



Perceived Organizational Support and Self-Efficacy Toward Organizational Citizenship Behavior: The Mediating Role of Job Satisfaction among Banking Employees

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Abstract

This study aims to examine the effects of perceived organizational support (POS) and self-efficacy on organizational citizenship behavior (OCB), specifically evaluating the mediating role of job satisfaction among banking employees in Jember, Indonesia. Using a quantitative, cross-sectional design, data were collected from 95 employees via questionnaires and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results reveal that while POS does not directly influence OCB, self-efficacy has a significant positive direct effect. Furthermore, both POS and self-efficacy significantly enhance job satisfaction, which subsequently drives OCB. Consequently, job satisfaction acts as a crucial mediator, effectively bridging the gap between organizational support, self-efficacy, and employees' extra-role behaviors. Practically, these findings imply that banking institutions cannot rely on organizational support alone to generate citizenship behaviors; instead, management must actively foster employee self-efficacy and cultivate genuine workplace satisfaction to successfully translate organizational support into proactive, extra-role performance.

Keywords: *perceived organizational support, self-efficacy, organizational citizenship behavior, job satisfaction*

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1. INTRODUCTION

Organizations in the banking sector currently face various challenges due to rapid technological developments and increasingly dynamic market competition. The emergence of digital banking systems and Financial Technology (FinTech) services has significantly transformed the banking industry worldwide, including in Indonesia. The growing number of banking institutions, both government-owned and private, and the increasing use of digital platforms in financial services have intensified competition among organizations. Such changes require banks to continuously improve their organizational capabilities and maintain a competitive advantage in increasingly uncertain environments. In this situation, organizations are expected not only to improve operational efficiency and service quality but also to strengthen employee performance and organizational effectiveness.

The changing business environment has increased organizational expectations regarding employee contributions. Employees are currently expected not only to perform their formal job responsibilities effectively but also to demonstrate positive behaviors beyond their assigned duties. Such voluntary behavior is commonly referred to as Organizational Citizenship Behavior (OCB). OCB refers to constructive and discretionary behaviors that are not explicitly included in formal job requirements but contribute positively to organizational effectiveness and performance (Organ et al., 2005). Examples of OCB include voluntarily assisting colleagues, maintaining positive workplace relationships, demonstrating initiative, and contributing beyond expected responsibilities. Such behavior has become increasingly important because organizational success is often determined not only by employees' formal task performance but also by their willingness to engage in additional behaviors that support organizational objectives.

In the banking industry, OCB becomes particularly important because banking employees frequently encounter rapidly changing customer demands, technological developments, and performance pressures. Employees who demonstrate OCB are more likely to contribute to organizational adaptability, coworker cooperation, and improved organizational performance. According to Podsakoff & MacKenzie (2014), organizational performance is substantially influenced by employee behavior and willingness to contribute beyond formal responsibilities. Therefore, understanding the factors that encourage employees to demonstrate OCB has become an important issue in the human resource management literature and organizational studies.

One factor recognized as contributing to OCB is Perceived Organizational Support (POS). POS refers to employees' perceptions regarding the extent to which organizations value their contributions and care about their well-being (Eisenberger et al., 1986). According to Social Exchange Theory, employees tend to reciprocate favorable treatment received from organizations through positive attitudes and behaviors. Employees who perceive strong organizational support are likely to develop a stronger emotional attachment and commitment to their organizations, leading to an increased willingness to contribute beyond formal work obligations (Hoang et al., 2026). Previous studies by AlKerdawy (2014), Osman et al. (2015), Shakir and Siddiqui (2018), Shams et al. (2020), Alshaabani et al. (2021), and Khan et al. (2024) reported that POS significantly contributes to OCB. Employees who feel supported by their organizations generally exhibit stronger motivation and greater willingness to demonstrate positive workplace behaviors.

However, despite the substantial empirical evidence supporting the relationship between perceived organizational support (POS) and organizational citizenship behaviour (OCB), inconsistent findings have also emerged. Arianti and Hayati (2024) and Gunawan et al. (2026) found that POS did not significantly contribute to OCB. These contradictory findings suggest that perceived organizational support alone may not directly encourage employees to engage in voluntary behaviors beyond their formal responsibilities. Therefore, additional mechanisms may explain how perceived organizational support influences employee behavior. Such inconsistencies indicate the need for further investigation into factors that may strengthen or explain the relationship between perceived organizational support and employee behavior.

