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## Competency and Organizational Citizenship Behavior in Improving Employee Performance of Sharia Bank in Indonesia

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**Abstract.** This research is motivated by the low performance of Islamic banks, especially in Pekanbaru, Indonesia. Several factors cause the low performance of Islamic banks, including the low competency of employees who work in Islamic banks themselves. This low competency is due, in part, to the formal educational background of employees from general education so employees' understanding of sharia rules is still very low. In addition, the performance of Islamic banks has not been maximized, also caused by the low sense of belonging of employees to the institution where he works, namely Islamic bank. This can be seen from the high employee turnover at Islamic banks themselves. The purpose of this research was to examine the impact of competence on Islamic bank employees' organizational citizenship behavior, the impact of competency on Islamic bank employees' performance, and the impact of organizational citizenship behavior on Islamic bank employees' performance. This study's population consisted of 941 workers from Islamic banks in the city of Pekanbaru, with a sample size of 273 persons selected using the Krejcie-Morgan formula and data analyzed using SEM-PLS. According to the conclusions of this study, competency qualities have no direct or indirect influence on Islamic bank performance. Competency has minimal effect on organizational citizenship behavior, whereas organizational citizenship behavior traits have a significant impact on Islamic bank personnel performance.

**Keywords:** Competency; Organizational Citizenship Behavior; Performance

## 1. Introduction

Human resources (HR) play an important role in improving organizational performance. Organizational performance is the accumulation of individual organizational performance achievements. In other words, it can be said that an organisation's development or failure depends on the employees who work for the organization (Leitão et al., 2019).

Islamic bank is a financial institution that applies the concept of sharia management in its operational activities including human resource management. The magnitude of the potential for development of Islamic banks in Indonesia has not been optimally achieved, in 2021 the market share of Islamic banking is only 6.52%. Disbursed financing (PYD) in 2019 was 18.73% and decreased in 2020, Islamic banking PYD growth in the Riau region was only 7.86% and PYD growth increased in 2021 by 22.01%, which means there are growth fluctuations in the last three years. Judging from the growth of Islamic banking third-party funds (DPK), Riau Province from 2019 to 2021 has experienced an increase in growth. In 2019, the growth of Islamic banking DPK in Riau province was 12.93%, then in 2020 there was an increase in TPF growth of 15.93% and in 2021 TPF growth reached 27.98%.

Several factors, including employee competency, influence Islamic banks' low achievement in Indonesia. The number of Islamic bank employees has a general educational background. According to Afif et al. (2023), HR factors also influence the development of Islamic banking in Indonesia. Thus, it is necessary to improve the quality of work of employees to be the most important part that needs to be given attention by Islamic banks.

According to Mindra et al., (2022) in his research, the low domination of the Islamic banking market in Indonesia is one of the causes of low public awareness of transactions in Islamic banks, public perceptions that each view Islamic banking the same as other conventional banking, and information technology. used by banks. Sharia is still less than conventional banking and there is a lack or limitation of human resources in Islamic banks.

In the Islamic banking industry, employees must have extensive knowledge of Islamic banking principles, the products and services offered, as well as the regulations and policies that apply in the company. They must also have the necessary skills to provide quality service to customers, such as communicating well, managing time effectively, and resolving problems quickly (Mohd Ali et al., 2020). Employee attitudes and values are also very important in the Islamic banking industry, because they must be able to provide friendly, honest and ethical services. Employees with good Competency, including knowledge, skills, attitudes and values, can provide better service to customers, meet sales targets, and build a positive reputation for the company (Musa et al., 2020). Therefore, it can be concluded that the relationship between employee competency and Islamic banking performance is very close. Employees with good Competency will perform better and contribute positively to the company. In contrast, less competent employees will have poor performance and can harm the company. Therefore, Islamic banking companies need

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to pay attention to employee competency development as one of the keys to the company's success and growth. Several previous studies found different results in the relationship between competency and performance. Several studies have shown that Competency has a significant positive effect and is very important in improving employee performance (Sabuhari et al., 2020; Swanson et al., 2020; Hajiali et al., 2022), while other studies have shown that Competency has no significant effect on employee performance (Nguyen et al., 2020). Other studies have also found that Competency has a negative effect on employee performance, this negative effect means that if employee Competency is good, then performance will decrease (Mulang 2021).

