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EFFECTS OF HUMAN RESOURCE COMPETENCE AND ORGANIZATIONAL CITIZENSHIP BEHAVIOR ON BSI SURABAYA EMPLOYEE PERFORMANCE

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Abstract

This study examines human resource competence and organizational citizenship behavior (OCB) as predictors of employee performance at Bank Syariah Indonesia (BSI) in Surabaya. A quantitative associative design was used, with questionnaire data collected from 225 employees, comprising 115 women (51%) and 110 men (49%). Respondents were selected randomly, and data were analyzed using SPSS version 25. The analysis included instrument validity and reliability tests, regression assumption tests, multiple linear regression, t-tests, an F-test, and the coefficient of determination. Human resource competence ($B = 0.456$; $t = 5.232$; $p < 0.001$) and OCB ($B = 0.472$; $t = 9.862$; $p < 0.001$) were positively and significantly associated with employee performance. The model was jointly significant ($F = 166.111$; $p < 0.001$), with an adjusted R^2 of 0.596. All three hypotheses were supported. The findings indicate that employee competence and voluntary behaviors that support colleagues and the organization are relevant to performance improvement at BSI Surabaya.

Keywords: Bank Syariah Indonesia; employee performance; human resource competence; organizational citizenship behavior.

INTRODUCTION

Islamic banking in Indonesia responds to the expectations of its predominantly Muslim population, particularly concerns about the use of interest in conventional banking, which is prohibited under Islamic law (Susi & Nilasari, 2023). In conventional lending, customers must repay borrowed capital according to the original agreement, even when their businesses incur losses. The profit-sharing model discussed in Islamic banking links the bank's returns to the customer's business outcomes and incorporates loss sharing, reflecting an emphasis on fairness (Agustina et al., 2021).

Islamic banks have considerable potential to strengthen and sustain Indonesia's financial system, particularly among people seeking financial products that comply with Sharia principles. Islamic financial institutions, especially banks, therefore need to improve public awareness of their products and services. Such efforts can encourage the use of Sharia-compliant financial services and help customers understand the importance of choosing banking arrangements that provide economic benefits while remaining consistent with Islamic principles.

Islamic finance in Indonesia has developed substantially since its establishment, as reflected in the emergence of Islamic banks, insurance providers, pawnshops, and other financial institutions (Febrianti & Diwanti, 2022). Islamic banks have also established their presence and demonstrated their performance within the national banking industry. However, this development continues to face challenges. Human resource limitations remain a concern because many employees in Islamic banks do not have an educational background in Islamic studies (Rezeki & Hasanah, 2023).

The Financial Services Authority (Otoritas Jasa Keuangan, 2023) reports 50,708 employees in Islamic commercial banks in August 2023. The availability of qualified personnel remains an important challenge for Islamic banking, making competent human resources essential to its operations (Firkiawan, 2018).



Perkembangan Total Aset, Jaringan Kantor dan Tenaga Kerja Perbankan Syariah
(Total Assets, Networks, and Human Resources's Development of Islamic Banking)

Indikator / Indicator	2021	2022					2023							
		Agu	Sep	Okt	Nov	Des	Jan	Feb	Mar	Apr	Mei	Jun	Jul	Agu
Bank Umum Syariah / Islamic Commercial Bank														
- Total Aset (dalam miliar Rupiah) / Total Assets (in billion IDR)	397 673	441 789	492 536	494 947	498 618	502 571	531 882	520 888	525 360	539 919	538 039	533 863	541 372	540 343	535 724
- Jumlah Bank / Number of Banks	14	12	13	13	13	13	13	13	13	13	13	13	13	13	13
- Jumlah Kantor / Number of Offices	2 034	2 035	1 971	1 972	1 972	2 002	2 007	1 998	2 002	1 930	1 932	1 935	1 935	1 936	1 937
- KC / Branch Offices	468	500	502	502	502	360	362	362	362	362	362	362	362	362	362
- KCP / Sub Branch Offices	1 351	1 343	1 287	1 289	1 295	1 600	1 603	1 596	1 610	1 538	1 540	1 543	1 543	1 544	1 544
- KK / Cash Offices	195	192	182	181	175	12	12	7	-	-	-	-	-	-	-
- ATM / ATMs/ADMs	2 800	3 879	4 124	4 339	4 358	4 364	4 367	4 404	4 407	4 407	4 410	4 412	4 416	4 414	4 421
- Jumlah Tenaga Kerja / Number of Employees	50 212	50 708	50 708	50 708	50 708	50 708	50 708	50 708	50 708	50 708	50 708	50 708	50 708	50 708	50 708
Unit Usaha Syariah / Islamic Business Unit															

Figure 1. Assets, office networks, and employees of Islamic commercial banks
Source: Otoritas Jasa Keuangan (2023), Islamic Banking Statistics, August 2023. Accessed April 1, 2024.

