



Beyond the Job Description: How Competence and Commitment Cultivate Organizational Citizenship Behavior through Perceived Organizational Support in Indonesia's Central Bank Currency Management

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ABSTRACT

This study examines the effect of employee competence and organizational commitment on organizational citizenship behavior (OCB), both directly and through the mediating role of perceived organizational support (POS), among employees of the Currency Management Department (CMD) of a central bank. A causal-associative quantitative design was applied to 154 of 220 permanent CMD employees selected through purposive sampling. Data were collected via a five-point Likert-scale questionnaire and analyzed using Partial Least Squares Structural Equation Modelling (PLS-SEM) with a two-stage higher-order construct approach in SmartPLS 4. Employee competence and organizational commitment positively and significantly affect both OCB and POS, with POS emerging as the strongest direct predictor of OCB, exceeding the direct effects of both exogenous variables. POS also significantly mediates the effect of competence (VAF = 45.50%) and commitment (VAF = 40.60%) on OCB, confirming a partial mediation mechanism for both paths. Notably, competence proved to be the single strongest predictor in the entire model when directed toward POS, even surpassing commitment's effect on POS. The model explains 49.4% of the variance in OCB and 52.6% of the variance in POS, with a good model fit (SRMR = 0.036; NFI = 0.901). These findings confirm three key insights. First, competence, commitment, and POS each significantly and directly shape OCB, with POS as the dominant driver. Second, POS significantly channels part of competence's and commitment's influence on OCB, confirming it as an active mediating mechanism rather than a parallel construct. Third,

and most practically, because this mediation is only partial, strengthening competence and commitment is most effective for OCB when these efforts are paired with visible organizational support, so that gains in X also elevate perceived support (Z), thereby amplifying the ultimate effect on OCB (Y). These findings confirm the relevance of Social Exchange Theory and Organizational Support Theory in explaining extra-role behavior in a public financial institution, particularly in support of sustainable currency-management initiatives such as Green PUR.

INTRODUCTION

Climate change and environmental sustainability have become major concerns across sectors, including the financial and monetary sectors. Global pressure to reduce carbon emissions and manage resources more responsibly has intensified as countries commit to Net Zero Emission targets, with Indonesia targeting 2060. Following the Paris Agreement, countries worldwide committed to limiting the rise in global temperature, directly demanding a major transformation of economic and financial systems.

Climate change poses two principal risks to the financial sector: physical risk from natural disasters that damage assets, and transition risk from the shift toward a low-carbon economy. Recognizing that these risks affect inflation, price stability, and financial system stability, central banks have increasingly emphasized integrating climate issues into monetary policy and financial supervision, using monetary and macroprudential instruments to support the Paris Climate Agreement and the 2030 Sustainable Development Goals (SDGs). As a concrete follow-up to this global commitment, the Network for Greening the Financial System (NGFS) was established in 2017, an international network of central banks and supervisory authorities aimed at strengthening the financial sector's role in the transition to a sustainable economy. Central bank involvement in climate issues is therefore no longer optional but a strategic component of safeguarding long-term economic stability.

Indonesia has responded through its commitment to Net Zero Emission by 2060, involving various sectors including Bank Indonesia (BI) as the monetary authority. As Indonesia's central bank, BI holds the primary mandate to maintain rupiah stability, safeguard payment-system stability, and support sustainable economic growth. Indonesia's Law on Financial Sector Development and Strengthening (UU P2SK) explicitly mandates BI to regulate and develop sustainable finance, and BI supports this agenda through its Green BI Framework, comprising two pillars: green policy and green institution. Under Law No. 7 of 2011 concerning Currency, BI also holds the sole mandate for rupiah currency management, covering planning, printing, circulation, withdrawal, and destruction of currency, a function operationally carried out by the Currency Management Department (Departemen Pengelolaan Uang, DPU).

In performing this function, the DPU acts not only as a regulator but also as an operational actor generating a considerable carbon footprint, particularly through unfit-for-circulation currency waste and other operational waste. Empirically, the value of currency in circulation in Indonesia has continued to rise, exceeding Rp900 trillion in recent years. A 2023 Life Cycle Assessment conducted by BI in collaboration with Indonesia's National Research and Innovation Agency (BRIN) found that the highest carbon emissions across the rupiah life cycle occur during distribution, cash-in-transit, and banking-machine operations. In 2022 alone, the nominal value of unfit currency destroyed reached Rp189.14 trillion, comprising Rp189.13 trillion in banknotes and Rp13.86 billion in coins, most of which ended up in landfills, consistent with Indonesia's broader waste challenge, where national waste generation exceeds 29 million tons annually.

Despite BI's green-policy pillar integrating climate considerations into its policy framework, much of this effort remains focused on macro-level and regulatory aspects. The 2024 Green Central Banking Scorecard ranked Indonesia 9th among G20 countries with a score of 38 (grade D+), noting steady but slow progress; notably, Indonesia scored only 4 out of 20 in the "Leading by Example" category, indicating a substantial gap between strategic-level commitments and internal operational practice. This gap bears directly on SDG 12, 8, 13, and 17: if BI cannot demonstrate consistent pro-environmental behavior internally, its credibility in advocating a green transition for the national financial sector may be undermined, making employee behavior a critical area of study.

One tangible commitment to environmentally friendly currency management is the Green PUR (Green Rupiah Currency Management) initiative, covering the entire currency life cycle from printing and distribution to the destruction of unfit currency. However, the success of this policy depends not only on technology, systems, and regulation, but fundamentally on the behavior of the employees who implement it daily.

A preliminary survey of 30 DPU employees revealed that green practices, such as energy saving, waste sorting, and paper conservation, are not yet fully embedded in daily behavior. Only about a third of respondents agreed they were willing to expend extra time and effort to support team success, and only 40% were willing to help colleagues beyond their formal responsibilities, both signals of underdeveloped organizational citizenship behavior (OCB). OCB, as conceptualized by Organ (1988), refers to voluntary employee behavior performed beyond formal job requirements that nonetheless contributes positively to organizational effectiveness, behavior that is particularly critical to sustainability initiatives relying on employee initiative, care, and extra-role contribution.