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This is one thing that must be solved through this research, to fill this gap this research uses Organizational Citizenship Behavior. OCB (Organizational Citizenship Behavior) or organizational citizenship behavior is employee behavior carried out voluntarily to improve organizational performance. OCB includes actions that go beyond the demands of formal employee duties and contribute to organizational success (Wibowo, 2022). This means that OCB can mediate the relationship between employee competency and performance. In other words, OCB can explain how employee competency influences performance through its influence on organizational citizenship behavior. For example, an Islamic banking employee with good Competency will probably be more able to carry out his duties effectively and efficiently. However, if the employee does not have good OCB, such as not helping colleagues in difficult situations, not helping to maintain the work environment, or not participating in corporate social activities, then the employee's performance will not be optimal (Kartono et al., 2020; Setyoko & Kurniasih, 2022). Conversely, if Islamic banking employees have good Competency and also have good OCB, then the employee's performance will be even better. Employees with good OCB tend to be more involved in the organization, feel more satisfied with their jobs, and contribute to organizational success.

## 3 2. Literature Review

### 2.1. Employee Performance

Employee performance refers to the extent to which a person succeeds in achieving his goals and responsibilities in the work context. This involves assessing productivity, efficiency, quality of work, ability to meet deadlines, and contribution to overall organizational goals. Employee performance is often measured based on quantitative results such as sales achieved, error rate, project completion on time, or based on qualitative assessments such as communication skills, teamwork, or initiative in facing challenges (Nguyen et al., 2020). Evaluation of employee performance can be done through various methods, such as an assessment by a direct supervisor, an assessment by a colleague, or self-assessment. Some organizations also use employee performance measurement tools, such as Key Performance Indicators (KPIs) or the Balanced Scorecard, to measure the extent to which employees achieve targets and meet predetermined expectations (Wahyudi 2022). The purpose of measuring employee performance is to identify individual strengths and weaknesses, provide



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constructive feedback, and provide development opportunities to improve their performance. It can also be used to make decisions related to payroll, promotions, awards or career development.

According to Cho and Johanson (2008), worker execution influences the amount of commitment to the organization, which includes:

1. Working Quantity. These standards are applied by comparing the normal responsibilities (typical job standards) with the original limits.
2. Quality of Work. The standard outlines the nature of the work to be done in contrast to how much work there is.
3. Utilization of Time. In particular, the utilization of working hours is adjusted to the organizational strategy.
4. Attendance Level. The purpose of the standards assumes that representatives cannot provide ideal commitments to organizations assuming their participation is underemployment guidelines.
5. Cooperation. Investments, all else being equal, to achieve objectives that affect the progress of the managed office. If the pioneer can persuade representatives properly, cooperation between workers will increase.

## 2.2. Competency

Competency is defined as an individual's ability to perform a task appropriately and to benefit from information, skills, and attitudes.(Heslina & Syahrini, 2021). According to Tarigan & Setiawan (2020), competency is the ability, knowledge and skills, attitudes, values, behavior and characteristics a person needed to carry out certain jobs with optimal success. Revealed that there are three main components of competency formation, namely one's knowledge, skills, and attitudes. The three main components of competency can be explained in more detail as follows (Heslina & Syahrini, 2021):

1. Knowledge. Knowledge is information that someone owns. Knowledge is the main component of competency that is easy to acquire and identify. Yuniarsih and Suwatno stated that knowledge is information a person possesses, especially in a specific field.
2. Skills (skills). Employee skill variables also contribute to the success of accomplishing organizational goals. Employees with high work skills will reach organizational goals faster, whilst employees who are not skilled would slow down organizational goals. To complete the responsibilities allocated to new employees or employees with new assignments, extra abilities are required. A person's ability to accomplish an activity or job is referred to as their skill.
3. Attitude. In addition to the knowledge and skills of employees, things that need to be considered are the attitudes of employees' work behavior. If employees have traits that support the achievement of organizational goals, all the tasks assigned to them will automatically be carried out as well as possible.

In HR, employees with good Competency will be better able to carry out their duties properly and provide better results (Sabuhari et al., 2020; Biagioli et al., 2018). For example, employees with Competency in the field of employment will be better able to manage employee data properly, ensure compliance with company regulations and labour laws, and carry out effective recruitment and selection processes to obtain qualified employees. In addition, employees with good Competency can also improve the quality of human resources (Indiyati et al., 2020; Esthi & Savhira, 2019).