In addition to perceived organizational support, self-efficacy has been identified as an important determinant of employee behavior within organizations. Self-efficacy refers to an individual's belief in their ability to organize and execute actions necessary to achieve desired outcomes. Employees with higher self-efficacy tend to have greater confidence in handling

work demands and overcoming job-related challenges. According to Social Cognitive Theory, individual behavior is influenced by personal beliefs regarding one's capabilities and expected outcomes. Employees with stronger self-efficacy generally demonstrate greater initiative, persistence, and motivation in performing their tasks. Previous studies conducted by Wang and Jiang (2023), Cohen and Abedallah (2015), Soleha & Musoli (2024), and Bardhan & Haque (2025) reported that self-efficacy positively contributes to OCB. Employees who believe in their abilities tend to engage more actively in constructive workplace behaviors and contribute more effectively toward organizational goals.

Another important factor associated with employee behavior is job satisfaction. Job satisfaction refers to employees' positive emotional responses to their work experiences and organizational environment. Employees who experience higher levels of job satisfaction tend to develop positive attitudes toward their work and organization. Previous studies conducted by Indriyani (2025), Mohyi (2026), Wahyu & Suhana (2025), and Pandia et al. (2023) demonstrated that job satisfaction positively contributes to OCB. Employees who are satisfied with their work environment tend to voluntarily assist coworkers, maintain positive workplace relationships, and demonstrate behaviors that support organizational objectives. Kreitner and Kinicki (2013) argued that satisfied employees generally demonstrate stronger organizational commitment, greater motivation, and more positive workplace behaviors.

Although previous studies have examined the relationships among Perceived Organizational Support, self-efficacy, job satisfaction, and OCB, findings remain inconsistent, particularly regarding the relationship between POS and OCB. These inconsistencies indicate that the mechanism explaining employee behavior may not be fully understood. Therefore, this study incorporates job satisfaction as a mediating variable to provide a more comprehensive explanation regarding how perceived organizational support and self-efficacy contribute to Organizational Citizenship Behavior. This study contributes to the literature by extending previous research and providing evidence on banking employees in Indonesia. Therefore, this study aims to examine perceived organizational support and self-efficacy regarding Organizational Citizenship Behavior, with job satisfaction as a mediating variable, among banking employees in Jember, Indonesia.

2. LITERATURE REVIEW

This study is grounded in Social Exchange Theory (Blau, 1964) and Social Cognitive Theory (Bandura, 1977). Social Exchange Theory explains that relationships between employees and organizations are based on reciprocal exchanges. Employees who perceive positive treatment and support from organizations tend to reciprocate through positive attitudes and behaviors toward the organization. In this context, employees who perceive organizational support may demonstrate higher job satisfaction and organizational citizenship behavior (OCB). Meanwhile, Social Cognitive Theory explains that cognitive factors, including self-efficacy, influence individual behavior. Employees with stronger beliefs in their abilities tend to demonstrate positive work attitudes and behaviors that support organizational effectiveness.

2.1 Perceived Organizational Support and Job Satisfaction

Perceived Organizational Support (POS) refers to employees' perceptions regarding the extent to which organizations value their contributions and care about their well-being (Eisenberger et al., 1986). According to Social Exchange Theory, employees tend to establish reciprocal relationships with their organizations. When employees perceive favorable treatment from organizations, they are likely to respond with positive attitudes and behaviors. Organizational support, including fair treatment, supervisor support, recognition, and rewards, can strengthen employees' perceptions of the organization's concern for their welfare.

Employees who perceive stronger organizational support generally feel appreciated and recognized within the organization. Such perceptions may encourage employees to develop stronger emotional attachments and more favourable attitudes toward their jobs, thereby increasing job satisfaction. Employees who believe that organizations value their contributions are likely to experience greater comfort at work and more positive feelings about their work environment.

Previous studies have shown that POS contributes positively to employee job satisfaction. Kusumaninggati et al. (2022), Maan et al. (2020), and Claudia (2018) reported that employees who perceive stronger organizational support tend to exhibit greater job satisfaction because organizational support strengthens positive employee attitudes. Therefore, stronger organizational support may encourage employees to experience more positive work perceptions and greater job satisfaction.