The pre-survey further indicated gaps in the three antecedents examined in this study. On competence, half of respondents disagreed that they possessed certified knowledge relevant to their duties, and a similar proportion lacked confidence in their ability to analyze environmentally related problems. On organizational commitment, employees showed moderate but largely passive attachment, being more willing to treat organizational challenges as personal ones internally than to discuss green practices with parties outside the DPU. On perceived organizational support (POS), only 40% felt the organization considered their needs, while 67% felt their environmental efforts went unrecognized.

Figure 1. From Global Climate Commitments to Employee Action for Sustainable Rupiah Management



Prior Indonesian evidence is inconsistent. Some studies report that competence has no significant effect on OCB or on employee performance in Islamic banking (Zulkifli et al., 2023), whereas others find that competence and knowledge sharing enhance commitment and OCB (Ampauleng et al., 2025) and that organizational commitment, justice, and culture jointly raise citizenship behavior (Winarsih & Riyanto, 2020; Hapsari et al., 2021). Riyanto, Janiah, and Prasetyo (2021) argue that OCB in Indonesian organizations is best strengthened through perceived organizational support combined with discipline and climate, while Ridwan et al. (2020) show that POS, commitment, and OCB jointly improve performance. These divergent findings indicate an unresolved research gap concerning how competence, commitment, POS, and OCB interlock. Prior studies on competence, commitment, POS, and OCB show inconsistent findings. Rustanti et al (2025) found that POS positively and significantly affects OCB, moderated by commitment; Zulkifli et al. (2023) found no significant effect of competence on OCB; Astuti (2023) found that competence and knowledge sharing affect OCB through organizational commitment; and Mirsyah (2022) found that competence had no significant partial effect on either commitment or OCB. These inconsistencies, combined with the fact that most prior research was conducted in private, healthcare, education, or manufacturing settings rather than central banking, point to an unresolved research gap concerning the psychological mechanism linking these variables in a public financial institution.

This study therefore offers novelty by developing an integrated model that simultaneously examines the effects of employee competence and organizational commitment on OCB, both directly and through the mediating role of POS, within Bank Indonesia's Currency Management Department. The research problems addressed are: (1) the effect of employee competence and organizational commitment on OCB; (2) the effect of employee competence and organizational commitment on POS; and (3) the mediating role of POS in the relationship between competence, commitment, and OCB. Theoretically, the study extends Social Exchange Theory and Organizational Support Theory to a public-sector, central-bank context; practically, it is expected to inform human resource strategies that strengthen employee-driven sustainability implementation, particularly in support of the Green PUR program.

LITERATURE REVIEW

Grand Theory: Social Exchange Theory and Organizational Support Theory

The relationships examined in this study are grounded in Social Exchange Theory (SET) proposed by Blau (1964), which explains that the relationship between individuals and organizations is built on the principle of reciprocity: when an organization provides support to employees, employees reciprocate through positive behaviors such as OCB. This theory is reinforced by Organizational Support Theory (OST), developed by Eisenberger et al. (1986) and refined by Rhoades and Eisenberger (2002), which emphasizes that perceived organizational support (POS) is a key factor shaping employees' attitudes and extra-role behavior.

Employee Competence, Organizational Commitment, POS, and OCB

Competence is an individual characteristic reflecting the ability to perform work effectively, comprising the dimensions of skill, knowledge, and attitude (Edison et al., 2016, as cited in Setiawan Alhasani et al., 2021). The iceberg competency model of Spencer and Spencer (1993) explains that work attitude is an important prerequisite for the emergence of discretionary behavior. Organizational commitment reflects employees' psychological attachment to the organization, comprising affective, continuance, and normative commitment (Meyer & Allen, 1991). Committed employees perceive the organization's challenges as their own and therefore contribute beyond formal expectations (Shore & Wayne, 1993; Winarsih & Riyanto, 2020). POS is defined as employees' global belief regarding the extent to which the organization values their contribution and cares about their well-being (Eisenberger et al., 1986). OCB, conceptualized by

Organ (1988), refers to individual discretionary behavior that is not directly or explicitly recognized by the formal reward system, yet in the aggregate promotes the effective functioning of the organization; this concept is reinforced by the meta-analytic review of Podsakoff et al. (2000) and the recent systematic review by Das (2026), which confirms OCB's five core dimensions: altruism, courtesy, sportsmanship, civic virtue, and conscientiousness.

Hypotheses Development

Competent employees are driven to work beyond their formal obligations and to develop themselves while assisting co-workers (Setiawan Alhasani et al., 2021). From the SET perspective, competence enables employees to contribute more substantially, which manifests as voluntary behavior supporting the organization, consistent with findings by Astuti (2023) and Faiza and Suhardi (2022).

Competent employees are driven to work beyond their formal obligations and to develop themselves while assisting co-workers (Setiawan Alhasani et al., 2021). Competence, comprising skill, knowledge, and attitude, equips employees with the confidence and capability to take on tasks and initiatives that extend beyond their formal job descriptions. From the Social Exchange Theory (SET) perspective, competence functions as a valuable resource that employees can offer to the organization, and employees who possess greater capability are more able to convert that capability into discretionary contribution. This capability also reduces the psychological cost of engaging in extra-role behavior, since competent employees can perform both their core duties and additional voluntary tasks without excessive strain. Consistent with this reasoning, competence enables employees to contribute more substantially, which manifests as voluntary behavior supporting the organization, in line with findings by Astuti (2023) and Faiza and Suhardi (2022). Accordingly, employee competence is expected to be a significant antecedent of OCB in this study's research setting.

H1: Employee competence has a positive and significant effect on OCB.