Employees with good knowledge and skills in training and development can help develop other employees in the company. Employees with potency in performance management can help improve overall employee performance, while employees with Competency<sup>16</sup> conflict management can help resolve conflicts between employees<sup>10</sup> (rashakti et al., 2020). Based on that explanation, the hypothesis can be formulated as follows :

*H1. Competency has a significant positive influence on employee performance*

Employee Competency can affect OCB (Organizational Citizenship Behavior) or organizational citizenship behavior (Sumarsi & Rizal, 2022). Employees with good competency in their duties and work tend to be able to carry out their duties more effectively and efficiently. This can make them feel more satisfied with their jobs and have greater confidence in carrying out their tasks.

Employees who feel satisfied and confident about their jobs are more likely to participate in OCB, such as helping coworkers in difficult situations, providing constructive input, or participating in company social activities (Ridwan et al., 2020). Employees who feel they have sufficient skills and knowledge to complete the<sup>56</sup> tasks are also more likely to develop creativity, innovation, and new ideas that can help the organization. For<sup>44</sup> it, the next research hypothesis is :

*H2. Competency has a significant positive influence on Organizational Citizenship Behavior.*

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### **2.3. Organizational Citizenship Behavior**

Organizational citizenship is a voluntary behavior that is not part of an employee's formal work requirements but helps the organization function properly (Supriyanto et al., 2020). According to Jehanzeb (2020), OCB is voluntary behavior that goes beyond the demands of the task and contributes to organizational success<sup>27</sup>. The indicators of OCB that are widely known and used in research are the dimensions of OCB proposed by Organ (1988), which consist of:

1. **Altruism.** The act of assisting colleagues in completing their work, such as being willing to willingly assist colleagues who do not understand and new colleagues, assisting colleagues who are overburdened with work, and doing the work of absent colleagues.
2. **Courtesy.** Behavior that causes problems in professional relationships, such as pushing coworkers to work lazily.
3. **Sportsmanship.** Accepting unpleasant and less-than-ideal situations or circumstances, for example, does not want to grumble small, does not like to live reality.
4. **Civic Virtue.** Responsible conduct in corporate life activities, having productivity-boosting initiatives.
5. **Conscientiousness.** Dedication to work and accomplish outcomes that exceed the criteria set, such as working all day, without wasting time, voluntarily adhering to all corporate rules, and being will<sup>20</sup> to take on obligations that are not his job.

In the context of the relationship between OCB and employee performance, there is a significant influence between OCB and employee performance. Several studies have shown that employees who have high OCB tend to have better performance and the organizations they work for tend to be more productive and profitable (Harwiki, 2016; Cho & Johanson, 2008). Employees with good OCB tend to be more involved in the organization, feel more satisfied with their jobs, and contribute to organizational success. Employees who practice OCB can positively influence organizational performance by helping colleagues in difficult situations, helping maintain the work environment<sup>3</sup> or participating in corporate social activities (Ridwan, 2020). In addition, OCB can also help improve the company's image in the eyes of employees and the wider community, thereby increasing customer satisfaction and strengthening the company's reputation. Employees who perform OCB also tend to have lower absenteeism and

higher levels of job satisfaction, which can affect their performance (Lestari & Ghaby, 2018). Based on these reasons, the research hypothesis is as follows:

*H3. Organizational Citizenship Behavior has a significant positive influence on employee performance*

*H4. Organizational Citizenship Behavior mediates the influence of Competency on employee performance*

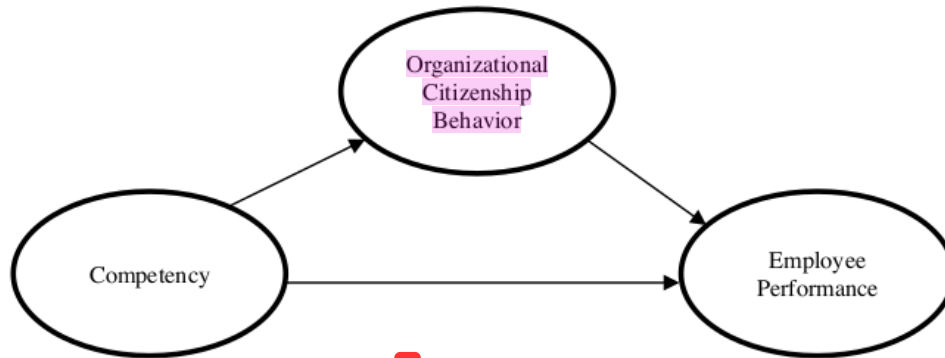


Figure 1. Research Framework

### 3. Methodology

#### 3.1. Population and Sample

As for the population in this study, all employees of Islamic banks in Pekanbaru City were as many as 941 people. As for the number of samples that can be determined based on the Krejcie-Morgan formula with an inaccuracy value of 0.05, the sample size obtained is 273 employees. Considering the statement above, because the population is more than 100 people, the examination in this study used proportionate stratified random sampling.

