The effect of job satisfaction, workplace spirituality and organizational commitment on work productivity with organizational citizenship behavior (OCB) as intervening variable (Case study on Bank Muamalat Indonesia KC Solo)

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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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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 close to the gross NPF standard stipulated in BI Regulation No. 17/11 / PBI / 2015, which is a maximum of 5%. The existence of this problematic financing is a frightening thing for all banks. Moreover, experience has shown that one of the causes of the economic crisis in 1997 was poor banking performance. The high NPF, especially non-performing financing, had a major influence on the poor performance of banks at that time because NPF is an indicator of whether a bank is healthy or not (Maidalena, 2014). The phenomenon that has been described above, cannot be separated from the role of employees in it because employees are the most important asset in a company.

One of them is to increase the competitiveness of a company through employee work productivity. In this case, productivity is measured from several parameters, including: First, job satisfaction. Job satisfaction is one component that supports achieving productivity. Job satisfaction can be defined as the general attitude and expectations of employees towards the company where they work (Arifin, 2012). Supporting research conducted by (Sari, 2018), (Said, 2017), (Fahruna, 2016), & (Jumarni, 2016), which states that job satisfaction has a positive and significant effect on work productivity. Meanwhile (Arda, 2017), (Muayyad & Gawi, 2016), & (Can & Yasri, 2016), state that job satisfaction has no significant effect on work productivity.

The second is spirituality at work. Spirituality in the workplace is a concept of integrity and solidarity at work and understanding deep values in work (Hakim, 2015). As research conducted by (Prihono, 2016) & (Noh & Yoo, 2016), which states that spirituality in the workplace has a positive and significant effect on work productivity. In contrast to research conducted by (Nugraha Pratama, 2014) & (Madhur, 2013), it is stated that spirituality in the workplace does not have a significant effect on work productivity.

The third is organizational commitment. Organizational commitment is a reciprocal relationship between individuals and organizations, where individuals accept consciously the values, principles, paradigms, and goals that are set consensus by the organization (Mawardi, 2016). As research by (Can & Yasri, 2016), (Dudung, 2017), & (Maharani, Vivin, 2013), states that organizational commitment has a positive and significant effect on work productivity. Meanwhile, research by (Novita, 2016) & (Mekta, 2017), states that organizational commitment has no significant effect on work productivity.

The fourth is Organizational Citizenship Behavior (OCB). OCB is a voluntary individual behavior without expecting any reward from the company. OCB can provide benefits for increasing the effectiveness of work units, productivity of colleagues, saving company resources, increasing stability of organizational performance, being an effective suggestion for coordinating work group activities and increasing organizational adaptability to strengthen company competitiveness (Diana, 2012).

As research by (Ranjbar, 2014) & (Maharani, Vivin, 2013), states that organizational commitment and Organizational Citizenship Behavior (OCB) has a positive and significant effect on work productivity, while
research by (Pratama, 2017), states that organizational commitment and Organizational Citizenship Behavior (OCB) has no significant effect on work productivity.

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 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 is 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). In addition, spirituality in the workplace is defined as the awareness that an employee or someone has an inner life that grows and is cultivated by meaningful work and takes place in a community context (Robbins & Judge, 2017).

There are several indicators used in measuring spirituality in the workplace, namely: (1) Meaningful work, (2) Sense of Community, & (3)
Work Productivity

Alignment with Organizational Value (Milliman, 2003).

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 values and objectives of the organization and working for the interests of the organization (Kaswan, 2017). Organizational commitment indicators consist of: (1) organizational identification, (2) involvement, and (3) loyalty (Kaswan, 2017).

