

The Effect of Organizational Citizenship Behaviour (OCB) on Employee Performance with Work Overload as a Mediating Variable at PT Tuntun Sekuritas Indonesia

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Abstract

This study aims to analyze the effect of Organizational Citizenship Behavior (OCB) on employee performance, with work overload as a mediating variable at PT Tuntun Sekuritas Indonesia. The study adopts a quantitative approach using a survey method. Data were collected through questionnaires distributed to employees of PT Tuntun Sekuritas Indonesia and analyzed using Structural Equation Modeling (SEM) with the assistance of AMOS software. The results of the analysis indicate that Organizational Citizenship Behavior (OCB) has a positive and significant effect on employee performance. However, based on the Sobel test results, work overload is not proven to mediate the relationship between OCB and employee performance. This finding suggests that the influence of OCB on employee performance occurs directly rather than through an increased workload mechanism. The results imply that employees' extra-role behaviors play an important role in enhancing performance in securities companies. Nevertheless, organizations still need to manage workloads proportionally to ensure that OCB does not lead to long-term work fatigue. This study is expected to contribute theoretically to the development of organizational behavior literature and practically to serve as a consideration for management in human resource management.

Keywords: Organizational Citizenship Behavior, Work Overload, Employee Performance, Structural Equation Modeling.



INTRODUCTION

Human resources (HR) are widely recognized as one of the most vital assets within organizations, as they serve as the primary drivers of operational efficiency and strategic performance. Contemporary human resource management extends beyond recruitment and placement to include how organizations motivate, develop, and retain employees to ensure sustained contributions toward organizational goals (Robbins, 2021). In modern organizational perspectives, employees are no longer viewed merely as production factors but as strategic assets whose capabilities and behaviors significantly determine organizational sustainability and competitiveness (Nurjanah et al., 2020).

The Indonesian securities industry has experienced a phase of hyper-growth since 2020, driven by regulatory reforms implemented by the Financial Services Authority (Otoritas Jasa Keuangan/OJK) and the rapid expansion of mobile trading platforms that accelerated retail investor participation. The number of capital market investors in Indonesia increased sharply from 3.8 million Single Investor Identification (SID) accounts in 2020 to 14.8 million in 2024, with approximately 79% of investors originating from the under-40 age group (Indonesia Stock Exchange, 2024). This surge in investor participation has been accompanied by a substantial rise in trading activity, with average daily transaction values reaching approximately IDR 12.85 trillion in 2024, marking the highest liquidity level since the COVID-19 pandemic.

This rapid industry expansion has intensified operational complexity and placed considerable pressure on securities firms to maintain not only advanced technological systems but also resilient and high-performing human resources. Employees in trading, research, information technology, and back-office functions face high job demands, strict time constraints, and near-zero tolerance for operational errors. Such conditions increase the likelihood of work overload, defined as a situation in which job demands exceed an individual's physical and psychological capacity (Schaufeli & Bakker, 2010). Prolonged exposure to excessive workloads may impair concentration, reduce endurance, and ultimately hinder employee performance.

At the same time, securities firms increasingly depend on discretionary employee behaviors, commonly referred to as Organizational Citizenship Behavior (OCB), to ensure operational continuity and service quality. OCB encompasses voluntary behaviors that go beyond formal job descriptions, such as assisting colleagues, maintaining team cohesion, and proactively addressing organizational issues (Organ, 2018). Prior studies consistently demonstrate that OCB contributes positively to individual and organizational



performance by enhancing cooperation, coordination, and overall work effectiveness (Bantha & Sahni, 2021; Chiaburu et al., 2022).

However, the relationship between OCB and employee performance is not always linear or risk-free. From the perspective of Job Demands–Resources (JD-R) Theory, discretionary behaviors such as OCB may transform into sources of strain when enacted under conditions of excessive job demands and insufficient resources (Bakker & Demerouti, 2017). In such circumstances, OCB may unintentionally increase perceived work overload, thereby diminishing its positive effects on performance.

Empirical findings regarding the interplay between OCB, work overload, and employee performance remain inconclusive. While Chiaburu et al. (2022) reported a strong positive effect of OCB on performance, their study did not consider workload conditions as an explanatory mechanism. Setyawati et al. (2024) examined OCB within Indonesian securities firms but excluded work overload and objective performance indicators. Conversely, Kissi et al. (2019) found that work overload weakens the positive impact of OCB on performance; however, their study was conducted in Ghana's construction sector, which differs significantly from Indonesia's securities industry in terms of work characteristics and organizational culture.