Human resource challenges in Islamic banking concern both the existing workforce and the recruitment of new employees. Banks need personnel who understand Islamic jurisprudence, can innovate, and can adapt to problems arising in Islamic banking operations. Employees must also be able to address the economic issues faced by their institutions and work with modern banking technologies.

Organizational citizenship behavior (OCB) needs to be developed within an organization to support its objectives and improve individual performance. Individual performance influences team performance and, ultimately, overall organizational performance. Employees who demonstrate strong OCB tend to be more productive and successful, benefiting themselves and their organizations (Novelia et al., 2016). Organizations expect employees to fulfill their formal roles and contribute beyond the requirements of their positions. These behaviors reflect concern for colleagues, the work environment, and shared organizational values, while supporting empathy, interpersonal interaction, and social relationships.

Organizational success depends on employees' willingness to perform their primary duties, undertake additional responsibilities, cooperate with colleagues, provide assistance and suggestions, participate actively, offer additional services, and use working time effectively (Lestari & Ghaby, 2018).

Employee performance in Islamic banks is influenced by factors such as competence, organizational culture, and the human resource management systems adopted by each bank. Employees play a central role in achieving organizational objectives, and effective performance can improve service quality and customer satisfaction.

LITERATURE REVIEW

Human Resource Competence

Spencer and Spencer, as cited in Anam and Safitri (2019) and Runtu et al. (2015), describe competence as the skills, knowledge, and attitudes required to perform work effectively. Competence represents an individual's strengths as demonstrated in the workplace and helps distinguish competent employees from those whose performance is ordinary.

Skills are necessary for completing work, including operating technology and communicating with others. These skills are applied alongside appropriate attitudes and knowledge to improve efficiency when performing tasks.

Murphy, as cited in Runtu et al. (2015), defines competence in terms of individual skills and abilities that can be expressed through better and more productive work. When recruiting employees, managers should consider applicants' abilities to ensure that they can perform assigned tasks productively and effectively. A limited understanding of employees' skills and abilities can result in inappropriate assignments, skill gaps, and discomfort at work.

Organizational Citizenship Behavior

Robbins and Judge, as cited in Charmiati and Surya (2019), define OCB as behavior that falls outside an employee's formal job duties but supports the effective functioning of the organization.

Informal workplace behavior contributes to organizational effectiveness. Although such behavior may not be explicitly recognized within formal structures, it helps shape organizational culture, encourage innovation, and strengthen employee engagement. Organizational leaders should therefore recognize its value and create a work environment that supports these contributions.

Lakshmi and Nicholas, as cited in Mahardika and Wibawa (2019), associate OCB with organizational members' conscious and voluntary willingness to work and contribute beyond formal requirements in support of effective organizational functioning.

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Employees' willingness to contribute voluntarily beyond formal requirements is an important element of organizational effectiveness. When this willingness is strong, organizations can draw on their internal human resources more effectively to achieve shared objectives.

Employee Performance

Mangkunegara, as cited in Yanti and Mursidi (2021), describes performance in terms of work capability and its outcomes at the individual and employee levels. Performance is also understood as a measure of achievement, assessed by comparing actual results with established performance standards.

Strong work capability is important to organizational success. High individual performance contributes directly to organizational objectives, while employees' contributions to their teams and the work culture help build an effective organization. Ramadhani, as cited in Arisanti et al. (2019), defines performance as an individual's or group's willingness to undertake tasks and achieve the expected results in accordance with their responsibilities.

Performance is frequently viewed as the outcome of an individual's or group's desire to achieve particular objectives. Understanding this relationship has practical implications for human resource management and organizational leadership. By recognizing the role of willingness in motivating performance, organizations can create conditions that support employees in achieving their best possible results.