Organizational commitment reflects the strength of an employee's psychological attachment to the organization and the extent to which organizational goals are internalized as personal goals. Based on the Three-Component Model of Meyer and Allen (1991), employees with high affective commitment exhibit strong emotional engagement, identify closely with the organization's values, and display a greater willingness to contribute beyond formal expectations. Within the SET framework, commitment reflects the strength of the individual-organization relationship, such that a stronger relational bond increases the likelihood that employees will reciprocate through voluntary, extra-role effort. Highly committed employees are also more tolerant of short-term inconvenience or extra workload, because their attachment to the organization provides intrinsic motivation to sustain contribution over time. This pattern fosters extra-role behavior, as employees with strong commitment tend to view organizational success as intertwined with their own sense of belonging. This relationship is consistent with findings by Jaya (2017) and Zahra and Siregar (2023) across different organizational contexts, reinforcing the theoretical expectation that commitment translates into citizenship behavior.

H2: Organizational commitment has a positive and significant effect on OCB.

Perceived organizational support (POS) reflects employees' global belief regarding the extent to which the organization values their contributions and genuinely cares about their well-being. When employees perceive genuine support, assistance, and concern from their organization, they naturally reciprocate through increased dedication and loyalty (Kristiani et al., 2019; Ridwan et al., 2020). The norm of reciprocity (Gouldner, 1960) explains that perceived organizational support stimulates a sense of obligation among employees to support the organization's strategic goals, an effect that has been documented across diverse organizational settings (Qi et al., 2019; Bergeron & Thompson, 2020). This reciprocal obligation is further strengthened by trust, which increases employees' willingness to exhibit OCB even when such behavior is not formally rewarded (Bhatti et al., 2019). Because POS signals that the organization

is a reliable and caring exchange partner, employees are more inclined to go beyond their formal duties as a way of returning that goodwill. The positive relationship between POS and OCB is further confirmed by the meta-analysis of Kurtessis et al. (2017), and by more recent evidence from Makumbe (2025) in public institutions and Aboramadan et al. (2022) in nonprofit organizations.

H3: Perceived organizational support has a positive and significant effect on OCB.

Employee competence functions as a strong social signal conveyed to the organization, indicating that the individual is a valuable and reliable contributor worth investing in. Based on Organizational Support Theory (OST) (Rhoades & Eisenberger, 2002), the provision of favorable working conditions, including opportunities to hone skills and access to development resources, is positively associated with the formation of POS. Competent employees are also more likely to be entrusted with meaningful tasks, recognition, and advancement opportunities, all of which reinforce their perception that the organization values their contribution. In turn, this recognition creates a feedback loop: as competence is acknowledged and rewarded, employees' perception of organizational support strengthens further. Empirically, Park and Kim (2024) found that organizational support for competency development is a strong predictor of POS in public-sector organizations, lending support to this mechanism. This suggests that competence is not only an outcome-producing trait but also a catalyst for how employees interpret the organization's regard for them.

H4: Employee competence has a positive and significant effect on POS.

The relationship between organizational commitment and POS can be explained through the reciprocal perspective of Rhoades and Eisenberger (2002) and the social-exchange mechanism proposed by Wayne, Shore, and Liden (1997). Employees who demonstrate high commitment and contribution tend to receive greater organizational attention, recognition, and investment, which in turn reinforces their perception of being supported. Conversely, strong psychological attachment makes employees more attuned to signals of organizational support that might otherwise go unnoticed by less committed colleagues, since committed employees pay closer attention to how the organization treats them. This bidirectional dynamic suggests that commitment and POS mutually reinforce one another over time rather than operating as a simple one-directional cause-and-effect relationship. This perspective enriches the work of Pratiwi and Muzakki (2021), who tested the reverse direction in which POS was found to affect commitment, by proposing that the relationship may instead be reciprocal. Given this theoretical grounding, organizational commitment is expected to positively predict employees' perceived organizational support in the present study.

H5: Organizational commitment has a positive and significant effect on POS.

Competence is expected to influence OCB not only directly but also indirectly through enhanced POS, reflecting a sequential psychological pathway rather than a single, isolated effect. Highly contributing employees are rewarded with recognition, development opportunities, and trust from the organization, which signals that their competence is valued and noticed. This recognition subsequently increases employees' perceived organizational support, as they come to interpret organizational responsiveness as evidence of genuine care rather than mere formality. Elevated POS, in turn, fosters OCB by activating the norm of reciprocity, whereby employees feel obligated to return the organization's investment through voluntary, extra-role contribution. This mediating mechanism implies that the competence-OCB relationship may be partly explained by employees' evolving perception of organizational support rather than by competence alone. Such psychological mediation patterns are consistent with those reported by Ayu, Survival, and Hastuti (2022) and Ramadhani, Rini, and Evanthy (2024), who similarly identified psychological mediators linking individual capability to extra-role behavior. Finally, because POS is a central transmission mechanism in exchange relationships (Cropanzano & Mitchell, 2005; Riyanto, Jannah, & Prasetyo, 2021; Ridwan et al., 2020), it is expected to carry part of the effects of competence and commitment to OCB.

H6: Perceived organizational support mediates the effect of employee competence on OCB.