#### 3.2. Research Instrument

A questionnaire with multiple question items is used in this investigation. These are the following research instrument are used in this research.

Table 1: Variable Operationalization

Variable	Indicator	Scale	Source
Employee Performance (EP)	<ul style="list-style-type: none"> <li>Working Quantity.</li> <li>Quality of Work.</li> <li>Utilization of Time.</li> <li>Attendance Level.</li> <li>Cooperation.</li> </ul>	Likert	(Cho & Johanson 2008)
Competency (COM)	<ul style="list-style-type: none"> <li>Knowledge.</li> <li>Skills (skills).</li> <li>Attitude.</li> </ul>	Likert	(Heslina & Syahrani, 2021)
Organizational Citizenship Behavior (OCB)	<ul style="list-style-type: none"> <li>Altruism.</li> <li>Courtesy.</li> <li>Sportsmanship.</li> <li>Civic Virtue.</li> <li>Conscientiousness.</li> </ul>	Likert	Organ (1988)

### 3.3. Data Analysis Technique

This study employs data analysis methods that make use of Smart PLS 3.0 Software, a multivariate statistical methodology that compares many dependent variables and numerous independent factors. PLS is a variant-based SEM statistical approach that is used to address multiple regression issues in data.

#### General characteristics

Table 2: Analysis of Respondent Demography

Demography	Category	Freq	Percentage
Gender	male	109	39,9 %
	Female	164	60,1 %
Age	< 25 Year	94	34,4 %
	25 - 35 Year	118	43,2 %
	36 - 45 Year	38	13,9 %
	> 45 Year	23	8,4 %
Status	Single	163	59,7 %
	Married	110	40,3 %
Education	Bachelor's Degree	218	79,8%
	Master/PhD	55	20,2%
Working Period	< 2 Years	47	17,2 %
	2 – 8 Years	158	57,9 %
	9 - 15 Years	51	18,7 %
	> 15 Years	17	6,2 %

Source : Data Processed Microsoft Excel (2023)

Based on the above data it can be seen the distribution of respondents based on gender, age, marital status and length of service. Regarding gender, the majority of respondents to Islamic banking employees in Pekanbaru, Riau are female with a percentage of 60.1%. Banking is a business engaged in the service sector, so female employees are very suitable where women have better service capabilities. Furthermore, in terms of age, the majority of respondents are aged 25-35 years, which are employees with permanent status. Meanwhile, in terms of marital status, the majority of respondents were still unmarried, these respondents were frontliner banking employees. In terms of recent education, the majority of employees have Bachelors Degree education, namely as much as 79.8% and lastly for years of service, the majority of respondents have worked within 2-5 years.

#### Test of Convergent validity

The correlation between the item score that obtained by the PLS program is used to assess the convergence validity of the measurement model using reflexive indicators.

Tabel 2. Outer Loading (Measurement Model)



Indicator	Outer Loading
EP1	0.820
EP2	0.779
EP3	0.639
EP4	0.667
EP5	0.794
COM1	0.794
COM2	0.672
COM3	0.719
OCB1	0.787
OCB2	0.877
OCB3	0.579
OCB4	0.820
OCB5	0.873

Source : Data Processed SEM PLS (2023)

From table 46 it is obtained that the outer loading indicator test for the asset maintenance variable has a value greater than 0.5. so that the reflexive measure of all variables is said to be eligible.

