



THE INFLUENCE OF TRANSFORMATIONAL LEADERSHIP AND JOB SATISFACTION ORGANIZATION CITIZENSHIP BEHAVIOR OF MAYBANK FINANCE EMPLOYEES WITH ORGANIZATIONAL COMMITMENT AS AN INTERVENING VARIABLE

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Abstract

OCB behavior is shown by employees as a whole will build the continuity and success of the company. Transformational leadership, job satisfaction and organizational commitment are variables that create the emergence of OCB behavior. The formulation of the problem in this research is to find out whether there is a direct influence of transformational leadership and job satisfaction on organizational commitment and OCB, is there an influence of transformational leadership and job satisfaction on OCB through organizational commitment as an intervening variable. The population in this study were employees of the Maybank Finance company, a sample of 85 respondents. The research results show a significant influence between t-statistical variables in the direct influence interaction, namely (1) Transformational leadership on organizational commitment (2.547), (2) Job satisfaction on organizational commitment (2.302), (3) Transformational leadership on OCB (2,296), (4) Job satisfaction towards OCB (2,345), (5) Organizational Commitment towards OCB (3,977). Meanwhile, the results of calculating the indirect effect also show that Organizational Commitment is a mediating variable between Transformational Leadership (2.373) and Job Satisfaction (2.015).

Keywords: *Transformational Leadership, Job Satisfaction, Organizational Commitment, Organizational Citizenship Behavior (OCB)*

1. INTRODUCTION

Human resources are one of the factors that determine the success or failure of an organization in achieving the goals of both public and private organizations (Sudarmanto 2015). Every company needs employees who have high performance in achieving goals. To make employees have better performance, companies must pay attention to employee expectations and needs in order to provide optimal contributions to the company. Organizational Citizenship Behavior (OCB) is an employee's behavioral attitude that is carried out voluntarily, sincerely, happily without having to be ordered and controlled by the company in helping co-workers' work. The benefits of this Organizational Citizenship Behavior attitude are to help an organization and improve its performance so that it can gain a competitive advantage by minimizing the decline in performance in the company.

According to (Waspodo, 2012), Organizational Citizenship Behavior is the behavior of an employee who is willing not to be paid in the form of money or certain bonuses, but rather the social behavior of each employee so that they work beyond what the company expects, such as being able to help colleagues during break times. sincerely and sincerely. Organizational Citizenship Behavior in companies can be generated using several factors that can be implemented by leaders such as transformational leadership, job satisfaction and organizational commitment. The leadership style carried out by a leader is one of the determining factors for success in an organization. There are many leadership styles that can be carried out by a leader, one of which is transformational leadership which will encourage the growth of mutual helping behavior and voluntary assistance. This happens because in transformational leadership, the leader always encourages his subordinates to act beyond their personal interests, so an employee's behavior is needed to improve transformational leadership.

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According to data from the Association of Indonesian Automotive Industries (Gaikindo), there will be an increase in car sales from 2020 to 2022. The growth of the automotive industry is directly proportional to multi-finance financing. According to data published by the Financial Services Authority (OJK), the total value of financing originating from commercial banks to individuals (non-bank/non-business sector) in terms of motor vehicle ownership loans reached IDR 123.9 trillion nationally until May 2023. Distributed motor vehicle loans in May 2023 means the market will grow 18.1% on an annual basis (year-on-year/yoy). The growth in distribution in May 2023 shows faster results than the previous month or April 2023 which grew 16.2%. This growing need has spurred the Maybank Finance company to improve the performance of its employees to serve its customers at the best level. This demand makes employees an important element in displaying behaviors from the OCB dimension.

OCB is positive employee behavior that goes beyond work, obligations, and a series of expectations desired by the company. The OCB behavior shown by employees as a whole will build the continuity and success of the company. To realize OCB behavior, it must start from leadership that is aware of the importance of this way of behaving. According to Robbins and Judge (2013), factors that influence OCB include job satisfaction. Job satisfaction will make employees talk good things about their company, volunteer to help each other and work more than their actual responsibilities. In order to support the stimulation of OCB behavior in employees, management is required to continue to encourage a work environment and atmosphere that results in employees being satisfied with their work and committed to the company. The impact of organizational commitment extends to productivity and performance, with committed employees tending to be more productive and perform better, (Purwanto et al., 2021).

