

The Influence of Perceived Organizational Support, Work Environment, and Organizational Commitment on Employee Performance with Organizational Citizenship Behavior as a Mediating Variable at PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi

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INTRODUCTION

In the dynamics of modern organizations, human resources (HR) have evolved from merely operational instruments into strategic pillars for achieving corporate vision. The role of HR has become crucial in ensuring that companies not only survive but also innovate and grow amid increasingly complex competition (Dessler & Angelica, 2015). Human resource management (HRM) is the process of acquiring, training, appraising, and compensating employees. HRM also involves managing labor relations, workplace safety, health, and employee equity.

Organizations are required to create supportive working conditions that foster positive perceptions among employees towards the organization. In this context, the concept of perceived organizational support (POS) becomes significant, referring to the extent to which employees believe that the organization values their contributions and cares about their well-being (Rhoades & Eisenberger, 2002).

A conducive work environment plays an essential role in supporting employees to work productively and stay motivated in achieving organizational targets. A positive work environment includes not only physical factors such as comfort, safety, and availability of facilities but also non-physical aspects like harmonious interpersonal relationships, open communication, and a supportive work culture (Putra & Pratiwi, 2021)

Strong organizational commitment is also needed to ensure that every employee possesses a sense of belonging, loyalty, and willingness to contribute optimally towards achieving company goals. Organizational commitment reflects the extent to which employees accept organizational values and desire to remain part of the organization (Meyer & Allen, 1991).

In line with this, HR management in financial institutions such as banks, insurance companies, and financing firms plays a vital role in maintaining stability, compliance, and competitiveness. A study by Setiawan et al. (2022) emphasized that the success of digital transformation in financial institutions heavily relies on HR capabilities, particularly in adopting a culture of innovation, cross-functional collaboration, and information technology mastery.

Microfinance institutions (MFIs) play an important role in strengthening the foundation of the people's economy, especially in expanding financial access at the village level. However, following the termination of the COVID-19 credit restructuring relaxation policy by Indonesia's Financial Services Authority (OJK) on March 31, 2024, MFIs face serious structural pressure. This policy had previously served as a buffer for credit stability during the pandemic. With its termination, the risk of increasing non-performing loans (NPL) became inevitable. Based on OJK data, the gross NPL ratio in the banking industry rose from 2.25% in March to 2.33% in April 2024, indicating a trend that could also affect the more vulnerable MFI sector (Rae, 2024).

This phenomenon is relevant to the situation at PT. LKM BKD Mandiri Banyuwangi, a microfinance institution providing loan and savings services for rural communities. In the fourth quarter of 2023 and the first quarter of 2024, the company experienced significant fluctuations in NPL levels, with 22 out of 35 work units recording NPL ratios above 5%, exceeding the ideal limit set by OJK. High NPLs reflect declining credit quality and present serious operational challenges, particularly for employees in credit functions.

The high NPLs not only have financial consequences for MFIs but also significantly affect employees' psychological and operational conditions. In this situation, employees tend to feel that their contributions and efforts are not proportionately appreciated by management, a condition that reflects low perceived organizational support. When employees perceive low organizational support, their intrinsic motivation to persevere and perform optimally under work pressure tends to decline (Eisenberger et al, 1986).

In addition to organizational support, the physical work environment also plays an important role in influencing employee performance. According to the researcher's observations at PT. LKM BKD Mandiri Banyuwangi, certain working conditions do not optimally support productivity. Limited workspace reduces work comfort, hinders coordination, and diminishes employee morale. This situation is further complicated by the pressure of high NPL reduction targets.

On the other hand, corporate transformation has resulted in several policies that affect how employees perform their duties. Based on interviews with the company's HR department, the transformation, which has been underway for five years, is still in the consolidation stage and aligning perceptions between corporate goals and employees. The resulting work environment affects employee performance.

In this context, organizational citizenship behavior plays a strategic role as a mediating variable bridging the influence of perceived organizational support, work environment, and organizational commitment on employee performance. OCB refers to voluntary behaviors beyond formal job descriptions, such as helping colleagues, showing loyalty to the organization, and taking initiative without coercion (Bies, 1989).

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Perceived Organizational Support

Perceived Organizational Support (POS) refers to employees' belief that the organization recognizes and values their contributions, which in turn is interpreted as the organization's concern for their well-being. POS is formed through employees' experiences regarding the extent to which the organization cares about their welfare and appreciates the work they perform (Robbins & Judge, 2015).