These inconsistencies highlight a research gap, particularly the limited number of studies that empirically examine work overload as a mediating variable in the relationship between OCB and employee performance, especially within high-intensity industries such as securities firms. Most prior research has emphasized mediators such as job satisfaction, organizational commitment, or burnout, while overlooking work overload as a key mechanism linking extra-role behavior to performance outcomes.

The relevance of this issue is evident in the context of PT Tuntun Sekuritas Indonesia, a national securities firm established in 1999 and operating under the supervision of OJK and the Indonesia Stock Exchange. Preliminary observations and interviews conducted during the pre-research stage indicate that employees frequently engage in cross-functional assistance, proactive system problem-solving, and willingness to work beyond regular working hours. Simultaneously, employees experience increasing workloads, time pressure, and work intensity, particularly during active trading hours. These conditions suggest a dynamic interaction between OCB and work overload that may simultaneously influence employee performance.

Given this context, this study adopts the model proposed by Yuwanda and Pratiwi (2022) by positioning work overload as a mediating variable in the relationship between Organizational Citizenship Behavior and employee performance at PT Tuntun Sekuritas



Indonesia. This research seeks to provide a deeper understanding of how OCB influences employee performance under conditions of high work demands in the securities industry. The findings are expected to contribute theoretically to organizational behavior literature and practically to human resource management strategies that balance the encouragement of positive employee behaviors with sustainable workload management. From a regulatory perspective, the results may also offer insights for the Financial Services Authority in formulating guidelines related to system capacity and minimum employee well-being standards to support sustainable capital market development.

OBJECTIVES

This study aims to achieve several objectives. First, it seeks to examine the effect of Organizational Citizenship Behavior on employee performance at PT Tuntun Sekuritas Indonesia. Second, the study aims to analyze the influence of Organizational Citizenship Behavior on work overload among employees. Third, it intends to assess the effect of work overload on employee performance within the same organizational context. Finally, this research seeks to examine the mediating role of work overload in the relationship between Organizational Citizenship Behavior and employee performance. By addressing these objectives, the study aspires to provide a comprehensive understanding of how extra-role behaviors interact with workload conditions to influence employee performance in high-pressure securities industry environments, offering both theoretical contributions and practical implications for human resource management.

LITERATURE REVIEW

Organizational Citizenship Behavior (OCB) refers to voluntary employee behaviors that go beyond formal job requirements and contribute to overall organizational effectiveness (Organ, 2018). These behaviors include helping coworkers, maintaining positive attitudes, and actively supporting organizational activities. OCB is considered an important driver of organizational performance because it enhances cooperation, flexibility, and work efficiency (Qalati et al., 2022). OCB is commonly conceptualized as a multidimensional construct consisting of altruism, conscientiousness, sportsmanship, courtesy, and civic virtue (Wee et al., 2023).

Work overload is a key component of job demands and represents a condition in which work requirements exceed an individual's available time, resources, or capabilities (Bhattacharjee & Sarkar, 2023). Within the Job Demands–Resources (JD-R) framework, work overload is viewed as a stressor that may impair employee well-being and



performance when not balanced by adequate resources (Bakker & Demerouti, 2017). Work overload can arise from excessive task volume, high time pressure, or increasing task complexity. Huo et al. (2023) define work overload as a situation in which employees are required to complete too many tasks within limited timeframes. Similarly, Kissi et al. (2019) emphasize that work overload reflects employees' perceptions that job demands exceed their capacity

Employee performance refers to the extent to which employees effectively perform tasks and responsibilities that contribute to organizational objectives. Performance is commonly assessed through indicators such as work quality, quantity, efficiency, timeliness, and cooperation (Robbins & Judge, 2017). From a behavioral perspective, employee performance encompasses goal-oriented actions and behaviors aligned with organizational goals (Koopmans et al., 2011). Garengo and Sardi (2020) highlight that employee performance is shaped by both performance measurement and performance management processes. High employee performance reflects an individual's ability to utilize skills, effort, and motivation to achieve expected outcomes (Santos et al., 2018; Kissi et al., 2019). In high-intensity industries, such as the securities sector, maintaining employee performance is particularly critical, as errors, delays, or reduced concentration can directly affect organizational effectiveness.