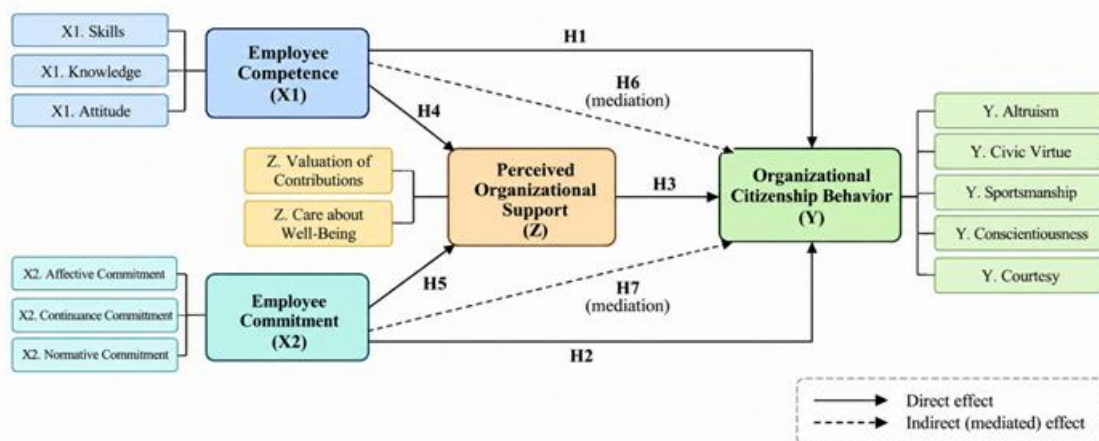
Highly committed employees tend to interact more intensively with the organization, engaging more frequently in formal and informal exchanges that increase their exposure to signals of organizational support. This heightened interaction makes them more attuned to the forms of support provided, whether through recognition, resources, or leader attention, thereby strengthening their perceived organizational support over time. As POS increases, employees experience a stronger sense of obligation to reciprocate, which subsequently fosters extra-role behavior as a form of reciprocity consistent with Organizational Support Theory (Eisenberger et al., 1986; Rhoades & Eisenberger, 2002). This suggests that commitment alone may not fully translate into OCB unless it is channeled through employees' evolving perception of organizational support, positioning POS as a meaningful psychological bridge between the two constructs. Such a mediation pathway implies that organizations seeking to convert employee commitment into citizenship behavior should also actively cultivate visible and consistent forms of support. A similar mediation pattern is confirmed by Asmara (2024) and Ramadhani, Rini, and Evanthy (2024), albeit using a different mediating variable, lending indirect support to the plausibility of this pathway. Finally, because POS is a central transmission mechanism in exchange relationships (Cropanzano & Mitchell, 2005; Riyanto, Janiah, & Prasetyo, 2021; Ridwan et al., 2020), it is expected to carry part of the effects of competence and commitment to OCB.

H7: Perceived organizational support mediates the effect of organizational commitment on OCB.

Conceptual Framework

Based on the seven hypotheses above, the conceptual framework positions employee competence (X1) and organizational commitment (X2) as exogenous variables, perceived organizational support (Z) as the mediating variable, and organizational citizenship behavior (Y) as the endogenous variable, as presented in Figure 2.

Figure 2 Research Conceptual Model



METHODS

Research Design

This study employs an associative research design with a causal approach to explain the cause-and-effect relationship between employee competence and organizational commitment on OCB, mediated by POS. A quantitative descriptive approach was used, with the unit of analysis being employees of the Currency Management Department (CMD) of a central bank, an operational unit characterized by high demands for discipline, accuracy, and responsibility in currency printing, distribution, storage, and destruction activities.

Population, Sample, and Data Collection

The population consisted of all 220 permanent CMD employees. The sample was determined using non-probability purposive sampling, with respondent criteria comprising permanent employees with more than one year of tenure who understood the organization's work processes. The minimum sample size was determined through a power analysis using G*Power, applying a medium effect size ($f^2 = 0.15$), a significance level of $\alpha = 0.05$, and a power of 0.95, yielding a minimum sample of 119 respondents (Cohen, 1988), further validated using the 5–10 times rule of thumb based on the number of dimensions (13 first-order dimensions), yielding a range of 65–130 respondents (Hair et al., 2017). The target sample was set at a minimum of 150 respondents, and 154 valid questionnaires were collected and used for data analysis. Data were collected through a structured five-point Likert-scale survey (1 = Strongly Disagree to 5 = Strongly Agree), with items adapted from prior validated instruments to enhance the conceptual validity of the measurement.

Operational Definition of Variables

This study involves four constructs: employee competence (X1) and organizational commitment (X2) as exogenous variables, perceived organizational support (Z) as the mediating variable, and organizational citizenship behavior (Y) as the endogenous variable. Each construct is formed by several first-order dimensions measured with reflective indicators, summarized in Table 1.

Table 1. Operational Variables and Instrument Design

No	Variable	Dimensions	No. of Items	Source
1	Employee Competence (X1)	Skill; Knowledge; Attitude	9	Edison et al. (2016); Setiawan Alhasani et al. (2021)
2	Organizational Commitment (X2)	Affective Commitment; Continuance Commitment; Normative Commitment	9	Meyer & Allen (1991)
3	Perceived Organizational Support (Z)	Valuation of Contributions; Care about Well-being	9	Rhoades & Eisenberger (2002)
4	Organizational Citizenship Behavior (Y)	Altruism; Courtesy; Sportsmanship; Civic Virtue; Conscientiousness	15	Organ (1988); Podsakoff et al. (2000)

Source: developed from the research instrument, 2026.

Data Analysis Technique

Data were analyzed using Partial Least Squares Structural Equation Modelling (PLS-SEM) with SmartPLS 4, applying a two-stage higher-order construct (HOC) approach: the first stage tested the lower-order construct (LOC) outer model to obtain latent scores for each dimension, which were subsequently used as indicators in the second-stage HOC model. This method was chosen for its capacity to accommodate a complex structural model with a moderate sample size and without requiring strict normal-distribution assumptions, unlike covariance-based SEM. Outer model evaluation covered convergent validity (outer loading ≥ 0.708 ; AVE ≥ 0.500), construct reliability (Composite Reliability and Cronbach's Alpha ≥ 0.700), and discriminant validity via the HTMT criterion (< 0.900) and the Fornell-Larcker criterion. Inner model evaluation covered the coefficient of determination (R^2), predictive relevance (Q^2), the Standardized Root Mean Square Residual (SRMR < 0.100), the Normed Fit Index (NFI), and collinearity testing via the

Variance Inflation Factor ($VIF < 5.000$). Hypothesis testing was conducted through a bootstrapping procedure with 5,000 subsamples at a 5% significance level ($p < 0.050$), while mediation effects were evaluated using Variance Accounted For (VAF), categorized as no mediation ($VAF < 20\%$), partial mediation ($20\%–80\%$), or full mediation ($> 80\%$). Reporting practices for the PLS-SEM results in this study also draw on the recommendations of Sarstedt et al. (2024) regarding the sensitivity of structural model estimates to methodological choices.