Hypothesis
The hypothesis proposed in this study is:

a. Job satisfaction have a significant and positive effect on work productivity, as research was conducted by (Jumarni, 2016), (Fahruna, 2016), (Said, 2017), & (Sari, 2018).

b. Workplace spirituality have a significant and positive effect on work productivity, as research was conducted by (Noh & Yoo, 2016) & (Prihono, 2016).

c. Organizational commitment have a significant and positive effect on work productivity, as research was conducted by (Can & Yasri, 2016), (Dudung, 2017), (Maharani, Vivin, 2013), & (Novita, 2016).

d. Organizational citizenship behavior (OCB) have a significant and positive effect on work productivity, as a research was conducted by (Maharani, Vivin, 2013) & (Ranjbar, 2014).

e. Job satisfaction have a significant and positive effect on Organizational citizenship behavior (OCB) variable, as research was conducted by (Pratama, 2017), (Meilina, 2016).

f. Workplace spirituality have a significant and positive effect on Organizational citizenship behavior (OCB) variable, as research was conducted by (Peeryuth, 2015) & (Kiyanzad, 2016).

g. Organizational commitment have a significant and positive effect on Organizational citizenship behavior (OCB) variable, as research was conducted by (Meilina, 2016) & (Pratama, 2017).

h. Job Satisfaction have a significant and positive effect on work productivity throughout Organizational citizenship behavior (OCB), as research was conducted by (Kartikaningdyah, 2017) & (Supriyanto, Edy, 2018).

i. Workplace spirituality have a significant and positive effect on work productivity throughout Organizational citizenship behavior (OCB), as research was conducted by (Pradan, Rabindra Kumar, 2015) & (Imron, 2016).

j. Organizational commitment have a significant and positive effect on work productivity throughout Organizational citizenship behavior (OCB), as research was conducted by (Maulian, 2015) & (Rahma, 2016).

Based on some of the hypotheses above, the research framework is conceptualized as shown below:
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 population of this study was 40 respondents who were also the sample of the study, with the characteristics used were age, gender, last education and years of service of the employees.

4. **DATA ANALYSIS AND DISCUSSION**

**Reliability 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).

Based on the table above, the results of the reliability test variables $X_1$, $X_2$, $X_3$, $Z$, 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 (Table 1).
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).

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 (Table 4).

Heteroscedasticity Test
Heteroscedasticity is a variant of the residual variable which is not the same in all observations in the regression model (Romdhoni, A. H., & Ratnasari, 2018). 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 $X_1$, $X_2$, $X_3$, and $Z$ (Ghozali, 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 heteroskedasticity (Table 5).

**Normality Test**
The normality test is conducted to determine whether in the regression model there are confounding variables or the residuals have a normal distribution (Sullutenggomaalut, D., & Sadjab, 2016).

From the table above, an asymp value is obtained. Sig. (2-tailed) $> \alpha = 0.05$, it is concluded that the data are normally distributed (Table 6).

**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 $c^2$ value or $(n \times R^2)$. If $c^2$ count is smaller than the $c^2$ table, it can be concluded that the correct model is linear (Ghozali, 2016).

The results of the output display in table 4.10, shows the $R^2$ value of 0.000 with the number of $n$ samples is 40, then the magnitude of the calculated $c^2$ value = $40 \times 0.000 = 0$. This value is compared with the $c^2$ table with df = $(40-5) = 35$ and a significant level 0.05 obtained $c^2$ table = 48.6. Then it can be concluded that the count $c^2 (0)$ is smaller than the $c^2$ table (48.6), so the correct model is linear (Table 7).

**Table 4**

<table>
<thead>
<tr>
<th>Model</th>
<th>Tolerance</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job satisfaction (X1)</td>
<td>.406</td>
<td>2.464</td>
</tr>
<tr>
<td>Workplace spirituality (X2)</td>
<td>.364</td>
<td>2.745</td>
</tr>
<tr>
<td>Organizational commitment (X3)</td>
<td>.289</td>
<td>3.462</td>
</tr>
<tr>
<td>Organizational citizenship behavior (Z)</td>
<td>.157</td>
<td>6.360</td>
</tr>
</tbody>
</table>

Dependent variable: work productivity (Y)
Source: Primary Data, 2020 (processed)

**Table 5**

<table>
<thead>
<tr>
<th>Model</th>
<th>Tolerance</th>
<th>VIF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>-.138</td>
<td>.891</td>
</tr>
<tr>
<td>Job satisfaction (X1)</td>
<td>-.452</td>
<td>.654</td>
</tr>
<tr>
<td>Workplace spirituality (X2)</td>
<td>-1.350</td>
<td>.186</td>
</tr>
<tr>
<td>Organizational commitment (X3)</td>
<td>1.089</td>
<td>.289</td>
</tr>
<tr>
<td>Organizational citizenship behavior (Z)</td>
<td>.681</td>
<td>.500</td>
</tr>
</tbody>
</table>

Dependent variable: $\ln U_2i$
Source: Primary Data, 2020 (processed)
DISCUSSION

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) and (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). Not accepting this hypothesis may be due to employees lacking
meaning in their work, only working to meet attendance and only pursuing material so that they are less productive at work. This is a correction for each individual employee to optimize their spirituality in the workplace so that they are able to work productively and can be better every day at work.

