload concerns the volume, difficulty, timing, and standards of tasks that employees are expected to complete. This study adopts the view that workload results from the interaction between job demands, time available for completing tasks, and the employee's capacity to respond. Koesomowidjojo (2019) identifies job conditions, work-time use, and targets as core elements in workload analysis, while Irvandi (2022) links workload with work stress and productivity. In banking operations, workload may include transaction processing, customer requests, funding or financing targets, administrative requirements, and the need to maintain accuracy under time pressure. The workload construct in this study is measured through four indicators: targets that must be achieved, job conditions, use of working time, and work standards. The analysis recognizes that workload is not necessarily harmful in every circumstance. A workload that is challenging but manageable can encourage focused effort, whereas a workload that exceeds employees' physical or psychological capacities can contribute to fatigue and reduced performance. This distinction is consistent with empirical studies including Johan and Satrya (2023), Sasmita (2023), and Setiawan and Yulistiyono (2024), which connect workload with employee performance and related work outcomes.

Because workload affects how employees allocate effort and attention, it may also influence OCB. Employees facing manageable demands may still have the capacity to help colleagues or contribute to activities outside their formal assignments. Conversely, excessive demands can focus employee energy on core tasks and reduce discretionary participation. The structural model therefore tests workload as a direct predictor of both OCB and employee performance and as an indirect predictor of performance through OCB.

Employee Performance

Employee performance reflects the work results achieved by employees in carrying out assigned duties and responsibilities. This study conceptualizes performance as a multidimensional outcome and measures it through work quality, work quantity, timeliness, effectiveness, and commitment. These dimensions capture both the output of work and the manner in which employees fulfill organizational responsibilities. Reviews of employee performance research emphasize that performance is shaped by combinations of individual and organizational conditions rather than by a single factor (Mohammad et al., 2025; Saini, 2022). In the banking sector, Nga et al. (2024) also identify multiple factors that affect employee performance, supporting the need for an integrated model.

Organizational Citizenship Behavior

Organizational Citizenship Behavior is conceptualized as voluntary behavior that extends beyond an employee's formal role and contributes to organizational effectiveness without a direct expectation of formal reward. The study operationalizes OCB through four indicators: providing suggestions, contributing to the environment, engaging in behavior directed toward environmentally friendly practices, and considering sustainability impacts in behavior. These indicators are retained from the research instrument and form the mediating construct in the structural model. The supporting literature indicates that OCB is related to employee performance and organizational functioning (Rizky & Aprelyani, 2025; Sherlly Rahmadany et al., 2022).

The proposed mediating role of OCB rests on the assumption that organizational conditions can influence employees' willingness to provide extra-role contributions and that these contributions, in turn, support performance. A supportive work environment may create comfort, cooperation, and a sense of organizational support, encouraging OCB. Workload may also influence OCB because the amount and distribution of work affect employees' available energy and discretion. Accordingly, OCB is positioned between work environment and employee performance and between workload and employee performance.

Research Hypotheses

Seven hypotheses were evaluated in this study. H1 proposes that work environment has a positive and significant effect on OCB. H2 proposes that workload has a positive and significant effect on OCB. H3 proposes that work environment has a positive and significant effect on employee performance, while H4 proposes the same directional relationship between workload and employee performance. H5 states that OCB has a positive and significant effect on employee performance. The two mediation hypotheses state that OCB transmits part of the effect of work environment on employee performance (H6) and part of the effect of workload on employee performance (H7). These hypotheses form a model in which work environment and workload are exogenous variables, OCB is the mediating variable, and employee performance is the final endogenous variable. The model allows the direct paths and the two indirect paths to be assessed simultaneously through Structural Equation Modeling. This approach is

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consistent with the study objective of identifying not only whether the variables are related, but also how work conditions may be translated into employee performance through discretionary organizational behavior.

METHOD

Research Design and Setting

The study uses a quantitative survey design and was conducted within PT Bank Syariah Indonesia Area Lhokseumawe. The research setting covers seven operational units under the area: KC Lhokseumawe Kota, KC Lhokseumawe Merdeka, KCP Cunda, KCP Lhokseumawe Priority, KCP Lhokseumawe Simpang Empat, KCP Batuphat, and KCP Blang Mangat. These units were selected because they are included within the operational scope of BSI Area Lhokseumawe and represent the employee population examined in this study.