RESULTS

Respondent Profile

This study involved 154 permanent CMD employees as respondents. The respondents were selected to provide relevant information regarding employee competence, organizational commitment, perceived organizational support, and organizational citizenship behavior. Their demographic characteristics are summarized in Table 2.

Table 2. Respondent Profile

No.	Characteristics	Category (%)
1	Gender	Male (87.7%); Female (12.3%)
2	Age	25–35 years (32.5%); 36–45 years (42.9%); >45 years (24.7%)
3	Education	Senior High School (0.6%); Diploma (0.6%); Bachelor's (67.5%); Master's (31.2%)
4	Tenure	1–5 years (9.7%); 6–10 years (25.3%); >10 years (64.9%)

Source: primary data, 2026. No respondents were younger than 25 or had less than 1 year of tenure.

Table 2 shows that most respondents were male (87.7%) and were aged 36–45 years (42.9%). The majority of respondents held a bachelor's degree (67.5%), indicating a relatively strong educational background among the employees. In terms of tenure, most respondents had worked for more than 10 years (64.9%), reflecting substantial organizational experience. Overall, the respondent profile suggests that the sample predominantly consisted of experienced employees at a mature stage of their professional careers. These characteristics provide an appropriate basis for examining employee attitudes and behaviors within the organizational context.

SEM PLS Analysis

In this study, SEM-PLS analysis was carried out using the disjoint two-stage approach because the research model involves several higher-order constructs (HOC) formed by multiple first-order dimensions. This approach was chosen because the repeated-indicator method becomes statistically inefficient and prone to bias when a model contains multiple HOCs with unequal numbers of underlying dimensions, a limitation that the disjoint two-stage approach effectively avoids. In the first stage, each first-order dimension was estimated as an independent lower-order construct (LOC) to obtain its latent variable score, allowing the measurement properties of each dimension to be evaluated separately before being aggregated. In the second stage, these latent variable scores were used as indicators for the corresponding higher-order constructs, enabling the structural relationships among HOCs to be tested within a more parsimonious model. This procedure was performed using SmartPLS 4, consistent with recommendations for handling reflective-reflective HOC models with a moderate sample size (Hair et al., 2019; Sarstedt et al., 2024).

LOC Model Evaluation

The outer model evaluation of the lower-order constructs (LOC) was conducted to obtain the latent variable score of each first-order dimension prior to estimating the higher-order construct (HOC) model. At this stage, each of the thirteen dimensions comprising the four latent variables, employee competence (X1), organizational commitment (X2), OCB (Y), and POS (Z), was treated as an independent reflective construct and evaluated using its own set of indicators. The evaluation covered outer loading, Average Variance Extracted (AVE), Composite Reliability (CR), Cronbach's Alpha (CA), and rho_A, applying the standard cut-off values (loading ≥ 0.708 ; AVE ≥ 0.500 ; CR, CA, and rho_A ≥ 0.700) to ensure that each dimension met the required convergent validity and reliability standards before its latent score was carried forward as an indicator in the second-stage HOC model.

Table 3 LOC Outer Model Evaluation Results

No	Dimension	Indicators	Loading Range	AVE	CR	CA	rho_A
1	X1.1 Skill	X1.1–X1.3	0.820–0.849	0.693	0.871	0.779	0.779
2	X1.2 Knowledge	X1.4–X1.6	0.726–0.863	0.638	0.840	0.719	0.753
3	X1.3 Attitude	X1.7–X1.9	0.795–0.836	0.670	0.859	0.756	0.766
4	X2.1 Affective Commitment	X2.1–X2.3	0.830–0.865	0.711	0.880	0.797	0.802
5	X2.2 Continuance Commitment	X2.4–X2.6	0.797–0.816	0.655	0.851	0.737	0.738
6	X2.3 Normative Commitment	X2.7–X2.9	0.818–0.880	0.717	0.883	0.803	0.814
7	Y1.1 Altruism	Y1.1–Y1.3	0.745–0.901	0.695	0.872	0.780	0.815
8	Y1.2 Civic Virtue	Y1.4–Y1.6	0.792–0.861	0.687	0.868	0.771	0.773
9	Y1.3 Sportsmanship	Y1.7–Y1.8	0.886–0.891	0.789	0.882	0.733	0.733
10	Y1.4 Conscientiousness	Y1.9–Y1.12	0.782–0.840	0.676	0.893	0.840	0.841
11	Y1.5 Courtesy	Y1.13–Y1.15	0.864–0.881	0.763	0.906	0.844	0.845
12	Z1.1 Valuation of Contributions	Z1.1–Z1.6	0.745–0.869	0.657	0.920	0.895	0.901
13	Z1.2 Care about Well-being	Z1.7–Z1.9	0.812–0.876	0.726	0.888	0.812	0.820

Source: Processed data, 2026.

All indicators across the thirteen dimensions produced loading factors above the 0.708 cut-off, with the highest value obtained by indicator Y1.2 (0.901) under the Altruism dimension and the lowest by Y1.1 (0.745), also under Altruism, among multi-item indicators. No indicator required removal at this stage, as every value satisfied the minimum threshold for reliability. Convergent validity was likewise fully supported, with AVE values ranging from 0.638 (X1.2 Knowledge) to 0.789 (Y1.3 Sportsmanship), all comfortably above the 0.500 cut-off.

Reliability indicators reinforced these results, with CR, CA, and rho_A values for all thirteen dimensions exceeding 0.700. These findings confirm that every LOC construct satisfies the required convergent validity and internal reliability criteria, meaning the resulting latent variable scores are statistically sound. With this stage of evaluation complete, the analysis is ready to proceed to computing the latent variable (LV) scores for the higher-order construct (HOC) model.

