
The Effect of Job Satisfaction, Workplace Spirituality and Organizational Commitment with Organizational Citizenship Behavior (OCB) as Intervening Variable
(Case Study on Bank Muamalat Indonesia KC Solo)

JBB
5, 2

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163

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A B S T R A C T

The study aims to identify and analyze the influence of job satisfaction, organizational commitment, workplace spirituality toward work productivity with Organizational Citizenship Behavior (OCB) as an intervening variable. The population of this study is all of employees of Muamalat KC Solo Bank. The data collection method was carried out through a questionnaire distributed to 40 employees of Muamalat KC Solo Bank. This study uses a saturated sample technique or total sampling. Data analysis uses multiple linear testing and path analysis. The results showed that job satisfaction and Organizational Citizenship Behavior (OCB) had a positive and significant effect on employee work productivity, while spirituality at work and organizational commitment had a positive but not significant effect on employee productivity. Whereas simultaneously, it shows that job satisfaction, workplace spirituality, organizational commitment and Organizational Citizenship Behavior (OCB) have a positive and significant effect on employee work productivity. Based on the path analysis test shows that job satisfaction, workplace spirituality and organizational commitment have a positive and significant effect on employee work productivity through Organizational Citizenship Behavior (OCB) as an intervening variable.

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ABSTRAK

Tujuan penelitian ini untuk mengidentifikasi dan menganalisis pengaruh kepuasan kerja, spiritualitas di tempat kerja, komitmen organisasi terhadap produktifitas kerja dengan *Organizational Citizenship Behavior (OCB)* sebagai variabel intervening. Populasi dalam penelitian ini adalah seluruh karyawan Bank Muamalat KC Solo. Metode pengumpulan data dilakukan melalui kuesioner yang disebarakan kepada karyawan Bank Muamalat KC Solo yang berjumlah 40 orang. Penelitian ini menggunakan teknik sampel jenuh atau total sampling. Analisis data menggunakan uji linear berganda dan uji analisis jalur (*path analysis*). Hasil penelitian menunjukkan bahwa kepuasan kerja dan *Organizational Citizenship Behavior (OCB)* berpengaruh positif dan signifikan terhadap produktivitas kerja karyawan, sedangkan spiritualitas di tempat kerja dan komitmen organisasi berpengaruh positif dan tidak signifikan terhadap produktivitas kerja karyawan. Sedangkan secara simultan, menunjukkan bahwa kepuasan kerja, spiritualitas di tempat kerja, komitmen organisasi dan *Organizational Citizenship Behavior (OCB)* berpengaruh positif dan signifikan terhadap produktivitas kerja karyawan. Berdasarkan uji analisis jalur menunjukkan bahwa kepuasan kerja, spiritualitas di tempat kerja dan komitmen organisasi berpengaruh positif dan signifikan terhadap produktivitas kerja karyawan melalui *Organizational Citizenship Behavior (OCB)* sebagai variabel intervening.

Keywords: *Kepuasan Kerja, Komitmen Organisasi, Spiritualitas di Tempat Kerja, Produktivitas Kerja & Organizational Citizenship Behavior (OCB)*

1. INTRODUCTION

In 2017, Bank Muamalat Indonesia (BMI), experienced an increase in gross non-performing financing (NPF) from 3.83% to 4.43%. This NPF percentage is almost close to the gross NPF standard stipulated in BI Regulation No. 17/11 / PBI / 2015 which is a maximum of 5%. The existence of problematic financing is a scary thing for all banks. Moreover, experience proves that one of the causes of the economic crisis in 1997 was poor banking performance. The high NPF, especially non-performing financing, has had a major influence on the poor performance of the banking industry at the time because the NPF was an indicator of the health of a bank (Maidalena, 2014). The phenomenon that has been described above, is inseparable from the role of employees in it because employees are the most important assets in a company.