2. LITERATURE REVIEW

2.1 Transformational Leadership

Bass in Mega (2016) states that transformational leadership is leadership that improves and develops employees, makes employees aware of and accepts the company's mission and goals, and encourages employees to surpass their own abilities, which ultimately benefits the company. Transformational leaders are able to motivate employee performance to pass or exceed the obligations contained in their employee contracts, and the needs of employees receive attention, especially those at a high level. Transformational leaders are able to create an environment full of trust and employees are motivated to perform well for the company's success beyond their own personal gain (Korejan and Shahbazi, 2016). Leaders who have transformational thinking will have an impact on employees being willing to work harder and beyond what they are supposed to do. Bass in Nur et al (2021) said that transformational leadership can have an impact on employees to care and increase leadership involvement in employee work, spending more time and attention on work and putting aside their personal interests.

According to Bass in Nur et.al (2021), transformational leaders have characteristics, namely:

1. Ideal influence or charisma: giving the mind a sense of pride, gaining respect and trust. Leaders display confidence, emphasize trustworthiness, take on difficult issues, present their most important values, and emphasize the importance of goals, commitment, and the ethical consequences of decisions. Such leaders are admired as role models of pride, loyalty, trust, and alignment of common goals.
2. Inspirational motivation: communicates high-level expectations, uses symbols to focus efforts, describes important goals simply. Leaders articulate a compelling vision of the future, challenge followers with high standards, speak optimistically with enthusiasm, and provide encouragement and meaning to take necessary action.
3. Intellectual stimulation: developing intelligence, rational thinking, and providing appropriate solutions to obstacles and problems. Leaders are not limited by old methods, habits and old thinking. Leaders try to provoke the emergence of new views and methods of doing things. Provide motivation so that ideas come from below.



4. Individual consideration: Giving good attention and treatment to each individual employee. Play a role in providing advice and training employees. Communicate and have relationships with employees personally in making decisions considering the abilities, needs and aspirations of the employees. Have listening skills aimed at ensuring employee performance develops, as well as providing more attention to employees.

2.2 Job satisfaction

According to Kreitner and Kinicki (2014), job satisfaction is defined by responding affectively, in other words emotionally, to various aspects of the job. In this sense, it means that satisfaction at work is not a single concept, but there is a possibility that individuals are happy with one part of their work and disappointed with other parts of their work. Individuals with a sense of satisfaction at work can increase motivation, involvement in work and commitment to their company, and they continually make improvements to their own performance (Afandi, 2016). Job satisfaction means something that is felt, which supports or does not support the individual employee which is related to how he works or his condition. Things that are felt and related to work means aspects such as how the work itself is, the salary or wages obtained, opportunities for promotion or career development opportunities, relationships between employees, location or section where employees work and how the implementation of supervision works. There are a number of consequences for whether or not employees are satisfied with their work. Job dissatisfaction when experienced by employees can result in various behaviors. As stated by Robbins and Judge (2013) in the form of exit and abandonment. Consequences in the form of leaving and neglect will affect aspects of company performance such as productivity, absenteeism levels, and employee resignation and turnover.

Alshetri (2013) in his research said that there are five dimensions of job satisfaction. These five dimensions represent how employees respond to job satisfaction, as follows:

1. Payment of wages or salary: The value of the salary earned. Where the level is considered appropriate compared to that obtained by others in the company. Employees want wages that are fair and in line with their expectations.
2. The job itself :Works at an interesting level, with room for learning and open door potential for greater obligations. Rich job will be the opportunity to make employees happier so they can use the employee's skills and abilities, get feedback from the company and freedom. These characteristics make the job challenging. Work that feels lacking in challenges will result in boredom. However, work that has a level of challenge that is too high can cause feelings of disappointment and frustration.
3. Colleagues: The role of colleagues in work is to have a level of intelligence and a socially supportive role. Therefore, having colleagues with a high level of pleasantness can also increase the level of employee satisfaction with their work.
4. Promotion opportunities: Additional demands for skills, responsibilities and abilities, if employees receive a promotion. Most employees will feel positive when they get a promotion. This allows companies to utilize skills and abilities at the highest level.
5. Supervision (Supervision): The supervisor's expertise in providing both technical assistance and behavioral support. Supervision has a crucial role in a company because it deals actively and directly with employees, and can influence employees on how they do their work. It's a common thing that Employees are happy with supervision that is open, fair and willing to work together with subordinates.

2.3 Organizational Commitment

Organizational commitment is related to the degree of involvement a person has with the company where they are active and working, and is encouraged to remain in the organization. Greenberg and Baron in Wibowo (2014) say that organizational commitment is the level at which individuals identify and are involved with their company and have no desire to leave it. Organizational commitment means an attitude that describes the existence of employees who are loyal to the company, as well as a continuous process of participants from the organization giving

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and expressing their attention to the organization in order to achieve success and prosperity. Organizational commitment is an attitude and behavior that employees show to their organization by trying to give their best, recognizing and embracing the organization's goals, increasing their own efforts so that the organization can achieve its goals and truly wanting to remain in the organization. According to Meyer and Allen in Wibowo (2014), there are three components of organizational commitment, namely affective commitment, continuance commitment, and normative commitment. A detailed description of these three things is:

1. Affective commitment

According to Allen Meyer in Bamiati (2020), affective commitment is defined as emotional involvement in an organization that is demonstrated by individuals who have a strong commitment to identifying, being involved and feeling happy about being a member or part of an organization. Hartmann and Bambacas in Mohammed and Anissa (2012) state that affective Commitment, namely a feeling of affection and feeling related to the organization. Organization members who have a high level of affective commitment will try to become members because they have the desire to do so. This means that it is related to the work experience gained, the attitudes of existing individuals and the structure of the organization. Affective commitment can develop based on work experiences such as the challenges of a job, autonomy, and various skills where employees get satisfaction and appreciation.

Meyer and Allen in Sutanto & Gunawan (2013) said that Affective Commitment will be seen if employees have the desire to remain members of the company because there is an emotional bond. Employees recognize similarities between themselves and the business as a whole. This causes someone to pay attention to you and consistently make commitments that create an impression (want). Indicators of affective commitment according to Allen and Mayer in Nurandini (2014), namely:

- 1) Desire to remain as a member of the organization,
- 2) Have a sense of involvement in efforts to achieve the goals of the organization,
- 3) Having a sense of emotional connection,
- 4) Showing others a sense of pride in the company

2. Continuance Commitment

Meyer and Allen in Sutanto & Gunawan (2013) say that continuance commitment means the employee's impression of the loss they will experience if they leave their position or job in the organization. This means that the employee remains in an organization because he needs salary and other benefits or because he has not yet obtained another position (need). Indicators of sustainable commitment according to Allen and Mayer in Nurandini (2014), namely:

- 1) Hoping to get benefits if you survive,
- 2) Retaining to be a member is a necessity,
- 3) Consider leaving the company,
- 4) Feeling hard to leave the company.

3. Normative Commitment

Normative Commitment arises from points within employees who strive to survive as members of the organization, this is due to the awareness that commitment means an obligation or necessity. Employees stay in the organization because they feel they should behave like that (ought/should). Indicators of normative commitment according to Allen and Mayer in Nurandini (2014), namely:

- 1) There is a feeling of guilt when leaving the organization,
- 2) The opinions of other people are considered when leaving the organization,
- 3) Feeling an obligation to remain in the organization,
- 4) High sense of responsibility towards the organization.

Normative commitment grows based on various actions, decisions and behavior of the organization that can have an impact on someone feeling indebted. Meyer and



Herscovitch in Kreitner and Kinicki (2015), stated that the psychological contract and socialization influence normative commitment. This means that normative commitment can grow because the organization provides something that employees feel is highly valued.