Based on these concepts, this study examines human resource competence and OCB in relation to employee performance at BSI Surabaya. The analysis considers their individual relationships with performance and their joint contribution within a multiple regression model.

METHOD

This study used a quantitative approach with an associative research design. Both primary and secondary data were used. Primary data were collected directly from respondents through a questionnaire using a five-point Likert scale ranging from 1 to 5.

The population comprised all Bank Syariah Indonesia (BSI) employees in Surabaya. A sample of 225 employees was determined using Slovin's formula. Respondents were selected randomly without stratification by educational level. The data were analyzed using SPSS version 25. The analysis included instrument validity and reliability tests; tests of normality, multicollinearity, heteroscedasticity, and linearity; multiple linear regression; the coefficient of determination; and hypothesis testing using t-tests and an F-test.

RESULTS AND DISCUSSION

Respondent Characteristics

The study involved 225 respondents, comprising 115 women (51%) and 110 men (49%). The data were processed using SPSS version 25. Human resource competence was designated X1, organizational citizenship behavior was designated X2, and employee performance was designated Y.

Validity Test

Validity testing assesses whether questionnaire data adequately represent the variables being measured and whether the instrument performs its intended measurement function (Sugiyono, 2019). A significance threshold of 0.05 was used to evaluate the indicators (Riduwan, 2012). The results are presented in Table 1.

Table 1. Validity test results

Construct	Item	Pearson correlation	p value	N
Human resource competence	X1.1	0.874	< 0.001	225
Human resource competence	X1.2	0.895	< 0.001	225
Human resource competence	X1.3	0.866	< 0.001	225
Organizational citizenship behavior	X2.1	0.836	< 0.001	225
Organizational citizenship behavior	X2.2	0.795	< 0.001	225
Organizational citizenship behavior	X2.3	0.848	< 0.001	225
Organizational citizenship behavior	X2.4	0.867	< 0.001	225
Organizational citizenship behavior	X2.5	0.788	< 0.001	225
Employee performance	Y1	0.820	< 0.001	225

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Construct	Item	Pearson correlation	p value	N
Employee performance	Y2	0.865	< 0.001	225
Employee performance	Y3	0.862	< 0.001	225
Employee performance	Y4	0.881	< 0.001	225
Employee performance	Y5	0.835	< 0.001	225

Note. Significance values displayed as 0.000 in SPSS are reported as $p < 0.001$ throughout this article.

All indicators had significance values below 0.05. Each indicator therefore satisfied the validity criterion applied in this study.

Reliability Test

Reliability testing evaluates the consistency of an instrument in measuring the same construct (Sugiyono, 2017). A Cronbach's alpha value greater than 0.60 was used as the acceptance criterion (Priyatno, 2013).

Table 2. Reliability test results

Construct	Cronbach's alpha	Number of items
Human resource competence	0.852	3
Organizational citizenship behavior	0.884	5
Employee performance	0.906	5

Cronbach's alpha was 0.852 for human resource competence, 0.884 for OCB, and 0.906 for employee performance. All three values exceeded 0.60, indicating that the instruments met the reliability criterion used in the study.

Normality Test

The normality test examines whether the regression residuals follow a normal distribution (Sugiyono, 2017). A one-sample Kolmogorov–Smirnov test was used, with a significance value above 0.05 interpreted as no statistically significant departure from normality.

Table 3. One-sample Kolmogorov–Smirnov test

Statistic	Unstandardized residual
N	225
Mean	0.0790006
Standard deviation	2.19742905
Most extreme difference: absolute	0.047
Most extreme difference: positive	0.045
Most extreme difference: negative	−0.047
Test statistic	0.047
Asymptotic significance (two-tailed)	0.200

The significance value was 0.200, which exceeded 0.05. The test therefore did not identify a statistically significant departure from normality in the residuals.

Linearity Test

Linearity testing assesses whether the relationships between the independent and dependent variables are consistent with a linear specification (Ghozali, 2018). A significance value above 0.05 for deviation from linearity indicates no significant evidence of a nonlinear relationship under the criterion used in this study.

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Table 4. Linearity test results

Relationship	Test component	p value
Employee performance and human resource competence	Deviation from linearity	0.480
Employee performance and organizational citizenship behavior	Deviation from linearity	0.608

The significance values for deviation from linearity were 0.480 for human resource competence and 0.608 for OCB. Both exceeded 0.05, supporting the use of linear relationships in the regression model.