Human resources (HR) is one of the supporting elements that determine the success of an organization because humans are born awarded by Allah as beings who have thoughts, feelings, and desires. In its capacity, to improve the competitiveness of a company, namely employee productivity is measured by several parameters, including; job satisfaction. Job satisfaction is one component that supports the achievement of productivity. Job satisfaction can be defined as the general attitude and expectations of employees towards the company where they work (Arifin, 2012). The second component is spirituality at work. According to Gibbons in (Hakim, 2015), spirituality at work is a concept of integrity and solidarity at work and understanding deep values at work. The third component of measurement is organizational commitment. Organizational commitment is a reciprocal relationship between individuals to the organization, where individuals consciously accept the values, principles, paradigms, and goals set consensus by the organization (Mawardi, 2016).

The fourth component of measurement is Organizational Citizenship Behavior (OCB). OCB is individual behavior that voluntarily without expecting reward from the company. OCB can provide benefits to increase the effectiveness of work units, the productivity of colleagues, save resources owned by the company, improve the stability of organizational performance, be an effective suggestion to coordinate the activities of workgroups and increase the ability of organizational adaptation to strengthen the competitiveness of the company (Diana, 2012).

This study aims to analyze the influence of job satisfaction, workplace spirituality, organizational commitment and Organizational Citizenship Behavior (OCB) as intervening variable on work productivity.

2. THEORY FRAMEWORK AND HYPOTHESIS

Work productivity

Work productivity is an integrated interaction of three important factors, namely investment, including the use of knowledge and technology as well as management and labor research (Rachman, 2016). In addition, Productivity is defined as a mental attitude that always has

JBB

5, 1

165

the view that the quality of life today must be better than yesterday, and tomorrow must be better than today (L. Gaol, 2015).

There are several indicators of work productivity that will arise, including (1) high absenteeism, (2) results obtained, (3) quality produced, (4) error rate, (5) time needed (Hartatik, 2014).

Organizational Citizenship Behavior (OCB)

Organizational Citizenship Behavior (OCB), is voluntary individual behavior, is not directly recognized by the formal reward system, and overall increases the effectiveness of organizational functions. Voluntary meaning that the behavior does not require a role or job description that is forced / mandatory, where the terms of work with companies/organizations are detailed. The work is more of a personal choice and thus if not done does not receive sanctions (Kaswan, 2017: 282).

Organizational Citizenship Behavior (OCB), has five dimensions including: (1) behavior helping others, (2) thoroughness and caution, (3) sportsmanlike behavior, (4) maintaining good relations, (5) wisdom (Titisari, 2014: 7-8).

Job satisfaction

Job satisfaction is the employee's perception regarding how well the work they have done is deemed to have important value. Individuals tend to be more satisfied if their performance is valued and appreciated by the company. Besides growing motivation, appreciation will also make employees feel that their performance is needed (Setiyanto, Adi Irawan & Hidayati, 2017).

Indicators of job satisfaction include: (1) satisfaction with work, (2) satisfaction with salary, (3) satisfaction with promotion, (4) satisfaction with superiors, and (5) satisfaction with colleagues (Rismayanti, 2019).

Workplace spirituality

Spirituality at work includes the concepts of integrity and solidarity at work and understanding deep values at work (Hakim, 2015: 246).

Organizational commitment

Organizational commitment is a work attitude in the form of desire, willingness, dedication, loyalty, and or strong trust that shows the desire to remain part of the organization's members by accepting the val-

ues and objectives of the organization and working for the interests of the organization (Kaswan, 2017).

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Hypothesis

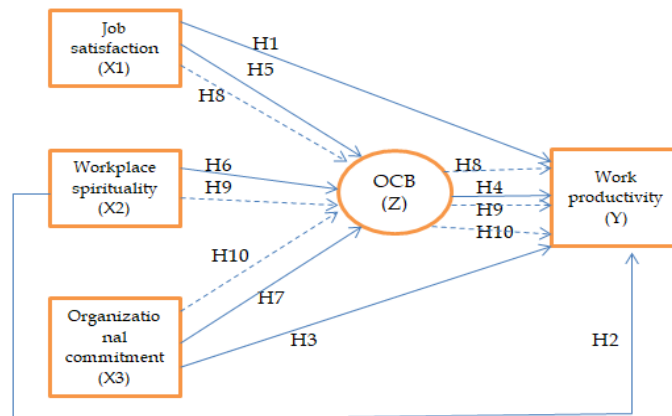
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The hypothesis proposed in this study is:

- a. Job satisfaction has a significant and positive effect on Organizational Citizenship Behaviour (OCB) and work productivity, as research was conducted by (Meilina, 2016),(Pratama, 2017), (Said, 2017) & (Jumarni, 2016).
- b. Workplace spirituality has a significant and positive effect on Organizational Citizenship Behaviour (OCB) and work productivity, as research was conducted by (Kiyanzad, 2016), (Hanifah, 2018),(Metha & Joshi, 2010) and (Noh & Yoo, 2016).
- c. Organizational commitment has a significant and positive effect on Organizational Citizenship Behaviour (OCB) and work productivity, as research was conducted by (Meilina, 2016) (Pratama, 2017), (Dudung, 2017) and (Can & Yasri, 2016).
- d. Organizational citizenship behavior (OCB) has a significant and positive effect on work productivity, as a research was conducted by (Marlinda dan Kaiman Turnip, 2012) & (Ranjbar, 2014).
- e. Job satisfaction has a significant and positive effect on work productivity throughout Organizational citizenship behavior (OCB) variable, as research was conducted by (Maharani, Vivin, 2013) & (Kartikaningdyah, 2017).
- f. Workplace spirituality has a significant and positive effect on work productivity throughout Organizational citizenship behavior (OCB) variable, as research was conducted by (Pradan, Rabindra Kumar, 2015) & (Imron, 2016).
- g. Organizational commitment has a significant and positive effect on work productivity throughout Organizational citizenship behavior (OCB) variable, as research was conducted by (Aria Elshifa, 2018) & (Mauliani, 2015).

167

Based on some of the hypotheses above, the research framework is conceptualized as shown below:



Source: data processed (2020)

Figure 1

Research Framework

3. METHOD

The type of research the writer uses is field research using a quantitative approach. Quantitative research is a method for testing certain theories by examining the relationships between variables. These variables are measured (usually with research instruments) so data consisting of numbers can be analyzed based on statistical procedures (Juliansyah, 2011).

Samples and Sampling

This study uses a Nonprobability Sampling sample type with saturated sampling techniques or total sampling. Nonprobability Sampling is a sampling technique where each member of the population does not have the same opportunity or opportunity as a sample (Juliansyah, 2011). The sample in this study were employees of Bank Muamalat KC Solo who had 40 people.

4. DATA ANALYSIS AND DISCUSSION

Realibity test

A Reliability test is a tool to measure a questionnaire which is an indicator and variable. A questionnaire is said to be reliable, if someone's answer to the statement is consistent or stable from time to time (Ghozali, 2016).

Table 1
Reliability test

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Variable	Cronbach Alpha value	Information
Job satisfaction (X1)	0.858	Reliable
Workplace spirituality (X2)	0.839	Reliable
Organizational commitment (X3)	0.799	Reliable
Organizational citizenship behavior (Z)	0.954	Reliable
Work productivity (Y)	0.882	Reliable

5, 1

Source: Primary Data 2020 (Processed)

169

Based on the table above, the results of the reliability test variables X1, X2, X3, Z, and Y have a Cronbach alpha value > 0.60. According to Nunally in (Bawono, 2006), A variable is said to be reliable if the Cronbach alpha value > 0.60. So it was concluded that the data is reliable or trusted for further measurement and research.