### Discriminant Validity

Discriminant validity is proposed to guarantee that the uniqueness of each latent variable. The results of discriminant validity are following :

Table 3. Discriminant Validity (Cross Loading)

Indicator	EP	COM	OCB
EP1	<b>0.820</b>	-0.106	0.218
EP2	<b>0.779</b>	-0.075	0.236
EP3	<b>0.639</b>	-0.099	0.117
EP4	<b>0.667</b>	-0.037	0.052
EP5	<b>0.794</b>	-0.088	-0.008
COM1	-0.117	<b>0.794</b>	-0.028
COM2	-0.019	<b>0.672</b>	0.084
COM3	-0.070	<b>0.719</b>	0.035
OCB1	0.154	-0.105	<b>0.579</b>
OCB2	0.265	0.048	<b>0.820</b>
OCB3	0.204	0.030	<b>0.873</b>
OCB4	0.101	-0.075	<b>0.523</b>
OCB5	0.245	-0.044	<b>0.897</b>

Source : Data Processed SEM PLS (2023)

According to Table 3, Some loading factor values for each latent variable indicator do not have a loading factor value that is larger than the loading factor value when linked with other latent variables. This suggests that even if certain latent variables aren't statistically linked to other constructs, each latent variable has a high discriminant validity.

### Composite Reliability and Average Variance Extracted (AVE)

A construct's dependability value, as well as its Average Variance Extracted (AVE) value, may be utilized to establish validity and also reliability. The Composite Reliability and AVE values for all variables are shown in Table 4.

Table 4. Cronbach's Alpha Composite Reliability dan Average Variance Extracted (AVE)

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
EP	0.619	0.792	0.563
COM	0.894	0.906	0.580
OCB	0.834	0.877	0.552

Source : Data Processed SEM PLS (2023)Based on table 4, it is possible to conclude that all constructs meet the criteria for reliability. Cronbach's Alpha values more than 0.6, composite reliability greater than 0.70, and AVE greater than 0.50 are desirable requirements.

### R-Squares

The R-Squares value for each endogenous latent variable is used to assess the structural model's predictive potential when testing it with PLS. R-Square changes can be used to explain if specific external latent factors have a substantial influence on endogenous latent variables. Values of R-Squares of 0.75 (strong), 0.50 (moderate), and 0.25 are all acceptable (weak). The findings of the PLS R-Squares reveal the total variance of the model-described construct (Latan and Ghozali: 82, 2012).

Tabel 5. R-Squares

Variabel	R Square
EP	0.084
OCB	0.000

Source : Data Processed SEM PLS (2023)

Table 5 shows the performance R-Squares value of 0.084, which means that OCB and competency cause 8.4% of the change in performance values.

### Hypothesis Testing

Using SmartPLS 3.0 M3, predict the presence of a causality relationship in SEM-PLS as follows:

Table 6. Result For Inner Weights

Variable	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
COM -> EP	0.117	-0.120	0.068	2.710	0.048
COM -> OCB	-0.017	-0.003	0.122	0.143	0.886
OCB -> EP	0.263	0.280	0.064	4.112	0.000

Source : Data Processed SEM PLS (2023)

According to the analysis results shown in the table above, the Competency -> Performance coefficient is 0.117 with a t-count value of 2.710. This number is less than the t-table value of 1.97, and the P value is 0.048 less than 0.05. These findings demonstrate that expertise has a considerable beneficial impact on performance.

Based on the finding of the analysis, as shown in the table above, the Competency -> OCB coefficient is -0.017 with a t-count value of 0.143, which is less than t table 1.97 and 0.886

greater than 0.05. These findings show that competence has no effect on OCB.

According to the analysis findings shown in the table above, the coefficient value of OCB -> Performance is 0.263, with a computed t value of 4.112. This number is larger than the t-table value of 1.97, and the P value is 0.048 less than 0.05. These findings demonstrate that OCB has a considerable favorable impact on performance.

Table 7. The Effect of OCB in Mediating Competency Against Performance

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
COM -> OCB -> EP	-0.005	-0.000	0.034	0.133	0.894

Source : Data Processed SEM PLS (2023)

Based on the analytical results shown in the table above, the Competency -> Performance coefficient is 0.117 with a t-count value of 2.710. This result is less than t table 1.97, and the P value is 0.303 less than 0.05. These findings demonstrate that competence has a strong beneficial impact on performance.

Based on the analytical findings shown in the table above, the Competency -> OCB coefficient is -0.017 with a t-count value of 0.143, which is less than t table 1.97 and 0.886 greater than 0.05. These findings demonstrate that skill has no effect on OCB.

Based on the analysis findings shown in the table above, the coefficient value of OCB -> Performance is 0.263, with a computed t value of 4.112. This result is larger than t table 1.97, and the P value is 0.048 less than 0.05. These findings show that OCB has a considerable favorable impact on performance.