Multicollinearity Test

Multicollinearity testing examines whether the independent variables are strongly related, which can affect the interpretation of multiple regression estimates (Silvia et al., 2020). The criteria applied were a tolerance value above 0.10 and a variance inflation factor (VIF) below 10.00.

Table 5. Multicollinearity test results

Predictor	Tolerance	VIF
Human resource competence	0.701	1.426
Organizational citizenship behavior	0.701	1.426

Dependent variable: employee performance.

Both human resource competence and OCB had tolerance values of 0.701 and VIF values of 1.426. These results met the stated criteria and did not indicate problematic multicollinearity.

Heteroscedasticity Test

The scatterplot method was used to assess whether the residuals displayed a systematic pattern in relation to predicted values (Ghozali, 2021). Patterns such as waves, clustering, or widening and narrowing dispersion can indicate heteroscedasticity. A patternless distribution of points above and below zero is consistent with the absence of a clear heteroscedasticity pattern.

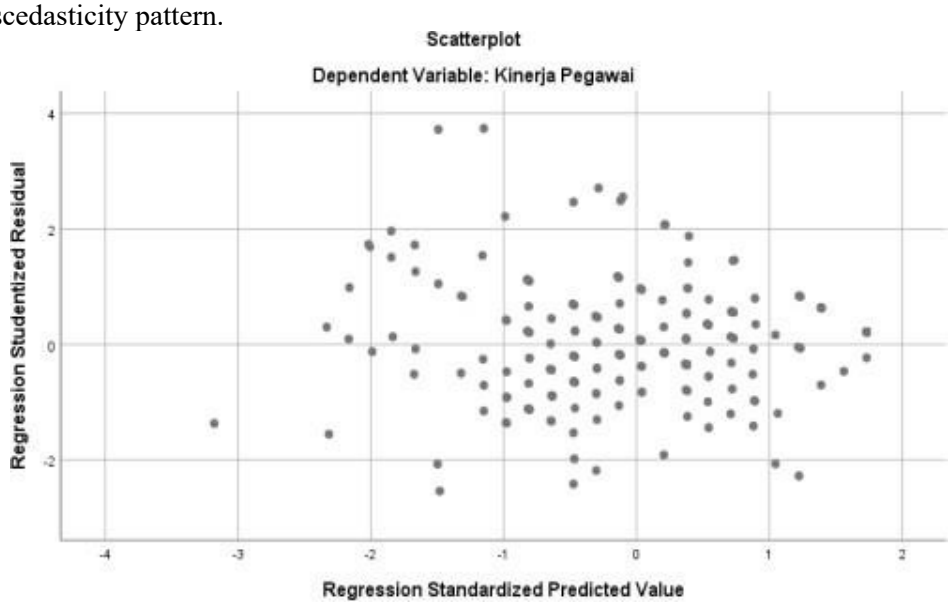

Figure 2. Residual scatterplot for the heteroscedasticity assessment

Note. The original SPSS label “Kinerja Pegawai” means “Employee Performance”.

The points in Figure 2 are distributed above and below zero without an identifiable systematic pattern. The visual assessment therefore did not suggest a clear heteroscedasticity problem.

Multiple Linear Regression

Multiple linear regression was used to estimate the relationships of human resource competence and OCB with employee performance. The estimated coefficients are presented in Table 6.

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Table 6. Multiple linear regression coefficients

Predictor	B	Standard error	Standardized beta
Constant	5.881	0.803	—
Human resource competence	0.456	0.087	0.293
Organizational citizenship behavior	0.472	0.048	0.551

Dependent variable: employee performance. B denotes the unstandardized coefficient.
The estimated regression equation is:

$$EP = 5.881 + 0.456\,HRC + 0.472\,OCB + e \quad (1)$$

In Equation (1), EP denotes employee performance, HRC denotes human resource competence, OCB denotes organizational citizenship behavior, and e denotes the error term.

The regression coefficient for human resource competence was 0.456, indicating a positive relationship with employee performance. Holding OCB constant, a one-unit increase in the competence score was associated with a 0.456-unit increase in the predicted performance score. This result is consistent with the view that employees who possess suitable competence and are assigned work matching their capabilities can perform their responsibilities more effectively.