Regression test

Table 2
Regression Test Results on Intervening Variable (Z)

Model	T value	Sig.
Constant	3.680	.001
Job satisfaction (X1)	3.457	.001
Workplace spirituality (X2)	3.691	.001
Organizational commitment (X3)	3.808	.001

Dependent variable: OCB (Z)

Source: statistic data 2020 (processed)

Table 3
Regression Test Results on Dependent Variable (Y)

Model	T value	Sig.
Constant	-1.432	.161
Job satisfaction (X1)	2.356	.024
Workplace spirituality (X2)	1.635	.111
Organizational commitment (X3)	0.947	.350
Organizational citizenship behavior (Z)	3.458	.001

Dependent variable: work productivity (Y)

Source: statistic data 2020 (processed)

Multicollinearity test

Multicollinearity test is performed to find out whether there is a perfect or certain linear relationship between some or all of the independent variables of the multiple regression model. In another sense,

there is a high correlation between independent variables (Bawono, Anton & Sina, 2018). The criteria for evaluating this test by looking at tolerance values > 0.10 , then there is no multicollinearity and by looking at the VIF column (variance inflation factor), if the value of VIF < 10 , then there is no multicollinearity (Ghozali, 2016).

Table 4
Multicollinearity test

Model	Tolerance	VIF
Constant		
Job satisfaction (X1)	.406	2.464
Workplace spirituality (X2)	.364	2.745
Organizational commitment (X3)	.289	3.462
Organizational citizenship behavior (Z)	.157	6.360

Dependent variable: work productivity (Y)

Source: primary data 2020 (processed)

From the table above, the data shows that the tolerance value and VIF have met the assessment standards, so it can be concluded that there are no symptoms of multicollinearity.

Heteroscedastisity test

According to Prasetya in (Romdhoni, A. H., & Ratnasari, 2018), said that heteroscedasticity is a variant of the residual variable which is not the same in all observations in the regression model. In this research, to find out the presence or absence of heteroscedasticity using the Park method, which is squaring the residual value (U_{2i}) and regressing the $\ln U_{2i}$ variable as the dependent variable on the independent variables X1, X2, X3, and Z (Ghozali, 2016).

Table 5
Heteroscedastisity Test Results Used Park Method

Model	T value	Sig.
Constant	-.138	.891
Job satisfaction (X1)	-.452	.654
Workplace spirituality (X2)	-1.350	.186
Organizational commitment (X3)	1.089	.289
Organizational citizenship behavior (Z)	.681	.500

Dependent variable: $\ln U_{2i}$

Source: primary data 2020 (processed)

Based on the table above, it can be seen that the significance value > alpha 0.05 for each variable. So that the data concluded there were no symptoms of heteroskedasticity.

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Normality test

According to Ghozali in (Sullutenggomalut, D., & Sadjab, 2016), Based on the table above, it can be seen that the significance value > alpha 0.05 for each variable. So that the data concluded there were no symptoms of heteroscedasticity.

171

Table 6
Normality Test Results

One-Sample Kolmogorov-Smirnov Test	
T statistic	Asymp Sig. (2-tailed)
.114	.200 ^a

Source: data primary 2020 (processed)

From the table above, an asymp value is obtained. Sig. (2-tailed) > alpha = 0.05, it is concluded that the data are normally distributed.

Linearity Test

Linearity tests are used to test whether the model specifications used are appropriate or better in the model specifications. Other forms of model specifications can be linear, quadratic, or cubic. To see the exact model specifications, this study uses the Lagrange Multiplier test. This method aims to get the calculated c2 value or (n x R2). If c2 count is smaller than the c2 table, it can be concluded that the correct model is linear (Ghozali, 2016).

Table 7
Linearity Test Used Lagrange Multiplier Method

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.017 ^a	.000	-.114	1.69389754

a. Predictors: (Constant), Zz, Xx1, Xx2, Xx3

b. Dependent Variable: RES_1

Source: primary data 2020 (processed)

The results of the output display in table 4.10, shows the R2 value of 0,000 with the number of n samples is 40, then the magnitude of the

calculated $c2$ value = $40 \times 0,000 = 0$. This value is compared with the $c2$ table with $df = (40-5) = 35$ and a significant level 0.05 obtained $c2$ table = 48.6. Then it can be concluded that the count $c2$ (0) is smaller than the $c2$ table (48.6), so the correct model is linear.