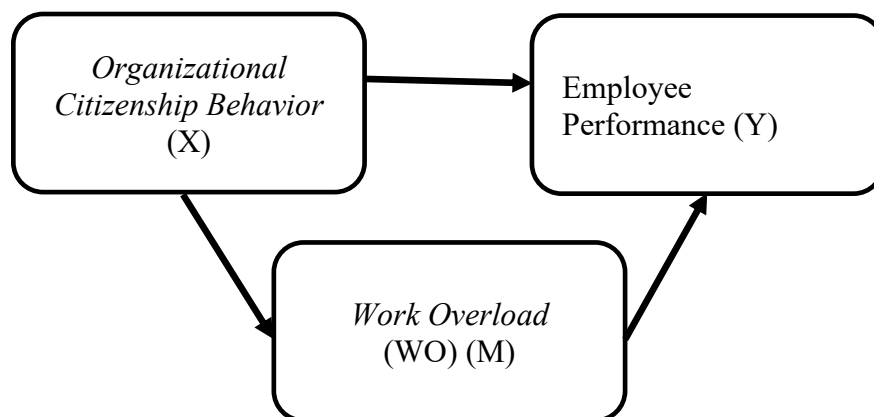


Figure 1. Research Framework

RESEARCH METHODOLOGY

This study employed a quantitative and causal research design to examine the relationships among Organizational Citizenship Behavior (OCB), work overload, and employee performance. Both primary and secondary data were used in this research.

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Primary data were collected through structured questionnaires distributed to permanent employees of PT Tuntun Sekuritas Indonesia, while secondary data were obtained from relevant books, academic journals, and prior studies.

The population consisted of all permanent employees of PT Tuntun Sekuritas Indonesia, totaling 130 employees across various departments. Given the relatively small population size, a census approach was applied, in which all employees were included as research respondents. Data were collected directly from respondents using a survey method.

Data analysis was conducted using Structural Equation Modeling (SEM) with the AMOS software. Descriptive statistics were used to describe respondent characteristics, while the measurement model was evaluated through validity and reliability tests. The structural model was assessed by examining path coefficients and hypothesis testing at a 5% significance level to determine the relationships among variables.

RESULTS

Convergent validity measures the extent to which indicators represent their latent constructs. Indicators are considered valid if their outer loading ≥ 0.70 and Average Variance Extracted (AVE) ≥ 0.50 (Hair et al., 2021).

Table 1. Convergent Validity Results

Indicator	Outer Loading	Average Variance Extracted (AVE)
Atc1 ← Attractions	0.809	0.681
Atc2 ← Attractions	0.831	
Atc3 ← Attractions	0.817	
Atc4 ← Attractions	0.845	
Acc1 ← Accessibility	0.822	0.666
Acc2 ← Accessibility	0.824	
Acc3 ← Accessibility	0.809	
Acc4 ← Accessibility	0.808	
Am1 ← Amenities	0.789	0.652
Am2 ← Amenities	0.802	
Am3 ← Amenities	0.811	
Am4 ← Amenities	0.829	
Am5 ← Amenities	0.816	



Indicator	Outer Loading	Average Variance Extracted (AVE)
Am6 ← Amenities	0.798	
Act1 ← Activities	0.817	0.670
Act2 ← Activities	0.810	
Act3 ← Activities	0.812	
Act4 ← Activities	0.836	
As1 ← Ancillary Service	0.814	0.661
As2 ← Ancillary Service	0.812	
As3 ← Ancillary Service	0.825	
As4 ← Ancillary Service	0.800	
H1 ← Hedonic	0.783	0.634
H2 ← Hedonic	0.790	
H3 ← Hedonic	0.817	
H4 ← Hedonic	0.787	
H5 ← Hedonic	0.789	
H6 ← Hedonic	0.809	
H7 ← Hedonic	0.801	
PM1 ← Peace of Mind	0.811	0.666
PM2 ← Peace of Mind	0.803	
PM3 ← Peace of Mind	0.810	
PM4 ← Peace of Mind	0.841	
In1 ← Involvement	0.815	0.667
In2 ← Involvement	0.809	
In3 ← Involvement	0.813	
In4 ← Involvement	0.830	
Rec1 ← Recognition	0.892	0.788
Rec2 ← Recognition	0.883	
Ly1 ← Loyalty	0.848	0.692
Ly2 ← Loyalty	0.824	
Ly3 ← Loyalty	0.830	
Ly4 ← Loyalty	0.824	

Source: SmartPLS 4.0.9.9 Output Processed (2025)

All indicators have outer loadings above 0.70, and AVE values are above 0.50, indicating that each indicator is valid for measuring its latent variable.



Table 2. Reliability Results

Construct	Cronbach's Alpha	Composite Reliability	Dec
Destination Attributes	0.966	0.967	Reliable
QSE	0.957	0.957	Reliable
Tourist Loyalty	0.851	0.852	Reliable

Source: SmartPLS 4.0.9.9 Output Processed (2025)

Reliability was assessed using Cronbach's alpha and composite reliability (CR). Table 2 shows all constructs exceed the threshold of 0.70, confirming reliability.