2.4 Organizational Citizenship Behavior (OCB)

OCB can be concluded, action-oriented is voluntary, not mandated by rules (Budihardjo, 2014). Organizational citizenship behavior can increase organizational effectiveness even though it is not a normal business requirement. The success of a company or organization requires an employee attitude that does more than just what is normal, but results in performance that produces higher expectations. When individual employees play a role in a scope that is not included in their job description, this is called organizational citizenship (Priscila et al., 2021). Organizational citizenship behavior (OCB) is voluntary or non-voluntary behavior of individuals within the company organization, and this behavior can support company performance and support company effectiveness. OCB is defined as behavior that goes beyond formal business requirements and benefits the company.

Based on research from Podsakof et al. (2000) OCB not only has a relationship with employee resignation rates and low absenteeism rates, but at the company level, OCB can increase performance, increase efficiency, increase productivity, make customers feel satisfied, and reduce costs. Chahal and Mehta (2010) say that OCB can reduce absenteeism, employee turnover, employee retention, improve organizational performance, increase employee and consumer satisfaction, and consumer loyalty also increases. According to Nemeth and Staw (in Mansoor, et al. 2012), OCB can enable a company to improve its performance and gain a competitive advantage, because it can motivate employees to work beyond their responsibilities. In today's era of intense competition, extra-role behavior and attitudes are really needed by companies. The existence of extra-role behavior among employees can increase company effectiveness.

According to Luthans (2014), there are five dimensions of organizational citizenship behavior, namely:

1. Altruism,

Willingness to help fellow colleagues in work with the aim of helping with their burden. For example, if you want to direct new employees, even though this is not their responsibility, you want to replace the role of an absent colleague.

2. Courtesy,

Become a mediator and prevent conflicts between employees within the company with coworkers. Being a provider of information and consulting colleagues, maintaining good relationships with colleagues, and respecting their rights and privacy are examples of behavior from this dimension.

3. Sportsmanship,

Without complaining, accept workplace situations that are uncomfortable or less than ideal. This behavioral aspect is seen in workers who do not think about problems at work or at work, do not exaggerate problems or conflicts in the organization, and can see the positive side in every situation.

4. civic virtue,

Participate and be responsible for every company activity and have concern for the sustainability of the company. This means not only being active in giving opinions, but also actively attending meetings and consistently following developing issues, information and news within the company. Initiative in providing recommendations, suggestions or ideas to improve company quality.

5. Conscientiousness,

Activities to benefit the company by working beyond the minimum requirements set by the company. Examples of this dimension are complying with company rules, even without supervision, being punctual in all work-related matters, not wasting time at work,

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making the work space or work tools clean and tidy after use, playing a role in caring for resources. existing within the company

3. RESEARCH METHODS

3.1 Population and Research Sample

The population in this research is Maybank Finance employees until November 2023, totaling 903 employees. Based on the rules of Hair et al. (2017), the total sample in this study using Smart PLS is 5 to 10 times the research indicator. With a total of 17 indicators, the total sample in this study is $17 \times 5 = 85$.

3.2 Data analysis method

The data used is primary data, namely a questionnaire. Questionnaires are delivered directly to respondents. The questionnaire contains research variables that are distributed to Maybank Finance employees. Variable measurements were carried out using a Likert scale. Primary data was processed using statistical data processing tools using formulas in SmatPLS.