Effect of job satisfaction on work productivity

The results of the t-test (partial) variable of job satisfaction (X1) obtained t count of $2.356 > t$ table of 1.690 with a significance of $0.024 < \alpha$ 0.05%, so it was concluded that there was a significant influence between the variables of job satisfaction on work productivity. The coefficient of the variable job satisfaction by 0.184, meaning that if the variable job satisfaction has increased by 1% (one unit) then the work productivity will increase by 0.184 or 18.4%. Positive coefficient means that there is a positive relationship between job satisfaction (X1) and work productivity (Y).

Job satisfaction has a positive and significant effect on employee work productivity, meaning that the higher the job satisfaction, the higher or increase employee productivity in the Muamalat KC Solo Bank. The results of this study are in line with research conducted by (Jumarni, 2016) dan (Said, 2017), which states that job satisfaction has a positive and significant effect on employee work productivity.

Effect of workplace spirituality on work productivity

The results of the t-test (partial) workplace spirituality (X2) variable were obtained t count of $1.635 < t$ table of 1.690 with a significance of $0.111 > \alpha$ 0.05%, so it was concluded that there was no significant influence between the variables of spirituality at work on work productivity. The coefficient of spirituality variable at work is 0.128, meaning that if the spirituality variable at work has an increase of 1% (one unit) then work productivity will increase 0.128 or 12.8%. The positive coefficient means that there is a positive relationship between spirituality at work (X2) with work productivity (Y).

Spirituality in the workplace has a positive but not significant effect on employee work productivity, meaning that the better spirituality at work at Bank Muamalat Indonesia KC Solo will not necessarily increase the work productivity of Bank Muamalat Indonesia KC Solo

employees. The results of this study support the research conducted by (Madhur, 2013).

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Effect of organizational commitment on work productivity

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T-test results (partial) variable organizational commitment (X3) obtained t count of 0.947 < t table of 1.690 with a significance of 0.350 > alpha 0.05%, so it was concluded that there was no significant effect between the variables of organizational commitment to work productivity. The organizational commitment variable coefficient is 0.126, meaning that if the organizational commitment variable increases by 1% (one unit), work productivity will increase by 0.126 or 12.6%. A positive coefficient means that there is a positive relationship between organizational commitment (X3) with work productivity (Y).

173

Organizational commitment has a positive but not significant effect on employee work productivity, meaning that high organizational commitment does not necessarily increase employee productivity. The results of this study support the research conducted (Novita dkk, 2016) dan (Mekta, 2017). One of the causes of the decline in organizational commitment is due to a reduction in employee facilities or welfare (economic value). This can be a correction for every employee and company to grow commitment to their organization, so employees are more productive at work.

Effect of organizational citizenship behavior (OCB) on work productivity

The results of the t-test (partial) variable of organizational citizenship behavior (OCB) (Z) were obtained t count of 3.458 > t table of 1.690 with a significance of 0.001 < alpha 0.05%, so it was concluded that there was a significant influence between organizational citizenship behavior (OCB) variables on work productivity. The coefficient of Organizational Citizenship Behavior (OCB) variable is 0.324, meaning that if the Organizational Citizenship Behavior (OCB) variable has an increase of 1% (one unit) then work productivity will increase by 0.324 or 32.4%. A positive coefficient means that there is a positive relationship between Organizational Citizenship Behavior (OCB) (Z) and work productivity (Y).

Organizational Citizenship Behavior (OCB) has a positive and significant effect on work productivity, meaning that the better the Organizational Citizenship Behavior (OCB) of employees increases the employee's work productivity. The results of this study support the research conducted by (Marlinda dan Kaiman Turnip, 2012) and (Ranjbar, 2014). Employees' awareness that they are part or citizens of the organization where they work has a positive impact on work productivity.

Effect of job satisfaction on Organizational Citizenship Behavior (OCB)

T-test results (partial) variable job satisfaction (X1) obtained t count of $3.457 > t$ table of 1.690 with a significance of $0.001 < \alpha 0.05\%$, so it concluded that there was a significant influence between the variable job satisfaction (X1) on organizational citizenship behavior (OCB). The coefficient of job satisfaction variable is 0.416, meaning that if the job satisfaction variable has an increase of 1% (one unit), the Organizational Citizenship Behavior (OCB) will increase by 0.416 or 41.6%. A positive coefficient means that there is a positive relationship between job satisfaction (X1) with Organizational Citizenship Behavior (OCB) (Z).