As stated by Rhoades & Eisenberger (2002) perceived organizational support provides employees with confidence that the organization values their contributions and ensures their well-being. Employees are likely to develop positive relationships and perceptions when the organization provides strong support. The support received by employees is regarded as assistance that helps them perform their duties effectively.

Work Environment

According to Sedarmayanti (2017), the work environment encompasses all tools and conditions surrounding individuals while they perform their tasks, as well as the methods and arrangements of work, whether individually or in groups. The work environment is a factor that influences employees in carrying out the duties assigned by the company or organization.

The work environment serves as a force with the potential to affect organizational performance and can be divided into two categories: the general environment and the specific environment. The general environment consists of external factors that influence organizational performance, such as social conditions and technological developments. In contrast, the specific environment refers to factors directly related to achieving the organization's targets (Robbins & Judge, 2015).

Organizational Commitment

According to Robbins and Judge (2015), organizational commitment refers to the state in which an employee aligns with the organization or company and possesses both the intention and desire to maintain their membership within the organization. Both employees and the organization must demonstrate mutual commitment and synergy in order to achieve the predetermined goals.

Another perspective on organizational commitment is provided by Kristanto (2015), who defines it as the degree of employee involvement in the organization, where the employee identifies with the organization's identity. Similarly, Wahyudi et al. (2022) describe organizational commitment as the feelings, attitudes, and behaviors of individuals who identify themselves as part of the organization, engage actively in organizational activities, and demonstrate loyalty to the organization's goals.

Employee Performance

Employees in a company are required to contribute positively by delivering good performance. Employee performance is defined as the comparison between actual work outcomes and the work standards established by the organization (Dessler & Angelica, 2015). According to Jordan and Christopher (2012), employee performance refers to the attitude of employees in carrying out the tasks assigned to them. Companies that implement proper environmental standards will generally achieve higher productivity, indicating that employee performance will follow accordingly.

Bangun (2012) defines performance as the outcome of work as determined by the established job requirements. Employees play a critical role in achieving organizational goals; therefore, good performance is essential to ensure that tasks are carried out effectively. This view aligns with Robbins & Mary (2010) who state that employee performance is the result of an employee's work that can be measured within a specific period. For example, performance can be assessed by comparing targets with actual results that have been agreed upon between the company and the employee prior to starting the work.

Organizational Citizenship Behavior

According to Organ et al. (2006), organizational citizenship behavior (OCB) refers to individual behavior that is not influenced by formal rewards, whether directly or indirectly, but contributes to the effective and efficient functioning of the organization. OCB represents voluntary behavior performed by employees without coercion, as part of their membership within the organization. This behavior is characterized by employees offering assistance that is not part of their formal job duties and is carried out spontaneously without being requested.

Similarly, Hanzaee & Mirvaisi (2013) define organizational citizenship behavior as voluntary actions that are not mandated by the organization and are not directly linked to rewards, though they may be considered in promotion decisions. Organizational citizenship behavior is also described as behavior that exceeds formal job obligations and is not directly recognized by the organization, yet contributes significantly to organizational work effectiveness.

Hypothesis Development

From this research, it can be seen that the hypothesis formed is:

1. Hypothesis 1: Perceived organizational support has a significant positive effect on employee performance at PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi.
2. Hypothesis 2: Work environment has a significant positive effect on employee performance at PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi.
3. Hypothesis 3: Organizational commitment has a significant positive effect on employee performance at PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi.
4. Hypothesis 4: Perceived organizational support has a significant positive effect on employee performance, mediated by organizational citizenship behavior at PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi.
5. Hypothesis 5: Work environment has a significant positive effect on employee performance, mediated by organizational citizenship behavior at PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi.
6. Hypothesis 6: Organizational commitment has a significant positive effect on employee performance, mediated by organizational citizenship behavior at PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi.

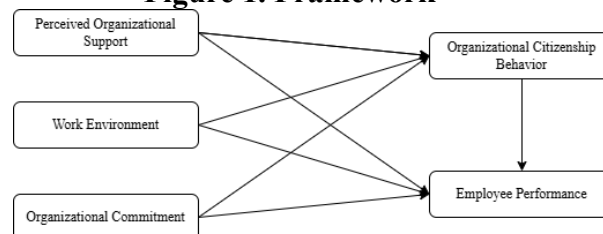
RESEARCH METHOD

This study employs a causal research design to analyze the impact of Perceived Organizational Support, Work Environment, and Organizational Commitment on Employee Performance with Organizational Citizenship Behavior as a Mediating Variable in PT. LKM BKD Mandiri Banyuwangi.