Population, Sample, and Data Collection

The population consisted of 160 employees. A saturated sampling technique was applied, meaning that all members of the population were used as respondents. Consequently, the final sample was 160 employees. Data were collected through a structured questionnaire. The questionnaire contained 18 measurement items distributed across the four constructs. Each statement was assessed using a five-point Likert scale ranging from 1 for strongly disagree to 5 for strongly agree. All 160 questionnaires were returned and available for analysis.

Measurement of Variables

Work environment was measured using five indicators: work atmosphere, availability of facilities, safety and security, relationships among coworkers, and fairness in the work environment. Workload was measured using four indicators: targets to be achieved, job conditions, use of working time, and work standards. Employee performance was measured with five indicators covering work quality, work quantity, timeliness, effectiveness, and commitment. OCB was measured with four indicators addressing suggestions, environmental contribution, behavior directed toward environmentally friendly practices, and behavior that considers sustainability impacts. These indicators and their wording were adopted from the operational definitions and research questionnaire used in this study.

Data Analysis

Data were analyzed using Structural Equation Modeling with IBM SPSS AMOS. The approach is covariance-based and combines confirmatory factor analysis for the measurement model with structural path analysis for the relationships among latent variables. Construct validity was assessed through factor loadings, while construct reliability was evaluated using Construct Reliability and Variance Extracted statistics. The empirical assessment applied a factor-loading threshold above 0.50 and a Construct Reliability threshold of 0.70. Model fit was evaluated using Chi-square, GFI, RMSEA, AGFI, TLI, CFI, CMIN/DF, and the model probability value.

Hypotheses concerning direct effects were evaluated using the estimated structural coefficients and probability values, with the 0.05 level used as the criterion for significance. The mediation effects were examined using the procedure attributed to Baron and Kenny. In this procedure, the significance of the predictor-to-mediator path, mediator-to-outcome path, and direct predictor-to-outcome path is considered when classifying mediation. The analysis ultimately classifies both mediation relationships as partial mediation.

Response Scale and Model Assessment

The response scale used in the study is presented in Table 1. The scale was applied consistently to the questionnaire items for work environment, workload, OCB, and employee performance. Retaining the scoring scheme is important because the descriptive means and subsequent SEM estimates were calculated from these five response categories.

Table 1. Likert Scale Used in the Study

No.	Measurement Scale	Weight
1	Strongly Disagree	1
2	Disagree	2
3	Neutral	3
4	Agree	4
5	Strongly Agree	5

Source: Research questionnaire scale, adapted from Sugiyono (2019)

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The initial structural model included simultaneous paths from work environment and workload to OCB, from work environment and workload to employee performance, and from OCB to employee performance. The full model was estimated before modification and then evaluated using goodness-of-fit statistics. Where several fit indices remained below the applied thresholds, the model was modified by correlating selected error terms based on modification indices while retaining the substantive paths among the study variables. Seven error correlations were specified in the modified model.

For interpretation of the structural model, both standardized and unstandardized estimates were reported. The standardized estimates indicate the relative strength and direction of the relationships among latent variables, while the unstandardized estimates were used to summarize direct, indirect, and total effects. The numerical values and conclusions are presented consistently with the statistical analysis.

The study also reports descriptive statistics for the four constructs. In the main results section, the accumulated mean scores were 4.15 for work environment, 4.12 for workload, 4.13 for employee performance, and 4.13 for OCB. Each construct was therefore categorized as "Good" based on the descriptive criteria used in the study. These descriptive results indicate that respondents generally selected the agree or strongly agree categories for most questionnaire indicators.

RESULTS AND DISCUSSION

Descriptive Results and Initial Structural Model

All 160 responses were included in the SEM analysis. The main results section reports high mean assessments for all four study variables, with the work environment showing the highest accumulated mean of 4.15, followed by employee performance and OCB at 4.13, and workload at 4.12. These results provide the descriptive basis for the structural tests and indicate that respondents generally evaluated the measured organizational conditions and behaviors positively.