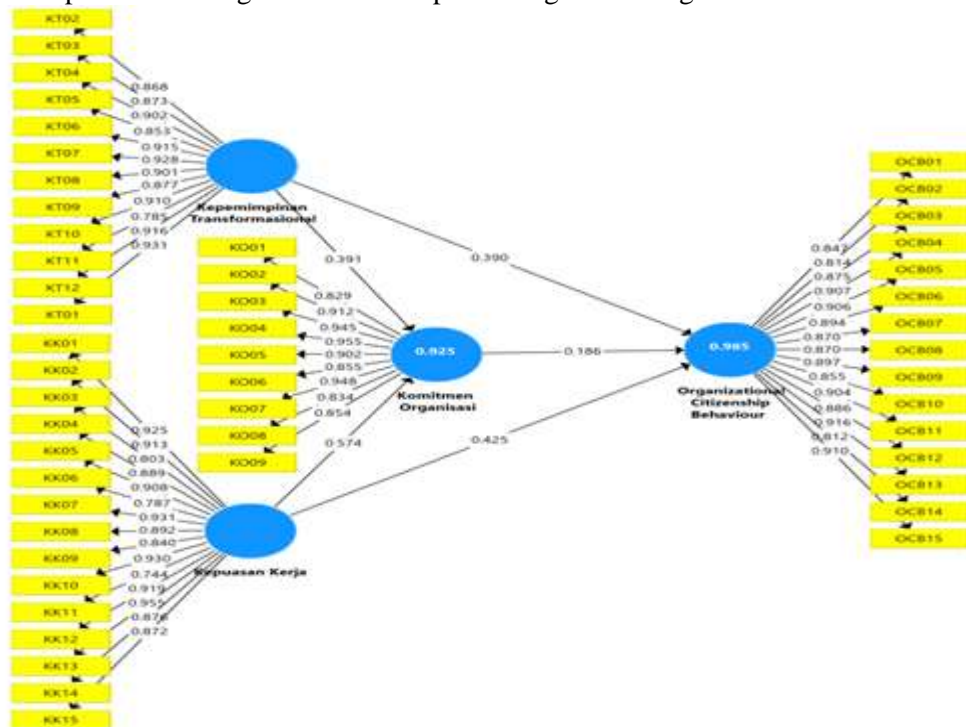


Figure 2 Construction Model
Source: SmartPLS Processed Data (2024)

4. RESULTS AND DISCUSSION

Table 1. Direct Influence Value

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T-Statistics	P-Values
Transformational Leadership → Organizational Commitment	0.391	0.375	0.253	2,547	0.012
Transformational Leadership → OCB	0.390	0.385	0.179	2,296	0.022
Job Satisfaction → Organizational Commitment	0.574	0.589	0.249	2,302	0.022
Job Satisfaction → OCB	0.425	0.425	0.181	2,345	0.019
Organizational Commitment → OCB	0.186	0.191	0.047	3,977	0.021



The path coefficient (path coefficient) in table 1 all path coefficient values are positive (seen in the original sample). The conclusion from the direct effect value in table 1 is as follows:

1. Transformational Leadership on Organizational Commitment: Path coefficient = 0.391 and PValues = 0.012 (>0.05), meaning that the influence of Transformational Leadership on Organizational Commitment is positive and significant.
2. Transformational Leadership towards OCB: Path coefficient = 0.390 and PValues = 0.022 (> 0.05), meaning that the influence of Transformational Leadership on OCB is positive and significant.
3. Job Satisfaction on Organizational Commitment: Path coefficient = 0.574 and PValues = 0.022 (>0.05), meaning that the effect of Job Satisfaction on Organizational Commitment is positive and significant.
4. Job Satisfaction on OCB: Path coefficient = 0.425 and PValues = 0.019 (>0.05), meaning that the effect of Job Satisfaction on OCB is positive and significant.
5. Organizational Commitment on OCB: Path coefficient = 0.186 and PValues = 0.021 (>0.05), meaning that the influence of Organizational Commitment on OCB is positive and significant.

Table 2. Indirect Influence Values

	Original Sample (O)	Sample Average (M)	Standard Deviation (STDEV)	T-Statistics	P-Values
Transformational Leadership → Organizational Commitment → OCB	0.073	0.074	0.053	2,373	0.017
Job Satisfaction → Organizational Commitment → OCB	0.107	0.111	0.053	2,015	0.044

So it can be concluded that the indirect effect value can be seen in table 2 is:

1. The indirect effect of Transformational Leadership → Organizational Commitment → OCB is 0.073, with P-Values 0.017 > 0.05 (significant), then positive influence of transformational leadership on OCB with organizational commitment as an intervening variable
2. The indirect effect of Job Satisfaction → Organizational Commitment → OCB is 0.107, with P-Values 0.044 > 0.05 which is significant, so the positive influence of job satisfaction on OCB with organizational commitment as an intervening variable