## 4. Discussion

The research results obtained that competency significantly positively influences Islamic bank employees' performance. Competency plays a very important role in influencing the performance of employees in Islamic Banks (Mulang, 2021). Islamic bank employees must understand Islamic banking principles, including the concepts underlying the products and services provided. Competency in this case, allows employees to provide services following sharia principles to customers, ensuring compliance with applicable rules and regulations. Islamic bank employees need to deeply understand the products and services offered by the bank. They must be able to clearly explain to customers the benefits, risks and operational mechanisms of these products and services. Competency in this case enables employees to provide effective services and meet customer needs properly. Islamic banking involves specific banking processes, such as Islamic financing, investment, and fund management. Islamic bank employees must have adequate Competency in managing these transactions and processes efficiently and accurately. Understanding and applying Islamic banking principles in daily practice will improve the quality and speed of service to customers. This has implications for the low knowledge of Islamic bank employees regarding Islamic bank products and contracts themselves, so Islamic banks need to conduct intensive and continuous training related to employee understanding of Islamic bank contracts and products. The hope is that Islamic banks can pay

attention to and consider graduates from Islamic banking and Islamic economics majors for career opportunities in Islamic banks. This will provide the initial foundation for employee competency in understanding Islamic bank governance. This research is in line with research Martini et al. (2018) and Suhari et al. (2020) which state that Competency has significant positive influence on employee performance, but this research is contradictory with research Hajiali et al., (2022) where there is no significant effect between competency on employee performance.

The study results show that competency does not affect the OCB of Islamic bank employees. Islamic bank employees work according to predetermined job descriptions and tend not to change, which is very unlikely for employees to do work outside of their responsibilities. Islamic banks need to increase employees' sense of belonging by carrying out various competency improvement programs. In addition, the reason Competency does not have a significant influence on Organizational Citizenship Behavior is that OCB is more related to personal factors: OCB is more influenced by personal factors such as moral values, norms, empathy, and willingness to help, which are not entirely depending on the competency level of the employee. Although good competency can affect an employee's ability to perform OCB, these personal factors are more powerful in influencing employee behavior in terms of OCB. The results of this study align with research conducted by Sumarsi & Rizal (2022), which says that competency does not affect citizenship, in other words employees only work to fulfill the basic obligations imposed on them by the company.

The results showed that OCB affects the performance of Islamic bank employees. Citizenship behavior influences organizational success, employees who work consciously and voluntarily beyond the formal job description set by the organization will contribute to the performance of Islamic banks (Hamsani et al., 2019). Employees who engage in OCB, such as helping colleagues with their tasks or providing extra support to the team, can help increase the team's and the organization's overall performance. Organizational performance is an accumulation of the work achievements of each individual who works for the company. In other words, the higher the performance of each employee, the higher the organizational performance. To improve the performance of Islamic bank employees, it is hoped that they will be able to build the organizational citizenship of their employees.

The study results show that competency does not affect the performance of Islamic Bank employees even though OCB mediates it. The competencies possessed by employees cannot improve employee performance either directly or through organizational citizenship. The condition of the educational background of many Islamic bank employees who come from general education makes their competencies unable to have a significant impact on performance. Islamic banks are expected to be able to improve their competencies related to governance of Islamic banks such as the contract concept used by Islamic banks, governance management of Islamic financial institutions (Maharani et al., 2013). Another reason why OCB is unable to mediate the influence between competency on the performance of Islamic banking employees is that Islamic banking employees generally have clear duties and responsibilities related to banking operations, sharia compliance, and service to customers. Because of their strong focus on this key task, OCB may not be a top priority for them. In this context, employee performance is more influenced by their success in carrying out core tasks than voluntary behavior.



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## 5. Conclusion

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From this study it can be concluded that competency does not affect Organization Citizenship Behavior (OCB) and competency also does not affect employee performance. But Organization Citizenship Behavior (OCB) can significantly affect employee performance, it's just that Organization Citizenship Behavior (OCB) cannot mediate in influencing competency on performance. The next researcher can discuss more deeply about the discussion of this research. Certainly other variables are more powerful in influencing employee performance which can be mediated by Organizational Citizenship Behavior (OCB). This research is also still within the scope of the city of Pekanbaru and it is hoped that the next researchers will be able to extend their research reach to the national and international levels.

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