Table 3. Results of the Coefficient of Determination (R^2) Test

Dependent Variable	R-square	R-square adjusted
QSE	0.608	0.608
Tourist Loyalty	0.591	0.589

Source: SmartPLS 4.0.9.9 Output Processed (2025)

R^2 values indicate moderate explanatory power: QSE = 0.608, Tourist Loyalty = 0.591.

Table 4. Predictive relevance (Q^2) Results

Construct	SSO	SSE	$Q^2(=1-SSE/SSO)$
Destination Attributes	2150.000	2150.000	0.000
QSE	1720.000	1029.877	0.401
Tourist Loyalty	1720.000	822.604	0.522

Source: SmartPLS 4.0.9.9 Output Processed (2025)

Predictive relevance (Q^2) shows good model prediction: QSE = 0.401, Tourist Loyalty = 0.522.

Table 5. Effect sizes (f^2) Results

Relationship	f-square
Destination Attributes -> QSE	1.554
Destination Attributes -> Tourist Loyalty	0.151
QSE -> Tourist Loyalty	0.167

Source: SmartPLS 4.0.9.9 Output Processed (2025)



The f-square value shows a large effect of Destination Attributes on QSE (1.554) and medium effects on Tourist Loyalty from Destination Attributes (0.151) and QSE (0.167).

Table 6. Model Fit (SRMR) Results

	Saturated Model	Estimated model
SRMR	0.056	0.056

Source: SmartPLS 4.0.9.9 Output Processed (2025)

The resulting model demonstrates a good fit with the empirical data, as indicated by an SRMR value of $0.056 < 0.10$.

Table 7. Hypothesis Results

Hypothesis	Path Coefficient	T statistics (O/STDEV)	P values	Dec
Destination Attributes → Service Quality Experience (H1)	0.780	35.466	0.000	Accepted
Destination Attributes → Tourist Loyalty (H2)	0.397	7.083	0.000	Accepted
Service Quality Experience → Tourist Loyalty (H3)	0.418	7.440	0.000	Accepted
Destination Attributes → Service Quality Experience → Tourist Loyalty (H4)	0.326	7.009	0.000	Accepted

Source: SmartPLS 4.0.9.9 Output Processed (2025)

The analysis results indicate that all the paths between constructs have positive and significant coefficients ($p\text{-value} < 0.05$; $t\text{-statistics} > 1.96$), meaning that all proposed hypotheses are supported.

The bootstrapping analysis results illustrating the relationships between variables in the research model.