The first full-model estimation did not satisfy all of the goodness-of-fit criteria applied in the analysis. Figure 1 presents the AMOS full model before modification. Table 2 shows the accompanying goodness-of-fit statistics with English labels while retaining the numerical values and table structure.

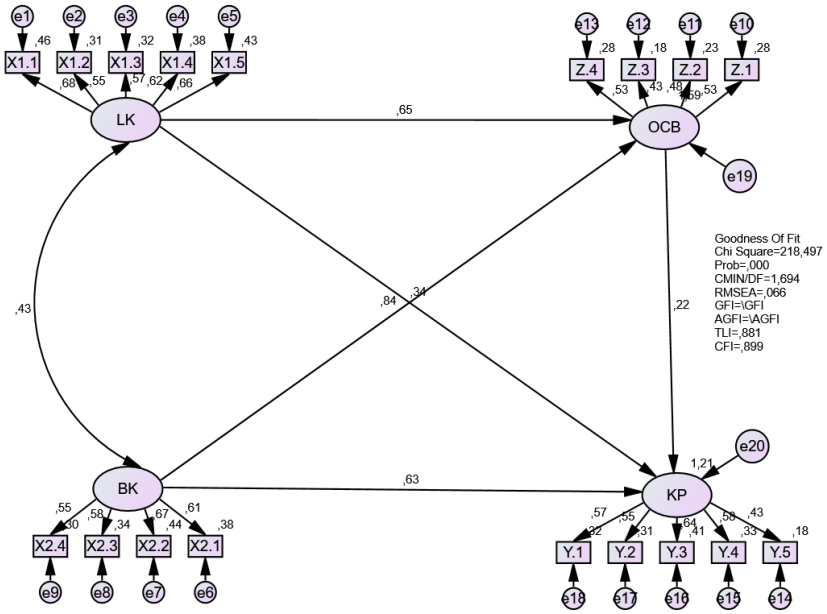

Figure 1. Full Model Before Modification

Source: Research Results (2026)

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Table 2. Goodness of Fit of the Full Model Before Modification

Criteria	Expected Value	Observed Value	Conclusion
Chi Square	Expected to be small	218.497	Marginal
Goodness-of-Fit Index (GFI)	> 0.90	0.872	Marginal
Root Mean Square Error of Approximation (RMSEA)	≤ 0.08	0.066	Good
Adjusted Goodness-of-Fit Index (AGFI)	> 0.90	0.830	Marginal
Tucker Lewis Index (TLI)	> 0.90	0.881	Marginal
Comparative Fit Index (CFI)	> 0.90	0.899	Marginal
CMIN/DF	< 2.00	1.694	Good
P-Value	< 0.05	0.000	Marginal

Source: Research Results (2026)

Modified Structural Model

The model was modified by correlating selected error terms suggested by the modification indices. Seven correlations were reported: e12 with e18, e12 with e13, e4 with eBK, e4 with e14, e3 with e4, e1 with BK, and e1 with e12. After modification, most of the principal fit indices met the applied criteria. Figure 2 presents the AMOS model after modification.