H1: Perceived Organizational Support is positively related to Job Satisfaction.

2.2 Self-Efficacy and Job Satisfaction

Self-efficacy refers to an individual's belief in his or her ability to perform tasks successfully and overcome challenges. Social Cognitive Theory explains that self-efficacy influences individuals' thoughts, emotions, motivation, and behavior. Employees with stronger beliefs in their abilities generally exhibit greater confidence in handling work demands and achieving desired outcomes.

Employees with higher self-efficacy tend to perceive work challenges as opportunities rather than obstacles. Such confidence enables individuals to complete tasks effectively and experience positive feelings regarding their work performance. Employees who believe in their capabilities are more likely to demonstrate stronger motivation and experience higher job satisfaction. Previous studies by Sulisty et al. (2019) and Pramono and Taloga (2021) demonstrated that self-efficacy contributes positively to job satisfaction. Employees with stronger confidence in their abilities generally experience greater motivation and more favorable work experiences.

H2: Self-efficacy is positively related to Job Satisfaction.

2.3 Perceived Organizational Support and Organizational Citizenship Behavior

According to Social Exchange Theory, employees tend to reciprocate favorable organizational treatment through positive workplace behaviors. Employees who perceive strong organizational support may feel encouraged to contribute beyond their formal responsibilities as a form of reciprocity toward the organization.

Support from organizations may increase employees' willingness to help coworkers voluntarily, maintain positive relationships, and demonstrate behaviors that support organizational goals. Such behaviors represent Organizational Citizenship Behavior because employees voluntarily contribute beyond formal work requirements. Several studies conducted by AlKerdawy (2014), Osman et al. (2015), Shakir and Siddiqui (2018), Shams et al. (2020), and Alshaabani et al. (2021) reported positive relationships between POS and OCB. However, Arianti & Hayati (2024) and Gunawan et al. (2026) reported inconsistent findings, finding no significant relationships between POS and OCB. Such inconsistencies suggest that additional mechanisms may influence employee voluntary behavior.

H3: Perceived Organizational Support is positively related to Organizational Citizenship Behavior.

2.4 Self-Efficacy and Organizational Citizenship Behavior

Self-efficacy plays an important role in shaping employee behavior within organizations. According to Social Cognitive Theory, individuals with strong self-efficacy tend to possess greater confidence in their abilities to perform work tasks and overcome workplace challenges. Employees with stronger beliefs regarding their capabilities are generally more motivated to take initiative, persist in difficult situations, and engage in behaviors that support organizational objectives.

Employees with high self-efficacy are more likely to exhibit positive workplace behavior because they feel confident in their ability to contribute effectively to organizational activities. Such confidence may encourage employees to voluntarily assist coworkers, actively participate in organizational activities, and demonstrate greater commitment beyond formal work requirements. Therefore, self-efficacy may encourage employees to engage in Organizational Citizenship Behavior, reflecting their confidence and proactive attitudes toward work. Previous studies by Wang and Jiang (2023), Cohen and Abedallah (2015), Soleha & Musoli (2024), and Bardhan & Haque (2025) reported that self-efficacy positively contributes to Organizational Citizenship Behavior. Employees with stronger confidence in their abilities tend to demonstrate greater initiative and voluntary workplace behaviors that support organizational effectiveness.

H4: Self-efficacy is positively related to Organizational Citizenship Behavior.

2.5 Job Satisfaction and Organizational Citizenship Behavior

Job satisfaction reflects employees' positive emotional responses toward their work experiences and organizational environments. Employees who are satisfied with their work generally develop a stronger attachment to their organizations and demonstrate favorable workplace attitudes. According to Social Exchange Theory, employees who experience positive work conditions tend to reciprocate by engaging in behaviors that benefit the organization.

Employees who are satisfied with their jobs tend to be more willing to engage in positive activities beyond formal job requirements. Such behaviors may include helping coworkers, maintaining harmonious workplace relationships, and contributing voluntarily to organizational goals. Satisfied employees generally feel more motivated and emotionally attached to their organizations, increasing their willingness to demonstrate Organizational Citizenship Behavior.

Previous studies conducted by Pandia et al. (2023), Wahyu & Suhana (2024), Indriyani (2025), and Mohyi (2026) indicated that job satisfaction positively contributes to Organizational Citizenship Behavior. Employees with higher job satisfaction generally demonstrate greater willingness to engage in positive workplace behaviour.