The population in this study consists of employees of PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi. The sampling technique used in this research is saturated sampling. Saturated sampling is a sampling technique in which all members of the population are used as the sample.

Data were collected through the distribution of questionnaires, both manually and online via Google Forms, utilizing a 5-point Likert scale for measurement. The questionnaires were administered directly by the researcher to ensure respondent privacy and minimize hesitation in answering. The data were processed and analyzed using Partial Least Squares (PLS) software. The following presents the research framework as the conceptual model.

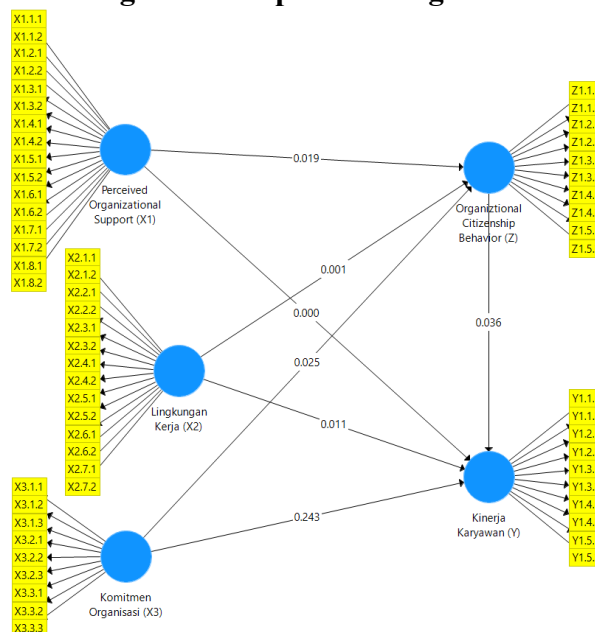
Figure 1. Framework



RESULTS AND DISCUSSION

PLS-SEM analysis consists of two models: the measurement model, commonly referred to as the outer model analysis, and the structural model, commonly referred to as the inner model analysis.