5. DISCUSSION

5.1 The influence of transformational leadership on organizational commitment

Transformational Leadership on Organizational Commitment: Path coefficient = 0.391 and PValues = 0.012 (>0.05), meaning that the influence of Transformational Leadership on Organizational Commitment is positive and significant. so it can be stated that the first hypothesis is accepted. The success of an organization or company is determined by a leader who leads the organization. A leader with a transformational leadership style has a vision for the future and is able to identify environmental changes and is able to transform these changes into the organization. Transformational leadership is a leadership style where the leader is able to position himself well among his subordinates, in other words, sitting at the same low level, standing at the same height, being able to mingle, motivate, and articulate clear expectations for the performance of his subordinates, so that the barriers between subordinates and leaders are not so visible, so that There is a comfortable interaction and communication process between the two of them which is able to create a sense of respect, honor and trust, so that the work relationship, in this case the leadership's orders, can be implemented and carried out by subordinates in accordance with the goals to be achieved optimally. Transformational leadership can create an employee with high organizational commitment. An employee who has high commitment will identify with the organization, be seriously involved in work and have loyalty and positive affection for the organization. Thus it can

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be concluded that if a leader has the ability to mobilize and empower employees, it can influence organizational commitment.

5.2 The influence of transformational leadership on OCB

Transformational Leadership on OCB: Path coefficient = 0.390 and PValues = 0.022 (> 0.05), meaning that the influence of Transformational Leadership on OCB is positive and significant. so it can be stated that the second hypothesis is accepted. The results of the second hypothesis test show that transformational leadership has a partial positive effect on the organizational citizenship behavior of employees, so it can be said that increasing transformational leadership can also increase the organizational citizenship behavior of employees. This research is supported by the results of research conducted by Krishnan and Arora (2008) which also states that transformational leadership has a positive and significant effect on employee organizational citizenship behavior. Improving transformational leadership can be done by paying attention to each dimension of transformational leadership, namely: ideal influence; inspirational motivation; intellectual stimulation; and individualized consideration

5.3 The influence of job satisfaction on organizational commitment

Job Satisfaction on Organizational Commitment: Path coefficient = 0.574 and PValues = 0.022 (>0.05), meaning that the effect of Job Satisfaction on Organizational Commitment is positive and significant. so it can be stated that the third hypothesis is accepted. Employees who do not gain job satisfaction will never reach psychological maturity and in turn will become frustrated. Job satisfaction is related to job prospects, whether they provide hope for development or not. The more aspects of expectations are met, the higher the level of job satisfaction. An employee at work will feel comfortable and have high levels of loyalty to the company if at work they get job satisfaction in accordance with what they want. An individual's job satisfaction depends on individual characteristics and the work situation. Each individual will have a different level of satisfaction according to the value system that applies within him. The more aspects of the job that match the interests and expectations of the individual, the higher the level of satisfaction felt by the employee. By achieving employee job satisfaction, employee commitment will increase. High commitment makes employees more focused and attentive to efforts to achieve good work results that are in line with company goals.

5.4 The influence of job satisfaction on OCB

Job Satisfaction on OCB: Path coefficient = 0.425 and PValues = 0.019 (>0.05), meaning that the effect of Job Satisfaction on OCB is positive and significant. so it can be stated that the fourth hypothesis is accepted. From this value, it can be interpreted that the better the job satisfaction, the higher the OCB. Conversely, when job satisfaction gets worse, OCB will get lower. This is in line with the opinion expressed by Uhl-Bien (in Kurniawan, 2020) that job satisfaction also influences OCB behavior, someone with good OCB behavior will do more things that help other people or improve overall organizational performance. When an organization has employees who get job satisfaction, they will work more effectively than employees who lack job satisfaction (Lubis, 2020). This is because employees work productively and are willing to do work outside of their main duties, this behavior cannot be separated from the role of the organization which is able to pay attention to the job satisfaction of its employees, because this OCB behavior appears suddenly due to support from the organization such as having co-workers who are cooperative, superiors who always support and so on. Good relationships with colleagues and superiors will create comfort at work which will create a sense of satisfaction for employees (Isyandi et al, 2022).