H5: Job Satisfaction is positively related to Organizational Citizenship Behavior.

2.6 The Mediating Role of Job Satisfaction between Perceived Organizational Support and Organizational Citizenship Behavior

Perceived organizational support may not always directly encourage employees to demonstrate Organizational Citizenship Behavior. Employees who perceive organizational support may first develop positive emotional responses toward their work environment before demonstrating voluntary workplace behavior. Job satisfaction may function as an important psychological mechanism linking organizational support and employee behavior.

Employees who perceive fair treatment, supportive supervisors, and recognition from organizations are likely to experience stronger job satisfaction. Such positive feelings toward work may subsequently encourage employees to contribute voluntarily beyond their formal job responsibilities. Therefore, employees who receive organizational support may demonstrate Organizational Citizenship Behavior by increasing their job satisfaction. Previous studies conducted by Al Nahyan et al. (2026) and Hoang et al. (2026) suggested that job satisfaction mediates the relationship between perceived organizational support and Organizational Citizenship Behavior. Employees who are satisfied with their work conditions generally exhibit more favourable workplace behaviour.

H6: Job Satisfaction positively mediates the relationship between Perceived Organizational Support and Organizational Citizenship Behavior.

2.7 The Mediating Role of Job Satisfaction between Self-Efficacy and Organizational Citizenship Behavior

Self-efficacy may indirectly influence employee behavior through positive work attitudes, such as job satisfaction. Employees with stronger beliefs in their capabilities tend to be more confident in completing work tasks and overcoming challenges. Such confidence may create positive work experiences and increase employee satisfaction.

Employees who experience greater job satisfaction and confidence in their abilities are more likely to demonstrate positive workplace behaviors. Satisfied employees tend to show stronger commitment and a greater willingness to contribute voluntarily to organizational goals. Therefore, job satisfaction may serve as an important mechanism explaining the relationship between self-efficacy and Organizational Citizenship Behavior. Previous studies by Barik et al. (2026), Po et al. (2026), and Pandia et al. (2023) indicated that job satisfaction mediates the relationship between self-efficacy and Organizational Citizenship Behavior.

H7: Job Satisfaction positively mediates the relationship between Self-Efficacy and Organizational Citizenship Behavior.

3. RESEARCH METHOD

3.1 Research Design and Sample

This study employed a quantitative, explanatory research design to examine the relationships among perceived organizational support, self-efficacy, job satisfaction, and Organizational Citizenship Behavior (OCB). A cross-sectional design was adopted because the data were collected from respondents at a single point in time. The study population consisted of 125 banking employees in Jember, Indonesia. The sample size was determined using Slovin's formula, resulting in 95 respondents. Simple random sampling was used to ensure equal opportunities for all employees to participate in the study. Respondents were selected randomly using Microsoft Excel randomization procedures.

3.2 Data Collection Procedure

Primary data were collected through questionnaires distributed directly to banking employees. Secondary data were obtained from books, journals, previous studies, and other relevant literature sources. The questionnaire used a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree.

3.3 Measurement of Variables

Perceived Organizational Support (POS) was measured using the scale developed by Rhoades and Eisenberger (2002), consisting of three indicators: fairness, supervisory support, and organizational rewards. Self-Efficacy (SE) was measured using Bandura's (1977) three indicators: level, generality, and strength. Job Satisfaction (JS) was measured using the five indicators from Robbins and Judge (2022): pay, promotion, supervision, work itself, and co-workers. Organizational Citizenship Behavior (OCB) was measured using Organ's (1997) five dimensions: altruism, conscientiousness, sportsmanship, courtesy, and civic virtue.

3.4 Questionnaire Development and Measures of Constructs

Validity and reliability tests are included in this research instrument test. The instrument test was conducted with 20 respondents. Data collection is valid and reliable. Validity test of the research questionnaire. This research uses SmartPLS 4.0 software. Convergent validity is established when the loading factor is > 0.6 . Discriminant validity is established when the correlations between the variables and their indicators exceed the cross-loadings, and the AVE (average variance extracted) is > 0.50 . The research is considered good. Then test reliability to demonstrate accuracy and consistency. SmartPLS Cronbach's Alpha and Composite Reliability tests: if the values are > 0.60 , the variables are considered reliable. Data analysis with partial least squares using SmartPLS 4.0. Then construct the outer and inner models, build a path diagram, and convert it into a system of equations.