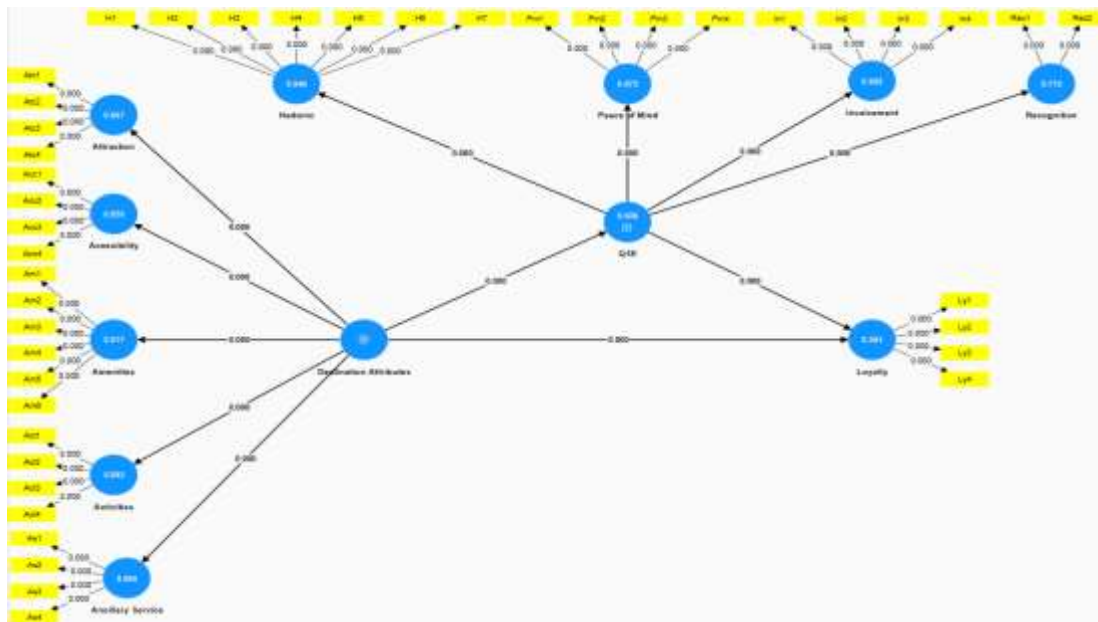


Figure 4.2 Bootstrapping Test Results

DISCUSSION

Effect of Destination Attributes on Service Quality Experience

Hypothesis testing shows that Destination Attributes have a positive and significant effect on Service Quality Experience, as evidenced by t-statistic (35.024) > t-table (1.96) and p-value $0.000 < 0.05$. This indicates that better destination attributes such as attractions, facilities, accessibility, and uniqueness lead to higher perceived service quality. According to Crompton (1979) and Buhalis (2000), destination attributes are crucial in shaping tourists' perceptions and experiences. Strong destination attributes provide both functional and emotional value, impacting assessments of service quality dimensions like reliability, responsiveness, empathy, and tangibles. At Tanjung Setia Beach, the unique waves for surfing, natural coastal scenery, and local atmosphere contribute significantly to visitor experience. However, service quality also depends on supporting facilities, accessibility, environmental cleanliness, and the effective management of local uniqueness. Enhancing these elements strengthens tourists' perceptions of service quality, while deficiencies may limit the effectiveness of service improvements. These findings align with Schlesinger et al. (2020), who found that well-managed destinations with strong attributes create better perceived service experiences.

Effect of Destination Attributes on Tourist Loyalty

The results indicate that Destination Attributes have a positive and significant effect on Tourist Loyalty ($t = 7.516 > 1.96$, $p = 0.000$). This suggests that superior destination attributes enhance tourists' loyalty, including intentions to revisit and recommend the destination. Attributes such as main attractions, supporting facilities, accessibility, comfort, and local cultural uniqueness play a key role in forming positive experiences. For Tanjung Setia Beach, loyalty is shaped not only by consistent waves but also by supporting facilities, cleanliness, accessibility, and the natural beach atmosphere. When these elements meet expectations, tourists develop emotional connections with the destination. This aligns with destination loyalty models (Yoon & Uysal, 2005; Chen & Tsai, 2007), which suggest that destination attributes form the foundation for satisfaction and loyalty. Positive perceptions of environmental cleanliness, safety, surfing conditions, and local hospitality encourage repeat visits. Similarly, Schlesinger et al. (2020) demonstrated that quality destination attributes significantly drive loyalty through enhanced tourist experiences.

Effect of Service Quality Experience on Tourist Loyalty

Service Quality Experience positively and significantly influences Tourist Loyalty ($t = 7.224 > 1.96$, $p = 0.000$). This means that better service experiences such as staff friendliness, reliable information, responsiveness, and facility comfort encourage higher satisfaction and loyalty, including repeat visits and recommendations. At Tanjung Setia Beach, service quality differentiates the destination, especially for surfers or visitors seeking a calm beach atmosphere. Elements such as wave information, surfing safety, staff readiness, clean facilities, and local hospitality enhance the tourist experience. Positive and consistent service experiences build emotional attachment, fostering long-term loyalty. The findings support the Service Quality–Loyalty relationship (Parasuraman et al., 1988; Zeithaml et al., 1996) and experiential marketing concepts (Schmitt, 1999), emphasizing that service quality generates meaningful experiences. Schlesinger et al. (2020) also found similar effects, highlighting the importance of professionalism, responsiveness, and tourist-oriented service.

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CONCLUSION

This study concludes that Organizational Citizenship Behavior (OCB) has a positive and significant effect on employee performance at PT Tuntun Sekuritas Indonesia. Employees who demonstrate voluntary and extra-role behaviors, such as helping colleagues, taking initiative, and actively supporting organizational activities, tend to achieve higher performance levels. These findings highlight the strategic role of OCB in improving individual and organizational outcomes within the securities industry. The results also indicate that work overload does not mediate the relationship between OCB and employee performance. The Sobel test confirms that the indirect effect of OCB through work overload is not significant, suggesting that OCB enhances performance through direct behavioral mechanisms rather than increased workload. This implies that well-managed extra-role behavior does not necessarily lead to excessive work demands.

From a practical perspective, organizations should encourage OCB by fostering a collaborative work culture, recognizing voluntary contributions, and applying supportive leadership practices. At the same time, workload management remains essential to prevent long-term fatigue and maintain employee well-being. For future research, it is recommended to incorporate additional variables such as job satisfaction, work stress, work–life balance, or burnout to provide a more comprehensive understanding of employee performance dynamics. Longitudinal or mixed-method approaches may also offer deeper insights into these relationships.

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