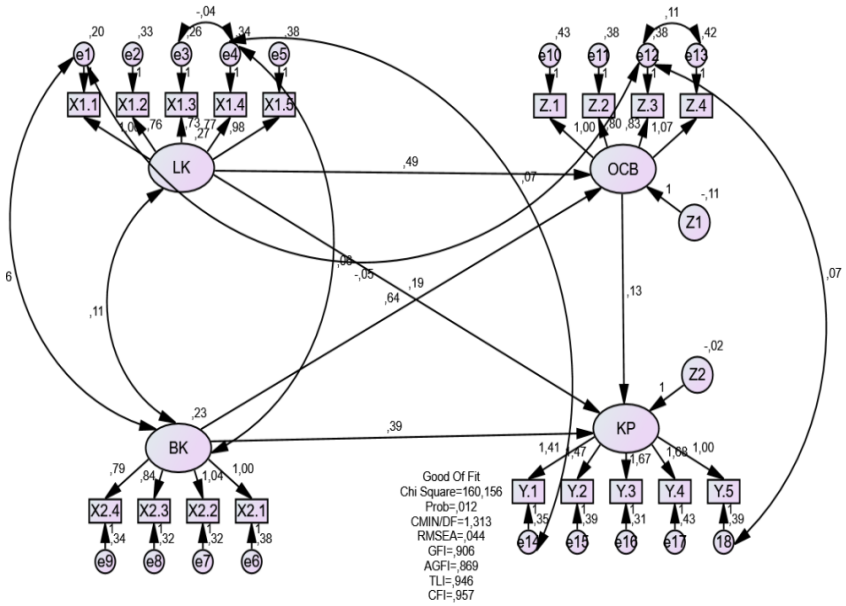

Figure 2. Full Model After Modification
Source: Research Results (2026)

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Table 3. Goodness of Fit of the Full Model After Modification

Criteria	Expected Value	Observed Value	Conclusion
Chi Square	Expected to be small	160.156	Good
Goodness-of-Fit Index (GFI)	> 0.90	0.906	Good
Root Mean Square Error of Approximation (RMSEA)	≤ 0.08	0.044	Good
Adjusted Goodness-of-Fit Index (AGFI)	> 0.90	0.869	Adequate
Tucker Lewis Index (TLI)	> 0.90	0.946	Good
Comparative Fit Index (CFI)	> 0.90	0.957	Good
CMIN/DF	< 2.00	1.313	Good
P-Value	< 0.05	0.012	Good

Source: Research Results (2026)

The modified model was considered acceptable because GFI, RMSEA, TLI, CFI, and CMIN/DF were within the stated criteria, while AGFI improved from 0.830 to 0.869 and was classified as adequate. The analysis therefore proceeded to the interpretation of structural path estimates using this modified model.

Structural Path Estimates

Table 4 presents the structural path estimates. Work environment had a standardized effect of 0.650 on OCB, while workload had a standardized effect of 0.836 on OCB. OCB had a standardized effect of 0.222 on employee performance. The standardized effects of workload and work environment on employee performance were 0.631 and 0.341, respectively. Each of these paths was statistically significant at the 0.05 level.

Table 4. Parameter Estimates

			Standardized Estimate	Unst. Estimate	S.E.	C.R.	P
OCB	<---	LK	0,65	0,546	0,102	5,33	***
OCB	<---	BK	0,836	0,676	0,121	5,595	***
KP	<---	OCB	0,222	0,168	0,068	2,466	0,014
KP	<---	BK	0,631	0,387	0,093	4,187	***
KP	<---	LK	0,341	0,217	0,072	3,017	0,003

Source: Research Results (2026)

The analysis also separates the total, direct, and indirect effects. As shown in Table 5, the direct effects of work environment on OCB and employee performance were 0.546 and 0.217. The corresponding direct effects of workload were 0.676 on OCB and 0.387 on employee performance. OCB had a direct effect of 0.168 on employee performance. The indirect effects on employee performance through OCB were 0.092 for work environment and 0.114 for workload. The total effects on employee performance were 0.309 for work environment and 0.501 for workload.

Table 5. Direct, Indirect, and Total Effects

	Work Environment	Workload	Organizational Citizenship Behavior	Employee Performance
Direct Effect				
Organizational Citizenship Behavior	0,546	0,676	0	0
Employee Performance	0,217	0,387	0,168	0
Indirect Effect				
Organizational Citizenship Behavior	0	0	0	0
Employee Performance	0,092	0,114	0	0
Total Effect				
Organizational Citizenship Behavior	0,546	0,676	0	0
Employee Performance	0,309	0,501	0,168	0

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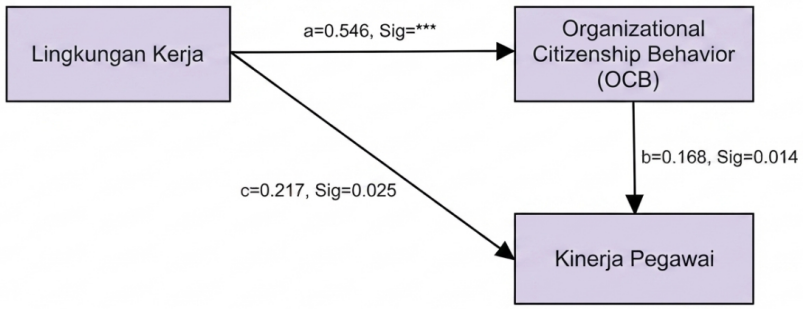
Mediation Effects