Table 1 | Measurement of Reliability and Validity

No	Variables	Source
Perceived Organizational Support		Rhoades and Eisenberger (2002)
1.	I feel that I am fair towards the company's formal rules.	
2..	I have the support of a supervisor who cares about his subordinates' welfare and does not ignore their complaints.	
3.	I was given a bonus as an expression of appreciation for achieving certain targets.	
Self Efficacy		Bandura (1977)
1.	I immediately look for solutions when I have difficulty completing work.	
2.	I can master the tasks at work.	
3.	I need confidence in my abilities to complete the job.	
Job Satisfaction		Robbins and Judge (2022)
1.	I received Compensation from the company, namely salary. The work I performed.	
2.	I get promotional opportunities for self-development.	
3.	I received friendly supervision from my supervisor, who praised the good results of my work.	
4.	I get challenging assignments according to my abilities and skills.	
5.	I have a caring professional relationship with a friend at work.	

Organizational Citizenship Behavior

Organ (1977)

1. I help colleagues who are having difficulties with company assignments.
2. I make more efforts voluntarily outside of my obligations and duties as a form of dedication.
3. I am tolerant when circumstances that lack ideals happen in the company without objection.
4. I maintain good relationships with coworkers so that interpersonal problems can be avoided.
5. I take the initiative to recommend procedures or suggestions to improve the quality of work at the company.

Source: Data Processed (2025)

4. RESULTS AND DISCUSSION

4.1 RESULTS

4.1.1. Respondent Characteristics

Table 1 presents the demographic characteristics of the 95 banking employees who participated in this study. Female respondents constituted the majority of the sample (61%), while male respondents accounted for 39%. Regarding educational attainment, most respondents held a bachelor's degree (73%), followed by a diploma (21%) and a master's degree (6%), indicating that the majority held undergraduate qualifications. In terms of age, the largest proportion of respondents were between 31 and 40 years old (42%), followed by those aged 21–30 years (28%) and 41–50 years (26%). Only 3% of the respondents were older than 50 years. Regarding work experience, 44% of respondents had worked in the banking sector for 11–20 years, 35% for 1–10 years, and 21% for 21–30 years. Overall, the respondents were predominantly experienced banking employees, with nearly two-thirds having more than 10 years of work experience in the banking sector.

Table 2 | Respondent Characteristics

Demographic	Characteristics	n	Percent
Gender	Female	58	61%
	Male	37	39%
Education	Diploma	20	21%
	Bachelor	69	73%
	Master	6	6%
Age	21 - 30 years old	27	28%
	31 - 40 years old	40	42%
	41 - 50 years old	25	26%
	> 50 years old	3	3%
Work Experience	1-10 years	33	35%
	11-20 years	42	44%
	21-30 years	20	21%
Total		95	100%

Source: Data Processed (2025)

4.1.2. Measurement Model Assessment

Convergent Validity and Reliability

Convergent validity was assessed through factor loading and Average Variance Extracted (AVE) values. The results indicated that all indicator loading values exceeded the recommended threshold of 0.60, suggesting acceptable validity. Furthermore, all AVE values exceeded 0.50, confirming adequate convergent validity. Reliability was evaluated using Cronbach's Alpha and Composite Reliability. The results demonstrated that all constructs exceeded the recommended threshold value of 0.6, indicating satisfactory reliability. Therefore, all measurement items used in this study were considered valid and reliable for further analysis.

Table 3 | Measurement of Reliability and Validity

Construct	Items. No.	Factor Loadings	Cronbach's Alpha	Composite Reliability	AVE
Perceived Organizational Support (X1)	X1.1	0.748	0.671	0.820	0.604
	X1.2	0.841			
	X1.3	0.738			
Self Efficacy (X2)	X2.1	0.878	0.739	0.851	0.657
	X2.2	0.773			
	X2.3	0.776			
Organizational Citizenship Behavior (Y)	Y1.1	0.721	0.767	0.843	0.517
	Y1.2	0.702			
	Y1.3	0.711			
	Y1.4	0.706			
	Y1.5	0.755			
Job Satisfaction (Z)	Z1.1	0.730	0.813	0.868	0.569
	Z1.2	0.784			
	Z1.3	0.779			
	Z1.4	0.768			
	Z1.5	0.708			