HOC Model Evaluation

The outer model evaluation of the higher-order constructs (HOC) was conducted after the latent variable scores from each LOC dimension were obtained and used as indicators in the HOC model. This stage covered four main aspects, namely (1) indicator's reliability, (2) internal consistency reliability, (3) convergent validity, and (4) discriminant validity, tested sequentially to ensure that the HOC measurement model met all quality requirements before proceeding to the structural model (inner model) evaluation and hypothesis testing.

Table 4 Outer Model Results: Loading Factor, CR, and AVE

Construct	Dimensions	Loading Factor	CA	rho_A	CR	AVE
X1 – Employee Competence	Skill; Knowledge; Attitude	0.909–0.923	0.902	0.903	0.939	0.836
X2 – Organizational Commitment	Affective; Continuance; Normative	0.918–0.937	0.916	0.917	0.947	0.856
Y – OCB	Altruism; Civic Virtue; Conscientiousness; Courtesy; Sportsmanship	0.865–0.927	0.949	0.950	0.961	0.831
Z – POS	Valuation of Contributions; Care about Well-being	0.962–0.967	0.925	0.929	0.964	0.931

Source: Processed data, 2026. Criteria: loading factor > 0.708; CA, rho_A, CR ≥ 0.700; AVE ≥ 0.500.

All indicator (dimension) loading factors in the HOC model exceeded the 0.708 cut-off, with the highest value obtained by the Care about Well-being dimension of Z (POS) at 0.967 and the lowest by the Sportsmanship dimension of Y (OCB) at 0.865, indicating that no dimension required removal and that each dimension adequately represented its respective construct. Internal consistency reliability was likewise fully satisfied, with CA, rho_A, and CR values for all four constructs exceeding 0.700; the highest CR was obtained by Z (POS) at 0.964, followed by Y (OCB) at 0.961, X2 (Organizational Commitment) at 0.947, and X1 (Employee Competence) at 0.939. Convergent validity was confirmed as well, with AVE values ranging from 0.831 (Y) to 0.931 (Z), all comfortably above the 0.500 threshold, indicating that each construct explains more than half of the variance in its underlying dimensions and that the HOC measurement model demonstrates strong reliability and convergent validity overall.

Table 5 Discriminant Validity – HTMT

Construct	X1	X2	Y	Z
X1 – Competence	–			
X2 – Commitment	0.204	–		
Y – OCB	0.559	0.516	–	
Z – POS	0.653	0.559	0.698	–

Source: Processed data, 2026. Criterion: HTMT < 0.900.

Discriminant validity was further verified using the Heterotrait-Monotrait Ratio (HTMT), a criterion regarded as more sensitive and accurate than traditional approaches in detecting discriminant validity issues; all HTMT values between construct pairs fell below the 0.900 cut-off, with the highest value observed between Z (POS) and Y (OCB) at 0.698 and the lowest between X2 (Commitment) and X1 (Competence) at 0.204, confirming that all four constructs in the HOC model are empirically distinct from one another.

Table 6 Goodness-of-Fit Model (R², Q², SRMR, NFI)

Parameter	Value	Cut-off	Conclusion
R ² – OCB (Y)	0.494	> 0.000	Moderate
R ² – POS (Z)	0.526	> 0.000	Moderate
Q ² – OCB (Y)	0.405	> 0.000	Relevant (large)
Q ² – POS (Z)	0.480	> 0.000	Relevant (large)
SRMR	0.036	< 0.100	Fit
NFI	0.901	Close to 1	Good fit

Source: Processed data, 2026.

Unlike CB-SEM, PLS-SEM does not rely on a single global fit index; instead, model fit is evaluated through several specific measures, namely R² to assess predictive capability, Q² to indicate predictive relevance, and SRMR as an overall model-fit indicator. The R² value for OCB (Y) of 0.494 indicates that employee competence (X1), organizational commitment (X2), and POS (Z) jointly explain 49.4% of the variance in OCB, while the R² value for POS (Z) of 0.526 indicates that X1 and X2 jointly explain 52.6% of the variance in POS; following Chin's (1998) criteria, both values fall into the moderate category.

The Q² values of 0.405 for OCB and 0.480 for POS are well above zero and fall into the large category according to Hair et al. (2019), indicating that the model possesses strong predictive relevance. The SRMR value of 0.036 is well below the 0.100 cut-off, and the NFI value of 0.901 approaches 1 and exceeds the commonly applied 0.900 threshold for good fit, together indicating that the estimated model fits the empirical data very well. Overall, these goodness-of-fit results confirm that the research model is suitable for proceeding to hypothesis testing.

Beyond the goodness-of-fit evaluation, the structural model was also tested for multicollinearity using the inner Variance Inflation Factor (VIF), where a value below 5.000 indicates the absence of problematic collinearity that could distort path coefficient estimates. As shown in Table 12, all five paths in the model produced VIF values well below this cut-off, ranging from 1.036 for both X1 (Competence) → Z (POS) and X2 (Commitment) → Z (POS) to 2.110 for Z (POS) → Y (OCB), confirming that the structural model is free of meaningful multicollinearity issues and that the resulting path coefficients can be interpreted as valid and undistorted by excessive linear association among the predictor variables. With this requirement satisfied alongside the goodness-of-fit criteria, the analysis proceeds to testing the direct and indirect effects among the model's variables.

Table 7 Inner Model Collinearity Test (VIF)

Path	VIF	Cut-off	Conclusion
X1 (Competence) → Y (OCB)	1.607	< 5.000	No multicollinearity
X2 (Commitment) → Y (OCB)	1.404	< 5.000	No multicollinearity
X1 (Competence) → Z (POS)	1.036	< 5.000	No multicollinearity
X2 (Commitment) → Z (POS)	1.036	< 5.000	No multicollinearity
Z (POS) → Y (OCB)	2.110	< 5.000	No multicollinearity

Source: SmartPLS 4 output, 2026.