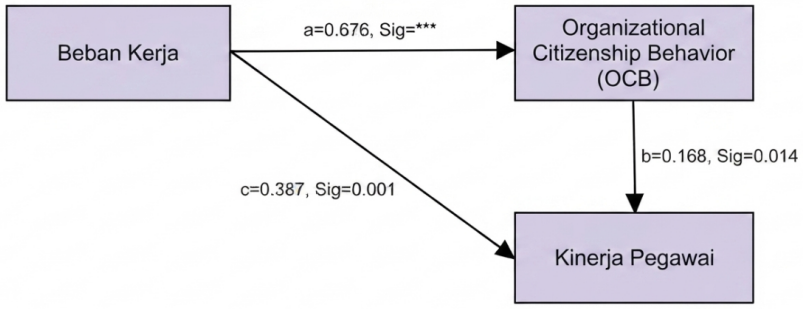
The first mediation test concerns the pathway from work environment to employee performance through OCB. Path a, from work environment to OCB, was 0.546 and significant; path b, from OCB to employee performance, was 0.168 and significant; and the direct work-environment-to-performance path was 0.217 and significant. OCB is therefore classified as a partial mediator of this relationship. Figure 3 presents the mediation diagram.



Gambar 5.13 Pengujian Efek Mediasi LK-OCB-KP
Sumber: Hasil Penelitian (2024)

Figure 3. Mediation Test for Work Environment, OCB, and Employee Performance
Source: Research Results (2026)

The second mediation test evaluates the pathway from workload to employee performance through OCB. The workload-to-OCB coefficient was 0.676, the OCB-to-performance coefficient was 0.168, and the direct workload-to-performance coefficient was 0.387, with all three paths statistically significant. This relationship is also classified as partial mediation, indicating that workload retained a direct effect on employee performance while an additional indirect effect operated through OCB.



Gambar 5.14 Pengujian Efek Mediasi BK-OCB-KP
Sumber: Hasil Penelitian (2024)

Figure 4. Mediation Test for Workload, OCB, and Employee Performance
Source: Research Results (2026)

Hypothesis Testing Summary

Table 6 reproduces the hypothesis summary in English while retaining the original three-column structure and the original acceptance decisions.

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Table 6. Summary of Hypothesis Testing

Hypothesis	Statement	Conclusion
1	Work Environment has a positive and significant effect on Organizational Citizenship Behavior (OCB) among employees of PT Bank Syariah Indonesia Area Lhokseumawe.	Accepted
2	Workload has a positive and significant effect on Organizational Citizenship Behavior (OCB) among employees of PT Bank Syariah Indonesia Area Lhokseumawe.	Accepted
3	Work Environment has a positive and significant effect on Employee Performance at PT Bank Syariah Indonesia Area Lhokseumawe.	Accepted
4	Workload has a positive and significant effect on Employee Performance at PT Bank Syariah Indonesia Area Lhokseumawe.	Accepted
5	Organizational Citizenship Behavior (OCB) has a positive and significant effect on Employee Performance at PT Bank Syariah Indonesia Area Lhokseumawe.	Accepted
6	Work Environment has an indirect effect on Employee Performance through Organizational Citizenship Behavior (OCB) at PT Bank Syariah Indonesia Area Lhokseumawe.	Accepted
7	Workload has an indirect effect on Employee Performance through Organizational Citizenship Behavior (OCB) at PT Bank Syariah Indonesia Area Lhokseumawe.	Accepted

Source: Research Results (2026)

Discussion of Work Environment and Workload Effects

The positive and significant effect of work environment on OCB indicates that employees who perceive their workplace as more supportive are also more likely to display voluntary behavior that benefits the organization. The result is consistent with the conceptual argument that physical comfort, adequate facilities, safety, good coworker relationships, and perceived fairness can encourage employees to contribute beyond formal job requirements. Related studies also identify the work environment as an important condition for employee attitudes and performance (Azpíroz-Dorronsoro et al., 2024; Priyatno & Yuliana, 2025).