5.5 The influence of organizational commitment on OCB

Organizational Commitment on OCB: Path coefficient = 0.186 and PValues = 0.021 (>0.05), meaning that the influence of Organizational Commitment on OCB is positive and significant. so it can be stated that the fifth hypothesis is accepted. From the results of this research, it is known that simultaneously, organizational commitment has a positive and significant effect. This means that when employees have organizational commitment in carrying out their work, then they have good OCB. Increasing organizational commitment will influence the increase in OCB of Maybank Finance employees. In other words, to increase employee OCB, the leadership of the organization or company must also try to increase and maintain employee commitment to the organization or company. With organizational commitment possessed by employees, OCB will increase and have an impact on productivity.

5.6 The influence of transformational leadership on OCB with organizational commitment as an intervening variable

The indirect effect of Transformational Leadership \rightarrow Organizational Commitment \rightarrow OCB is 0.073, with P-Values $0.017 > 0.05$ (significant), then positive influence of transformational leadership on OCB with organizational commitment as an intervening variable. so it can be stated that the sixth hypothesis is accepted.

Based on the results of this research, it shows that if a leader cannot implement a sense of commitment to a company, then a leader cannot become a leader for his employees.

The results of this research are in line with those conducted by (Bushra, Usman, and Naveed, 2015) stating that transformational leadership has a positive effect on Organizational Citizenship Behavior through organizational commitment as an intervening variable.

5.7 The influence of job satisfaction on OCB with organizational commitment as an intervening variable

The indirect effect of Job Satisfaction \rightarrow Organizational Commitment \rightarrow OCB is 0.107, with P-Values $0.044 > 0.05$ which is significant, so the positive influence of job satisfaction on OCB with organizational commitment as an intervening variable so it can be stated that the seventh hypothesis is accepted. The results of this research show that if an employee has finished his work, it does not necessarily mean that an employee wants to help his co-workers' work, so it can be said that an employee cannot commit to the company. The results of this research are not in line with research conducted by (Qamar 2015), showing that satisfaction work has a positive effect on Organizational Citizenship Behavior through organizational commitment as an intervening variable.

3. CONCLUSION

Based on the results of research conducted on the influence of transformational leadership, job satisfaction on OCB and organizational commitment among Maybank Finance employees, the following conclusions can be drawn:

1. Transformational Leadership has an influence on organizational commitment. So it can be described that the application of a high transformational leadership style will influence the level of commitment to the organization among Maybank Finance employees.
2. Job satisfaction has an influence on organizational commitment. So it can be described that the high job satisfaction felt by Maybank Finance employees will be able to make commitment to the organization high as well.
3. Transformational Leadership has an influence on Organizational Citizenship Behavior. So it can be illustrated that the application of a high transformational leadership style will influence the level of behavior that reflects organizational citizenship behavior in Maybank Finance employees.
4. Job satisfaction has an influence on Organizational Citizenship Behavior. So it can be described that the high job satisfaction felt by Maybank Finance employees will be able to

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- create behavior that reflects organizational citizenship behavior in Maybank Finance employees as well.
5. Organizational Commitment has an influence on Organizational Citizenship Behavior. So it can be described that the high level of organizational commitment that is possessed can create behavior that reflects organizational citizenship behavior in Maybank Finance employees as well.
 6. Transformational Leadership has an influence on Organizational Citizenship Behavior through Organizational Commitment to Maybank Indonesia Finance Employees. By adding the mediating influence of organizational commitment, leadership has a greater direct influence on Organizational Citizenship Behavior
 7. Job Satisfaction has an influence on Organizational Citizenship Behavior through Organizational Commitment to Maybank Indonesia Finance Employees. By adding the mediating influence of organizational commitment, the effect is not as big as the direct influence of job satisfaction on Organizational Citizenship Behavior

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