Job satisfaction has a positive and significant effect on Organizational Citizenship Behavior (OCB), meaning that the better the job satisfaction of employees, the better the Organizational Citizenship Behavior (OCB). The results of this study support the research conducted by (Meilina, 2016).

Effect of workplace spirituality on Organizational Citizenship Behavior (OCB)

T-test results (partial) spirituality variables at work (X2) obtained t count $3.691 > t$ table at 1.690 with a significance of $0.001 < \alpha 0.05\%$, so it was concluded that there was a significant influence between the variables of spirituality at work (X2) on organizational citizenship behavior (OCB). The coefficient of spirituality variable at work is 0.439, meaning that if the spirituality variable at work experiences an increase of 1% (one unit) then Organizational Citizenship Behavior (OCB) will experience an increase of 0.439 or 43.9%. A positive coefficient means

that there is a positive relationship between spirituality at work (X2) with Organizational Citizenship Behavior (OCB) (Z).

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Spirituality at work has a positive and significant effect on Organizational Citizenship Behavior (OCB), meaning that the better the level of spirituality at work, the Organizational Citizenship Behavior (OCB) employees at Bank Muamalat Indonesia KC Solo also increase. The results of this study support the research conducted by (Peeryuth, 2015), (Kiyanzad, 2016), dan (Hanifah, 2018).

175

Effect of organizational commitment on Organizational Citizenship Behavior (OCB)

T-test results (partial) variable organizational commitment (X3) obtained t count of 3.808 > t table of 1.690 with a significance of 0.001 < alpha 0.05%, so it was concluded that there was a significant influence between organizational commitment variables (X3) on organizational citizenship behavior (OCB). The organizational commitment variable coefficient is 0.761, meaning that if the organizational commitment variable increases by 1% (one unit), the Organizational Citizenship Behavior (OCB) will experience an increase of 0.761 or 76.1%. A positive coefficient means that there is a positive relationship between organizational commitment (X3) and Organizational Citizenship Behavior (OCB) (Z).

Organizational commitment has a positive and significant effect on Organizational Citizenship Behavior (OCB), meaning that if the organizational commitment of employees is good it will also increase Organizational Citizenship Behavior (OCB) employees of Bank Muamalat Indonesia KC Solo. The results of this study support the research conducted by (Kurniawan, 2015), (Pratama, 2017) & (Meilina, 2016).

Effect of job satisfaction on work productivity throughout Organizational Citizenship Behavior (OCB) variable

The results of the path analysis test (p5) are job satisfaction with work productivity of 0.184. The value of the indirect effect (p1) is job satisfaction to OCB to work productivity, namely: $(p1 \times p4) = 0.416 \times 0.324 = 0.134784$. These results prove that the Organizational Citizenship Behavior (OCB) mediates the effect of job satisfaction (X1) on work

productivity (Y) of 0.135. Significant or not calculated using the Sobel Test.

Based on the calculations in the sub-chapter above, it can be seen that $t_{\text{arithmetic}} = 2.339$ (rounded) is greater than t_{table} with a significant level of 0.05 or 5% that is equal to 1.690, it can be concluded that job satisfaction indirectly has a positive and significant effect on employee work productivity through Organizational Citizenship Behavior (OCB). The results of this study support the research conducted (Maharani, Vivin, 2013), (Kartikaningdyah, 2017) dan (Supriyanto, Edy, 2018).

Effect of workplace spirituality on work productivity throughout Organizational Citizenship Behavior (OCB) variable

The results of the path analysis show the value of direct influence (p_6) namely spirituality at work on work productivity of 0.128. The value of indirect influence (p_2), namely spirituality in the workplace OCB work productivity, namely: $(p_2 \times p_4) = 0.439 \times 0.324 = 0.142236$. These results prove that Organizational Citizenship Behavior (OCB) can mediate the relationship of influence between spirituality at work (X_2) on work productivity (Y) of 0.142. Significant or not tested using the Sobel Test.