Source: Data Processed (2025)

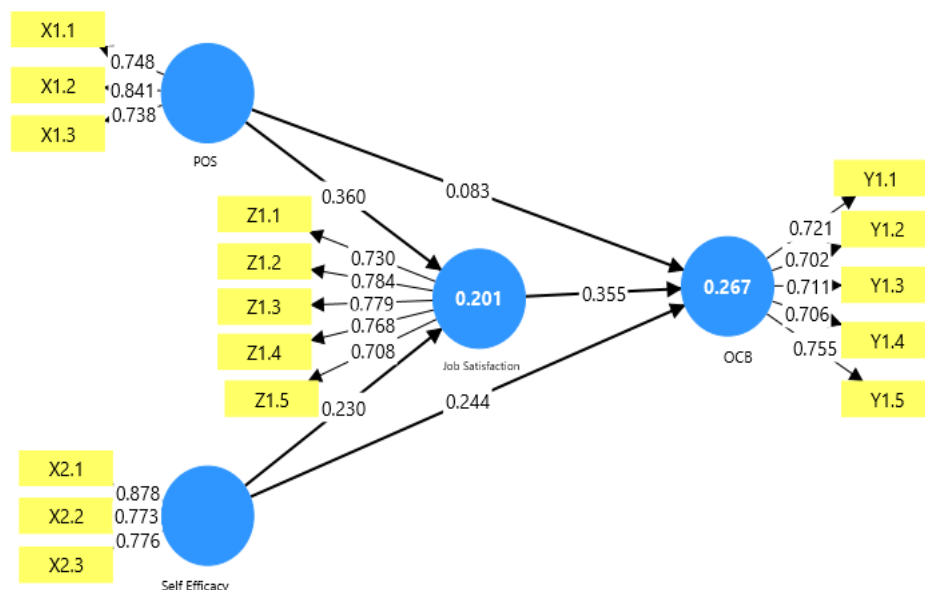
4.1.3. Structural Model Assessment

The structural model was evaluated through bootstrapping procedures using SmartPLS 4.0. The hypothesis testing results are presented in Table 3.

Table 4 | Summary of Hypotheses

Hypotheses	Relationship	β	<i>t</i> -statistic	<i>p</i> -value	Results
H1	$X1 \rightarrow Z$	0.360	4.476	0.000	Supported
H2	$X2 \rightarrow Z$	0.230	1.978	0.048	Supported
H3	$X1 \rightarrow Y$	0.083	0.710	0.478	Not Supported
H4	$X2 \rightarrow Y$	0.244	2.555	0.011	Supported
H5	$Z \rightarrow Y$	0.355	3.700	0.000	Supported
H6	$X1 \rightarrow Z \rightarrow Y$	0.128	3.015	0.003	Supported
H7	$X2 \rightarrow Z \rightarrow Y$	0.182	2.577	0.015	Supported

Source: Data Processed (2025)

**Figure 1.** Path relationships

The findings indicate that perceived organizational support and self-efficacy significantly contribute to job satisfaction. Self-efficacy and job satisfaction also significantly contribute to Organizational Citizenship Behavior (OCB). However, perceived organizational support does not directly contribute to OCB. Furthermore, job satisfaction significantly mediates the relationships between perceived organizational support and OCB, and between self-efficacy and OCB.

4.2 DISCUSSION

4.2.1. Perceived Organizational Support and Job Satisfaction

The findings indicate that perceived organizational support significantly contributes to job satisfaction among banking employees. This finding suggests that employees who perceive organizational support through fairness, supervisor support, and organizational rewards tend to develop more positive attitudes toward their work. Employees who feel appreciated and recognized by their organizations generally perceive that their contributions are valued, which, in turn, increases positive emotional responses toward work. This finding supports Social Exchange Theory, which explains that employees tend to reciprocate favorable treatment received from organizations through positive attitudes and behavior. When organizations demonstrate concern for employee welfare and acknowledge employee contributions, employees are likely to respond by developing stronger satisfaction with their work environment.