The positive relationship between workload and OCB should be interpreted in terms of manageable and proportionally allocated work demands that can encourage employees to remain engaged and willing to contribute. Workload is not treated only as overload; it also reflects targets, job conditions, working time, and standards. Thus, the reported positive coefficient describes the observed relationship in the sample rather than a claim that excessive workload is beneficial. The discussion also recognizes that workloads exceeding employee capacity may contribute to fatigue, stress, and reduced extra-role behavior. This interpretation is consistent with workload studies by Irvandi (2022) and Johan and Satrya (2023).

Discussion of Performance and Mediation Effects

Work environment also had a positive and significant direct effect on employee performance. This result indicates that a safer, more comfortable, and better supported workplace can improve concentration, motivation, and the quality of work. This is consistent with the broader relationship between workplace conditions and employee outcomes discussed by Lelo (2024), Dwiyanti and Liana (2025), and Fadila et al. (2025). In banking operations, where employees perform customer-facing and accuracy-sensitive tasks, supportive working conditions can facilitate consistent task execution.

Workload showed a positive and significant direct effect on employee performance in the estimated model. This result can be interpreted in terms of proportional workload management. Work targets and task demands can stimulate productive effort when they remain aligned with employee capacity, clear procedures, and available working time. At the same time, the discussion recognizes that excessive workload can have adverse consequences. This distinction is also reflected in studies that relate workload to stress, burnout, and performance (Sasmita, 2023; Setiawan & Yulistiyono, 2024).

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OCB was positively and significantly related to employee performance. This finding supports the view that voluntary extra-role contributions can strengthen cooperation and organizational effectiveness. Employees who are willing to help, provide constructive input, and support organizational activities may contribute to smoother coordination and improved collective performance. Related literature similarly reports an association between OCB and employee performance (Rizky & Aprelyani, 2025; Sherlly Rahmadany et al., 2022).

The mediation tests add an important behavioral mechanism to the direct relationships. OCB partially mediated the work-environment-to-performance relationship. This means that the work environment was associated with performance both directly and indirectly through OCB. In practical terms, improvements in workplace conditions may influence performance not only by making tasks easier to complete, but also by encouraging employees to engage in discretionary behaviors that support colleagues and organizational functioning. The same pattern was reported for workload: OCB partially mediated the effect of workload on employee performance while workload retained a direct effect.

Managerial Implications

The practical implications focus on three areas. First, management should maintain and improve both physical and nonphysical aspects of the work environment, including workspace arrangement, lighting, cleanliness, facilities, communication, interpersonal relationships, and organizational fairness. Second, managers should evaluate workload distribution periodically so that targets and tasks remain proportional to employee capacities and competencies. Third, BSI should cultivate a cooperative culture that supports OCB through recognition, supportive leadership, and opportunities for employees to help one another and contribute beyond minimum formal requirements. These recommendations are particularly relevant in a banking setting where service quality depends on coordinated work across employees and units. The results suggest that performance management should not focus only on formal targets. It should also consider the environment in which targets are pursued and the voluntary behaviors that help employees manage interdependent service responsibilities. Taken together, the results position work environment, workload management, and OCB as complementary elements of human resource management in PT Bank Syariah Indonesia Area Lhokseumawe.

CONCLUSION

This study concludes that work environment and workload are significant predictors of both OCB and employee performance among employees of PT Bank Syariah Indonesia Area Lhokseumawe. OCB also has a significant positive effect on employee performance. In addition to these direct relationships, OCB partially mediates the effect of work environment on employee performance and partially mediates the effect of workload on employee performance. The findings support managerial attention to a conducive work environment, proportional workload distribution, and organizational conditions that encourage voluntary extra-role behavior. Future research may expand the model by considering additional variables such as compensation, burnout, transformational leadership, and work motivation. A broader research scope is also recommended, for example by including BSI area offices across Aceh, so that subsequent studies can examine whether the relationships identified in Lhokseumawe remain consistent across a larger Islamic banking population.

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