Figure 2. Output PLS Algorithm



Source: Data Processed Smart PLS 3.0

Table 1. Outer Loading and Cross Loading

Indicator	POS	WE	OC	OCB	EP	Information
X1.1.1	0.909	0.882	0.896	0.877	0.895	Valid
X1.1.2	0.902	0.886	0.884	0.871	0.896	Valid
X1.2.1	0.903	0.863	0.895	0.868	0.885	Valid
X1.2.2	0.908	0.889	0.906	0.903	0.89	Valid
X1.3.1	0.896	0.874	0.886	0.88	0.887	Valid
X1.3.2	0.887	0.857	0.878	0.869	0.874	Valid
X1.4.1	0.905	0.895	0.894	0.894	0.893	Valid
X1.4.2	0.908	0.891	0.912	0.9	0.9	Valid
X1.5.1	0.902	0.885	0.894	0.883	0.874	Valid
X1.5.2	0.897	0.848	0.886	0.876	0.892	Valid
X1.6.1	0.896	0.891	0.884	0.87	0.884	Valid
X1.6.2	0.893	0.842	0.885	0.854	0.887	Valid
X1.7.1	0.904	0.865	0.887	0.873	0.899	Valid
X1.7.2	0.908	0.877	0.876	0.863	0.884	Valid
X1.8.1	0.91	0.902	0.907	0.878	0.889	Valid
X1.8.2	0.906	0.878	0.881	0.888	0.873	Valid
X2.1.1	0.9	0.889	0.903	0.883	0.894	Valid
X2.1.2	0.878	0.871	0.891	0.852	0.869	Valid
X2.2.1	0.9	0.888	0.909	0.893	0.895	Valid
X2.2.2	0.894	0.881	0.906	0.881	0.891	Valid
X2.3.1	0.888	0.876	0.891	0.871	0.881	Valid
X2.3.2	0.892	0.867	0.899	0.886	0.885	Valid
X2.4.1	0.88	0.865	0.898	0.895	0.89	Valid
X2.4.2	0.891	0.871	0.906	0.874	0.894	Valid
X2.5.1	0.873	0.866	0.895	0.855	0.876	Valid
X2.5.2	0.897	0.878	0.888	0.858	0.888	Valid
X2.6.1	0.896	0.894	0.908	0.896	0.886	Valid
X2.6.2	0.859	0.865	0.875	0.879	0.85	Valid
X2.7.1	0.913	0.897	0.928	0.9	0.912	Valid
X2.7.2	0.907	0.909	0.93	0.904	0.904	Valid
X3.1.1	0.902	0.882	0.893	0.917	0.903	Valid
X3.1.2	0.846	0.852	0.848	0.882	0.84	Valid
X3.1.3	0.871	0.859	0.87	0.878	0.869	Valid
X3.2.1	0.878	0.856	0.889	0.908	0.87	Valid
X3.2.2	0.843	0.848	0.842	0.892	0.844	Valid
X3.2.3	0.916	0.902	0.912	0.921	0.896	Valid
X3.3.1	0.866	0.862	0.866	0.903	0.865	Valid
X3.3.2	0.885	0.886	0.901	0.898	0.899	Valid
X3.3.3	0.874	0.868	0.883	0.902	0.876	Valid
Z1.1	0.882	0.92	0.889	0.874	0.884	Valid
Z1.2	0.885	0.911	0.889	0.887	0.871	Valid
Z2.1	0.891	0.926	0.886	0.877	0.897	Valid
Z2.2	0.875	0.9	0.867	0.86	0.857	Valid
Z3.1	0.852	0.862	0.857	0.865	0.86	Valid
Z3.2	0.909	0.924	0.91	0.896	0.915	Valid
Z4.1	0.9	0.927	0.903	0.907	0.914	Valid
Z4.2	0.857	0.894	0.867	0.85	0.866	Valid
Z5.1	0.893	0.905	0.898	0.893	0.886	Valid
Z5.2	0.865	0.895	0.873	0.834	0.869	Valid
Y1.1	0.902	0.869	0.888	0.858	0.916	Valid
Y1.2	0.872	0.857	0.867	0.863	0.903	Valid
Y2.1	0.867	0.869	0.857	0.856	0.869	Valid
Y2.2	0.868	0.862	0.87	0.874	0.878	Valid
Y3.1	0.904	0.87	0.904	0.884	0.892	Valid
Y3.2	0.887	0.883	0.887	0.883	0.898	Valid
Y4.1	0.863	0.866	0.869	0.856	0.868	Valid

Y4.2	0.875	0.879	0.886	0.874	0.902	Valid
Y5.1	0.891	0.889	0.903	0.885	0.925	Valid
Y5.2	0.873	0.862	0.861	0.852	0.895	Valid

Source: Data Processed Smart PLS 3.0

Convergent Validity

Based on Table 1, the loading factor results for all indicators in this study show correlation values greater than 0.7. This indicates that all indicators used in this research are valid.

Discriminant Validity

Based on Table 1, the cross loading values for each indicator are higher compared to other indicators, with all indicators having cross loading values greater than 0.6. This indicates that all indicators in this study meet the discriminant validity test, and therefore, can be used for subsequent analysis.

Average Variance Extraced (AVE)

The reliability test assesses the consistency of the research instrument through two approaches: Cronbach's Alpha and Composite Reliability. Cronbach's Alpha measures the internal consistency of indicators within a latent construct, with a reliability threshold of greater than 0.70. Similarly, Composite Reliability evaluates the overall reliability of the latent construct, where values exceeding 0.70 indicate acceptable reliability.

Table 2. Average Variance Extraced

Variabel	Average Varance Extraced (AVE)	Information
Perceived Organizational Support	0,847	Valid
Work Environment	0,851	Valid
Organizational Commitment	0,848	Valid
Organizational Citizenship Behavior	0,848	Valid
Employee Performance	0,852	Valid

Source: Data Processed Smart PLS 3.0

Table 2 demonstrates that all variables in this research model it can be seen that the AVE values are greater than 0.5, indicating that all variables in this study are valid.

Reability Test

R-Square is used to assess the influence of endogenous latent variables that are affected by other variables. The resulting values indicate whether the variables have a substantive effect within the model.