Based on calculations in the sub-chapter above, it can be seen that $t_{\text{arithmetic}} = 2,470$ (rounded) is greater than t_{table} with a significant level of 0.05 or 5% that is equal to 1,690, it can be concluded that spirituality in the workplace indirectly has a positive influence and significant to employee work productivity through Organizational Citizenship Behavior (OCB). The results of this study support the research conducted by (Pradan, Rabindra Kumar, 2015) dan (Imron, 2016).

Effect of organizational commitment on work productivity throughout Organizational Citizenship Behavior (OCB) variable

The results of the path analysis show the value of direct influence (p_7), namely the organizational commitment to work productivity of 0.126. The value of indirect influence (p_3) is the organizational commitment of OCB work productivity, namely: $(p_3 \times p_4) = 0.761 \times 0.324 = 0.246564$. These results prove that the Organizational Citizenship Be-

havior (OCB) can mediate the relationship of influence between organizational commitment (X3) on work productivity (Y) of 0.247. Significant or not tested using the Sobelt Test, which is based on the above calculation, it can be seen that $t_{\text{arithmetic}} = 2.507$ (rounded) is greater than t_{table} with a significant level of 0.05 or 5% that is equal to 1.690.

So it can be concluded that organizational commitment indirectly has a positive and significant impact on employee work productivity through Organizational Citizenship Behavior (OCB). The results of this study support the research conducted by (Rahma, 2016) dan (Aria Elshifa, 2018).

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITED

Conclusion

Based on the results of data processing in this study, conclusions can be taken as follows:

- 1) Job Satisfaction had a Significant and Positive Effect on Work Productivity at Labour in Indonesian Muamalat Bank Kc Solo.
- 2) Workplace spirituality had no Significant and Positive Effect on Work Productivity at Labour in Indonesian Muamalat Bank Kc Solo.
- 3) Organizational commitment had no Significant and Positive Effect on Work Productivity at Labour in Indonesian Muamalat Bank Kc Solo.
- 4) Organizational citizenship behavior (OCB) had a Significant and Positive Effect on Work Productivity at Labour in Indonesian Muamalat Bank Kc Solo.
- 5) Job Satisfaction had a Significant and Positive Effect on Organizational citizenship behavior (OCB) at Labour in Indonesian Muamalat Bank Kc Solo.
- 6) Workplace spirituality had a Significant and Positive Effect on Organizational citizenship behavior (OCB) at Labour in Indonesian Muamalat Bank Kc Solo.

JBB

5, 1

177

- 7) Organizational commitment had a Significant and Positive Effect on Organizational citizenship behavior (OCB) at Labour in Indonesian Muamalat Bank Kc Solo.
- 8) Job Satisfaction had a Significant and Positive Effect on Work Productivity throughout Organizational citizenship behavior (OCB) at Labour in Indonesian Muamalat Bank Kc Solo.
- 9) Workplace spirituality had a Significant and Positive Effect on Work Productivity throughout Organizational citizenship behavior (OCB) at Labour in Indonesian Muamalat Bank Kc Solo.
- 10) Organizational commitment had a Significant and Positive Effect on Work Productivity throughout Organizational citizenship behavior (OCB) at Labour in Indonesian Muamalat Bank Kc Solo.

Implication

Based on the results of this study, in the future it is expected that employees of Bank Muamalat Indonesia KC Solo will improve especially spirituality in the workplace by interpreting their work more, having a high commitment to work and the organization. Also, all employees must also maintain work productivity because as the first Sharia Bank Bank Muamalat Indonesia must be able to excel in the world of Islamic, and conventional banking to improve competitiveness.

Suggestion and limited

Future studies are expected to develop this research by examining or adding or combining other variables, such as locus of control, work stress, self-efficiency, and other variables that can affect employee work productivity. The limitation of this study lies in the small number of respondents, so the results of the study have not generally represented what happens in other banks.

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179

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180

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181

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182

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