**Effect of Organizational Commitment on Work Productivity**

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).

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) and (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 (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 (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).

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 (Peeryuth, 2015), (Kiyanzad, 2016), and (Hanifah, 2018).

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 \(t\) 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 by (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 \((p6)\) namely spirituality at work on work productivity of 0.128. The value of indirect influence \((p2)\), namely spirituality in the workplace OCB work productivity, namely: \((p2 \times p4) = 0.439 \times 0.324 = 0.142236\). These results prove that Organizational Citizenship Behavior (OCB) can mediate the relationship of influence between spirituality at work \((X2)\) 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 \(t\) 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 Through Organizational Citizenship Behavior (OCB) Variable
The results of the path analysis show the value of direct influence \((p7)\), namely the organizational commitment to work productivity of 0.126. The value of indirect influence \((p3)\) is the organizational commitment of OCB work productivity, namely: \((p3 \times p4) = 0.761 \times 0.324 = 0.246564\). These results prove that the Organizational Citizenship Behavior (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 \(t\) 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 LIMITATION

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

a. Job Satisfaction had a Significant and Positive Effect on Work Productivity. This means that if the job satisfaction is higher, the employee’s work productivity will be higher or increase.

b. Workplace spirituality had a positive and insignificant effect on Work Productivity. This means that the higher the spirituality in the workplace will not necessarily increase the work productivity of the employees.

c. Organizational commitment had a positive and insignificant effect on Work Productivity. This means that better spirituality in the workplace does not necessarily increase work productivity.

d. Organizational citizenship behavior (OCB) had a Significant and Positive Effect on Work Productivity. This means that the higher the Organizational citizenship behavior (OCB), the higher or the increase in work productivity.

e. Job Satisfaction had a Significant and Positive Effect on Organizational citizenship behavior (OCB). This means that the higher the job satisfaction, the higher or increasing the Organizational citizenship behavior (OCB) in employees.

f. Workplace spirituality had a Significant and Positive Effect on Organizational citizenship behavior (OCB). This means that the higher the spirituality in the workplace, the more Organizational citizenship behavior (OCB) will increase in employees.

g. Organizational commitment had a Significant and Positive Effect on Organizational citizenship behavior (OCB). This means that the higher the organizational commitment, the more Organizational citizenship behavior (OCB) will increase.

h. Job Satisfaction had a Significant and Positive Effect on Work Productivity throughout Organizational citizenship behavior (OCB). This means that if job satisfaction through Organizational Citizenship Behavior (OCB) increases, it will also increase employee work productivity.

i. Workplace spirituality had a Significant and Positive Effect on Work Productivity throughout Organizational citizenship behavior (OCB). This means that if spirituality in the workplace through Organizational Citizenship Behavior (OCB) increases, it will also increase employee work productivity.

j. Organizational commitment had a Significant and Positive Effect on Work Productivity throughout Organizational citizenship behavior (OCB). This means that if organizational commitment through Organizational Citizenship Behavior (OCB) increases, it will also increase employee productivity.

**Implication**

Based on the results of this study, it is hoped that in the future the employees of Bank Muamalat Indonesia KC Solo will improve; (1) job satisfaction, (2) organizational commitment, and (3) in particular spirituality in the workplace by giving more meaning to their work, having a high commitment to work and organization, supported by a good company managerial system. In addition, all employees must also maintain work productivity because as the first Sharia Bank, Bank Muamalat Indonesia
must be able to become superior in the world of Islamic and conventional banking to increase competitiveness.

In addition, good and professional bank performance will be an inspiration and role model for troubled banks and will contribute to realizing economic stability through quality & professional banking, because banks are one of the promoters of the national economy.

Suggestion and Limitation

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.

REFERENCES


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