Hypothesis Testing and Mediation Effects

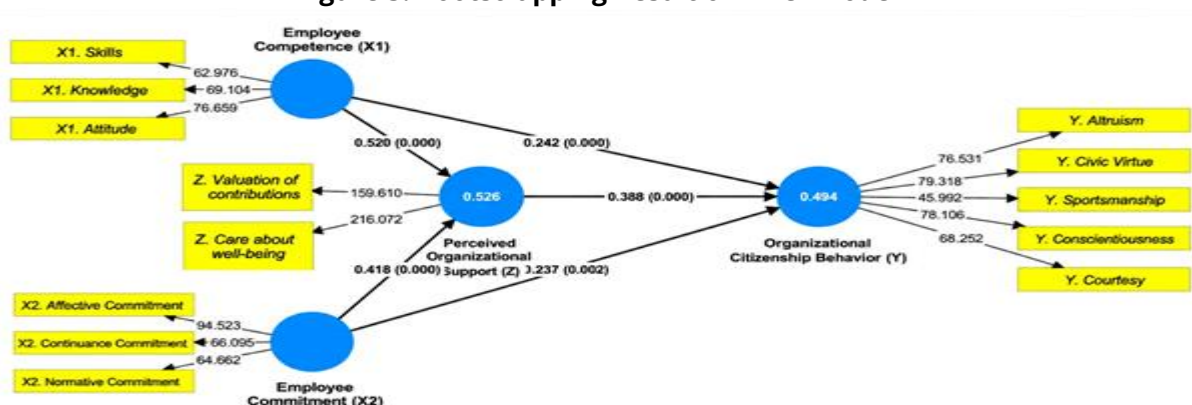
Direct and indirect effects were tested through a bootstrapping procedure with 5,000 subsamples. The recapitulation of hypothesis testing, including direct path coefficients, indirect coefficients, VAF, and conclusions, is presented in Table 7.

Table 8 Hypothesis Testing Results (Direct, Indirect, and Mediation Effects)

Hyp.	Path	Direct Coef.	Indirect Coef. / VAF	p-value	Conclusion
H1	X1 (Competence) → Y (OCB)	0.242	–	< 0.001	Supported
H2	X2 (Commitment) → Y (OCB)	0.237	–	0.002	Supported
H3	Z (POS) → Y (OCB)	0.388	–	< 0.001	Supported
H4	X1 (Competence) → Z (POS)	0.520	–	< 0.001	Supported
H5	X2 (Commitment) → Z (POS)	0.418	–	< 0.001	Supported
H6	X1 → Z → Y (mediation)	0.242*	0.202 / VAF 45.50%	< 0.001	Supported
H7	X2 → Z → Y (mediation)	0.237*	0.162 / VAF 40.60%	0.001	Supported

Source: SmartPLS 4 bootstrapping output (5,000 subsamples), 2026. *direct-effect coefficient on the relevant path used in the VAF calculation; significant at $p < 0.050$.

All seven hypotheses were supported by the data. Perceived organizational support (Z) is the strongest direct predictor of OCB ($\beta = 0.388$), followed by employee competence ($\beta = 0.242$) and organizational commitment ($\beta = 0.237$). On the path toward POS, employee competence is the strongest predictor ($\beta = 0.520$), exceeding organizational commitment ($\beta = 0.418$). The VAF analysis shows that POS partially mediates the effect of both competence (VAF = 45.50%) and organizational commitment (VAF = 40.60%) on OCB, indicating that both exogenous variables influence OCB directly as well as through enhanced perceived organizational support.

Figure 3. Bootstrapping Result of Inner Model

The hypothesis testing results yield three overarching findings that, taken together, provide a coherent picture of how employee competence and organizational commitment translate into organizational citizenship behavior (OCB) within Bank Indonesia's Currency Management Department (DPU). First, all three direct paths toward OCB, from competence (X1), organizational commitment (X2), and perceived organizational support (Z), are statistically significant, with POS emerging as the strongest driver. Second, the two indirect paths through which competence and commitment influence OCB via POS are both significant, confirming that POS functions as a genuine mediating mechanism rather than a parallel, unrelated construct. Third, and most important for practice, the mediation pattern carries a specific implication: strengthening competence and commitment is not only about pushing these variables to directly increase OCB, but also about ensuring they simultaneously strengthen employees' perception of organizational support, because it is this second, indirect channel that amplifies and sustains the effect on OCB over time.

CONCLUSION

First Finding: All Direct Effects Are Significant, with POS as the Dominant Predictor

The first key finding is that competence, commitment, and POS each exert a positive and significant direct effect on OCB, but their relative strength differs meaningfully. Competence's effect on OCB (H1) is significant yet not the most dominant path in the model. This finding is consistent with Social Exchange Theory (Blau, 1964), which holds that individuals with greater capacity tend to contribute more to their social environment, including the workplace. Competent employees, who score well across the skill, knowledge, and attitude dimensions, are more confident, better able to adapt to varied work situations, and possess a deeper understanding of their organizational context, conditions that push them toward extra-role behaviors such as helping colleagues (altruism), participating in organizational life (civic virtue), and preserving harmonious working relationships (courtesy). This aligns with Organ's (1988) conceptualization of OCB and Podsakoff et al.'s (2000) meta-analytic confirmation, as well as with the attitude dimension in Spencer and Spencer's (1993) iceberg competency model, where a positive work attitude is a prerequisite for voluntary behavior. The finding is also consistent with Faiza and Suhardi (2022), who found that employees with higher work capacity are more inclined to contribute beyond formal job demands, though other studies note that competence loses predictive strength when job satisfaction or organizational culture dominates the model, a divergence likely explained by differences in organizational character, job type, and measurement instruments.

Organizational commitment (H2) produces a path coefficient nearly equal in magnitude to competence, indicating that the two variables contribute almost equally to shaping OCB in this model. This finding is explained through Meyer and Allen's (1991) Three-Component Model, in which affective, continuance, and normative commitment jointly foster employees' psychological attachment to the organization; employees who internalize organizational goals as personal goals are subsequently driven to exhibit behavior that exceeds their formal job description. Blau's (1964) Social Exchange Theory again applies here, since employees who are emotionally and rationally bound to the organization reciprocate that bond through extra contribution. The result is consistent with Jaya (2017) among BPTPM Pekanbaru employees and with Zahra and Siregar (2023) in a tea-processing factory context, reinforcing the generalizability of commitment as a near-universal predictor of OCB, although some private-sector studies find this relationship weakens when fully mediated by job satisfaction, underscoring its context-dependent nature.