Table 3. Cronbach's Alpha and Composite Reability

Variabel	Cronbach's Alpha	Composite Reliability	Information
Perceived Organizational Support	0,988	0,989	Reliable
Work Environment	0,989	0,990	Reliable
Organizational Commitment	0,989	0,990	Reliable
Organizational Citizenship Behavior	0,981	0,983	Reliable
Employee Performance	0,991	0,992	Reliable

Source: Data Processed Smart PLS 3.0

Table 3 demonstrates that all variables in this research model exhibit Cronbach's Alpha values greater than 0.70, indicating strong internal consistency among the indicators of each latent construct. Additionally, the Composite Reliability values surpass the 0.70 threshold, confirming the high reliability of the measurements for each latent construct. These findings indicate that all variables fulfill the reliability criteria, ensuring the dependability of the research instruments.

Coefficient Determination (R^2)

R-Square is used to assess the influence of endogenous latent variables that are affected by other variables. The resulting values indicate whether the variables have a substantive effect within the model.

Table 4. Coefficient Determination

Variabel	Coefficient Determination	Information
Perceived Organizational Support	0,847	Strong
Work Environment	0,851	Strong

Source: Data Processed Smart PLS 3.0

The results of the analysis show that organizational citizenship behavior is influenced by perceived organizational support, work environment, and organizational commitment by 0.985 or 98.5%, while the remaining 1.5% is affected by other factors not included in this study. Employee performance is influenced by perceived organizational support, work environment, organizational commitment, and organizational citizenship behavior by 0.986 or 98.6%, while the remaining 1.4% is influenced by other factors not examined in this research.

Predictive Relevance (Q^2)

The results of the analysis indicate that employee performance is influenced by perceived organizational support, work environment, organizational commitment, and organizational citizenship behavior by 0.92. This means that the observed values in this study have been well constructed, demonstrating positive relevance.

Goodness of Fit (GoF)

The Goodness of Fit (GoF) provides a geometric mean measure of the average communality and the average R-Square. The formula for GoF can be expressed as follows:

$$GoF = \sqrt{(AVE \times R^2)}$$

The results of the analysis show that the goodness of fit (GoF) value is 82.8%, which falls into the large category. This indicates that the exogenous variables are appropriate as explanatory variables and are capable of providing strong predictions for the endogenous variables.

Hypothesis Testing

Table 5. Hypothesis Testing

Variabel	Original Sample	Std. Deviation	T Statistic	P Value	Information
Perceived Organizational Support → Employee Performance	0,279	0,094	2,975	0,003	Positive and significant
Work Environment → Employee Performance	0,202	0,090	2,247	0,025	Positive and significant
Organizational Commitment → Employee Performance	0,275	0,088	3,118	0,002	Positive and significant

Perceived Organizational Support → Perceived Organizational Support → Employee Performance	0,067	0,033	2,028	0,043	Positive and significant
Work Environment → Perceived Organizational Support → Employee Performance	0,078	0,038	2,046	0,041	Positive and significant
Organizational Commitment → Perceived Organizational Support → Employee Performance	0,095	0,042	2,259	0,024	Positive and significant

Source: Data Processed Smart PLS 3.0

Based on the results of the analysis, it is shown that the original sample value of the perceived organizational support variable on employee performance is 0.279, indicating a positive effect. The p-value is 0.003, with a t-statistic of 2.975. Therefore, it can be concluded that perceived organizational support has a significant positive effect on employee performance. This finding is consistent with previous research by Rhoades and Eisenberger (2002), which stated that perceived organizational support can enhance employee performance through increased sense of belonging, loyalty, and work motivation. Similarly, the study by Yuniarsih and Haryanto (2016) found that the higher the perceived organizational support, the better the employee performance.

Furthermore, the original sample value of the work environment variable on employee performance is 0.202, which indicates a positive effect. The p-value is 0.02, with a t-statistic of 2.24. Therefore, it can be concluded that the work environment has a significant positive effect on employee performance. This finding supports the Work Environment Management theory proposed by Sedarmayanti (2017), which states that a good work environment—covering physical, social, and psychological aspects—creates work comfort, reduces fatigue, and improves employee productivity. A conducive work environment, such as well-organized office layout, appropriate lighting and color schemes, good air circulation, and harmonious working relationships, can motivate employees to perform optimally.