The coefficient for OCB was 0.472, also indicating a positive relationship with employee performance. Holding competence constant, a one-unit increase in the OCB score was associated with a 0.472-unit increase in predicted performance. OCB encompasses altruism, sportsmanship, conscientiousness, courtesy, and civic virtue. These behaviors involve helping others, maintaining a positive attitude, following organizational rules, treating colleagues considerately, and participating in organizational activities.

Simultaneous Hypothesis Test

The F-test evaluates whether the independent variables jointly explain variation in the dependent variable (Sugiyono, 2014). The results are presented in Table 7.

Table 7. Analysis of variance for the regression model

Source	Sum of squares	df	Mean square	F	p value
Regression	1,696.145	2	848.073	166.111	< 0.001
Residual	1,133.410	222	5.105	—	—
Total	2,829.556	224	—	—	—

Dependent variable: employee performance. Predictors: human resource competence and OCB.

The regression model was statistically significant, $F(2, 222) = 166.111$, $p < 0.001$. Human resource competence and OCB therefore jointly explained a significant proportion of variation in employee performance, supporting Hypothesis 3.

Individual Hypothesis Tests

The t-test evaluates the contribution of each independent variable to the dependent variable while controlling for the other predictor (Ghozali, 2013). The results are shown in Table 8.

Table 8. Individual coefficient tests

Term	t statistic	p value
Constant	7.323	< 0.001
Human resource competence	5.232	< 0.001
Organizational citizenship behavior	9.862	< 0.001

Dependent variable: employee performance.

Human resource competence was significantly associated with employee performance ($t = 5.232$, $p < 0.001$), supporting Hypothesis 1. OCB was also significantly associated with employee performance ($t = 9.862$, $p < 0.001$), supporting Hypothesis 2.

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Coefficient of Determination

The coefficient of determination describes the proportion of variation in the dependent variable accounted for by the regression model. Adjusted R^2 was also considered because the model included more than one predictor.

Table 9. Model summary

Model	R	R^2	Adjusted R^2	Standard error of the estimate
1	0.774	0.599	0.596	2.260

Predictors: constant, human resource competence, and OCB.

The model had an R^2 of 0.599 and an adjusted R^2 of 0.596. Thus, human resource competence and OCB accounted for 59.9% of the observed variation in employee performance, with an adjusted explanatory value of 59.6%. The remaining 40.4% on the adjusted measure was not accounted for by the variables included in this model.

Discussion

Hypothesis 1 was supported: human resource competence had a positive and significant relationship with employee performance. This finding is consistent with the studies by Odja et al. (2024) and Marliana et al. (2024), which reported significant relationships between human resource competence and employee performance. Employees with appropriate competence and assignments that match their capabilities are better positioned to understand and complete their responsibilities. This alignment helps explain the positive relationship found in the present study.

Hypothesis 2 was also supported. OCB had a positive and significant relationship with employee performance, consistent with the findings of Astaginy et al. (2022) and Rudini (2024). OCB describes employees' willingness to contribute beyond their primary responsibilities in support of organizational objectives. When employees voluntarily help colleagues and participate in additional organizational activities, these behaviors can support the completion of work and contribute to better performance.

The simultaneous test supported Hypothesis 3, showing that human resource competence and OCB were jointly associated with employee performance. This result is consistent with Yuzalmi (2023). OCB can encourage discipline and mutual assistance, while competence supports the development and application of employees' knowledge and abilities. Together, these attributes can help employees carry out their work in accordance with organizational requirements. The positive coefficients in the present model are consistent with this explanation.

CONCLUSION

Human resource competence and OCB were positively and significantly associated with employee performance at BSI Surabaya. The individual coefficient tests supported Hypotheses 1 and 2, while the simultaneous test supported Hypothesis 3. Competence was relevant to the effective fulfillment of employees' duties and responsibilities. OCB, expressed through altruism, sportsmanship, conscientiousness, courtesy, and civic virtue, was also relevant to how employees performed their work. The adjusted R^2 of 0.596 indicates that the two predictors accounted for a substantial share of performance variation within the model.

Future research should add or modify the variables examined to develop a broader understanding of employee performance. Studies involving the same organizational context with different employee populations are also recommended.

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