POS (H3), meanwhile, records the highest coefficient among the three direct paths to OCB, confirming it as the most dominant predictor in this model, exceeding both competence and commitment. This dominance is well explained by Organizational Support Theory (Eisenberger et al., 1986): employees form a global belief about the extent to which the organization values their

contribution and cares about their well-being, and the norm of reciprocity (Gouldner, 1960) predicts that employees who feel supported will repay that support through beneficial behavior, including OCB. Rhoades and Eisenberger's (2002) meta-analytic review confirms POS as one of the most consistent predictors of OCB across both private and public-sector contexts, a pattern corroborated here and by Ayu, Survival, and Hastuti (2022) in a banking context, although the relationship can weaken when moderated by low employee commitment, suggesting that POS and commitment should ideally be strengthened in tandem.

Notably, competence (H4) also emerges as the single strongest predictor in the entire model when its target is POS rather than OCB directly, even surpassing commitment's effect on POS. This can be explained through Hobfoll's (1989) Conservation of Resources Theory: employees with greater resources (skill, knowledge, and attitude) are better able to access and interpret additional resources, a phenomenon known as the resource caravan. Competent employees more readily recognize and make use of development opportunities, rewards, and favorable working conditions, and therefore perceive organizational support more positively than less competent colleagues. This positions competence not merely as a variable running parallel to POS, as much prior literature has treated it, but as a genuine antecedent that actively shapes how supported employees feel. Organizational commitment (H5) is the second-strongest predictor of POS, explained through the reciprocal perspective of Rhoades and Eisenberger (2002) and the social-exchange mechanism of Wayne, Shore, and Liden (1997): committed employees receive more organizational attention and interact more intensively with the organization, making them more attuned to signals of support. This finding extends Pratiwi and Muzakki (2021), who tested the reverse direction (POS predicting commitment), by demonstrating that the relationship can also run from commitment to POS, particularly in a public-sector, central-bank setting.

Second Finding: Both Mediation Paths Through POS Are Significant

The second major finding is that POS significantly mediates the effect of both competence (H6) and organizational commitment (H7) on OCB, with indirect coefficients of 0.202 and 0.162 respectively, both significant at $p < 0.050$, and classified as partial mediation (VAF of 45.50% and 40.60%). This confirms that POS is not simply another antecedent operating alongside competence and commitment, but an active psychological channel through which a substantial portion of their influence on OCB is transmitted. For competence, this finding extends Blau's (1964) reciprocal exchange model into a staged mechanism: competence first strengthens employees' perception of organizational support (as shown in H4), and this strengthened perception subsequently drives OCB (as shown in H3). Rhoades and Eisenberger (2002) describe this as a psychological pathway that translates individual resources, in this case competence, into extra-role contribution. This pattern parallels findings by Ayu, Survival, and Hastuti (2022) and Ramadhani, Rini, and Evanthy (2024), who identified psychological mediators (in their case, commitment) linking individual capacity to OCB, reinforcing the broader principle that the relationship between individual capacity and OCB is rarely fully direct.

For commitment, the mediating role of POS reflects a similar staged logic grounded in Blau's (1964) Social Exchange Theory and Gouldner's (1960) norm of reciprocity: commitment first strengthens perceived organizational support (H5), which then fosters OCB (H3). Rhoades and Eisenberger (2002) describe this relationship as cyclical and mutually reinforcing, a pattern consistent with Ramadhani, Rini, and Evanthy (2024) and Asmara (2024), although these prior studies tested the reverse mediating sequence (commitment mediating the POS-OCB relationship rather than POS mediating the commitment-OCB relationship). Despite the difference in directional framing, both sets of findings converge on the same underlying principle: the relationships among commitment, POS, and OCB are mutually reinforcing rather than strictly linear and one-directional.

Third Finding: The Practical Implication of Partial Mediation

The third and most practically significant finding concerns what partial mediation actually means for how competence and commitment should be managed. Because both mediation effects fall within the 20%-80% VAF range rather than exceeding 80%, competence and commitment each retain a meaningful direct effect on OCB alongside their indirect, POS-routed effect. This has an important implication: organizational efforts aimed at strengthening OCB should not treat competence and commitment merely as variables to be increased for their own sake, expecting OCB to rise as a simple direct consequence. Instead, because a substantial share of their influence on OCB, 45.50% for competence and 40.60% for commitment, is channeled through POS, initiatives that build competence and commitment become considerably more effective for OCB when they are designed to simultaneously raise employees' perceived organizational support.

In other words, developing employee competence through training, certification, or skill-building only realizes its full potential for OCB if that development is visibly recognized, rewarded, and reinforced by the organization, so that competence gains are translated into a stronger sense of being supported. Likewise, cultivating organizational commitment through career pathing or greater involvement in decision-making will more powerfully drive OCB when it is paired with tangible signals of organizational care, such as leadership attentiveness, fair treatment, and responsiveness to employee needs. Within the DPU context, this means that Green PUR implementation should not rely solely on building employees' technical competence or issuing top-down commitment expectations; rather, competence-building and commitment-building initiatives should be explicitly coupled with visible institutional support, whether instructional (clear policy direction on green practices) or technical (adequate systems, tools, and training infrastructure), because it is this reinforced perception of support that ultimately amplifies and sustains employees' voluntary, extra-role contribution toward the organization's sustainability agenda.

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SR: Visualization, Review and Editing, Supervision.

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The authors used ChatGPT to assist with improving grammar and translating the text. All AI-generated output was thoroughly reviewed and edited by the authors. The authors take full responsibility for the content of the article.

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