The result is consistent with previous studies conducted by Kusumaninggati et al. (2022), Maan et al. (2020), and Claudia (2018), which reported that organizational support positively contributes to employee job satisfaction. In the banking context, employees often experience pressure to meet service quality standards, customer expectations, and performance targets. Therefore, organizational support becomes important because employees who receive recognition, supervisor support, and fair treatment tend to feel more comfortable and satisfied with their jobs. In practice, these findings indicate that banking organizations should strengthen organizational support practices through fair policies, supervisor involvement, and employee recognition systems to enhance employee job satisfaction.

4.2.2. Self-Efficacy and Job Satisfaction

The findings reveal that self-efficacy significantly contributes to job satisfaction among banking employees. Employees with stronger beliefs in their abilities tend to be more confident in handling work responsibilities and overcoming workplace challenges. Such confidence allows employees to perceive work demands as manageable rather than stressful situations. This finding supports Social Cognitive Theory, which holds that individual beliefs about personal capabilities influence behaviour, emotions, and work attitudes. Employees with greater self-efficacy generally experience stronger motivation and more positive perceptions regarding their work performance.

The result is consistent with findings from Sulisty et al. (2019) and Pramono and Taloga (2021), which demonstrate that self-efficacy positively contributes to employee job satisfaction. Employees who believe in their abilities are generally better able to achieve work targets and maintain positive attitudes toward their work. These findings suggest that organizations should build employee confidence through training, competency development programs, and supportive work environments that encourage employees to develop their capabilities.

4.2.3. Perceived Organizational Support and Organizational Citizenship Behavior

The findings indicate that perceived organizational support (POS) does not significantly influence Organizational Citizenship Behavior (OCB) among banking employees. Although Social Exchange Theory suggests that employees reciprocate organizational support through positive discretionary behaviors (Blau, 1964; Eisenberger et al., 1986), this reciprocal mechanism may not occur automatically. In the banking sector, organizational support, including compensation, performance incentives, and supervisory assistance, is often perceived as a standard organizational obligation rather than an additional resource that encourages extra-role behavior. Consequently, employees may engage in OCB for other reasons, such as intrinsic motivation, organizational commitment, or job satisfaction, rather than on perceived organizational support alone. This finding is consistent with Arianti and Hayati (2024) and Gunawan et al. (2026), who also reported an insignificant

relationship between POS and OCB. Moreover, studies in the banking sector indicate that POS tends to exert stronger effects on employees' job satisfaction and performance than directly on discretionary behaviors, suggesting that positive work attitudes may be necessary before organizational support translates into OCB. This explanation is supported by the present study, where job satisfaction significantly mediated the relationship between POS and OCB, indicating that organizational support first enhances employees' positive work attitudes before encouraging citizenship behavior.

4.2.4. Self-Efficacy and Organizational Citizenship Behavior

The findings demonstrate that self-efficacy significantly enhances Organizational Citizenship Behavior (OCB). This result supports Social Cognitive Theory (Bandura, 1986), which posits that employees with strong self-efficacy are more confident in their ability to overcome work challenges, leading to greater initiative, persistence, and willingness to engage in discretionary behaviors beyond formal job responsibilities. Employees with higher self-efficacy are more likely to assist colleagues and voluntarily contribute to organizational effectiveness. These findings are consistent with previous studies by Cohen and Abedallah (2015), Wang and Jiang (2023), Soleha and Musoli (2024), and Bardhan and Haque (2025), which consistently reported that self-efficacy positively influences OCB across organizational settings.

4.2.5. Job Satisfaction and Organizational Citizenship Behavior

The findings indicate that job satisfaction significantly contributes to Organizational Citizenship Behavior. Employees with higher job satisfaction are more likely to exhibit favorable workplace attitudes and engage in voluntary behaviors that support organizational objectives. This finding supports Social Exchange Theory because employees who experience positive work conditions tend to reciprocate by engaging in beneficial organizational behavior. Employees who feel satisfied with their jobs are generally more willing to assist coworkers and contribute beyond formal responsibilities. The result is consistent with studies conducted by Pandia et al. (2023), Wahyu & Suhana (2025), Indriyani (2025), and Mohyi (2026).

4.2.6. Mediating Role of Job Satisfaction

The findings reveal that job satisfaction significantly mediates the relationships between perceived organizational support and Organizational Citizenship Behavior, as well as between self-efficacy and Organizational Citizenship Behavior. This finding suggests that job satisfaction serves as an important psychological mechanism linking organizational conditions and individual characteristics with employee behavior. Employees who perceive organizational support and have stronger self-efficacy are likely to develop positive emotional responses toward their work environment, leading to greater job satisfaction.