Next, the original sample value of the organizational commitment variable on employee performance is 0.275, which indicates a positive effect. The p-value is 0.002, with a t-statistic of 3.118. Therefore, it can be concluded that organizational commitment has a significant positive effect on employee performance. This result is consistent with the findings of Meyer and Herscovitch (2001), who stated that organizational commitment plays an important role in improving employee performance because committed employees tend to be more loyal, disciplined, and proactive in their work.

In addition, the original sample value of perceived organizational support through organizational citizenship behavior on employee performance is 0.067, which indicates a positive effect. The p-value is 0.043, with a t-statistic of 2.028. Therefore, it can be concluded that perceived organizational support has a significant positive effect on employee performance through organizational citizenship behavior. This finding aligns with Social Exchange Theory (Blau, 1964), which explains that the relationship between employees and the organization is reciprocal. When employees perceive that the organization provides support (e.g., attention, recognition of contributions, and concern for their well-being), they are motivated to reciprocate with positive behaviors, including enhanced performance and organizational citizenship behavior (OCB).

Moreover, the original sample value of work environment through organizational citizenship behavior on employee performance is 0.078, which indicates a positive effect. The p-value is 0.041, with a t-statistic of 2.046. Therefore, it can be concluded that the work environment has a significant positive effect on employee performance through organizational

citizenship behavior. This finding is consistent with the view of Sedarmayanti (2017), who argued that a good work environment, including physical, social, and psychological conditions, creates work comfort, reduces fatigue, and increases employee enthusiasm. A supportive work environment—such as a well-organized layout, sufficient lighting, calming colors, maintained cleanliness, and good ventilation—can motivate employees to perform at their best.

Finally, the original sample value of organizational commitment through organizational citizenship behavior on employee performance is 0.095, which indicates a positive effect. The p-value is 0.024, with a t-statistic of 2.259. Therefore, it can be concluded that organizational commitment has a significant positive effect on employee performance through organizational citizenship behavior. This finding is in line with the theory of Meyer and Allen (1991), which explains that organizational commitment consists of three dimensions: affective commitment (emotional attachment to the organization), normative commitment (a sense of obligation to remain in the organization), and continuance commitment (consideration of the consequences of leaving the organization).

CONCLUSION

The results of this study indicate that perceived organizational support has a positive and significant effect on employee performance at PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi. In this case, PT LKM BKD Mandiri Banyuwangi consistently provides organizational support, which not only impacts individual performance but also contributes to the creation of a positive work environment. Employees who feel valued and appreciated tend to be more motivated, disciplined, and willing to contribute further to the success of the organization. This finding demonstrates the importance of the organization's role in fostering a supportive work climate to enable employees to work productively.

This study also shows that the work environment has a positive and significant effect on employee performance at PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi. The company maintains attention to the quality of the work environment as it is one of the key factors that needs to be properly managed by the organization to achieve optimal employee performance. A positive work environment not only provides comfort but also creates an atmosphere that encourages employees to give their best contribution to the organization.

Furthermore, this study indicates that organizational commitment has a positive and significant effect on employee performance at PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi. PT LKM BKD Mandiri Banyuwangi has made strong organizational efforts to foster and sustain employee commitment. Various programs that support employee engagement, such as organizational justice, career development, and effective communication, are essential to maintaining a high level of employee commitment and enhancing their performance.

The study results also demonstrate that perceived organizational support has a positive and significant effect on employee performance as mediated by organizational citizenship behavior at PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi. The company not only provides formal support but also fosters a work climate that motivates employees to exhibit OCB. The organizational support perceived by employees proves to be an important factor that can enhance positive behaviors and optimal work outcomes.

This study also shows that the work environment has a positive and significant effect on employee performance as mediated by organizational citizenship behavior at PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi. A positive work environment encourages employees to display organizational citizenship behavior. A comfortable and supportive work

environment makes employees feel valued and content, thus motivating them to engage in positive behaviors beyond their formal duties, such as helping colleagues, maintaining order, and taking initiative in supporting organizational success.

Finally, the findings indicate that organizational commitment has a positive and significant effect on employee performance as mediated by organizational citizenship behavior at PT Lembaga Keuangan Mikro BKD Mandiri Banyuwangi. Strong organizational commitment within the company encourages employees to exhibit organizational citizenship behaviors, such as assisting colleagues, taking initiative in their work, and maintaining order and a positive working atmosphere.

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