This finding supports Social Exchange Theory and Social Cognitive Theory. Social Exchange Theory explains that employees who perceive favorable treatment from organizations tend to reciprocate through positive attitudes and behaviors. Meanwhile, Social Cognitive Theory suggests that employees with stronger confidence in their abilities are more likely to develop positive work perceptions and stronger motivation. Therefore, organizational support and self-efficacy may initially influence employee attitudes, particularly job satisfaction, before encouraging positive workplace behavior.

The findings are consistent with previous studies by Pandia et al. (2023), Al Nahyan et al. (2026), and Hoang et al. (2026), which demonstrated that job satisfaction serves as an important mediating mechanism in explaining employee behavior. The results indicate that organizational support and employee confidence alone may not directly influence Organizational Citizenship Behavior; rather, employees first develop positive feelings toward their jobs, which subsequently encourage them to contribute beyond their formal work responsibilities.

From a practical perspective, these findings imply that banking organizations should focus not only on strengthening organizational support and employee confidence but also on creating work environments that enhance employee job satisfaction. Organizations that provide fair treatment, supervisor support, recognition, and opportunities for employee development may strengthen employee satisfaction and encourage greater Organizational Citizenship Behavior.

5. CONCLUSION

This study examined the relationships among perceived organizational support (POS), self-efficacy, job satisfaction, and organizational citizenship behavior (OCB) among banking employees in Jember, Indonesia. The findings indicate that perceived organizational support and self-efficacy significantly influence job satisfaction. Self-efficacy and job satisfaction have significant positive effects on organizational citizenship behavior, whereas perceived organizational support does not have a significant direct effect.

Furthermore, job satisfaction significantly mediates the relationships between perceived organizational support and organizational citizenship behavior, and between self-efficacy and organizational citizenship behavior. These findings suggest that job satisfaction is an important mechanism through which perceived organizational support and self-efficacy foster organizational citizenship behavior. Overall, this study contributes to understanding employee behavior in the banking sector by demonstrating the importance of strengthening employees' self-efficacy and job satisfaction in promoting organizational citizenship behavior. The findings also provide theoretical and practical implications for human resource management in banking organizations.

6. LIMITATION AND IMPLICATION

6.1. Limitations and Future Research

This study has several limitations. First, this study employed a cross-sectional research design that only captured employee perceptions at a single point in time, limiting the ability to observe behavioral changes over time. Second, the study involved respondents from banking organizations in Jember, Indonesia, which may limit the generalizability of the findings to other sectors or geographical contexts. Third, the study focused only on perceived organizational support, self-efficacy, and job satisfaction in explaining Organizational Citizenship Behavior.

Future studies are recommended to adopt longitudinal or mixed-methods approaches to provide a deeper understanding of employee behavior. Future researchers may also incorporate additional variables such as organizational commitment, organizational culture, work engagement, or leadership style to provide a broader explanation of Organizational Citizenship Behavior across different industries and organizational settings.

6.2. Theoretical Implications

This study contributes to the human resource management and organizational behavior literature by providing a more comprehensive understanding of the relationships among perceived organizational support, self-efficacy, job satisfaction, and Organizational Citizenship Behavior (OCB). The findings support the perspectives of Social Exchange Theory and Social Cognitive Theory by demonstrating that job satisfaction serves as an important mechanism linking organizational support and employees' self-beliefs to positive workplace behavior. Furthermore, this study provides additional evidence on the inconsistent relationship between perceived organizational support and OCB, showing that this relationship may operate indirectly through job satisfaction.

6.3. Ho: Practical Implications

The findings provide managerial implications for organizations, particularly within the banking sector. Organizations should strengthen employee job satisfaction and self-efficacy to encourage positive workplace behavior and improve OCB. Management can enhance job satisfaction by implementing fair organizational policies, providing supervisor support, implementing appropriate reward systems, and offering opportunities for employee development. In addition, organizations can improve employee self-efficacy by offering regular training programs, skill development initiatives, and supportive work environments that strengthen employees' confidence in handling their work responsibilities.

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Conflict of Interest Statement: The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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